

Appendices

Appendix

Appendix A

Questionnaire for Respondents

The title of the study “**Role of loans from Public Sector Banks in Financial Performance of Micro, Small & Medium Enterprises (MSME): An analytical study in districts of Medinipur (East & West)**” is conducted by **Sajijul Islam** (Research Scholar, Department of Business Administration of Vidyasagar University) Under the guidance of **Prof. Debdas Ganguly** (Formerly Professor of Haldia Institute of Technology). Please be assured that your responses will be strictly confidential.

Please put a () mark to indicate your preference.

General Information

1. Name:

2. Type of Enterprises

A. Micro B. Small C. Medium

3. Area of location

East Medinipur West Medinipur

4. Age

A. Less than 30 years B. 30 - 50 years C. Above 50 Years

5. Gender

Male Female

6. Education

A. Below Secondary B. Higher Secondary C. Degree D. Masters Degree E. Others

7. Designation

A. Sole Proprietor B. Partners C. Manager D. Others

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8. Nature of Enterprise

Manufacturing Servicing

9. Type of ownership

A. Single B. Partnership C. Private Ltd. D. Public
Ltd

10. Year of obtaining loan 2010-11 2011-12 2012-13
2013 2014-15

11. Number of employees of the Enterprise

A. 1 to 15 B. 16 to 50 C. More than 50

12. Investment on plant and Machinery or equipment

Less than 10 lakh 10 to 25 lakh 25 lakh to 1 Crore
1 Crore to 5 Crore More than 5 Crore

13. Yearly Turnover

Less than 10 lakh 10 to 25 lakh 25 lakh to 1 Crore

1 Crore to 5 Crore More than 5 Crore

14. Activity of the enterprise.....

15. Purpose of taking loan from Bank

A. Capital Formation B. To maintain Working Capital C. To
increase the Enterprise E. To buy/increase fixed Assets

16. Loan amount invested in the Business out of total capital

Less than 50% 51 % to 75 % Above 75 %

17. How much you are satisfied with the availed loan amount?

Low satisfied Moderate Satisfied High Satisfied

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The feedback is to be measured in ‘Likert’s Scale’ - 1=Very insignificant, 2= insignificant, 3= fairly significant, 4=significant, 5= very much significant.

A. Perception on Role of Public Sector Bank Loan

1. Availability of PSBs loan						
1	Public Sector Banks developed different type of loan schemes for the growth of MSMEs.	1	2	3	4	5
2	The schemes are designed to meet the need of this desired group of enterprise	1	2	3	4	5
3	Te schemes are very transparent grip and within the ability of common entrepreneurs.	1	2	3	4	5
4	How will you rate your experience regarding the process of getting a loan with the Public Sector Bank	1	2	3	4	5
5	The Bank was able to fulfill your Expectation	1	2	3	4	5
2. Accessibility of PSBs loan						
1	Entrepreneurs in this locality who are facing hardness to get money from other source used PSBs money for their growth.	1	2	3	4	5
2	Now a day's these loans are easily accessible to start up a business.	1	2	3	4	5
3	PSBs loan fund is used by the entrepreneurs for their business growth	1	2	3	4	5
4	The purpose of this fund is for the growth of people in general and it is encouraged by Bank authorities.	1	2	3	4	5
5	People unable to get money from other sources, use this source for growth of personal venture etc.	1	2	3	4	5
3. Expected reliance upon Public Sector Bank’s loan						
1	PSBs loan fund is used by neighbours for their economic growth	1	2	3	4	5
2	PSBs loan fund is very much dependable and reliable.	1	2	3	4	5
3	PSBs loan fund has been used by me earlier	1	2	3	4	5

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	satisfactorily					
4	Entrepreneurs are satisfied with the bank dealings					
4. Features and Facilities						
1	PSBs gives the scope of strategic development of the firm	1	2	3	4	5
2	There is special provision for subsidy	1	2	3	4	5
3	Bank gives special discount in interest in case of repaying before the time of repay	1	2	3	4	5
4	Bank gives special look in case of bad time of business	1	2	3	4	5
5. Terms and Condition						
1	Earlier loans had been taken and complied with the terms and conditions.	1	2	3	4	5
2	There are provisions to make the terms and conditions flexible in genuine causes.	1	2	3	4	5
3	Since the terms and conditions are a soft and pro-people need. People mostly comply with these.	1	2	3	4	5
4	Terms and conditions are regularly development economic growth to meet the need of Entrepreneurs	1	2	3	4	5
6. Utilization of PSBs loan						
1	Entrepreneurs are able to allocation the loan fund on a priority basis	1	2	3	4	5
2	Entrepreneurs are able to disburse the allocated fund to the stakeholders	1	2	3	4	5
3	The fund helps to meet up the Working Capital Management	1	2	3	4	5
4	All transactions are completed timely in a cost-efficient manner	1	2	3	4	5
5	Allotted funds keep little financial obligations for the next cycle of production	1	2	3	4	5
6	Funds are sufficient to recover due financial liabilities if any	1	2	3	4	5

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7	Entrepreneurs are able to control the transaction as a required basis	1	2	3	4	5
7. Perception of Capital Formation using PSBs loan						
1	Using this loan, the capital generated in the form of surplus is up to the expectation.	1	2	3	4	5
2	After returning the principal amount with interest, the excess fund is sufficient for capital investment.	1	2	3	4	5
3	Capital generation is sufficient for expansion and growth of the Firm.	1	2	3	4	5
4	There is a growth of capital year wise.	1	2	3	4	5
5	The business has come over the shortage of net business fund if any on the utilization of loan amount.	1	2	3	4	5
6	Long term fund requirement is met from this bank loan.	1	2	3	4	5

1= Negligible, 2= Little Extent, 3=Moderate Extent, 4=Great Extent, 5= Very Great Extent

8. Financial Performance of Enterprises using PSBs loan						
1	Net Cash Flow increased in business	1	2	3	4	5
2	Annual Sales increased	1	2	3	4	5
3	Sufficient growth in Net Profit.	1	2	3	4	5

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Appendix B

Detected outliers

ID	Maha	Cooks	Prob.	Outliers
90	27.8708	0.0775	0.0000	1
195	27.8708	0.0775	0.0000	1
233	26.73052	0.00729	0.0000	1
13	21.86926	0.02863	0.0000	1
234	15.7657	0.02076	0.0000	0
83	14.17549	0.10068	0.0000	0
3	13.53048	0.03107	0.0000	0
254	13.30721	0.01773	0.0000	0
260	13.30721	0.01773	0.0000	0
266	13.30721	0.01773	0.0000	0
273	13.25789	0.01471	0.0000	0
202	12.62064	0.00046	0.0100	0
243	11.69212	0.05904	0.0100	0
30	11.66767	0.00059	0.0100	0
38	11.11593	0.02828	0.0100	0
247	11.07847	0.01019	0.0100	0
250	11.07847	0.01019	0.0100	0
228	11.05461	0.00365	0.0100	0
241	11.05461	0.00365	0.0100	0
196	10.42442	0.00225	0.0200	0
218	10.04442	0.00077	0.0200	0
276	10.03597	0.00212	0.0200	0
185	9.86866	0.03117	0.0200	0
7	9.70991	0.02189	0.0200	0
268	9.70991	0	0.0200	0
269	9.70991	0	0.0200	0
104	9.39159	0.00027	0.0200	0
109	9.21184	0.01154	0.0300	0
188	9.13153	0.00157	0.0300	0
49	9.07818	0.00085	0.0300	0
135	9.0016	0.00005	0.0300	0
78	8.70133	0.01379	0.0300	0
248	8.51868	0.02335	0.0400	0
272	7.77844	0.00665	0.0500	0
275	7.77844	0.00665	0.0500	0
187	7.44133	0.0011	0.0600	0
50	7.37962	0.00488	0.0600	0
124	7.37962	0.00488	0.0600	0
211	7.24064	0.00135	0.0600	0
11	6.98075	0.00709	0.0700	0
37	6.94078	0.0008	0.0700	0
52	6.91061	0.03277	0.0700	0
58	6.72045	0.00971	0.0800	0
216	6.72045	0.00971	0.0800	0
141	6.55704	0.00573	0.0900	0
76	6.44373	0.04487	0.0900	0
182	6.37594	0.00351	0.0900	0
151	6.12056	0.00183	0.1100	0
274	5.97997	0.00074	0.1100	0
14	5.4624	0.00001	0.1400	0
20	5.4624	0.01294	0.1400	0
15	5.38173	0.0272	0.1500	0
238	5.28777	0.00579	0.1500	0
245	5.14937	0.00031	0.1600	0
239	5.08604	0.00013	0.1700	0
94	4.98618	0.0107	0.1700	0
240	4.85292	0.00011	0.1800	0
213	4.7797	0.0236	0.1900	0
33	4.77155	0.01716	0.1900	0
262	4.77155	0.01716	0.1900	0
56	4.61361	0.02454	0.2000	0
21	4.43206	0.01495	0.2200	0
27	4.43206	0.00042	0.2200	0
28	4.43206	0.0066	0.2200	0
180	3.87762	0.00211	0.2700	0
45	3.74962	0.001	0.2900	0
209	3.74962	0.01599	0.2900	0
210	3.74962	0.01599	0.2900	0
221	3.74962	0.01599	0.2900	0
46	3.40062	0.00957	0.3300	0
277	3.40062	0.00004	0.3300	0
71	3.20655	0.00719	0.3600	0
279	3.10048	0.0028	0.3800	0
24	3.05611	0.00052	0.3800	0
48	2.8581	0.02345	0.4100	0
280	2.8581	0.01052	0.4100	0
227	2.78538	0.00184	0.4300	0

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229	2.78538	0.00184	0.4300	0
242	2.78538	0.00184	0.4300	0
244	2.78538	0.00184	0.4300	0
251	2.78538	0.00172	0.4300	0
261	2.75701	0.01344	0.4300	0
22	2.75557	0.00101	0.4300	0
236	2.64827	0.00429	0.4500	0
12	2.60129	0.0025	0.4600	0
8	2.55838	0.00566	0.4600	0
32	2.54148	0.00537	0.4700	0
39	2.54148	0.00007	0.4700	0
72	2.54148	0.00537	0.4700	0
85	2.54148	0.02397	0.4700	0
86	2.54148	0.00007	0.4700	0
92	2.54148	0.00007	0.4700	0
103	2.54148	0.00007	0.4700	0
201	2.44691	0.01344	0.4800	0
18	2.27832	0.00158	0.5200	0
41	2.27832	0.00158	0.5200	0
61	2.27832	0.00158	0.5200	0
67	2.27832	0.00158	0.5200	0
167	2.27832	0.00158	0.5200	0
26	2.23473	0.01391	0.5300	0
116	2.06153	0.02229	0.5600	0
133	2.06153	0.00542	0.5600	0
259	1.97985	0.00921	0.5800	0
98	1.94372	0.01104	0.5800	0
82	1.93963	0.00223	0.5900	0
53	1.92959	0.00113	0.5900	0
65	1.85358	0.00217	0.6000	0
68	1.85358	0.00217	0.6000	0
123	1.85358	0.0007	0.6000	0
130	1.85358	0.00217	0.6000	0
146	1.85358	0.00217	0.6000	0
177	1.67958	0.00022	0.6400	0
107	1.59082	0.00014	0.6600	0
40	1.39369	0.00519	0.7100	0
6	1.37498	0.0026	0.7100	0
176	1.37498	0.0026	0.7100	0
184	1.37498	0.0026	0.7100	0
220	1.37498	0.0026	0.7100	0
59	1.23606	0.0008	0.7400	0
75	1.12394	0.00045	0.7700	0
153	1.12394	0.00045	0.7700	0

203	1.12394	0.00045	0.7700	0
207	1.06978	0.00354	0.7800	0
223	1.05017	0.00182	0.7900	0
224	1.05017	0.01088	0.7900	0
108	1.03494	0.00304	0.7900	0
62	1.01877	0.00207	0.8000	0
2	1.01492	0.00249	0.8000	0
194	1.01492	0.00525	0.8000	0
199	1.01492	0.00525	0.8000	0
200	1.01492	0.00525	0.8000	0
204	1.01492	0.00525	0.8000	0
206	1.01492	0.00525	0.8000	0
1	0.7073	0.00015	0.8700	0
168	0.7073	0.00015	0.8700	0
231	0.7073	0.00015	0.8700	0
5	0.70686	0.00069	0.8700	0
35	0.70686	0.00089	0.8700	0
60	0.70686	0.00089	0.8700	0
79	0.70686	0.00089	0.8700	0
106	0.70686	0.00089	0.8700	0
253	0.70686	0.00069	0.8700	0
263	0.70686	0.00089	0.8700	0
271	0.70686	0.00089	0.8700	0
278	0.70686	0.00089	0.8700	0
23	0.67766	0.00146	0.8800	0
155	0.67766	0.00031	0.8800	0
156	0.67766	0.00031	0.8800	0
163	0.67766	0.00031	0.8800	0
164	0.67766	0.00031	0.8800	0
179	0.67766	0.00031	0.8800	0
183	0.67766	0.00031	0.8800	0
191	0.67766	0.00031	0.8800	0
193	0.67766	0.00031	0.8800	0
217	0.61863	0.00228	0.8900	0
219	0.61863	0.00228	0.8900	0
222	0.61863	0.00228	0.8900	0
99	0.47895	0.00054	0.9200	0
105	0.47895	0.00054	0.9200	0
136	0.47895	0.00054	0.9200	0
148	0.47895	0.00054	0.9200	0
150	0.47895	0.00054	0.9200	0
152	0.47895	0.00054	0.9200	0
198	0.47895	0.00054	0.9200	0
237	0.47895	0.00085	0.9200	0

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249	0.47895	0.00085	0.9200	0
256	0.47895	0.00054	0.9200	0
257	0.47895	0.00085	0.9200	0
258	0.47895	0.00085	0.9200	0
264	0.47895	0.00054	0.9200	0
265	0.47895	0.00054	0.9200	0
29	0.42835	0.00043	0.9300	0
42	0.42835	0.00043	0.9300	0
57	0.42835	0.00043	0.9300	0
66	0.42835	0.00043	0.9300	0
70	0.42835	0.00043	0.9300	0
81	0.42835	0.00043	0.9300	0
88	0.42835	0.00043	0.9300	0
95	0.42835	0.00043	0.9300	0
96	0.42835	0.00043	0.9300	0
101	0.42835	0.00043	0.9300	0
102	0.42835	0.00043	0.9300	0
110	0.42835	0.00519	0.9300	0
111	0.42835	0.00043	0.9300	0
113	0.42835	0.00043	0.9300	0
125	0.42835	0.00043	0.9300	0
127	0.42835	0.00043	0.9300	0
169	0.42835	0.00043	0.9300	0
174	0.42835	0.00094	0.9300	0
4	0.42419	0	0.9400	0
9	0.42419	0	0.9400	0
10	0.42419	0	0.9400	0
17	0.42419	0	0.9400	0
25	0.42419	0	0.9400	0
31	0.42419	0	0.9400	0
36	0.42419	0	0.9400	0
44	0.42419	0.00271	0.9400	0
47	0.42419	0	0.9400	0
51	0.42419	0	0.9400	0
89	0.42419	0	0.9400	0
97	0.42419	0	0.9400	0
140	0.42419	0.00271	0.9400	0
208	0.41882	0.00647	0.9400	0
212	0.35705	0.00251	0.9500	0
214	0.35705	0	0.9500	0
19	0.3531	0.00206	0.9500	0
170	0.32192	0.00044	0.9600	0
171	0.32192	0.00044	0.9600	0
172	0.32192	0.00044	0.9600	0

173	0.32192	0.00044	0.9600	0
175	0.32192	0.00044	0.9600	0
181	0.32192	0.00044	0.9600	0
186	0.32192	0.00044	0.9600	0
189	0.32192	0.00044	0.9600	0
190	0.32192	0.0008	0.9600	0
197	0.32192	0.00044	0.9600	0
16	0.2884	0.00385	0.9600	0
34	0.2884	0.00018	0.9600	0
54	0.2884	0.00018	0.9600	0
134	0.2884	0.00018	0.9600	0
137	0.2884	0.00018	0.9600	0
139	0.2884	0.00018	0.9600	0
147	0.2884	0.00018	0.9600	0
158	0.2884	0.00018	0.9600	0
230	0.2884	0.00018	0.9600	0
235	0.2884	0.00018	0.9600	0
246	0.2884	0.00018	0.9600	0
252	0.2884	0.00018	0.9600	0
255	0.2884	0.00018	0.9600	0
73	0.28702	0.00005	0.9600	0
80	0.28702	0.00005	0.9600	0
84	0.28702	0.00005	0.9600	0
87	0.28702	0.00005	0.9600	0
115	0.28702	0.0109	0.9600	0
165	0.28702	0.00005	0.9600	0
192	0.28702	0.00005	0.9600	0
205	0.28702	0.00005	0.9600	0
226	0.28702	0.00005	0.9600	0
232	0.13746	0	0.9900	0
69	0.12187	0.00018	0.9900	0
74	0.12187	0.00018	0.9900	0
91	0.12187	0.00018	0.9900	0
93	0.12187	0.00018	0.9900	0
100	0.12187	0.00018	0.9900	0
112	0.12187	0.00018	0.9900	0
114	0.12187	0.00018	0.9900	0
117	0.12187	0.00018	0.9900	0
118	0.12187	0.00018	0.9900	0
119	0.12187	0.00018	0.9900	0
120	0.12187	0.00018	0.9900	0
121	0.12187	0.00018	0.9900	0
126	0.12187	0.00018	0.9900	0
128	0.12187	0.00018	0.9900	0

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129	0.12187	0.00102	0.9900	0
131	0.12187	0.00018	0.9900	0
132	0.12187	0.00018	0.9900	0
138	0.12187	0.00018	0.9900	0
142	0.12187	0.00018	0.9900	0
143	0.12187	0.00018	0.9900	0
144	0.12187	0.00018	0.9900	0
145	0.12187	0.00018	0.9900	0
154	0.12187	0.00018	0.9900	0

157	0.12187	0.00018	0.9900	0
159	0.12187	0.00018	0.9900	0
160	0.12187	0.00018	0.9900	0
162	0.12187	0.00102	0.9900	0
166	0.12187	0.00102	0.9900	0
178	0.12187	0.00018	0.9900	0
225	0.12187	0.00018	0.9900	0
63	0.06038	0.00005	1.0000	0
64	0.06038	0.00005	1.0000	0

THE END