Appendix 4

QUESTIONNAIRE

BORROWERS

1. Do you expect SFCs to provide annual reports to the borrowers also? YES NO CANNOT SAY

2. Do the borrowers of SFC read annual reports? YES NO CANNOT SAY

3. Do you feel the information is sufficient? YES NO CANNOT SAY

4. Do you find the following information in Annual Reports of SFCs?
   a. Ratio of disbursement and sanctions [YES] [NO]
   b. Ratio of No. of projects sanctions to projects received [YES] [NO]
   c. Time taken for disposal of loan applications [YES] [NO]
   d. No. of Applications rejected [YES] [NO]
   e. Sector-wise and industry-wise disbursements [YES] [NO]
   f. Area-wise and region-wise disbursements [YES] [NO]
   g. New Enterprises and existing enterprise wise sanctions and disbursements [YES] [NO]
   h. Percent of recovery ratio [YES] [NO]
   i. No. of cases filed for recovery [YES] [NO]
   j. Seizure of assets by SFCs [YES] [NO]
   k. Awards and rewards for successful entrepreneurs [YES] [NO]
   l. Profile of borrowers [YES] [NO]
5. Do you find useful information in the sources other than Annual reports? [YES] [NO] [CANNOT SAY]

6. Do you expect the SFC to give information regarding names of successful entrepreneurs cum borrowers? [YES] [NO] [CANNOT SAY]

7. Do the success stories of the entrepreneurs given in Annual Reports motivate other borrowers for prompt repayment? [YES] [NO] [CANNOT SAY]

8. Do you borrow on the basis of annual reports of SFC? [YES] [NO] [CANNOT SAY]

9. Do you expect a mention in the chairman's report as to the prompt repayment of borrowed amount and the names? [YES] [NO] [CANNOT SAY]

10. Do you expect SFCs to give information on?

   a). Changing interest rates .... [YES] [NO]
   b). Terms and conditions .... [YES] [NO]
   c). Concessions and exemptions .... [YES] [NO]
   d). New management policies .... [YES] [NO]
   e). Government rules and regulations [YES] [NO]
   f). All of the above ...... [YES] [NO]