ANNEXURE - VII.1 : QUESTIONNAIRE FOR THE SURVEY OF THE SMALL-SCALE UNITS.

Section - A : General

1. Name of the Industry (Unit) :

2. Address :
   (a) Regd. Office :
   (b) Head Office :
   (c) Factory :
   (d) Registration :
      No. (If registered with the Directorate of Industries).

3. Date (Year) of Establishment :

4. Organisational Pattern : (Please put tick mark)
   (a) Proprietorship :
   (b) Partnership :
   (c) Private Company :
   (d) Public Company :
   (e) Co-operative :
   (f) Any other :
5. Name of the Principal product:

________________________

6. Subsidiary product, By-product
   (if any) :_______________

7. Entrepreneur's Bio-Data :
   (a) Name(s)_______________
      _______________________
      _______________________
   (b) Age :
   (c) Educational qualification :
   (d) Previous experience in
      business, if any :

8. Whether the unit is a member of any other Association ?
   If so, please write the name and address of the
   Association.

________________________
________________________

9. Location of the Firm :
   (a) Industrial Estate : _______________________
   (b) Industrial Area : _______________________
   (c) Others : _______________________

10. Is it an ancillary unit? If yes, name the present organisation.

11. Have your unit been visited/inspected by official from:
   (a) Directorate of Industries
   (b) Development Agencies
   (c) Commercial Banks

   If yes, briefly put the purpose and period of such visit.

Section - B : Raw-material

Production & Marketing Characteristics

I. Production

12. Whether your product(s) is/are reserved for manufacturing by the small-scale industries?
    : Yes/No

13. Nature if the Production:
    (a) Continuous
    (b) Seasonal
14. Description of Plant & Machinery installed and capacity.

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15. Size of the work force -

(a) Skilled No. :
(b) Unskilled No. :
(c) Total No. :

16. Number of

i) Managers =
ii) Supervisors =

17. How many trained managerial persons are there ?

From where they were trained ?

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18. Number of working days :
19. Annual production. Please furnish the data for the last five years.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>UNIT</th>
<th>MONEY VALUE</th>
</tr>
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<tbody>
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20. Special problems faced in the sphere of production - (Please put tick mark).

(a) Power
(b) Machinery
(c) Management
(d) Raw-material
(e) Labour
(f) Market
(g) Transport
(h) Finance
21. a) Whether your unit was declared 'sick'? If so, year & reason of such declaration.

Year: ___________________
Reason: __________________

b) During the period of sickness, what type of assistance you got from -

i) Development Agencies:
______________________

ii) Commercial Banks:
______________________

iii) Others:
______________________

II. Raw-material

22. Description of Raw-materials:

(a) Indigenous
i) Locally available -
ii) Brought from outside the district -
iii) Brought from outside
   the State -

iv) Available on credit
   from Agent -

b) **Imported**:
   i) How can you brought imported raw-material?

23. State the problems faced in the procurement of raw-materials, if any

24. Have you got any raw-material subsidy, from -
   (a) State Government -
   (b) Central Government -
   (c) Any other source -

25. Annual requirement of raw-material
III. Marketing

26. How your finished products are sold?
   (a) Wholesale
   (b) Retail
   (c) Contractual
   (d) By appropriate Agent

27. Who are your buyers?
   (a) Government
   (b) Large/Medium Scale Industries
   (c) Individual consumers
   (d) Any other category

28. Whether market of production is within the District or within the State or outside the State/Country?

29. Nature of market:
   a) Assured
   b) Competitive
   c) Highly competitive
30. If the market is competitive, rivals are -
   (a) Large-scale industries
   (b) Other small-scale industries
   (c) Public enterprises

31. a) Amount of capital invested on fixed capital
   ₹..........................lakhs.
   i) For land and building : ₹.
   ii) For machinery and equipments : ₹.
   iii) Other non-recurring expenditure : ₹.

b) Sources of fixed capital loan

<table>
<thead>
<tr>
<th>NAME OF SOURCE</th>
<th>AMOUNT OF LOAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>i)</td>
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<td>ii)</td>
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<td>iii)</td>
<td></td>
</tr>
</tbody>
</table>

32. a) Requirement of working capital
   ₹..........................per annum

   i) Expenditure on staff and workers : ₹.
   ii) Expenditure on raw-materials : ₹.
   iii) Other expenditures : ₹.
b) Sources of working capital loan:

<table>
<thead>
<tr>
<th>NAME OF SOURCE</th>
<th>AMOUNT OF LOAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>i)</td>
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<td>ii)</td>
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<td>iii)</td>
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</tr>
</tbody>
</table>

33. Extent of borrowing from financial institutions both for fixed capital and working capital:

Rs. ................................

34. Rate of interest

<table>
<thead>
<tr>
<th>NAME OF THE SOURCE</th>
<th>RATE OF INTEREST P.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>i)</td>
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<td>ii)</td>
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<td>iii)</td>
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</table>

35. Difficulties encountered in obtaining the loan, please, state briefly.

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------------------------------------------
36. In getting loan from financial institutions (Please tick mark)

a) Formalities - (i) Rigid
(ii) Flexible

b) Terms and conditions - (i) Favourable
(ii) Unfavourable

c) Rate of interest - (i) High
(ii) Moderate

d) Mode of repayment - (i) Favourable
(ii) Unfavourable

37. How much of your credit requirements are fulfilled by the financial institutions?

38. Mention the scheme(s) of financial institution(s) under which loans are provided to you.

<table>
<thead>
<tr>
<th>NAME OF FINANCIAL INSTITUTION(S)</th>
<th>NAME OF THE SCHEME</th>
</tr>
</thead>
<tbody>
<tr>
<td>i)</td>
<td></td>
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<td>ii)</td>
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<tr>
<td>iii)</td>
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</tbody>
</table>
39. Have you been covered under any State/Central Government's beneficial scheme, like
a) Transport subsidy
b) Capital subsidy
c) Income tax deduction
d) Machinery on hire purchase scheme
e) Power subsidy
f) Rent subsidy in industrial estate
g) Training with stipend
h) Other benefit

40. Put a few lines as your remark and suggestion on the following -

a) State Government's incentive to small-scale industries in Assam

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---------------------------------------------------------------------
b) Policy guidelines of Assam Financial Corporation and commercial banks regarding lending to small-scale sector.

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----------------------------------------

c) Development of small-scale sector in Assam.

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ANNEXURE - VII.2 : QUESTIONNAIRE FOR THE FINANCIAL INSTITUTIONS PROVIDING FINANCE TO SSI.

1. a) Name of the financial institution:
   b) Area of operation, locality:

2. Mention the schemes through which you are providing finance to the SSI sector.
   ------------------------

3. a) Which SSI units are eligible for getting loan from your institution?
       ------------------------
   b) Do you give any preference to any kind of SSI entrepreneurs?
       ------------------------

4. a) What criteria do you adopt for the selection of applicants for providing loan?
       ------------------------
   b) What are the main documents required to be attached by the applicants with their applications for loans?
       ------------------------
5. What is the prevailing rate of interest for lending SSIs? 

<table>
<thead>
<tr>
<th></th>
<th>In Backward Areas</th>
<th>In General</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) For term loans</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>ii) For working capital loans</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

6. Please furnish the following data regarding the amount of loan to SSI and tiny units provided by your institutions in Assam for the last 5 years.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>NO. OF UNITS</th>
<th>AMOUNT SANCTIONED</th>
<th>AMOUNT DISBURSED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SSI</td>
<td>OTHER THAN SSI</td>
<td>SSI</td>
</tr>
</tbody>
</table>

7. How far institutional finance to SSI in Assam is sufficient?
8. a) Do you think that the SSI entrepreneurs get loan from your institution in time?

b) Do the SSI entrepreneurs repay their loan in time?

9. How do you supervise the SSI units? Is there any inspection manual with your institutions for supervision?

10. Is there any problem encountered in providing loans to SSIs in Assam?

11. There are guidelines from the RBI on co-ordination between commercial bank and SFC, that should have been followed in lending SSIs. Do you think, that such guidelines are maintained by the banks or AFC in Assam?

12. Please, put a few lines as your remark on the development of SSI in Assam.