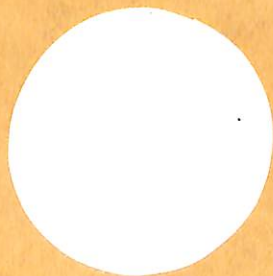




6

AN EVALUATION STUDY REPORT
ON
THE INDIVIDUAL BENEFICIARY SCHEMES
SPONSORED AND EXECUTED
IN THE DISTRICT OF NAGAON
BY THE
ASSAM STATE DEVELOPMENT CORPORATION FOR
SCHEDULED CASTES LIMITED



TRIBAL RESEARCH INSTITUTE, ASSAM
BELTOLA, GUWAHATI-781 028



6
AIRTEL

P R E F A C E

The Ministry of Welfare, Government of India, have given greater importance on the evaluation studies of the development schemes executed by the different agencies for the Welfare of the Scheduled Tribes and Scheduled Castes. Since the Tribal Research Institutes in the country have also been entrusted with studies on Scheduled Castes, we have undertaken the present evaluation study of the individual beneficiary schemes executed by the Assam State Development Corporation for Scheduled Castes Ltd., in the Nagaon District where the concentration of the Scheduled Castes population is the highest among all the districts.

Earlier also, that is in the Year 1984, our Institute had conducted such an evaluation study in the Dibrugarh District and some actions on the study report have already been initiated by the concerned authorities.

The main objectives of this study are to examine critically whether the schemes have been able to help the concerned Scheduled Caste families in the desired way, whether the schemes were prepared keeping in view of the actual needs and requirements of the families benefitted, difficulties faced by the families to get the schemes approved by the Corporation and Bank Authorities, repayment of loans, follow-up programmes by the Corporation Officials and so on. Another objective of this study is to examine the implementation of the schemes as a part of the poverty alleviation programme.

In the last part of this study report we are offering a few concrete suggestions on the basis of our observations in the field. If the Authority of the Assam State Development Corporation for Scheduled Castes Limited translates these suggestions into action, we hope that the future programmes of the Corporation will be more and more effective and fruitful.

Contd...2.

The field study was conducted by Shri A.C.Nath, Senior Investigator of our Institute, during the Year 1985-86 under my guidance. The present study includes 58 Nos of individual beneficiary cases under Margin Money Scheme and 124 Nos individual beneficiary cases under direct loan schemes in the Nagaon and Mo#igaon subdivisions of Nagaon district.

B. N. Bordoloi
Director
Tribal Research Institute: Assam
Guwahati

Dated Guwahati
the 31st March 1987.

EVALUATION OF THE INDIVIDUAL BENEFICIARY SCHEMES
DIRECTLY EXECUTED BY THE ASSAM STATE DEVELOPMENT
CORPORATION FOR SCHEDULED CASTES LTD. IN NAGAON
DISTRICT.

INTRODUCTION :-

In pursuance of the directive of the Ministry of Welfare (erstwhile Ministry of Home affairs) Govt. of India, the Directorate of Tribal Research Institute, Assam, Gauhati conducted an evaluation study of the individual beneficiary schemes executed by the Assam State Development Corporation for scheduled castes Ltd. in the two sub-divisions of Nagaon District. The sub-divisions covered by the study are Nagaon and Morigaon. The district was selected because of the highest concentration of scheduled castes population (18'33%) in comparison with the other districts of Assam.

The Assam State Development Corporation for scheduled castes Ltd. was established on 18 June, 1975, with an authorised share capital of Rs. one crore which was subsequently raised to ten crores. Of this authorised share capital 51 percent is held by the State Govt. and the balance by the Central Govt. The Nagaon branch of the Assam State Development Corporation for scheduled castes Ltd. was started in Feb. 1979 and the Morigaon branch in April, 1984.

The aim and object of the Assam State Development Corporation for Scheduled castes Ltd. is basically the economic upliftment of the poor scheduled castes people of Assam specially who have been living below the poverty line.

The Corporation executes two types of schemes namely Margin Money Scheme, introduced in 1979 and the Direct Loan scheme, introduced in 1981 as per directive of the Govt. of Assam.

There are 45 nos. of different trades under the Margin Money Scheme which are sponsored to the Bank for sanction. The Direct Loan Scheme covers only 34 nos. of trades which are directly executed by the Corporation itself. The financial assistance under the Margin Money Scheme is available to the scheduled caste people who are permanent resident of the State of Assam.

Contd....2.

and whose total annual income does not exceeds Rs. 6,000/-. The highest amount given to a beneficiary under this scheme is Rs. 10,000/-(ten thousand). The rate of interest is 8 percent per annum. The loan under the Direct Loan Scheme is limited to Rs. 2,000/-(two thousand) only with simple interest at a rate of 6 percent per annum. The Direct Loan Scheme is basically meant for the economic upliftment of the poor Scheduled caste people of the State of Assam who have got no agricultural land of their own. Every scheduled caste adult member between the age of 18 and 50 years who is an Indian citizen and a permanent resident of Assam having no cultivable land and whose annual income from all other sources does not exceed Rs.6,000/-(six thousand) and who is not an employee or a retired person other than Grade IV employee and also who is not a regular student of any educational institution will be eligible for this loan.

The Corporation provides a grace period for recovery of loans for both the schemes. The grace period for Margin Money Scheme is 18(eighteen) months while the grace period for Direct Loan Scheme is 3(three) months.

The Direct Loan Scheme is directly executed by the Corporation. In case of Margin Money Scheme the Corporation bears 25 percent of the total involvement and the rest 75 percent is provided through the Bank.

The Planning officer of the loan Branch of the Head office of the Assam State Development Corporation for Scheduled castes Ltd.Gauhati scrutinises all the loan cases received from all the eighteen Branch offices of the same Corporation and then sends it to the Managing Director of the Corporation for approval. After the approval of the Managing Director the cases are placed before the Board for sanction.

For the benefit of the intending borrowers the Corporation has prepared model schemes for each of the trades under the two schemes. Such model schemes may be had from the office of the Corporation on payment of 50 paise per scheme. However the borrower is expected to prepare his/her own schemes with the help of the model scheme and submits the same along with the application for the loan.

Contd.....3.

METHODOLOGY

The data were collected on a random sample basis so that accurate information could be secured in a reasonable short time. In this study many methods were adopted to get as extensive an information as possible. Interviews both personal and group were conducted to obtain the information directly from the beneficiaries with the help of the prescribed schedule (Annexure-A). On the other hand at the time of collecting the data both participant and non-participant observations were also adopted.

As explained earlier the field was selected for study on the basis of the highest concentration of the Scheduled Caste population in comparison to the other districts of Assam. In the initial stage of the investigation a complete beneficiary list was prepared by both the Head Office as well as the Branch Offices. With the help of the beneficiary list the verification was made. As mentioned earlier the data were collected from one loanee to another on a random sample basis.

TIME REQUIREMENT

The field work of the enquiry was started on November, 1985 and was completed on February, 1986.

PRESENTATION OF DATA

The data have been carefully checked and arranged in a systematic way. The data have been presented on various aspects, such as, above and below poverty line, income, instalments- due, paid, pending, follow-up action of the Corporation and so on.

Contd...4

EVALUATION OF THE SCHEMES.

The Assam State Development Corporation executes two types of schemes i.e. Margin Money scheme and Direct Loan scheme. There are 45 numbers of different trades under the Margin Money scheme while 34 numbers of different trades are under the Direct Loan scheme (Annexure -B & C).

It was found that the Nagaon Branch of Assam State Development Corporation for scheduled caste Ltd. executed only 21 numbers out of 45 numbers of trades under the Margin Money scheme and 20 numbers out of 34 numbers of trades under Direct Loan schemes, since Feb.1979. However, the Morigaon Branch of the Corporation executed only 14 numbers out of 45 numbers of trades under the Margin Money scheme and 19 numbers out of 34 numbers of trades under the Direct Loan scheme, since April, 1982. It may be mentioned here that the Nagaon Branch of the Corporation was opened in 1979 and the Morigaon Branch was opened in 1982.

In a reasonably short time about 16 percent and 28 percent of the cases in the Margin Money scheme while about 15 percent and 15 percent of the cases in the Direct Loan scheme had been studied in Nagaon and in Morigaon sub-division respectively.

The trades under the Margin Money scheme and Direct Loan scheme that were undertaken by the Assam State Development Corporation for scheduled castes since 1979 in Nagaon and Morigaon sub-divisions for execution along with the total number of beneficiaries and number of beneficiaries under the purview of our study have been appended below:-

Margin Money scheme - Nagaon Branch.

<u>Sl.No.</u>	<u>Trade</u>	<u>No. of beneficiaries</u>	<u>No. of studied beneficiaries</u>	<u>P.C.</u>
1.	Bullock cart	78	9	
2.	Grocery	87	8	
3.	Dairy	26	3	
4.	Fishery	12	2	
5.	Cycle Repairing	1	1	
6.	Weaving	2	1	
7.	Knitting & Embroidery	1	1	

Contd..

Sl.No.	Trade	No.of benefi- ciaries.	No. of studied beneficiaries	%
8.	Grocery Cum- stationery.	7	1	
9.	Goat Keeping	5	1	
10.	Fish trade	4	1	
11.	Book & stationery	2	1	
12.	Piggery	3	1	
13.	Bekary	1	1	
14.	Stationery	2	1	
15.	Cloth Business	2	1	
16.	Carpenry	5	1	
17.	Tailoring	3	1	
18.	Welding & volcanising	1	1	
19.	Watch Repairing	1	1	
20.	Rickshaw	1	1	
21.	Tea stall	1	1	
<hr/> Total		245	39	(16%)
<u>Morigaon Branch,</u>				
1.	Grocery	26	3	
2.	Net Making	7	1	
3.	Tailoring	5	1	
4.	Carpenry	5	1	
5.	Cloth Business	5	1	
6.	Bullock cart	4	2	
7.	Fishery	3	1	
8.	Dairy	3	1	
9.	Watch Repairing	3	2	
10.	Weaving	2	2	
11.	Cycle Repairing	2	1	
12.	Tea stall	1	1	
13.	Homeopathy	1	1	
14.	Buffalo cart	1	1	
<hr/> Total		68	19	(28%)

Contd.....6.

Direct Loan scheme,
Nagaon Branch.

Sl.No.	Trade	No.of beneficiaries	No.of studied beneficiaries	% P.C.
1.	Bullock cart	90	10	
2.	Dairy	87	9	
3.	Grocery	66	9	
4.	Goat Keeping	54	6	
5.	Weaving	20	5	
6.	Fish trade	20	2	
7.	Rickshaw	10	3	
8.	Tailoring	13	1	
9.	Carpenry	9	2	
10.	Cycle Repairing	7	4	
11.	Book Binding	1	1	
12.	Tea stall	5	1	
13.	Fire wood	4	2	
14.	Poultry	6	1	
15.	Pottery	2	1	
16.	Cane & Bamboo	2	1	
17.	Vegibale Vending	2	1	
18.	Hand cart	4	1	
19.	Cabblery	1	1	
20.	Net Making	2	1	
<u>Total</u>		405	62	(15%)

Morigaon Branch.

1.	Grocery	108	16	
2.	Bullock cart	103	11	
3.	Dairy	64	6	
4.	Goat keeping	43	6	
5.	Weaving	21	2	
6.	Carpenry	12	4	
7.	Fish trade	16	2	
8.	Fire wood	10	1	
9.	Fish net ma-king	9	1	
10.	Cycle Repairing	7	2	
11.	Rickshaw	6	1	
12.	Tailoring	5	1	
13.	Tea stall	5	2	
14.	Radio Repairing	2	1	
15.	Watch Repairing	2	2	
16.	Pottery	2	1	
17.	Cane & Bamboo	2	1	
18.	Book Binding	2	1	
19.	Hameopathy	1	1	
<u>Total</u>		420	62	(15%)

Contd.....7.

It was observed from the study that in the majority of the cases the sanctioned amount were duly utilised by the beneficiaries for the purposes meant though deviations here and there were noticeable. In some cases the amounts drawn by the loanees either from the Bank or from the Corporation were not invested any where. Some of the beneficiaries had reported against the officials of the Corporation or the officials of the Bank for causing harassment in procuring their loans. It was also found that some beneficiaries were employees and students. It was also noticed that in some cases the same loanee had been benefitted twice.

It was also found that the annual income of some of the beneficiaries was much above the poverty line - which was worked out at Rs. 90/- per capita ^{during the sixth plan period.} per month. Similarly, some employed beneficiaries had also drawn the loan amount from the Corporation/Bank and utilised the same perhaps without proper scrutiny at various levels, through which the papers moved. A figurative description on the annual income, additional income generated from the pursuit of benefits rendered by the Assam State Development Corporation for scheduled castes and Bank would be found in the table appended below -

DETAILS OF THE MARGIN MONEY SCHEME
NAGAON BRANCH

Name and address of the Beneficiaries.	Amount of Loan	Date of disbursement.	Instalments			Annual Income	Addl. Income	P.C. of Income	Remarks.		
			Due	Paid	Pending						
	1	2	3	4	5	6	7	8	9	10	11
KNITTING AND EMBROIDERY											
1. Miss. Juttika Bharali, Vill-Bhatigaon, P.O. Raha.	2000/-	6000/-	23.11.84	2	Nil	2	20,000/-	800/-	4%		Intentionally she had not made any repayments.
BULLOCK CART											
1. Ghana Kt. Das Vill-Kandhulimari, p.o.Dhing	700/-	2100/-	8.3.83	13	Nil	13	2,500/-	1000/-	40%		Lack of knowledge he has not received any intimation from the corporation. Intentionally had not made the repayments.
2. Chuttiman Hira, Vill-Bagariguri, P.O. Gajari.	487/-	1950/-	28.6.82	25	Nil	25	7,200/-	1400/-	19.45%		
3. Bhusan Das, Vill-Kawaimari, P.O. Halbargaon.	700/-	2100/-	23.3.81	37	3	34	3500/-	2000/-	14%		-do-
4. Harakanta Das, Vill-Dakhimpat Satra, P.O. Balligaon	525/-	1575/-	30.8.82	22	Nil	22	2100/-	350/-	16.67		Due to poor economy the beneficarie had not made his repayments regularly.

Contd..9

	1	2	3	4	5	6	7	8	9	10	11
5. Santosh Das, Vill-Rangamudi, P.O.Tulshimukhi	700/-	2100/-	8.9.81	33	17	15	100%	700/-	100%		
6. Bole Ram Das, (Revenue Geordura) Vill-Dewrigach, P.O.Tulshimukhi	525/-	1575/-	9.8.83	10	Nil	10	3700/- 1140/- G.B.200/- P.W.	4.71%			
7. Sukheswar Das, Vill-Pukhuriar P.O.Barapujia.	700/-	2100/-	26.11.81	29	17	28	2000/- 3000/-	150%			
8. Saaju Ram Hira, Vill-Jarabari Mikuchi, P.O.Barapujia.	700/-	2100/-	10.5.82	24	Nil	24	3000/- 4000/-	133.34%			
9. Kulasing Das, Vill-Pukhuriar P.O.Barapujia.	700/-	2100/-	8.9.81	31	Nil	31	1000/- 3000/-	300%			
<u>GROCERY.</u>											
1. Jorish Hazarika, Vill-Solaguri, P.O.Dhing.	1650/-	4950/-	30.7.81	Not yet due			10,500/- 7000/-	70%			N.Y.D.
2. Ramesh Ch.Das, Vill-Fauzdaripatty P.O.Nagaon.	1250/-	3750/-	20.10.84	Not yet due			5400/- Nil	Nil			N.Y.D.
3. Buian Das, Vill-& P.O.Raha.	1250/-	3750/-	8.9.81	32	2	30	14000/- 10,800/-	77.14%			Intentionally he had not repaid his instalments regularly. Due to lack of knowledge.
4. Buian Das, Vill-Rahagaon, P.O.Raha.	625/-	4875/-	8.9.81	32	4	28	2000/- 3000/-	350%			

Due to poor economy the beneficiaries had not made their respective repayments regularly (No.5 to 9)

Contd....10.

1.	Trade Hazarika, Vill-Pahukatapanigaon, P.O.Baruaigaon.	1500/-	4500/-	18.3.82	26	Nil	26	1000/-	14400/-	1440%	Due to lack of Knowledge.
6.	Dillip Kr.Das, Dakhin Haiboragon, Haiboragon.	1750/-	5250/-	25.3.81	24	24	-	2500/-	10000/-	400%	Regular payment was made.
7.	Prabhat Ch. Das, Vill.& P.O. Haiboragon.	1250/-	3750/-	8.9.81	32	17	15	5300/-	3600/-	67.92%	Remaining instal- ments had not made intentionally.
8.	Deba Kama-I Das, Fauzdaripatty, Haiboragon.	2500/-	7500/-	28.12.84	Not yet due	Not yet due		12600/-	9000/-	71.43%	N.Y.D.
<u>DAIRY.</u>											
1.	Mati Ram Das, Vill.Durgajan, P.O.Hariamukh.	2500/-	7500/-	29.10.85	Not yet due	Not yet due		2800/-	500/-	18.2%	N.Y.D.
2.	Smti Taramai Das, Vill-Berubha, P.O.Chakalaghat.	625/-	1875	8.10.82	19	5	14	3000/-	800/-	26.57%	D-u-e to finance 1 harrship repayment had not made.
3.	Joy kanta Kakati, Vill-Dewbali. P.O.Phulaguri. <u>FISHERY.</u>	625/-	1875/-	26.4.82	37	Nil	37	2500/-	600/-	24%	-Do-
1.	Nomal Ch.Das, Vill.& P.O. Tulshimukh.	2155/-	8621	20.3.81	28	Nil	28	4100/- 14400/- Service approx.	500/-	2.17	He was a student of Polytechnic, Nagaon, at the time of rece- iving the loan. Now he is an employee of P.W.D., Jorhat as Junior Engineer. Intentionally he had not repaid his instal- ments.
2.	Teji Ram Das, Vill-Bilottia, P.O.Dhing.	1250/-	3750/-	21.6.83	11	Nil	11	10500/-	1200/-	11.43	

1	2	3	4	5	6	7	8	9	10	11
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CYCLE REPAIRING

1. Gobinda Ch.Das,
Vill-Dhing Road,
P.O. Halbargaon.
2250/- 6700/- 15.10.85 Not yet due 1400/- 100/- 7'14% N Y D

WEAVING

1. Anima Das,
Dakhin Halbargaon,
P.O. Halbargaon
3500/- 7500/- 23.8.85 - - - - -

GROCERY-CUM-STATIONERY

1. Purna Das,
Vill-Kawalimari,
P.O.Halbargaon.
1750/- 5250/- 23.3.81 45 Nil 45 9000/- Nil Nil

GOVT KEEPING

1. Smtl.Bogimat Das,
Vill-Auniati
Kandhulimari,
P.O.Dhing.
375/- 1125/- 14.6.82 23 10 13 3000/- Nil Nil

FISH TRADE

1. Dhaniram Das,
Vill-Morikalang
Bhangaati,
P.O. Nagaon.
250/- 750/- 12.4.83 13 Nil 13 500/- 6000/- 12'00%
Due to poor economy 13 instalments of loan was overdue.

BOOK AND STATIONERY

1. Somenath Das,
Vill-Morikalang
Benganaati,
P.O. Nagaon
1550/- 3750/- 26.11.81 30 Nil 30 Service Nil Nil

She has not received her sanction loan from the Bank.

He did not pay the instalments of loan procured by him though he has a good source of income.

13 instalments of her loan was overdue because of her financial hardship.

The beneficiary is a teacher of Dorson H.S. School, Nagaon. He did not pay a single instalment of loan procured by him.

	1	2	3	4	5	6	7	8	9	10	11
<u>PIGGARY</u>											
1. Mohan Balmiki Harijan Colony P.O. Haibargaon.	1250/-	3750/-	13.7.84	6	Nil	6	8000/-	Nil	Nil.	Due to financial hardship the beneficiary did not pay his loan instalment.	
<u>BEKARY.</u>											
1. Durga Das, Vill-Garmari. P.O. Raha.	1500/-	6000/-	26.11.81	30	Nil	30	4100/-	Nil	Nil.	The bekary industry had been damaged by the hail storm as a result he had failed to repay his instalments.	
<u>STATIONERY.</u>											
1. Atul Saikia, Vill-Rahagaon, P.O. Ra-ha.	1250/-	3750/-	20.10.82	19	Nil	19	1200/-	Nil	Nil	The beneficiary is now working as an Agent in Favourit small investment, P.O.	
<u>CLOTH BUSINESS.</u>											
1. Subal Sutradhar, P.O. Haibargaon.	2500/-	7500/-	20.10.82	19	10	9	Nil	9600/-	Intentionally he had not repaid the remaining instalments regularly. N.Y.D.		
<u>CARPENTRY.</u>											
1. Biswanath Sutradhar, P.O. Haibargaon.	2500/-	7500/-	23.11.84	Not yet due	Nil	18000/-					
<u>TAILORING.</u>											
1. Nireda Das, Fauzdaripatty, Nageon.	2500/-	7500/-	26.4.84	1	Nil	1	3600/-	600/-	16'67%	Due to lack of knowledge the instalment of her loan was overdue.	
<u>WELDING & VOLCANISING</u>											
1. Madmeswar Das, Vill-Pub Garmari, P.O. Ra-ha.	2500/-	7500/-	15.6.82	23	6	17	200/-	16800/-	8'4%	He had not received any intimation from the Corpn. as a result his remaining instalments was still pending.	

WATCH REPAIRING.

1.	Aloane Das (Biswas)	1250/-	3750/-	4.4.84	1	N11	1	1000/-	3500/-	350%
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Intentionally she has not made the loan instalments.

RICKSHAW.

1.	Pamchandra Das,	550/-	1650/-	13.8.85	Not yet due			1000/-	3500/-	350%
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N.Y.D.

TEA STALL.

1.	Deyal Hazarika,	1500/-	4500/-	10.12.87	29	N11	29	6000/-	N11	N11
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His stall has been evicted by the S.D.O. authority, because his tea stall was placed on the road side. Due to financial hardship his instalments were overdue.

TABLE -2
Details of the Direct Loan Scheme.
NAGAON BRANCH.

Name & Add. of the beneficiaries.	Amount of Loan.	DE. of Disbursement.	Instalments Due	Instalments Paid	Instalments Pending	Annual Income From all sources exclusive of scheme.	Income Addl. from the scheme.	P.C. of Income increased per annum	Remarks.
BULLOCK CAPT.									
1. Deben Hira, Vill-Niz-Dhing, P.O.Dhing.	2000/-	3.12.84	7	Nil	7	6000/-	700/-	11'66	The Beneficiary did not received any intimation from the Corp.as a result the instalments were overdue.
2. Hemeswar Hira, Vill-Hiragaon, P.O.Jajari.	2000/-	12.8.83	23	Nil	23	5300/-	3500/-	66	-do-
3. Kanti Hira, Vill-Bagariguri, P.O.Jajari.	2000/-	21.10.82	35	2	33	1200/-	280/-	23'33	Intentionally the beneficiary has not made the instalments.
4. Ghanakanta Saikia, Vill-Pahukata Panigaon, P.O.Barranigaon.	2000/-	18.5.82	36	Nil	36	1300/-	100/-	7&7	-do-
5. Prabitra Saikia, Vill-Pahukata Panigaon, P.O. Barranigaon.	2000/-	16.6.83	25	Nil	25	24000/-	2800/-	11'67	-do-
6. Babulal Harijan, Vill-Chitalmari P.O.Sutirpur.	2000/-	28.11.84	8	Nil	8	10500/-	2000/-	19	Due to financial hardship the beneficiary did not pay the instalment of loan procured by the loanee.
7. Bega Hira, Vill-Bagariguri, P.O.Jajari.	2000/-	21.10.82	32	3	29	1400/-	1400/-	100	-do-
8. Siba Kt. Hira, Vill-Niz-Dhing. P.O.Dhing.	2000/-	28.3.84	17	Nil	17	4000/-	1200/-	30	-do-

Contd....15.

1. Sureswar Hazarika, 2000/- Vill.&.P.O. Uriagaon.	22.3.83	29	Nil	29	3000/-	Nil	Nil	Nil	
2. Bidyadhar Hazarika 2000/- Vill.&.P.O. Uriagaon.	2.4.84	16	3	13	4000/-	Nil	Nil	Nil	
3. Kamaleswari Das, 2000/- Fauzariwetly Nagaon.	18.5.82	28	1	37	7200/-	Nil	Nil	Nil	
4. Mirnu Saikia, Vill-Pahr kata Panigaon, P.O.Barpanigaon.	12.7.82	35	Nil	35	12000/-	2880/-	24		
5. Dehiram Das, Vill-Bilotta, P.O.Dhing.	2000/-	30.4.83	28	Nil	7000/-	Nil	Nil		
6. Jatn Das, Vill-Salaguri, P.O.Dhing.	2000/-	17.12.83	19	4	2400/-	2500/-	150%		
7. Tulshi Das, Vill-Saloguri, P.O.Dhing.	2000/-	18.11.83	20	3	2000/-	1200/-	60%		
8. Nandeswar Das, Vill-Bilotta, P.O.Dhing.	2000/-	22.10.82	34	Nil	Service Salary.	Nil	Nil		

Due to financial harass
the beneficiary did not
pay the instalment of 1
procured by the loanee.
-do-

Intentionally the benefi-
aries were not made the
loan instalments because
the officials of the Cor-
Ltd. harassed them in re-
curing the loan.

The beneficiary has not
made the instalments due
to her husband's illness.
It has been reported that
the beneficiary has not re-
ceived any intimation from
the Corpn.

Due to poor economy the
beneficiary did not pay
the loan instalments.

-do-

The beneficiary is an emp-
loyee in 4th Bett.

9.	Niranjana Das, Vill. & P.O. Dimareguri.	2000/-	23.12.82	31	14	17	7500/-	3500/-	46'67
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GROCERY.

1.	Rubhal Das, Vill-Kujitah, P.O.Heticung.	2000/-	21.12.82	19	3	16	3000/-	1200/-	40
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2.	Wendira Ky. Das, Vill-Bharbargaon, P.O.Puraniyagam.	2000/-	5.8.82	35	2	33	3840/-	Nil	Nil
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3.	Ramesh Mudal, Dakhin Halbargaon, Halbargaon.	2000/-	3.6.83	25	13	12	12000/-	1260/-	10'5
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4.	Bhabakanta Das, Vill.& P.O. Dimaruguri.	2000/-	7.9.83	22	Nil	22	Nil	7000/-	-
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5.	Jiten Das, Vill-Haticchung Medhichuk, P.O.Haticchung.	2000/-	31.5.82	38	9	29	2200/-	7000/-	318'2%
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6.	Phenidhar Das, Vill-Bilotta, P.O.Dhing.	2000/-	14.9.83	22	Nil	22	2400/-	Nil	Nil
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7.	Surendra Saikia, Vill-Bilotta, P.O.Dhing.	2000/-	2.5.83	26	Nil	26	7200/-	Nil	Nil
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8.	Siba Bonte, Vill.& P.O. Urtagaon,	2000/-	21.10.82	35	3	32	Nil	4000/-	-
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9.	Rupeswar Saikia, Fauzdar Paddy, Nagaon.	2000/-	11.8.83	23	3	20	7300/-	300/-	41%
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He refused to repay the loan instalments because the officials of the Porph. had harassed him in procuring the loan.

Instead of opening the grocery shop the amount was diverted to opening of a knitting industry. But intentionally he had not made the remaining repayments.

Due to poor economy the beneficiary could not able to repay his instalments.
Refused to pay the loan amounts for harassments in procuring the loan.

Due to his illness the instalments were overdue.

He did not pay his loan procured by him due to financial hardship.

The shop was looted by the miscreant as a result the loan instalment were overdue.

GMF KEEPING

1. <u>Latun Das,</u> Taudaripatty, Jagaon.	1000/-	21.10.82	33	N11	33	1800/-	N11	N11
2. <u>Rumi Bonia,</u> Vill & P.O. Jriagaon	1000/-	14.7.83	23	N11	23	3000/-	N11	N11
3. <u>Kabu Bonda,</u> Vill & P.O. Uriagaon	1000/-	22.3.83	27	4	23	2000/-	N11	N11
4. <u>Galapi Das,</u> Vill-Niz Dhing, P.O. Dhing	2000/-	7.12.84	6	N11	6	3000/-	N11	N11
5. <u>Pureswari Das,</u> Vill-Niz Dhing P.O. Dhing.	2000/-	7.12.84	6	N11	6	3000/-	200/-	61%
6. <u>Dygeswar Das,</u> Vill-Kajidah, P.O. Hatichung	2000/-	24.8.84	7	1	6	5700/-	1000/-	17.54%

FISTE TRADE

1. <u>Tula Ram Das</u> Vill-Kurabahi, P.O. Tulshimukh	1000/-	16.6.83	28	3	25	3600/-	3000/-	100%
2. <u>Pramod Saikia,</u> Vill-Pahukata Panigaon, P.O. Barpanigaon	1000/-	25.11.83	20	N11	20	4600/-	2000/-	43.48

SAVING

• <u>Chenehi Das,</u> Vill-Pahukata Panigaon, P.O. Barpanigaon	2000/-	16.9.83	20	N11	20	1200/-	N11	N11
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It was reported by the beneficiaries that the units received from the Corporation had died after few months from the date of receipt.

Due to financial hardship the loan instalments were overdue.

The beneficiary refused to pay the loan instalments for causing harassment in procuring the loan.

Due to illness he could not able to make his instalments regularly.

Intentionally he did not pay his loan procured by him.

Due to financial hardship the beneficiary had not made the repayments of loan.

CYCLE REPAIRING

1. Tarun Ch. Bania, 2000/- 16.7.83 23 3 20 12000/- Nil Nil
 Vill. & P.O. Uriagaon.

The beneficiary is a patient.

2. Barukan Hazarika, 2000/- 24.8.84 10 Nil 10 Nil 7000/- -
 Vill. & P.O. Uriagaon.

The beneficiary has not yet been received any intimation from the Corn. for repaying his loan.

3. Keshab Das, 2000/- 16.12.83 18 Nil 18 1500/- 7000/- 466.67%
 Vill.-Bilotta, P.O. Dhing.

The beneficiary did not pay his loan instalments due to his poor economy.

4. Rajib Gopal Saikia, 2000/- 29.4.82 37 Nil 37 Service Nil -
 Vill.-Tahkata Panigaon. P.O. Borpanigaon.

The beneficiary is an employee in D.T.I. Arunachal Pradesh.

BOOK BINDING.

1. Suraj Narayan 2000/- 14.7.83 23 1 22 6500/- 6000/- 92.3
 Bora, Vill.-Pahkata Panigaon, P.O. Borpanigaon.

The beneficiary had not repaid the remaining instalments of loan occurred by him because he had faced some troubles from the officials at the time of receiving the loan.

TEA STALL.

1. Narayan Ch. Das, 2000/- 3.4.84 13 9 4 9600/- 1800/- 18.75
 Feuzdari naty, Nagaon.

-do-

FIRE WOOD.

1. Tiluma-y Das, 2000/- 16.12.83 17 15 2 7700/- Nil Nil
 Dakhin Haibargaon, Nagaon.

The beneficiary had not received any intimation from the office concerned.

2. Jogendra Das, 2000/- 24.5.82 36 28 8 9500/- Nil Nil
 Vill.-Hoojgaon, P.O. Haibargaon.

Due to financial hardship his loan instalments were overdue.

POULTRY.

1.	Bhukt Das, Vill-Hoojgaon, P.O.Halborgaon.	1000/-	3.6.83	23	4	19	12000/-	Nil	Nil	Intentionally the beneficiary did not pay the remaining instalments.
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POTTERY.

1.	Taramai Das, Vill-Bagalajan, P.O.Pub-Gulmeri.	2000/-	5.12.84	5	Nil	5	4000/-	500/-	12'5%	Due to financial hardship the beneficiary had not made the loan instalments.
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CANE & BAMBOO.

1.	Nirmal Ch. Das, Vill-Panigaon, Nedaji Road, P.O. Panigaon.	2000/-	19.12.83	19	Nil	19	800/-	3800/-	4'75%	The beneficiary has not received any intimation from the Corporation as a result the instalments were overdue.
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VEGETABLE VENDING

1.	Jamini Das, Vill-Hatichung Medhichuk. P.O.Hatichung.	2000/-	13.5.85	Not yet due			3000/-	Nil	-	The beneficiary is an employee in a public sector, Gauhati.
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HAND CART.

1.	Benudhar Saikia, Vill-Lakherchat, P.O.D-hing.	600/-	11.4.84	15	Nil	15	Nil	5000/-	-	Due to financial hardship the beneficiary did not pay his loan instalments.
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FISH NET MAKING.

1.	Harakanta Das, Vill-Takletap, P.O.Salomera.	1000/-	30.8.82	33	Nil	33	8000/-	900/-	11'25%	-Do-
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CABBLERY

	Peltu Rabi Das, Vill-Na-Dewrigan, P.O.Patiapam.	1000/-	17.12.82	29	2	27	3600	1000/-	27'8%	The beneficiary had not received any intimation from the office as because he has failed to repay his instalments.
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TABLE - 3
Details of the Margin Money Scheme,
Morigaon Branch.

Name & Add. of the beneficiary.	Amount of Loan Corporation	Rank	Dt. of Disbursement.	Instalments Due	Instalments Paid	Instalments Pending	Annual Income from all sources exclusive of scheme.	Annual Income from the scheme.	G.O. of Income increased per annum.	Remarks.
GROCERY.										
1. Subhash Das, Vill. & P.O. Ahatguri.	2500/-		18.3.85	Not yet due			8000/-	300/-	3'75	N.Y.D.
2. Dembarudhar Das, Vill. & P.O. Ahatguri.	2250/-		18.3.85	Not yet due			3600/-	6600/-	83'33	N.Y.D.
3. Mani Ram Das, Vill.-Marakalang, P.O. Ahatguri.	1250/-		13.8.86	-	-	-	10000/-	-	-	The beneficiary had not received his loan from the L.O.B., Ahatguri Branch.
FISH NET MAKING.										
1. Peresh Das, Vill.-Morigohaingaon, P.O. Morigaon.	1250/-		27.1.84	Not yet due			5500/-	3500/-	63'63	N.Y.D.
TAILORING.										
1. Kamal Das, Vill.-Meyanguri, P.O. Bhurbandha,	2500/-		4.5.84	Not yet due			12000/-	2000/-		The beneficiary had also received another loan from the G.O.B. (Direct loan scheme) N.Y.D.
CARPENTRY.										
1. Rubini Kt. Das, Vill.-Kusumour, P.O. Thergaon.	2500/-		5.3.85	Not yet due			2000/-	1000/-		



CONFIDENTIAL

CYCLE REPAIRING:

1. Praranjan Das, Vill-Kusumour, P.O.Jhergaon.	2500/-	7500/-	25.9.85	Not yet due	700/-	10000/-	1428.57%	N.Y.D.
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TEA STALL

1. Birendra Das, Vill.& P.O. Jhergaon.	2500/-	7500/-	13.8.85	Not yet due	5500/-	2800/-	50.9%	N.Y.D.
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HOMEOPATHY

1. Partha Sarathi Das, 2500/- Vill-Duwant. P.O.Udari.	7500/-	31.12.85	Not yet due	3000/-	2000/-	66.67%	N.Y.D.
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BUFFALO CART.

1. Jantee Biswas, Vill.& P.O. Buraburi.	2000/-	6000/-	21.9.85	Not yet due.	3000/-	2000/-	66.67%	N.Y.D.
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Contd.....24.

Details of the Direct Loan scheme.
MORIGAN BRANCH.

Name & Add. of the beneficiary.	Amount of loan.	Dt. of Disbursement.	Instalment Due	Instalment Paid	Pending	Annual Income From all sources exclusive of scheme.	Annual Income from the scheme.	% of Income increased per annum	Remarks.
1. Chalkheri Hira. Vill-Ahatguri, P.O. Natungaon.	2000/-	16.7.84	11	Nil	11	3500/-	3600/-	102.19%	No intimation has been sent by the Corporation for payment of loan.
2. Dipak Bora, Vill. & P.O. Dharamtul.	2000/-	16.7.84	11	Nil	11	3000/-	Nil	Nil	It was found that the Grocery shop was not physically existed.
3. Bishnu Prasad Das, Vill. & P.O. Jaluguti.	2000/-	21.10.82	32	7	25	Nil	6000/-	-	His main occupation was found to be grocery shop having no other source.
4. Rajen Das, Vill. & P.O. Jaluguti.	2000/-	30.12.83	19	2	17	Nil	5200/-	-	His main occupation was found to be grocery shop having no other source. He had not made repayment regularly for harassment by the officials of the Corporation.
5. Surjya Mohan Das, Vill-South Dharamtul P.O. Dharamtul.	2000/-	21.2.84	17	Nil	17	7000/-	2500/-	35.7%	The beneficiary had not received any intimation from office concerned.
6. Pushpendra Das, Vill-Ahatguri, P.O. Natungaon.	2000/-	25.5.83	26	4	22	17000/-	5200/-	30.6%	Intentionally he had not made the remaining instalments.

Contd....25.

7.	Manuram Das, Vill.& P.O. Beghara.	2000/-	19.8.83	24	7	17	9000/-	1400/-	15.55	It was a deviating case. Instead of investing the loan amount in grocery shop the entire amount was utilised in purchasing agricultural land.
8.	Dinesh Ch.Das, Vill-Ahatguri, P.O.Natungaon.	2000/-	16.1.85	6	Nil	6	6000/-	5200/-	86.7%	Prior this he had drawn a sum of Rs. 4000/- as loan from PPDA on April/83.
9.	Dhiren Hira, Vill-Telahi Hira- gaon. P.O.Bangaladhara.	2000/-	19.7.84	12	2	10	7800/-	3600/-	46.2%	Intentionally the repayment was not made regularly though the beneficiary had a good source of income.
10.	Mohindra Das, Vill.& P.O. Baluguti.	2000/-	8.3.83	27	Nil	27	Nil	7200/-	-	-do-
11.	Kenpusing Medhi, Vill-Matiparbat, P.O.Bangaladhara.	2000/-	9.7.84	12	1	11	13000/-	1600/-	12.3%	Due to lack of knowledge he had failed to make the repayments regularly.
12.	Harakanta Das, Vill-Matiparbat, P.O.Bangaladhara.	2000/-	9.7.84	12	5	7	11000/-	4800/-	43.64%	-do-
13.	Mishimal Hira, Vill.& P.O. Beghara.	2000/-	22.10.84	9	Nil	9	4000/-	Nil	-	No repayment has so far been made due to his poor economic condition.
14.	Nabin Ch.Medhi, Vill.& P.O. Dharamtul.	2000/-	27.3.84	15	Nil	15	3000/-	Nil	-	-do-
15.	Amrit Kr. Bhagawati, Vill-Ahatguri, P.O.Natungaon.	2000/-	16.1.85	6	Nil	6	4000/-	Nil	Nil	Instead of investing the loan amount in grocery shop the entire amount was utilised in purchasing agricultural land.
16.	Siteswar Hira, Vill-Telahi Hira- gaon, P.O.Bangaladhara.	2000/-	1.3.84	16	6	10	7000/-	3000/-	42.86%	-do-

BULLOCK CART.

1. Phanidhar Das, Vill-Chatanguri, P.O. Bangaldhara.	2000/-	23.5.83	27	Nil	27	5000/-	2000/-	40%
2. Monia Hira, Vill. Chatanguri, P.O. Kumura guri.	2000/-	25.5.83	27	Nil	27	2500/-	100/-	2 1/2%
3. Nishikanta Hira, Chatanguri, P.O. Kumura guri.	2000/-	12.7.84	12	Nil	12	7000/-	Nil	Nil
4. Prebhat Das, Vill. & P.O. Ahatguri.	2000/-	22.6.82	36	1	35	4900/-	Nil	Nil
5. Dulal Das, Vill-Erragaon, P.O. Morigaon.	2000/-	18.2.84	17	1	16	Nil	5000/-	
6. Bhagdatta Hira, Vill- Mori Hiragaon, P.O. Morigaon.	2000/-	5.7.84	12	4	8	4500/-	Nil	Nil
7. Naoram Das, Vill-Chatanguri, P.O. Kumura guri.	2000/-	21.6.83	25	14	11	4900/-	1000/-	20 1/4%
8. Garbhir Ch. Das, Vill. & P.O. Jaluguti.	2000/-	12.11.83	20	2	18	4000/-	2000/-	50%

The repayment has not been made by the beneficiary due to his financial hardship.

-do-

Due to poor economy beneficiaries were unable to regulate their loan instalments properly.

Intentionally the beneficiary had not made loan instalments regular because he had faced of difficulties from officials at the time drawing the sanctioned amount.

The entire amount was utilised in Homeoeth pharmacy instead of Bull cart. The beneficiary alleged that a lot of difficulties were faced him from the Corn. while drawing the amount. He appealed that he had applied for opening a

9. Adhan Ch. Das, Vill-Abhatguri, P.O.Natuagaon.	2000/-	12.7.84	12	Nil	12	2800/-	1000/-	35.17%
10. Jalung Das, Vill-Mori Hiragaon, P.O.Morigaon.	2000/-	5.7.84	12	2	10	4500/-	500/-	11.11%
11. Jaren Das, Vill-Moribachattia, P.O.Morigaon.	2000/-	15.1.86	6	Nil	6	14000/-	1000/-	0.72%
<u>PAIRY.</u>								
12. Tulachal Mehta, Vill.S.P.O. Bighara.	2000/-	8.8.83	23	3	20	4000/-	Nil	Nil
13. Radan Das, Vill.S.P.O. Jaghara.	2000/-	19.12.83	19	6	13	2000/- 2000/- 5000/- -service	1500/-	21%

Homeopathic Pharmacy but the authority had sanctioned the amount against the bulllock. He could earned a good amount of money so generated from the pharmacy. The beneficiary had utilized the entire amount for purchasing the agricultural land instead of sanctioned unit. But he had gained from the agricultural products.

The beneficiaries were not made their repayments of loan installments because they were faced lot of difficulties from the office.

Due to financial hardship the beneficiary had not made his loan instalments regularly. The beneficiary is an employee of the office of the Gaon Tanchayat. The beneficiary had not received any intimation from the Gorn. For repayment of loan instalments.

No.	Name	Address	Amount	Date	Age	Gender	Marital	Education	Occupation	Income	Assets	Liabilities	Remarks
3.	Rabin Medhi,	Vill. S. P. O. Dharamtul.	2000/-	27.3.84	16	Nil	16	Nil	Service salary	Nil	Nil	Nil	The beneficiary is working as a teacher (L. T. school).
	Lakhi Kanta Medhi,	Vill. S. P. O. Dharamtul.	2000/-	30.4.85	6	Nil	6	Nil	4000/-	Nil	Nil	Nil	The beneficiary was a student of Nagaon College. At the time of drawing the loan, he is now working in a M.E. school as a class teacher.
5.	Raghunath Das,	Vill. Ahatguri, P. O. Natuagaon.	2000/-	6.7.83	24		3	21	10000/-	2400/-	24%		Intentionally the beneficiary had not made the instalments regularly.
6.	Boloram Hira (Medhi)	Vill. Telahi Hiraagaon, P. O. Bangaldhara.	2000/-	27.3.84	16		2	14	6500/-	1000/-	15.4%		Due to lack of knowledge his remaining instalment was overdue.
<u>GOAT KEEP PINT.</u>													
1.	Balutram Hira,	Vill. Chatanaguri, P. O. Kummuraguri.	1000/-	22.10.82	33		1	32	2500/-	100/-	4%		The beneficiaries were not received any intimation for repayments of their respective loan instalments from the Corn.
2.	Hirabati Das,	Vill. Ahatguri, P. O. Natuagaon.	2000/-	13.5.85	5	Nil	5	5	5000/-	Nil	Nil		
3.	Bidyawati Das,	Vill. Ahatguri, P. O. Natuagaon.	1000/-	13.6.83	4		33	33	10000/-	300/-	3%		
4.	Maheswar Hazarika,	Vill. S. P. O. Baghara.	1000/-	20.10.82	32	Nil	32		7200/- Agri. 1000/- + Service Sal.	13.9%			The beneficiary is an employee in the office of Corporation in Morigaon Branch & his father is a member of the SC Board, Morigaon. Intentionally the beneficiaries were not made their loan instalments regularly.
5.	Pabitra Das	Vill. Ahatguri, P. O. Natuagaon.	1000/-	8.8.83	23		4	19	1400/-	720/-	51.43%		
6.	Sejuresam Das,	Vill. Nabhatti, P. O. Morigaon.	1000/-	24.5.82	39		11	28	9600/-	500/-	5.2%		

Contd...29.

WEAVING.

1.	Kuseswari Das, P.O. & Vill. Ahatguri.	2000/-	26.3.83	15	Nil	15	10000/-	2000/-	20%	The beneficiary had not received any intimation from the office end.
2.	Bhadra Hira, Vill. & P.O. Dharamtul.	1000/-	27.12.83	19	2	19	1400/-	500/-	35.8%	Due to financial hardship she had failed to repay her loan amounts.

CARPENTRY

1.	Thuleswar Das, Vill. & P.O. Jaluguti.	2000/-	20.10.82	33	16	17	Nil	15800/-	-	The beneficiary was economically poor as because he had failed to make his loan instalments regularly.
2.	Niranjan Talukdar, Vill. & P.O. Jaluguti.	2000/-	18.8.84	12	1	11	Nil	6000/-	-	The beneficiaries were not received any intimation from the office concerned as a result the loan instalments were overdue.
3.	Dinesh Sutraddhar, Vill. & P.O. Morigaon.	2000/-	23.3.83	28	2	26	6000/-	2000/-	33.33%	
4.	Humeswar Hira, Vill. & P.O. Jaluguti.	2000/-	22.10.84	10	Nil	10	7000/-	Nil	Nil	Due to poor economy of his loan instalments were overdue.

FISH TRADE.

1.	Melek Das, Vill. Matnarbat. P.O. Dharamtul.	1000/-	22.4.85	6	Nil	6	2000/-	Nil	Nil	The beneficiaries were not received any remainder from the Comm. concerned.
2.	Gendhela Das, Vill. Satgaon, P.O. Jaluguti.	1000/-	24.4.84	15	Nil	15	1000/-	5000/-	500%	

FIRE WOOD.

1.	Damodar Das, Vill. & P.O. Jaluguti.	2000/-	26.10.84	9	Nil	9	840/-	4000/-	476.2%	The beneficiary had not received any intimation from the office end.
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FISH NET MAKING

1.	Batharam Das, Vill-Ahatguri, P.O.Natuagaon.	2000/-	22.4.85	3	Nil	3	9600/-	Nil	Nil		
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The beneficiary had not received any intimation from the office end.

CYCLE REPAIRING

1.	Badha Ram Hira, Vill.Moriwachattia, P.O.Morigaon.	2000/-	23.1.84	18	3	15	2100/-	2800/-	133.13%		
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The beneficiary had not received any remainder from the office concerned.

2.	Harakanta Das, Vill.& P.O. Jaluguti.	2000/-	21.10.82	33	1	32	Nil	3500/-	-		
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Due to financial hardship the beneficiary had not made his loan instalments regularly.

RICKSHAW

1.	Budhan Das, Vill-Natun Bheti, P.O.Morigaon.	1800/-	5.3.83	27	2	25	Nil	6000/-	-		
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After letting his Rickshaw he had failed to repay his loan instalments regularly.

TAILORING.

1.	Kamal Das, Vill.Mayannguri, P.O.Bhurbandha.	2000/-	9.9.83	22	Nil	22	12000/-	2000/-	16.67%		
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Prior this he had received another loan from the Corn. (4.5.84) Margin Money Scheme.

TEA STALL.

1.	Pryalal Madok, Vill.& P.O. Morigaon.	2000/-	20.10.82	33	2	31	Nil	10,800/-	-		
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Intentionally he had not made his loan instalments regularly.

2.	Bhakta Ram Das, Vill-Natun Bheti, P.O.Morigaon.	2000/-	1.2.82	42	6	36	8000/-	Nil	Nil		
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Due to financial hardship the beneficiary had not made his loan amounts regularly. Physically it was found that the tea stall was not existed.

Contd.....31.

JAWA REPAIRING.

1. Thanidher Das, Vill-Sidhabari, P.O.Morigaon.	2000/-	29.4.83	27	1	26	700/-	5000/-	714.3%
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Intentionally the beneficiary had not made his repayments.

WATCH REPAIRING.

1. Ramakente Das, Vill-Moriachalia, P.O.Morigaon.	2000/-	7.9.82	36	1	35	4000/-	7200/-	180%
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2. Narayan Mallik, Vill.& P.O. Jaluguti.	2000/-	26.6.84	13	2	11	5000/-	7000/-	140%
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POTTERY.

1. Sujita Hira, Vill.& P.O. Dharantul.	1000/-	24.11.83	19	2	17	4000/-	1000/-	25%
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The beneficiary had not received any intimation from the office end.

BOOK BINDING.

1. Munindra Ch.Biswas, Vill-Khalani, P.O.Morigaon. <u>CANE & RAMBOO.</u>	2000/-	12.6.84	13	Nil	13	Nil	4500/-	-
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The beneficiary had not made his repayments intentionally.

1. Redera Hira, Vill-Alichinga, P.O.Kumuraaguri.	2000/-	9.8.83	23	4	19	500/-	4500/-	90%
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Due to financial hardship the beneficiary had not made his loan instalments regularly.

HOMEOPATHY.

1. Someswar Das, Vill-Ahatguri, P.O.Netuagaon.	2000/-	21.2.84	17	8	9	1000/-	6000/-	600%
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The beneficiary had not made his loan repayments intentionally.

Table -5

Details of the Overdue Loan Instalments .
Nagaon Branch.

Reasons for non-payment of instalments due	Margin Money Scheme		Direct Loan scheme	
	No. of beneficiaries	%	No. of beneficiaries	%
1	2	3	4	5
1. Poor economy	13	33'33	30	48'79
2. Intentionally	12	30'76	15	24'19
3. Harassed by the officials.	1	2'56	7	11'29
4. Lack of knowledge (Intimation had not received)	5	12'82	9	14'52
5. Non-utilization of loan against sanctioned schemes.	8	20'51	-	-

The findings of the study conducted in the Nagaon sub-division are furnished in table 1 & 2. It appears from the above mentioned table-5 that 33'33 percent of the beneficiaries in case of Margin Money Scheme and 48'39 percent of the beneficiaries, in case of Direct Loan Scheme, failed to repay their loans because of financial hardship. Further more 30'76 percent of the beneficiaries in the Margin Money Scheme and 24'19 percent of the beneficiaries in the Direct Loan Scheme were found to be defaulters intentionally. It was found that the beneficiaries were not very much keen to repay their loan instalments because they experienced difficulties while drawing the amount sanctioned against their names. 5'12 percent of the beneficiaries in case of Margin Money scheme and 11'29 percent of the beneficiaries in case of Direct Loan scheme had complained against both the Bank officials as well as the officials of the Corporation for causing harassment in procuring the loans. Further more 12'82 percent and 14'52 percent of the beneficiaries in case of the Margin Money scheme and the Direct Loan scheme respectively failed to pay their loan instalments regularly because they did not receive timely intimation from the Corporation.

On the other hand it was found that 20'51 percent of the beneficiaries in case of Margin Money scheme did not utilize their loan amount against their sanctioned scheme while 35'48 percent of the beneficiaries in case of Direct Loan scheme were found to have not utilized the loans at all.

It appears from the above (i.e. from tables 1 & 2) that only a single beneficiary, in case of Margin Money Scheme and 9.68 percent of the beneficiaries in case of Direct Loan scheme had depended on the sanctioned schemes thereby boosting their economy to a great extent.

It is observed that the Corporation officials were slack in taking followup action. This is evident from the fact that the Corporation officials took followup action only in 58 percent of the cases in the Direct Loan scheme and 56 percent of the cases in the Margin Money scheme both in respect of the sanctioned amount as well as the sanctioned schemes.

At the time of enquiring it was found that the loan instalments were repaid regularly by only a single beneficiary whereas 28.2 percent, in case of Margin Money scheme and 43.54 percent in case of Direct Loan scheme, repayments were made either partly or irregularly. It therefore, appears that the followup action of the Corporation was not upto expectation.

Furthermore it may be stated as a fact that persons not entitled to be beneficiaries of both the schemes have become beneficiaries thereby pointing to the slackness and negligence of the Corporation officials in this respect.

The names of some students and employees who have thus been benefitted are furnished below:-

1. Sri Nomal chandra Das, Vill-and P.O. Tulshimukh, Nagaon (fishery Unit, Margin Money scheme) was a student of Nagaon Polytechnics. Now he is an employee in P.W.D. Jorhat as a Junior Engineer.
2. Sri Some Nath Das, Vill-Morikolong, Benganaati, P.O. Nagaon (Book and stationery Unit, Margin Money scheme) is a Teacher, Doseon H.E. School, Nagaon.
3. Sri Nandeswar Das, Vill-Bilotia, P.O. Dhing, Nagaon (Dairy Unit, Direct Loan scheme) is an employee in 4th Battalion.
4. Sri Rajib Gopal Saikia, Vill-Pahukata Panigaon, P.O. Borpanigaon, Nagaon (Cycle Repairing Unit, Direct Loan scheme) is an employee in DPI, Arunachal Pradesh,

Contd.....34.

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Contd.....34.

Table -6

Details of the overdue Loan Instalments,
Morigaon Branch.

Reasons for non-payment of instalments due.	Margin Money scheme		Direct Loan scheme	
	No. of beneficiaries	P/C	No. of beneficiaries	P/C
1	2	3	4	5
1. Poor economy	1	2'26	17	27'42
2. Intentionally	1	5'26	19	30'65
3. Harassed by the officials	-	-	8	12'90
4. Lack of knowledge (Intimation had not received)	-	-	18	29'03
5. Non-utilization of loan against sanctioned scheme.	17	99'47	-	-

The findings of the study conducted in the Morigaon sub-Division are detailed in Tables -3 & 4 and the results have been calculated in table -6. Under the Margin Money scheme, 19 (28%) out of 68 enlisted beneficiaries, had been studied. It was found that 31'58 percent of beneficiaries did not receive their loan from the Bank. On verification it was found that the Bank authority had not received any loan amount (seed money) from the Corporation. It was stated by few enlisted beneficiaries that they were intentionally deprived from getting the loans from the Bank because they had complained against the Bank officials for harrassment caused to them (beneficiaries) in procuring the loans. Because of financial hardship 5'26 percent of the beneficiaries could not repay their loan instalments regularly. Also 57'89 percent of the loanees have ample time to repay their loan instalments. At the time of enquiring it was found that only a single beneficiary had solely depended on the sanctioned scheme.

As regards followup action it was found that the Corporation officials initiated action only in respect of 15'8 percent of the amount disbursed.

Contd....35.

Under the Direct Loan scheme 14'8 percent of the enlisted beneficiaries had been studied. Due to poor economy repayment of loan amount was outstanding in respect of 27'42 percent of the beneficiaries while 29'03 percent of the beneficiaries had not made their loan repayments due to their lack of knowledge. It was found on the verification that the beneficiaries had not received any intimation from the Corporation's end. On the other hand 12'9 percent of the beneficiaries had lodged complaints against the Corporation officials for causing harassments to them and as a result the instalments in repayments of their borrowed amount was outstanding. It was also found that 30'65 percent of the beneficiaries has not repaid their loan instalments intentionally. Moreover, their repayments of the loan were not regular and they themselves were not keen in this regard. However, it was observed that 58'06 percent of loanees had repaid their loan instalments but the repayments were not regular. The Corporation on its part issued neither any notice on the beneficiaries nor did take any action to realise the overdue instalments.

At the time of field verification it was found that 24'19 percent of the loanees were found to have not utilized the sanctioned amount at all, while 16'13 percent of the beneficiaries have fully utilized the sanctioned amounts and the schemes undertaken by them are the only means of their livelihood.

On the physical verification the followup action of the Corporation officials appeared to be slacky. It is observed that only 20'9 percent of followup action had been taken by the Corpn.

Further it was found from the verification that some of the beneficiaries were the students and the employees. It is also noted that a few beneficiaries had drawn the loan twice from the Corporation while some beneficiaries were drawn the loan from other departments. In this respect the names and addresses of the beneficiaries have been appended below:-

1. Sri Lakhi Kanta Medhi, Vill- & P.O. Dharamtul (Dairy Unit, Direct Loan scheme) was a student of Nagaon College. Now the beneficiary is a school teacher, Dharamtul.
2. Sri Rabin Medhi, Vill. & P.O.- Dharamtul (Dairy Unit, Direct Loan scheme) is a school teacher, Dharamtul.
3. Sri Madan Das, Vill. & P.O. Baghara (Dairy Unit, Direct Loan scheme) is an employee of the office of the Gram Panchayat, Baghara.

4. Sri Kamal Das, Vill. Mayanguri, P.O. Bhurbandha (Tailoring Unit, Direct Loan scheme as well as Margin Money scheme) had drawn the loan amount twice from the Corporation.
5. Sri Dinesh Chandra Das, Vill. Abatguri, P.O. Natuagaon (Grocery Unit, Direct Loan scheme) had drawn another loan from DRDA on April '83.

Table -7

Relation of the Beneficiaries to the poverty line.
Nagaon Branch.

Margin Money Scheme.

Scheme	No. of Beneficiaries			Remarks
	Above poverty line before taking the loan.	Crossed the poverty line after taking the loan.	Below poverty line.	
1	2	3	4	5
1. Bullock cart	-	4	5	-
2. Grocery	3	5	-	-
3. Dairy	1	-	2	-
4. Fishery	2	-	-	-
5. Cycle Repairing	1	-	-	-
6. Weaving	-	1	-	-
7. Knitting & E-mbro.	1	-	-	-
8. Grocey cum stationery	1	-	-	-
9. Goat Keeping	-	-	1	-
10. Fish Trade	-	-	1	-
11. Bock & stationery	1	-	-	-
12. Piggery	-	-	1	-
13. Bekery	-	1	1	-
14. Stationery	-	1	-	-
15. Cloth Business	-	1	-	-
16. Carpentry	-	1	-	-
17. Tailoring	1	-	-	-
18. Weading & Volcanizing	-	1	-	-
19. Watch Repairing	-	1	-	-
20. Rickshaw	-	1	-	-
21. Tea stall	-	-	1	-
	11	17	11	
	28'21%	43'58%	28'21%	

Contd...37.

Table -8.

Relation of the Beneficiaries to the poverty line.
Nagaon Branch.

Direct Loan Scheme.

Scheme	No. of Beneficiaries.			Remarks
	Above poverty line before taking the loan.	Crossed the poverty line after taking the loan.	Below the poverty line.	
1	2	3	4	5
1. Bullock Cart	4	1	5	-
2. Dairy	7	-	2	-
3. Grocery	2	3	4	-
4. Goat Keeping	-	-	6	-
5. Weaving	2	-	3	-
6. Fish Trade	-	2	-	-
7. Rickshaw	-	1	2	-
8. Tailoring	-	1	-	-
9. Carpentry	1	1	-	-
10. Cycle Repairing	1	-	3	-
11. Book Binding.	1	-	-	-
12. Tea stall	1	-	-	-
13. Fire wood	1	-	1	-
14. Poultry	1	-	-	-
15. Pottery	-	-	1	-
16. Cane & Bamboo	-	-	1	-
17. Vegitable	-	-	1	-
18. Hand Cart	-	-	1	-
19. Cabblerly	1	-	-	-
20. Net Making	-	-	1	-
	22	9	31	
	35'48%	14'51%	50'00%	

Contd...38.

Table -9

Relation of the Beneficiaries to the poverty line.

Morigaon Branch.
Margin Money Scheme.

Scheme	No. of Beneficiaries			Remarks.
	Above poverty line before taking the loan.	Crossed the poverty line after taking the loan.	Below the poverty line.	
1	2	3	4	5
1. Grocery	1	1	-	-
2. Net Making	-	1	-	-
3. Tailoring	-	1	-	-
4. Carpentry	-	1	-	-
5. Cloth Business	1	-	-	-
6. Bullock Cart	-	-	-	-
7. Fishery	-	-	1	-
8. Dairy	1	1	-	-
9. Watch Repairing	-	1	-	-
10. Weaving	-	-	-	-
11. Cycle Repairing	-	1	-	-
12. Tea Stall	-	1	-	-
13. Homeopathy	-	1	-	-
14. Buffalo Cart	-	-	1	-
	3 15'79%	9 47'36%	2 10'52%	(5 not yet received the loan) 26'3%

Contd.....39.

Table -10

Relation of the Beneficiaries to the
poverty line.

Morigaon Branch.

Direct Loan Scheme.

Scheme	No. of Beneficiaries			Remarks.
	Above poverty line before taking the loan.	Crossed the poverty line after taking the loan.	Below poverty line.	
1	2	3	4	5
1. Grocery	3	7	6	
2. Bullock Cart	5	-	6	
3. Dairy	5	-	1	
4. Goat keeping	4	1	1	
5. Weaving	1	-	1	
6. Fish Trade	-	1	1	
7. Carpentry	1	-	3	
8. Fire Wood	-	1	-	
9. Fish Net Making	-	-	1	
10. Cycle Repairing	-	1	1	
11. Rickshaw	-	1	-	
12. Tailoring	-	1	-	
13. Tea stall	-	1	1	
14. Radio Repairing	-	1	-	
15. Watch Repairing	-	2	-	
16. Pottery	-	1	-	
17. Book Binding	-	1	-	
18. Cane & Bamboo	-	-	1	
19. Homeopathy	-	1	-	
	19	20	23	
	30'65%	32'25%	37'1%	

Contd....40

It was found from table -7 that in case of Margin Money Scheme of Nagaon Branch 28'21 percent of the beneficiaries were already above the poverty line at the time of taking the loan from the Corporation, while 28'21 percent of the beneficiaries had yet to cross the poverty line after taking the loan. After proper utilisation of the loan amount by the loanees 43'58 percent of beneficiaries were able to cross the poverty line.

It appears from table-8 that in case of Direct Loan Scheme of Nagaon Branch 35'48 percent of the beneficiaries were above the poverty line at the time of taking the loan from the Corporation, while 50 percent of the beneficiaries had yet to cross the poverty line after taking the loan from the Corporation. It was also found that 14'57 percent of the beneficiaries were able to cross the poverty line after proper utilisation of their loan amount.

In case of Margin Money Scheme of Morigaon Branch, it was found from the table -9 that 15'79 percent of beneficiaries were above the poverty line at the time of receiving the loan from the Corporation as well as from the Bank. However 47'36 percent of the beneficiaries were able to cross the poverty line after proper utilization of their loan. While 10'52 percent of the beneficiaries had yet to cross the poverty line after proper utilization of their loan amount. On physical verification it was found that 26'3 percent of beneficiaries had not received their loan amount from the Bank till the date of our field study.

It appears from the table -10 that 30'65 percent of the beneficiaries in respect of Direct Loan scheme of Morigaon Branch were above the poverty line at the time of receiving the loan from the Corporation, while 37'1 percent of beneficiaries had yet to cross the poverty line after utilization of their loan amount. On the other hand 32'25 percent of beneficiaries were able to cross the poverty line after utilizing their loan amount against their sanctioned schemes.

It was found from the physical verification that 5'13 percent of beneficiaries under the Margin Money scheme of Nagaon Branch, were found not to have utilised their loan amount as per sanctioned schemes. While 9'67 percent of loanees, in case of Direct Loan scheme, were found to have utilized their loan amount to take up new schemes by diverting their sanctioned amounts from the original schemes without the approval of the bank and the Corporation.

On the other hand, it was also found from the spot verification that 11'29 percent of beneficiaries under the Direct Loan Scheme of Morigaon Branch appeared to be cases of deviation.

CONCLUDING OBSERVATIONS AND SUGGESTIONS

For evaluating the individual beneficiary schemes executed by the Assam State Development Corporation for Scheduled Castes Ltd. in the two sub-divisions of Nagaon District, the beneficiary list was collected both from the Head Office of the Corporation at Guwahati and the Branch Offices of Morigaon and Nagaon. The Corporation had introduced two schemes viz: Direct Loan Scheme and Margin Money Scheme. The Direct Loan Scheme comprising 34 different trades, was executed by the Corporation itself. The Margin Money Scheme comprising 45 Nos. of different trades, was executed by the Corporation through the Bank.

It was found that the Nagaon Branch executed only 21 out of 45 Nos. of units under the Margin Money Scheme and 20 out of 34 Nos. of units under the Direct Loan Scheme, while the Morigaon Branch executed only 14 Nos. of units under the Margin Money Scheme and 19 Nos. of units under the Direct Loan Scheme.

In Nagaon Branch 39 out of 245 Nos. of cases under the Margin Money Scheme and 62 out of 405 Nos. of cases under the Direct Loan Scheme were ^{studied} for this purpose. While in the Morigaon Branch 19 out of 68 Nos. of cases under the Margin Money Scheme and 62 out of 420 Nos. of cases under the Direct Loan Scheme were studied.

It has been observed that a good number of the beneficiaries were already above the poverty line at the time of taking the loan from the Corporation and the Bank. It appears that no proper case was taken at the time of selection of genuine beneficiaries.

In case of repayments of the loan most of the instalments were found to be overdue. Further it was found that the follow-up action from the Corporation end has not been initiated after drawal of the loan amount by the loanee. As a result many beneficiaries had utilized the amounts in Schemes other than the approved ones. At the same time beneficiaries are found to have refrained from paying the instalments due as the officials from the Corporation and bank have been paying little attention to this aspect. Reports of harassment were made by some beneficiaries against the Bank as well as the Corporation officials at the time of releasing the sanctioned amounts.

SUGGESTIONS .

On the basis of the evaluation study conducted, we would like to make the following suggestions:-

1. In selecting the beneficiaries due weightage should be given to the economic status of the beneficiaries together with the willingness and aptitude of the beneficiaries for execution of a particular scheme.

One beneficiary had informed in the field that he had applied for a loan for opening a Homeopathic Pharmacy but he was reportedly sanctioned a Bullock Cart loan instead. To avoid this type of anomaly the Corporation at first should know the spirit and tempo of the intended beneficiary.

2. It has been observed that the Bank as well as the Departmental funds are seldom released within the stipulated period. This puts the beneficiaries to much available mental worries and physical trouble. The delay in disbursement of funds dampens the spirit of the beneficiaries and slow the tempo of execution of the schemes. Such delay should be minimised by the Corporation as well as the Banks. This can be avoided if the Development officer of the Corporation becomes up and doing and constantly makes persuasive attempts to get the sanctioned amounts released.

3. The loans should be sanctioned after proper scrutiny at various levels through which the papers move so that only those entitled are benefitted.

4. Timely follow-up action should be taken up by the departmental officers both in respect of proper loan utilisation as well as proper repayments of the loans.

5. It was also found that one beneficiary was selected twice for receiving the loan. Sometimes it so happens that the same beneficiary might also be selected by another department for receiving another loan. In this respect the Corporation should introduce the Beneficiary Card/Vikash Patrika and in this card all details should be recorded. It should be prepared in duplicate, while one copy should be kept with the Dev. Officer of the Corporation, the other copy should be kept with the beneficiary.

ANNEXURE - A

GOVERNMENT OF ASSAM
DIRECTORATE OF TRIPAL RESEARCH INSTITUTE :: ASSAM
G U W A H A T I - 28

SCHEDULE FOR COLLECTING DETAILS OF
MARGIN MONEY LOAN/ DIRECT LOAN SCHEME
EXTENDED BY THE ASSAM STATE DEVELOPMENT
CORPORATION FOR SCHEDULED CASTES LTD.
G U W A H A T I

1. Name of the Scheme :-
2. Name and address of the beneficiary :- i) Name-
ii) Vill-
iii) P.O.-
iv) District-
3. No. of family members :- Male Female Total
4. Amount of loan drawn against the scheme and date/year of drawal. :- i) Amount-
ii) Date -
iii) Year
5. Whether any difficulty was encountered at the time of drawal of money? :- Yes / No.
(a) If Yes, please specify.
6. Date of commencement of the Scheme. :-
7. Date of completion of the Scheme (wherever applicable) :-
8. Reasons for delay, if any, in completion of the work. :-
9. Contribution of the beneficiary towards the scheme in form of the material etc. :-
(Total in Rs.)
10. Whether the money was invested for the purpose for which it was actually sanctioned? :- Yes / No
(a) If not, why? Give Reasons.

Contd....2

11. Give reasons for deviating :-
the sanctioned amount to the
other purpose.
12. Whether permission from :- Yes /No.
the concerned authority
was obtained before inves-
ting the money in other
purposes ?
a) If not, why ? :-
13. Whether the respondent :- Yes /No
was benefitted by diverting
the money in other purposes?
14. Whether the respondent :- Yes /No.
thought it to be more benefi-
cial to invest more money in
the deviated scheme rather than
the sanctioned scheme ?
15. Whether the money drawn was :- Yes /No.
sufficient for investment in
the sanctioned scheme/diverted
scheme ?
a) If not, where from the :-
respondent had collected
the needed sum for the
scheme -
i) From the bank :-
ii) From the Corporation :-
iii) From other sources :-
16. Additional loan incurred :-
during the period of opera-
tion of the scheme -
i) From the bank :-
ii) From other sources :-
iii) Total from all sources, :-
if any.

Contd....3.

22. Effects of rise in family income after the scheme on the following conditions. :-
- i)Improvement in goods :-
 - ii)Health and sanitation in the family. :-
 - iii)House condition :-
 - iv)Drinking water facilities. :-
 - v)Education of Children :-
 - iv)Clothing of the family :-
23. Whether the family has been able to cross the poverty line? :- Yes/No.
- Give particulars :-
24. Followup actions from the Corporation authority- :-
- a)Whether the Development/ Branch Officer paid any visit to see the operation of the scheme and to offer necessary guidance to the beneficiary? :- Yes /No.
25. Opinion of the beneficiary :-
26. Has the Corporation introduced any 'Beneficiary Card'? :- Yes/ No.
- a)If yes, whether the benefits received have been recorded? :-
27. Remarks, if any :-

Signature of the
Beneficiary.

ANNEXURE- B

ASSAM STATE DEVELOPMENT CORPORATION FOR SCHEDULED CASTES LTD.
GANESHGURI CHARIALI, GUWAHATI -781 006

LIST OF SCHEMES APPROVED BY THE BOARD OF DIRECTORS
FOR GIVING FINANCIAL ASSISTANCE UNDER
MARGIN MONEY SCHEME

- | | |
|-----------------------------------|----------------------------|
| 1. Basket Making | 25. Tailoring |
| 2. Cane and Bamboo work | 26. Black Smithy. |
| 3. Carpentry | 27. Fish Trade. |
| 4. Cobblery | 28. Bakery. |
| 5. Fish Net Making | 29. Photo-Studio. |
| 6. Toy Making | 30. Truck Factory. |
| 7. Pottery | 31. Cycle Repairing |
| 8. Rope Making | 32. Watch Repairing. |
| 9. Weaving | 33. Book Binding. |
| 10. Jewellery | 34. Spice Grinding. |
| 11. Laundry | 35. Shoe Shop. |
| 12. Candle Making | 36. Automobile work shop. |
| 13. Soap Making | 37. Knitting & Embroidery. |
| 14. Welding and Volcanizing shop. | 38. Hand Cart(Theala). |
| 15. Electict Goods Shop. | 39. Rickshaw. |
| 16. Sweet meat shop | 40. Bullock Cart. |
| 17. Radio Repairing Shop. | 41. Goat Keeping. |
| 18. Loud Speaker hiring shop. | 42. Dairy. |
| 19. Cloth and Garment shop. | 43. Poultry. |
| 20. Dyeing and Printing. | 44. Piggery. |
| 21. Grocery shop. | 45. Fishery. |
| 22. Stationery Shop. | |
| 23. Tea stall/ Restaurant. | |
| 24. Book stall. | |

MANAGING DIRECTOR
ASSAM STATE DEVELOPMENT CORPN. FOR S.C.LTD.

ANNEXURE - C

ASSAM STATE DEVELOPMENT CORPORATION FOR SCHEDULED CASTES : LTD.
GANESHGURI CHARIALI, GUWAHATI-781006

LIST OF SCHEMES APPROVED BY THE BOARD OF DIRECTORS
FOR GIVING FINANCIAL ASSISTANCE UNDER
DIRECT LOAN SCHEME

- | | |
|---------------------------|-------------------------|
| 1. Shoe making/Cobblery | 18. Weaving |
| 2. Tailoring | 19. Rope-Making |
| 3. Carpentry | 20. Vegetable Vending. |
| 4. Cycle repairing shop | 21. Fruit Vending. |
| 5. Automobile works | 22. Tea stall. |
| 6. Dyeing and Printing | 23. Fire-wood shop. |
| 7. Basket-making | 24. Homeopathic Clinic. |
| 8. Laundry | 25. Crocery shop. |
| 9. Fish-Net Making | 26. Fish Trade |
| 10. Cane and Bamboo works | 27. Hand-Cart. |
| 11. Pottery | 28. Cycle-Rickshaw. |
| 12. Toy-Making | 29. Bullock-Cart. |
| 13. Radio-repairing shop | 30. Dairy. |
| 14. Watch repairing shop. | 31. Goat-rearing. |
| 15. Book-binding | 32. Piggery. |
| 16. Black-Smithy | 33. Poultry. |
| 17. Embroidery | 34. Duck Rearing. |

The Loan under these Schemes will be available to the Scheduled Castes people of Assam upto Rs.2,000/- only at 6% interest per annum.

MANAGING DIRECTOR
Assam State Development Corpn. for SC Ltd.
Phone No.87617