APPENDICES
QUESTIONNAIRE

The following questionnaire is prepared for the research purposes. Any information furnished by you will be kept confidential and will be used only for research purpose and not for any other to be filled in based on the discussion with entrepreneurs/organization:

Purpose :-

I. IDENTIFICATION:

1. Name and Address of the unit
   (with registration status)

2. Year of Establishment:

3. Size of the Unit:
   Large/Medium/Small/Cottage/Tiny. (Please Tick)

4. Constitution:
   1. Public Limited Company
   2. Private Limited Company
   3. Partnership Firm
   4. Proprietorship Concern.
   5. Cooperative Society
   6. Hindu Undivided Family
   7. Others.

5. Nature of Activity:
   Trading/Mfg/SelfConsumption/Others

6. Whether Located in Backward Area:
   Yes ( )  No ( )

7. If in Backward area, the Category:
   Category A( ), B( ), C( )

II- BACK GROUND OF THE ENTREPRENEUR's:

Extent of Finance by Corporation:

1. Name

2. Working in the Unit:
   Yes ( )  No ( )

3. If working, in what capacity

   : -----------------------------------------

   : -----------------------------------------

   : -----------------------------------------
4. Since when working : -------------------------------

5. Educational Qualifications : -------------------------------

6. Whether SC/ST/OBC : Yes ( ) No ( )

7. Whether Technical Entrepreneur : Yes ( ) No ( )

8. Whether Entrepreneurship Development Programme held by the Corporation : Yes ( ) No ( )

9. Are you satisfied with the working of the corporation : Yes ( ) No ( )

10. Have you got any other type of assistance other than Financial Assistance : Yes ( ) No ( )

11. Whether Monitoring of Project During Implementation as well as Operational Stage Done/Should be Done : Yes ( ) No ( )

III- COST OF PROJECT AND MEANS OF FINANCING :

1. Term Loan Availed off : Upto Rs.2.00 Lacs ( ) Rs.2Lacs-Rs.5 Lacs ( ) Rs.5 Lacs-Rs.10 Lacs ( ) Rs.10 Lacs-Rs.30 Lacs ( ) Rs.30 Lacs-Rs.60Lacs ( ) Rs.60 Lacs-Rs.90Lacs ( ) Above Rs.90 Lacs ( )

2. Time spent in getting loan from : Less than 1 Month ( ) Respective Corporations 1-2 Months ( ) 2-3 Months ( ) 3-6 Months ( ) 6-12 Months ( ) More than 12 Months ( )
3. Extent of Finance by Corporations
   Yes( ) No ( )

4. Whether Recovered the Amount in full, Sanctioned by the Corporation.
   Yes( ) No ( )

5. Whether the Corporations Officials were courteous in dealing
   Yes( ) No ( )

5. Whether all the factors were adequately financed
   Yes( ) No ( )

6. Whether Corporation helped in solving the
   Yes( ) No ( )

7. Working Capital needs of the Entrepreneurs
   Yes( ) No ( )

8. Whether Appraisal done by the Corporation was proper and actually happens
   Yes( ) No ( )

9. Whether post sanction service like monitoring and help from the Corporation is given
   Yes( ) No ( )

IV- RECOVERY DEPARTMENT:

1. Name : .................................................................

2. Designation : ...........................................................

3. Phone No. : ..............................................................

4. Could recovery be achieved upto the target : Yes( ) No ( )

5. Could recovery certificate be issued at the right time if no, them why not
   Yes( ) No ( )

6. Are you satisfied with the present recovery attained : Yes( ) No ( )

7. What improvement do you suggest...........................................

8. You have been provided with section 29, 30 and 31 for the recovery of dues. Then too your recovery is poor, Why ?.................................

9. What constraints do you face while reselling after acquiring the assets under section 29?.................................................
10. You provide customers with the benefit of One Time Settlement. Has it come up with expected results? .................................................................

11. Commercial Banks and other National Level Financial Institutions get coverage for filing cases of recovery of loans through DRT, do you get it? ..............................................................................................................

12. What are the benefits of getting coverage under DRT? ........................

13. Are there proper insurance coverage for industrial assets held by SFCs as a measure of recovery mechanism and containment of NPAs?

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V. PERSONNEL DEPARTMENT:

1. What do you feel about the worker's participation in management? Is it adequate. ........................................................................................................

2. What in your opinion is the level of HRD management? Is it effective? ..................................................................................................................

3. Are you providing adequate facilities of training? Are there enough training and Management Development Programme being scheduled?

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4. Is there an attitude of professionalism in management and the employees as a whole? ........................................................................................................

5. Are you satisfied with the Entrepreneurial Development Programmes? .................................................................................................................

6. How is the work environment of the organisation? ...............................

7. How would you rate the loyalty levels of the staff? ...............................

8. Is there a proper delegation of work and sharing of responsibility?

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9. How do you rate the general discipline level existing in the organisation?

.............................................................................................................................

10. Do you think corporate management can be effective? ........................
VI. FINANCE DEPARTMENT:

1. Why is your financial performance poor? Whom do you hold responsible?

2. Who subscribes to your Share Capital?

3. Does central government provide you with funds? If no, why? Does the Central Government have a role in direct administration in SFCs.

4. Generally it is presumed that state government provides you with funds, then why do you charge more interest than commercial banks?

5. You are running at loss, so public does not subscribe to your share capital. Does the state government and apex body provide you with adequate funds to meet your fund requirement?

6. Apart from funds from state government, you get funds from SIDBI. Then why do you fall short of funds?

7. In what form apex body provide you with funds?

8. As per the provisions, SIDBI, the apex body provides you with the refinance facility. Is it adequate to meet your fund requirements?

9. Do these apex bodies IDBI/SIDBI relax in the recovery mechanism, as your realization machinery shows poor performance?

10. Does SIDBI cater to your interest, as it runs parallel with you in terms of providing loans to the SSI sector?

11. Since you provide loans to priority sector, bulk of your loans turn to be bad? Does State Government / SIDBI bear it with you?

12. Who are your competitors? How is your position different from your competitors?
13. Does IDBI/SIDBI have pro-active approach in providing refinance facility. If no, what does it indulge in to deny refinance. If yes, what is the limit of refinance?

14. You say, a committee has been set by SIDBI that decide on the criteria for providing refinance to SFCs. How does it score?

15. Does the apex body link the release of credit facility sanction to SFCs with something?

16. In the process of ongoing economic liberalization and reforms, has the apex body made any serious attempt to access the financial health of SFCs and restructure it?

17. Are you guided/supervised by RBI—as parent body, get the privilege like other Commercial Banks, RRBs and State Level Co-operative Banks?

18. Are their norms for fixation of accountability in discharge of the financial power by the authorities?

19. Since the Government at the state changes, does it have an impact on the functioning of SFCs?

20. Does, SIDBI/IDBI treat you as a Financial Institution under their patronage or they treat you as their normal borrowers?

21. Do you get credit guarantee by DICGC like other Commercial Banks or get the guarantee from SIDBI?

22. Regarding sanctions and disbursement of loans, the board of SFC enjoys absolute autonomy. Does it enjoy the same level of autonomy in the case of resource mobilization, allotment of share, HRD matters etc.

23. As per SFC Act 1951, the administrative control is in the hands of State Government and operational control in the hands of IDBI/SIDBI. Do the concern functionaries perform their job properly in terms of
guidance and administration. If no, what is the impact of it on the SFCs? .................................................................

24. Do you have policy of balanced branch expansion or you are guided by Ad-hocism? .................................................................

VII. APPRAISAL DEPARTMENT:

1. Why does disbursement take a lot of time? ........................................

2. Is the procedure of disbursement of loan same for projects of various sizes? .................................................................

3. Do you have a scientific appraisal system? Who sets it? ......................

4. Does SIDBI assist you in the credit appraisal procedure and keep a close watch on credit appraisal. .................................................................

5. Does SIDBI have any mechanism to check the system from a very close end? .................................................................

6. Do you hire the services of professionals to appraisal the project? .................................................................

7. Is there imposition of accountability for wrong appraisal for SFCs, like Commercial Banks? .................................................................