BIBLIOGRAPHY


Bhavani, T.A. (2006), "Globalisation and Indian (SSI)", Published Ane Book India, New Delhi.


Lal Sudarshan (1978), "Legal requirements for setting up an industrial unit. Published by Navrang, New Delhi.


Staley Engene & Morse Richold (1965) Modern Small Industry for developing countries, Published by Kogakushar Company Lid. Tokyo


**Articles and Journals:**


2004.
Sunder, K., "The Role of SIDBI in Financing SSIs', Southern Economist Vol. 41 No. 1 May 1, 2002.

Reports and Newspapers
Lead Bank Handout undated, Agra
Lead Bank Profile Book, Agra
Canara Bank Report on Small-Scale Sector, Lucknow.
The Economic Times, New Delhi.
http://www/canarabank.co.in
I. General Information

1. Name : 

2. Location : 

3. Is your concern registered with the Directorate of Industries : 

4. Year of establishment : 

5. Type of legal organization : 
   (i) Individual proprietorship 
   (ii) Partnership (Joint family) 
   (iii) Partnership (other) 
   (iv) Public Limited Company 
   (v) Private Limited Company 
   (vi) Co-operative Society 
   (vii) Any other (Specify) 

6. Date of commencement of business : 

7. Investment in plant and machinery:  

8. Chief Executive of the Unit : Proprietor/General Manager/Managing Director / Other. 

9. Number of Employees (including office staff): 

10. Line of activity : 

   Deptt/ (Tick at the respective places) 

12. Units of electric power consumed during a month : 

212
II. Profile of the Chief Executive

1. Educational Qualification
   Matriculation / Higher
   Secondary /
   Graduation / Post graduation /
   Technical

2. Training obtained (if any)
   (a) Name of the Training Centre
   (b) Duration of the training
   (c) Organised by

3. Experience in the line of activity
   ________________
   years

4. Family background (of entrepreneurs) [Tick the relevant areas]
   (i) Comes from educated family
   (ii) Comes from business family
   (iii) Comes from poor family
   (iv) Belongs to Gen./SC/ST/OBC

5. Why you have chosen this carrier [Tick the respective places] (i)
   (i) No other alternative
   (ii) Family pressure
   (iii) For Govt. Assistance
   (iv) Interested in this line of activity
   (v) Preference to have an independent life

6. Do you have interest in any other business: Yes / No
III. Long Term Capital Investment

1. State the total investment (Tick the selected group):
   - Less than Rs. 1.00 lakh
   - Rs. 1 lakh
   - Rs. 2 lakh
   - Rs. 4 lakh
   - Rs. 6 lakh
   - Rs. 10 lakh
   - Rs. 15 lakh
   - Rs. 20 lakh
   - and above

2. State the fixed capital ______________________________
   Percentage in total investment __________________________

3. Give the name of the financial institutions from which you have borrowed your term loan.
   (I) __________________________ (II) __________________________
   (III) __________________________ (IV) __________________________

4. State your experience in obtaining term finance from various institutions (State Yes / No)
   (i) Too cumbersome Yes/No
   (ii) Too many legal formalities Yes/No
   (iii) Private payment to officials & non-officials Yes/No
   (iv) Delay Yes/No
   (v) Inadequate finance Yes/No
   (vi) Penal interest are heavy Yes/No
   (vii) Suppliers linked loan Yes/No
   (viii) No problem Yes/No

5. What are the problems relating to construction of sheds/procurement of plant and machinery?
IV. Short Term Finance

1. State the working capital ______________________
   Percentage of working capital in total investment ______________________

2. Give the name of the financial institution, which you have approached for your working capital requirements.
   (I) ______________________ (II) ______________________
   (III) ______________________ (IV) ______________________

3. Amount of bank loan obtained from these institutions. [Tick the selected group]
   | Rs. Less than | - Rs. 1 lakh | ______________________ |
   | Rs. 1 lakh | - Rs. 2 lakh | ______________________ |
   | Rs. 2 lakh | - Rs. 4 lakh | ______________________ |
   | Rs. 4 lakh | - Rs. 6 lakh | ______________________ |
   | Rs. 6 lakh | - Rs. 10 lakh | ______________________ |
   | Rs. 10 lakh | - Rs. 15 lakh | ______________________ |
   | Rs. 15 lakh | - Rs. 20 lakh | ______________________ |
   | Rs. 20 lakh | - above | ______________________ |

4. What type of credit facility or facilities you have obtained from commercial banks for working capital requirements. [Tick the selected group].
   (i) Cash credit - hypothecation ______________________
   (ii) Cash credit - Mundy type ______________________
   (iii) Cash credit - Lock & Key type ______________________
   (iv) Cash credit - Factory ______________________
   (v) Cash credit - Document bills ______________________
   (vi) Cash credit - Clean bills ______________________
   (vii) Cash credit - Demand bills ______________________
   (viii) Cash credit - Usance bill ______________________
   (ix) Overdraft ______________________
   (x) Discounting of bills ______________________
5. State the problems encountered in getting short-term finance from commercial banks

   (i) Cumbersome - Yes / No
   (ii) Repeated requests are to be made - Yes / No
   (iii) Too many formalities - Yes / No
   (iv) Unaccounted expenses in entertaining of officials / Non-officials - Yes / No
   (v) Inadequate funds - Yes / No
   (vi) Periodical statements are strictly insisted - Yes / No
   (vii) No problem - Yes / No

6. Have you made regular repayment - Yes / No

   If no, state the constraints you encountered in servicing the debt.

   (i) Shortage of production
   (ii) Inability to sell the product
   (iii) Non-receipt sale proceeds from the Customers
   (iv) Excessive cost incurred in production

7. Proportion of loan borrowed and loan repaid: [Tick the selected group]

   Borrowed
   
<table>
<thead>
<tr>
<th>Less than</th>
<th>Rs.1 lakh</th>
<th>Rs. 2 lakh</th>
<th>Rs. 4 lakh</th>
<th>Rs. 6 lakh</th>
<th>Rs. 10 lakh</th>
<th>Rs. 15 lakh</th>
<th>Rs. 20 lakh</th>
<th>above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 1 lakh</td>
<td>Rs. 2 lakh</td>
<td>Rs. 4 lakh</td>
<td>Rs. 6 lakh</td>
<td>Rs. 10 lakh</td>
<td>Rs. 15 lakh</td>
<td>Rs. 20 lakh</td>
<td>above</td>
<td></td>
</tr>
</tbody>
</table>

   Repaid
   
<table>
<thead>
<tr>
<th>Less than</th>
<th>Rs. 1 lakh</th>
<th>Rs. 2 lakh</th>
<th>Rs. 4 lakh</th>
<th>Rs. 6 lakh</th>
<th>Rs. 10 lakh</th>
<th>Rs. 15 lakh</th>
<th>Rs. 20 lakh</th>
<th>above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 1 lakh</td>
<td>Rs. 2 lakh</td>
<td>Rs. 4 lakh</td>
<td>Rs. 6 lakh</td>
<td>Rs. 10 lakh</td>
<td>Rs. 15 lakh</td>
<td>Rs. 20 lakh</td>
<td>above</td>
<td></td>
</tr>
</tbody>
</table>