APPENDIX II

SCHEDULE RELATING TO THE SURVEY OF FIFTY SMALL SCALE INDUSTRIAL UNITS IN CACHAR DISTRICT

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1. Name of the Respondent  
   (Owner of the industry):

2. Address:

3. Qualification of the Respondent:
   (i) General  
   (ii) Technical  
   (iii) Special training, if any

4. Name of the industrial unit:

5. Location and address of the industrial unit:

6. Date of establishment of the unit:

7. Size of the unit:

8. Nature of the product producing:
   (a) Principal product:
   (b) Subsidiary product:
   (c) By-product if any:
9. Installed capacity of the unit:

10. Gross value of the product (year wise):

11. Initial employment capacity of the unit and any subsequent increase, if any (year wise)

12. Net profit of the unit (year wise)

13. Total capital investment of the unit and subsequent increase, if any (year wise)

14. Whether the total investment of capital is owner's self contribution or borrowed funds (year wise)

15. Mention the name of the commercial banks where from fund has been borrowed:
   (i) Amount borrowed Rs.
   (ii) Date of borrowing
   (iii) Nature of loan
   (iv) Purpose of borrowing
   (v) Portion covered (Out of total investment)

16. Funds borrowed from any other financial institutions except bank:
   (i) Name of the financial institutions
   (ii) Amount borrowed Rs.
   (iii) Date of borrowing
   (iv) Nature of loan
   (v) Purpose of borrowing
   (vi) Portion covered (out of total investment)
17. Any fund borrowed from indigenous money lender:
   (i) Amount borrowed Rs.
   (ii) Date of borrowing
   (iii) Nature of loan
   (iv) Purpose of borrowing
   (v) Portion covered
       (Out of total investment)

18. If borrowed from more than one banks:
   mention the name of the banks

19. How many loan proposals have you sent to
   the banks? (mention year wise)

20. How many loan proposals have been sanctioned
    by the banks and what amount of loan issued?
    (Mention year wise)

21. How many loan proposals have been rejected
    by the banks? (Mention year wise)

22. Reasons for rejection:

23. Do banks make delay in issuing loan?

24. Reasons for taking more time?

25. Do banks inform you when the loan
    proposals are rejected?

26. Have the lending banks examined the viability
    of your project?
27. Have you invested the loan in any other business/industry except the project for which it has been issued by the bank?

28. Do banks provide any other services along with the loan issued to you?

29. Mention the nature of service:

30. Do banks pursue any follow up measures after issuing the loan?

31. Mention the nature of such follow up measures.

32. Do the technical personnel of the lending banks regularly visit your enterprise?

33. Are you satisfied with the behaviour of the lending banks and their lending policy?

34. Are you regularly repaying the bank loan?

35. If not, state reasons:

36. Mention the portion of total loan that has already been repaid.

37. Special problems if any:

   (i) In getting bank finance
   (ii) In utilizing bank finance
   (iii) In repaying bank finance.