
APPENDIX
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QUESTIONNAIRE

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Chh. Shahu Central Institute of Business Education
and Research, KOLHAPUR

M.Phil (Commerce and Management)

Title of the Dissertation:

Financing of Small Scale Industries in Karwar Town (Karnataka)

Research Candidate : N.D.Patil

Research Guide : Dr. G.S.Shreshthi (Shetti)

A. Identification of the Unit

1. Name of the Unit :
2. Address: :
3. Type of Unit :
Manufacturing/Service/ :
Others. :
4. Year of Establishment :
5. Registration with DIC :
6. Form of Organisation :
Sole trading/Partnership/:
Limited Co./Co-Op.Society:
7. Any change in the :
organisation. :

B. 1. Source of Capital : :

1. For Fixed Capital :
2. For working capital :
3. Whether you have :
borrowed from Bank/ :
Financial Institution :
4. Whether you have :
borrowed from more :
than One Bank/Finance :
Institution. :

2. Project Report :- :

1. Whether you have :
:

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2. If Yes, whether on your :
own or at the insistence :
of Bank. :
3. Whether you are assisted :
in the preparation of :
project report. :
4. If Yes, by whom :
:
3. Capital Structure :
for the last Three years :
4. Institutional Borrowing :

 1. Time gap between the :
submission of application; :
and loan sanctioned and :
loan amount received. :
 2. Whether you get the same :
amount applied for ? :
 3. In case you get less, how :
do you bridge the gap? :
 4. Whether you have found :
borrowing from the Bank :
on easy process ? :
 5. If you feel it difficult :
what difficulties are :
faced by you ? :
 6. How do you arrange Finance :
until you receive Bank :
assistance ? :

5. Financial Management :

 1. Do you make a list of :
sources and plan to get :
from various sources ? :
 2. Do you get Finance from :
(a) the easiest source :
(b) the cheapest source :

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- (c) Easiest and cheapest :
source. :
- (d) Other ? :
3. Whether you use the amount :
borrowed for the purpose :
for which you receive it. :
4. What arrangements you make? :
to repay loan and interest? :
5. Whether you sell/supply on :
credit ? :
6. Whether you purchase in :
in credit ? :
7. Whether you find collecting :
credit difficult ? :
8. What attempts you make to :
collect credit ? :
9. Whether you withdrawn all :
profit or retain some profit :
in business, if so, how much ? :
10. If you are unable to repay :
the interest/loan on time :
what are the reasons? :
11. What is your opinion about :
Bank finance? :
12. Whether you find your own :
capital less than expected? :
13. If yes, whether you have made :
attempts to increase the same :
14. Whether you are able to :
increase your own capital :
15. Whether you prepare funds :
flow/cash flow statement and :
use such other Financial :
management tools? :

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16. Whether you receive any :
 assistance in managing :
 your finance. :
17. If Yes, who (Bank etc.) assists :
 and what is the nature of :
 assistance? :
18. What are your arrangements :
 regarding payment of taxes? :=

6. OPINIONS :

1. What is your opinion about :
 borrowing from Bank compared :
 to other sources ? :
2. How are your relations with :
 Bank/Financial Institution? :
3. Whether you feel that banks :
 can help you in still better :
 manner ? :
4. If Yes, how you wish them :
 to assist you. :
5. In case of default what is :
 the reaction of Bank ? :
6. What is your opinion about :
 the service of rendered by :
 DIC?. :

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Name and Address of Financial Institution:

1. Target

- (a) Do you have any target :
regarding assistance to :
priority Sector? :
- (b) If yes, what is the share:
of Small Scale/Tiny :
Industry? :
- (c) How is the target fixed? :
- (d) Targets for the years:- :
1984-1985 :
1985-1986 :
1986-1987 :

2. Type of Assistance :

- (a) What are the types of :
assistance given ? :
- (b) What are the Schemes of :
assistance available? :
- (c) Whether assistance from :
your Bank is available on :
all schemes. :
- (d) How for the schemes are :
utilised in Karwar? :

3. Project Report :

- (a) Whether customer approaches :
you with Project in all/ :
some cases, :

--- 2 ---

- (b) Do you insist on Project :
Report? :
- (c) Do you assist/suggest in :
preparing Project report? :
- (d) Whether project is prepared: :
at the time of commencement: :
of business at the time of :
expansion/diversification :
for fixed capital only, for :
fixed and working capital :
only. :

4. Project Appraisal :

- (a) Who does the project :
appraisal :
- (b) What is the normal time :
required for project :
appraisal ? :
- (c) Whether any loan application: :
are rejected? :
- (d) If yes, what are the causes :
for such rejection? :
- (e) After the rejection of :
application is the applicant :
allowed to resubmit after :
correcting the cause? :
- (f) Do you sanction the same :
amount asked for ? :
- (g) In case less amount is :
sanctioned how do you expect: :
the borrower to bridge the :
gap ? :
- (h) In your opinion whether the :
applicant requests less/more :
assistance than is actually :
required by him. :

5. Security :

- (a) Do you insist on Security :
in every case? :

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- (b) Any special concessions given: (i)
to SSI (i) in respect of
- (ii) in respect of rate of : (ii)
interest. :
- (iii) in respect of repayment : (iii)
of interest and principal. :

6. Follow-up Action :

- (a) After sanction of Loan what :
steps are taken by the Bank :
- (i) to see that the loan :
disbursed is utilised for :
the purpose for which it was :
sanctioned? :
- (ii) to see that the borrower :
has financial discipline. :

7. Recovery:

- (a) What is your experience :
regarding recovery of interest :
and principal amount ? :
- (b) What are the causes for :
default, if any ? :
- (c) Action taken on defaulters :

8. Opinions:

Your opinion about

- (1) Preparation of Project Report :
- (2) Utilisation of funds provided :
- (3) Financial discipline and :
Management. :
- (4) Major problems for SSI in Karwar :

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9. Banking norms and encouragement to SSI :

- (a) Is it possible to encourage :
SSI within the banking norms :
regarding Security etc. :
- (b) Do you feel it is necessary :
to go out of the way to :
assist SSI ? :
- (c) Do you find any conflict :
between banking norms and :
requirements of SSI? :
- (d) If yes, how do you think it :
should be solved? :

10. Statistics:

1984-85 : 1985-86 : 1986-87

- (a) Application received:
(number)
- (b) Loan sanctioned has .
Term Rs.
Medium Term Rs.
ShortTerm Rs.
- (c) Recovery of Loans
and interest.
- (d) Application rejected
(Numbers)

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