

National Institute of Public Finance and Policy

GINI PROJECT

Questionnaire for SMEs

A. Nature of Business

1) Name of the firm

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2) Nature of ownership

Type of ownership	Yes/no
proprietary	
Partnership	
Pvt. company	
Public ltd. company	
cooperative	
Others (family)	

3) Characteristics of the owner

Number of persons managing the business (partner, stake holders etc)	
Caste(gen/SC/ST/OB C)	
Gender	
Educational Qualification	

4) How long are you in this business?

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5) Do you have any branches? Yes/No. And the number of Branches?

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6) Any affiliated Company?

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7) Single Product Firm/ Multi product firm

Type of product	Volume (output) per year	Units (kg, Bale, l)	Price	Value

8) Are your products reserved for small scale industry? Yes/No

Types of product	Yes/No

9) If no, was it under reservation list earlier and now removed from the list? Yes/No, Any specific impact.

Types of product	Yes/No	Any Specific Impact	Yes/No
		Post de-reservation increase in price	
		Increase in sales	
		Improvement in quality	
		Increase in competition	
		Increase in profitability	

		Change in technology of production	
		Increase in scale of operation (plant size increase)	

10) Is there price fluctuation over year? Why?

Type of Products	Jan	Feb	March	April	May	June	July	Aug	Sep	Oct	Nov	Dec

11) Whom do you sale your products?

Products	Sales to Govt. (quantity)	Export (quantity)		Sales to Big company (quantity)			Sales to other (open market - consumer)	Total Quantity
		Outside state	Outside country	Outsource	Job Work, others	Raw materials		

12) What is the price at different destinations of sales?

Products	Govt. Price	Export price		Big company price			Price in (open market - consumer)	Average price
		Outside state	Outside country	Outsource	Job Work	Raw materials		

13) Types of inputs Purchased

Number	Type of Products	Types of inputs	Volume	Price	value
1					
2					
3					
4					
5					

14) How much electricity do you consume in production? What is the yearly electricity bill?

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15) Do you owned the factory premise? Yes /No, How much you spent on acquiring it? If No, how much you pay as rent?

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16) Total employment and wage bill

Type of employment	Number of Male	Number of Female	Total number of employee	Total Wages of Male	Total Wages of female	Total Wage
Formal						
Casual						
Managerial Staff						
Total Wages						

17) Do you have any preference for male or female worker?

Type of work	Preference(Male/Female)	Reasons

18) What is the wage for each category of work?

Categories	Type of work	Wages	
		Male	Female
1			
2			
3			

4			
5			
6			
7			
8			

19) Reasons for differences in wage rate among different categories of work, male female. Choose from given options.

	Category 1	Category 2	Category 3	Category 4	Category 5	Category 6	Category 7	Category 8
Difference in Skill (any niche Skill)								
Bargaining power								
Easy availability (higher supply)								
Union (worker)								
Any other reason								

20) Is there any difference in selling at different destinations? Choose from below

Products	Options	Destination of sales						
		Govt.	Export		Big company			open market - consumer
			Outside state	Outside country	Outsource	Job Work	Raw materials	
	Differences in emphasis on quality (high, Low, average)							
	Differences in speed in receiving payment(high, low, average)							
	Larger negotiations in price(yes/No)							

	Access to opportunity for supply (easy, difficult, average)							
	Differences in emphasis on quality (high, Low, average)							
	Differences in speed in receiving payment(high, low, average)							
	Larger negotiations in price(yes/No)							
	Access to opportunity for supply (easy, difficult, average)							
	Differences in emphasis on quality (high, Low, average)							
	Differences in speed in receiving payment(high, low, average)							
	Larger negotiations in price(yes/No)							
	Access to opportunity for supply (easy, difficult, average)							
	Differences in emphasis on quality (high, Low, average)							
	Differences in speed in receiving payment(high, low, average)							
	Larger negotiations in price(yes/No)							
	Access to opportunity for supply (easy, difficult, average)							
	Differences in emphasis on quality (high, Low, average)							
	Differences in speed in receiving payment(high, low, average)							
	Larger negotiations in price(yes/No)							
	Access to opportunity for supply (easy, difficult, average)							

21) Why there is a difference in the prices at different selling destination? Choose from below.

Products	Options	Destination of sales						open market - consumer
		Govt.	Export		Big company			
			Outside state	Outside country	Outsource	Job Work	Raw materials	
	Number of Competitors							
	Price regulation							
	Difference in quality							
	Any other reason							
	Number of Competitors							
	Price regulation							
	Difference in quality							
	Any other reason							
	Number of Competitors							
	Price regulation							
	Difference in quality							
	Any other reason							
	Number of Competitors							
	Price regulation							
	Difference in quality							
	Any other reason							

B. Fiscal Incentives, Taxation and Tax Compliances

22) Why have you chosen these outputs to produce? Any fiscal incentive?

Type of products	reasons	Nature of fiscal incentives

23) Tax paid, Total

Type of Products	Tax	Amount	Rate of tax
		Yearly (Rs,lakh)	percentage
	VAT		
	Excise Duty		
	Property Tax		
	Any Other Tax		
	VAT		
	Excise Duty		
	Property Tax		
	Any Other Tax		
	VAT		
	Excise Duty		
	Property Tax		
	Any Other Tax		

	VAT		
	Excise Duty		
	Property Tax		
	Any Other Tax		
	VAT		
	Excise Duty		
	Property Tax		
	Any Other Tax		

24) Amount of income tax paid?

25) Is your unit getting any tax exemption? Yes/No, Any preferential rate of tax? Yes/NO

Type of products	Yes/No	Which tax is exempted	Preferential Tax	
			On which taxes	Tax rate

I. If yes, what is the form for getting it?

Type of products	Form of tax exemption

II. If no, do you want to avail such benefits and in which tax would it be most useful.

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III) Is there any other tax on which concessional treatment should be considered? Why?

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26) Are tax exemptions acting as a disincentive or incentive for investment? Yes/no. Choose the reason.

Items	Response
Same size of the units (yes/No)	
Profitability (increase /decrease)	
Availing benefits of VAT (yes/No)	
Any other	

27) What is the compliance cost of paying tax?

Tax	Account Keeping	Filing Returns	Follow up in assessment	Litigation	Bribe	Others
VAT						
Excise Duty						
Property Tax						
Any Other Tax						
Income Tax						
As Aggregate						

28) Is payment of tax impacting your operation? Yes/No

I) Choose the option below

Options	VAT	Excise Duty	Property Tax	Income Tax	Any other Tax
Cash Flow (increase/decrease)					
Profitability Increase/decrease					
Prices (increase/decrease)					
Sales (increase/decrease)					
Difficulty in purchase of raw materials (yes/No)					
Any Other					

29) Any other forms of fiscal incentives?

Form of incentive	Amount

30) Any form of concession or incentive for being female owner?

31) Do you face hassles from tax officials? Yes/No

I. If yes, of what nature?

C. Investment and Financing

32) Investment at the starting of the firm (initial investment).

I) Have you done all the investment in plant and machinery at the starting? Yes/ No. Amount.

II) Any major capacity expansion after initial investment. Yes/No. Amount

III) On average how you spent on repairing and maintenance yearly.

IV) Any change in technology in these years? Yes/No. How much investment was done on it?

33) Mode of financing investment and working capital.

Source of finance	Yes/No	Amount
Commercial Bank		
Cooperatives		
Money lender		
Pvt. Finance Company (

formal/Informal)		
Micro Finance		
Self Finance		

34) Reasons for borrowing

Reasons	Yes/No
Irregular flow of cash from sales	
Higher amount of investment cannot self-finance	
Cheap interest rate	
Subsidy encourages to borrow	

35) Is credit readily available?

Yes/No	amount	For years(long term/short term)

36) How much collateral you need to give to get a loan? Is there any provision of collateral free loan?

Types of loan	Types of collateral	Amount (valuation)	Collateral as percentage of loan	Yes/No

37) Exemption/Subsidy on Capital investment and working capital

Items	Interest rate	Total amount
On interest Rate		
On actual amount of borrowing		
Any other form		

38) Which one is better tax exemption or subsidy in capital investment/ working capital? Why?

	Yes/No	Reasons
Subsidy on borrowing		
Tax exemption		

39) Are you repaying your borrowing timely? Yes/No. Amount (monthly/yearly)

Source	Yes/No	Amount (monthly/Yearly)
Commercial Bank		
Cooperatives		
Money lender		
Pvt. Finance Company (formal/Informal)		
Micro Finance		

40) What consequences you have to face on the nonpayment of interest and principal of borrowing?
Is there any government scheme to deal with it?

41) Are you facing any problem from the officials of financial institutions?(yes/No) What form?

42) Is the procedure of getting finance friendly and effective (timely)?Yes/No

D. Market Operations and Miscellaneous

43) What is the profit?

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44) What is the impact of external shocks (like recession (Boom), inflation, increase (decrease) in any tax rate, etc.)?

Items	Yes/No
Fall (rise) in sales	
Fall (rise) in price	
Repayment delay	
Increase (decrease) in debt	

45) How do you cope in any above mentioned situations?

Items	Yes/No
Reduction in wage	
Reduction in number of worker	
Paying lower price for inputs	
Nonpayment of debt	
Any other	

46) What sort of government support do you want in the case of external shock?

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47) Are you aware of bankruptcy laws? Yes/No, Can you close your unit at will? Yes/No

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48) How do you get your raw material? Do you face any biasness because of micro, small and medium enterprises? Yes/No

Type of products	Type of inputs	Open Market	Big private firms (contract)	Public sector	Import

49) Are you availing any benefits of any government schemes like, common facility, cluster, common tool room, design facility, training facility? Are they helpful in the operation of your firm?

Schemes	Yes/No
Common Facility	
Cluster	
Common Tool Room	
Design Facility	
Training Facility	
Hologram Facility	
ISO Product Quality Certification	

50) Are you participating in trade fair? Yes/No, Domestic/ International

Type of products	Yes/No	Domestic / International

51) What factors influenced your choice of the present location of the firm?

Items	Yes/No
Home Town	
Tax Incentives	
Other incentives provided by Govt.	
Cheap Land Availability	
Synergy with suppliers of inputs/ or users of output	

52) How do you get information regarding government schemes? Choose

Schemes	
News Paper Advertisement	
Govt. Website	
Govt. Information Centre	
Borrowing agencies (while taking credit)	
Friends (other market players)	

53) How are you doing your auditing? Are you eligible for government schemes regarding it?

Ways of auditing	Yes/No

54) Are you facing any infrastructural bottleneck? Yes/No, choose

Items	Yes/No
Electricity	
Links to market (road)	
Water Supply	

e-business	
Any other	

55) Are you member of any industry consortia? Yes/No, What are the benefits of being member of such consortia?

Items	Yes/No
Lobbying for tax exemption	
Lobbying for subsidy in investment	
Lobbying for regulatory relaxations	
Market access (in case of export)	
Ease in sharing of common facilities (design development), cooperation	
Ease in access to information	
Ease in procurement of raw materials	

56) Why are you a micro/small/ medium unit? Is there any specific reason for being anyone of the above type? Do you want to increase the scale and turn into a large firm? Any specific reason for not doing it?