

**PERFORMANCE OF SELF-EMPLOYMENT
FOR
EDUCATED UNEMPLOYED YOUTH
(SEEUY) SCHEME**

**IN ASSAM WITH PARTICULAR REFERENCE TO
KAMRUP DISTRICT**

16

**J. S. T. F. Programme (1993-94)
Institute of Social Change and Development
Nawzan Road, Uzanbazar, Guwahati-781001**

1993-94

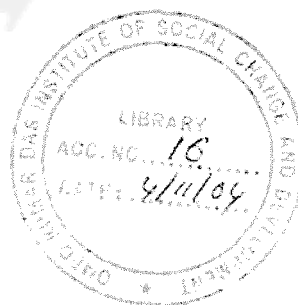
By

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SAFETY OF THE EMPLOYMENT TO SECURE
UNEMPLOYED YOUTH (UNYU) SCHEME IN ARIAM
WILL PARTICULARLY REFERENCE TO HARUP DISTRICT

The Institute of Social Change and Development
as final report of Junior short term fellows
programme, 1993-94

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Dr. D. D. MALI
Director

This is to certify that the research work embodied in this Report entitled Performance of Self Employment to Educated Unemployed youths Scheme in Assam with particular reference to Kamrup District was carried out by Shri Pranab Bhattacharyya under my supervision and that the work is original. This report or any part of it has not been submitted to any institution under any programme.


(Dr. D. D. MALI)

Date: 31 March, 1994.

P R E F A C E

This is a report on the performance of Self Employment to Educated Unemployed Youth (SEEUY) Scheme in Assam with particular reference to Kamrup District. This project was undertaken by me under the Junior Short Term Fellowship programme of the Institute of Social Change and Development, Uzanbazar, Guwahati-1.

The Government of India announced the SEEUY Scheme on 15th August, 1993⁸³. The scheme was introduced to provide self employment to educated youth in Industry, Service and Business Ventures. The Scheme is implemented through the District Industries Centre (DIC). It is more than 10 years since the scheme was introduced. Assam has been implementing the SEEUY Scheme along with the rest of the country. However, there has been no evaluation study of the Scheme.

I wanted to make a study of the performance of the scheme in the State with particular reference to Kamrup District.

I ~~decided~~^{decided} to make the study on a sample basis. I collected data from sample beneficiaries spread over in eight blocks of Kamrup District. It was the willing Co-operation of the

beneficiaries that I could collect data and complete my work. I thank ~~the~~^{to} all.

I also thank the General Manager, DIC, Kamrup the Director of Industries, Assam, bank officials of seven nationalised Banks, from whom I collected required information Mr. R. Sarmah, Asstt. Manager DIC, Kamrup and other officials of DIC, Kamrup for their help and Co-Operation in my field work and completion of the project work.

My gratitude goes to the Director, Institute of Social Change and Development, the officials of ISCD, Dr. A.C. Bhagwati (Former Director ISCD, the management of Rajib Gandhi Foundation for their kind help and necessary guidance.

I express ~~my~~^{my} gratitude to Dr. D.D. Mali, Director, K/NISIMT who kindly agreed to guide me and ^{supervise my} ~~surprise any~~ work. At last, I express my thankfulness to all the persons who spent their valuable time for my Project but whose names have not figured in the preface.

25.3.93

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Appendix

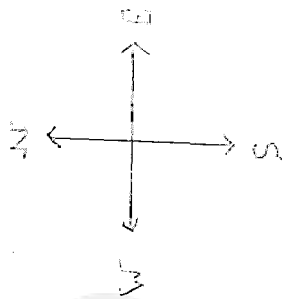
- (A) Beneficiary schedule
- (B) LIC schedule.
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ASSAM

BHUTAN

MEGHALAYA

MIZORAM



I N T R O D U C T I O N

Assam is in the North-East Corner of India. Assam is surrounded on all sides (excepting the narrow corridor) by independent states, viz, Bhutan and China on the North, ^RChina and Burma on the East ; Burma and Bangladesh on the South, and Bangladesh on the West. ^WInternally, the State has a common boundary with Meghalaya, Nagaland, Manipur, Mizoram, Tripura, West Bengal and Arunachal Pradesh.

The area of the state is 78,523 Sq.Kms. as against Country's total area of 3,280,483 Sq.kms. Thus, the state constitutes 2.39 percent of the total land area of the Country. According to the 1991 census the total population of Assam is 22,414,322 against India's total population of 8,45,2,68800 (excluding Jammu & Kashmir). There are 1,99,26,527 persons in rural area and 2,4,87,795 persons in urban area in Assam as per the 1991 census. There are 23 Districts in Assam. They are Kamrup, Dhubri, Kokjhar, Goalpara, Barpeta, Bongaigaon, Nalbari, Darrang, Sonitpur, Lakhimpur, Dibrugarh, Dhemaji, Sibsagar, Jorhat, Goalpara, Nagaon, Morigaon, Cachar, Karimganj, Maitlakandi, Karbi Anglong, Tinsukia and N.C. Hills. The Brahmaputra and the Barak are two major rivers in Assam. Kamrup is ^{the} oldest district of Assam.

^{was}
 Pragjyotishpur ~~is~~ the name of the Kamrup in anicent period
 ^
 The capital of Assam, Dispur is situated in Kamrup district.
 Thus it is an important district of Assam as well as in the
 North-East India.

(a) Educated Unemployment :

^{is}
 The educated unemployment is a burning problem in
 Assam. The number of educated unemployed persons as per the
 live register of the employment exchanges can be seen from the
 table-I.

TABLE-I

Educated Applicants registered in Assam

Sl No.	Type of applicants	Year			
		1988	1989	1990	1991
1.	Engineering Graduate	1283	1416	1731	1980
2.	Medical Graduate.	244	254	114	127
3.	Agricultural Graduate.	64	120	170	284
4.	^{and} Veterinary Graduate	-	-	-	-
5.	Passed out I.T.I. Trainees(Total)	13326	12622	14840	15174
6.	Post Graduate	3949	4088	3669	4222
7.	Graduate	52963	61018	67207	79624
8.	HSSLC/P.U.Intermediate etc	97905	117333	140744	199034
9.	Matriculation/HSLC	324787	351305	376468	503635
10.	Diploma Holder (Engineering)	3347	4059	5446	6572
Total		497968	552215	610389	810652

Source-Director of Employment & Crafts man training, Assam.

4. Raw Materials
5. Credit.
6. Marketing ,and
7. Cottage Industries.

In the ~~present~~ ^{up} DIC, the number of functional managers was reduced to 4. Besides a DIC could also ^{take} ~~low~~ maximum 3 project managers who would be specialists in specific line of activities.

(c) Scheme for Employment Generation.

In the recent years the Government of India has launched several schemes for poverty alleviation and employment generation to educated unemployed youth. These schemes are being implemented through various agencies including commercial banks and regional rural banks. The Government fixes targets of the number of beneficiaries for a year. The target is given state-wise and district-wise. Targets are then allocated to the participating banks. Government provides a capital subsidy, through the Reserve Bank of India, for the benefit of the borrowers.

The Government of India announced Self-employment to Educated Unemployed Youth (SEEU) scheme on 15th August, 1983. The main aim of this scheme is to extend loans to educated unemployed youth for their self-employment. This scheme is implemented by District Industries Centre through the commercial and rural banks. The unemployed youth in the age group of 18 to 35 years and having matriculation or equivalent qualification are eligible to get the loan. There is special preference for technically qualified persons and for women. The assistance under the scheme is provided for three types of ventures, namely, industrial ventures (up to Rs. 35,000) service ventures (up to Rs. 25,000) and business ventures (up to Rs. 15,000).

One borrower may be financed only once but if the initial loan proves to be inadequate, second loan may also be granted, within the above mentioned ceilings. But finance for expansion of the unit may be granted outside the Scheme on normal terms. For loans up to Rs. 25,000, interest charges is 10 percent in backward areas and 12 percent in other areas. Loans for industrial ventures above Rs. 24,000 are granted @ 12.5 percent in backward areas and @ 13.5 percent in other areas. Loans should be repaid between 3 and 7 years. The Government of India provides a subsidy of 25 per cent in all sectors.

The DIC Task Force select the beneficiaries of SEELUY Scheme.

Assam has also been implementing the SEELUY Scheme to solve the problem of unemployment among the educated unemployed Youth. It is more than 10 years since the scheme was launched. But no evaluation or performance study has been done of the SEELUY Scheme in the State. It is, therefore, felt necessary to make a study of the performance of SEELUY Scheme in Assam. In this study an attempt has been made to examine the performance of the SEELUY scheme in Assam with particular reference to Karrup District.

Objectives of the Study

The main objectives of the study are to examine the performance of the SEELUY scheme in respect to :-

1. Generation of employment opportunities by the Scheme.
2. Additional income earned by the beneficiaries including change in level of ~~xxxx~~ income ;
3. Repayment of loan made by the beneficiaries ;
4. Problems of DIC, beneficiaries and the bank ;
5. Type of enterprises developed ; and

6. On the basis of ^{1/2} study, to suggest measures, if any, for improvement in the performance of the scheme.

Hypothesis :

In order to make the study, a few hypotheses have been formulated.

These are as follows :-

1. The Self Employment to Educated Unemployed Youth (SEEUY) Scheme has failed to achieve the objectives for which it was launched.
2. The beneficiaries of SEEUY scheme consider the loans as a grant only. So the repayment of loan granted under the SEEUY scheme is negligible.
3. The loan under the SEEUY scheme is obtained by those who are influential and not necessarily by those who need it.
4. There is diversion of loan amount for work other than for which it is generally meant and hence beneficiaries fail to make repayment.

5. The task force was not free from political influence. So the beneficiary did not take any consideration for repayment of loan.

Methodology :

1. In order to make the study comprehensive, it was ^{to} divided to study it at three levels, viz.

- (a) Beneficiaries level.
- (b) DIC level and ;
- (c) Bank level.

Accordingly three different kinds of schedules to cover these three levels were prepared. The Schedules were then test checked (Schedules are given in Appendix).

2. The beneficiaries for the study were selected from the beneficiaries who availed of loan under the scheme during 1986-87 to 1991-92 period. They were selected on the basis of random sampling.

3. Field study of SHOU scheme was confined to Guwahati and eight blocks of Kamrup District.

Coverage :

As per the data collected from the DIC Kamrup, Loans

were sanctioned to 2510 applicants during the period 1986-87 to 1991-92. Loans were disbursed to 2122 (84.5%) beneficiaries. The yearwise distribution of beneficiaries whose loan applications were sanctioned and disbursed is given in table-II.

It was planned to cover at least 5 percent of the total beneficiaries, that is at least 100 beneficiaries, on the basis of random sampling. A list of 130 beneficiaries was prepared on the basis of information collected from the DIC and also from the banks. However, data could be collected from 60 beneficiaries only.

Field data were collected from Guwahati, Dimoria, Rani Majo, Chaygaon, Chandrapur, Rampur, Karara and Kamalpur areas of the district.

Table -II

Yearwise loan sanctioned to ^{and} Disbursed			
<u>YEAR</u>	<u>Loan sanctioned</u>	<u>Loan disbursed</u>	<u>Percentage</u>
	<u>No</u>	<u>No</u>	
1986-87	437	437	100
1987-88	401	394	98.3
1988-89	416	414	99.5
1989-90	320	306	95.6
1990-91	304	300	98.7
1991-92	310	271	87.4
Total	<u>2510</u>	<u>2122</u>	<u>84.5</u>

Salient Features of SEMUY Scheme:

1. The SEMUY Scheme covers all educated Unemployed Youth in the age group of 18 to 35 years.
2. There are reservation of 30 percent belonging to Schedule Caste and schedule tribe unemployed youths.
3. The richer section of the community are, however not eligible for the benefit of the Scheme.
4. Under the scheme, loan upto Rs. 35,000 can be given for industry venture, upto Rs. 15,000 per business venture and Rs. 25,000 for Service venture.
5. The Scheme underlines the role of training and infrastructure support as a part of total package of service and assistance for the beneficiaries under the SEMUY scheme.

Implementation of SEMUY Scheme:

The DIC is the model agency at the district level to implement the SEMUY scheme. To implement the Scheme, a Task Force was constituted with the General Manager, DIC (Kamrup) as Chairman. Representatives of Small Industries Service Institute, United Bank of India, State Bank of India ^{and the} UCO Bank as the members.

District Employment Exchange:

The Task Force has an important role to play in the identification and selection of beneficiaries, selection of viable schemes etc.

Target and Achievement:

The target fixed by Government of India for the district in 1986-87 was 450. As against this target, 615 applications were received. The Task Force, after necessary scrutiny, sponsored 437 applications for bank finance. The bank sanctioned loan to all these 437 beneficiaries. In 1987-88 the target fixed for the district was 405. The number of applications received was 695. After necessary scrutiny the Task Force sponsored 401 applications for bank finance.

The bank sanctioned loan to all the applicants. In 1988-89

^{the} A highest number of 930 applicants ^{was} ~~was~~ received. The target was for the year ~~at~~ was fixed at 630. But Task Force recommended 738 applications for bank finance. The bank sanctioned loan to 416 applicants. In 1989-90 the Government of India fixed a target of 350. As against this 550 applications were received

After proper verification, the Task Force recommended 320 applicants for bank finance. In 1990-91 the target fixed for the district was 305. The number of application received was 450. After scrutiny, the Task Force recommended 304 applications for Bank finance. In 1991-92 the target fixed for the district was 315. As against this the DIC received 396 applications. The Task Force recommended 310 applicants for bank finance. In Table-III the target fixed applicants received, sponsored etc are given

TABLE-III

Targets and Achievements

Year	Target	No's of appl ications Recei ved.	Sponsored	Sanctioned	Disburse ^{ment}
1986-87	450	615	437 (100)	437 (100)	437 (100)
1987-88	405	695	401 (100)	401 (100)	394 (98.3)
1988-89	630	930	738 (100)	416 (56.4)	414 (56.1)
1989-90	350	550	320 (100)	320 (100)	306 (95.6)
1990-91	305	350	304 (100)	304 (100)	306 (98.7)
1991-92	315	396	310 (100)	310 (100)	271 (87.4)
Total	2455	3636	2510 (100)	2188 (87.2)	2122 (84.5)

Source=DIC Schedule

The table reveals that except during 1988-89 the DIC never could spons^{or} applications as per its allotted target. For example, during 1986-87, ~~the target fixed for the district 1986-87,~~ the target fixed for the district was 450 and applications received 437 or 97.1 percent application only. This may be partly due to non-availability of suitable applications or partly due to non-eligible applications. During 1988-89, The target fixed for the district was ⁵ 630. In no other year, the target fixed was so light. The number of applications received was also very light i.e. 930. Since the launching of the SBUX scheme, the DIC never received so many applications in a year. The Task Force recommended as many as 738 applications i.e. 117.1 per cent ^{of} against the allotted target of 630 for the district for that year. If year-wise target and achievement is considered the DIC could never achieve its allotted target of recommending applications except during 1988-89.

However, the cumulative target from 1986-87 to 1991-92 stood at 2455. Against this target the Task Force sponsored a total of 2510 applications (102.2%) to the banks. Out of these applications the Bank sanctioned loan to 2188 (87.2%) beneficiaries. Loan was actually disbursed to 2122 beneficiaries (97%). That is 3 percent of the applicants did not get loan,

Though loans were sanctioned to them, why loans were not disbursed to these applicants could not be ascertained. This might have happened due to procedural formalities.

Venture-wise Distribution of Beneficiaries:

The distribution of beneficiaries year-wise and Venture-wise can be seen from table-IV

TABLE-IV

Year-wise and Venture -wise Distribution of Beneficiaries

<u>V E N T U R E</u>				
Year	Industry	Business	Service	Total
1986-87	216 (49.5)	169 (38.6)	52 (11.9)	437 (100)
1987-88	199 (50.5)	144 (36.5)	51 (13)	394 (100)
1988-89	201 (48.5)	152 (36.7)	61 (14.8)	414 (100)
1989-90	162 (52.9)	94 (30.7)	50 (16.4)	306 (100)
1990-91	155 (51.8)	92 (30.7)	53 (17.6)	300 (100)
1991-92	132 (48.7)	88 (32.7)	51 (18.8)	271 (100)
Total	1065 (50.2)	739 (34.8)	318 (15.0)	2122 (100)

Source-DIC Schedule

Note-Figures in brackets refer to percentage

contd..15

The table -IV ^{reveals} ~~reveals~~ that 50.2 per cent of the total beneficiaries are financial ^{ed} ~~ed~~ for industrial venture, 34.8 percent for business ventures and 15.0 percent for service venture. But there is year-wise variation in the percentage of beneficiaries financial ^{ed} ~~ed~~ for industry, business and service venture

Sanction and Disbursement of Loan:

The number of applications received, the number of applications recommended by banks for finance and the amount of loan ~~loan~~ disbursed during 1986-87 to 1991-92 are given in table-V. The table ^{shows} ~~shows~~ that the DIC could mobilise ^{over} ~~over~~ Rs. 5.60 ~~cor~~ of loan under the SEBU scheme during the period under study.

There is however, a difference between the number of beneficiaries whose loan applications were sanctioned and the number of beneficiaries who actually got loan from the bank except in 1986-87. In 1986-87 437 applications were sanctioned loan and all the applicants received disbursement of loan.

TABLE-V

Sanction and disbursement of loan
(1986-87 to 1991-92)

YEAR	No of app lication received	No of appl ications sanctioned	^{Count} No of appl ication disbursed	Amount of Disbursement
1986-87	615	437	437	1,16,81,275
1987-88	695	401	394	1,02,53,671
1988-89	930	416	414	1,10,64,686
1989-90	550	320	306	92,53,308
1990-91	450	304	300	85,96,700
1991-92	396	310	271	51,56,663
Total	3036	2510	2122	5,60,06,303

(Source: DIC Schedule)

contd..17

Bank-wise Distribution of Beneficiaries

The DIC Task Force sponsored the application to various banks in the district. The research^{er} collected data from seven banks who financed SEAY beneficiaries. The bank-wise distribution of beneficiaries is given in table -VI

TABLE-VI

Bank-wise Distribution of Beneficiaries

(Total Number of beneficiaries from
1986-87 to 1991-92)

Sl No.	Name of the Bank	No of beneficiaries	percentage
1.	State Bank of India	788	40.8
2.	United Bank of India	357	18.4
3.	UCB Bank	83	4.3
4.	Punjab National Bank	100	5.0
5.	Indian Overseas Bank	67	3.4
6.	Union Bank of India	142	7.3
7.	Central Bank of India.	310	16.0
Total		1936	100

(Source : Bank schedule

Evaluation Findings:

Field data were collected from 60 beneficiaries ^{out} ~~one~~ of a total of 2122 beneficiaries who could avail of loan from the commercial banks under the SEEUY Scheme. The analysis of the field data ^{is} ~~are~~ presented below.

Venture-wise Distribution of Sample Beneficiaries.

Loans were availed of by the beneficiaries for industry, service and business ventures. The venture-wise distribution of beneficiaries is given in Table-VIII

TABLE-VIIIVenture-wise Distribution of Beneficiaries.

	Type of Venture	No of Beneficiaries	Percentage
1.	Industry	29	48.3
2.	Business	26	43.3
3.	Service	5	8.4
	Total	60	100.0

Source: Beneficiary Schedule.

contd...20

Reveals
The table ~~vercal~~ reveals that on an average 48.3 percent beneficiaries availed of loan for industry venture 43.3 percent for business venture and 8.4 percent service venture

Bank-wise Distribution of Sample Beneficiaries

The Bank-wise and venture wise distribution of beneficiaries is given in table.IX

TABLE-IX

Bank	Industry	Business	Service	Total
State Bank of India <i>36.</i>	<i>4</i> (36.5) ? <i>12.5%</i>	5 (45.5)	2 (18.2)	11 (100)
United Bank of India	<i>2</i> (25.1) ? <i>6.9%</i>	5 (62.5)	1 (12.5)	8 (100)
Punjab National Bank	<i>2</i> (40) ? <i>6.9%</i>	3 (60)	-	5 (100)
UCO Bank	<i>1</i> (25) <i>3.1%</i> <i>4</i>	3 (75)	-	4 (100)
Indian Overseas Bank	<i>4</i> (66.7) <i>12.5%</i> <i>4</i>	2 (33.3)	-	6 (100)
Purbanchal Bank (Now merged with CBI)	<i>6</i> (60) <i>20.6%</i>	4 (40)	-	10 (100)
Central Bank of India	<i>5</i> (62.5) <i>17.2%</i>	2 (25)	1 (12.5)	8 (100)
Total	29 <i>(7.7)</i>	26	5	60

Source - Beneficiary Schedule

contd..21

The table reveals that Indian Overseas Bank gave loan ^{for} 66.7 percent ~~a~~ industry ventures, followed by the Central Bank of India (62.5).

Distribution of Beneficiaries by Age

The table X gives the distribution of beneficiaries by age

TABLE-X

Distribution of Beneficiaries by Age

Age Group	No's of beneficiary	percentage
18 to 25 yrs	21	35
25 to 30 yrs	27	45
31 to 35 Yrs.	12	2
Total	60	100

Source= Beneficiary Schedule.

The SBEUY scheme was introduced for providing self employment to educated Unemployed youth in the age group of 18 to 35 years. From the above table it may be seen that the ~~of~~ beneficiaries were within the age group as in the Scheme. The highest number of beneficiary ^{was} 27 (45%) however in the age group 25-30 years.

contd., 22

The following is the table of distribution of beneficiaries by qualification.

TABLE-XI

Distribution of Beneficiary by Education

S1 No.	qualification	No.of beneficiary	percentage
1.	Matriculation	32	53.3
2.	HSSLC	15	25.0
3.	Graduate	8	13.3
4.	Technically qualified	5	8.4
Total		60	100

Source = Beneficiaries schedule

The highest number of beneficiaries was matriculate or HSLC passed. There was 5 technically qualified beneficiaries also .

Distribution of Beneficiaries by Caste

An attempt has been made to know the social status of the beneficiaries on the basis of caste .The distribution of sample beneficiaries on the basis of caste is given in table

XII

TABLA-XIIDistribution of beneficiaries by Caste

<u>Sl.No</u>	<u>Caste</u>	<u>No. of beneficiaries</u>	<u>percentage</u>
1.	General	28	46.7
2.	Schedule Caste	16	26.7
3.	Schedule Tribe	10	16.6
4.	OBC(UBC)	6	10.0
Total		60	100.00

Source = Beneficiary schedule

The table shows that majority of the beneficiaries are from the general caste.

Distribution of beneficiaries by Marital Status

<u>Sl.No</u>	<u>Marital status</u>	<u>No of Beneficiary</u>	<u>percentage</u>
1.	Married	16	26.7
2.	Unmarried	43	72.0
3.	Divorced	1	1.3

Source = Beneficiary Schedule

contd...24

Distribution of Beneficiaries by size of Family members

Distribution of Beneficiaries by size of family member may be seen from table XIV. There are 22 (36.6%) beneficiaries who have between 3 and 5 family members.

TABLE-XIV

Distribution of Beneficiaries by size of Family members

Sl	Family members	No's	percentage
1.	Less than 3	15	25
2.	3 to 5	22	36.6
3.	6 to 8	20	33.4
4.	Above 8	3	5
Total		60	100%

Source : Beneficiary schedule

Distribution of beneficiaries by agricultural land holding

The distribution of beneficiaries by agricultural land holding may be seen from the table XV

contd..25

TABLE-XV

Distribution of beneficiary^{ies} by size/land holding^s

<u>Area in Acre</u>	<u>No. of beneficiary</u>	<u>percentage</u>
Nil	14	23.3
Below 1 acre	32	53.3
1 to 3 acre	3	5
3 to above	10	16.6
6 acre & above	1	7

Source= Beneficiary Schedule

From the above ^{table} ~~table~~ it may be seen that there are 14 beneficiary^{ies} who do not have any agricultural holding^s (23.3%). Though agricultural land holding is not a criteria to be adopted for selecting the beneficiary under the Scheme, ^{the} ~~never~~ that less, it indicate^s the economic condition of the beneficiary to a certain extent. It may be also seen that most of the beneficiary^{ies} ~~is~~ have agricultural holding below 1 acre. the total no of the beneficiaries are 32(53.3)

Distribution of beneficiary^{ies} by size of annual family income

In the table XVI the distribution of beneficiary^{ies} by size of family income may be seen.

contd..26

Year	Rs.1000	Rs.5,000	Rs.5000 to Rs.10000	Rs.10,000 to Rs.15,000	Above 15,000	Total	percent age
198788	-	4	1	1		2	3.4
1988-89	5	8	-	1	1	14	23.3
198990	11	2		2		15	25
1990-91		10		3	1	14	23.3
1991-92	4	7		4		15	25
Total	20	28		10	2	60	100

Source = beneficiary schedule

The table XVI shows that most of the beneficiaries' annual family ^{income lies} between Rs. 5,000 and Rs.10,000. There are 20 beneficiaries ^{in whom} whose annual family was below Rs.5,000. Only 2 beneficiaries had annual income of the family above Rs.15,000/-.

As per the eligibility norms, the annual family income of the beneficiaries ~~shd~~ should have been within Rs.10,000.

Work status of beneficiary before availing the SMLY Loan.

Loan

Out of 60 beneficiaries 54 (90%) were unemployed at/ time of submission of application, 4 were students and 2 beneficiaries (3.3%) had been working. Out of the 2 beneficiaries ¹ was working as a ~~master~~ ^{roll} labour under the public works department (P.W.D.)

and the other was working in a private company as an office assistant. As a labour under P.W.D. the beneficiary used to get Rs.20/- per day as work on no work no pay basis. The other beneficiary used to get a salary of Rs.800/-per month. Muster roll labour naturally wanted to get ^{act} ~~and~~ from such a position.

Motivation and decision making.

Motivation and decision making are ^{act} ~~important~~ aspects in being self-employed. The beneficiaries got information about the Scheme from various sources. This is given in table XVII.

TABLE-XVII

Sl.No	Source of information	No of beneficiary	percentage
1.	News paper advertisement	33	55
2.	D.I.C. Officials	20	33.3
3.	Friends/relatives	7	11.7
4.	Others	-	-
Total		60	100

Source = Beneficiary schedule.

It is interesting that the news papers have played an important role in disseminating information about the SEEUY Scheme. There were 33 beneficiaries (55%) who came to know about the Scheme through news paper. The DIC officials also played an important role in this respect. There were 20 beneficiaries (33%) who came to know about the Scheme from the DIC officials. Friends and relatives also played some role in the creation of awareness about the scheme. In other words, creation of awareness about the scheme by various officials led to raising the level of motivation of unemployed youth and helped them in ^{the} decision making process.

Decision about applying for loan-

~~The sample is stated that the~~ Table XVIII indicates the decision about applying for loan.

TABLE-XVIII

S.No	Decision to apply	No of beneficiary	percentage
1.	Self	39	65
2.	Family members	13	21.7
3.	Friends	7	11.7
4.	Others	1	1.6

Source=Beneficiary Schedule.

contd..29

It may be observed that out of 60 beneficiaries, 39 (65%) beneficiaries took decision about applying for loan on their own 13 beneficiaries (21.7%) were persuaded by their family members and 7 (11.7%) were by their friends. Only one beneficiary (1.6%) took the decision to apply for loan on the advice of kanzadar.

selection of Venture:

Selection of venture is another important aspect for becoming self employed. If the selection of venture is wrong the venture will fail. Due care is necessary in the process of selection of venture. Individual is, therefore, the best finding to select a suitable venture. Table XIX gives details about selection of venture.

TABLE-XIX

S.No	selection venture	No of beneficiary	percentage
1.	Self	49	81.7
2.	Family members	2	3.4
3.	Friends	1	1.6
4.	PIC officials	7	11.7
5.	Bank officials	1	1.6
	Total	60	100

Source = beneficiary schedule

contd..30

From the table it may be observed that 49 (81.7%) beneficiaries selected ^{the} that venture on their own, 7 (11.7%) on the basis of guidance from the DIC officials. The role of family members, friends and bank officials is not very significant

Factor Influencing the Decision about the venture.

There are a number of factors ^{etc} which influenced the beneficiaries in the decision making about their venture. This has been given in table XX. From the table it may be observed that 23 (38.3%) beneficiaries decided about that ventures because they had ^{the} required skill, 12 (20.0%) ^{ill} decided because of good demand, 8 (13.3%) ^e decided on the basis of advice from the DIC officials 4 (6%) ^{considered} that the ventures were ^{less} risky, and 13 (21.8%) ⁱⁿ considered that family members could help in those ventures.

TABLE-XX

Factors influencing the Decision about the Venture

S.No	Factors	No of beneficiary	percentage
1.	Required skill with beneficiary.	23	38.3
2.	Suggested by DIC	8	13.3
3.	Good demand for product	12	20.0
4.	Less risky	4	6
5.	Family member can help	13	21.8

Implementation of Project:

The main objective of the SEBUI scheme is to create self-employment opportunities to educated unemployed Youthth. Hence implementation of projects for which loans were sanctioned was extremely important. The 60 sample beneficiaries who got loan from different banks ~~who got loan from sufficient~~ banks for that ~~many~~ ^{their} proposed projects were asked ~~to know~~ ^{ing} about the implementation of that projects. It is interesting to note that while 45 (75%) beneficiaries used the loan for implementation of their ~~the~~ proposed projects 15 (25%) beneficiaries never started any venture. They ^{had} spent that money for purposes other than those for which loans were sanctioned. Some of them purchased T.V. radio, some spent money for construction of house and some others spent ^{the} money for social function. From that it may be ^{inferred} that ~~these~~ beneficiaries probably considered the SEBUI loan ^{as} Govt grant and ~~that~~ ^{they did not} take the loan very seriously and ~~spend the~~ ^{spend the} loan amount ~~was~~ spent for purposes other than those for which ^{it was} given, they could not repay loan. In fact, they never ~~could~~ ^{thought of repaying the loan} ~~side~~ to ~~repay~~ the loan.

ABOUT THE VENTURE:

The pattern of investment by the 45 beneficiaries is given below. It has already been mentioned that 15 beneficiaries spent that loan ~~onwards~~ for purposes other than those for which loans were given. The pattern of investment is given in table.XXI.

TABLE-XXI

Pattern of investment

S.No. Investment	No.of beneficiary	percentage
1. Invested full loan amount	25	41.6
2. Invested less than loan amount	9	15.0
3. Invested more than loan amount.	11	18.0
4. Not invested the loan amount for which it was sanctioned	15	25.0
Total	60	100

Source =Beneficiary Schedule

Items of investment:

Investment in fixed capital in respect of 45 sample beneficiaries were as follows:-

TABLE-

A = Fixed capital in respect of 45 beneficiaries^{es}

S.No	Item	Rs.1,000	Rs.3,000/-	Rs.5,00 or more
	Machinery Equipment			
	Furniture, Office equipment.	12 (26.7%)	2 (24.4%)	31 (68.9%)
	Transport Vehicle etc.			

Source = Beneficiary Schedule.

Employment Generation:

Out of
Such 60 sample beneficiaries, 15 beneficiaries did not implement ^{the} ~~that~~ ^{is} project. Only 45 beneficiaries implemented ^{the} ~~that~~ projects. Out of them 45 beneficiaries, 7 beneficiaries had to close ^{down the project} ~~that~~ end. The 38 running ^{project} ~~brief~~ generated employment to 44 persons excluding the beneficiaries themselves. ^{is} ~~is~~ shown that the scheme could fulfil the objective of employment generation of least to a certain extent. ^{test the pattern of} ~~test~~ Daily of employment generation is given in table XXII.

TABLE XXII

contd..34

TABLE-XXII

Employment Generation

S.No	Category	Full time	Part time	Total
1.	Skilled labour	20	3	23
2.	Unskilled labour	-	10	10
3.	Family member	5	5	10
4.	Other	-	1	1
Total				44

Source-Beneficiary ScheduleLoan Repayment Position

The Study reveals very poor loan repayment position. Out of 60 beneficiaries, 15 did not implement[^] their projects. Nor did they repay their loans. Out of remaining beneficiaries, 7 had to close their ^{ventures} ~~units~~. They also did not repay their loan. Only 8 beneficiaries reported that they were repaying their loan regularly 7 beneficiaries reported that they repaid some loan. It is interesting to note that 33(55%) of the sample beneficiaries did not have any knowledge about the subsidy

SUBSIDY:

As per provision of the Self-Employment for Educated Unemployed Youth Scheme there is a component of 25 percent out right capital subsidy paid by the Govt of India on the total loan disbursement to the beneficiaries. The subsidy to the beneficiaries is not released to the borrower in Cash and it is kept as fixed deposit and held by the lending banks in the name of the borrower and earns interest.

The total financial requirement of the project is paid as composite loan and three-fourth of the loan amount due is to be repaid by the beneficiaries. The Balance one fourth is adjusted by bank against the deposits(subsidy) made by the Central Government in the name of borrower.

It is interesting to note that 33(55%) of the sample beneficiaries did not have any knowledge about the subsidy.

Observation :

1. The Govt. of India introduce(SEEUY Scheme in 1983 for generating self-employment opportunities among the educated Unemployed Youth in the age group of 18-35 years. It has been observed ^{that} the criterion of age in the selection of beneficiaries was duly followed by the Task Force.

2. The minimum qualification of the SEBUY beneficiary should be matriculate or its equivalent. There is special preference given to technically qualified person. Among the sample beneficiaries 32(53.3%) were matriculate, 15(25%), were HSSLC passed, 8 (13.3%) were graduate and 5 (8.4%) technically qualified. Education Criterion has also been observed in the selection of beneficiaries.

3. The SEBUY scheme provides a preference to the women candidates. This has also been observed in the sample beneficiaries of whom 6(10%) were women beneficiaries.

As regards annual family income, most of the beneficiaries were within the prescribed norm.

5. The main objective of the SEBUY scheme is to provide employment opportunities to Educated Unemployed Youth. Among the sample beneficiaries, 54 beneficiaries were unemployed at the submission of loan application, 4 were students and 2 were working in a purely temporary basis. It shows that the DIC followed the criteria of sponsoring the cases of educated unemployed Youth.

6. The study also observed that most of the beneficiaries did not receive the same amount of loan which they had applied for. Two third of the total beneficiaries received less amount of loan than they applied for. None of the beneficiaries received loan more than they asked for. News papers played an important role in disseminating information about the self employment to educated unemployed youth Scheme. Fifty five percent of the sample beneficiaries got information about the scheme from news paper advertisement. Besides news papers, DIC also played an important role in creating awareness about the scheme.

8. It has been observed that in the 38 running units 44 additional employment could be generated (including employment for family members). From this it may be observed that the scheme could largely achieve the objective for which it was launched.

9. Seventy five percent of the total beneficiaries did not repay any amount of the loan. In other words repayment of the loan is very poor in SEU scheme. The beneficiaries feel that the loan amount SEU scheme is almost a grant by the Govt. of India and they did not pay any amount of the loan to the bank.

10. There are some ^{cases} courses of poor recovery of the loan by bank. Only 18 beneficiaries stated that the bank officials visited their units two times after the loan was sanctioned, 20 beneficiaries stated that bank officials visited their unit once after the loan was disbursed and 22 beneficiaries stated that bank officials did not visit their place at all. From this it may be observed that monitoring of loan by banks was inadequate.

11. The study revealed ^{also} a discouraging point that most of the beneficiaries were not aware of the procedure and subsidy component of the self-Employment to Educational Unemployed Youth Scheme. ^{It} ~~As~~ requires proper education about ^{of the beneficiaries} the objective ^{of} ~~of beneficiary~~ from the scheme in generating self-employment opportunities among the educated unemployed youths. The District-Industries Unemployed Youth, The district Industries Centre should organised an "ORIENTATION PROGRAMME" for proper utilisation of the loan amount granted under the scheme among the beneficiaries before disbursement of loan. This will help new enterprenurs to organise their business effectively and profitably.

12. The existing procedure of fixing targets in a district, identification of self-employment ventures, ~~iden-~~ identification of beneficiary under the Scheme and disbursement of loan needs some suitable change for ^{achieving} activating the objectives of the scheme.

Implementation of SSEEUY scheme becomes a full time job for the DIC and other activities of the DIC come to stand still during the period when SSEEUY loan applications are received by them. Similarly, banks have also expressed this difficulty of handling large number of loan applications.

CONCLUSION ::

The SSEEUY scheme was launched to generate self-employment opportunities among the educated unemployment ^{and} opportunities among the educated unemployment youth. It has largely helped in the generation of employment opportunities. The scheme was supported ^{and} to provide self-employment opportunities. In addition to self-employment it has also created additional employment ~~it has also created additional employment~~ opportunities, at least one additional employment opportunity has been created in all the sample units. Hence the hypothesis that the scheme has failed to ^{achieve} achieve the objectives of generation of employment opportunities ^{has been} proved to be incorrect.

The loan under the SEBUY is regarded by ~~among~~ ^{the} educated unemployed Youth to be a kind of grant from the government. This is borne out by the fact that only 15 (25%) sample beneficiaries were repaying their loan, 8 out of 15 beneficiaries were repaying the loan regularly and 7 were repaying ^{it} ~~the~~ as and when they find that they can repay some amount to the bank. Out of 60 sample beneficiaries, 31 (51.6%) could get loan in their first attempt 23 (38.4%) in their second attempt and 6 (10%) could get in the third attempt. The LIC on the other hand could not fulfill its allotted target of recommending candidates for SEBUY loan. This partly proves that even for SEBUY loan applicants had to be to some extent influential.

There is also large scale ² diversion of loan amounts for purposes other than those for which it was given. Out of 60 sample beneficiaries 15 (25%) never started their units. ^{Some} ~~Then~~ beneficiaries used their money for purchase of ^{as scooter} ~~scooter~~, T.V., Radio and also ^{for} ~~in~~ construction of house and social functions. ^{as for} This ~~could~~ ^{must be} have happened partly due to the misconception that SEBUY loan was nothing but a Government grant and partly ^{there is} ~~lack~~ of proper monitoring from the bank.

SEELUY Scheme is an important scheme for generating self-employment opportunities among the educated unemployed Youth. The success of this scheme depends on a collaborative approach of the beneficiaries, banks and DIC's. Identification and selection of right type of beneficiaries are important aspects for the success of the scheme. Some degree of motivation is necessary for encouraging educated unemployed youth to become self-employment. This may be possible through motivation training of the ^{2d} Selection ^{2d} beneficiaries. Selection of viable schemes is also equally important, poor recovery position has been plaguing the banks. This is again partly due to lack of proper monitoring of the loans. Banks should therefore evolve a system by which they can monitor the SEELUY loans. DIC can play a very important role in the identification and selection of both the beneficiaries and also of viable schemes. A Collaborative and Co-operative approach from the banks, DIC's and the beneficiaries will go a long way in making the SEELUY Scheme a success.

A PRACTICING SCHEDULE

BENEFICIARY SCHEDULE

A. IDENTIFICATION OF THE BENEFICIARY

1. Name :

2. Address:

3. Age :

4. Sex :

5.

6. Loan sanctioned for : Industry/Service/Business

7. Name of the Scheme :

8. Name and Address of the bank which has disbursed the loan.

B. SOCIO-ECONOMIC CHARACTERISTICS OF BENEFICIARY

9. Religion :

10. Caste : SC/ST/Others

11. Marital Status : Unmarried/Married/Divorced/Window/Wid^ower.

12. Educational Qualification :

a) General -----

b) Technical or Vocational -----

11. Total No. of Family member ---

Male _____ Female _____ Children _____

12. Agricultural holding(Area in Acre) _____)

13. Annual income from Agriculture Rs. _____

14. Other annual family income Rs. _____

C. WORK STATUS:

15. Work Status before applying for loan under the Scheme

Unemployed/ Working/Attending class/Others(Specify)

16. If Working

a) Nature of work

b) Monthly income

c) Length/^{of} income

d) Nature of employment : Temporary/Permanent.

D. MOTIVATION AND DECISION MAKING

17. Sources of information about the Scheme

a) News paper advertisement :

b) District officials :

c) Local officials :

d) Friends/relatives :

e) Others(Speciy)

18. Decision about applying for a loan made by

a) Self

b) Family members.

c) Friends

d) Other;(Specify)

19. Decision about the selection of Ventures

a) Self

b) Family members

c) Friends

d) D I C officials

e) Bank officials

f) Others (Specify)

20. Factor affecting the selection of Venture

a) Requisite Skill with the beneficiary

b) Suggested by DIC or Bank.

c) Good demand for product/Services.

d) Less risky

e) Family member can help

f) Others (Specify)

21. ~~xxxxxx~~ Filling up of Application and prepared Project report.

- a) Self
- b) Family member
- c) Friends
- d) DIC officials
- e) Bank officials
- f) Others (Specify)

22. Approval of venture into DIC or the task force.

yes/no

23. No of times applied earlier for loan.

24. Date of application for the loan.

25. Date of Sanction :

26. Amount requested :

27. Amount Sanctioned :

28. No of instalments of disbursal of loan with details.

29. Date of disbursal of first instalment of loan.

30 Time taken to start the venture after getting the loan.

31. No. of visits to DIC in connection with the application.

<u>No.</u>	<u>Date of visit</u>	<u>Reason</u>
1.		
2.		
3.		
4.		

32. No. of visit to Bank, before getting the first instalment.

<u>No.</u>	<u>Date of visit</u>	<u>Reason</u>
1.		
2.		
3.		
4.		

33. Expenses incurred in getting the loan.

- a) Travelling Rs.
- b) Project report preparation Rs.
- c) Entertaining the officials Rs.
- d) Any other (Specify) Rs.

34. Difficulties faced in getting the loan Yes/No

If yes mention the difficulties in details.

- a) Delay in Sanction.
- b) Delay in disbursement.
- c) Relation to Securities.
- d) Anyother.

35. Are your satisfied with the procedure adopted in the scheme to obtain loan ? Yes/No

If not, Suggest method for improvement.

- 1.
- 2.
- 3.
- 4.

36. Motivating other to apply for the loan under the Scheme.

If yes, Why ? Yes/No.

If No, why ?

E. ABOUT THE VENTURE

37. Have you spent the loan amount for the purpose it was sanctioned ?

Yes/No

If yes, give/ details as per Column 39 below.

If No, please give details of the expenditures made.

38. Have you invested more than the loan amount ? Yes/No

If yes, Specify the additional amount and source

<u>Amount</u>	<u>Source of funds</u>
1.	
2.	
3.	

39. Level of Investment : Expenditure on investment (in)

<u>Items of Investment</u>	<u>Industry</u>	<u>Business</u>	<u>Service</u>
----------------------------	-----------------	-----------------	----------------

A. Fixed Capital

1. Land & Building
2. Machinery, equipment
tools etc.
3. Furniture office
equipment.
4. Transport Vehicles,
5. Any other (Specify)

B. Working Capital:

1. Rent of building.
2. Wages and Salaries.
3. ^{Fuel} ~~Rate~~ and Power.
4. Raw materials.
5. Transport charges.
6. Interest on loan
7. Taxes.
8. Any other (Specify)

40. Value of annual production/ Business /Service :

41. Total Sale in Rs. Made During.

19

19

19

19

19

42. Annual profits 19 19 19 19 19

43. Problems in starting this Unit/ Venture = Yes/No

If Yes, specify the Problems

Problems of Acc

Location skilled manpower/Procurement^{of} machinery/

Raw materials (any other)

44. Officials of DIC and Banks visited ~~to~~ the Unit. Yes/No

If yes, No, of visits made and periodicity of the visit

purpose of visit ;

F. EMPLOYMENT

45. Are you engaged in the venture on full time basis. Yes/no.

If yes, average no. of hours in a day _____

Average no. of days in a month _____

If no. who is looking after ^{the} venture and how you have engaged yourself, please give details.

46. _____

Category of work	Total workers			Full time		Part time	
	Family	Others	Total	Male	Female	Male	Female

I. Skilled

II. Unskilled

III. Others

G. MODE OF REPAYMENT OF THE LOAN

48. Number of instalments to be paid.

49. Amount of each instalment.....

50. Number of instalments paid so far and total amount in

Rs. _____

51. Amount repaid was from the earning from the Venture

Yes/No

If ~~Yes~~, No From what Sources it is arranged.

A.

B.

C.

D.

H. SUBSIDY

52. Awareness about provisioⁿ of sibsidy being deposited in below ^{6. 10. 1000}

Yes/No

If No. what are the reasons

A.

B.

C.

D.

OKDISCD

DIC Schedule

1. Name & Address of the Bank.
2. Please give the following details of loan sanctioned under SEMUY Scheme

<u>YEAR</u>	<u>Nature of the scheme</u>	<u>No. of application received</u>	<u>No. of disbursement</u>	<u>Amount</u>
1986-87	{ Industry Service Business			
1987-88	{ Industry service Business			
1988-89	{ Industry Service Business			
1989-90	{ Industry service Business.			
1990-91	{ Industry Service Business.			

Industry
 1991-92 Service
 Business

2. The regularity of repayment of loan from the business.

<u>YEAR</u>	<u>Total No. of beneficiary</u>	<u>Regular Payment</u>	<u>Irregular payment</u>	<u>No payment</u>
1986-87				
1987-88				
1988-89				
1989-90				
1990-91				
1991-92				

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BANK SCHEDULE

1. Name & Address of DIC .
2. How DIC creates awareness among the people.
 - a) Through Newspaper Advertisement.
 - b) Radio & Television News.
 - c) Holding meeting/Seminary
 - d) Through local officials.
 - e) Any other Method.
3. What methodology is followed for identification and Selection of Beneficiary.
 - a) Through Interview.
 - b) Based on Recommendation of local leaders.
 - c) Any other Method.
4. How the Task Force is constituted.
5. Who are the members of the Task Force.
6. How Co-Ordination is ~~from~~ maintained between different organisations for implementation of scheme.
7. How follow up and monitoring are done -
 - a) By regular meeting with enter/prenees
 - b) By regular meeting with Banks and DIC's
 - c) Visit to the unit.
 - d) Any other method.

8. Year wise target allocated to the DIC and achievement made.

YEAR	Name of activities	Target	No. of application received.	Achievements
1986-87	Industry			
	Service			
	Business			
1987-88	Industry			
	Service			
	Business			
1988-89	Industry			
	Service			
	Business			
1989-90	Industry			
	Service			
	Business.			
1990-91	Industry			
	Service			
	Business.			
1991-92	Industry			
	Service			
	Business.			

D. BANK BRANCHES OF RAMRUP DISTRICT.

The following are the blockwise Bank Branches in the Kamrup District -

1. Hajo Development Block.

- | | |
|-----------------------------|--------------|
| 1. Pragjyotish Goolia Bank | - Samundi. |
| 2. Pragjyotish Goolia Bank | - Gualkuchi. |
| 3. Pragjyotish Goolia Bank | - Randa. |
| 4. Pragjyotish Goolia Bank | - Kulhati. |
| 5. State Bank of India. | - Bodara. |
| 6. Purbanchal Bank. | - Gualkuchi. |
| 7. Allahabad Bank | - Hajo. |
| 8. Central Bank of India | - Gualkuchi. |
| 9. Apex Bank | - Gualkuchi. |
| 10. Pragjyotish Goolia Bank | - Berombol. |

2. Mangia Development Block :

- | | |
|-----------------------------|---------------|
| 1. SCB Bank | - Mangia. |
| 2. Pragjyotish Goolia Bank. | - Pwanchuchi. |
| 3. SCB Bank | - Goreswar. |
| 4. SCB Bank | - Dobak. |
| 5. State Bank of India | - Mangia. |
| 6. Apex Bank | - Mangia. |

- | | |
|------------------------------|---------------|
| 7. Union Bank | - Rangia. |
| 8. Aitchacha Bank | - Kaurbaha. |
| 9. New Bank of India. | - Kaniha. |
| 10. Central Bank of India. | - Maharipara. |
| 11. Praggyotish Gaolia Bank. | - Rangia. |
| 12. Praggyotish Gaolia Bank. | - Nawkata. |
| 13. AOCAD Bank | - Rangia. |

3. Narara Development Block.

- | | |
|-----------------------------|-----------------------------------|
| 1. LCO Bank | - Dezera. |
| 2. United Bank of India | - Muktapur.
Deikata Chargaari. |
| 3. Praggyotish Gaolia Bank | - Muktapur |
| 4. Praggyotish Gaolia Bank | - Bilicia. |
| 5. Praggyotish Gaolia Bank | - Handakate. |
| 6. Indian Overseas Bank | - Singrapara. |
| 7. Praggyotish Gaolia Bank. | - Bordin
Sarikuchi. |

4. Kanarpur Development Block.

- | | |
|----------------------------|--------------|
| 1. Praggyotish Gaolia Bank | - Kanarpur. |
| 2. Praggyotish Gaolia Bank | - Changsari. |
| 3. State Bank of India | - Sonaswar. |

- | | |
|-------------------------|----------------------------------|
| 4. Bank of India | - Abhojpur. |
| 5. Indian Overseas Bank | - Amingaon. |
| 6. UCO Bank | - Amingaon Industrial
Estate. |
| 7. United Bank of India | - North Guwahati. |
| 8. Allahabad Bank | - Barke. |
| 9. State Bank of India | - Amingaon. |

5. Kampur Block :

- | | |
|-----------------------------|---------------|
| 1. Pragjyotish/ Gaolia Bank | - Jarobari. |
| 2. United Bank of India | - Talasbari. |
| 3. Central Bank of India. | - Bijoynagar. |
| 4. Commercial Bank | - Mirza. |
| 5. Punjab National Bank | - Kamrup. |
| 6. Punjab National Bank | - Sonarghat. |
| 7. Apex Bank | - Uparhali. |
| 8. Pragjyotish Gaolia Bank. | - Borihat. |

6. Dinoria Development Block :

- | | |
|----------------------------|---------------|
| 1. UCO Bank | - Sonapur. |
| 2. UCO Bank | - Dhopguri. |
| 3. UCO Bank | - Bonda. |
| 4. UCO Bank | - Chandrapur. |
| 5. Purbanchal bank | - Khetri |
| 6. State Bank of India | - Kalobari. |
| 7. State bank of India. | - Jorabat. |
| 8. Praggyotish Gollia Bank | - Diger. |
| 9. ASGAR bank | - Chandrapur. |

7. Kani Development Block :

- | | |
|----------------------------|------------------|
| 1. UCO Bank | - Kani. |
| 2. Praggyotish Gollia Bank | - Dhopguri. |
| 3. Union Bank | - Sikanhati. |
| 4. Purbanchal Bank | - Azara. |
| 5. State Bank of India | - Airport(Azara) |

8. Chaygeon Development Block :

- | | |
|-------------------------|--------------|
| 1. United Bank of India | - Chaygeon. |
| 2. Punjab national Bank | - Garadhari. |

- | | |
|---------------------------|---------------------|
| 3. Pragyotish Goolis Bank | - Kukurpara. |
| 4. State Bank of India | - Guni. |
| 5. Punjab National Bank | - Balaash Jemuguri. |
| 6. United Bank of India | - Salsi. |
| 7. United Bank of India | - Gogari. |

9. Boko -Bongaon Development Block :

- | | |
|---------------------------|------------------|
| 1. SBC Bank | - Bongaon Bazar. |
| 2. United Bank of India | - Boko |
| 3. State Bank of India. | - Lusi. |
| 4. Central Bank of India | - Bongaon. |
| 5. Allahabad Bank | - Mahis Bazar. |
| 6. Allahabad Bank | - Farabari. |
| 7. Allahabad Bank | - G. Leri. |
| 8. Central Bank of India. | - Bhalukghat. |
| 9. Apex Bank | - Boko |

10. Chamaria Development Block:

- | | |
|--------------------------|--------------|
| 1. SBC Bank | - Chamaria. |
| 2. Purbanchal Bank | - Jangarora. |
| 3. Central Bank of India | - Jangora |

4. Central Bank of India - Malibari.

4.

The Bank branches in Guwahati City :

<u>Name of the Bank.</u>	<u>Number of Branches</u>
1. State Bank of India	18
2. United Bank of India.	12
3. UCO Bank	6
4. General Bank	5
5. Allahabad Bank	3
6. Punjab National Bank	2
7. Bank of Baroda	2
8. Canara Bank	3
9. CBI(Purbenchal Region)	10
10. Union Bank	4
11. Assam Co-operative Apex Bank	4
12. Industrial Co-operative Bank.	3
13. Bijoya Bank	1
14. Bank of India	1

15. New Bank of India	1
16. Indian Overseas Bank	1
17. Indian Bank	1
18. Syndicate Bank	1
19. Dena Bank	1
20. Punjab & Sind Bank	1
21. State Bank Bikaner and Jaipur.	1
22. Oriental Bank of Commerce.	1
23. Federal Bank	1
24. Praggyotish Gadia Bank	1
25. Andhra Bank	1
26. Co-operative City Bank	1
27. Guwahati Town Co-operative Bank .	2
28. ASSAM Bank Guwahati	1

total 89

(Source = Annual Credit plan 1991-92, UCO Bank
Ajmer branch, Guwahati)

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4/11/04