

BIBLIOGRAPHY & APPENDIX

B I B L I O G R A P H Y

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2. Business Planning N.K.Kale and A.S.Deshpande
Universal Publishing House, Bombay 1978
3. Entrepreneurship of Small Scale Industries Manohar V. Deshpande,
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4. Financial Management P.V.Kulkarni
Himalaya Publishing House, Allahabad, 1982.
5. Financial Management S.C.Kuchhal,
Chaitanya Publishing House, Allahabad 1982.
6. Indian Economy - Its Nature & Problems Alak Ghosh
The World Press Pvt. Ltd., Calcutta 1984-85.
7. Indian Economy S.K.Misra and V.K.Puri
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10. Loans to Small Industries and Small Borrowers Sudarshan Lal,
Navrang Inderpuri,
New Delhi 1978.
11. Management of Small Scale Industry Vasant Desai,
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Bombay 1982.

B) REPORTS :

1. D.I.C. News Udyog Samachar - April 1986
2. Study of Special Employment Programme for Educated Unemployed Programme - Evaluation Organisation Planning Commission Government of India (1971-75)
3. Prospectus of SEEUY Scheme provided by DIC, Solapur (1983-88)

C) PERIODICALS

1. Capital Calcutta
2. Commerce Bombay
3. Economic Trends -
A Fortnightly Journal
of Economic Affairs New Delhi
4. SSI Magazine - National
monthly for Small Scale
Industries Bombay
5. The Banker - A monthly
Economic & Banking
Journal New Delhi

D) NEWS PAPERS :

- | | | |
|----|---------------------|--------|
| 1. | Financial Express | Bombay |
| 2. | Kesari | Pune |
| 3. | Maharashtra Times | Bombay |
| 4. | Times of India | Bombay |
| 5. | The Economics Times | Bombay |

Visits to Various Offices and Institutions

1. Shivaji University Library and Thesis Section, Kolhapur
2. District Industries Centre, Solapur
3. Sub-Regional Employment Exchange, Solapur
4. Bank of India, Lead Bank, Solapur
5. State Bank of India, Solapur
6. Bank of Maharashtra, Solapur
7. Vijaya Bank, Solapur
8. Canara Bank, Solapur.

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DISSERTATION FOR M.Phil.

"A critical study of working of District Industries Centre
with Special Reference to Educated Unemployed under Self-Employment
Scheme in Solapur District."

(1985-86 to 1987-88)

Name of Researcher - Mr. S. H. Bhosale,
M. Com.

Name of Research Guide - Prof. S.V.Deshpande,
M. Com., LL.M.

INTERVIEW SCHEDULE

N.B. Information supplied by the respondents will be kept
strictly confidential. Please try to give the answers
as correctly as possible. Put () mark whenever necessary.

A) Personal Bio-data -

- 1) Name :
- 2) Age in years :
- 3) Address :
- 4) Educational Qualification : ILLIT/Primary/Secondary/Graduate/
Post Graduate/Tech.

B) Information about Self-Employment-

- 1) How did you come to know about self-employment scheme ?
By Friends
By Advertisement
By Employment Exchange
By Any other
- 2) What type of self-employment venture you have adopted ?
Small Industry Unit
Small Business Unit
Service Unit
- 3) What is the main objective in selecting this venture ?
Convenient
Profitable
Better status
Any Other
- 4) Do you feel the objectives is fulfilled ?
YES/NO.

5) If not, what is your future plan ?

C) Information About Loan :

- | | |
|---|---|
| 1. What according to you is the approximate minimum investment required to start self-employment venture in your area ? | Upto Rs. 10,000/-
Rs. 10,000/- to Rs. 20,000/-
Rs. 20,000/- to Rs. 30,000/-
Rs. 30,000/- to Rs. 40,000/-
More than Rs. 40,000/- |
| 2. What is the probable investment required to start your self-employment venture ? | Upto Rs. 20,000/-
Rs. 20,000/- to Rs. 30,000/-
Rs. 30,000/- to Rs. 40,000/-
More than Rs. 40,000/- |
| 3. Do you feel the limit of sanction is sufficient ? | YES/NO. |
| 4. If not what should be the approximate limit according to - | Rs. 20,000/- to Rs. 30,000/-
Rs. 30,000/- to Rs. 40,000/-
More than Rs. 40,000/- |
| 5. What is the probable amount of expenditure required for your venture per year ? | |
| 6. a) In which item you have invested the funds you received ? | Equipments
Furnitures
Any Other |
| b) What is the amount of Investment in ? | Equipments
Furniture
Any other |
| 7. What is the nature of your payment | By Cheque
By cash
Any other |
| 8. a) Are you paying instalments regularly ? | YES/NO |
| b) If not, why ? | |
| 9. What is the present loan amount outstanding ? | |
| 10. How many times you have taken loan including this ? | |

D) General Information :

1. How many members are there in your family ?
Male
Female
Children
2. How many them are working ?
Male
Female
Children
3. If working their separate income ?
Male
Female
Children
4. a) Have you taken any other vocation training ?
YES/NO
b) If yes, which type of ?
5. How many members of your family have taken loan ?
Male
Female
6. a. In addition to the above scheme, is there any other source of finances to your venture ?
YES/NO
b. If yes, which is/are the source/sources ?
By friends
By relatives
Money lender
Any other
7. How many labours are employed in your venture ?
Nil
One
More than one
8. a) Did you have any difficulty while getting the loan under the above scheme ?
YES/NO
b) If Yes, state briefly
9. Taking into consideration the present trend do you expect that the above scheme will suc ceed ?
YES/NO
10. a) Has your economic condition improved after borrowing ?
YES/NO
b) What was your income ?
Before borrowing -
After borrowing
c), Can you offer any suggestions regarding the above scheme.

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A) Bio-data

1. Name of the Bank
2. Branch
3. Name of Branch Manager
4. Age in years
5. Length of Service

B) Information about loan sanctioned

1. What is the base for sanctioning loans to the entrepreneur under the above scheme? (Give preference number 1, 2, 3 & 4 as per your preference)

Productivity
Credit Worthiness
Repayment Capacity
Any other
2. To which type of venture bank gives preference?

Small Industry Unit
Small Business Unit
Service Unit
Any Other
3. To check the proper utilisation of funds what measures you have adopted? (Give rank)

Visit to Institution
Personal contact
Appointing Experts

- 4. Entrepreneurs pay instalments regularly ? Do you agree with this statement ? YES/NO
- 5. a) Do you provide incentives for repayment of loan ? YES/NO
b) If so, state the type.
- 6. Fund provided to the entrepreneur under the above scheme is sufficient. Do you agree with this statement ? YES
NO
Partly agreed
- 7. a) Is there any provision for doubtful debts ? YES/NO
b) If yes, state the provision

B) General Information

- 1. a) Do you receive any complaints from entrepreneurs ? YES/NO
b) If yes, what is the nature of complaints ?
c) How do you solve them ?
- 2. The Scheme of self employment for educated unemployed is successful. Do you agree with this statement ? YES/NO
- 3. Have you any suggestions to offer ?

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