APPENDIX - I

INTERVIEW SCHEDULE FOR ENTREPRENEURS
KUVEMPU UNIVERSITY: SHIMOGA

THE ROLE OF KARNATAKA STATE FINANCIAL CORPORATION IN PROMOTING AND DEVELOPING ENTREPRENEURSHIP IN KARNATAKA STATE - A CASE STUDY OF SHIMOGA DISTRICT

PART A - PERSONAL PROFILE

1. Name/s and address/es of the entrepreneur/s : 
   
2. Age : 
   
3. Educational qualification : 
   
4. Marital status : Married □ Unmarried □
   
5. Sex : Male □ Female □
   
6. Category of entrepreneur : 
   
   □ SC/ST □ Women
   □ BCM □ Physically handicapped
   □ Minority □ Others

PART B - BACKGROUND INFORMATION

7. Name of the unit : 
   
8. Year of establishment of unit : 

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9. Type of organisation :

- [ ] Sole Proprietorship
- [ ] Partnership firm
- [ ] Joint stock company
- [ ] Any other (Please specify)

10. Sector :

a. Industry

- [ ] Tiny unit
- [ ] Small scale industry

b. Transport

c. Others

<table>
<thead>
<tr>
<th>At the time of Establishment</th>
<th>At present</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>11. Total investment (In Rs.)</strong></td>
<td></td>
</tr>
<tr>
<td>a. Own contribution</td>
<td></td>
</tr>
<tr>
<td>b. Borrowed capital</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>12. Number of employees</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Male</td>
</tr>
<tr>
<td>b. Female</td>
</tr>
</tbody>
</table>

| **13. Annual Turnover (In Rs.)** |

| **14. How many loans you have borrowed from KSFC ?** |
| a. Fresh loan (In Rs.) |
| b. Additional loan (In Rs.) |

| **15. Scheme/s under which the loan is borrowed and the amount of loan borrowed under each scheme.** |
| 1. |
| 2. |
| 3. |
16. How much of the term loan requested by you was sanctioned by KSFC?
   - Full amount was sanctioned
   - 70% to 90% was sanctioned
   - 50% to 70% was sanctioned
   - Less than 50% was sanctioned

17. How did you collect the amount in excess to borrowed?
   (Indicate the source and amount)

18. The product produced or service rendered by your unit

19. Market for your product or service
   - Local
   - Statewide
   - National
   - International

20. Did you
   - Establish the unit yourself
   - Inherited from father/husband
   - Taken over an existing (good/sick) unit

21. Is the unit situated
   - At home
   - Owned premise
   - Rented/leased premise
   - Industrial estate
22. Did you approached the KSFC
   - On your own  [ ]
   - Through friends / politicians  [ ]
   - Any other person  [ ]

23. Indicate your family background
   - Trade or industrial background  [ ]
   - Agricultural background  [ ]
   - Service / Employment-please mention the occupation  [ ]
   - Any other  [ ]

24. What factors influenced you to become an entrepreneur
   (Please rank in the order of importance)
   - Desire to achieve something  [ ]
   - Need for independence  [ ]
   - Desire to get gainfully occupied  [ ]
   - To get social prestige  [ ]
   - Success of others  [ ]
   - Availability of Government/KSFC assistance, subsidies etc.  [ ]
   - EDP / EAP and PRC holders meeting  [ ]
   - Any other (Please specify)  [ ]

25. What changes you have made after the establishment of the unit
   - Addition of new product/service  [ ]
   - Deletion of some product/service  [ ]
   - Improvement of existing product/service  [ ]
   - Expansion of the unit  [ ]
   - Installation of modern machinery  [ ]

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Establishment of new unit

Any other (Please specify)

26. Indicate the percentage of profit on investment

6 - 10%

11 - 15%

16 - 20%

Above 20%

27. Indicate the percentage of profit which you reinvest (plough back) in your business

0 - 20%

21 - 30%

Above 30%

28. How many times the officials of KSFC visited your unit to evaluate the progress?

PART C - PROMOTIONAL ROLE PARTICULARS

29. Did you participated in EDP/EAP

☐ Yes ☐ No

30. If “Yes” indicate the programme conducted by which of the below agencies

KSFC

DIC

Commercial Banks

Any other (Please specify)

31. How were you selected for the EDP or EAP and PRC holders meeting?

Wrote a written test

Faced an interview
Received a letter from the agency conducted it
Any other (Please specify)

32. Please indicate the extent to which it was helped you:

<table>
<thead>
<tr>
<th>Useful</th>
<th>Not useful</th>
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a. In selecting a project
b. Project evaluation and preparation of techno-economic feasibility report
c. About market condition
d. Inplant training
e. Any other (Please specify)

33. Did you receive any follow-up assistance (on the completion of EDP/EAP)

Yes
No

34. If "Yes" indicate the extent to which the follow-up assistance helped you:

<table>
<thead>
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a. In getting sanction of loans
b. Selecting & securing suitable location
c. Completing Governmental formalities, say registration of units and obtaining licence
d. Any other (Please specify)

**PART D - PARTICULARS OF DEVELOPMENTAL / FINANCIAL ACTIVITIES**

35. How did you raise the initial capital and amount

<table>
<thead>
<tr>
<th>Own money invested</th>
<th>Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrowed from family members/relatives</td>
<td>Rs.</td>
</tr>
<tr>
<td>Friends</td>
<td>Rs.</td>
</tr>
<tr>
<td>KSFC</td>
<td>Rs.</td>
</tr>
</tbody>
</table>
Money lenders / Pvt. Financial institutions Rs. 
Any other (Please specify) Rs. 

36. Did the KSFC meet your working capital requirements

Yes ☐ No ☐

In full ☐ Part ☐

37. If “Yes” was it adequate?

Yes ☐ No ☐

38. If “No”/ inadequate which of the below arrangements was made by you to meet working capital requirements?

Cash credit ☐
Overdraft ☐
Loans ☐
Discounting of bills of exchange ☐
Borrowed from money lenders/pvt. Financial institutions ☐
Any other source (Please specify) ☐

39. In your experience of borrowing the loan from KSFC did you feel that;

1. The time lag for sanctioning the term loan was

Normal ☐
Moderately lengthy ☐
Too lengthy ☐

2. The repayment period was

Sufficient ☐
Insufficient ☐

3. Promoter’s minimum contribution is

Normal ☐
Moderately high ☐
Too high ☐

4. The security obtained from you

Fair ☐
5. Rate of interest is
   Normal
   Moderately high
   Too high

6. Legal formalities followed is
   Rigid and complicated
   Fairly simple

7. Do you feel that recovery procedure is
   Strict
   Not strict

8. Were you forced to delay/abandon your project due to
   Denial of loan by KSFC
   Delay in sanction by KSFC
   Non availability of working capital
   Delay in securing working capital from KSFC
   Any other reason (Please specify)

9. If the loan was delayed or denied, did you feel that loan was delayed/refused just because you are a woman/SC or ST/physically handicapped/ have no political backing/come from rural area/have no education (illiterate) / any other reason (Please specify).

10. In total how you rate the services of KSFC
    Very good
    Good
    Average
    Bad

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PART E - MISCELLANEOUS

40. In your opinion, is there any scope for the improvement in the services of KSFC?
   Yes ☐ No ☐

41. If "Yes" mention the below areas in which the scope is there
   - Entrepreneurial guidance
   - Legal formalities can be simplified
   - Recovery procedure can be liberalised
   - Marketing assistance can be given
   - Technical assistance
   - Any other source (Please specify)

42. Indicate the general problems faced by your unit
   - Scarcity of raw materials
   - Lack of power
   - Transportation problems
   - Rigid Government rules
   - Financial problems
   - Marketing problems
   - Labour problems
   - Any other (Please specify)

Place :

Date :

* * *
APPENDIX - III

SHIMOGA DISTRICT