

Annex

MSME Survey Questionnaire

Name of the Cluster: _____

Sr.No. _____

Date of Visit: _____

Name of Surveyor: _____

1. Location and Nature of the firm:

| Location/ District | Village/ Town | State | Cluster owned by | Name and address of the enterprise | E-mail id and website of enterprise |
|-----------------------|------------------|-------|--|---------------------------------------|--|
| | | | Central Government/State Government/ Private Sector/Cooperate | | |

2. Company Profile:

| Sector | Product details | NIC code | Type of product (Final/ Intermediate/ both) | Ownership type (proprietary/ partnership/ self-help group/trust/ private ltd) | Co. – listed or unlisted | Whether bank accounts are maintained | Whether seasonal operations (Y/N) | Whether export oriented or domestic |
|---------------|--------------------|-------------|---|---|-----------------------------|--|---|---|
| Manufacturing | | | | | | | | |
| Services | | | | | | | | |

3. Company Details

3.1. Financial Details

| | 2019-20 | 2020-21 | 2021-22 | 2022-23 (expected) |
|------------------------------------|---------|---------|---------|--------------------|
| Sales in Rupees lakh | | | | |
| Employees (no.) | | | | |
| Operating cost (% of gross profit) | | | | |
| Net profit margin (%) | | | | |

3.2. Size of Investment and operations (Please tick the correct one)

| Investment (in Rupees crore) | Annual turnover (in Rupees crore) | Number of employees | | Year of establishment/age of firm |
|---------------------------------|--------------------------------------|---------------------|-------------|--------------------------------------|
| | | Permanent | Contractual | |
| < 1 crore | <5 crore | | | |
| < 10 crore | <50 crore | | | |
| <50 crore | <250 crore | | | |
| >50 crore | >250 crore | | | |
| Actual amount in Rupees | Actual amount in Rupees | | | |

3.3. Formalisation of MSMEs

| | |
|---|----------|
| Is the company registered in Udyam portal? | Yes / No |
| Are your employees registered in Employees' Provident Fund Organisation (EPFO)? | Yes / No |
| Are your employees registered in Employees' State Insurance Corporation (ESIC)? | Yes / No |
| Whether the company deposits salary to employees' bank accounts? | Yes / No |

3.4. Composition of workers in terms of skills and their wages:

| | Number of employees | | | Average wages per month | |
|--------------|---------------------|-----------------------|-----------------|-------------------------|-----------------------|
| | Permanent employees | Contractual employees | Total employees | Permanent employees | Contractual employees |
| Skilled | | | | | |
| Semi-Skilled | | | | | |
| Unskilled | | | | | |
| Total | | | | | |

4. Subsidies in the cluster

4.1. Infrastructure facilities/subsidies in the cluster

| Subsidy (as % of cost) | Land/Building | Electricity | Water | Others (please specify) |
|------------------------|---------------|-------------|-------|-------------------------|
| 75- 100 % | | | | |
| 50-75 % | | | | |
| 25- 50 % | | | | |
| No subsidy | | | | |

4.2. Distance of the following from manufacturing units (in km)

| Port | Warehouse | Bank | Railway Station | Roads |
|------|-----------|------|-----------------|-------|
| | | | | |

5. Market (Buying/Sales Source)

5.1. Sale of output/ sourcing of Inputs. Please indicate Yes/No and share under each (in per cent)

| | Another MSME within India % | Single large corporate within India % | Multiple small buyers/sellers within India % | More than one large corporates % | Mostly domestic, within or outside State % | Only within state % | Only export/import % | Mostly export/imports % |
|-------------------------------------|-----------------------------|---------------------------------------|--|----------------------------------|--|---------------------|----------------------|-------------------------|
| Output sold to | | | | | | | | |
| Inputs/ raw material purchased from | | | | | | | | |

5.2. Does the enterprise undertake any work on contract basis Yes/No. If Yes, type of contract

| | |
|--|--|
| Working solely for other enterprise/contractor | |
| Mainly for contract, but for other customers without contract also | |
| Mainly without contract but also work on contract | |

Sourcing of Inputs (Please tick applicable)

| | Self-procured | Supplied by contractor | Both |
|-------------------|---------------|------------------------|------|
| Equipment | | | |
| Raw material | | | |
| Design of product | | | |
| Trade Credit | | | |

5.3. If an exporting enterprise, please give details.

| Major destination countries | Major competitors | Whether exporting destination a part of FTA | Exchange rate risk covered (Y/N) |
|-----------------------------|-------------------|---|----------------------------------|
| | | | |

Note: FTA- Free Trade Agreement

5.4. Whether raw materials are sourced/imported from outside, Yes / No. If yes, please give details.

| Major source countries | Type of raw material imported | Imported from FTA countries (Y/N) | Whether exchange rate risk covered (Y/N) |
|------------------------|-------------------------------|-----------------------------------|--|
| | | | |

5.5. If raw materials are sourced from outside, please give the reason for doing so (Please tick the applicable).

| Name of raw material | Cost advantage | Better quality product | Established chain globally | Not available within India | Others (please specify) |
|----------------------|----------------|------------------------|----------------------------|----------------------------|-------------------------|
| | | | | | |

6. Business Operations:

6.1. Major operating expenses as a per cent of total expenses

| | Electricity | Rent | Cost of capital | Employee cost | Taxes | Transportation | Debt servicing | Advertising | Others (please specify) |
|-------------|-------------|------|-----------------|---------------|-------|----------------|----------------|-------------|-------------------------|
| Pre-COVID | | | | | | | | | |
| Post- COVID | | | | | | | | | |

6.2a. What are the most pressing business problems your unit is facing? (Please rank as per importance; same rank also may be given) 5- Most Important, 4- Important, 3- Somewhat important, 2- Not important, and 1- Not at all important.

| | Competition from other firms | GST | Shortage/ access to finance | Technological disruptions | Power supply | Government clearance | Absence of skilled labour | Regulatory compliances | Others (please specify) |
|------------|------------------------------|-----|-----------------------------|---------------------------|--------------|----------------------|---------------------------|------------------------|-------------------------|
| Pre-COVID | | | | | | | | | |
| Post-COVID | | | | | | | | | |

6.2b. What are the economic issues affecting your business? (Please rank as per importance; same rank also may be given against more than one) 5- Most Important, 4- Important, 3- Somewhat important, 2- Not important, and 1- Not at all important.

| | Pressure to reduce prices | Rising price of inputs | Lack of demand | High labour cost | Shortage of raw materials | Availability of finance | High interest rates | High exchange rates | Foreign competition |
|------------|---------------------------|------------------------|----------------|------------------|---------------------------|-------------------------|---------------------|---------------------|---------------------|
| Pre-COVID | | | | | | | | | |
| Post-COVID | | | | | | | | | |

7. Finance

7.1. What is the most important source of finance for your firm as percentage of total finance? (please rank as per importance) 5- Most Important, 4- Important, 3- Somewhat important, 2- Not important, and 1- Not at all important.

| | Trade credit | Retained earnings | Bank loans | Equity | Friends/relatives | Private money lenders | NBFCs | Personal savings | Fintech | Others (please specify) |
|------------|--------------|-------------------|------------|--------|-------------------|-----------------------|-------|------------------|---------|-------------------------|
| Pre-COVID | | | | | | | | | | |
| Post COVID | | | | | | | | | | |

Note: Fintech refers to borrowing and lending through online platforms – payment apps, business-to-business lending, peer-to-peer lending *etc.*

7.2. Share of bank loan in total financing

| Share of bank loan | 75-100% | 50-75% | 25-50% | >25% |
|--------------------|---------|--------|--------|------|
| Pre-COVID | | | | |
| Post-COVID | | | | |

7.3. Type of loan

| | Term loan | | Demand loans ⁶ (cash credit, overdraft, bills purchased and discounted <i>etc.</i>) |
|---|-------------------|---------------|--|
| | 1 year to 3 years | Above 3 years | |
| Share in the total (bank and non-bank) loan portfolio | | | |
| Share in total bank loan | | | |

⁶ All loans repayable on demand (such as cash credit, overdraft, bills purchased and discounted, *etc.*) and short-term loans with maturity up to one year, whether secured or unsecured, are considered demand loans.

7.4. Loan Outstanding – as of March 2023

| Source of borrowing | Amount outstanding (in ₹ lakh) | Interest rate payable (per annum) |
|---|--------------------------------|-----------------------------------|
| Central/state-level term lending institutions | | |
| Government | | |
| Commercial banks | | |
| Cooperatives | | |
| Micro-finance institutions | | |
| Other institutional agencies | | |
| Money lenders | | |
| Business partners | | |
| Suppliers/contractors | | |
| Friends & relatives | | |
| Others | | |

7.5. Have you insured your assets/plants/business? Yes/No

8. Innovation

8.1. Particulars on use of information and communication technology (ICT) by the enterprise.

| | Yes | No |
|--|-----|----|
| Does the enterprise use internet banking? | | |
| Does the enterprise have a web presence on the date of the survey? | | |
| Did the enterprise receive orders for goods or services over the Internet or email during the last one year? | | |
| The average number of persons employed who routinely use the Internet at work during last one year among the total employees | | |
| Does the enterprise have a Local Area Network (LAN) as on date of the survey | | |

8.2. During the fiscal year 2020-21 to 2022-23, has the establishment introduced or significantly changed in any of the following:

| | Yes | No | Do not know | Does not apply |
|---|-----|----|-------------|----------------|
| Packaging | | | | |
| Branding/logo/name/trademark | | | | |
| Products appearance | | | | |
| Advertising methods | | | | |
| Sales channels or sales points | | | | |
| Discount schemes | | | | |
| Pricing strategies other than discounts | | | | |
| Payment schemes | | | | |
| New training to staff | | | | |

8.3. Whether the firm has introduced any new or significantly improved process/product or service during the post-covid period? Yes/ No/ Do not know. If no, skip to Question No. 9

8.4. If yes, please describe in detail how the new process/ product or service is different than the most similar product or service, if any, previously produced by this establishment.

| | Yes | No | Don't know | NA |
|--|-----|----|------------|----|
| Does it have completely new functions? | | | | |
| Is it cheaper to produce or offer? | | | | |
| Is it a better-quality product or service? | | | | |
| Does it use different inputs? | | | | |
| Is it based on a technology or industrial design not already used by this establishment? | | | | |

8.5. Reason for introducing the new product/process/service

| | Yes | No | Don't know | NA |
|---|-----|----|------------|----|
| To replace an existing product/process/service of the firm | | | | |
| To extend the range of products/process/service of the firm | | | | |
| To open new market and to increase market share | | | | |
| To decrease the cost of production | | | | |
| To meet competition | | | | |
| To comply with regulations or standards | | | | |
| To deal with decrease in demand for other products/services | | | | |

9. Post-COVID

9.1. After COVID how the following indicators have performed during 2022 as compared to pre-COVID period. (Please tick applicable)

| | Sales | | Employment | Wage cost | Input Cost | Capacity utilization | Availability of finance |
|-----------------|----------|---------|------------|-----------|------------|----------------------|-------------------------|
| | Domestic | Exports | | | | | |
| Increased | | | | | | | |
| Stayed the same | | | | | | | |
| Decreased | | | | | | | |

9.2. How do you expect your business to perform in the coming 3 years? (Please tick applicable)

| | Sales revenue | Input cost | Profits |
|-----------------------------|---------------|------------|---------|
| Will increase substantially | | | |
| Marginal increase | | | |
| Stay the same | | | |
| Will come down | | | |

10. Government Schemes

10.1. Type of assistance received from the State/Central government (please select all that is received) (tick appropriate columns):

| | Loan | Subsidy | Machinery /equipment | Skill development | Marketing | Raw material | Export incentives | Others (please specify) |
|--------------------|------|---------|----------------------|-------------------|-----------|--------------|-------------------|-------------------------|
| Central government | | | | | | | | |
| State government | | | | | | | | |

10.2. Whether availed the scheme/subsidy from government (Please order the scheme as per the utility)

| Schemes | Please rank the scheme as per your utility (1 ranks the highest) | Not aware of any scheme | If no, please give reason |
|-------------------------|--|-------------------------|---------------------------|
| ECLGS | | | |
| Mudra Loan | | | |
| PLI | | | |
| TReDS | | | |
| Others (please specify) | | | |

Note: ECLGS _Emergency credit line guarantee scheme, PLI _Production linked incentive scheme, TReDS _Trade receivables discounting system.

10.3a. If yes, how far you find these schemes useful?

| | Very useful | Useful | Not useful | Do not know |
|------------------------------------|-------------|--------|------------|-------------|
| In improving revenue | | | | |
| In improving sales volume/quantity | | | | |
| Getting working capital finances | | | | |
| Better access to credit | | | | |

10.3b. If part of PLI, what per cent of incremental sales can be attributed to PLI.

| >50% | 25-50% | <25% | No change |
|------|--------|------|-----------|
| | | | |

11. What further support is required for sector in which you operate for business development?

Please specify.....

12. Any other suggestions: