“ROLE OF KSFC IN DEVELOPMENT OF SMALL AND MEDIUM ENTERPRISES IN KARNATAKA: A CASE STUDY OF BANGALORE URBAN DISTRICT”

Interview Schedule for Field Work

I] Sample Unit Particulars
1. Location / Name of the sample unit:
2. Whether (a) Manufacturing or (b) Service Industry:

II] Personal Particulars
1. Name of the Owner/ Head of the Unit:
2. Age of owner/promoter: ………………………
3. Caste: …………………………………
4. Education:
   a. General Education  b. Technical Education
   c. Training by Its  d. Vocational Training
e. any other
5. Marital Status: Single/Married/Divorced/Widowed
6. If married: Age …………………
7. Constitution of the Unit
   a. Proprietary  b. Partnership
   c. Private ltd.  d. Public ltd
8. Total Investment of the unit
<table>
<thead>
<tr>
<th>SL. No.</th>
<th>Capital</th>
<th>Rs. in Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fixed Capital</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Working capital</td>
<td></td>
</tr>
</tbody>
</table>
9. Year of establishment:…………………
10. Year of commencement of Production of the unit:…………………
11. Name of the product being produced: ……………………….
12. Any other product being produced ……………………………
13. End users of the product ……………… ……………… …………..
14. Installed capacity of the Unit ……………………………….
15. Production during the last 5 years

<table>
<thead>
<tr>
<th>Years</th>
<th>Qty. (Tonnes)</th>
<th>Value in Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td></td>
<td></td>
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<tr>
<td>2009-10</td>
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<tr>
<td>2010-11</td>
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<td></td>
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<tr>
<td>2012-13</td>
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</tr>
</tbody>
</table>

III. Employment and working conditions:
1. Total number of persons employed
   a. Factory…………………… b. office……………………
2. Monthly salary for Factory works Rs. ………………….
3. Monthly salary for Office workers Rs……………………
4. Bonus for factory workers Rs………………….
5. Bonus for Office Workers Rs………………….
6. Festival Advances for Factory workers Rs ………………..
7. Festival Advances for Office Workers Rs. ………………..
8. Health Expenditure Fund of the Workers Rs. ………………..
9. Factory is giving any training of skills and soft skills yes / No
10. Any incentives given to labour ……………………………
11. Sales / Business during last 5 years

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IV. FINANCIAL INFORMATION OF KSFC:
1. Date and Year of sanction : 
2. Date of Disbursement: 
3. Total Financial assistance obtained:

<table>
<thead>
<tr>
<th>Financial assistance to</th>
<th>Rs in Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td></td>
</tr>
<tr>
<td>Building</td>
<td></td>
</tr>
<tr>
<td>Plant and Machinery</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
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</table>

4. Whether financial assistance provided by under any
Special scheme  

5. If yes please name the scheme

6. Problem faced while getting loan:
   a. Too much formalities and procedures  
   b. Reception of the officers towards the project was not encouraging
   c. No proper guidance
   d. Inordinate delay in clearance
   e. Others if yes please specify.

7. Yours opinion on the loan scheme of the KSFC
   a. good enough
   b. needs modifications
   c. any other specify

8. Rate of interest charged ..............

9. Repayment period ...........................

10. Present amount outstanding with the KSFC............

11. Amount in over dues ......................

12. Your difficulties in clearing the over dues
   a.
   b.
   c.

13. KSFC providing working capital ..............

14. Date of application...........................

15. Date of sanction of working capital............... 

16. Working capital requires for
   a. to buy raw material
   b. to meet administrative expenses
   c. for bill discounting
   d. Others please specify.

17. Working capital limit sanctioned by the bank ............

18. Any problem faced while getting working capital
   a. 
   b. 
   c.

19. Your overall experience of the KSFC:  fair   good   bad

20. Promoters contribution in the project:.............
V. Tax structure of the unit:

1. Sales tax/ Service Tax paid during the last 5 years

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2. Whether the unit comes under excise duty purview

   Yes / No

   If yes, what is the excise duty paid for the last 5 years

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3. Whether the promoters are income tax assesses

   Yes / No

   If yes how much is the income tax paid during the last 5 years

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<th>Rs in lakhs</th>
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4. Working Cost of the unit

   a. towards raw material
   b. labour cost
   c. Electricity
   d. Transportation
   e. Administration cost
   f. Handling cost
   g. Selling cost
   h. Other Costs Specify

5. Profits / Loss made during the last 5 years

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<th>Profit in Rs</th>
<th>Loss in Rs.</th>
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6. Any problems faced while obtaining raw material
   a. scarce  
   b. High price  
   c. Restrictions in imports  
   d. Seasonally availability  
   e. Others specify  
   yes / no

7. Problems faced in marketing:
   a. High competition  
   b. pricing  
   c. distribution  
   d. Awareness  
   e. Others Specify  
   yes/ no

VI. Export or Import Oriented Unit:
   a. Export  
   b. Import  
   c. Not applicable

1. The countries from which you are exporting
2. The countries from which you are importing
3. If it is export oriented unit what type of product is exporting
   Quantity of product
   Value of Product

4. Expenditure incurred on exports of the product:
5. List out the Problems in export of your product to other countries.
   a.
   b.
   c.

6. If it is import oriented unit what type of product is importing
   Quantity of product
   Value of Product

7. Expenditure incurred on Imports of the product:
8. Policy options to overcome the problems faced by Small and Medium Enterprises