**Name: Designation: Date:**

**Mobile: Email:**

1. **Name of your enterprise: -----------------------------------------**
2. **Which industry most closely describes your business?**

Manufacturing Service

1. **Name of the product/service of your enterprise: ----------------------------------------**
2. **Place of functioning:** Urban Rural
3. **What are the most critical problems your firm is facing in doing business? (Tick those apply)**
   1. Cost of production/labor is high
   2. Skilled employees are not available
   3. Stiff competition from domestic firms
   4. Access to finance
   5. Lack of technology in production
   6. Proper book keeping and accounting is not available
   7. Marketing
   8. Others (please specify):
4. **Do you have business plan for your enterprise?** Yes No
5. **What is your plan? (Tick that apply)**
   1. Grow the business substantially
   2. Maintain the business at current level
   3. Reduce the business from current level
   4. Sell/Transfer/windup the business
6. **If planning to grow the business, how?**
   1. Internal finance only
   2. External finance only
   3. Both
7. **Are you aware of the availability of the following source of finance for SME’s? (Y/N)**
   1. Government Organizations
   2. Banking Institutions
   3. Non-Banking financial Institutions
   4. Venture Capitals
   5. NGO’s
   6. Donor Agencies
8. **Are you aware of the products and services offered by those institutions to SME’s?**
   1. Loan and Credit facilities
   2. Deposits
   3. Collection of Cheques
   4. Letter of Credit
   5. Financing facilities
   6. Advocacy services
9. **Which is your preferred source of business finance? (Tick all that apply)**
   1. Personal Savings
   2. Family/Relatives/Friends
   3. Loans
   4. Leasing
   5. Financial Institutions
   6. Others (please specify):
10. **Have you ever applied for a loan from banks/financial institutions before?**

Yes No

1. **If Yes, please answer QUESTIONS (14-25 & 28-29)**

**If No, please answer QUESTIONS (26-29)**

1. **Please mention, from which bank/institution did you apply for? ------------------------------------------**
2. **How much amount of loan did you apply for? -----------------------------------------**
3. **Was the request approved? Yes No**

**If YES,** continue to answer from **QUESTION (17-22 & 27-29)**

**If NO,** continue to answer from **QUESTION (23-25 & 28-29)**

1. **How much amount did you receive? ------------------------------------------**
2. **What collateral you were asked to provide to obtain loan?**

Business Assets Personal Assets Guarantor None Others (specify):

1. **What documents were requested as part of application process?**
2. **How much time did it take to get the loan?**

Faster On-time Later

1. **If your answer is LATER, what was the reason?**
2. **How many times have you visited the bank to avail the loan? --------------**
3. **The reason given for not approving the request. (Tick that apply)**
   1. The application did not meet the criteria
   2. Poor credit history
   3. The application was not correctly completed
   4. The management team was too inexperienced
   5. The enterprise could not provide enough guarantees
   6. Others (Please specify):
4. **Do you agree with the reason provided?** Yes No
5. **Could you please describe the problems in accessing the bank loan, using 5- strongly disagree, 4- disagree, 3-neither agree/nor disagree, 2- agree & 1-strongly agree**
   1. Lack of flexibility on the part of bank
   2. Identification of deserving borrowers
   3. Untimely sanctioning of loan
   4. Cumbersome procedure
   5. Collateral requirement
   6. Treats SME as valued customer
   7. Others (please specify):
6. **It was not applied for because**
   1. no bank approached the firm for the loan
   2. banks provide insufficient funding
   3. banks take more time to provide finance
   4. their lengthy, complex and inflexible procedure
   5. internal financing is the better source
   6. Others (Please specify):
7. **Could you please describe the problems in accessing the bank loan, using 5- strongly disagree, 4- disagree, 3-neither agree/nor disagree, 2- agree & 1-strongly agree**
   1. Lack of flexibility on the part of bank
   2. Identification of deserving borrowers
   3. Untimely sanctioning of loan
   4. Cumbersome procedure
   5. Collateral requirement
   6. Treats SME as valued customer
   7. High Interest Rate
   8. Others (please specify):
8. **Would you like to access finance from bank/financial institutions for your future business development? Yes No Confused**
9. **Would you like to make any suggestion for banks/financial institutions to make access to loan/finance easier for entrepreneurs? (Tick all that apply)**
   1. Awareness campaign for bankers and beneficiaries on various schemes launched by Government for SME’s
   2. Positive transformation of attitude of banks/financial institutions staff
   3. Treat SME’s as valued customer
   4. Make the process transparent and flexible
   5. Regulators to subsidize SME loans
   6. Others (please specify):

**Signature:**

**Thank You for Your Time and Support**