

# APPENDICES

**APPENDIX 1**  
**QUESTIONNAIRE**  
**(For Micro, Small and Medium Enterprises)**

DATE / তাৰিখ			
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**QUESTIONNAIRE/ প্ৰশ্নাৱলী**

S. NO. / ক্ৰ নং			
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Dear Respondent, Greetings! As a part of my research for the Degree of Ph. D being pursued in Tezpur University in Assam, I cordially invite you to participate, as a respondent in my study “An Evaluative Study on Bank Financing of MSMEs in Assam”. The aim of this survey is to find out from MSME owners about the constraints, if any, being faced by them in availing institutional finance. This survey is carried out in pure academic interest and the responses will be treated in strict confidentiality. Thank You.

Maumita Choudhury

Research Scholar, Department of Business Administration, Tezpur University

মহাশয়/মহাশয়া, মই তেজপুৰ বিশ্ববিদ্যালয়ৰ এগৰাকী গবেষক ছাত্ৰী। মই “অসমৰ সূক্ষ্ম, লঘু আৰু মাধ্যম উদ্যম সমূহৰ বেংক ঋণ সম্বন্ধীয় সমস্যা” শিৰ্ষক বিষয়ৰ ওপৰত গবেষণা কৰি আছো। এই অধ্যয়নৰ অংশ হিচাপে মই আপোনালোকৰ পৰা আপোনালোকৰ ব্যৱসায়ৰ কাৰণে আনুষ্ঠানিক ঋণ পাবলৈ যদি বাধাৰ সন্মুখীন হৈছে সেই সম্পৰ্কীয় কিছু তথ্য জানিব খুজিছো। আপোনালোকৰ তথ্যসমূহ কেৱলমাত্ৰ এই গবেষণাৰ বাবেহে ব্যৱহাৰ কৰা হ'ব। আপোনাৰ সহযোগিতা একান্ত ই কামনা কৰিলো।

মৌমিতা চৌধুৰী

গবেষক ছাত্ৰী তেজপুৰ বিশ্ববিদ্যালয়

**(a) GENERAL PROFILE / সাধাৰণ তথ্য (Please tick ✓ / টিক ✓ কৰিব)**

<b>1. Name of the respondent:</b> তথ্য প্ৰদানকাৰীৰ নাম				
<b>2. Gender:</b> লিঙ্গ:	<input type="checkbox"/> Male পুৰুষ		<input type="checkbox"/> Female মহিলা	
<b>3. Age:</b> বয়স:	<input type="checkbox"/> Below 30 years ৩০ বছৰতকৈ কম	<input type="checkbox"/> 30 - 40 years ৩১-৪০ বছৰ	<input type="checkbox"/> 41 – 50 years ৪১-৫০ বছৰ	<input type="checkbox"/> Above 50 years ৫০ বছৰতকৈ বেছি
<b>4. Educational status:</b> শিক্ষাগত অৰ্হতা:	<input type="checkbox"/> 10th দশম পৰ্য্যন্ত <input type="checkbox"/> 10+2 দ্বাদশ পৰ্য্যন্ত <input type="checkbox"/> Graduate স্নাতক পৰ্য্যন্ত <input type="checkbox"/> Post-Graduate স্নাতকোত্তৰ			
	<input type="checkbox"/> Others (Specify) / অন্য বিশেষ অৰ্হতা, আছে যদি জনাওক			

**(b) UNIT PROFILE/ ব্যৱসায়ৰ তথ্য (Please tick ✓ / টিক ✓ কৰিব)**

<b>1. Name of the unit:</b> ব্যৱসায় প্ৰতিষ্ঠানৰ নাম:			
<b>2. Type of unit:</b> ব্যৱসায় কোন বৰ্গত:	<input type="checkbox"/> Micro সূক্ষ্ম		<input type="checkbox"/> Small লঘু
	<input type="checkbox"/> Medium মাধ্যম		
<b>3. Capital invested in the unit till date (in ₹):</b> ব্যৱসায়ত এতিয়ালৈ কিমান মূলধন বিনিয়োগ কৰিছে?	<input type="checkbox"/> Upto 1,00,000 ১ লাখ টকালৈ	<input type="checkbox"/> 1,00,001-5,00,000 ১ লাখ ১ টকাৰ পৰা ৫ লাখ টকালৈ	<input type="checkbox"/> 5,00,001-15,00,000 ৫ লাখ ১ টকাৰ পৰা ১৫ লাখ টকালৈ
	<input type="checkbox"/> 15,00,001-25,00,000 ১৫ লাখৰ ১ টকাপৰা ২৫ লাখ টকালৈ	<input type="checkbox"/> 25,00,001-50,00,000 ২৫ লাখ ১ টকাৰ পৰা ৫০ লাখ টকালৈ	<input type="checkbox"/> 50,00,001-1 crore ৫০ লাখ ১ টকাৰ পৰা ১ কোটি টকালৈ
	<input type="checkbox"/> 1 crore-2 crores ১ কোটিৰ ১ টকাপৰা ২ কোটি টকালৈ	<input type="checkbox"/> 2 crore-5 crores ২ কোটি ১ টকাৰ পৰা ৫ কোটি টকালৈ	<input type="checkbox"/> 5 crores-10 crores ৫ কোটি ১ টকাৰ পৰা ১০ কোটি টকালৈ
<b>4. Year of establishment of business:</b> আপুনি কোন চনৰ পৰা ব্যৱসায় আৰম্ভ কৰিছিলে?			
<b>5. Location of the unit:</b> ব্যৱসায়ৰ স্থান:	<input type="checkbox"/> Urban চহৰ		<input type="checkbox"/> Semi-urban অৰ্ধ-চহৰীয়া এলেকা
	<input type="checkbox"/> Rural গ্ৰামীণ		

**6. Form of business:**  
ব্যৱসায়ৰ গঠন কেনে:

<input type="checkbox"/> Proprietorship একক মালিকানা	<input type="checkbox"/> Partnership আংশীদাৰ (পাৰ্ট্ণাৰ)	<input type="checkbox"/> Private limited company ব্যক্তিগত নিগম (কম্পানী)
<input type="checkbox"/> Others, please specify / যদি অন্য, ইয়াত জনাওক		

**7. Nature of business:**  
ব্যৱসায়ৰ ধৰণ কেনে:

<input type="checkbox"/> Manufacturing উৎপাদন	<input type="checkbox"/> Service সেৱা	<input type="checkbox"/> Both উভয়
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**8. Which industry is the business in?**  
ব্যৱসায় কেনেধৰণৰ উদ্যোগৰ অংশ?

<input type="checkbox"/> Agro-based কৃষিজাত	<input type="checkbox"/> Food and beverages খাদ্য সামগ্ৰী	<input type="checkbox"/> Textile and handloom বস্ত্ৰ আৰু হস্ততাত
<input type="checkbox"/> Paper and stationery কাগজ আৰু ষ্টেচনেৰী	<input type="checkbox"/> Electrical ইলেক্ট্ৰিকেল	<input type="checkbox"/> Repairing and servicing মেৰামতি আৰু অন্য সেৱা
<input type="checkbox"/> Furniture and furnishing আচবাব-পত্ৰ	<input type="checkbox"/> Chemical and Medical ৰাসায়নিক আৰু চিকিৎসা	<input type="checkbox"/> Beauty and cosmetics সৌন্দৰ্য আৰু প্ৰসাধন
<input type="checkbox"/> Others, please specify / যদি অন্য, ইয়াত জনাওক		

**9. Is the business operating on self-owned property?**  
ব্যৱসায়িক পৰিসৰৰ অধিকাৰীত্ব নিজা হয়নে?

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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**10. Number of workers**  
ব্যৱসায়ত কিমান জন কৰ্মচাৰী ৰাখিছে?

Permanent স্থায়ী কৰ্মচাৰী		Temporary অস্থায়ী কৰ্মচাৰী	
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**11. Yearly income (in ₹):**  
বছৰেকীয়া বিক্ৰী কিমান (খৰছ বাদ)?

<input type="checkbox"/> Upto 1,00,000 ১ লাখ টকালৈ	<input type="checkbox"/> 1,00,001-5,00,000 ১ লাখ ১ টকাৰ পৰা ৫ লাখ টকালৈ	<input type="checkbox"/> 5,00,001-10,00,000 ৫ লাখ ১ টকাৰ পৰা ১০ লাখ টকালৈ
<input type="checkbox"/> 10,00,001-15,00,000 ৫ লাখ ১ টকাৰ পৰা ১৫ লাখ টকালৈ	<input type="checkbox"/> 15,00,001-20,00,000 ১৫ লাখ ১ টকাৰ পৰা ২০ লাখ টকালৈ	<input type="checkbox"/> 20,00,001-30,00,000 ২০ লাখ ১ টকাৰ পৰা ৩০ লাখ টকালৈ
<input type="checkbox"/> 30,00,001- 50,00,000 ৩০ লাখ ১ টকাৰ পৰা ৫০ লাখ টকালৈ	<input type="checkbox"/> 50,00,001-1 crore ৫০ লাখ ১ টকাৰ পৰা ১ কোটি টকালৈ	<input type="checkbox"/> Above 1 crore ১ কোটি টকাতকৈ বেছি

**12. Business coverage (You may tick more than one)**  
ব্যৱসায়িক পৰিসীমা (এটাতকৈ বেছি টিক্ (✓) কৰিব পাৰে)

<input type="checkbox"/> District level জিলালৈ	<input type="checkbox"/> State level ৰাজ্যিক	<input type="checkbox"/> Northeast India উত্তৰ-পূৰ্বাঞ্চল
<input type="checkbox"/> National level ৰাষ্ট্ৰীয়	<input type="checkbox"/> International level আন্তৰাষ্ট্ৰীয়	

**13. (i) Is your unit registered under DIC, KVIC, KVIB or Coir Board?**  
আপুনি ব্যৱসায় ডি.আই.চি. চি., কে. ভি. আই. চি., কে. ভি. আই. বি. অথবা কইৰ বৰ্ডত পঞ্জীয়ন কৰিছে নে?

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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**(ii) If yes, did you get any kind of assistance from the registering authority in availing institutional finance? Please specify**  
যদি হয়, আপুনি পঞ্জীয়ক বিষয়াৰ পৰা আনুষ্ঠানিক ঋণ সম্বন্ধীয় কোনোধৰণৰ সহায় পাইচেনে? যদি হয়, ইয়াত জনাওক

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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**(iii) Did you have to make any unofficial payment to DIC for their services?**  
আপুনি ডি.আই.চি. লৈ কোনোধৰণৰ অনানুষ্ঠানিক বৰঙনী দিব লগা হৈছিল নেকি?

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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**(iv) Are you satisfied with DIC's overall support in availing institutional finance?**  
আপুনি ডি.আই.চি.ৰ দ্বাৰা আনুষ্ঠানিক ঋণ পাবলৈ কৰা সহায় লৈ সন্তুষ্ট নে?

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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**(c) FINANCING PARTICULARS / বিত্তীয় তথ্য (Please tick ✓ / টিক্ ✓ কৰিব)**

**1. What is/are your source/s of finance?**  
আপোনাৰ ব্যৱসায়ৰ বিনিয়োগৰ বাবে দৰকাৰী ধনৰ উৎস কি?

<b>INSTITUTIONAL</b> আনুষ্ঠানিক	<input type="checkbox"/> Loan from banks বেংক ঋণ	<input type="checkbox"/> Loan from micro finance institutions ক্ষুদ্র অনুষ্ঠানৰ পৰা লোৱা ঋণ	<input type="checkbox"/> Loan from other financial institution অন্য বিত্তীয় অনুষ্ঠানৰ পৰা লোৱা ঋণ	<input type="checkbox"/> Others. Please specify / যদি অন্য, জনাওক
<b>OTHER SOURCES</b> আন উৎসৰ পৰা	<input type="checkbox"/> Own funds নিজা মূলধন	<input type="checkbox"/> Loan from relatives /friends বন্ধুবৰ্গ অথবা সম্বন্ধীয়ৰ পৰা লোৱা ধাৰ	<input type="checkbox"/> Loan from Money lenders ব্যক্তিগত খণ্ড / মহাজনৰ পৰা ঋণ	<input type="checkbox"/> Others. Please specify / যদি অন্য, জনাওক

**2. Which are the bank services that you are availing currently?**  
আপুনি বেংকৰ পৰা বৰ্তমান কেনেধৰণৰ সেৱা লৈ আছে?

<input type="checkbox"/> Savings Account চেভিংস একাউন্ট	<input type="checkbox"/> Current Account কাৰেণ্ট একাউন্ট	<input type="checkbox"/> Fixed / Recurring Deposit Account ফিক্সড / ৰেকাৰিং ডিপোজিট একাউন্ট	<input type="checkbox"/> Loan services বেংক ঋণ	<input type="checkbox"/> Others. Please specify যদি অন্য, জনাওক
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**3. Are you satisfied with your current source of finance?**  
আপোনাৰ ব্যৱসায়ৰ বিনিয়োগৰ বাবে দৰকাৰী ধনৰ বৰ্তমানৰ উৎসৰে আপুনি সন্তুষ্ট নে?  
**If not, please specify reasons /** যদি নহয়, কাৰণবোৰ ইয়াত জনাওক

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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**4. Which of these are easily available or attainable for you?**  
এইসকলৰ ভিতৰত কোন কেইটা আপুনি সহজে পাব পাৰে?

<input type="checkbox"/> Adequate collateral security উপযুক্ত জমাবন্দী (জমানত)
<input type="checkbox"/> Proper documents (Registration, License, Proof documents, etc.) প্ৰয়োজনীয় নথি-পত্ৰ (যেনে পঞ্জীয়ন-পত্ৰ, অনুজ্ঞতা-পত্ৰ, প্ৰমাণ-পত্ৰ, ইত্যাদি)
<input type="checkbox"/> Financial records (Accounting records, Tax records, Statements, etc.) বিত্তীয় হিচাপ পত্ৰ (হিচাপ নিকাচৰ প্ৰমাণ-পত্ৰ, কৰ প্ৰমাণ-পত্ৰ, ইত্যাদি)
<input type="checkbox"/> Third party guarantor তৃতীয় পক্ষৰ গ্যাৰাণ্টি
<input type="checkbox"/> Establishing good personal relation with bank's management বেংকৰ মেনেজাৰৰ লগত ব্যক্তিগত সম্পর্ক গঢ়ি তোলা
<input type="checkbox"/> Reference by DICC ডি আই চি চি ৰ দ্বাৰা বেংকলৈ আবেদন
<input type="checkbox"/> Reference of some influential person বেংকৰ সহিতে ভাল সম্পর্ক থকা অন্য ব্যক্তিৰ প্ৰসংগ
<input type="checkbox"/> Any other. Please specify / যদি অন্য, ইয়াত জনাওক

**FOR THOSE WHO HAVE BORROWED FROM BANKS (OTHERS, PLEASE SKIP TO THE LAST PAGE)**

(Please tick ✓)

বেংকৰ ঋণ লোৱাৰ বাবে (যদি আপুনি বেংকৰ ঋণ লোৱা নাই, শেষ পৃষ্ঠা লৈ যাওক) (টিক ✓ কৰিব)

**1. Name of the bank with branch**  
বেংকৰ নাম আৰু শাখা

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**2. Where did you find out about the bank?**  
বেংকৰ বিষয়ে খবৰ কেনেকৈ পাইছিলে?

<input type="checkbox"/> I am an account holder এই বেংকত মোৰ খাতা আছে	<input type="checkbox"/> Friends/Relatives বন্ধুবৰ্গ অথবা সম্বন্ধীয়ৰ পৰা	<input type="checkbox"/> Competitors প্ৰতিদ্বন্দ্বীৰ পৰা	<input type="checkbox"/> Awareness campaign by government চৰকাৰী প্ৰচাৰ
<input type="checkbox"/> Promotion by the bank বেংকৰদ্বাৰা প্ৰচাৰ	<input type="checkbox"/> Others. Please specify যদি অন্য, ইয়াত জনাওক		

**3. What facilitated your credit? (You can tick one or more)**  
ঋণ লোৱাৰ ক্ষেত্ৰত কিহে আপোনাক সামৰ্থ্য কৰিছিল?  
(এটাতকৈ বেছি টিক (✓) কৰিব পাৰে)

<input type="checkbox"/> I have been a customer for a long time. মই বেংকৰ পুৰণী গ্ৰাহক।
<input type="checkbox"/> I have previously borrowed from the bank for purposes other than my business. মই আগতেও বেংকৰ পৰা ব্যবসায়ৰ বাহিৰে অন্য কাৰণত ঋণ লৈছো।
<input type="checkbox"/> I have personal ties with the bank's management. মোৰ বেংকৰ মেনেজাৰৰ লগত ব্যক্তিগত চিনাকি আছে।
<input type="checkbox"/> I have a good market reputation because of which the bank approached me.

মোৰ ব্যবসায়ৰ সুনামৰ বাবে বেংকে নিজেই মোৰ ওচৰলৈ আহিছিল।
<input type="checkbox"/> I approached the bank with the reference of an influential person. মই বেংকৰ সহিতে ভাল সম্পর্ক থকা অন্য ব্যক্তিৰ সহায়ত বেংকৰ কাষ চাপিছিলো।
<input type="checkbox"/> None of the above. I have approached the bank for the first time as a customer. ওপৰৰ এটাও নহয়। মই প্ৰথমবাৰৰ বাবে বেংকৰ কাষ চাপিছো।

**4. Loan Type:**  
ঋণ কেনেধৰণৰ লৈছে

<input type="checkbox"/> Term Loan টার্ম ল'ন	<input type="checkbox"/> Cash Credit কেচু ক্রেডিট	<input type="checkbox"/> Working capita ৱৰ্কিংগ কেপিটেল ল'ন	<input type="checkbox"/> Others, Please specify অন্য, জনাওক
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**5. Type of scheme:**  
ঋণ লোৱাৰ ক্ষেত্ৰত  
কোনোধৰণৰ আঁচনি  
লৈছিল নেকি?

<input type="checkbox"/> Prime Minister's Employment Generation Programme (P.M.E.G.P.) প্ৰধান মন্ত্ৰী ৰোজগাৰ যোজনা	<input type="checkbox"/> Pradhan Mantri Mudra Yojana (P.M.M.Y.) প্ৰধান মন্ত্ৰী মুদ্রা যোজনা	<input type="checkbox"/> Other scheme অন্য, জনাওক	<input type="checkbox"/> No Scheme নাই লোৱা
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**6. Loan Utilisation:**  
ঋণ ব্যবহাৰ কি কাৰণত  
কৰিছে?

<input type="checkbox"/> To start the business ব্যবসায় আৰম্ভ কৰাৰ বাবে	<input type="checkbox"/> Operational needs ব্যবসায় চলাই নিয়াৰ বাবে	<input type="checkbox"/> Repaying off earlier debt আগৰ ঋণ পৰিষোধ কৰিবলৈ	<input type="checkbox"/> Business Expansion ব্যবসায় বঢ়াবলৈ
<input type="checkbox"/> Others, please specify যদি অন্য, ইয়াত জনাওক			

**7. Share of borrowed capital in total  
capital:**  
ঋণ মুঠ মূলধনৰ কিমান শতাংশ?

<input type="checkbox"/> Below 25% ২৫% কৈ কম	<input type="checkbox"/> 25% - 50 % ২৫% - ৫০%	<input type="checkbox"/> 51% - 75% ৫১% - ৭৫%	<input type="checkbox"/> 76% - 100% ৭৬% - ১০০%
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**8. Amount of loan  
applied:**  
আপুনি বেংকত  
কিমান টকাৰ ঋণৰ  
বাবে আবেদন  
কৰিছিল?

<input type="checkbox"/> Upto 1,00,000 ১ লাখ টকালৈ	<input type="checkbox"/> 1,00,001-5,00,000 ১ লাখ ১ টকাৰ পৰা ৫ লাখ টকালৈ	<input type="checkbox"/> 5,00,001-10,00,000 ৫ লাখ ১ টকাৰ পৰা ১০ লাখ টকালৈ
<input type="checkbox"/> 10,00,001-15,00,000 ৫ লাখ ১ টকাৰ পৰা ১৫ লাখ টকালৈ	<input type="checkbox"/> 15,00,001-20,00,000 ১৫ লাখ ১ টকাৰ পৰা ২০ লাখ টকালৈ	<input type="checkbox"/> 20,00,001- 30,00,000 ২০ লাখ ১ টকাৰ পৰা ৩০ লাখ টকালৈ
<input type="checkbox"/> 30,00,001- 50,00,000 ৩০ লাখ ১ টকাৰ পৰা ৫০ লাখ টকালৈ	<input type="checkbox"/> 50,00,001-1 crore ৫০ লাখ ১ টকাৰ পৰা ১ কোটি টকালৈ	<input type="checkbox"/> Above 1 crore ১ কোটি টকাতকৈ বেছি

**9. Amount of loan  
sanctioned:**  
বেংকে আপোনাক  
কিমান টকাৰ ঋণৰ  
অনুমোদন দিলে?

<input type="checkbox"/> Upto 1,00,000 ১ লাখ টকালৈ	<input type="checkbox"/> 1,00,001-5,00,000 ১ লাখ ১ টকাৰ পৰা ৫ লাখ টকালৈ	<input type="checkbox"/> 5,00,001-10,00,000 ৫ লাখ ১ টকাৰ পৰা ১০ লাখ টকালৈ
<input type="checkbox"/> 10,00,001-15,00,000 ৫ লাখ ১ টকাৰ পৰা ১৫ লাখ টকালৈ	<input type="checkbox"/> 15,00,001-20,00,000 ১৫ লাখ ১ টকাৰ পৰা ২০ লাখ টকালৈ	<input type="checkbox"/> 20,00,001- 30,00,000 ২০ লাখ ১ টকাৰ পৰা ৩০ লাখ টকালৈ
<input type="checkbox"/> 30,00,001- 50,00,000 ৩০ লাখ ১ টকাৰ পৰা ৫০ লাখ টকালৈ	<input type="checkbox"/> 50,00,001-1 crore ৫০ লাখ ১ টকাৰ পৰা ১ কোটি টকালৈ	<input type="checkbox"/> Above 1 crore ১ কোটি টকাতকৈ বেছি

**10. Are you satisfied with the sanctioned amount?**  
আপুনি অনুমোদিত ঋণৰ পৰিমাণ লৈ সুখীনে?

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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<b>11. How long did the bank take in sanctioning loan?</b> বেংকে ঋণৰ আনোমুদনত কিমান দিন ল'লে?	<input type="checkbox"/> Within 7 days এসপ্তাহ	<input type="checkbox"/> 7-15 days ৭-১৫ দিন	<input type="checkbox"/> 16-30 days ১৬-৩০ দিন	<input type="checkbox"/> 31-60 days ৩১-৬০ দিন	<input type="checkbox"/> More than 60 days ৬০ দিনতকৈ বেছি
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<b>12. Did you face any problem in repaying the borrowed amount in time?</b> ঋণ পৰিশোধ কৰা ক্ষেত্ৰত আপুনি কিবা অসুবিধাৰ সম্মুখীন হব লগা হৈছিল নেকি?	<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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If yes, please specify reasons / যদি হৈছে কাৰণবোৰ ইয়াত জনাওক

**13. In the context of your experience in availing loan, please offer your response to the following statements:**  
(Please tick ✓)

ঋণ লোৱাৰ অভিজ্ঞতাৰ ভিত্তিক আপুনি তলৰ উক্তিবোৰৰ সৈতে সন্মত হয়নে নহয় আমাক জনাওকঃ: (টিক্ ✓ কৰিব)

STRONGLY DISAGREE অতিকৈ অসন্মত	DISAGREE অসন্মত	NEUTRAL নিৰপেক্ষ	AGREE সন্মত	STRONGLY AGREE অতিকৈ সন্মত
1	2	3	4	5

NO. নং	STATEMENT / উক্তি	1	2	3	4	5
1	The loan application format was very complicated. ঋণৰ আবেদন পত্ৰখন বৰ জটিল।					
2	There was inadequate staff support in the application procedure. ঋণ লোৱাৰ সময়ত সহায় কৰিবলৈ বেংক কৰ্মচাৰীৰ অভাৱ।					
3	There was an unreasonably high time gap between submission and sanction. ঋণৰ আবেদনৰ পৰা ঋণ অনুমোদনৰ মাজত দৰকাৰতকৈ অধিক সময় লাগিছিল।					
4	The bank demanded too many enclosures during application. ঋণৰ আবেদনৰ সময়ত বহুত নথি পত্ৰ দিব লগা হল।					
5	The bank staffs were not prompt in responding to queries. বেংক কৰ্মচাৰীসকলে আমাৰ প্ৰশ্ন সমূহৰ ততাতৈয়াকৈ উত্তৰ দিবলৈ ইচ্ছুক নহয়।					
6	The monitoring procedure adopted by the bank for utilization of sanctioned amount by the borrower was complicated. ব্যৱসায়ৰ দ্বাৰা ঋণ প্ৰয়োগৰ ক্ষেত্ৰত বেংকে কৰা পৰীক্ষণ পদ্ধতি বহুত জটিল আৰু আমনিদায়ক।					
7	The procedure adopted in analysing credit worthiness was questionable. ঋণ লোৱাৰ যোগ্যতা নিৰ্ণায়ক পদ্ধতিটো সন্দেহজনক।					
8	The repayment reminders made by the bank were bothersome. ঋণ পৰিশোধৰ বাবে বেংকে মনত পেলাই দিয়া পদ্ধতিটো আমনিদায়ক।					
9	The time period allowed by the bank for repayment of the loan was not satisfactory. বেংকে ঋণ পৰিশোধৰ বাবে ধাৰ্য কৰি দিয়া সময়সীমা সন্তোষজনক নহয়।					
10	The procedure for valuation of assets, produced as collateral security, was not appropriate. জমাবন্দী (জমানত)ৰ বাবে দিয়া সম্পত্তিৰ মূল্যায়ন পদ্ধতি উপযুক্ত নহয়।					
11	The repayment procedure was complicated. ঋণ পৰিশোধৰ পদ্ধতিটো জটিল।					
12	The overall attitude of the bank in providing credit to MSME was not favourable. মাইক্ৰো, স্মল আৰু মিডিয়াম এন্টাৰপ্ৰাইজ সমূহৰ প্ৰতি বেংকৰ মনোভাৱ বৰ এটা সহযোগিতামূলক নহয়।					
13	The institutional framework for grievance redressal was inadequate. বেংকে অভিযোগ সমূহ সমাধান কৰা পদ্ধতিটো ফলপ্ৰসূ নহয়।					
14	The institution did not provide timely intimations about disputes in approvals. বেংকে অনুমোদনৰ সময়ত হোৱা সমস্যাসমূহৰ জাননি সময়ত নিদিয়।					

15	The bank has not been maintaining adequate customer confidentiality. গ্ৰাহক ৰ গোপনীয়তা অবলম্বনৰ ক্ষেত্ৰত বেংক বিফল।					
16	The rate of interest charged was unreasonably high. ঋণৰ বাবে দিবলগীয়া সুতৰ হাৰ যোথতকৈ বেছি।					
17	The procedure of submission of updated business plan was harassing. ব্যৱসায়ৰ ন-সংযোজনৰ সম্পৰ্কে বেংকক জনোৱা পদ্ধতিটো অতি আমনিদায়ক।					
18	The financial statements required for loan processing were difficult to provide. ঋণৰ বাবে দৰকাৰী সম্পূৰ্ণ বিত্তীয় নথি-পত্ৰ তৈয়াৰ কৰাটো জটিল।					
19	The procedure of releasing of funds by the bank was not convenient. ধন অনুমোদনৰ প্ৰক্ৰিয়াটো সুবিধাজনক নহয়।					
20	The bank staffs were not proactive in informing the procedure for the release of documents after loan repayment. বেংক কৰ্মচাৰীসকলে ঋণ পৰিশোধৰ পাছত নথি-পত্ৰ সমূহ ঘূৰাই দিয়া পদ্ধতি জনোৱাত আগ্ৰহী নহয়।					
21	The types of assets required as collateral security were not convenient. জমাবন্দী (জমানত) হিচাপে দিবলগীয়া সম্পত্তীসমূহ আহৰন কৰাটো সুবিধাজনক নহয়।					
22	The terms and conditions for availing relaxation (if provided) on repayment were complicated. ঋণ পৰিশোধৰ সময়ত মাৰ্জনাৰ (যদি আছে) চৰ্তাৱলী বৰ জটিল।					
23	The bank staff did not provide timely, appropriate and relevant information. বেংক কৰ্মচাৰীসকলে সময়োপযোগী তথ্য দিয়াত ব্যৰ্থ।					
24	The details being demanded in the application procedure were unnecessary. ঋণ আবেদনৰ সময়ত অপ্ৰয়োজনীয় নথি-পত্ৰ বিচাৰে।					
25	The bank has unreasonably high collateral security requirements. বেংকে অত্যাধিক পৰিমাণৰ জমাবন্দী (জমানত) বিচাৰে।					
26	The provisions for ad-hoc increase in the sanctioned limit were not satisfactory. অনুমোদিত ধন ৰাশিৰ পৰিমাণ পিছত বঢ়াব লগীয়া হলে অসুবিধাৰ সম্মুখীন হব লগা হয়।					
27	The requirement of clearance documents was inconvenient. বেংকে বিচৰা বিভিন্ন অনুজ্ঞতা পত্ৰসমূহ উলিওৱাটো অসুবিধাজনক।					
28	The bank staffs' approach in loan sanctioning procedure was unsatisfactory. ধন অনুমোদনৰ সময়ত বেংক কৰ্মচাৰীসকলৰ সহযোগিতামূলক মনোভাৱ দেখা নাযায়।					
29	The feasibility analysis procedure adopted was not transparent. বেংকে অৱলম্বন কৰা ব্যৱসায়ৰ সুচলতা পৰীক্ষণ-নীৰিক্ষণ পদ্ধতিটো অস্পষ্ট।					
30	The amount of relaxations (if any) offered on repayment was dissatisfactory. ঋণ পৰিশোধৰ সময়ত দিয়া মাৰ্জনা (যদি আছে) সন্তোষজনক নহয়।					
31	The processing charges associated with application procedure are unreasonably high. বেংকৰ ঋণ আবেদন প্ৰক্ৰিয়াৰ নিৰ্ধাৰিত মাচুল অত্যাধিক।					
32	The banks' requirement for personal guarantor was difficult to meet. বেংকে বিচৰা ধৰণৰ গ্যাৰেণ্টৰ পাবলৈ অসুবিধা হয়।					
33	The procedure for release of security by bank after repayment was inconvenient. জমাবন্দী (জমানত) হিচাপে দিয়া সম্পত্তীৰ প্ৰঃপত্ৰ পুনৰ ঘূৰাই পোৱাত অসুবিধা হয়।					
34	The promotional drives by banks for inviting MSMEs to borrow are not sufficient. বেংকে মাইক্ৰো, স্মল আৰু মিডিয়াম এণ্টাৰপ্ৰাইজৰ ঋণৰ বাবে কৰা প্ৰচাৰ ব্যৱস্থা পৰ্যাপ্ত নহয়।					
35	There was inconvenience in procuring documentary evidence of assets, to be provided as collateral. জমাবন্দী (জমানত) বাবে দিবলগীয়া সম্পত্তিৰ নথি-পত্ৰসমূহ ব্যৱস্থা কৰাটো বৰ					

	অসুবিধাজনক।					
36	The examination and review procedures were very cumbersome. পরীক্ষণ আৰু পুনৰীক্ষণ প্রক্রিয়াটো বৰ আমনিদায়ক।					
37	The application procedure was very time consuming. আবেদন কৰা প্রক্রিয়াটোত বহুত সময়ৰ প্ৰয়োজন হয়।					

**Any other problems faced by the MSMES in availing institutional finance (Please mention)**

যদি অন্য কোনো সমস্যাৰ সম্মুখীন হৈছে, আমাক জনাও

**FOR NON-BORROWERS (THOSE WHO HAVE NOT BORROWED FROM BANK) (Please tick ✓)**

বেংকৰ ঋণ নোলোৱাসকৰ বাবে (যিয়ে আজিলৈ বেংকৰ ঋণ লোৱা নাই) (টিক ✓ কৰিব)

**1. Do you feel borrowing from banks will help your business?**

আপুনি ভাৱে নেকি বেংক ঋণ ললে আপোনাৰ ব্যৱসায় লাভাশিত হব?

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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**2. (i) Did you ever apply for bank loan?**

আপুনি কেতিয়াবা কোনো বেংকৰ ওচৰত ঋণৰ বাবে আবেদন কৰিছেনে?

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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**(ii) If your application for loan ever got rejected, select the reasons cited by bank for rejection:**

যদি বেংকে আবেদন মানা কৰিছে, তেনে কৰাৰ কাৰণ কি জনাইছে?

<input type="checkbox"/> Lack of adequate collateral security উপযুক্ত জমাবন্দী (জমানত)ৰ অভাৱ	<input type="checkbox"/> Lack of supporting documents প্ৰয়োজনীয় নথি-পত্ৰৰ অভাৱ	<input type="checkbox"/> Lack of feasibility of business idea ব্যৱসায়টো সুচল নহয়।	<input type="checkbox"/> No reasons cited কোনো কাৰণ জনোৱা হোৱা নাই
<input type="checkbox"/> Others, please specify / যদি অন্য, ইয়াত জনাওক			

**(iii) Do you agree that the reason for rejection by bank is justified?**

আপোনাৰ আবেদন বেংকে মানা কৰাৰ আৰত জনোৱা কাৰণসমূহ আপুনি গ্ৰহণযোগ্য বুলি ভাৱেনে?

<input type="checkbox"/> Yes হয়	<input type="checkbox"/> No নহয়
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**3. What are the reasons for not borrowing from banks? (You can tick one or more)**

বেংকৰপৰা ঋণ নোলোৱা কাৰণসমূহ আমাক জনাওক? (এটাতকৈ বেছি টিক (✓) কৰিব পাৰে)

<input type="checkbox"/> Unaware of bank loans বেংক ঋণ সম্পৰ্কে অজ্ঞাত	<input type="checkbox"/> Fear of repayment problems ঋণ পৰিশোধৰ সম্ভাৱ্য অসুবিধাৰ ভয়	<input type="checkbox"/> High rate of interest অত্যধিক সূতৰ হাৰ	<input type="checkbox"/> Documentary requirements নথি-পত্ৰৰ প্ৰয়োজন পূৰাৰ নোৱাৰা
<input type="checkbox"/> Access to other sources of finance ঋণৰ বাদে অন্য উৎস আছে	<input type="checkbox"/> Fear of rejection by bank বেংকে মানা কৰিব বুলি ভয়	<input type="checkbox"/> No banks at convenient locations ওচৰে-পাজৰে বেংক নাই	<input type="checkbox"/> Others, Please specify যদি অন্য, ইয়াত জনাওক



## APPENDIX 2

### QUESTIONNAIRE (For Banks)

<b>1. Name of the bank</b>				
<b>2. Branch</b>				
<b>3. Organisation</b>	<input type="checkbox"/> Public	<input type="checkbox"/> Private	<input type="checkbox"/> Co-operative	<input type="checkbox"/> RRB
<b>1. Age of the branch</b>				

**2. Why do you think that banks should lend to the MSME sector? (You can tick more than one)**

- MSME is an important sector for economic growth of the country.
- MSME sector has good credit worthiness reputation.
- Social objective.
- Govt.'s policies directed towards focusing on MSME sector.
- Increased competition from rival banks.

**3. Identify role of the following as per their importance in sanctioning loans to MSMEs (Please tick√):**

HIGHLY UNIMPORTANT	NOT IMPORTANT	NEUTRAL	IMPORTANT	HIGHLY IMPORTANT
1	2	3	4	5

PARTICULARS	1	2	3	4	5
Adequate collateral security.					
Proper documents (registration, license, proof documents, etc.)					
Proper financial records (accounting records, tax records, statements, etc.)					
Third party guarantor.					
A long and close relationship with the lending bank.					
A good social interaction/ relationship with loan officer.					
Reference by DIC.					
Reference of some influential person.					
A good quality business project/plan.					
Size of the unit.					
Size of loan requests.					
Age of the unit.					
NPAs associated with the sector.					
Borrower pledging more collateral compared to other applicants.					
Market reputation of borrower.					
Credit score as calculated by the bank.					
Risk ratings as provided by third party agencies.					

**4. Which of the following difficulties are encountered while lending to MSME borrowers?  
(Please tick√):**

HIGHLY DISAGREE	DISAGREE	NEUTRAL	AGREE	HIGHLY AGREE
1	2	3	4	5

PARTICULARS	1	2	3	4	5
MSMEs produce unreliable information on purpose.					
Information from DIC is insufficient.					
Lack of proper credit ratings available for MSMEs.					
Some of the government policies hinder in improving lending to MSMEs.					
MSME as a lending sector is inconsistent with banks' lending requirements and targets.					
MSMEs are a very risky sector.					
Most of MSME borrowers create a lot of hassles with repayment.					
MSMEs which are not existing bank customers are comparatively riskier.					
There is a scarcity of adequately trained manpower to handle MSME clients.					
The MSMEs referred by DIC are usually not very credible.					
It is difficult to obtain requisite information on MSMEs due to their limited managerial ability.					
In case of default it is comparatively more difficult to recover a loan from MSMEs.					
There are many competitors in the market (other banks, non-institutional sources) who draw away potential MSME borrowers.					
Average administrative costs on loans made to SMEs are high.					

**5. Please fill up the details regarding implementation of following schemes through your bank  
(YES/NO) (If not applicable leave blank)**

Name of scheme	Are there adequate applicants?	Are the scheme policies appropriate?	Is there adequate support from government	Is there adequate manpower to handle the scheme?	Any other issue?
PMEGP					
PMMY					
Collateral free loans					
Interest linked capital subsidy scheme					
Loans with interest subsidy					
Any other schemes (Please mention)					

### APPENDIX 3

#### PRELIMINARY FEASIBILITY SURVEY

#### BANKS IN TEZPUR (5<sup>th</sup>-8<sup>th</sup> JANUARY, 2015)

NAME OF BANK	DESIGNATION OF RESPONDENT	ISSUES HIGHLIGHTED BY RESPONDENTS
State Bank of India, Evening Branch	Branch Manager-In-Charge	NPA, EMI collection techniques, Recovery issues, Loan issues.
INDUS IND BANK	Operations Manager	NPA, Customer base – Income classification, Insurance of cash transportation, Loan selection criteria.
Syndicate Bank	Branch Manager	MSME sector issues, Merging of banks, NPA issues sector wise, Credit monitoring, loan recovery.
Allahabad Bank	Branch Manager	NPAs sector wise, loan recovery, government sponsored loan schemes, personal loans, information asymmetry, credit ratings.
HDFC Bank	Branch Manager, Personal Banker	Verification of loan applicator, CIBIL scores, Subsidised loans by government.
ICICI Bank	Deputy Branch Manager	Government schemes, Unreached potential customers, Jan Dhan Yojana, Loan monitoring system, NPA sectorwise.
State Bank of India	Personal Banking Manager	Government sponsored schemes, Reaching unbanked population, Competition, Credit monitoring.
Bank of India	Branch Manager in charge	Documentation of customers, Information maintenance, NPA from MSMEs, Loan monitoring, Credit ratings.
Indian Overseas Bank	Branch Manager	Competition, Govt. schemes, NPAs, Wilful defaulters.
Bank of Baroda	Branch Manager	Unhealthy competition, targets, recovery of loans, lack of awareness, lack of financial planning of customers.
Vijaya Bank	Branch Manager	Amount of overall credit disbursement in Northeast India, NPA, mis-utilisation of loan by borrowers, govt. sponsored schemes.
UCO Bank	Branch Manager	Human resource to handle clients, lack of capital, BASEL requirements, Monitoring of borrowers, NPA.
Punjab National Bank	Branch Manager	Loan sanction process, Competition, Cash flow problem, factors in loan sanctioning.
Central Bank of India	Assistant Manager	Factors in loan default, govt. sponsored schemes, priority sector.
Canara Bank	Branch Manager	CIBIL scores, Borrowers without rating, cross verification of each borrower, govt. schemes.

**BANKS' ZONAL OFFICES IN GUWAHATI (13<sup>th</sup>-17<sup>th</sup> JANUARY, 2015)**

NAME OF BANK	DEPARTMENT	ISSUES HIGHLIGHTED BY RESPONDENTS
State Bank of India, Dispur	Manager, SME and SCF	Awareness, CIBIL scores, risk management,
United Bank of India	Manager, Loan Department	CIBIL and third party ratings
IDBI Bank	Manager, Loan Department	CIBIL, BASEL, data availability
Punjab National Bank	Assistant Manager, Loan Department	Data availability, NPA sector wise, CIBIL and other ratings
Central Bank of India	Assistant Manager	Criteria for loan approval, data availability.
Vijaya Bank	Manager, MSME Department	Problem of data availability for small loans, CIBIL score, NPA
Bank of India	Manager, Loan Department	Data availability, CIBIL data, centralised system of loan rating, privatisation of banks
Allahabad Bank	Manager, Loan Department	NPA sector wise, CIBIL score, Loan rating.
Bank of Baroda	Manager, Loan Department	Time lag in loan processing, data unavailable on loan applicant
Canara Bank	Manager, Loan Department	Data availability, loan monitoring, CIBIL scores.
Indian Bank	Manager, Loan Department	CIBIL, Data availability, NPA
Indian Overseas Bank	Manager, Loan Department	Data availability, CIBIL scores, risk.
Assam Gramin Vikash Bank	Manager, Loan Department	Small borrower's difficulty, Credit rating, NPA.
UCO Bank	Manager, Loan Department	Segregation of data, Priority sector targets, Information on borrowers
Federal Bank	Manager, Loan Department	CIBIL unavailability for small borrowers, NPA issues.
ICICI Bank	Manager, Loan Department	Unreliable third party credit rating agencies, Loan processing time
AXIS Bank	Manager, Loan Department	Credit agencies ineffective in rural areas, small borrowers, NPA issues.

**APPENDIX 4**

*Table for Determining Sample Size from a Given Population*

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—  
*N* is population size.  
*S* is sample size

## APPENDIX 5

### RANDOM NUMBER GENERATION

(using [stattrek.com](http://stattrek.com))

#### FIRST LIST OF RANDOM NUMBERS GENERATED FOR KAMRUP DISTRICT

#### Random Number Table

[Random Number Generator](#) | [Frequently-Asked Questions](#) | [Sample Problems](#)

#### 235 Random Numbers

0286	1729	1818	1551	2351	8268	7147	8302	4838	6914	6792	1052	1640	2084	0752	4749	7181	5992	3450
0552	0929	4216	0464	1196	3416	5070	0108	2262	0219	6348	2384	5959	5760	1940	7291	1762	7824	0164
4305	0197	1995	1018	3949	3472	7113	2295	6225	4960	4338	6204	0608	2972	6403	4427	5937	1407	0574
5282	5582	2473	5692	6559	7858	6170	2917	4360	4449	4182	4982	0375	1462	2617	7469	1229	1107	3683
4271	4715	3383	0754	3186	1998	7772	4874	5251	0221	4785	5517	7738	7183	4430	6583	2332	2353	6706
8072	1765	6261	1088	6084	1621	4485	0310	4519	6317	5340	8271	5585	0910	6617	0022	0966	0344	2209
4929	7294	0200	0433	1943	5729	4895	1287	1587	6794	7805	2564	3863	2175	7239	6473	6562	6295	7095
4696	5784	6938	1266	5551	5428	8004	6384	6828	5496	1177	5817	2420	2087	7505	5673	0644	7416	5940
8160	1499	7061	7006	4963	4984	1021	2387	4396	0577	3719	0399	4252	7116	0733	7150	6739	5762	0377
8216	3542	0932	2653	3597	2975	4840	7560	7716	2831	3064	4574	0044	5318	1710	4218	1110	2120	5196
6494	4807	1554	0788	0877	0610	1410	7327	6206	7361	3897	8182	5851	0111	0699	1143	8127	3808	0132
5052	2509	1820	8304	3275	1731	0255	2476	4130	1376	1321	7594	5407	1443	5018	7027	0999	6350	0822
6883	7539	3364	1465	1054	0077	3009												

**Specs:** This table of 235 random numbers was produced according to the following specifications: Numbers were randomly selected from within the range of 1 to 8316. Duplicate numbers were not allowed. This table was generated on 5/04/2016.

#### FIRST LIST OF RANDOM NUMBERS GENERATED FOR DIBRUGARH DISTRICT

## Random Number Table

[Random Number Generator](#) | [Frequently-Asked Questions](#) | [Sample Problems](#)

### 82 Random Numbers

1939 2715 0386 2453 0318 2659 2912 1300 0566 0408 0030 1163 0978 2385 0524 2042 2406 2166 2886  
3084 0785 2110 2200 2783 0181 3071 1677 2646 0592 1836 3024 2672 2020 0764 1321 1355 1252 1561  
0635 0202 0648 2522 0112 0065 1060 1287 1458 0944 2488 0215 2968 1986 0867 1012 2282 0832 1115  
1973 2612 0695 1527 0738 3105 1574 2955 2878 1403 0258 1334 0463 0717 2316 0730 1424 1047 2179  
1994 0189 1540 3058 2569 2329

**Specs:** This table of 82 random numbers was produced according to the following specifications: Numbers were randomly selected from within the range of 1 to 3212. Duplicate numbers were not allowed. This table was generated on 5/04/2016.

### FIRST LIST OF RANDOM NUMBERS GENERATED FOR NAGAON DISTRICT

## Random Number Table

[Random Number Generator](#) | [Frequently-Asked Questions](#) | [Sample Problems](#)

### 58 Random Numbers

0782 1774 0461 1532 1789 1620 2128 0001 0646 1580 1644 2055 0219 2258 1275 1959 0510 1387 2225  
1977 1517 0631 1024 1048 0975 1193 0540 0234 0549 1871 0171 0137 0839 1000 1121 0758 1847 0243  
2186 1493 0703 0806 1701 0679 0879 1484 1934 0582 1169 0612 0016 1202 2176 2122 1081 0273 1033  
0419

**Specs:** This table of 58 random numbers was produced according to the following specifications: Numbers were randomly selected from within the range of 1 to 2266. Duplicate numbers were not allowed. This table was generated on 5/04/2016.

**APPENDIX 6**

**(A) Post hoc test results (Mean Difficulty score and age of borrower)**

Bonferroni							
Dependent Variable	(I) Owner Age	(J) Owner Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Mean_appl	Upto 30 years	F 30-40 years	-.07166	.07670	1.000	-.2745	.1312
		F 41-50 years	-.02391	.07801	1.000	-.2303	.1825
		Above 50 years	-.15456	.10199	.780	-.4243	.1152
	F 30-40 years	Upto 30 years	.07166	.07670	1.000	-.1312	.2745
		F 41-50 years	.04775	.05050	1.000	-.0858	.1813
		Above 50 years	-.08290	.08286	1.000	-.3021	.1363
	F 41-50 years	Upto 30 years	.02391	.07801	1.000	-.1825	.2303
		F 30-40 years	-.04775	.05050	1.000	-.1813	.0858
		Above 50 years	-.13065	.08408	.724	-.3531	.0918
	Above 50 years	Upto 30 years	.15456	.10199	.780	-.1152	.4243
		F 30-40 years	.08290	.08286	1.000	-.1363	.3021
		F 41-50 years	.13065	.08408	.724	-.0918	.3531
Mean_docu	Upto 30 years	F 30-40 years	-.11204	.09340	1.000	-.3591	.1350
		F 41-50 years	-.13019	.09500	1.000	-.3815	.1211
		Above 50 years	-.33895*	.12420	.039	-.6675	-.0104
	F 30-40 years	Upto 30 years	.11204	.09340	1.000	-.1350	.3591
		F 41-50 years	-.01814	.06150	1.000	-.1808	.1445
		Above 50 years	-.22691	.10091	.149	-.4939	.0400
	F 41-50 years	Upto 30 years	.13019	.09500	1.000	-.1211	.3815
		F 30-40 years	.01814	.06150	1.000	-.1445	.1808
		Above 50 years	-.20877	.10239	.251	-.4796	.0621
	Above 50 years	Upto 30 years	.33895*	.12420	.039	.0104	.6675
		F 30-40 years	.22691	.10091	.149	-.0400	.4939
		F 41-50 years	.20877	.10239	.251	-.0621	.4796
Mean_staff	Upto 30 years	F 30-40 years	.01062	.07480	1.000	-.1873	.2085
		F 41-50 years	-.00302	.07609	1.000	-.2043	.1982
		Above 50 years	-.09740	.09947	1.000	-.3605	.1657
	F 30-40 years	Upto 30 years	-.01062	.07480	1.000	-.2085	.1873
		F 41-50 years	-.01364	.04926	1.000	-.1439	.1167
		Above 50 years	-.10802	.08082	1.000	-.3218	.1058
	F 41-50 years	Upto 30 years	.00302	.07609	1.000	-.1982	.2043
		F 30-40 years	.01364	.04926	1.000	-.1167	.1439
		Above 50 years	-.09438	.08201	1.000	-.3113	.1226
	Above 50 years	Upto 30 years	.09740	.09947	1.000	-.1657	.3605
		F 30-40 years	.10802	.08082	1.000	-.1058	.3218
		F 41-50 years	.09438	.08201	1.000	-.1226	.3113
Mean_sanction	Upto 30 years	F 30-40 years	-.07247	.06973	1.000	-.2569	.1120
		F 41-50 years	-.07009	.07093	1.000	-.2577	.1175
		Above 50 years	-.27035*	.09272	.022	-.5156	-.0251
	F 30-40 years	Upto 30 years	.07247	.06973	1.000	-.1120	.2569
		F 41-50 years	.00237	.04592	1.000	-.1191	.1238
		Above 50 years	-.19788	.07534	.053	-.3972	.0014
	F 41-50 years	Upto 30 years	.07009	.07093	1.000	-.1175	.2577
		F 30-40 years	-.00237	.04592	1.000	-.1238	.1191
		Above 50 years	-.20025	.07644	.054	-.4025	.0020
	Above 50 years	Upto 30 years	.27035*	.09272	.022	.0251	.5156
		F 30-40 years	.19788	.07534	.053	-.0014	.3972
		F 41-50 years	.20025	.07644	.054	-.0020	.4025
Mean_attitude	Upto 30 years	F 30-40 years	.06726	.09447	1.000	-.1827	.3172
		F 41-50 years	-.01923	.09609	1.000	-.2734	.2350
		Above 50 years	.00728	.12563	1.000	-.3250	.3396
	F 30-40 years	Upto 30 years	-.06726	.09447	1.000	-.3172	.1827
		F 41-50 years	-.08649	.06221	.989	-.2510	.0781
		Above 50 years	-.05998	.10207	1.000	-.3300	.2100
	F 41-50 years	Upto 30 years	.01923	.09609	1.000	-.2350	.2734
		F 30-40 years	.08649	.06221	.989	-.0781	.2510
		Above 50 years	.02651	.10357	1.000	-.2475	.3005
	Above 50 years	Upto 30 years	-.00728	.12563	1.000	-.3396	.3250
		F 30-40 years	.05998	.10207	1.000	-.2100	.3300
		F 41-50 years	-.02651	.10357	1.000	-.3005	.2475
Mean_support	Upto 30 years	F 30-40 years	-.25622	.09869	.058	-.5173	.0049
		F 41-50 years	-.19579	.10038	.309	-.4613	.0698



	F 30-40 years	Above 50 years	-.13728	.13124	1.000	-.4844	.2099	
		Upto 30 years	.25622	.09869	.058	-.0049	.5173	
		F 41-50 years	.06043	.06499	1.000	-.1115	.2323	
		Above 50 years	.11894	.10663	1.000	-.1631	.4010	
	F 41-50 years	Upto 30 years	.19579	.10038	.309	-.0698	.4613	
		F 30-40 years	-.06043	.06499	1.000	-.2323	.1115	
		Above 50 years	.05852	.10820	1.000	-.2277	.3447	
	Above 50 years	Upto 30 years	.13728	.13124	1.000	-.2099	.4844	
		F 30-40 years	-.11894	.10663	1.000	-.4010	.1631	
		F 41-50 years	-.05852	.10820	1.000	-.3447	.2277	
	Mean_postsanction	Upto 30 years	F 30-40 years	-.04510	.07209	1.000	-.2358	.1456
			F 41-50 years	-.04652	.07333	1.000	-.2405	.1474
Above 50 years			-.10868	.09586	1.000	-.3623	.1449	
Upto 30 years			.04510	.07209	1.000	-.1456	.2358	
F 30-40 years		F 41-50 years	-.00142	.04747	1.000	-.1270	.1242	
		Above 50 years	-.06358	.07789	1.000	-.2696	.1425	
		Upto 30 years	.04652	.07333	1.000	-.1474	.2405	
F 41-50 years		F 30-40 years	.00142	.04747	1.000	-.1242	.1270	
		Above 50 years	-.06216	.07903	1.000	-.2712	.1469	
		Upto 30 years	.10868	.09586	1.000	-.1449	.3623	
Above 50 years		F 30-40 years	.06358	.07789	1.000	-.1425	.2696	
		F 41-50 years	.06216	.07903	1.000	-.1469	.2712	
	F 30-40 years	.00204	.05772	1.000	-.1506	.1547		
Mean_terms	Upto 30 years	F 41-50 years	-.03500	.05871	1.000	-.1903	.1203	
		Above 50 years	-.10859	.07675	.945	-.3116	.0944	
		Upto 30 years	-.00204	.05772	1.000	-.1547	.1506	
		F 41-50 years	-.03704	.03801	1.000	-.1376	.0635	
	F 30-40 years	Above 50 years	-.11063	.06236	.459	-.2756	.0543	
		Upto 30 years	.03500	.05871	1.000	-.1203	.1903	
		F 30-40 years	.03704	.03801	1.000	-.0635	.1376	
	F 41-50 years	Above 50 years	-.07359	.06328	1.000	-.2410	.0938	
		Upto 30 years	.10859	.07675	.945	-.0944	.3116	
		F 30-40 years	.11063	.06236	.459	-.0543	.2756	
	Above 50 years	F 41-50 years	.07359	.06328	1.000	-.0938	.2410	
		F 30-40 years	.00204	.05772	1.000	-.1506	.1547	

\*. The mean difference is significant at the 0.05 level.

### (B) Post hoc test results (Mean Difficulty score and type of unit)

Bonferroni							
Dependent Variable	(I) Type of unit	(J) Type of unit	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Mean_appl	Micro	Small	-.27700*	.05639	.000	-.4123	-.1417
		Medium	-.19755	.11047	.222	-.4626	.0675
	Small	Micro	.27700*	.05639	.000	.1417	.4123
		Medium	.07945	.11870	1.000	-.2054	.3643
	Medium	Micro	.19755	.11047	.222	-.0675	.4626
		Small	-.07945	.11870	1.000	-.3643	.2054
Mean_docu	Micro	Small	-.15831	.06965	.070	-.3254	.0088
		Medium	-.28267	.13646	.116	-.6101	.0447
	Small	Micro	.15831	.06965	.070	-.0088	.3254
		Medium	-.12436	.14663	1.000	-.4762	.2275
	Medium	Micro	.28267	.13646	.116	-.0447	.6101
		Small	.12436	.14663	1.000	-.2275	.4762
Mean_staff	Micro	Small	.00768	.05588	1.000	-.1264	.1417
		Medium	-.03676	.10947	1.000	-.2994	.2259
	Small	Micro	-.00768	.05588	1.000	-.1417	.1264
		Medium	-.04443	.11762	1.000	-.3267	.2378
	Medium	Micro	.03676	.10947	1.000	-.2259	.2994
		Small	.04443	.11762	1.000	-.2378	.3267
Mean_sanction	Micro	Small	-.09730	.05208	.186	-.2222	.0276
		Medium	-.23871	.10202	.059	-.4835	.0061
	Small	Micro	.09730	.05208	.186	-.0276	.2222
		Medium	-.14141	.10962	.592	-.4044	.1216
	Medium	Micro	.23871	.10202	.059	-.0061	.4835
		Small	.14141	.10962	.592	-.1216	.4044
Mean_attitude	Micro	Small	-.27682*	.06986	.000	-.4444	-.1092
		Medium	-.08140	.13685	1.000	-.4098	.2470
	Small	Micro	.27682*	.06986	.000	.1092	.4444

		Medium	.19542	.14705	.553	-.1574	.5483
	Medium	Micro	.08140	.13685	1.000	-.2470	.4098
		Small	-.19542	.14705	.553	-.5483	.1574
Mean_support	Micro	Small	-.28289*	.07316	.000	-.4584	-.1074
		Medium	-.26748	.14332	.187	-.6114	.0764
	Small	Micro	.28289*	.07316	.000	.1074	.4584
		Medium	.01541	.15400	1.000	-.3541	.3849
	Medium	Micro	.26748	.14332	.187	-.0764	.6114
		Small	-.01541	.15400	1.000	-.3849	.3541
Mean_postsanction	Micro	Small	-.08429	.05375	.352	-.2132	.0447
		Medium	-.03620	.10529	1.000	-.2888	.2164
	Small	Micro	.08429	.05375	.352	-.0447	.2132
		Medium	.04809	.11314	1.000	-.2234	.3196
	Medium	Micro	.03620	.10529	1.000	-.2164	.2888
		Small	-.04809	.11314	1.000	-.3196	.2234
Mean_terms	Micro	Small	-.06930	.04302	.323	-.1725	.0339
		Medium	-.15164	.08428	.217	-.3539	.0506
	Small	Micro	.06930	.04302	.323	-.0339	.1725
		Medium	-.08233	.09056	1.000	-.2996	.1349
	Medium	Micro	.15164	.08428	.217	-.0506	.3539
		Small	.08233	.09056	1.000	-.1349	.2996

\*. The mean difference is significant at the 0.05 level.

**(C) Post hoc test results (Mean Difficulty score and age of unit)**

Bonferroni							
Dependent Variable	(I) Unit business term	(J) Unit business term	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Mean_appl	1	2	-.23916*	.07748	.031	-.4673	-.0110
		3	-.23152*	.07105	.018	-.4407	-.0223
		4	-.18675	.08944	.557	-.4501	.0766
		5	-.18613	.07897	.280	-.4187	.0464
		6	-.04229	.09154	1.000	-.3119	.2273
	2	1	.23916*	.07748	.031	.0110	.4673
		3	.00764	.06674	1.000	-.1889	.2042
		4	.05241	.08606	1.000	-.2010	.3058
		5	.05304	.07512	1.000	-.1682	.2742
		6	.19687	.08824	.390	-.0630	.4567
	3	1	.23152*	.07105	.018	.0223	.4407
		2	-.00764	.06674	1.000	-.2042	.1889
		4	.04477	.08031	1.000	-.1917	.2812
		5	.04539	.06846	1.000	-.1562	.2470
		6	.18923	.08265	.335	-.0541	.4326
	4	1	.18675	.08944	.557	-.0766	.4501
		2	-.05241	.08606	1.000	-.3058	.2010
		3	-.04477	.08031	1.000	-.2812	.1917
		5	.00063	.08740	1.000	-.2567	.2580
		6	.14446	.09890	1.000	-.1468	.4357
	5	1	.18613	.07897	.280	-.0464	.4187
		2	-.05304	.07512	1.000	-.2742	.1682
		3	-.04539	.06846	1.000	-.2470	.1562
		4	-.00063	.08740	1.000	-.2580	.2567
		6	.14383	.08955	1.000	-.1199	.4075
	6	1	.04229	.09154	1.000	-.2273	.3119
		2	-.19687	.08824	.390	-.4567	.0630
		3	-.18923	.08265	.335	-.4326	.0541
		4	-.14446	.09890	1.000	-.4357	.1468
		5	-.14383	.08955	1.000	-.4075	.1199

\*. The mean difference is significant at the 0.05 level.

**(D) Post hoc test results (Mean Difficulty score and amount of capital invested)**

Bonferroni							
Dependent Variable	(I) Capital invested amount	(J) Capital invested amount	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Mean_appl	0 to 500000	500001 to 1500000	-.20151*	.05115	.003	-.3619	-.0411
		1500001 to 2500000	-.11375	.08424	1.000	-.3778	.1503
		2500001 to 5000000	-.31408	.10455	.077	-.6419	.0137
		5000001 to 10000000	-.42048*	.10579	.002	-.7522	-.0888
		10000001 to 20000000	-.51724	.19492	.228	-1.1283	.0938
		20000001 to 50000000	-.26955	.12406	.843	-.6585	.1194
	500001 to 1500000	0 to 500000	.20151*	.05115	.003	.0411	.3619
		1500001 to 2500000	.08776	.08473	1.000	-.1779	.3534
		2500001 to 5000000	-.11258	.10495	1.000	-.4416	.2165
		5000001 to 10000000	-.21898	.10619	1.000	-.5519	.1139
		10000001 to 20000000	-.31574	.19513	1.000	-.9275	.2960
		20000001 to 50000000	-.06804	.12440	1.000	-.4581	.3220
	1500001 to 2500000	50000001 to 100000000	-.14716	.16608	1.000	-.6678	.3735
		0 to 500000	.11375	.08424	1.000	-.1503	.3778
		500001 to 1500000	-.08776	.08473	1.000	-.3534	.1779
		2500001 to 5000000	-.20033	.12448	1.000	-.5906	.1899
		5000001 to 10000000	-.30674	.12552	.414	-.7003	.0868
		10000001 to 20000000	-.40349	.20629	1.000	-1.0502	.2432
	2500001 to 5000000	20000001 to 50000000	-.15580	.14126	1.000	-.5987	.2871
		50000001 to 100000000	-.23492	.17906	1.000	-.7963	.3264
		0 to 500000	.31408	.10455	.077	-.0137	.6419
		500001 to 1500000	.11258	.10495	1.000	-.2165	.4416
		1500001 to 2500000	.20033	.12448	1.000	-.1899	.5906
		5000001 to 10000000	-.10640	.13997	1.000	-.5452	.3324
	5000001 to 10000000	10000001 to 20000000	-.20316	.21538	1.000	-.8784	.4721
		20000001 to 50000000	.04453	.15424	1.000	-.4390	.5281
		50000001 to 100000000	-.03459	.18947	1.000	-.6286	.5594
		0 to 500000	.42048*	.10579	.002	.0888	.7522
		500001 to 1500000	.21898	.10619	1.000	-.1139	.5519
		1500001 to 2500000	.30674	.12552	.414	-.0868	.7003
	10000001 to 20000000	2500001 to 5000000	.10640	.13997	1.000	-.3324	.5452
		5000001 to 10000000	-.09676	.21599	1.000	-.7739	.5804
		20000001 to 50000000	.15094	.15508	1.000	-.3353	.6371
		50000001 to 100000000	.07181	.19015	1.000	-.5243	.6680
		0 to 500000	.51724	.19492	.228	-.0938	1.1283
		500001 to 1500000	.31574	.19513	1.000	-.2960	.9275
	20000001 to 50000000	1500001 to 2500000	.40349	.20629	1.000	-.2432	1.0502
		2500001 to 5000000	.20316	.21538	1.000	-.4721	.8784
		5000001 to 10000000	.09676	.21599	1.000	-.5804	.7739
		20000001 to 50000000	.24769	.22550	1.000	-.4593	.9547
		50000001 to 100000000	.16857	.25092	1.000	-.6181	.9552
		0 to 500000	.26955	.12406	.843	-.1194	.6585
	50000001 to 100000000	500001 to 1500000	.06804	.12440	1.000	-.3220	.4581
		1500001 to 2500000	.15580	.14126	1.000	-.2871	.5987
		2500001 to 5000000	-.04453	.15424	1.000	-.5281	.4390
		5000001 to 10000000	-.15094	.15508	1.000	-.6371	.3353
		10000001 to 20000000	-.24769	.22550	1.000	-.9547	.4593
		20000001 to 50000000	-.07912	.20089	1.000	-.7089	.5507
Mean_doc u	0 to 500000	0 to 500000	.34867	.16583	1.000	-.1712	.8686
		500001 to 1500000	.14716	.16608	1.000	-.3735	.6678
		1500001 to 2500000	.23492	.17906	1.000	-.3264	.7963
		2500001 to 5000000	.03459	.18947	1.000	-.5594	.6286
		5000001 to 10000000	-.07181	.19015	1.000	-.6680	.5243
		10000001 to 20000000	-.16857	.25092	1.000	-.9552	.6181
0 to 500000	20000001 to 50000000	.07912	.20089	1.000	-.5507	.7089	
	500001 to 1500000	-.28778*	.06272	.000	-.4844	-.0911	
	1500001 to 2500000	-.21086	.10329	1.000	-.5347	.1130	
	2500001 to 5000000	-.19374	.12820	1.000	-.5956	.2082	
	5000001 to 10000000	-.21365	.12972	1.000	-.6203	.1930	
	10000001 to 20000000	-.60690	.23900	.317	-1.3562	.1424	
500001 to	20000001 to 50000000	-.26459	.15212	1.000	-.7415	.2123	
	50000001 to 100000000	-.56404	.20333	.159	-1.2015	.0734	
	0 to 500000	.28778*	.06272	.000	.0911	.4844	

Mean_staf f	1500000	1500001 to 2500000	.07691	.10390	1.000	-.2488	.4026
		2500001 to 5000000	.09404	.12869	1.000	-.3094	.4975
		5000001 to 10000000	.07413	.13020	1.000	-.3341	.4823
		10000001 to 20000000	-.31912	.23926	1.000	-1.0692	.4310
		20000001 to 50000000	.02319	.15253	1.000	-.4550	.5014
	50000001 to 100000000	-.27626	.20364	1.000	-.9147	.3622	
	1500001 to 2500000	0 to 500000	.21086	.10329	1.000	-.1130	.5347
		500001 to 1500000	-.07691	.10390	1.000	-.4026	.2488
		2500001 to 5000000	.01713	.15263	1.000	-.4614	.4956
		5000001 to 10000000	-.00279	.15391	1.000	-.4853	.4797
		10000001 to 20000000	-.39603	.25294	1.000	-1.1890	.3970
		20000001 to 50000000	-.05372	.17321	1.000	-.5967	.4893
	2500001 to 5000000	50000001 to 100000000	-.35317	.21955	1.000	-1.0415	.3351
		0 to 500000	.19374	.12820	1.000	-.2082	.5956
		500001 to 1500000	-.09404	.12869	1.000	-.4975	.3094
		1500001 to 2500000	-.01713	.15263	1.000	-.4956	.4614
		2500001 to 5000000	-.01991	.17162	1.000	-.5580	.5181
		5000001 to 10000000	-.41316	.26409	1.000	-1.2411	.4148
	5000001 to 10000000	10000001 to 20000000	-.07085	.18912	1.000	-.6638	.5221
		20000001 to 50000000	-.37030	.23231	1.000	-1.0986	.3580
		0 to 500000	.21365	.12972	1.000	-.1930	.6203
		500001 to 1500000	-.07413	.13020	1.000	-.4823	.3341
		1500001 to 2500000	.00279	.15391	1.000	-.4797	.4853
		2500001 to 5000000	.01991	.17162	1.000	-.5181	.5580
	10000001 to 20000000	10000001 to 20000000	-.39324	.26484	1.000	-1.2235	.4370
		20000001 to 50000000	-.05094	.19016	1.000	-.6471	.5452
		50000001 to 100000000	-.35039	.23316	1.000	-1.0814	.3806
		0 to 500000	.60690	.23900	.317	-.1424	1.3562
		500001 to 1500000	.31912	.23926	1.000	-.4310	1.0692
		1500001 to 2500000	.39603	.25294	1.000	-.3970	1.1890
	20000001 to 50000000	2500001 to 5000000	.41316	.26409	1.000	-.4148	1.2411
		5000001 to 10000000	.39324	.26484	1.000	-.4370	1.2235
		10000001 to 20000000	.34231	.27650	1.000	-.5245	1.2092
		20000001 to 50000000	.04286	.30766	1.000	-.9217	1.0074
		0 to 500000	.26459	.15212	1.000	-.2123	.7415
		500001 to 1500000	-.02319	.15253	1.000	-.5014	.4550
	50000001 to 100000000	1500001 to 2500000	.05372	.17321	1.000	-.4893	.5967
		2500001 to 5000000	.07085	.18912	1.000	-.5221	.6638
		5000001 to 10000000	.05094	.19016	1.000	-.5452	.6471
		10000001 to 20000000	-.34231	.27650	1.000	-1.2092	.5245
		20000001 to 50000000	-.29945	.24633	1.000	-1.0717	.4728
		0 to 500000	.56404	.20333	.159	-.0734	1.2015
	0 to 500000	500001 to 1500000	.27626	.20364	1.000	-.3622	.9147
		1500001 to 2500000	.35317	.21955	1.000	-.3351	1.0415
		2500001 to 5000000	.37030	.23231	1.000	-.3580	1.0986
		5000001 to 10000000	.35039	.23316	1.000	-.3806	1.0814
		10000001 to 20000000	-.04286	.30766	1.000	-1.0074	.9217
		20000001 to 50000000	.29945	.24633	1.000	-.4728	1.0717
	500001 to 1500000	500001 to 1500000	-.05013	.05082	1.000	-.2095	.1092
		1500001 to 2500000	-.07896	.08369	1.000	-.3413	.1834
		2500001 to 5000000	-.14479	.10387	1.000	-.4704	.1809
		5000001 to 10000000	-.13284	.10511	1.000	-.4624	.1967
		10000001 to 20000000	.09310	.19365	1.000	-.5140	.7002
		20000001 to 50000000	-.03305	.12326	1.000	-.4195	.3534
	1500001 to 2500000	50000001 to 100000000	-.28690	.16475	1.000	-.8034	.2296
		0 to 500000	.05013	.05082	1.000	-.1092	.2095
		500001 to 1500000	-.02883	.08418	1.000	-.2927	.2351
		1500001 to 2500000	-.09466	.10427	1.000	-.4216	.2322
		2500001 to 5000000	-.08271	.10550	1.000	-.4135	.2480
		5000001 to 10000000	.14324	.19386	1.000	-.4645	.7510
	2500001 to 5000000	10000001 to 20000000	.01708	.12359	1.000	-.3704	.4046
		20000001 to 50000000	-.23676	.16500	1.000	-.7541	.2805
		0 to 500000	.07896	.08369	1.000	-.1834	.3413
		500001 to 1500000	.02883	.08418	1.000	-.2351	.2927
		1500001 to 2500000	-.06583	.12367	1.000	-.4535	.3219
		2500001 to 5000000	-.05388	.12470	1.000	-.4448	.3371
	2500001 to	10000001 to 20000000	.17206	.20495	1.000	-.4705	.8146
		20000001 to 50000000	.04591	.14034	1.000	-.3941	.4859
		50000001 to 100000000	-.20794	.17790	1.000	-.7657	.3498
		0 to 500000	.14479	.10387	1.000	-.1809	.4704

	5000000	500001 to 1500000	.09466	.10427	1.000	-.2322	.4216	
		1500001 to 2500000	.06583	.12367	1.000	-.3219	.4535	
		5000001 to 10000000	.01195	.13906	1.000	-.4240	.4479	
		10000001 to 20000000	.23789	.21398	1.000	-.4330	.9088	
		20000001 to 50000000	.11174	.15324	1.000	-.3687	.5922	
	50000001 to 100000000	-.14211	.18823	1.000	-.7322	.4480		
	5000001 to 10000000	0 to 500000	.13284	.10511	1.000	-.1967	.4624	
		500001 to 1500000	.08271	.10550	1.000	-.2480	.4135	
		1500001 to 2500000	.05388	.12470	1.000	-.3371	.4448	
		2500001 to 5000000	-.01195	.13906	1.000	-.4479	.4240	
		10000001 to 20000000	.22595	.21459	1.000	-.4468	.8987	
		20000001 to 50000000	.09979	.15408	1.000	-.3833	.5828	
	50000001 to 100000000	-.15405	.18892	1.000	-.7463	.4382		
	10000001 to 20000000	0 to 500000	-.09310	.19365	1.000	-.7002	.5140	
		500001 to 1500000	-.14324	.19386	1.000	-.7510	.4645	
		1500001 to 2500000	-.17206	.20495	1.000	-.8146	.4705	
		2500001 to 5000000	-.23789	.21398	1.000	-.9088	.4330	
		5000001 to 10000000	-.22595	.21459	1.000	-.8987	.4468	
		10000001 to 20000000	-.12615	.22404	1.000	-.8285	.5762	
	20000001 to 50000000	-.38000	.24928	1.000	-1.1615	.4015		
	20000001 to 50000000	0 to 500000	.03305	.12326	1.000	-.3534	.4195	
		500001 to 1500000	-.01708	.12359	1.000	-.4046	.3704	
		1500001 to 2500000	-.04591	.14034	1.000	-.4859	.3941	
		2500001 to 5000000	-.11174	.15324	1.000	-.5922	.3687	
		5000001 to 10000000	-.09979	.15408	1.000	-.5828	.3833	
		10000001 to 20000000	.12615	.22404	1.000	-.5762	.8285	
	20000001 to 50000000	-.25385	.19959	1.000	-.8796	.3719		
	50000001 to 100000000	0 to 500000	.28690	.16475	1.000	-.2296	.8034	
		500001 to 1500000	.23676	.16500	1.000	-.2805	.7541	
		1500001 to 2500000	.20794	.17790	1.000	-.3498	.7657	
		2500001 to 5000000	.14211	.18823	1.000	-.4480	.7322	
		5000001 to 10000000	.15405	.18892	1.000	-.4382	.7463	
		10000001 to 20000000	.38000	.24928	1.000	-.4015	1.1615	
	20000001 to 50000000	.25385	.19959	1.000	-.3719	.8796		
	Mean_san ction	0 to 500000	500001 to 1500000	-.18421*	.04691	.003	-.3313	-.0371
			1500001 to 2500000	-.17270	.07725	.719	-.4149	.0695
			2500001 to 5000000	-.23194	.09589	.443	-.5326	.0687
			5000001 to 10000000	-.23562	.09702	.431	-.5398	.0686
			10000001 to 20000000	-.11264	.17876	1.000	-.6731	.4478
			20000001 to 50000000	-.34598	.11378	.068	-.7027	.0107
		50000001 to 100000000	-.41741	.15208	.174	-.8942	.0594	
		500001 to 1500000	0 to 500000	.18421*	.04691	.003	.0371	.3313
			500001 to 1500000	.01152	.07771	1.000	-.2321	.2551
			1500001 to 2500000	-.04773	.09625	1.000	-.3495	.2540
			2500001 to 5000000	-.05140	.09739	1.000	-.3567	.2539
5000001 to 10000000			.07157	.17896	1.000	-.4895	.6326	
10000001 to 20000000			-.16176	.11409	1.000	-.5194	.1959	
20000001 to 50000000		-.23319	.15232	1.000	-.7107	.2443		
1500001 to 2500000		0 to 500000	.17270	.07725	.719	-.0695	.4149	
		500001 to 1500000	-.01152	.07771	1.000	-.2551	.2321	
		1500001 to 2500000	-.05925	.11416	1.000	-.4171	.2987	
		2500001 to 5000000	-.06292	.11512	1.000	-.4238	.2980	
		5000001 to 10000000	.06005	.18919	1.000	-.5331	.6532	
		10000001 to 20000000	-.17328	.12955	1.000	-.5794	.2329	
20000001 to 50000000		-.24471	.16422	1.000	-.7595	.2701		
2500001 to 5000000		0 to 500000	.23194	.09589	.443	-.0687	.5326	
		500001 to 1500000	.04773	.09625	1.000	-.2540	.3495	
		1500001 to 2500000	.05925	.11416	1.000	-.2987	.4171	
		2500001 to 5000000	-.00367	.12836	1.000	-.4061	.3988	
		5000001 to 10000000	.11930	.19753	1.000	-.5000	.7386	
		10000001 to 20000000	-.11404	.14146	1.000	-.5575	.3294	
20000001 to 50000000		-.18546	.17376	1.000	-.7302	.3593		
5000001 to 10000000		0 to 500000	.23562	.09702	.431	-.0686	.5398	
		500001 to 1500000	.05140	.09739	1.000	-.2539	.3567	
		1500001 to 2500000	.06292	.11512	1.000	-.2980	.4238	
		2500001 to 5000000	.00367	.12836	1.000	-.3988	.4061	
		5000001 to 10000000	.12297	.19809	1.000	-.4980	.7440	
		10000001 to 20000000	-.11036	.14223	1.000	-.5563	.3355	
20000001 to 50000000		-.18179	.17439	1.000	-.7285	.3649		
50000001 to 100000000		-.18179	.17439	1.000	-.7285	.3649		
10000001 to		0 to 500000	.11264	.17876	1.000	-.4478	.6731	

	20000000	500001 to 1500000	-.07157	.17896	1.000	-.6326	.4895
		1500001 to 2500000	-.06005	.18919	1.000	-.6532	.5331
		2500001 to 5000000	-.11930	.19753	1.000	-.7386	.5000
		5000001 to 10000000	-.12297	.19809	1.000	-.7440	.4980
		20000001 to 50000000	-.23333	.20681	1.000	-.8817	.4150
	50000001 to 100000000	-.30476	.23012	1.000	-1.0262	.4167	
	20000001 to 50000000	0 to 500000	.34598	.11378	.068	-.0107	.7027
		500001 to 1500000	.16176	.11409	1.000	-.1959	.5194
		1500001 to 2500000	.17328	.12955	1.000	-.2329	.5794
		2500001 to 5000000	.11404	.14146	1.000	-.3294	.5575
		5000001 to 10000000	.11036	.14223	1.000	-.3355	.5563
		10000001 to 20000000	.23333	.20681	1.000	-.4150	.8817
	50000001 to 100000000	50000001 to 100000000	-.07143	.18424	1.000	-.6490	.5062
		0 to 500000	.41741	.15208	.174	-.0594	.8942
		500001 to 1500000	.23319	.15232	1.000	-.2443	.7107
1500001 to 2500000		.24471	.16422	1.000	-.2701	.7595	
2500001 to 5000000		.18546	.17376	1.000	-.3593	.7302	
5000001 to 10000000		.18179	.17439	1.000	-.3649	.7285	
Mean_attit ude	0 to 500000	10000001 to 20000000	.30476	.23012	1.000	-.4167	1.0262
		20000001 to 50000000	.07143	.18424	1.000	-.5062	.6490
		500001 to 1500000	-.13583	.06302	.881	-.3334	.0617
		1500001 to 2500000	-.25307	.10377	.419	-.5784	.0723
		2500001 to 5000000	-.54546*	.12880	.001	-.9493	-.1417
		5000001 to 10000000	-.38970	.13033	.081	-.7983	.0189
	500001 to 1500000	10000001 to 20000000	-.60862	.24012	.321	-1.3614	1.442
		20000001 to 50000000	-.27016	.15283	1.000	-.7493	.2090
		50000001 to 100000000	-.48719	.20429	.485	-1.1276	.1533
		0 to 500000	.13583	.06302	.881	-.0617	.3334
		1500001 to 2500000	-.11724	.10438	1.000	-.4445	.2100
		2500001 to 5000000	-.40964*	.12929	.045	-.8150	-.0043
	1500001 to 2500000	5000001 to 10000000	-.25388	.13081	1.000	-.6640	.1562
		10000001 to 20000000	-.47279	.24038	1.000	-1.2264	.2808
		20000001 to 50000000	-.13433	.15325	1.000	-.6148	.3461
50000001 to 100000000		-.35137	.20460	1.000	-.9928	.2901	
0 to 500000		.25307	.10377	.419	-.0723	.5784	
500001 to 1500000		.11724	.10438	1.000	-.2100	.4445	
2500001 to 5000000	1500001 to 2500000	-.29240	.15334	1.000	-.7731	.1883	
	2500001 to 5000000	-.13664	.15463	1.000	-.6214	.3481	
	5000001 to 10000000	-.35556	.25413	1.000	-1.1523	.4412	
	10000001 to 20000000	-.01709	.17402	1.000	-.5627	.5285	
	20000001 to 50000000	-.23413	.22058	1.000	-.9257	.4574	
	50000001 to 100000000	.54546*	.12880	.001	.1417	.9493	
5000001 to 10000000	0 to 500000	.40964*	.12929	.045	.0043	.8150	
	500001 to 1500000	.29240	.15334	1.000	-.1883	.7731	
	1500001 to 2500000	.15576	.17243	1.000	-.3848	.6963	
	2500001 to 5000000	-.06316	.26533	1.000	-.8950	.7687	
	5000001 to 10000000	.27530	.19001	1.000	-.3204	.8710	
	10000001 to 20000000	.05827	.23340	1.000	-.6735	.7900	
10000001 to 20000000	0 to 500000	.38970	.13033	.081	-.0189	.7983	
	500001 to 1500000	.25388	.13081	1.000	-.1562	.6640	
	1500001 to 2500000	.13664	.15463	1.000	-.3481	.6214	
	2500001 to 5000000	-.15576	.17243	1.000	-.6963	.3848	
	5000001 to 10000000	-.21892	.26608	1.000	-1.0531	.6153	
	10000001 to 20000000	.11954	.19105	1.000	-.4794	.7185	
20000001 to 50000000	20000001 to 50000000	-.09749	.23425	1.000	-.8319	.6369	
	0 to 500000	.60862	.24012	.321	-.1442	1.3614	
	500001 to 1500000	.47279	.24038	1.000	-.2808	1.2264	
	1500001 to 2500000	.35556	.25413	1.000	-.4412	1.1523	
	2500001 to 5000000	.06316	.26533	1.000	-.7687	.8950	
	5000001 to 10000000	.21892	.26608	1.000	-.6153	1.0531	
50000001 to 100000000	10000001 to 20000000	.33846	.27780	1.000	-.5325	1.2094	
	20000001 to 50000000	.12143	.30910	1.000	-.8476	1.0905	
	0 to 500000	.27016	.15283	1.000	-.2090	.7493	
	500001 to 1500000	.13433	.15325	1.000	-.3461	.6148	
	1500001 to 2500000	.01709	.17402	1.000	-.5285	.5627	
	2500001 to 5000000	-.27530	.19001	1.000	-.8710	.3204	
50000001 to 100000000	5000001 to 10000000	-.11954	.19105	1.000	-.7185	.4794	
	10000001 to 20000000	-.33846	.27780	1.000	-1.2094	.5325	
		50000001 to 100000000	-.21703	.24748	1.000	-.9929	.5588
	50000001 to	0 to 500000	.48719	.20429	.485	-.1533	1.1276

	10000000	500001 to 1500000	.35137	.20460	1.000	-.2901	.9928
		1500001 to 2500000	.23413	.22058	1.000	-.4574	.9257
		2500001 to 5000000	-.05827	.23340	1.000	-.7900	.6735
		5000001 to 10000000	.09749	.23425	1.000	-.6369	.8319
		10000001 to 20000000	-.12143	.30910	1.000	-1.0905	.8476
		20000001 to 50000000	.21703	.24748	1.000	-.5588	.9929
		500001 to 1500000	-.29907*	.06585	.000	-.5055	-.0926
		1500001 to 2500000	-.45287*	.10844	.001	-.7928	-.1129
		2500001 to 5000000	-.41779	.13459	.055	-.8397	.0042
		5000001 to 10000000	-.23215	.13619	1.000	-.6591	.1948
		10000001 to 20000000	-.58621	.25092	.553	-1.3729	.2005
		20000001 to 50000000	-.49775	.15971	.053	-.9985	.0030
		50000001 to 100000000	-.32192	.21348	1.000	-.9912	.3473
	0 to 500000	0 to 500000	.29907*	.06585	.000	.0926	.5055
		1500001 to 2500000	-.15380	.10908	1.000	-.4958	.1882
		2500001 to 5000000	-.11871	.13511	1.000	-.5423	.3049
		5000001 to 10000000	.06692	.13670	1.000	-.3616	.4955
		10000001 to 20000000	-.28713	.25120	1.000	-1.0747	.5004
		20000001 to 50000000	-.19867	.16014	1.000	-.7007	.3034
		50000001 to 100000000	-.02285	.21380	1.000	-.6931	.6474
		0 to 500000	.45287*	.10844	.001	.1129	.7928
		500001 to 1500000	.15380	.10908	1.000	-.1882	.4958
		2500001 to 5000000	.03509	.16024	1.000	-.4673	.5375
		5000001 to 10000000	.22072	.16159	1.000	-.2859	.7273
		10000001 to 20000000	-.13333	.26556	1.000	-.9659	.6992
		20000001 to 50000000	-.04487	.18185	1.000	-.6150	.5252
		50000001 to 100000000	.13095	.23051	1.000	-.5917	.8536
		0 to 500000	.41779	.13459	.055	-.0042	.8397
		500001 to 1500000	.11871	.13511	1.000	-.3049	.5423
		1500001 to 2500000	-.03509	.16024	1.000	-.5375	.4673
		5000001 to 10000000	.18563	.18018	1.000	-.3793	.7505
		10000001 to 20000000	-.16842	.27727	1.000	-1.0377	.7009
		20000001 to 50000000	-.07996	.19856	1.000	-.7025	.5425
		50000001 to 100000000	.09586	.24391	1.000	-.6688	.8605
		0 to 500000	.23215	.13619	1.000	-.1948	.6591
		500001 to 1500000	-.06692	.13670	1.000	-.4955	.3616
		1500001 to 2500000	-.22072	.16159	1.000	-.7273	.2859
		2500001 to 5000000	-.18563	.18018	1.000	-.7505	.3793
		5000001 to 10000000	-.35405	.27805	1.000	-1.2258	.5177
		10000001 to 20000000	-.26559	.19965	1.000	-.8915	.3603
		20000001 to 50000000	-.08977	.24479	1.000	-.8572	.6777
		0 to 500000	.58621	.25092	.553	-.2005	1.3729
		500001 to 1500000	.28713	.25120	1.000	-.5004	1.0747
		1500001 to 2500000	.13333	.26556	1.000	-.6992	.9659
		2500001 to 5000000	.16842	.27727	1.000	-.7009	1.0377
		5000001 to 10000000	.35405	.27805	1.000	-.5177	1.2258
		10000001 to 20000000	.08846	.29030	1.000	-.8216	.9986
		20000001 to 50000000	.26429	.32301	1.000	-.7484	1.2770
		0 to 500000	.49775	.15971	.053	-.0030	.9985
		500001 to 1500000	.19867	.16014	1.000	-.3034	.7007
		1500001 to 2500000	.04487	.18185	1.000	-.5252	.6150
		2500001 to 5000000	.07996	.19856	1.000	-.5425	.7025
		5000001 to 10000000	.26559	.19965	1.000	-.3603	.8915
		10000001 to 20000000	-.08846	.29030	1.000	-.9986	.8216
		20000001 to 50000000	.17582	.25862	1.000	-.6350	.9866
		0 to 500000	.32192	.21348	1.000	-.3473	.9912
		500001 to 1500000	.02285	.21380	1.000	-.6474	.6931
		1500001 to 2500000	-.13095	.23051	1.000	-.8536	.5917
		2500001 to 5000000	-.09586	.24391	1.000	-.8605	.6688
		5000001 to 10000000	.08977	.24479	1.000	-.6777	.8572
		10000001 to 20000000	-.26429	.32301	1.000	-1.2770	.7484
		20000001 to 50000000	-.17582	.25862	1.000	-.9866	.6350
		500001 to 1500000	-.12317	.04887	.334	-.2764	.0301
		1500001 to 2500000	-.11363	.08049	1.000	-.3660	.1387
		2500001 to 5000000	-.04471	.09990	1.000	-.3579	.2685
		5000001 to 10000000	-.10848	.10108	1.000	-.4254	.2084
		10000001 to 20000000	-.05172	.18624	1.000	-.6356	.5321
		20000001 to 50000000	-.19147	.11854	1.000	-.5631	.1802
		50000001 to 100000000	-.20887	.15844	1.000	-.7056	.2879
	500001 to	0 to 500000	.12317	.04887	.334	-.0301	.2764

1500000	1500001 to 2500000	.00954	.08096	1.000	-.2443	.2634	
	2500001 to 5000000	.07846	.10028	1.000	-.2359	.3928	
	5000001 to 10000000	.01469	.10146	1.000	-.3034	.3328	
	10000001 to 20000000	.07145	.18644	1.000	-.5131	.6560	
	20000001 to 50000000	-.06830	.11886	1.000	-.4409	.3043	
50000001 to 100000000	-.08570	.15869	1.000	-.5832	.4118		
1500001 to 2500000	0 to 500000	.11363	.08049	1.000	-.1387	.3660	
	500001 to 1500000	-.00954	.08096	1.000	-.2634	.2443	
	2500001 to 5000000	.06892	.11893	1.000	-.3039	.4418	
	5000001 to 10000000	.00515	.11993	1.000	-.3708	.3811	
	10000001 to 20000000	.06190	.19710	1.000	-.5560	.6798	
	20000001 to 50000000	-.07784	.13497	1.000	-.5010	.3453	
50000001 to 100000000	-.09524	.17109	1.000	-.6316	.4411		
2500001 to 5000000	0 to 500000	.04471	.09990	1.000	-.2685	.3579	
	500001 to 1500000	-.07846	.10028	1.000	-.3928	.2359	
	1500001 to 2500000	-.06892	.11893	1.000	-.4418	.3039	
	5000001 to 10000000	-.06377	.13373	1.000	-.4830	.3555	
	10000001 to 20000000	-.00702	.20579	1.000	-.6522	.6382	
	20000001 to 50000000	-.14676	.14737	1.000	-.6088	.3153	
50000001 to 100000000	-.16416	.18103	1.000	-.7317	.4034		
5000001 to 10000000	0 to 500000	.10848	.10108	1.000	-.2084	.4254	
	500001 to 1500000	-.01469	.10146	1.000	-.3328	.3034	
	1500001 to 2500000	-.00515	.11993	1.000	-.3811	.3708	
	2500001 to 5000000	.06377	.13373	1.000	-.3555	.4830	
	10000001 to 20000000	.05676	.20637	1.000	-.5902	.7038	
	20000001 to 50000000	-.08299	.14818	1.000	-.5475	.3816	
50000001 to 100000000	-.10039	.18169	1.000	-.6700	.4692		
10000001 to 20000000	0 to 500000	.05172	.18624	1.000	-.5321	.6356	
	500001 to 1500000	-.07145	.18644	1.000	-.6560	.5131	
	1500001 to 2500000	-.06190	.19710	1.000	-.6798	.5560	
	2500001 to 5000000	.00702	.20579	1.000	-.6382	.6522	
	5000001 to 10000000	-.05676	.20637	1.000	-.7038	.5902	
	10000001 to 20000000	-.13974	.21546	1.000	-.8152	.5357	
50000001 to 100000000	-.15714	.23974	1.000	-.9088	.5945		
20000001 to 50000000	0 to 500000	.19147	.11854	1.000	-.1802	.5631	
	500001 to 1500000	.06830	.11886	1.000	-.3043	.4409	
	1500001 to 2500000	.07784	.13497	1.000	-.3453	.5010	
	2500001 to 5000000	.14676	.14737	1.000	-.3153	.6088	
	5000001 to 10000000	.08299	.14818	1.000	-.3816	.5475	
	10000001 to 20000000	.13974	.21546	1.000	-.5357	.8152	
50000001 to 100000000	-.01740	.19195	1.000	-.6192	.5844		
50000001 to 100000000	0 to 500000	.20887	.15844	1.000	-.2879	.7056	
	500001 to 1500000	.08570	.15869	1.000	-.4118	.5832	
	1500001 to 2500000	.09524	.17109	1.000	-.4411	.6316	
	2500001 to 5000000	.16416	.18103	1.000	-.4034	.7317	
	5000001 to 10000000	.10039	.18169	1.000	-.4692	.6700	
	10000001 to 20000000	.15714	.23974	1.000	-.5945	.9088	
20000001 to 50000000	.01740	.19195	1.000	-.5844	.6192		
Mean_terms	0 to 500000	500001 to 1500000	-.09219	.03894	.508	-.2143	.0299
		1500001 to 2500000	-.02665	.06412	1.000	-.2277	.1744
		2500001 to 5000000	-.15076	.07959	1.000	-.4003	.0988
		5000001 to 10000000	-.24954	.08053	.056	-.5020	.0029
		10000001 to 20000000	-.16245	.14837	1.000	-.6276	.3027
		20000001 to 50000000	-.23510	.09444	.364	-.5312	.0610
	50000001 to 100000000	-.16245	.12623	1.000	-.5582	.2333	
	500001 to 1500000	0 to 500000	.09219	.03894	.508	-.0299	.2143
		1500001 to 2500000	.06554	.06450	1.000	-.1367	.2678
		2500001 to 5000000	-.05857	.07989	1.000	-.3090	.1919
5000001 to 10000000		-.15735	.08083	1.000	-.4108	.0961	
10000001 to 20000000		-.07026	.14854	1.000	-.5359	.3954	
20000001 to 50000000		-.14291	.09469	1.000	-.4398	.1540	
50000001 to 100000000	-.07026	.12642	1.000	-.4666	.3261		
1500001 to 2500000	0 to 500000	.02665	.06412	1.000	-.1744	.2277	
	500001 to 1500000	-.06554	.06450	1.000	-.2678	.1367	
	2500001 to 5000000	-.12411	.09475	1.000	-.4212	.1729	
	5000001 to 10000000	-.22289	.09555	.558	-.5224	.0767	
	10000001 to 20000000	-.13580	.15703	1.000	-.6281	.3565	
	20000001 to 50000000	-.20845	.10753	1.000	-.5456	.1287	
50000001 to 100000000	-.13580	.13630	1.000	-.5631	.2915		
2500001 to	0 to 500000	.15076	.07959	1.000	-.0988	.4003	



	5000000	500001 to 1500000	.05857	.07989	1.000	-.1919	.3090
		1500001 to 2500000	.12411	.09475	1.000	-.1729	.4212
		5000001 to 10000000	-.09878	.10654	1.000	-.4328	.2352
		10000001 to 20000000	-.01170	.16395	1.000	-.5257	.5023
		20000001 to 50000000	-.08435	.11741	1.000	-.4524	.2837
	50000001 to 100000000	-.01170	.14422	1.000	-.4638	.4405	
	5000001 to 10000000	0 to 500000	.24954	.08053	.056	-.0029	.5020
		500001 to 1500000	.15735	.08083	1.000	-.0961	.4108
		1500001 to 2500000	.22289	.09555	.558	-.0767	.5224
		2500001 to 5000000	.09878	.10654	1.000	-.2352	.4328
		10000001 to 20000000	.08709	.16441	1.000	-.4284	.6025
		20000001 to 50000000	.01444	.11805	1.000	-.3557	.3845
	50000001 to 100000000	.08709	.14475	1.000	-.3667	.5409	
	10000001 to 20000000	0 to 500000	.16245	.14837	1.000	-.3027	.6276
		500001 to 1500000	.07026	.14854	1.000	-.3954	.5359
		1500001 to 2500000	.13580	.15703	1.000	-.3565	.6281
		2500001 to 5000000	.01170	.16395	1.000	-.5023	.5257
		5000001 to 10000000	-.08709	.16441	1.000	-.6025	.4284
		20000001 to 50000000	-.07265	.17165	1.000	-.6108	.4655
	50000001 to 100000000	.00000	.19100	1.000	-.5988	.5988	
	20000001 to 50000000	0 to 500000	.23510	.09444	.364	-.0610	.5312
		500001 to 1500000	.14291	.09469	1.000	-.1540	.4398
		1500001 to 2500000	.20845	.10753	1.000	-.1287	.5456
		2500001 to 5000000	.08435	.11741	1.000	-.2837	.4524
		5000001 to 10000000	-.01444	.11805	1.000	-.3845	.3557
		10000001 to 20000000	.07265	.17165	1.000	-.4655	.6108
	50000001 to 100000000	.07265	.15292	1.000	-.4068	.5521	
	50000001 to 100000000	0 to 500000	.16245	.12623	1.000	-.2333	.5582
		500001 to 1500000	.07026	.12642	1.000	-.3261	.4666
		1500001 to 2500000	.13580	.13630	1.000	-.2915	.5631
		2500001 to 5000000	.01170	.14422	1.000	-.4405	.4638
		5000001 to 10000000	-.08709	.14475	1.000	-.5409	.3667
10000001 to 20000000		.00000	.19100	1.000	-.5988	.5988	
20000001 to 50000000	-.07265	.15292	1.000	-.5521	.4068		

\*. The mean difference is significant at the 0.05 level.

**(E) Post hoc test results (Mean Difficulty score and amount of capital invested)**

Dependent Variable	Bonferroni						
	(I) Yearly net income in intervals	(J) Yearly net income in intervals	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Mean_appl	Up to 500000	500001 to 1000000	-.16744	.05539	.073	-.3411	.0062
		1000001 to 1500000	-.15091	.07726	1.000	-.3931	.0913
		1500001 to 2000000	-.27674*	.06749	.001	-.4883	-.0651
		2000001 to 3000000	-.32733*	.09652	.021	-.6299	-.0247
		3000001 to 5000000	-.63150	.30644	1.000	-1.5922	.3292
		5000001 to 10000000	-.98150	.43149	.650	-2.3342	.3713
	500001 to 1000000	Above 10000000	.51850	.43149	1.000	-.8342	1.8713
		Up to 500000	.16744	.05539	.073	-.0062	.3411
		1000001 to 1500000	.01653	.07605	1.000	-.2219	.2550
		1500001 to 2000000	-.10930	.06612	1.000	-.3166	.0980
		2000001 to 3000000	-.15990	.09556	1.000	-.4595	.1397
		3000001 to 5000000	-.46406	.30614	1.000	-1.4238	.4957
	1000001 to 1500000	5000001 to 10000000	-.81406	.43127	1.000	-2.1661	.5380
		Above 10000000	.68594	.43127	1.000	-.6661	2.0380
		Up to 500000	.15091	.07726	1.000	-.0913	.3931
		500001 to 1000000	-.01653	.07605	1.000	-.2550	.2219
		1500001 to 2000000	-.12583	.08528	1.000	-.3932	.1415
		2000001 to 3000000	-.17642	.10969	1.000	-.5203	.1675
	1500001 to 2000000	3000001 to 5000000	-.48059	.31084	1.000	-1.4551	.4939
		5000001 to 10000000	-.83059	.43462	1.000	-2.1932	.5320
		Above 10000000	.66941	.43462	1.000	-.6932	2.0320
		Up to 500000	.27674*	.06749	.001	.0651	.4883
		500001 to 1000000	.10930	.06612	1.000	-.0980	.3166
		1000001 to 1500000	.12583	.08528	1.000	-.1415	.3932
	2000001 to 3000000	2000001 to 3000000	-.05060	.10305	1.000	-.3737	.2725
		3000001 to 5000000	-.35476	.30856	1.000	-1.3221	.6126

		5000001 to 10000000	-.70476	.43299	1.000	-2.0622	.6527	
		Above 10000000	.79524	.43299	1.000	-.5622	2.1527	
	2000001 to 3000000	Up to 500000	.32733*	.09652	.021	.0247	.6299	
		500001 to 1000000	-.15990	.09556	1.000	-.1397	.4595	
		1000001 to 1500000	.17642	.10969	1.000	-.1675	.5203	
		1500001 to 2000000	.05060	.10305	1.000	-.2725	.3737	
		3000001 to 5000000	-.30417	.31618	1.000	-1.2954	.6871	
		5000001 to 10000000	-.65417	.43846	1.000	-2.0288	.7204	
	3000001 to 5000000	Above 10000000	.84583	.43846	1.000	-.5288	2.2204	
		Up to 500000	.63150	.30644	1.000	-.3292	1.5922	
		500001 to 1000000	.46406	.30614	1.000	-.4957	1.4238	
		1000001 to 1500000	.48059	.31084	1.000	-.4939	1.4551	
		1500001 to 2000000	.35476	.30856	1.000	-.6126	1.3221	
		2000001 to 3000000	.30417	.31618	1.000	-.6871	1.2954	
	5000001 to 10000000	3000001 to 5000000	-.35000	.52615	1.000	-1.9995	1.2995	
		Above 10000000	1.15000	.52615	.816	-.4995	2.7995	
		Up to 500000	.98150	.43149	.650	-.3713	2.3342	
		500001 to 1000000	.81406	.43127	1.000	-.5380	2.1661	
		1000001 to 1500000	.83059	.43462	1.000	-.5320	2.1932	
		1500001 to 2000000	.70476	.43299	1.000	-.6527	2.0622	
	Above 10000000	2000001 to 3000000	.65417	.43846	1.000	-.7204	2.0288	
		3000001 to 5000000	.35000	.52615	1.000	-1.2995	1.9995	
		Above 10000000	1.50000	.60754	.386	-.4047	3.4047	
		Up to 500000	-.51850	.43149	1.000	-1.8713	.8342	
		500001 to 1000000	-.68594	.43127	1.000	-2.0380	.6661	
		1000001 to 1500000	-.66941	.43462	1.000	-2.0320	.6932	
	Mean_docu	Up to 500000	1500001 to 2000000	-.79524	.43299	1.000	-2.1527	.5622
			2000001 to 3000000	-.84583	.43846	1.000	-2.2204	.5288
3000001 to 5000000			-1.15000	.52615	.816	-2.7995	.4995	
5000001 to 10000000			-1.50000	.60754	.386	-3.4047	.4047	
Up to 500000			-.21451*	.06796	.047	-.4276	-.0014	
1000001 to 1500000			-.26844	.09479	.133	-.5656	.0287	
500001 to 1000000		1500001 to 2000000	-.21256	.08281	.293	-.4722	.0471	
		2000001 to 3000000	-.49381*	.11842	.001	-.8651	-.1225	
		3000001 to 5000000	-.46256	.37599	1.000	-1.6413	.7162	
		5000001 to 10000000	-.71256	.52942	1.000	-2.3723	.9472	
		Above 10000000	-.21256	.52942	1.000	-1.8723	1.4472	
		Up to 500000	.21451*	.06796	.047	.0014	.4276	
1000001 to 1500000		1000001 to 1500000	-.05393	.09332	1.000	-.3465	.2386	
		1500001 to 2000000	.00195	.08112	1.000	-.2524	.2563	
		2000001 to 3000000	-.27930	.11725	.489	-.6469	.0883	
		3000001 to 5000000	-.24805	.37562	1.000	-1.4256	.9295	
		5000001 to 10000000	-.49805	.52915	1.000	-2.1570	1.1609	
		Above 10000000	.00195	.52915	1.000	-1.6570	1.6609	
1500001 to 2000000		Up to 500000	.26844	.09479	.133	.0287	.5656	
		500001 to 1000000	.05393	.09332	1.000	-.2386	.3465	
		1500001 to 2000000	.05588	.10463	1.000	-.2721	.3839	
		2000001 to 3000000	-.22537	.13459	1.000	-.6473	.1966	
		3000001 to 5000000	-.19412	.38138	1.000	-1.3898	1.0016	
		5000001 to 10000000	-.44412	.53326	1.000	-2.1160	1.2277	
2000001 to 3000000		Above 10000000	.05588	.53326	1.000	-1.6160	1.7277	
		Up to 500000	.21256	.08281	.293	-.0471	.4722	
		500001 to 1000000	-.00195	.08112	1.000	-.2563	.2524	
		1000001 to 1500000	-.05588	.10463	1.000	-.3839	.2721	
	2000001 to 3000000	-.28125	.12644	.740	-.6776	.1151		
	3000001 to 5000000	-.25000	.37859	1.000	-1.4369	.9369		
3000001 to 5000000	5000001 to 10000000	-.50000	.53127	1.000	-2.1656	1.1656		
	Above 10000000	.00000	.53127	1.000	-1.6656	1.6656		
	Up to 500000	.49381*	.11842	.001	.1225	.8651		
	500001 to 1000000	.27930	.11725	.489	-.0883	.6469		
	1000001 to 1500000	.22537	.13459	1.000	-.1966	.6473		
	1500001 to 2000000	.28125	.12644	.740	-.1151	.6776		
Above 10000000	3000001 to 5000000	.03125	.38793	1.000	-1.1850	1.2475		
	5000001 to 10000000	-.21875	.53797	1.000	-1.9053	1.4678		
	Above 10000000	.28125	.53797	1.000	-1.4053	1.9678		
	Up to 500000	.46256	.37599	1.000	-.7162	1.6413		
	500001 to 1000000	.24805	.37562	1.000	-.9295	1.4256		
	1000001 to 1500000	.19412	.38138	1.000	-1.0016	1.3898		
Above 10000000	1500001 to 2000000	.25000	.37859	1.000	-.9369	1.4369		
	2000001 to 3000000	-.03125	.38793	1.000	-1.2475	1.1850		

		500001 to 1000000	-.25000	.64556	1.000	-2.2739	1.7739
		Above 1000000	.25000	.64556	1.000	-1.7739	2.2739
	5000001 to 10000000	Up to 500000	.71256	.52942	1.000	-.9472	2.3723
		500001 to 1000000	.49805	.52915	1.000	-1.1609	2.1570
		1000001 to 1500000	.44412	.53326	1.000	-1.2277	2.1160
		1500001 to 2000000	.50000	.53127	1.000	-1.1656	2.1656
		2000001 to 3000000	.21875	.53797	1.000	-1.4678	1.9053
		3000001 to 5000000	.25000	.64556	1.000	-1.7739	2.2739
		Above 10000000	.50000	.74543	1.000	-1.8370	2.8370
	Above 10000000	Up to 500000	.21256	.52942	1.000	-1.4472	1.8723
		500001 to 1000000	-.00195	.52915	1.000	-1.6609	1.6570
		1000001 to 1500000	-.05588	.53326	1.000	-1.7277	1.6160
		1500001 to 2000000	.00000	.53127	1.000	-1.6656	1.6656
		2000001 to 3000000	-.28125	.53797	1.000	-1.9678	1.4053
3000001 to 5000000		-.25000	.64556	1.000	-2.2739	1.7739	
5000001 to 10000000		-.50000	.74543	1.000	-2.8370	1.8370	
Mean_staff	Up to 500000	500001 to 1000000	-.03698	.05494	1.000	-.2092	.1353
		1000001 to 1500000	-.06855	.07663	1.000	-.3088	.1717
		1500001 to 2000000	-.07109	.06695	1.000	-.2810	.1388
		2000001 to 3000000	-.19271	.09574	1.000	-.4929	.1074
		3000001 to 5000000	.06145	.30395	1.000	-.8915	1.0144
		5000001 to 10000000	-.28855	.42799	1.000	-1.6303	1.0532
		Above 10000000	-.18855	.42799	1.000	-1.5303	1.1532
	500001 to 1000000	Up to 500000	.03698	.05494	1.000	-.1353	.2092
		1000001 to 1500000	-.03156	.07544	1.000	-.2681	.2049
		1500001 to 2000000	-.03410	.06558	1.000	-.2397	.1715
		2000001 to 3000000	-.15573	.09478	1.000	-.4529	.1414
		3000001 to 5000000	.09844	.30365	1.000	-.8535	1.0504
		5000001 to 10000000	-.25156	.42778	1.000	-1.5927	1.0896
		Above 10000000	-.15156	.42778	1.000	-1.4927	1.1896
1000001 to 1500000	Up to 500000	.06855	.07663	1.000	-.1717	.3088	
	500001 to 1000000	.03156	.07544	1.000	-.2049	.2681	
	1500001 to 2000000	-.00254	.08458	1.000	-.2677	.2626	
	2000001 to 3000000	-.12417	.10880	1.000	-.4653	.2169	
	3000001 to 5000000	.13000	.30832	1.000	-.8366	1.0966	
	5000001 to 10000000	-.22000	.43110	1.000	-1.5715	1.1315	
	Above 10000000	-.12000	.43110	1.000	-1.4715	1.2315	
1500001 to 2000000	Up to 500000	.07109	.06695	1.000	-.1388	.2810	
	500001 to 1000000	.03410	.06558	1.000	-.1715	.2397	
	1000001 to 1500000	.00254	.08458	1.000	-.2626	.2677	
	2000001 to 3000000	-.12163	.10221	1.000	-.4421	.1988	
	3000001 to 5000000	.13254	.30605	1.000	-.8270	1.0920	
	5000001 to 10000000	-.21746	.42948	1.000	-1.5639	1.1290	
	Above 10000000	-.11746	.42948	1.000	-1.4639	1.2290	
2000001 to 3000000	Up to 500000	.19271	.09574	1.000	-.1074	.4929	
	500001 to 1000000	.15573	.09478	1.000	-.1414	.4529	
	1000001 to 1500000	.12417	.10880	1.000	-.2169	.4653	
	1500001 to 2000000	.12163	.10221	1.000	-.1988	.4421	
	3000001 to 5000000	.25417	.31361	1.000	-.7290	1.2374	
	5000001 to 10000000	-.09583	.43490	1.000	-1.4593	1.2676	
	Above 10000000	.00417	.43490	1.000	-1.3593	1.3676	
3000001 to 5000000	Up to 500000	-.06145	.30395	1.000	-1.0144	.8915	
	500001 to 1000000	-.09844	.30365	1.000	-1.0504	.8535	
	1000001 to 1500000	-.13000	.30832	1.000	-1.0966	.8366	
	1500001 to 2000000	-.13254	.30605	1.000	-1.0920	.8270	
	2000001 to 3000000	-.25417	.31361	1.000	-1.2374	.7290	
	5000001 to 10000000	-.35000	.52188	1.000	-1.9862	1.2862	
	Above 10000000	-.25000	.52188	1.000	-1.8862	1.3862	
5000001 to 10000000	Up to 500000	.28855	.42799	1.000	-1.0532	1.6303	
	500001 to 1000000	.25156	.42778	1.000	-1.0896	1.5927	
	1000001 to 1500000	.22000	.43110	1.000	-1.1315	1.5715	
	1500001 to 2000000	.21746	.42948	1.000	-1.1290	1.5639	
	2000001 to 3000000	.09583	.43490	1.000	-1.2676	1.4593	
	3000001 to 5000000	.35000	.52188	1.000	-1.2862	1.9862	
	Above 10000000	.10000	.60262	1.000	-1.7893	1.9893	
Above 10000000	Up to 500000	.18855	.42799	1.000	-1.1532	1.5303	
	500001 to 1000000	.15156	.42778	1.000	-1.1896	1.4927	
	1000001 to 1500000	.12000	.43110	1.000	-1.2315	1.4715	
	1500001 to 2000000	.11746	.42948	1.000	-1.2290	1.4639	
	2000001 to 3000000	-.00417	.43490	1.000	-1.3676	1.3593	

		3000001 to 5000000	.25000	.52188	1.000	-1.3862	1.8862
		5000001 to 10000000	-.10000	.60262	1.000	-1.9893	1.7893
Mean_sanction	Up to 500000	500001 to 1000000	-.17580*	.05067	.015	-.3347	-.0169
		1000001 to 1500000	-.13293	.07068	1.000	-.3545	.0887
		1500001 to 2000000	-.21654*	.06175	.013	-.4101	-.0230
		2000001 to 3000000	-.35940*	.08830	.001	-.6362	-.0826
		3000001 to 5000000	-.65106	.28035	.574	-1.5300	.2279
		5000001 to 10000000	-.27606	.39476	1.000	-1.5137	.9615
	500001 to 1000000	Above 10000000	-.27606	.39476	1.000	-1.5137	.9615
		Up to 500000	.17580*	.05067	.015	.0169	.3347
		1000001 to 1500000	.04288	.06958	1.000	-.1753	.2610
		1500001 to 2000000	-.04074	.06049	1.000	-.2304	.1489
		2000001 to 3000000	-.18359	.08743	1.000	-.4577	.0905
		3000001 to 5000000	-.47526	.28008	1.000	-1.3533	.4028
	1000001 to 1500000	5000001 to 10000000	-.10026	.39456	1.000	-1.3373	1.1367
		Above 10000000	-.10026	.39456	1.000	-1.3373	1.1367
		Up to 500000	.13293	.07068	1.000	-.0887	.3545
		500001 to 1000000	-.04288	.06958	1.000	-.2610	.1753
		1500001 to 2000000	-.08361	.07802	1.000	-.3282	.1610
		2000001 to 3000000	-.22647	.10035	.681	-.5411	.0881
	1500001 to 2000000	3000001 to 5000000	-.51814	.28438	1.000	-1.4097	.3734
		5000001 to 10000000	-.14314	.39763	1.000	-1.3897	1.1035
		Above 10000000	-.14314	.39763	1.000	-1.3897	1.1035
		Up to 500000	.21654*	.06175	.013	.0230	.4101
		500001 to 1000000	.04074	.06049	1.000	-.1489	.2304
		1000001 to 1500000	.08361	.07802	1.000	-.1610	.3282
	2000001 to 3000000	2000001 to 3000000	-.14286	.09428	1.000	-.4384	.1527
		3000001 to 5000000	-.43452	.28229	1.000	-1.3195	.4505
		5000001 to 10000000	-.05952	.39614	1.000	-1.3015	1.1824
		Above 10000000	-.05952	.39614	1.000	-1.3015	1.1824
		Up to 500000	.35940*	.08830	.001	.0826	.6362
		500001 to 1000000	.18359	.08743	1.000	-.0905	.4577
	3000001 to 5000000	1000001 to 1500000	.22647	.10035	.681	-.0881	.5411
		1500001 to 2000000	.14286	.09428	1.000	-.1527	.4384
		3000001 to 5000000	-.29167	.28926	1.000	-1.1985	.6152
		5000001 to 10000000	.08333	.40113	1.000	-1.1743	1.3409
		Above 10000000	.08333	.40113	1.000	-1.1743	1.3409
		Up to 500000	.65106	.28035	.574	-.2279	1.5300
	5000001 to 10000000	500001 to 1000000	.47526	.28008	1.000	-.4028	1.3533
		1000001 to 1500000	.51814	.28438	1.000	-.3734	1.4097
		1500001 to 2000000	.43452	.28229	1.000	-.4505	1.3195
		2000001 to 3000000	.29167	.28926	1.000	-.6152	1.1985
		3000001 to 5000000	.37500	.48136	1.000	-1.1341	1.8841
		Above 10000000	.37500	.48136	1.000	-1.1341	1.8841
Above 10000000	Up to 500000	.27606	.39476	1.000	-.9615	1.5137	
	500001 to 1000000	.10026	.39456	1.000	-1.1367	1.3373	
	1000001 to 1500000	.14314	.39763	1.000	-1.1035	1.3897	
	1500001 to 2000000	.05952	.39614	1.000	-1.1824	1.3015	
	2000001 to 3000000	-.08333	.40113	1.000	-1.3409	1.1743	
	3000001 to 5000000	-.37500	.48136	1.000	-1.8841	1.1341	
Mean_attitude	Up to 500000	Above 10000000	.00000	.55583	1.000	-1.7426	1.7426
		Up to 500000	.27606	.39476	1.000	-.9615	1.5137
		500001 to 1000000	.10026	.39456	1.000	-1.1367	1.3373
		1000001 to 1500000	.14314	.39763	1.000	-1.1035	1.3897
		1500001 to 2000000	.05952	.39614	1.000	-1.1824	1.3015
		2000001 to 3000000	-.08333	.40113	1.000	-1.3409	1.1743
	500001 to 1000000	3000001 to 5000000	-.37500	.48136	1.000	-1.8841	1.1341
		5000001 to 10000000	.00000	.55583	1.000	-1.7426	1.7426
		Up to 500000	.27606	.39476	1.000	-.9615	1.5137
		500001 to 1000000	.10026	.39456	1.000	-1.1367	1.3373
		1000001 to 1500000	.14314	.39763	1.000	-1.1035	1.3897
		1500001 to 2000000	.05952	.39614	1.000	-1.1824	1.3015
		2000001 to 3000000	-.08333	.40113	1.000	-1.3409	1.1743
		3000001 to 5000000	-.37500	.48136	1.000	-1.8841	1.1341
Up to 500000	500001 to 1000000	-.15607	.06831	.633	-.3702	.0581	
	1000001 to 1500000	-.39658*	.09527	.001	-.6953	-.0979	
	1500001 to 2000000	-.19901	.08324	.478	-.4600	.0619	
	2000001 to 3000000	-.32599	.11903	.177	-.6992	.0472	
	3000001 to 5000000	-.57599	.37791	1.000	-1.7608	.6088	
	5000001 to 10000000	-1.32599	.53212	.362	-2.9942	.3423	
	Above 10000000	-.82599	.53212	1.000	-2.4942	.8423	
	Up to 500000	.15607	.06831	.633	-.0581	.3702	
500001 to 1000000	1000001 to 1500000	-.24051	.09379	.295	-.5346	.0535	
	1500001 to 2000000	-.04294	.08154	1.000	-.2986	.2127	
	2000001 to 3000000	-.16992	.11785	1.000	-.5394	.1995	
	3000001 to 5000000	-.41992	.37754	1.000	-1.6035	.7637	

		500001 to 1000000	-1.16992	.53186	.788	-2.8373	.4975	
		Above 1000000	-.66992	.53186	1.000	-2.3373	.9975	
	1000001 to 1500000	Up to 500000	.39658*	.09527	.001	-.0979	.6953	
		500001 to 1000000	.24051	.09379	.295	-.0535	.5346	
		1500001 to 2000000	.19757	.10516	1.000	-.1321	.5273	
		2000001 to 3000000	.07059	.13527	1.000	-.3535	.4947	
		3000001 to 5000000	-.17941	.38333	1.000	-1.3812	1.0224	
		Above 1000000	-.92941	.53599	1.000	-2.6098	.7510	
	1500001 to 2000000	Above 1000000	-.42941	.53599	1.000	-2.1098	1.2510	
		Up to 500000	.19901	.08324	.478	-.0619	.4600	
		500001 to 1000000	.04294	.08154	1.000	-.2127	.2986	
		1000001 to 1500000	-.19757	.10516	1.000	-.5273	.1321	
		2000001 to 3000000	-.12698	.12708	1.000	-.5254	.2714	
		3000001 to 5000000	-.37698	.38052	1.000	-1.5700	.8160	
	2000001 to 3000000	5000001 to 10000000	-1.12698	.53398	.984	-2.8011	.5471	
		Above 1000000	-.62698	.53398	1.000	-2.3011	1.0471	
		Up to 500000	.32599	.11903	.177	-.0472	.6992	
		500001 to 1000000	.16992	.11785	1.000	-.1995	.5394	
		1000001 to 1500000	-.07059	.13527	1.000	-.4947	.3535	
		1500001 to 2000000	.12698	.12708	1.000	-.2714	.5254	
	3000001 to 5000000	3000001 to 5000000	-.25000	.38992	1.000	-1.4724	.9724	
		5000001 to 10000000	-1.00000	.54072	1.000	-2.6952	.6952	
		Above 1000000	-.50000	.54072	1.000	-2.1952	1.1952	
		Up to 500000	.57599	.37791	1.000	-.6088	1.7608	
		500001 to 1000000	.41992	.37754	1.000	-.7637	1.6035	
		1000001 to 1500000	.17941	.38333	1.000	-1.0224	1.3812	
	5000001 to 10000000	1500001 to 2000000	.37698	.38052	1.000	-.8160	1.5700	
		2000001 to 3000000	.25000	.38992	1.000	-.9724	1.4724	
		3000001 to 5000000	-.75000	.64886	1.000	-2.7842	1.2842	
		Above 1000000	-.25000	.64886	1.000	-2.2842	1.7842	
		Up to 500000	1.32599	.53212	.362	-.3423	2.9942	
		500001 to 1000000	1.16992	.53186	.788	-.4975	2.8373	
	Above 10000000	1000001 to 1500000	.92941	.53599	1.000	-.7510	2.6098	
		1500001 to 2000000	1.12698	.53398	.984	-.5471	2.8011	
		2000001 to 3000000	1.00000	.54072	1.000	-.6952	2.6952	
		3000001 to 5000000	.75000	.64886	1.000	-1.2842	2.7842	
		Above 1000000	.50000	.74924	1.000	-1.8489	2.8489	
		Up to 500000	.82599	.53212	1.000	-.8423	2.4942	
	Mean_support	Up to 500000	500001 to 1000000	-.21632	.07084	.066	-.4384	.0058
			1000001 to 1500000	-.48852*	.09881	.000	-.7983	-.1787
			1500001 to 2000000	-.35775*	.08633	.001	-.6284	-.0871
			2000001 to 3000000	-.59783*	.12345	.000	-.9849	-.2108
			3000001 to 5000000	-.55617	.39194	1.000	-1.7849	.6726
			5000001 to 10000000	-.30617	.55188	1.000	-2.0364	1.4240
			Above 1000000	.44383	.55188	1.000	-1.2864	2.1740
		500001 to 1000000	Up to 500000	.21632	.07084	.066	-.0058	.4384
			1000001 to 1500000	-.27220	.09728	.148	-.5772	.0328
1500001 to 2000000			-.14143	.08456	1.000	-.4065	.1237	
2000001 to 3000000			-.38151	.12222	.052	-.7647	.0017	
3000001 to 5000000	-.33984		.39155	1.000	-1.5674	.8877		
5000001 to 10000000	-.08984		.55161	1.000	-1.8192	1.6395		
1000001 to 1500000	Above 1000000	.66016	.55161	1.000	-1.0692	2.3895		
	Up to 500000	.48852*	.09881	.000	.1787	.7983		
	500001 to 1000000	.27220	.09728	.148	-.0328	.5772		
	1500001 to 2000000	.13077	.10907	1.000	-.2112	.4727		
	2000001 to 3000000	-.10931	.14030	1.000	-.5492	.3305		
	3000001 to 5000000	-.06765	.39757	1.000	-1.3141	1.1788		
	5000001 to 10000000	.18235	.55589	1.000	-1.5604	1.9251		
1500001 to 2000000	Above 1000000	.93235	.55589	1.000	-.8104	2.6751		
	Up to 500000	.35775*	.08633	.001	.0871	.6284		
	500001 to 1000000	.14143	.08456	1.000	-.1237	.4065		
	1000001 to 1500000	-.13077	.10907	1.000	-.4727	.2112		
	2000001 to 3000000	-.24008	.13180	1.000	-.6533	.1731		
		3000001 to 5000000	-.19841	.39465	1.000	-1.4357	1.0388	

		5000001 to 10000000	.05159	.55381	1.000	-1.6847	1.7878	
		Above 10000000	.80159	.55381	1.000	-.9347	2.5378	
2000001 to 3000000		Up to 500000	.59783*	.12345	.000	.2108	.9849	
		500001 to 1000000	.38151	.12222	.052	-.0017	.7647	
		1000001 to 1500000	.10931	.14030	1.000	-.3305	.5492	
		1500001 to 2000000	.24008	.13180	1.000	-.1731	.6533	
		3000001 to 5000000	.04167	.40439	1.000	-1.2261	1.3095	
		5000001 to 10000000	.29167	.56079	1.000	-1.4665	2.0498	
		Above 10000000	1.04167	.56079	1.000	-.7165	2.7998	
3000001 to 5000000		Up to 500000	.55617	.39194	1.000	-.6726	1.7849	
		500001 to 1000000	.33984	.39155	1.000	-.8877	1.5674	
		1000001 to 1500000	.06765	.39757	1.000	-1.1788	1.3141	
		1500001 to 2000000	.19841	.39465	1.000	-1.0388	1.4357	
		2000001 to 3000000	-.04167	.40439	1.000	-1.3095	1.2261	
		5000001 to 10000000	.25000	.67295	1.000	-1.8598	2.3598	
5000001 to 10000000		Above 10000000	1.00000	.67295	1.000	-1.1098	3.1098	
		Up to 500000	.30617	.55188	1.000	-1.4240	2.0364	
		500001 to 1000000	.08984	.55161	1.000	-1.6395	1.8192	
		1000001 to 1500000	-.18235	.55589	1.000	-1.9251	1.5604	
		1500001 to 2000000	-.05159	.55381	1.000	-1.7878	1.6847	
		2000001 to 3000000	-.29167	.56079	1.000	-2.0498	1.4665	
		3000001 to 5000000	-.25000	.67295	1.000	-2.3598	1.8598	
Above 10000000		Above 10000000	.75000	.77706	1.000	-1.6862	3.1862	
		Up to 500000	-.44383	.55188	1.000	-2.1740	1.2864	
		500001 to 1000000	-.66016	.55161	1.000	-2.3895	1.0692	
		1000001 to 1500000	-.93235	.55589	1.000	-2.6751	.8104	
		1500001 to 2000000	-.80159	.55381	1.000	-2.5378	.9347	
		2000001 to 3000000	-1.04167	.56079	1.000	-2.7998	.7165	
		3000001 to 5000000	-1.00000	.67295	1.000	-3.1098	1.1098	
Mean_postsanc tion	Up to 500000	500001 to 1000000	-.09917	.05264	1.000	-.2642	.0658	
		1000001 to 1500000	-.08772	.07342	1.000	-.3179	.1424	
		1500001 to 2000000	-.06142	.06414	1.000	-.2625	.1397	
		2000001 to 3000000	-.29340*	.09172	.040	-.5809	-.0058	
		3000001 to 5000000	.06424	.29121	1.000	-.8487	.9772	
		5000001 to 10000000	.14758	.41004	1.000	-1.1379	1.4331	
	500001 to 1000000		Above 10000000	-.60242	.41004	1.000	-1.8879	.6831
			Up to 500000	.09917	.05264	1.000	-.0658	.2642
			1000001 to 1500000	.01145	.07227	1.000	-.2151	.2380
			1500001 to 2000000	.03775	.06283	1.000	-.1592	.2347
			2000001 to 3000000	-.19423	.09081	.918	-.4789	.0905
			3000001 to 5000000	.16341	.29092	1.000	-.7486	1.0755
	1000001 to 1500000		5000001 to 10000000	.24674	.40984	1.000	-1.0381	1.5316
			Above 10000000	-.50326	.40984	1.000	-1.7881	.7816
			Up to 500000	.08772	.07342	1.000	-.1424	.3179
			500001 to 1000000	-.01145	.07227	1.000	-.2380	.2151
			1500001 to 2000000	.02630	.08104	1.000	-.2278	.2804
			2000001 to 3000000	-.20568	.10424	1.000	-.5325	.1211
	1500001 to 2000000		3000001 to 5000000	.15196	.29539	1.000	-.7741	1.0780
			5000001 to 10000000	.23529	.41302	1.000	-1.0596	1.5302
Above 10000000			-.51471	.41302	1.000	-1.8096	.7802	
Up to 500000			.06142	.06414	1.000	-.1397	.2625	
500001 to 1000000			-.03775	.06283	1.000	-.2347	.1592	
1000001 to 1500000			-.02630	.08104	1.000	-.2804	.2278	
2000001 to 3000000		2000001 to 3000000	-.23198	.09793	.507	-.5390	.0750	
		3000001 to 5000000	.12566	.29322	1.000	-.7936	1.0449	
		5000001 to 10000000	.20899	.41147	1.000	-1.0810	1.4990	
		Above 10000000	-.54101	.41147	1.000	-1.8310	.7490	
		Up to 500000	.29340*	.09172	.040	.0058	.5809	
		500001 to 1000000	.19423	.09081	.918	-.0905	.4789	
3000001 to 5000000		1000001 to 1500000	.20568	.10424	1.000	-.1211	.5325	
		1500001 to 2000000	.23198	.09793	.507	-.0750	.5390	
		3000001 to 5000000	.35764	.30046	1.000	-.5843	1.2996	
		5000001 to 10000000	.44097	.41666	1.000	-.8653	1.7473	
		Above 10000000	-.30903	.41666	1.000	-1.6153	.9973	
		Up to 500000	-.06424	.29121	1.000	-.9772	.8487	
3000001 to 5000000		500001 to 1000000	-.16341	.29092	1.000	-1.0755	.7486	
		1000001 to 1500000	-.15196	.29539	1.000	-1.0780	.7741	
		1500001 to 2000000	-.12566	.29322	1.000	-1.0449	.7936	
		2000001 to 3000000	-.35764	.30046	1.000	-1.2996	.5843	

		500001 to 1000000	.08333	.50000	1.000	-1.4842	1.6509
		Above 1000000	-.66667	.50000	1.000	-2.2342	.9009
	5000001 to 10000000	Up to 500000	-.14758	.41004	1.000	-1.4331	1.1379
		500001 to 1000000	-.24674	.40984	1.000	-1.5316	1.0381
		1000001 to 1500000	-.23529	.41302	1.000	-1.5302	1.0596
		1500001 to 2000000	-.20899	.41147	1.000	-1.4990	1.0810
		2000001 to 3000000	-.44097	.41666	1.000	-1.7473	.8653
		3000001 to 5000000	-.08333	.50000	1.000	-1.6509	1.4842
	Above 10000000	Above 10000000	-.75000	.57735	1.000	-2.5600	1.0600
		Up to 500000	.60242	.41004	1.000	-.6831	1.8879
		500001 to 1000000	.50326	.40984	1.000	-.7816	1.7881
		1000001 to 1500000	.51471	.41302	1.000	-.7802	1.8096
		1500001 to 2000000	.54101	.41147	1.000	-.7490	1.8310
		2000001 to 3000000	.30903	.41666	1.000	-.9973	1.6153
Mean_terms	Up to 500000	3000001 to 5000000	.66667	.50000	1.000	-.9009	2.2342
		5000001 to 10000000	.75000	.57735	1.000	-1.0600	2.5600
		500001 to 1000000	-.10219	.04201	.427	-.2339	.0295
		1000001 to 1500000	-.18080	.05860	.059	-.3645	.0029
		1500001 to 2000000	-.02268	.05119	1.000	-.1832	.1378
		2000001 to 3000000	-.17568	.07321	.466	-.4052	.0538
	500001 to 1000000	3000001 to 5000000	-.27753	.23243	1.000	-1.0062	.4512
		5000001 to 10000000	-.66642	.32728	1.000	-1.6925	.3596
		Above 10000000	.27802	.32728	1.000	-.7480	1.3041
		Up to 500000	.10219	.04201	.427	-.0295	.2339
		1000001 to 1500000	-.07862	.05769	1.000	-.2595	.1022
		1500001 to 2000000	.07950	.05015	1.000	-.0777	.2367
	1000001 to 1500000	2000001 to 3000000	-.07350	.07248	1.000	-.3007	.1537
		3000001 to 5000000	-.17535	.23220	1.000	-.9033	.5526
5000001 to 10000000		-.56424	.32712	1.000	-1.5898	.4613	
Above 10000000		.38021	.32712	1.000	-.6453	1.4058	
Up to 500000		.18080	.05860	.059	-.0029	.3645	
500001 to 1000000		.07862	.05769	1.000	-.1022	.2595	
1500001 to 2000000	1500001 to 2000000	.15812	.06468	.413	-.0447	.3609	
	2000001 to 3000000	.00512	.08320	1.000	-.2557	.2660	
	3000001 to 5000000	-.09673	.23577	1.000	-.8359	.6424	
	5000001 to 10000000	-.48562	.32966	1.000	-1.5191	.5479	
	Above 10000000	.45882	.32966	1.000	-.5747	1.4923	
	Up to 500000	.02268	.05119	1.000	-.1378	.1832	
2000001 to 3000000	500001 to 1000000	-.07950	.05015	1.000	-.2367	.0777	
	1000001 to 1500000	-.15812	.06468	.413	-.3609	.0447	
	2000001 to 3000000	-.15300	.07816	1.000	-.3980	.0921	
	3000001 to 5000000	-.25485	.23404	1.000	-.9886	.4789	
	5000001 to 10000000	-.64374	.32843	1.000	-1.6734	.3859	
	Above 10000000	.30071	.32843	1.000	-.7289	1.3304	
3000001 to 5000000	Up to 500000	.17568	.07321	.466	-.0538	.4052	
	500001 to 1000000	.07350	.07248	1.000	-.1537	.3007	
	1000001 to 1500000	-.00512	.08320	1.000	-.2660	.2557	
	1500001 to 2000000	.15300	.07816	1.000	-.0921	.3980	
	3000001 to 5000000	-.10185	.23982	1.000	-.8537	.6500	
	5000001 to 10000000	-.49074	.33257	1.000	-1.5334	.5519	
5000001 to 10000000	Above 10000000	.45370	.33257	1.000	-.5889	1.4963	
	Up to 500000	.27753	.23243	1.000	-.4512	1.0062	
	500001 to 1000000	.17535	.23220	1.000	-.5526	.9033	
	1000001 to 1500000	.09673	.23577	1.000	-.6424	.8359	
	1500001 to 2000000	.25485	.23404	1.000	-.4789	.9886	
	2000001 to 3000000	.10185	.23982	1.000	-.6500	.8537	
Above 10000000	3000001 to 5000000	-.38889	.39908	1.000	-1.6401	.8623	
	Above 10000000	.55556	.39908	1.000	-.6956	1.8067	
	Up to 500000	.66642	.32728	1.000	-.3596	1.6925	
	500001 to 1000000	.56424	.32712	1.000	-.4613	1.5898	
	1000001 to 1500000	.48562	.32966	1.000	-.5479	1.5191	
	1500001 to 2000000	.64374	.32843	1.000	-.3859	1.6734	
	5000001 to 10000000	2000001 to 3000000	.49074	.33257	1.000	-.5519	1.5334
		3000001 to 5000000	.38889	.39908	1.000	-.8623	1.6401
	Above 10000000	Above 10000000	.94444	.46082	1.000	-.5003	2.3892
		Up to 500000	-.27802	.32728	1.000	-1.3041	.7480
		500001 to 1000000	-.38021	.32712	1.000	-1.4058	.6453
		1000001 to 1500000	-.45882	.32966	1.000	-1.4923	.5747
	Above 10000000	1500001 to 2000000	-.30071	.32843	1.000	-1.3304	.7289
		2000001 to 3000000	-.45370	.33257	1.000	-1.4963	.5889

	3000001 to 5000000	-.55556	.39908	1.000	-1.8067	.6956
	5000001 to 10000000	-.94444	.46082	1.000	-2.3892	.5003

\*. The mean difference is significant at the 0.05 level.

**(F) Post hoc test results (Mean Difficulty score and amount of capital invested)**

Dependent Variable	(I) Amount of loan applied in intervals	(J) Amount of loan applied in intervals	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
						Bonferroni	
Mean_appl	Upto 500000	500001 to 1000000	-.15690	.05486	.122	-.3289	.0151
		1000001 to 1500000	-.23839	.07673	.055	-.4790	.0022
		1500001 to 2000000	-.25155*	.07673	.031	-.4921	-.0110
		2000001 to 3000000	-.38232	.12335	.056	-.7690	.0044
		3000001 to 5000000	-.48905*	.15516	.047	-.9755	-.0026
		Above 10000000	-.28488	.17819	1.000	-.8435	.2738
	500001 to 1000000	Upto 500000	.15690	.05486	.122	-.0151	.3289
		1000001 to 1500000	-.08149	.08259	1.000	-.3404	.1774
		1500001 to 2000000	-.09465	.08259	1.000	-.3536	.1643
		2000001 to 3000000	-.22542	.12707	1.000	-.6238	.1730
		3000001 to 5000000	-.33215	.15814	1.000	-.8279	.1636
		Above 10000000	-.12799	.18079	1.000	-.6948	.4388
	1000001 to 1500000	Upto 500000	.23839	.07673	.055	-.0022	.4790
		500001 to 1000000	.08149	.08259	1.000	-.1774	.3404
		1500001 to 2000000	-.01316	.09849	1.000	-.3219	.2956
		2000001 to 3000000	-.14393	.13793	1.000	-.5764	.2885
		3000001 to 5000000	-.25066	.16699	1.000	-.7742	.2729
		Above 10000000	-.04649	.18859	1.000	-.6377	.5447
	1500001 to 2000000	Upto 500000	.48684	.43490	1.000	-.8766	1.8503
		Upto 500000	.25155*	.07673	.031	.0110	.4921
		500001 to 1000000	.09465	.08259	1.000	-.1643	.3536
		1000001 to 1500000	.01316	.09849	1.000	-.2956	.3219
		2000001 to 3000000	-.13077	.13793	1.000	-.5632	.3017
		3000001 to 5000000	-.23750	.16699	1.000	-.7610	.2860
	2000001 to 3000000	5000001 to 10000000	-.03333	.18859	1.000	-.6246	.5579
		Above 10000000	-.50000	.43490	1.000	-.8635	1.8635
		Upto 500000	.38232	.12335	.056	-.0044	.7690
		500001 to 1000000	.22542	.12707	1.000	-.1730	.6238
		1000001 to 1500000	.14393	.13793	1.000	-.2885	.5764
		1500001 to 2000000	.13077	.13793	1.000	-.3017	.5632
	3000001 to 5000000	3000001 to 5000000	-.10673	.19291	1.000	-.7115	.4980
		5000001 to 10000000	.09744	.21188	1.000	-.5668	.7617
		Above 10000000	.63077	.44550	1.000	-.7659	2.0274
		Upto 500000	.48905*	.15516	.047	.0026	.9755
		500001 to 1000000	.33215	.15814	1.000	-.1636	.8279
		1000001 to 1500000	.25066	.16699	1.000	-.2729	.7742
	5000001 to 10000000	1500001 to 2000000	.23750	.16699	1.000	-.2860	.7610
		2000001 to 3000000	.10673	.19291	1.000	-.4980	.7115
		3000001 to 5000000	.20417	.23184	1.000	-.5227	.9310
		Above 10000000	.73750	.45533	1.000	-.6900	2.1650
		Upto 500000	.28488	.17819	1.000	-.2738	.8435
		500001 to 1000000	.12799	.18079	1.000	-.4388	.6948
Above 10000000	1000001 to 1500000	.04649	.18859	1.000	-.5447	.6377	
	1500001 to 2000000	.03333	.18859	1.000	-.5579	.6246	
	2000001 to 3000000	-.09744	.21188	1.000	-.7617	.5668	
	3000001 to 5000000	-.20417	.23184	1.000	-.9310	.5227	
	Above 10000000	.53333	.46369	1.000	-.9204	1.9870	
	Upto 500000	-.24845	.43050	1.000	-1.5981	1.1012	
Mean_docu	Upto 500000	500001 to 1000000	-.40535	.43158	1.000	-1.7584	.9477
		1000001 to 1500000	-.48684	.43490	1.000	-1.8503	.8766
		1500001 to 2000000	-.50000	.43490	1.000	-1.8635	.8635
		2000001 to 3000000	-.63077	.44550	1.000	-2.0274	.7659
		3000001 to 5000000	-.73750	.45533	1.000	-2.1650	.6900
		5000001 to 10000000	-.53333	.46369	1.000	-1.9870	.9204
Upto 500000	500001 to 1000000	-.16540	.06759	.410	-.3773	.0465	
	1000001 to 1500000	-.14390	.09455	1.000	-.4403	.1525	
	1500001 to 2000000	-.17022	.09455	1.000	-.4666	.1262	



		2000001 to 3000000	-.38732	.15198	.309	-.8638	.0892	
		3000001 to 5000000	-.60607	.19118	.044	-1.2055	-.0067	
		5000001 to 10000000	-.05399	.21957	1.000	-.7424	.6344	
		Above 10000000	-.13732	.53045	1.000	-1.8003	1.5257	
500001 to 1000000		Upto 500000	.16540	.06759	.410	-.0465	.3773	
		1000001 to 1500000	.02150	.10176	1.000	-.2975	.3405	
		1500001 to 2000000	-.00482	.10176	1.000	-.3239	.3142	
		2000001 to 3000000	-.22193	.15657	1.000	-.7128	.2690	
		3000001 to 5000000	-.44068	.19485	.672	-1.0516	.1702	
		5000001 to 10000000	.11141	.22277	1.000	-.5870	.8098	
		Above 10000000	.02807	.53178	1.000	-1.6391	1.6953	
1000001 to 1500000		Upto 500000	.14390	.09455	1.000	-.1525	.4403	
		500001 to 1000000	-.02150	.10176	1.000	-.3405	.2975	
		1500001 to 2000000	-.02632	.12135	1.000	-.4068	.3541	
		2000001 to 3000000	-.24342	.16996	1.000	-.7763	.2894	
		3000001 to 5000000	-.46217	.20576	.700	-1.1073	.1829	
		5000001 to 10000000	.08991	.23237	1.000	-.6386	.8184	
		Above 10000000	.00658	.53588	1.000	-1.6734	1.6866	
1500001 to 2000000		Upto 500000	.17022	.09455	1.000	-.1262	.4666	
		500001 to 1000000	.00482	.10176	1.000	-.3142	.3239	
		1000001 to 1500000	.02632	.12135	1.000	-.3541	.4068	
		2000001 to 3000000	-.21711	.16996	1.000	-.7499	.3157	
		3000001 to 5000000	-.43586	.20576	.966	-1.0809	.2092	
		5000001 to 10000000	.11623	.23237	1.000	-.6123	.8447	
		Above 10000000	.03289	.53588	1.000	-1.6471	1.7129	
2000001 to 3000000		Upto 500000	.38732	.15198	.309	-.0892	.8638	
		500001 to 1000000	.22193	.15657	1.000	-.2690	.7128	
		1000001 to 1500000	.24342	.16996	1.000	-.2894	.7763	
		1500001 to 2000000	.21711	.16996	1.000	-.3157	.7499	
		3000001 to 5000000	-.21875	.23769	1.000	-.9639	.5264	
		5000001 to 10000000	.33333	.26107	1.000	-.4851	1.1518	
		Above 10000000	.25000	.54893	1.000	-1.4709	1.9709	
3000001 to 5000000		Upto 500000	.60607	.19118	.044	.0067	1.2055	
		500001 to 1000000	.44068	.19485	.672	-.1702	1.0516	
		1000001 to 1500000	.46217	.20576	.700	-.1829	1.1073	
		1500001 to 2000000	.43586	.20576	.966	-.2092	1.0809	
		2000001 to 3000000	.21875	.23769	1.000	-.5264	.9639	
		5000001 to 10000000	.55208	.28567	1.000	-.3435	1.4477	
		Above 10000000	.46875	.56105	1.000	-1.2902	2.2277	
5000001 to 10000000		Upto 500000	.05399	.21957	1.000	-.6344	.7424	
		500001 to 1000000	-.11141	.22277	1.000	-.8098	.5870	
		1000001 to 1500000	-.08991	.23237	1.000	-.8184	.6386	
		1500001 to 2000000	-.11623	.23237	1.000	-.8447	.6123	
		2000001 to 3000000	-.33333	.26107	1.000	-1.1518	.4851	
		3000001 to 5000000	-.55208	.28567	1.000	-1.4477	.3435	
		Above 10000000	-.08333	.57134	1.000	-1.8745	1.7079	
Above 10000000		Upto 500000	.13732	.53045	1.000	-1.5257	1.8003	
		500001 to 1000000	-.02807	.53178	1.000	-1.6953	1.6391	
		1000001 to 1500000	-.00658	.53588	1.000	-1.6866	1.6734	
		1500001 to 2000000	-.03289	.53588	1.000	-1.7129	1.6471	
		2000001 to 3000000	-.25000	.54893	1.000	-1.9709	1.4709	
		3000001 to 5000000	-.46875	.56105	1.000	-2.2277	1.2902	
		5000001 to 10000000	.08333	.57134	1.000	-1.7079	1.8745	
Mean_staff	Upto 500000	500001 to 1000000	-.06500	.05437	1.000	-.2354	.1054	
		1000001 to 1500000	-.09005	.07605	1.000	-.3285	.1484	
		1500001 to 2000000	-.12426	.07605	1.000	-.3627	.1142	
		2000001 to 3000000	.03060	.12225	1.000	-.3527	.4138	
		3000001 to 5000000	-.20979	.15377	1.000	-.6919	.2723	
		5000001 to 10000000	-.11812	.17660	1.000	-.6718	.4355	
		Above 10000000	.51521	.42665	1.000	-.8224	1.8528	
	500001 to 1000000		Upto 500000	.06500	.05437	1.000	-.1054	.2354
			1000001 to 1500000	-.02505	.08185	1.000	-.2817	.2316
			1500001 to 2000000	-.05926	.08185	1.000	-.3159	.1973
			2000001 to 3000000	.09560	.12594	1.000	-.2992	.4904
			3000001 to 5000000	-.14479	.15672	1.000	-.6361	.3466
			5000001 to 10000000	-.05312	.17918	1.000	-.6149	.5086
	1000001 to 1500000		Above 10000000	.58021	.42773	1.000	-.7607	1.9212
			Upto 500000	.09005	.07605	1.000	-.1484	.3285
500001 to 1000000			.02505	.08185	1.000	-.2316	.2817	
		1500001 to 2000000	-.03421	.09761	1.000	-.3402	.2718	

		2000001 to 3000000	.12065	.13670	1.000	-.3079	.5492
		3000001 to 5000000	-.11974	.16550	1.000	-.6386	.3991
		5000001 to 10000000	-.02807	.18690	1.000	-.6140	.5579
		Above 10000000	.60526	.43102	1.000	-.7460	1.9565
1500001 to 2000000		Upto 500000	.12426	.07605	1.000	-.1142	.3627
		500001 to 1000000	.05926	.08185	1.000	-.1973	.3159
		1000001 to 1500000	.03421	.09761	1.000	-.2718	.3402
		2000001 to 3000000	.15486	.13670	1.000	-.2737	.5834
		3000001 to 5000000	-.08553	.16550	1.000	-.6044	.4333
		5000001 to 10000000	.00614	.18690	1.000	-.5798	.5921
2000001 to 3000000		Above 10000000	.63947	.43102	1.000	-.7118	1.9908
		Upto 500000	-.03060	.12225	1.000	-.4138	.3527
		500001 to 1000000	-.09560	.12594	1.000	-.4904	.2992
		1000001 to 1500000	-.12065	.13670	1.000	-.5492	.3079
		1500001 to 2000000	-.15486	.13670	1.000	-.5834	.2737
		3000001 to 5000000	-.24038	.19118	1.000	-.8398	.3590
3000001 to 5000000		5000001 to 10000000	-.14872	.20998	1.000	-.8070	.5096
		Above 10000000	.48462	.44152	1.000	-.8996	1.8688
		Upto 500000	.20979	.15377	1.000	-.2723	.6919
		500001 to 1000000	.14479	.15672	1.000	-.3466	.6361
		1000001 to 1500000	.11974	.16550	1.000	-.3991	.6386
		1500001 to 2000000	.08553	.16550	1.000	-.4333	.6044
5000001 to 10000000		2000001 to 3000000	.24038	.19118	1.000	-.3590	.8398
		3000001 to 5000000	.09167	.22977	1.000	-.6287	.8120
		Above 10000000	.72500	.45127	1.000	-.6898	2.1398
		Upto 500000	.11812	.17660	1.000	-.4355	.6718
		500001 to 1000000	.05312	.17918	1.000	-.5086	.6149
		1000001 to 1500000	.02807	.18690	1.000	-.5579	.6140
Above 10000000		1500001 to 2000000	-.00614	.18690	1.000	-.5921	.5798
		2000001 to 3000000	.14872	.20998	1.000	-.5096	.8070
		3000001 to 5000000	-.09167	.22977	1.000	-.8120	.6287
		Above 10000000	.63333	.45955	1.000	-.8074	2.0741
		Upto 500000	-.51521	.42665	1.000	-1.8528	.8224
		500001 to 1000000	-.58021	.42773	1.000	-1.9212	.7607
Mean_sanction	Upto 500000	1000001 to 1500000	-.60526	.43102	1.000	-1.9565	.7460
		1500001 to 2000000	-.63947	.43102	1.000	-1.9908	.7118
		2000001 to 3000000	-.48462	.44152	1.000	-1.8688	.8996
		3000001 to 5000000	-.72500	.45127	1.000	-2.1398	.6898
		5000001 to 10000000	-.63333	.45955	1.000	-2.0741	.8074
		Above 10000000	-.09103	.05076	1.000	-.2502	.0681
	500001 to 1000000	1000001 to 1500000	-.13405	.07100	1.000	-.3566	.0885
		1500001 to 2000000	-.14282	.07100	1.000	-.3654	.0798
		2000001 to 3000000	-.18499	.11413	1.000	-.5428	.1728
		3000001 to 5000000	-.23548	.14357	1.000	-.6856	.2146
		5000001 to 10000000	-.31534	.16488	1.000	-.8323	.2016
		Above 10000000	-.12089	.39833	1.000	-1.3697	1.1279
1000001 to 1500000	Upto 500000	.09103	.05076	1.000	-.0681	.2502	
	500001 to 1000000	-.04302	.07642	1.000	-.2826	.1966	
	1500001 to 2000000	-.05179	.07642	1.000	-.2914	.1878	
	2000001 to 3000000	-.09396	.11758	1.000	-.4626	.2747	
	3000001 to 5000000	-.14444	.14632	1.000	-.6032	.3143	
	5000001 to 10000000	-.22430	.16728	1.000	-.7488	.3001	
1500001 to 2000000	Above 10000000	-.02986	.39933	1.000	-1.2818	1.2221	
	Upto 500000	.13405	.07100	1.000	-.0885	.3566	
	500001 to 1000000	.04302	.07642	1.000	-.1966	.2826	
	1000001 to 1500000	-.00877	.09113	1.000	-.2945	.2769	
	1500001 to 2000000	-.05094	.12763	1.000	-.4511	.3492	
	2000001 to 3000000	-.10143	.15451	1.000	-.5858	.3830	
2000001 to 3000000	3000001 to 5000000	-.18129	.17450	1.000	-.7283	.3658	
	5000001 to 10000000	.01316	.40241	1.000	-1.2484	1.2747	
	Upto 500000	.14282	.07100	1.000	-.0798	.3654	
	500001 to 1000000	.05179	.07642	1.000	-.1878	.2914	
	1000001 to 1500000	.00877	.09113	1.000	-.2769	.2945	
	1500001 to 2000000	-.04217	.12763	1.000	-.4423	.3580	
		3000001 to 5000000	-.09265	.15451	1.000	-.5771	.3918
		5000001 to 10000000	-.17251	.17450	1.000	-.7196	.3745
		Above 10000000	.02193	.40241	1.000	-1.2397	1.2835
		Upto 500000	.18499	.11413	1.000	-.1728	.5428
		500001 to 1000000	.09396	.11758	1.000	-.2747	.4626
		1000001 to 1500000	.05094	.12763	1.000	-.3492	.4511

		1500001 to 2000000	.04217	.12763	1.000	-.3580	.4423
		3000001 to 5000000	-.05048	.17849	1.000	-.6101	.5091
		5000001 to 10000000	-.13034	.19604	1.000	-.7450	.4843
		Above 10000000	.06410	.41221	1.000	-1.2282	1.3564
	3000001 to 5000000	Upto 500000	.23548	.14357	1.000	-.2146	.6856
		500001 to 1000000	.14444	.14632	1.000	-.3143	.6032
		1000001 to 1500000	.10143	.15451	1.000	-.3830	.5858
		1500001 to 2000000	.09265	.15451	1.000	-.3918	.5771
		2000001 to 3000000	.05048	.17849	1.000	-.5091	.6101
		5000001 to 10000000	-.07986	.21452	1.000	-.7524	.5927
	5000001 to 10000000	Above 10000000	.11458	.42131	1.000	-1.2063	1.4354
		Upto 500000	.31534	.16488	1.000	-.2016	.8323
		500001 to 1000000	.22430	.16728	1.000	-.3001	.7488
		1000001 to 1500000	.18129	.17450	1.000	-.3658	.7283
		1500001 to 2000000	.17251	.17450	1.000	-.3745	.7196
		2000001 to 3000000	.13034	.19604	1.000	-.4843	.7450
	Above 10000000	3000001 to 5000000	.07986	.21452	1.000	-.5927	.7524
		Above 10000000	.19444	.42904	1.000	-1.1506	1.5395
		Upto 500000	.12089	.39833	1.000	-1.1279	1.3697
		500001 to 1000000	.02986	.39933	1.000	-1.2221	1.2818
		1000001 to 1500000	-.01316	.40241	1.000	-1.2747	1.2484
1500001 to 2000000		-.02193	.40241	1.000	-1.2835	1.2397	
Mean_attitude	Upto 500000	2000001 to 3000000	-.06410	.41221	1.000	-1.3564	1.2282
		3000001 to 5000000	-.11458	.42131	1.000	-1.4354	1.2063
		5000001 to 10000000	-.19444	.42904	1.000	-1.5395	1.1506
		500001 to 1000000	-.13084	.06778	1.000	-.3433	.0817
		1000001 to 1500000	-.23986	.09481	.325	-.5371	.0574
		1500001 to 2000000	-.37144*	.09481	.003	-.6687	-.0742
	5000001 to 10000000	2000001 to 3000000	-.32438	.15240	.942	-.8022	.1534
		3000001 to 5000000	-.56717	.19171	.089	-1.1682	.0339
		5000001 to 10000000	-.20258	.22017	1.000	-.8928	.4877
		Above 10000000	-.03592	.53190	1.000	-1.7035	1.6317
		Upto 500000	.13084	.06778	1.000	-.0817	.3433
		1000001 to 1500000	-.10903	.10204	1.000	-.4289	.2109
	1000001 to 1500000	1500001 to 2000000	-.24061	.10204	.522	-.5605	.0793
		2000001 to 3000000	-.19354	.15700	1.000	-.6858	.2987
		3000001 to 5000000	-.43633	.19539	.723	-1.0489	.1762
		5000001 to 10000000	-.07175	.22338	1.000	-.7721	.6286
		Above 10000000	.09492	.53324	1.000	-1.5768	1.7667
		Upto 500000	.23986	.09481	.325	-.0574	.5371
	1500001 to 2000000	500001 to 1000000	.10903	.10204	1.000	-.2109	.4289
		1500001 to 2000000	-.13158	.12168	1.000	-.5131	.2499
		2000001 to 3000000	-.08451	.17043	1.000	-.6188	.4498
3000001 to 5000000		-.32730	.20633	1.000	-.9742	.3196	
5000001 to 10000000		.03728	.23301	1.000	-.6932	.7678	
Above 10000000		.20395	.53735	1.000	-1.4807	1.8886	
2000001 to 3000000	Upto 500000	.37144*	.09481	.003	.0742	.6687	
	500001 to 1000000	.24061	.10204	.522	-.0793	.5605	
	1000001 to 1500000	.13158	.12168	1.000	-.2499	.5131	
	2000001 to 3000000	.04706	.17043	1.000	-.4872	.5814	
	3000001 to 5000000	-.19572	.20633	1.000	-.8426	.4511	
	5000001 to 10000000	.16886	.23301	1.000	-.5616	.8994	
3000001 to 5000000	Above 10000000	.33553	.53735	1.000	-1.3491	2.0202	
	Upto 500000	.32438	.15240	.942	-.1534	.8022	
	500001 to 1000000	.19354	.15700	1.000	-.2987	.6858	
	1000001 to 1500000	.08451	.17043	1.000	-.4498	.6188	
	1500001 to 2000000	-.04706	.17043	1.000	-.5814	.4872	
	3000001 to 5000000	-.24279	.23834	1.000	-.9900	.5044	
5000001 to 10000000	5000001 to 10000000	.12179	.26178	1.000	-.6989	.9425	
	Above 10000000	.28846	.55043	1.000	-1.4372	2.0141	
	Upto 500000	.56717	.19171	.089	-.0339	1.1682	
	500001 to 1000000	.43633	.19539	.723	-.1762	1.0489	
	1000001 to 1500000	.32730	.20633	1.000	-.3196	.9742	
	1500001 to 2000000	.19572	.20633	1.000	-.4511	.8426	
5000001 to 10000000	2000001 to 3000000	.24279	.23834	1.000	-.5044	.9900	
	3000001 to 5000000	.36458	.28645	1.000	-.5335	1.2626	
	Above 10000000	.53125	.56259	1.000	-1.2325	2.2950	
	Upto 500000	.20258	.22017	1.000	-.4877	.8928	
	500001 to 1000000	.07175	.22338	1.000	-.6286	.7721	
	1000001 to 1500000	-.03728	.23301	1.000	-.7678	.6932	

		1500001 to 2000000	-.16886	.23301	1.000	-.8994	.5616	
		2000001 to 3000000	-.12179	.26178	1.000	-.9425	.6989	
		3000001 to 5000000	-.36458	.28645	1.000	-1.2626	.5335	
		Above 10000000	.16667	.57291	1.000	-1.6295	1.9628	
	Above 10000000	Upto 500000	.03592	.53190	1.000	-1.6317	1.7035	
		500001 to 1000000	-.09492	.53324	1.000	-1.7667	1.5768	
		1000001 to 1500000	-.20395	.53735	1.000	-1.8886	1.4807	
		1500001 to 2000000	-.33553	.53735	1.000	-2.0202	1.3491	
		2000001 to 3000000	-.28846	.55043	1.000	-2.0141	1.4372	
		3000001 to 5000000	-.53125	.56259	1.000	-2.2950	1.2325	
	Mean_support	Upto 500000	5000001 to 10000000	-.16667	.57291	1.000	-1.9628	1.6295
			500001 to 1000000	-.22335	.07163	.053	-.4479	.0012
			1000001 to 1500000	-.14644	.10020	1.000	-.4606	.1677
			1500001 to 2000000	-.19249	.10020	1.000	-.5066	.1216
2000001 to 3000000			-.18592	.16107	1.000	-.6909	.3190	
3000001 to 5000000			-.37342	.20261	1.000	-1.0086	.2618	
500001 to 1000000		5000001 to 10000000	-.35258	.23269	1.000	-1.0821	.3769	
		Above 10000000	.06408	.56214	1.000	-1.6983	1.8265	
		Upto 500000	.22335	.07163	.053	-.0012	.4479	
		1000001 to 1500000	.07691	.10784	1.000	-.2612	.4150	
		1500001 to 2000000	.03085	.10784	1.000	-.3072	.3690	
		2000001 to 3000000	.03743	.16593	1.000	-.4828	.5576	
1000001 to 1500000		3000001 to 5000000	-.15007	.20650	1.000	-.7974	.4973	
		5000001 to 10000000	-.12923	.23608	1.000	-.8694	.6109	
	Above 10000000	.28743	.56356	1.000	-1.4794	2.0542		
	Upto 500000	.14644	.10020	1.000	-.1677	.4606		
	500001 to 1000000	-.07691	.10784	1.000	-.4150	.2612		
	1500001 to 2000000	-.04605	.12860	1.000	-.4492	.3571		
1500001 to 2000000	2000001 to 3000000	-.03947	.18011	1.000	-.6042	.5252		
	3000001 to 5000000	-.22697	.21806	1.000	-.9106	.4567		
	5000001 to 10000000	-.20614	.24626	1.000	-.9782	.5659		
	Above 10000000	.21053	.56789	1.000	-1.5699	1.9909		
	Upto 500000	.19249	.10020	1.000	-.1216	.5066		
	500001 to 1000000	-.03085	.10784	1.000	-.3690	.3072		
2000001 to 3000000	1000001 to 1500000	.04605	.12860	1.000	-.3571	.4492		
	2000001 to 3000000	.00658	.18011	1.000	-.5581	.5713		
	3000001 to 5000000	-.18092	.21806	1.000	-.8645	.5027		
	5000001 to 10000000	-.16009	.24626	1.000	-.9321	.6119		
	Above 10000000	.25658	.56789	1.000	-1.5238	2.0370		
	Upto 500000	.18592	.16107	1.000	-.3190	.6909		
3000001 to 5000000	500001 to 1000000	-.03743	.16593	1.000	-.5576	.4828		
	1000001 to 1500000	.03947	.18011	1.000	-.5252	.6042		
	1500001 to 2000000	-.00658	.18011	1.000	-.5713	.5581		
	3000001 to 5000000	-.18750	.25190	1.000	-.9772	.6022		
	5000001 to 10000000	-.16667	.27667	1.000	-1.0340	.7007		
	Above 10000000	.25000	.58173	1.000	-1.5738	2.0738		
5000001 to 10000000	Upto 500000	.37342	.20261	1.000	-.2618	1.0086		
	500001 to 1000000	.15007	.20650	1.000	-.4973	.7974		
	1000001 to 1500000	.22697	.21806	1.000	-.4567	.9106		
	1500001 to 2000000	.18092	.21806	1.000	-.5027	.8645		
	2000001 to 3000000	.18750	.25190	1.000	-.6022	.9772		
	5000001 to 10000000	.02083	.30274	1.000	-.9283	.9700		
Above 10000000	Above 10000000	.43750	.59457	1.000	-1.4265	2.3015		
	Upto 500000	.35258	.23269	1.000	-.3769	1.0821		
	500001 to 1000000	.12923	.23608	1.000	-.6109	.8694		
	1000001 to 1500000	.20614	.24626	1.000	-.5659	.9782		
	1500001 to 2000000	.16009	.24626	1.000	-.6119	.9321		
	2000001 to 3000000	.16667	.27667	1.000	-.7007	1.0340		
Above 10000000	3000001 to 5000000	-.02083	.30274	1.000	-.9700	.9283		
	Above 10000000	.41667	.60548	1.000	-1.4816	2.3149		
	Upto 500000	-.06408	.56214	1.000	-1.8265	1.6983		
	500001 to 1000000	-.28743	.56356	1.000	-2.0542	1.4794		
	1000001 to 1500000	-.21053	.56789	1.000	-1.9909	1.5699		
	1500001 to 2000000	-.25658	.56789	1.000	-2.0370	1.5238		
Mean_postsanc tion	Upto 500000	2000001 to 3000000	-.25000	.58173	1.000	-2.0738	1.5738	
		3000001 to 5000000	-.43750	.59457	1.000	-2.3015	1.4265	
		5000001 to 10000000	-.41667	.60548	1.000	-2.3149	1.4816	
		500001 to 1000000	-.04463	.05249	1.000	-.2092	.1199	
		1000001 to 1500000	.04038	.07343	1.000	-.1898	.2706	
		1500001 to 2000000	-.09997	.07343	1.000	-.3302	.1302	

Mean_terms		2000001 to 3000000	-.03671	.11804	1.000	-.4068	.3333	
		3000001 to 5000000	-.14328	.14848	1.000	-.6088	.3222	
		5000001 to 10000000	.06158	.17052	1.000	-.4730	.5962	
		Above 10000000	-.13286	.41196	1.000	-1.4244	1.1587	
	500001 to 1000000	Upto 500000	.04463	.05249	1.000	-.1199	.2092	
		1000001 to 1500000	.08501	.07903	1.000	-.1628	.3328	
		1500001 to 2000000	-.05534	.07903	1.000	-.3031	.1924	
		2000001 to 3000000	.00792	.12160	1.000	-.3733	.3891	
		3000001 to 5000000	-.09865	.15133	1.000	-.5731	.3758	
		5000001 to 10000000	.10621	.17301	1.000	-.4362	.6486	
	1000001 to 1500000	Above 10000000	-.08824	.41300	1.000	-1.3830	1.2065	
		Upto 500000	-.04038	.07343	1.000	-.2706	.1898	
		500001 to 1000000	-.08501	.07903	1.000	-.3328	.1628	
		1500001 to 2000000	-.14035	.09425	1.000	-.4358	.1551	
		2000001 to 3000000	-.07709	.13199	1.000	-.4909	.3367	
		3000001 to 5000000	-.18366	.15980	1.000	-.6847	.3173	
	1500001 to 2000000	5000001 to 10000000	.02120	.18047	1.000	-.5446	.5870	
		Above 10000000	-.17325	.41617	1.000	-1.4780	1.1315	
		Upto 500000	.09997	.07343	1.000	-.1302	.3302	
		500001 to 1000000	.05534	.07903	1.000	-.1924	.3031	
		1000001 to 1500000	.14035	.09425	1.000	-.1551	.4358	
		2000001 to 3000000	.06326	.13199	1.000	-.3506	.4771	
	2000001 to 3000000	3000001 to 5000000	-.04331	.15980	1.000	-.5443	.4577	
		5000001 to 10000000	.16155	.18047	1.000	-.4042	.7273	
		Above 10000000	-.03289	.41617	1.000	-1.3376	1.2719	
		Upto 500000	.03671	.11804	1.000	-.3333	.4068	
		500001 to 1000000	-.00792	.12160	1.000	-.3891	.3733	
		1000001 to 1500000	.07709	.13199	1.000	-.3367	.4909	
	3000001 to 5000000	1500001 to 2000000	-.06326	.13199	1.000	-.4771	.3506	
		2000001 to 3000000	-.10657	.18460	1.000	-.6853	.4722	
		3000001 to 5000000	.09829	.20275	1.000	-.5374	.7339	
		Above 10000000	-.09615	.42631	1.000	-1.4327	1.2404	
		Upto 500000	.14328	.14848	1.000	-.3222	.6088	
		500001 to 1000000	.09865	.15133	1.000	-.3758	.5731	
	5000001 to 10000000	1000001 to 1500000	.18366	.15980	1.000	-.3173	.6847	
		1500001 to 2000000	.04331	.15980	1.000	-.4577	.5443	
		2000001 to 3000000	.10657	.18460	1.000	-.4722	.6853	
		3000001 to 5000000	.20486	.22186	1.000	-.4907	.9004	
		Above 10000000	.01042	.43572	1.000	-1.3556	1.3765	
		Upto 500000	-.06158	.17052	1.000	-.5962	.4730	
	Above 10000000	500001 to 1000000	-.10621	.17301	1.000	-.6486	.4362	
		1000001 to 1500000	-.02120	.18047	1.000	-.5870	.5446	
		1500001 to 2000000	-.16155	.18047	1.000	-.7273	.4042	
		2000001 to 3000000	-.09829	.20275	1.000	-.7339	.5374	
		3000001 to 5000000	-.20486	.22186	1.000	-.9004	.4907	
		Above 10000000	-.19444	.44372	1.000	-1.5855	1.1967	
	Mean_terms	Upto 500000	Upto 500000	.13286	.41196	1.000	-1.1587	1.4244
			500001 to 1000000	.08824	.41300	1.000	-1.2065	1.3830
			1000001 to 1500000	.17325	.41617	1.000	-1.1315	1.4780
			1500001 to 2000000	.03289	.41617	1.000	-1.2719	1.3376
			2000001 to 3000000	.09615	.42631	1.000	-1.2404	1.4327
			3000001 to 5000000	-.01042	.43572	1.000	-1.3765	1.3556
			5000001 to 10000000	.19444	.44372	1.000	-1.1967	1.5855
		500001 to 1000000	500001 to 1000000	-.03370	.04183	1.000	-.1649	.0974
			1000001 to 1500000	-.05814	.05851	1.000	-.2416	.1253
			1500001 to 2000000	-.17364	.05851	.087	-.3571	.0098
			2000001 to 3000000	-.18837	.09406	1.000	-.4833	.1065
			3000001 to 5000000	-.18570	.11832	1.000	-.5566	.1852
			5000001 to 10000000	-.08153	.13589	1.000	-.5075	.3445
			Above 10000000	.02958	.32829	1.000	-.9996	1.0588
		1000001 to 1500000	Upto 500000	.03370	.04183	1.000	-.0974	.1649
			1000001 to 1500000	-.02444	.06298	1.000	-.2219	.1730
			1500001 to 2000000	-.13994	.06298	.744	-.3374	.0575
			2000001 to 3000000	-.15467	.09690	1.000	-.4585	.1491
			3000001 to 5000000	-.15200	.12059	1.000	-.5301	.2261
			5000001 to 10000000	-.04783	.13787	1.000	-.4801	.3844
	1000001 to 1500000	Above 10000000	.06328	.32911	1.000	-.9685	1.0951	
		Upto 500000	.05814	.05851	1.000	-.1253	.2416	
		500001 to 1000000	.02444	.06298	1.000	-.1730	.2219	
			1500001 to 2000000	-.11550	.07510	1.000	-.3510	.1200

	2000001 to 3000000	2000001 to 3000000	-.13023	.10518	1.000	-.4600	.1995
		3000001 to 5000000	-.12756	.12734	1.000	-.5268	.2717
		5000001 to 10000000	-.02339	.14381	1.000	-.4743	.4275
		Above 10000000	.08772	.33164	1.000	-.9520	1.1275
	1500001 to 2000000	Upto 500000	.17364	.05851	.087	-.0098	.3571
		500001 to 1000000	.13994	.06298	.744	-.0575	.3374
		1000001 to 1500000	.11550	.07510	1.000	-.1200	.3510
		2000001 to 3000000	-.01473	.10518	1.000	-.3445	.3150
		3000001 to 5000000	-.01206	.12734	1.000	-.4113	.3872
		5000001 to 10000000	.09211	.14381	1.000	-.3588	.5430
	2000001 to 3000000	Above 10000000	.20322	.33164	1.000	-.8365	1.2430
		Upto 500000	.18837	.09406	1.000	-.1065	.4833
		500001 to 1000000	.15467	.09690	1.000	-.1491	.4585
		1000001 to 1500000	.13023	.10518	1.000	-.1995	.4600
		1500001 to 2000000	.01473	.10518	1.000	-.3150	.3445
		3000001 to 5000000	.00267	.14710	1.000	-.4585	.4639
	3000001 to 5000000	5000001 to 10000000	.10684	.16157	1.000	-.3997	.6134
		Above 10000000	.21795	.33972	1.000	-.8471	1.2830
		Upto 500000	.18570	.11832	1.000	-.1852	.5566
		500001 to 1000000	.15200	.12059	1.000	-.2261	.5301
		1000001 to 1500000	.12756	.12734	1.000	-.2717	.5268
		1500001 to 2000000	.01206	.12734	1.000	-.3872	.4113
	5000001 to 10000000	2000001 to 3000000	-.00267	.14710	1.000	-.4639	.4585
		3000001 to 5000000	-.10417	.17680	1.000	-.4501	.6584
		Above 10000000	.21528	.34722	1.000	-.8733	1.3039
		Upto 500000	.08153	.13589	1.000	-.3445	.5075
		500001 to 1000000	.04783	.13787	1.000	-.3844	.4801
		1000001 to 1500000	.02339	.14381	1.000	-.4275	.4743
Above 10000000	1500001 to 2000000	-.09211	.14381	1.000	-.5430	.3588	
	2000001 to 3000000	-.10684	.16157	1.000	-.6134	.3997	
	3000001 to 5000000	-.10417	.17680	1.000	-.6584	.4501	
	Above 10000000	.11111	.35359	1.000	-.9974	1.2197	
	Upto 500000	-.02958	.32829	1.000	-1.0588	.9996	
	500001 to 1000000	-.06328	.32911	1.000	-1.0951	.9685	
Above 10000000	1000001 to 1500000	-.08772	.33164	1.000	-1.1275	.9520	
	1500001 to 2000000	-.20322	.33164	1.000	-1.2430	.8365	
	2000001 to 3000000	-.21795	.33972	1.000	-1.2830	.8471	
	3000001 to 5000000	-.21528	.34722	1.000	-1.3039	.8733	
	5000001 to 10000000	-.11111	.35359	1.000	-1.2197	.9974	

\*. The mean difference is significant at the 0.05 level.

**(G) Post hoc analysis for ANOVA between mean difficulty score and type of scheme availed**

Dependent Variable		(I) Type of assistance received	(J) Type of assistance received	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Mean_appl	Bonferroni	PMEGP	PMMY	-.26423*	.06320	.000	-.4314	-.0970
			OTHER SCHEME	-.04469	.06704	1.000	-.2220	.1326
			NO SCHEME	-.27150*	.04902	.000	-.4012	-.1418
		PMMY	PMEGP	.26423*	.06320	.000	.0970	.4314
			OTHER SCHEME	.21954*	.07985	.037	.0083	.4308
			NO SCHEME	-.00727	.06546	1.000	-.1804	.1659
		OTHER SCHEME	PMEGP	.04469	.06704	1.000	-.1326	.2220
			PMMY	-.21954*	.07985	.037	-.4308	-.0083
			NO SCHEME	-.22681*	.06917	.007	-.4098	-.0438
		NO SCHEME	PMEGP	.27150*	.04902	.000	.1418	.4012
			PMMY	.00727	.06546	1.000	-.1659	.1804
			OTHER SCHEME	.22681*	.06917	.007	.0438	.4098
	Games-Howell	PMEGP	PMMY	-.26423*	.06211	.000	-.4251	-.1033
			OTHER SCHEME	-.04469	.07493	.933	-.2395	.1501
			NO SCHEME	-.27150*	.04743	.000	-.3937	-.1493
		PMMY	PMEGP	.26423*	.06211	.000	.1033	.4251
OTHER SCHEME			.21954	.08529	.052	-.0016	.4407	

			NO SCHEME	-.00727	.06252	.999	-.1692	.1547
		OTHER SCHEME	PMEGP	.04469	.07493	.933	-.1501	.2395
			PMMY	-.21954	.08529	.052	-.4407	.0016
			NO SCHEME	-.22681*	.07527	.016	-.4225	-.0311
		NO SCHEME	PMEGP	.27150*	.04743	.000	.1493	.3937
			PMMY	.00727	.06252	.999	-.1547	.1692
			OTHER SCHEME	.22681*	.07527	.016	.0311	.4225
Mean_docu	Bonferroni	PMEGP	PMMY	-.18889	.08334	.142	-.4093	.0316
			OTHER SCHEME	-.05378	.08840	1.000	-.2876	.1801
			NO SCHEME	-.21181*	.06464	.007	-.3828	-.0408
		PMMY	PMEGP	.18889	.08334	.142	-.0316	.4093
			OTHER SCHEME	.13511	.10530	1.000	-.1434	.4137
			NO SCHEME	-.02292	.08632	1.000	-.2513	.2054
		OTHER SCHEME	PMEGP	.05378	.08840	1.000	-.1801	.2876
			PMMY	-.13511	.10530	1.000	-.4137	.1434
			NO SCHEME	-.15802	.09121	.502	-.3993	.0833
		NO SCHEME	PMEGP	.21181*	.06464	.007	.0408	.3828
			PMMY	.02292	.08632	1.000	-.2054	.2513
			OTHER SCHEME	.15802	.09121	.502	-.0833	.3993
	Games-Howell	PMEGP	PMMY	-.18889	.08621	.130	-.4125	.0347
			OTHER SCHEME	-.05378	.08838	.929	-.2834	.1759
			NO SCHEME	-.21181*	.06420	.006	-.3773	-.0463
		PMMY	PMEGP	.18889	.08621	.130	-.0347	.4125
			OTHER SCHEME	.13511	.10911	.603	-.1476	.4178
			NO SCHEME	-.02292	.09064	.994	-.2577	.2119
		OTHER SCHEME	PMEGP	.05378	.08838	.929	-.1759	.2834
			PMMY	-.13511	.10911	.603	-.4178	.1476
			NO SCHEME	-.15802	.09271	.325	-.3986	.0825
		NO SCHEME	PMEGP	.21181*	.06420	.006	.0463	.3773
			PMMY	.02292	.09064	.994	-.2119	.2577
			OTHER SCHEME	.15802	.09271	.325	-.0825	.3986
Mean_staff	Bonferroni	PMEGP	PMMY	-.15237	.06651	.133	-.3283	.0236
			OTHER SCHEME	.13575	.07055	.328	-.0509	.3224
			NO SCHEME	.00990	.05159	1.000	-.1266	.1464
		PMMY	PMEGP	.15237	.06651	.133	-.0236	.3283
			OTHER SCHEME	.28812*	.08403	.004	.0658	.5104
			NO SCHEME	.16227	.06889	.112	-.0200	.3445
		OTHER SCHEME	PMEGP	-.13575	.07055	.328	-.3224	.0509
			PMMY	-.28812*	.08403	.004	-.5104	-.0658
			NO SCHEME	-.12585	.07279	.505	-.3184	.0667
		NO SCHEME	PMEGP	-.00990	.05159	1.000	-.1464	.1266
			PMMY	-.16227	.06889	.112	-.3445	.0200
			OTHER SCHEME	.12585	.07279	.505	-.0667	.3184
	Games-Howell	PMEGP	PMMY	-.15237	.06631	.102	-.3243	.0195
			OTHER SCHEME	.13575	.06792	.193	-.0406	.3121
			NO SCHEME	.00990	.05231	.998	-.1249	.1448
		PMMY	PMEGP	.15237	.06631	.102	-.0195	.3243
			OTHER SCHEME	.28812*	.08235	.003	.0748	.5015
			NO SCHEME	.16227	.07003	.097	-.0190	.3436
		OTHER SCHEME	PMEGP	-.13575	.06792	.193	-.3121	.0406
			PMMY	-.28812*	.08235	.003	-.5015	-.0748
			NO SCHEME	-.12585	.07156	.297	-.3114	.0597
		NO SCHEME	PMEGP	-.00990	.05231	.998	-.1448	.1249
			PMMY	-.16227	.07003	.097	-.3436	.0190
			OTHER SCHEME	.12585	.07156	.297	-.0597	.3114
Mean_sanction	Bonferroni	PMEGP	PMMY	-.12259	.06509	.360	-.2948	.0496
			OTHER SCHEME	.02360	.06905	1.000	-.1591	.2063

		PMMY	NO SCHEME	-.15229*	.05049	.016	-.2858	-.0187	
			PMEGP	.12259	.06509	.360	-.0496	.2948	
			OTHER SCHEME	.14619	.08225	.455	-.0714	.3638	
		OTHER SCHEME	NO SCHEME	-.02970	.06742	1.000	-.2080	.1487	
			PMEGP	-.02360	.06905	1.000	-.2063	.1591	
			PMMY	-.14619	.08225	.455	-.3638	.0714	
		NO SCHEME	NO SCHEME	-.17589	.07125	.083	-.3644	.0126	
			PMEGP	.15229*	.05049	.016	-.0187	.2858	
			PMMY	.02970	.06742	1.000	-.1487	.2080	
		Games-Howell	PMEGP	PMMY	-.12259	.06669	.259	-.2955	.0503
				OTHER SCHEME	.02360	.06885	.986	-.1553	.2025
				NO SCHEME	-.15229*	.05024	.014	-.2818	-.0228
	PMMY		PMEGP	.12259	.06669	.259	-.0503	.2955	
			OTHER SCHEME	.14619	.08401	.306	-.0715	.3639	
			NO SCHEME	-.02970	.06958	.974	-.2099	.1505	
	OTHER SCHEME		PMEGP	-.02360	.06885	.986	-.2025	.1553	
			PMMY	-.14619	.08401	.306	-.3639	.0715	
			NO SCHEME	-.17589	.07165	.071	-.3618	.0100	
	NO SCHEME		PMEGP	.15229*	.05024	.014	.0228	.2818	
			PMMY	.02970	.06958	.974	-.1505	.2099	
			OTHER SCHEME	.17589	.07165	.071	-.0100	.3618	
	Mean_attitude	Bonferroni	PMEGP	PMMY	-.28357*	.08340	.004	-.5042	-.0630
				OTHER SCHEME	.05879	.08846	1.000	-.1752	.2928
				NO SCHEME	-.17827*	.06468	.036	-.3494	-.0072
PMMY			PMEGP	.28357*	.08340	.004	.0630	.5042	
			OTHER SCHEME	.34236*	.10537	.007	.0636	.6211	
			NO SCHEME	.10530	.08638	1.000	-.1232	.3338	
OTHER SCHEME			PMEGP	-.05879	.08846	1.000	-.2928	.1752	
			PMMY	-.34236*	.10537	.007	-.6211	-.0636	
			NO SCHEME	-.23706	.09128	.058	-.4785	.0044	
NO SCHEME			PMEGP	.17827*	.06468	.036	.0072	.3494	
			PMMY	-.10530	.08638	1.000	-.3338	.1232	
			OTHER SCHEME	.23706	.09128	.058	-.0044	.4785	
Games-Howell		PMEGP	PMMY	-.28357*	.08766	.008	-.5109	-.0563	
			OTHER SCHEME	.05879	.08761	.908	-.1687	.2863	
			NO SCHEME	-.17827*	.06363	.027	-.3423	-.0143	
		PMMY	PMEGP	.28357*	.08766	.008	.0563	.5109	
			OTHER SCHEME	.34236*	.10788	.009	.0629	.6218	
			NO SCHEME	.10530	.08951	.642	-.1267	.3373	
		OTHER SCHEME	PMEGP	-.05879	.08761	.908	-.2863	.1687	
			PMMY	-.34236*	.10788	.009	-.6218	-.0629	
			NO SCHEME	-.23706*	.08946	.043	-.4692	-.0049	
		NO SCHEME	PMEGP	.17827*	.06363	.027	.0143	.3423	
			PMMY	-.10530	.08951	.642	-.3373	.1267	
			OTHER SCHEME	.23706*	.08946	.043	.0049	.4692	
Mean_support	Bonferroni	PMEGP	PMMY	-.49234*	.08562	.000	-.7188	-.2659	
			OTHER SCHEME	.00167	.09082	1.000	-.2386	.2419	
			NO SCHEME	-.38002*	.06640	.000	-.5557	-.2044	
		PMMY	PMEGP	.49234*	.08562	.000	.2659	.7188	
			OTHER SCHEME	.49400*	.10817	.000	.2079	.7802	
			NO SCHEME	.11231	.08867	1.000	-.1223	.3469	
		OTHER SCHEME	PMEGP	-.00167	.09082	1.000	-.2419	.2386	
			PMMY	-.49400*	.10817	.000	-.7802	-.2079	
			NO SCHEME	-.38169*	.09371	.000	-.6296	-.1338	
		NO SCHEME	PMEGP	.38002*	.06640	.000	.2044	.5557	
			PMMY	-.11231	.08867	1.000	-.3469	.1223	



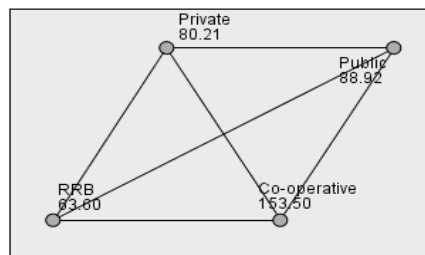
			OTHER SCHEME	.38169*	.09371	.000	.1338	.6296
	Games-Howell	PMEGP	PMMY	-.49234*	.08996	.000	-.7257	-.2589
			OTHER SCHEME	.00167	.09443	1.000	-.2439	.2472
			NO SCHEME	-.38002*	.06483	.000	-.5471	-.2129
		PMMY	PMEGP	.49234*	.08996	.000	.2589	.7257
			OTHER SCHEME	.49400*	.11641	.000	.1924	.7956
			NO SCHEME	.11231	.09400	.631	-.1313	.3559
		OTHER SCHEME	PMEGP	-.00167	.09443	1.000	-.2472	.2439
			PMMY	-.49400*	.11641	.000	-.7956	-.1924
			NO SCHEME	-.38169*	.09829	.001	-.6369	-.1265
		NO SCHEME	PMEGP	.38002*	.06483	.000	.2129	.5471
			PMMY	-.11231	.09400	.631	-.3559	.1313
			OTHER SCHEME	.38169*	.09829	.001	.1265	.6369
Mean_postsanction	Bonferroni	PMEGP	PMMY	-.08929	.06446	.999	-.2598	.0812
			OTHER SCHEME	.01642	.06838	1.000	-.1645	.1973
			NO SCHEME	.02025	.05000	1.000	-.1120	.1525
		PMMY	PMEGP	.08929	.06446	.999	-.0812	.2598
			OTHER SCHEME	.10571	.08145	1.000	-.1097	.3212
			NO SCHEME	.10953	.06677	.608	-.0671	.2861
		OTHER SCHEME	PMEGP	-.01642	.06838	1.000	-.1973	.1645
			PMMY	-.10571	.08145	1.000	-.3212	.1097
			NO SCHEME	.00383	.07055	1.000	-.1828	.1905
		NO SCHEME	PMEGP	-.02025	.05000	1.000	-.1525	.1120
			PMMY	-.10953	.06677	.608	-.2861	.0671
			OTHER SCHEME	-.00383	.07055	1.000	-.1905	.1828
	Games-Howell	PMEGP	PMMY	-.08929	.06907	.569	-.2685	.0899
			OTHER SCHEME	.01642	.06569	.994	-.1542	.1870
			NO SCHEME	.02025	.04947	.977	-.1073	.1478
		PMMY	PMEGP	.08929	.06907	.569	-.0899	.2685
			OTHER SCHEME	.10571	.08394	.590	-.1118	.3232
			NO SCHEME	.10953	.07196	.426	-.0769	.2960
		OTHER SCHEME	PMEGP	-.01642	.06569	.994	-.1870	.1542
			PMMY	-.10571	.08394	.590	-.3232	.1118
			NO SCHEME	.00383	.06872	1.000	-.1744	.1821
		NO SCHEME	PMEGP	-.02025	.04947	.977	-.1478	.1073
			PMMY	-.10953	.07196	.426	-.2960	.0769
			OTHER SCHEME	-.00383	.06872	1.000	-.1821	.1744
Mean_terms	Bonferroni	PMEGP	PMMY	-.18585*	.05290	.003	-.3258	-.0459
			OTHER SCHEME	.00605	.05611	1.000	-.1424	.1545
			NO SCHEME	-.12993*	.04103	.010	-.2385	-.0214
		PMMY	PMEGP	.18585*	.05290	.003	.0459	.3258
			OTHER SCHEME	.19190*	.06683	.025	.0151	.3687
			NO SCHEME	.05592	.05479	1.000	-.0890	.2008
		OTHER SCHEME	PMEGP	-.00605	.05611	1.000	-.1545	.1424
			PMMY	-.19190*	.06683	.025	-.3687	-.0151
			NO SCHEME	-.13598	.05789	.115	-.2891	.0172
	NO SCHEME	PMEGP	.12993*	.04103	.010	.0214	.2385	
		PMMY	-.05592	.05479	1.000	-.2008	.0890	
		OTHER SCHEME	.13598	.05789	.115	-.0172	.2891	
	Games-Howell	PMEGP	PMMY	-.18585*	.05690	.007	-.3334	-.0383
			OTHER SCHEME	.00605	.05118	.999	-.1267	.1388
			NO SCHEME	-.12993*	.04085	.008	-.2352	-.0246
		PMMY	PMEGP	.18585*	.05690	.007	.0383	.3334
			OTHER SCHEME	.19190*	.06600	.021	.0209	.3629

		NO SCHEME	.05592	.05836	.773	-.0953	.2072
	OTHER SCHEME	PMEGP	-.00605	.05118	.999	-.1388	.1267
		PMMY	-.19190*	.06600	.021	-.3629	-.0209
		NO SCHEME	-.13598	.05279	.052	-.2728	.0009
	NO SCHEME	PMEGP	.12993*	.04085	.008	.0246	.2352
		PMMY	-.05592	.05836	.773	-.2072	.0953
		OTHER SCHEME	.13598	.05279	.052	-.0009	.2728

\*. The mean difference is significant at the 0.05 level.

### (H) Dunn's Post hoc analysis

#### Pairwise Comparisons of Bank Organisation



Each node shows the sample average rank of Bank Organisation.

Sample1-Sample2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj.Sig.
RRB-Private	16.611	16.082	1.033	.302	1.000
RRB-Public	25.319	12.668	1.999	.046	.274
RRB-Co-operative	89.900	35.050	2.565	.010	.062
Private-Public	8.709	11.404	.764	.445	1.000
Private-Co-operative	-73.289	34.614	-2.117	.034	.205
Public-Co-operative	-64.581	33.165	-1.947	.052	.309

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

## APPENDIX 7

### LIST OF SELECTED BANKS DISTRICT-WISE WITH ALLOTTED DIFFICULTY SCORES

NAME OF BANK	DISTRICT	MEAN (DIFFICULTY)	NAME OF BANK	DISTRICT	MEAN (DIFFICULTY)
1. Andhra Bank	Kamrup	4.38	87. Punjab National Bank	Kamrup	1.95
2. HDFC Bank	Kamrup	4.05	88. Canara Bank	Kamrup	1.95
3. State Bank of India	Kamrup	3.95	89. United Bank of India	Kamrup	1.95
4. IDBI	Kamrup	3.89	90. United Bank of India	Kamrup	1.92
5. Assam Gramin Vikash Bank	Kamrup	3.73	91. HDFC Bank	Kamrup	1.43
6. United Bank of India	Kamrup	3.7	92. HDFC Bank	Kamrup	1.3
7. Assam Gramin Vikash Bank	Kamrup	3.7	93. Andhra Bank	Dibrugarh	4.11
8. Assam Gramin Vikash Bank	Kamrup	3.65	94. Canara Bank	Dibrugarh	3.7
9. YES Bank	Kamrup	3.62	95. Bank of Baroda	Dibrugarh	3.65
10. YES Bank	Kamrup	3.62	96. Union Bank of India	Dibrugarh	3.62
11. INDUS Bank	Kamrup	3.59	97. YES Bank	Dibrugarh	3.57
12. Punjab National Bank	Kamrup	3.57	98. Canara Bank	Dibrugarh	3.54
13. Vijaya Bank	Kamrup	3.57	99. State Bank of India	Dibrugarh	3.51
14. Andhra Bank	Kamrup	3.54	100. United Bank of India	Dibrugarh	3.43
15. HDFC Bank	Kamrup	3.51	101. United Bank of India	Dibrugarh	3.41
16. Canara Bank	Kamrup	3.46	102. Bank of Baroda	Dibrugarh	3.35
17. HDFC Bank	Kamrup	3.43	103. State Bank of India	Dibrugarh	3.35
18. Assam Gramin Vikash Bank	Kamrup	3.41	104. Bank of India	Dibrugarh	3.35
19. State Bank of India	Kamrup	3.38	105. Canara Bank	Dibrugarh	3.32
20. United Bank of India	Kamrup	3.38	106. State Bank of India	Dibrugarh	3.3
21. Central Bank of India	Kamrup	3.35	107. United Bank of India	Dibrugarh	3.27
22. ICICI Bank	Kamrup	3.35	108. Bank of Baroda	Dibrugarh	3.27
23. State Bank of India	Kamrup	3.32	109. State Bank of India	Dibrugarh	3.27
24. Bank of India	Kamrup	3.32	110. Central Bank of India	Dibrugarh	3.24
25. United Bank of India	Kamrup	3.3	111. Assam Gramin Vikash Bank	Dibrugarh	3.19
26. Assam Gramin Vikash Bank	Kamrup	3.3	112. Bank of Baroda	Dibrugarh	3.16
27. Canara Bank	Kamrup	3.27	113. HDFC Bank	Dibrugarh	3.16
28. Indian Overseas Bank	Kamrup	3.27	114. Allahabad Bank	Dibrugarh	3.16
29. Assam Cooperative Bank	Kamrup	3.24	115. Vijaya Bank	Dibrugarh	3.14
30. State Bank of India	Kamrup	3.24	116. Canara Bank	Dibrugarh	3.14
31. Central Bank of India	Kamrup	3.22	117. Central Bank of India	Dibrugarh	3.11
32. Assam Gramin Vikash Bank	Kamrup	3.22	118. State Bank of India	Dibrugarh	3.08
33. Central Bank of India	Kamrup	3.22	119. Canara Bank	Dibrugarh	3.08
34. Bank of Baroda	Kamrup	3.19	120. Bank of Baroda	Dibrugarh	2.43

35. Indian Bank	Kamrup	3.19	121. Bank of India	Dibrugarh	2.43
36. Central Bank of India	Kamrup	3.16	122. Indian Overseas Bank	Dibrugarh	2.43
37. Assam Gramin Vikash Bank	Kamrup	3.16	123. State Bank of India	Dibrugarh	2.41
38. Indian Bank	Kamrup	3.14	124. Assam Gramin Vikash Bank	Dibrugarh	2.41
39. State Bank of India	Kamrup	3.14	125. Allahabad Bank	Dibrugarh	2.41
40. Indian Overseas Bank	Kamrup	3.14	126. Industrial Cooperative Bank	Dibrugarh	2.38
41. State Bank of India	Kamrup	3.14	127. State Bank of India	Dibrugarh	2.38
42. State Bank of India	Kamrup	3.11	128. Union Bank of India	Dibrugarh	2.38
43. ICICI Bank	Kamrup	3.11	129. UCO Bank	Dibrugarh	2.38
44. Canara Bank	Kamrup	3.11	130. State Bank of India	Dibrugarh	2.35
45. Punjab National Bank	Kamrup	3.11	131. United Bank of India	Dibrugarh	2.35
46. ICICI Bank	Kamrup	3.08	132. Assam Gramin Vikash Bank	Dibrugarh	2.3
47. Central Bank of India	Kamrup	2.43	133. Syndicate Bank	Dibrugarh	2.3
48. Allahabad Bank	Kamrup	2.43	134. Central Bank of India	Dibrugarh	2.27
49. Allahabad Bank	Kamrup	2.41	135. AXIS Bank	Dibrugarh	2.27
50. State Bank of India	Kamrup	2.41	136. State Bank of India	Dibrugarh	2.27
51. Central Bank of India	Kamrup	2.41	137. United Bank of India	Dibrugarh	2.27
52. State Bank of India	Kamrup	2.41	138. State Bank of India	Dibrugarh	2.27
53. Punjab National Bank	Kamrup	2.38	139. Punjab and Sindh Bank	Dibrugarh	2.27
54. State Bank of India	Kamrup	2.38	140. State Bank of India	Dibrugarh	2.24
55. Industrial Cooperative Bank	Kamrup	2.38	141. Assam Gramin Vikash Bank	Dibrugarh	2.24
56. Central Bank of India	Kamrup	2.35	142. State Bank of India	Dibrugarh	2.22
57. Assam Gramin Vikash Bank	Kamrup	2.35	143. Bank of Baroda	Dibrugarh	2.19
58. HDFC Bank	Kamrup	2.32	144. Allahabad Bank	Dibrugarh	2.16
59. Indian Overseas Bank	Kamrup	2.32	145. United Bank of India	Dibrugarh	2.14
60. ICICI Bank	Kamrup	2.3	146. Central Bank of India	Dibrugarh	1.92
61. Indian Bank	Kamrup	2.3	147. Central Bank of India	Nagaon	3.92
62. State Bank of India	Kamrup	2.27	148. United Bank of India	Nagaon	3.73
63. Central Bank of India	Kamrup	2.27	149. Indian Bank	Nagaon	3.65
64. United Bank of India	Kamrup	2.27	150. United Bank of India	Nagaon	3.43
65. United Bank of India	Kamrup	2.24	151. Canara Bank	Nagaon	3.35
66. Central Bank of India	Kamrup	2.24	152. State Bank of India	Nagaon	3.3
67. Syndicate Bank	Kamrup	2.24	153. State Bank of India	Nagaon	3.27
68. United Bank of India	Kamrup	2.22	154. Indian Overseas Bank	Nagaon	3.24
69. Punjab National Bank	Kamrup	2.22	155. Bank of Maharashtra	Nagaon	3.16
70. AXIS Bank	Kamrup	2.22	156. IDBI	Nagaon	3.14
71. Vijaya Bank	Kamrup	2.19	157. State Bank of India	Nagaon	3.14

72. Central Bank of India	Kamrup	2.19	158. Oriental Bank of Commerce	Nagaon	3.11
73. Canara Bank	Kamrup	2.19	159. Assam Gramin Vikash Bank	Nagaon	3.11
74. Canara Bank	Kamrup	2.16	160. State Bank of India	Nagaon	2.43
75. Bank of Baroda	Kamrup	2.16	161. Oriental Bank of Commerce	Nagaon	2.38
76. Canara Bank	Kamrup	2.16	162. Allahabad Bank	Nagaon	2.38
77. Assam Gramin Vikash Bank	Kamrup	2.16	163. Canara Bank	Nagaon	2.35
78. Bank of India	Kamrup	2.16	164. Vijaya Bank	Nagaon	2.32
79. Andhra Bank	Kamrup	2.14	165. Union Bank of India	Nagaon	2.3
80. Central Bank of India	Kamrup	2.14	166. Allahabad Bank	Nagaon	2.27
81. Union Bank of India	Kamrup	2.11	167. Syndicate Bank	Nagaon	2.24
82. Central Bank of India	Kamrup	2.11	168. Punjab National Bank	Nagaon	2.22
83. Allahabad Bank	Kamrup	2.11	169. IDBI	Nagaon	2.16
84. Central Bank of India	Kamrup	2.08	170. ICICI Bank	Nagaon	2.14
85. State Bank of India	Kamrup	2.08	171. Assam Gramin Vikash Bank	Nagaon	2.11
86. Punjab National Bank	Kamrup	2.05	172. Bank of Baroda	Nagaon	2.08

## APPENDIX 8

### MAJOR GOVERNMENT SCHEMES FOR MSMEs

MINISTRY	SCHEMES
Ministry of MSME	<ul style="list-style-type: none"> <li>--A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship(ASPIRE)</li> <li>- Scheme of Fund for Regeneration of Traditional Industries (SFURTI)</li> <li>- Credit Linked Capital Subsidy Technology Upgradation Scheme (CLCS-TUS)</li> <li>- Market Development Assistance to Khadi artisans (MDA)</li> <li>- Technology Development Centers are providing skilling on cutting edge technology to youths and MSME</li> <li>- Micro and Small Enterprise Cluster Development Programme (MSE-CDP)</li> <li>- National SCST Hub</li> <li>- Coir Udyami Yojana</li> </ul>
Ministry of Food Processing Industries	<ul style="list-style-type: none"> <li>-Marketing Research and Information Network</li> <li>- Development/Strengthening of Agricultural Marketing Infrastructure</li> <li>- Grading and Standardization</li> <li>- Agro processing Cluster</li> <li>- Mega Food Parks</li> <li>- Publicity and Marketing</li> </ul>
Ministry of Commerce	<ul style="list-style-type: none"> <li>- Startup India</li> <li>- Trade Infrastructure for Export Scheme</li> <li>- Modified Industrial Infrastructure Upgradation Scheme</li> <li>- Capacity Building in Textile Sector</li> </ul>
Ministry of Textile	<ul style="list-style-type: none"> <li>- Powerloom Cluster development</li> <li>- Integrated Textile Parks</li> <li>- Ambedkar Hastashilp Vikas Yojna</li> </ul>
Ministry of AYUSH	<ul style="list-style-type: none"> <li>- Assistance to organisations (government / non-government non-profit) engaged in Ayush education / drug development and research / clinical research, etc. for upgradation to Centres of Excellence</li> <li>- Scheme for Development of Ayush Clusters</li> </ul>
Ministry of Chemicals and Fertilizers, Department of Pharmaceuticals	<ul style="list-style-type: none"> <li>- Cluster Development Programme for Pharma Sector (CDP-PS)</li> <li>- Pharmaceutical Promotion and Development Scheme</li> </ul>
Ministry of Communication and Information Technology	<ul style="list-style-type: none"> <li>- Technology Incubation and Development of Entrepreneurs</li> <li>- Software Technology Parks</li> </ul>
Ministry of Skill Development and Entrepreneurship Schemes	<ul style="list-style-type: none"> <li>-Udaan Training Programme for Unemployed Youth of J&amp;K</li> <li>- National Skill Certification and Monetary Reward (STAR scheme)</li> <li>- Pradhan Mantri Kaushal Vikas Yojana</li> </ul>

## APPENDIX 9

### LIST OF OFFICES OF NSIC IN ASSAM

Guwahati NSIC Limited	Industrial Estate, Bye Lane No.3 Bamunimaidam, Guwahati- 781021 (Assam)
Guwahati, Training Centre	NSIC Ltd Industrial Estate, Bye Lane No. 3, Bamunimaidan, Guwahati, Assam Pin 781021
NSSHO Guwahati- National SC-ST Hub Office (NSSHO)	Industrial Estate, Bye Lane No.3 , Bamunimaidam, Guwahati- 781021
Tinsukia	Chirwapatty Road, Ist Floor, Near Bank of Maharashtra, Tinsukia – 786125 , Assam.

### LIST OF OFFICES OF DIC IN ASSAM

Musalpur, BTAD, Assam	DI&CC, Baksa, Musalpur, BTAD, Assam
Barpeta	DI&CC, Barpeta Dist., Barpeta, Assam
Bongaigaon	DI&CC, Bongaigaon Bongaigaon, Assam
Silchar	DI&CC, Cachar District Silchar
Kajalgaon, BTAD, Assam	DI&CC, Chirang District Kajalgaon, BTAD, Assam
Mangaldoi	DI&CC, Darrang District Mangaldoi, Assam
Dhemaji	DI&CC, Dhemaji District, Dhemaji, Assam
Dhubri	DI&CC, Dhubri District Dhubri, Assam
Dibrugarh	DI&CC, Dibrugarh District Dibrugarh, Assam
Goalpara	DI&CC, Goalpara District, Goalpara, Assam
Golaghat	DI&CC, Golaghat District, Golaghat, Assam
Hailakandi	DI&CC, Hailakandi District, Hailakandi, Assam
Jorhat	DI&CC, Jorhat District, Jorhat, Assam
Guwahti	DI&CC, Kamrup District, Industrial Estate, Bamunimaidam, Guwahti-21
Diphu	DI&CC, Karbi Anglong District Diphu
Karimganj	DI&CC, Karimganj District Karimganj, Assam
Kokrajhar	DI&CC, KokrajharKokrajhar, BTAD(Assam)
Lakhimpur	DI&CC, Lakhimpur, Nort Lakhimpur, Assam
Morigaon	DI&CC, Morigaon District Morigaon, Assam
Haflong	DI&CC, N.C. Hills District, Haflong
Nagaon	DI&CC, Nagaon District Nagaon, Assam
Nalbari	DI&CC, Nalbari District Nalbari, Assam
Sivasagar	DI&CC, Sivasagar District, Sivasagar, Assam
Tezpur	DI&CC, Sonitpur District, Tezpur, Assam
Tinsukia	DI&CC, Tinsukia District, Tinsukia, Assam
Udalguri	DI&CC, Udalguri District, Udalguri, BTAD(Assam)

**APPENDIX 10**

**SPECIMEN APPLICATION FORM TO BE SUBMITTED BY THE CUSTOMER TO AVAIL A BANK LOAN**

**(A) COMMERCIAL BANK LOAN, WITHOUT ANY SCHEME (for existing MSME units) FOR LOANS UP TO ₹50.00 LAKH**



**APPLICATION FOR MICRO, SMALL & MEDIUM ENTERPRISES (MSME) FOR LOANS UP TO Rs.50.00 LAKH**

(To be submitted along with documents as per the checklist)

1.	Name of the Unit / Applicant																												
2.	Regd. Office Address																												
3.	Address of the factory /Shop/ Business																												
Telephone No.																				Mobile No.									
E-mail ID																													
4.	Category	<input checked="" type="checkbox"/>	SC	ST	OBC	Minority	General																						
5.	Constitution	<input checked="" type="checkbox"/>	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Co-op.society	Any Others (Specify)																					
6.	Date of Establishment (DD/MM/YYYY)											PAN No																	
7	Details of Proprietor/Partners/Directors Of Company*																												
		First							Second							Third													
	Name																												
	Age (year)																												
	Academic qualification																												
	Residential address																												
	PAN No.																												
	Telephone no./Mobile																												
	Years of Experience in the line																												

\*Use separate sheet, if required.  
**PNB-1166**



8.	Line of activity	Existing :	
		Proposed (#)	

# if a different activity other than existing activity.

9. Names of Associate Concerns and Nature of Association

Name of the Associate concern	Addresses of the Associate Concern	Presently Banking with	Nature of Association	Extent of Interest as a Prop./Partner Director/or Just investor in Associate concern

10.	Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank	
-----	---	--

10(a) Credit Facilities (Existing)							
	Type of facilities	Limits (in lakhs)	Outstanding as on .....	Presently banking with	Security lodged	ROI	Repayment terms
	Current Account						
	Cash Credit						
	Term Loan						
	LC/BG						
	If Banking with PNB, customer ID to be given,						
10(b)	It is certified that our unit has not availed any loan from any other Bank/Financial Institution in the past and I am no indebted to any other Bank/Financial Institution other than those mentioned in 10(a) above.						

11 Credit Facilities (proposed)					
	Type of Facilities	Amt. (In lakh)	Purpose for which required	Security offered	
				Primary security (details with approx. value to be mentioned)	Whether collateral security offered
	Cash Credit				Yes/No
	Term Loan				Yes /No
	LC/BG				Yes/No

## 12. In case of term loan requirements, details of proposed machinery/Equipments:-

Type of Machine/ Equipments	Purpose for which required	Whether imported or indigenous	Name of supplier	Total cost of machine (in case if imported machine, the break-up of basic cost , freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan required
<b>Total</b>						

## 13. Details of collateral security offered, if any including 3rd party guarantee:-

(\* As per RBI guidelines banks are not to take collateral security for loans upto Rs. 5 Lakh to MSME Units)

## (a) Immovable Property:-

Details	Area	Valuation

## (b) Guarantee if offered:-

Name	Address	Nature of Connection	Estimated means	Telephone/ Mobile No.	PAN No.	Others limit sanctioned

14.	<b>Past performance/future estimates</b> (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan on separate sheet)	Amount in Lakh			
		Past Year II (Actual)	Past Year I (Actual)	Present Year (Estimates)	Next Year (Projections)
	Net Sales				
	Net Profit				
	Capital (Net Worth in case of companies)				

15	Status regarding statutory obligations		
	Statutory Obligations	Whether complied with) Write Yes/No). If not, applicable then write NA	Remarks (Any details in connection with the relevant obligation to be given)
1.	Registration under shops and Establishment Act		
2.	Registration under SSI (Provisional/Final)		
3.	Drug License (if applicable)		
4.	Latest VAT Tax Return Filed		
5.	Latest Income Tax Return Filed		
6.	Any other statutory dues remaining outstanding		
7.	Any other specify		

16.	SPACE FOR THE PHOTO	SPACE FOR THE PHOTO	SPACE FOR THE PHOTO
	SIGNATURE	SIGNATURE	SIGNATURE
Only one photo of proprietor/each partner/each working Director is required to be affixed.			

I/We certify that all information furnished by me/us is true; that I/We have no borrowing arrangements for the unit except as indicated in the application; that there is no overdue/statutory dues against me/us/promoters except as indicated in the application; that no legal action has been/is being taken against me/us/promoters that I/We shall furnish all other information that may be required by you in connection with my/our application that his may also be exchanged by you with any agency you may deemed fit and you, your representatives, representatives of the Reserve Bank of India or any other agency as authorized by you, may at any time, inspect/verify my/our assets, books of account etc. in our factory/business premises as given above.

Date.....

Place.....

**Signature of Applicant (s)**

**For Branch use:**

1. Application received and entered.
2. Acknowledgment given to applicant.
3. Photo & Signature of applicant should be attested/verified by Branch official.

**Signature of Branch Official**

## CHECK LIST OF DOCUMENTS TO BE SUBMITTED BY THE CUSTOMER

- 1) Proof of identity – Voter’s ID Card/Passport/Driving License/PAN Card/signature identification from present bankers of proprietor, partner or Director (if a company).
- 2) Proof of residency – Recent telephone bills, electricity bill property tax receipt/voter’s ID Card of proprietor, partner or Director (if a company)
- 3) Proof of business address
- 4) Proof of Minority
- 5) Last three years balance sheets of the units along with income tax/sales tax returns etc. (Applicable for all cases from ₹2 lakhs and above). However, for cases below fund based limits of ₹25 lakhs if audited balance sheets are not available then un-audited balance sheets are also acceptable as per extant instructions of the bank. For cases of ₹25 lakhs and above, the audited balance sheets are mandatory.
- 6) Memorandum and articles of Association of the Company/Partnership Deed of partners etc.
- 7) Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
- 8) Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
- 9) SSI registration or any other registration certificate, if applicable.
- 10) Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan (For all cases of ₹2 lakhs and above)
- 11) In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions along-with detailed terms and conditions.
- 12) Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc. (APPLICABLE FOR CASES WITH EXPSOURE ABOVE ₹25 LAKHS)
- 13) Last three years balance sheets of the Associate/Group Companies (If any). (APPLICABLE FOR CASES WITH EXPOSURE ABOVE ₹25 LAKHS)
- 14) Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the propose loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE ₹25 LAKHS)
- 15) Review of account containing month-wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value), indigenous raw material (quantity and value), value of stocks in process, finished goods (quantity and value), debtors, creditors, bank’s outstanding for working capital limits , term loan limits ,bills discounted. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE ₹25 LAKHS.)
- 16) Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
- 17) Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of takeover).
- 18) Manufacturing process if applicable, major profile of executives in the company, any tie-ups, and details about raw material used and their suppliers, (details about the buyers, details about major competitors and the company’s strength and weakness as compared to their competitors etc. (APPLICABLE FOR CASES WITH EXPSOURE ABOVE ₹25 Lakh)

(The Check is list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity).

**(B) PMMY Scheme (for existing units)**



**LOAN APPLICATION FORM PRADHAN MANTRI MUDRA YOJANA**  
( To be submitted along with documents as per the check list )

**A. For office Use:**

Enterprise Name	Application Sl. No.	Name of the Branch	Category
			Shishu/Kishor/Tarun

**B. Business Information:**

Name of the Enterprise											
Constitution	<input checked="" type="checkbox"/>	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Any Others (specify)					
Current Business Address	State				PIN Code						
	Business Premises				<input checked="" type="checkbox"/>	Rented	Owned				
Telephone No.				Mobile No.	91						
E-mail:											
Business Activity	Existing										
	Proposed										
Date of Commencement(DD/MM/YYYY)											
Whether the Unit is Registered	<input checked="" type="checkbox"/>	Yes			No						
If Registered (Please mention:Registration no. And the Act under which registered )											
Registered office Address											
Social Category	<input checked="" type="checkbox"/>	SC	ST	OBC	Minority Community						
If Minority Community	<input checked="" type="checkbox"/>	Buddhists	Muslims	Christians	Sikhs	Jains	Zoroastrians				

**C. Background Information of Proprietor/ Partners/ Directors:**

S.No	Name	Date of Birth	Sex	Residential Address with Mobile No.	Academic Qualification	Experience in the line of activity (Years)
1.						
2.						

S.No	Id proof	Id proof no.	Address proof	Address proof no.	PAN Card/DIN No.	Relationship with the officials/ Director of the bank if any
1.						
2.						

**I. Past Performance / Future Estimates: (In Rs.)**

Past Performance / Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)				
	Past Year-II (Actual)	Past Year-I (Actual)	Present Year (Estimate)	Next Year (Projection)
Net Sales				
Net Profit				
Capital (Net Worth in case of Companies)				

**J. Status Regarding Statutory Obligations:**

Statutory Obligations	Whether Complied with (select Yes/No) If not applicable then select N. A.	Remarks (Any details in connection with the relevant obligation to be given)
1. Registration under Shops and Establishment Act		
2. Registration under MSME (Provisional /Final)		
3. Drug License		
4. Latest Sales Tax Return Filed		
5. Latest Income Tax Returns Filed		
6. Any other Statutory dues remaining outstanding		

**K. Declaration:**

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. There is/are no overdue / statutory due owed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or Mudra Ltd., or any other agency as authorised by you, may at any time, inspect/ verify my/our assets, books of accounts etc. in our factory/business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

<b>Space for Photo</b>	<b>Space for Photo</b>	<b>Space for Photo</b>
(Signatures of Proprietor/partner/ director whose photo is affixed above)		

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

## **CHECK LIST OF DOCUMENTS TO BE SUBMITTED BY THE CUSTOMER**

- 1) Proof of identity - Self certified copy of Voter's ID card / Driving License / PAN Card / Aadhar Card/Passport.
- 2) Proof of Residence - Recent telephone bill, electricity bill, property tax receipt (not older than 2 months), Voter's ID card, Aadhar Card & Passport of Proprietor/Partners/Directors.
- 3) Proof of SC/ST/OBC/Minority.
- 4) Proof of Identity/Address of the Business Enterprise -Copies of relevant licenses/registration certificates/other documents pertaining to the ownership, identity and address of business unit.
- 5) Applicant should not be defaulter in any Bank/Financial institution.
- 6) Statement of accounts (for the last six months), from the existing banker, if any.
- 7) Last two years balance sheets of the units along with income tax/sales tax return etc. (Applicable for all cases from ₹2 Lacs and above).
- 8) Projected balance sheets for one year in case of working capital limits and for the period of the loan in case of term loan (Applicable for all cases from ₹2 Lacs and above).
- 9) Sales achieved during the current financial year up to the date of submission of application.
- 10) Project report (for the proposed project) containing details of technical & economic viability.
- 11) Memorandum and articles of association of the company/Partnership Deed of Partners etc.
- 12) In absence of third party guarantee, Asset & Liability statement from the borrower including Directors& Partners may be sought to know the net-worth.
- 13) Photos (two copies) of Proprietor/ Partners/ Directors.

**APPENDIX 11  
PROFORMA UDYOG ADHAAR REGISTRATION FORM**

<p>भारत सरकार सूक्ष्म , लघु और मध्यम उद्यम मंत्रालय</p> <p>Government of India Ministry of Micro, Small &amp; Medium Enterprises (An ISO 9001:2008 Certified Organization)</p>	 सूक्ष्म, लघु एवं मध्यम उद्यम MICRO, SMALL & MEDIUM ENTERPRISES
	<b>उद्योग आधार</b>
<b>Udyog Aadhaar</b>	

	Type of Enterprise	Micro	Small	Medium
	Manufacturing	A	B	C
	Service	D	E	F

**Udyog Aadhaar Memorandum**

1	Aadhaar Number			
2	Name of Entrepreneur			
3	Social Category	SC	ST	OBC
		General		
4	Name of Enterprise			
5	Type of Organization *			
6	Postal Address			
		District	State	Pin
		Mobile No:		Email:
7	Date of commencement			
8	Previous Registration details-if any	SSI		
		EM-1		
		EM-2		
9	Bank Details	IFSC Code:		
		Bank Account:		
10	Major Activity	Manufacturing	Service	
11	National Industry Classification Code			
12	Persons employed			
13	Investment (Plant & Machinery / Equipment's)			
14	District Industry Centre			

**Declaration**

I hereby declare that information given above is true to the best of my knowledge. Any information, that may be required to be verified, shall be provided immediately before the concerned authority.



\* (1) Proprietary, (2) Hindu Undivided Family (HUF), (3) Partnership, (4) Co-Operative, (5) Private Limited Company, (6) Public Limited Company, (7) Self Help Group, (8) Others.

## APPENDIX 12

### STATEWISE UDYOG ADHAAR REGISTRATION STATUS (2015-2019)

State/UT	Udyog Aadhaar Regd.
ANDHRA PRADESH	301115
ARUNACHAL PRADESH	1327
ASSAM	11913
BIHAR	861841
CHHATTISGARH	52063
GOA	6925
GUJARAT	723448
HARYANA	148248
HIMACHAL PRADESH	11851
JHARKHAND	135780
KARNATAKA	268791
KERALA	103478
MADHYA PRADESH	779246
MAHARASHTRA	1414218
MANIPUR	29421
MEGHALAYA	1948
MIZORAM	2665
NAGALAND	1160
ODISHA	96892
PUNJAB	167420
RAJASTHAN	488405
SIKKIM	730
TAMIL NADU	909457
TELANGANA	258077
TRIPURA	4922
UTTAR PRADESH	781779
UTTARAKHAND	33000
WEST BENGAL	188870
ANDAMAN AND NICOBAR ISLANDS	5416
CHANDIGARH	9153
DADAR AND NAGAR HAVELI	4089
DAMAN AND DIU	2176
DELHI	130152
JAMMU AND KASHMIR	7657
LADAKH	0
LAKSHADWEEP	87
PUDUCHERRY	8771
<b>Total :</b>	<b>79,52,491</b>

## APPENDIX 13

### LIST OF PUBLICATIONS RELATED TO THIS RESEARCH WORK

#### Journal

1. Choudhury, M. and Goswami C. (2016). Gaps in MSME Financing in Assam: The MSME Side. *International Journal of Applied Management Research*, 3(1): 1-12.
2. Choudhury, M. and Goswami C. (2017). MSME Financing Gaps - Research Review 1995-2017. *Small Enterprises Development, Management & Extension Journal*, 44(3): 1-26.
3. Choudhury, M. (2018). Problems with Financing for MSME Sector in Rural Setting in Assam. *Prajnan*, 47 (2): 139-157.

#### Book Chapter

1. Choudhury, M. (2018). Struggles of Rural Micro, Small and Medium Enterprises for Bank Finance: Role of District Industries Centres in India. Trade and Global Market. *InTech Open*. 117-132.

#### Conferences & Seminars

1. Choudhury, M. and Goswami C. (2017). Role of DIC in easing MSME Financing Woes in Kamrup. In Proceedings of the 11<sup>th</sup> Indian Subcontinent Decision Sciences Institute International Conference held at Indian Institute of Management, Tiruchirapalli, December 27-30<sup>th</sup>, 2017.
2. Choudhury, M. and Goswami C. (2019). An Evaluation of Bank's Contribution in Financing MSMEs in Assam. Presented at the "National Seminar on Banks and Financial Institutions in North East: Prospects and Challenges" at Indian Institute of Bank Management (IIBM), Khanapara, March 8-9<sup>th</sup>, 2019.