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
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 Mokshaon 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, Guwahati 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 ₹ one crore which was subsequently raised to ten crores. Of this authorised share capital, 81 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 exceed 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, Guwahati 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 paisa 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.
METHODODOLOGY

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 Nageon Branch of Assam State Development Corporation for scheduled castes 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 Morigeon 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 Nageon Branch of the Corporation was opened in 1979 and the Morigeon Branch was opened in 1982.

In a reasonably short time about 16 percent and 26 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 Nageon and in Morigeon 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 Nageon and Morigeon 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:

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

Contd..
<table>
<thead>
<tr>
<th>No.</th>
<th>Trade</th>
<th>No. of beneficiaries</th>
<th>No. of studied beneficiaries</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.</td>
<td>Grocery Cum-stationery</td>
<td>7</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Goat Keeping</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Fish trade</td>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Book &amp; stationery</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Daggery</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>Bokary</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>Stationery</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td>Cloth Business</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>Carpentery</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td>Tailoring</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>18.</td>
<td>Welding &amp; Volcanising</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td>Watch Repairing</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>20.</td>
<td>Rickshaw</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>21.</td>
<td>Tea stall</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>245</strong></td>
<td><strong>39</strong></td>
<td><strong>(16%)</strong></td>
</tr>
</tbody>
</table>

Morison Branch,

<table>
<thead>
<tr>
<th>No.</th>
<th>Trade</th>
<th>No. of beneficiaries</th>
<th>No. of studied beneficiaries</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Grocery</td>
<td>26</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Net Making</td>
<td>7</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Tailoring</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Carpentery</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Cloth Business</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Bullock cart</td>
<td>4</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Fishery</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Dairy</td>
<td>3</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Watch Repairing</td>
<td>3</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Weaving</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Cycle Repairing</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Tea stall</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>Homeopathy</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>Buffalo cart</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>68</strong></td>
<td><strong>19</strong></td>
<td><strong>(28%)</strong></td>
</tr>
</tbody>
</table>

Contd.....6.
## Direct Loan Scheme,
Nagpur Pratch.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Trade</th>
<th>No. of beneficiaries</th>
<th>No. of studied beneficiaries</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bullock cart</td>
<td>90</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Dairy</td>
<td>87</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Grocery</td>
<td>66</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Goat Keeping</td>
<td>54</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Weaving</td>
<td>20</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Fish trade</td>
<td>20</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Rickshaw</td>
<td>10</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Tailoring</td>
<td>13</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Carpentery</td>
<td>9</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Cycle Repairing</td>
<td>7</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Book Binding</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Tea stall</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>Fire wood</td>
<td>4</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>Poultry</td>
<td>6</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td>Pottery</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>Cane &amp; Bamboo</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td>Vegiblea Vending</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>18.</td>
<td>Hand cart</td>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td>Cabblerly</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>20.</td>
<td>Net Making</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>406</strong></td>
<td><strong>62</strong></td>
<td>(15%)</td>
</tr>
</tbody>
</table>

## Mortgage Brench.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Trade</th>
<th>No. of beneficiaries</th>
<th>No. of studied beneficiaries</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Grocery</td>
<td>108</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Bullock cart</td>
<td>103</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Dairy</td>
<td>64</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Goat keeping</td>
<td>43</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Weaving</td>
<td>21</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Carpentery</td>
<td>12</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Fish trade</td>
<td>16</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Fire wood</td>
<td>10</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Fish net making</td>
<td>9</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Cycle Repairing</td>
<td>7</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Rickshaw</td>
<td>6</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Tailoring</td>
<td>5</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>Tea stall</td>
<td>5</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>Radio Repairing</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td>Watch Repairing</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>Pottery</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td>Cane &amp; Bamboo</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>18.</td>
<td>Book Binding</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td>Homeopathy</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>420</strong></td>
<td><strong>62</strong></td>
<td>(15%)</td>
</tr>
</tbody>
</table>

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 anywhere. 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 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 poorers 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.
<table>
<thead>
<tr>
<th>Remarks</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table:**

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Remitter</th>
<th>Address</th>
<th>Bank</th>
<th>Branch</th>
<th>Cheque No.</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Remarks:**

- C overrun.
- Exceeding remittance from all sources.
- P.O. cost borne by the remitter.

**Notes:**

- Due to poor economy the remitter had not made the remittance of 16.67.
- Due to the corporation not received any information lack of knowledge he had not made any remittance.
- The remittance was not made.
<table>
<thead>
<tr>
<th>Month</th>
<th>2009/10</th>
<th>3300/10</th>
<th>350/10</th>
<th>6995/10</th>
<th>8982/10</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>February</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>March</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>April</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>May</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>June</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>July</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>August</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>September</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>October</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>November</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>December</td>
<td>-2</td>
<td>-3</td>
<td>-6</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Category</td>
<td>Description</td>
<td>Units</td>
<td>Cost</td>
<td>Notes</td>
<td></td>
</tr>
<tr>
<td>----------</td>
<td>-------------</td>
<td>-------</td>
<td>------</td>
<td>-------</td>
<td></td>
</tr>
<tr>
<td>Pest Control</td>
<td>Bed Bug Extermination</td>
<td>per room</td>
<td>$600</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>Pest Control</td>
<td>Extermination</td>
<td>per room</td>
<td>$800</td>
<td>26.5</td>
<td></td>
</tr>
<tr>
<td>Pest Control</td>
<td>Unit Treatment</td>
<td>per unit</td>
<td>$700</td>
<td>19.8</td>
<td></td>
</tr>
<tr>
<td>Pest Control</td>
<td>Re-treatment</td>
<td>per unit</td>
<td>$750</td>
<td>19.5</td>
<td></td>
</tr>
<tr>
<td>Pest Control</td>
<td>Companion Pest Control</td>
<td>per service</td>
<td>$250</td>
<td>19.3</td>
<td></td>
</tr>
<tr>
<td>Pest Control</td>
<td>Bed Bug Treatment</td>
<td>per room</td>
<td>$400</td>
<td>19.2</td>
<td></td>
</tr>
<tr>
<td>Pest Control</td>
<td>Ant Control</td>
<td>per unit</td>
<td>$300</td>
<td>19.1</td>
<td></td>
</tr>
<tr>
<td>Pest Control</td>
<td>Termite Control</td>
<td>per unit</td>
<td>$500</td>
<td>19.0</td>
<td></td>
</tr>
</tbody>
</table>

Note: Costs are subject to change without notice.
Contd. 112

Red by him.

Inspection of loan -

The beneficiary is a

was previously

of the poor economy

of income

The loan was not paid by the

The beneficiary has not received

N & D

26.11.80 - 30 NTL 500/ - 6000/ - 12.00% NTL 13 500/ - 4.83 13 NTL 10 4.68 23 NTL 13 300/ - NTL 13 instruments of her

The beneficiary was not paid by the

The beneficiary is a

p.0. nephew.

William, George, Robert,

J. D. Hyatt

1. Dwelling

F. T. Griffin

1. Sweet potato, beans

B. V. McAdoo

1750/- 2750/- 23.3.81 45 NTL 45 900/ - NTL 13 in instruments of her

1400/- 100/- 71.4% N & D

N D 17.1.70 - 9 8 7 6 5 4 3 2 1 0
<table>
<thead>
<tr>
<th>Name</th>
<th>Amount 1</th>
<th>Amount 2</th>
<th>Date</th>
<th>Purpose</th>
<th>Amount 1</th>
<th>Amount 2</th>
<th>Date</th>
<th>Purpose</th>
<th>Amount 1</th>
<th>Amount 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mohan Balmiki</td>
<td>1250/-</td>
<td>3750/-</td>
<td>13.7.84</td>
<td>Nil</td>
<td>6</td>
<td>6</td>
<td>8000/-</td>
<td>Nil</td>
<td>6</td>
<td>8000/-</td>
</tr>
<tr>
<td>Durga Das,</td>
<td>1500/-</td>
<td>6000/-</td>
<td>26.11.81</td>
<td>Nil</td>
<td>30</td>
<td>30</td>
<td>4100/-</td>
<td>Nil</td>
<td>30</td>
<td>4100/-</td>
</tr>
<tr>
<td>Atul Saikia,</td>
<td>1250/-</td>
<td>3750/-</td>
<td>20.10.82</td>
<td>Nil</td>
<td>19</td>
<td>19</td>
<td>1200/-</td>
<td>Nil</td>
<td>19</td>
<td>1200/-</td>
</tr>
<tr>
<td>Subab Sutrader,</td>
<td>2500/-</td>
<td>7500/-</td>
<td>20.10.82</td>
<td>Nil</td>
<td>19</td>
<td>10</td>
<td>9</td>
<td>Nil</td>
<td>19</td>
<td>1200/-</td>
</tr>
<tr>
<td>Biswanth Sutrader,</td>
<td>2500/-</td>
<td>7500/-</td>
<td>23.11.84</td>
<td>Not yet due</td>
<td>Nil</td>
<td>18000/-</td>
<td></td>
<td>N.Y.D.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nirendra Das,</td>
<td>2500/-</td>
<td>7500/-</td>
<td>26.4.84</td>
<td>Nil</td>
<td>1</td>
<td>1</td>
<td>3600/-</td>
<td>600/-</td>
<td>1567/-</td>
<td></td>
</tr>
<tr>
<td>Welding &amp; Volcanising</td>
<td>2500/-</td>
<td>7500/-</td>
<td>15.6.82</td>
<td>Nil</td>
<td>23</td>
<td>6</td>
<td>17</td>
<td>200/-</td>
<td>16800/-</td>
<td>8.4%</td>
</tr>
</tbody>
</table>

NIL: Due to financial hardship the beneficiary did not pay his loan instalment.
NIL: The bakery industry had been damaged by the hail storm as a result he had failed to repay his instalments.
The beneficiary is now working as an Agent in Favourit small investment.
Intentionally he had not repaid the remaining instalments regularly.
Due to lack of knowledge the instalment of her loan overdue.
He had not received any intimation from the coron as a result his remaining instalments was still overdue.

Contd....13.
counter...
<table>
<thead>
<tr>
<th>Year</th>
<th>Accruals</th>
<th>Benefits</th>
<th>Year</th>
<th>Accruals</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981-</td>
<td>1200</td>
<td>30</td>
<td>1990-</td>
<td>210.82</td>
<td>32</td>
</tr>
<tr>
<td>1982-</td>
<td>1400</td>
<td>32</td>
<td>1991-</td>
<td>210.82</td>
<td>32</td>
</tr>
<tr>
<td>1984-</td>
<td>1400</td>
<td>32</td>
<td>1993-</td>
<td>1400</td>
<td>32</td>
</tr>
<tr>
<td>1987-</td>
<td>2800</td>
<td>32</td>
<td>1996-</td>
<td>2000</td>
<td>32</td>
</tr>
<tr>
<td>1988-</td>
<td>1167</td>
<td>32</td>
<td>1997-</td>
<td>2000</td>
<td>32</td>
</tr>
<tr>
<td>1990-</td>
<td>1167</td>
<td>32</td>
<td>1999-</td>
<td>2000</td>
<td>32</td>
</tr>
<tr>
<td>1991-</td>
<td>6000</td>
<td>7</td>
<td>2000-</td>
<td>3,12.84</td>
<td>7</td>
</tr>
</tbody>
</table>

**Notes:**
- Accruals are calculated from the increased income sources at a rate of 10.
- Benefits are the amount of the Mitchell Loan Scheme.

**Table 2**
<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>Amount</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>22.4.82</td>
<td>34</td>
<td>9.12.82</td>
</tr>
<tr>
<td>2</td>
<td>18.11.83</td>
<td>3</td>
<td>9.12.82</td>
</tr>
<tr>
<td>3</td>
<td>22.12.88</td>
<td>13</td>
<td>9.12.82</td>
</tr>
<tr>
<td>4</td>
<td>7.12.89</td>
<td>19</td>
<td>9.12.82</td>
</tr>
<tr>
<td>5</td>
<td>22.4.83</td>
<td>28</td>
<td>9.12.82</td>
</tr>
<tr>
<td>6</td>
<td>30.4.88</td>
<td>35</td>
<td>9.12.82</td>
</tr>
<tr>
<td>7</td>
<td>12.7.82</td>
<td>35</td>
<td>9.12.82</td>
</tr>
<tr>
<td>8</td>
<td>18.5.82</td>
<td>38</td>
<td>9.12.82</td>
</tr>
<tr>
<td>9</td>
<td>11.4.84</td>
<td>15</td>
<td>9.12.82</td>
</tr>
<tr>
<td>10</td>
<td>11.12.82</td>
<td>13</td>
<td>9.12.82</td>
</tr>
<tr>
<td>11</td>
<td>22.4.83</td>
<td>28</td>
<td>9.12.82</td>
</tr>
<tr>
<td>12</td>
<td>7.12.89</td>
<td>19</td>
<td>9.12.82</td>
</tr>
<tr>
<td>13</td>
<td>22.12.88</td>
<td>13</td>
<td>9.12.82</td>
</tr>
<tr>
<td>14</td>
<td>18.11.83</td>
<td>3</td>
<td>9.12.82</td>
</tr>
<tr>
<td>15</td>
<td>22.4.82</td>
<td>34</td>
<td>9.12.82</td>
</tr>
</tbody>
</table>

The benefit is to be享受ed.

Due to economic changes,

the benefit has been reduced to half.

The corporation.

Corporation.

The corporation.

It has not been consulted.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.

The corporation.
<table>
<thead>
<tr>
<th>Date</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000-16.9.83</td>
<td>NIT 1 20 1200/-</td>
</tr>
<tr>
<td>2000-43.48</td>
<td>NIT 1 20 4600/-</td>
</tr>
<tr>
<td>2000-17.54%</td>
<td>NIT 1 30 6000/-</td>
</tr>
<tr>
<td>2000-61%</td>
<td>NIT 1 30 6000/-</td>
</tr>
<tr>
<td>2000-22.3.83</td>
<td>NIT 1 23 3000/-</td>
</tr>
<tr>
<td>2000-14.7.83</td>
<td>NIT 1 23 3000/-</td>
</tr>
<tr>
<td>2000-14.7.83</td>
<td>NIT 1 33 1800/-</td>
</tr>
<tr>
<td>2000-21.10.85</td>
<td>NIT 1 33 1800/-</td>
</tr>
</tbody>
</table>
Contract...27.

The rectification of not seen from the opposite side and on the reverse side.
The rectification has not been made. 1000/ - 17.12.82 29 2
The rectification has not been made. 3600/ - 27
11.25/ - 11.00/ -

11.4/ - 15

5000/ - 2000/ -

11.5/ - 13.5.82
Not yet due.

The rectification is an
sector, namely:

A record of the intermediate
from the copy. It contained no information.
The rectification has not been

In the rectification has not

Due to the technical part.

Due to the technical part.

Clear copy of the note.
Interment the rect.

V.T.I. Receiver: P.O. c/o

C.P.E. P.O. c/o

I.T.I. Receiver: P.O. c/o

I.T.I. Receiver: P.O. c/o
<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/02/75</td>
<td>500</td>
</tr>
<tr>
<td>02/02/75</td>
<td>500</td>
</tr>
<tr>
<td>03/02/75</td>
<td>500</td>
</tr>
<tr>
<td>04/02/75</td>
<td>500</td>
</tr>
<tr>
<td>05/02/75</td>
<td>500</td>
</tr>
<tr>
<td>06/02/75</td>
<td>500</td>
</tr>
<tr>
<td>07/02/75</td>
<td>500</td>
</tr>
<tr>
<td>08/02/75</td>
<td>500</td>
</tr>
<tr>
<td>09/02/75</td>
<td>500</td>
</tr>
<tr>
<td>10/02/75</td>
<td>500</td>
</tr>
<tr>
<td>11/02/75</td>
<td>500</td>
</tr>
<tr>
<td>12/02/75</td>
<td>500</td>
</tr>
<tr>
<td>13/02/75</td>
<td>500</td>
</tr>
<tr>
<td>14/02/75</td>
<td>500</td>
</tr>
<tr>
<td>15/02/75</td>
<td>500</td>
</tr>
<tr>
<td>16/02/75</td>
<td>500</td>
</tr>
<tr>
<td>17/02/75</td>
<td>500</td>
</tr>
<tr>
<td>18/02/75</td>
<td>500</td>
</tr>
<tr>
<td>19/02/75</td>
<td>500</td>
</tr>
<tr>
<td>20/02/75</td>
<td>500</td>
</tr>
<tr>
<td>21/02/75</td>
<td>500</td>
</tr>
<tr>
<td>22/02/75</td>
<td>500</td>
</tr>
<tr>
<td>23/02/75</td>
<td>500</td>
</tr>
<tr>
<td>24/02/75</td>
<td>500</td>
</tr>
<tr>
<td>25/02/75</td>
<td>500</td>
</tr>
<tr>
<td>26/02/75</td>
<td>500</td>
</tr>
<tr>
<td>27/02/75</td>
<td>500</td>
</tr>
<tr>
<td>28/02/75</td>
<td>500</td>
</tr>
<tr>
<td>29/02/75</td>
<td>500</td>
</tr>
<tr>
<td>30/02/75</td>
<td>500</td>
</tr>
<tr>
<td>31/02/75</td>
<td>500</td>
</tr>
</tbody>
</table>

**Table 4.2**
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>2,000/-</td>
<td>2,000/-</td>
<td>4,000/-</td>
<td>4,000/-</td>
<td>5,000/-</td>
<td>5,000/-</td>
<td>7,000/-</td>
<td>7,000/-</td>
<td>7,000/-</td>
<td>9,000/-</td>
<td>11,000/-</td>
<td>14,000/-</td>
</tr>
<tr>
<td>Year</td>
<td>NTI</td>
<td>ITT</td>
<td>2000%</td>
<td>2000%</td>
<td>10% of ITT</td>
<td>20.10% of ITT</td>
<td>15% of ITT</td>
<td>10% of NTI</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>------</td>
<td>-----</td>
<td>-----</td>
<td>--------</td>
<td>--------</td>
<td>-------------</td>
<td>---------------</td>
<td>-------------</td>
<td>-------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>9</td>
<td>47</td>
<td>9.89</td>
<td>9.89</td>
<td>2.60</td>
<td>2.60</td>
<td>1.47</td>
<td>0.94</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>15</td>
<td>15</td>
<td>15.00</td>
<td>15.00</td>
<td>4.50</td>
<td>4.50</td>
<td>2.25</td>
<td>1.35</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>15</td>
<td>15</td>
<td>15.00</td>
<td>15.00</td>
<td>4.50</td>
<td>4.50</td>
<td>2.25</td>
<td>1.35</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>6</td>
<td>6</td>
<td>6.00</td>
<td>6.00</td>
<td>1.80</td>
<td>1.80</td>
<td>0.90</td>
<td>0.60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>6</td>
<td>6</td>
<td>6.00</td>
<td>6.00</td>
<td>1.80</td>
<td>1.80</td>
<td>0.90</td>
<td>0.60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>22</td>
<td>22.48</td>
<td>22.48</td>
<td>6.64</td>
<td>6.64</td>
<td>3.32</td>
<td>2.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table -5
Details of the Overdue Loan Instalments -
Nagaoon Branch.

<table>
<thead>
<tr>
<th>Reasons for non-payment of instalments due</th>
<th>No. of beneficiaries</th>
<th>No. of beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>1. Poor economy</td>
<td>13</td>
<td>33'33</td>
</tr>
<tr>
<td>2. Intentionally</td>
<td>12</td>
<td>30'76</td>
</tr>
<tr>
<td>3. Harassed by the officials</td>
<td>1</td>
<td>2'56</td>
</tr>
<tr>
<td>4. Lack of knowledge (Intimation had not received)</td>
<td>5</td>
<td>12'82</td>
</tr>
<tr>
<td>5. Non-utilization of loan against sanctioned schemes</td>
<td>8</td>
<td>20'51</td>
</tr>
</tbody>
</table>

The findings of the study conducted in the Nagaoon 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.

Cont'd...33
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 benefited on the sanctioned schemes thereby boosting their economy to a great extent.

It is observed that the Corporation officials were slack in taking follow up action. This is evident from the fact that the Corporation officials took follow up 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 remitted 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 follow up 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 Namel chandra Das, Vill- and P.O., Tulshimukh, Nageon (Fishery Unit, Margin Money scheme) was a student of Nageon Polytechnics. Now he is an employee in P.W.O., Jorhat as a Junior Engineer.

2. Sri Som Nath Das, Vill-Morikolong, Banguatei, P.O., Nageon (Book and stationary Unit, Margin Money scheme) is a Teacher, Donon H.S. School, Nageon.

3. Sri Nandswar Das, Vill-Bilotia, P.O., Dholing, Nageon (Dairy Unit, Direct Loan scheme) is an employee in 4th Battalion.

4. Sri Rajib Gopal Saikia, Vill-Pehukata Pandaon, P.O., Nageon, Nageon (Cycle Repairing Unit, Direct Loan scheme) is an employee in DPI, Arunachal Pradesh.

Contd.....34.
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 follow up action. This is evident from the fact that the Corporation officials took follow up 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 remitted 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 follow up 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 Niranjan Chandrasekhar Das, Vill-and P.O.Tulshimukh, Nagamon (Fishery Unit, Margin Money scheme) was a student of Nagamon Polytechnics. Now he is an employee in P.W.D. Jorhat as a Junior Engineer.

2. Sri Som Nath Das, Vill-Morikolong, Banganpati, P.O. Nagamon (Book and Stationery Unit, Margin Money scheme) is a Teacher, Donson H.S. School, Nagamon.

3. Sri Nandeswar Das, Vill-Bilotia, P.O. Dihing, Nagamon (Dairy Unit, Direct Loan scheme) is an employee in 4th Battalion.

4. Sri Rajib Goswami Saikia, Vill-Pahukara Paniagon, P.O. Harapanagon, Nagamon (Cycle Repairing Unit, Direct Loan scheme) is an employee in DPI, Arunachal Pradesh.

Contd. ....... 34.
Table - 6
Details of the overdue Loan Instalments, Morigaon Branch.

<table>
<thead>
<tr>
<th>Reasons for non-payment of instalments due.</th>
<th>Margin Money scheme</th>
<th>Direct Loan scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of beneficiaries</td>
<td>P/C No. of beneficiaries</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>---------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>1. Poor economy</td>
<td>1</td>
<td>3'26</td>
</tr>
<tr>
<td>2. Intentionally</td>
<td>1</td>
<td>5'26</td>
</tr>
<tr>
<td>3. Harassment by the officials</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>4. Lack of knowledge (Intimation not received)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>5. Non-utilization of loan against sanctioned scheme.</td>
<td>17</td>
<td>99'47</td>
</tr>
</tbody>
</table>

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 harassment 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 ensuring it was found that only a single beneficiary had solely depended on the sanctioned scheme.

As regards follow up 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 remitted 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 remitted 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 follow-up action of the Corporation officials appeared to be slackly. It is observed that only 20'9 percent of follow-up 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 arrangements. In this respect the names and addresses of the beneficiaries have been appended below:

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

Contd....36.
4. Sri Kamal Das, Vill. Mayanguri, P.O.Bhubendha (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. Ahatguri, P.O. Natuagam (Grocery Unit, Direct Loan scheme) had drawn another loan from DRDA on April '82.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>No. of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Above poverty line</td>
</tr>
<tr>
<td></td>
<td>Crossed the no. above poverty line before taking loan</td>
</tr>
<tr>
<td></td>
<td>Below poverty line after taking the loan</td>
</tr>
<tr>
<td></td>
<td>Remarks</td>
</tr>
<tr>
<td>1. Bullock cart</td>
<td>1</td>
</tr>
<tr>
<td>2. Grocery</td>
<td>2</td>
</tr>
<tr>
<td>3. Dairy</td>
<td>3</td>
</tr>
<tr>
<td>4. Fishery</td>
<td>4</td>
</tr>
<tr>
<td>5. Cycle Repairing</td>
<td>1</td>
</tr>
<tr>
<td>6. Weaving</td>
<td>1</td>
</tr>
<tr>
<td>7. Knitting &amp; Embro.</td>
<td>1</td>
</tr>
<tr>
<td>8. Grocery cum Stationery</td>
<td>1</td>
</tr>
<tr>
<td>9. Goat Keeping</td>
<td>1</td>
</tr>
<tr>
<td>10. Fish Trade</td>
<td>1</td>
</tr>
<tr>
<td>11. Book &amp; Stationery</td>
<td>1</td>
</tr>
<tr>
<td>12. Tregony</td>
<td>1</td>
</tr>
<tr>
<td>13. Bakery</td>
<td>1</td>
</tr>
<tr>
<td>14. Stationery</td>
<td>1</td>
</tr>
<tr>
<td>15. Cloth Business</td>
<td>1</td>
</tr>
<tr>
<td>16. Carpentry</td>
<td>1</td>
</tr>
<tr>
<td>17. Tailoring</td>
<td>1</td>
</tr>
<tr>
<td>18. Welding &amp; Vulcanizing</td>
<td>1</td>
</tr>
<tr>
<td>19. Watch Repairing</td>
<td>1</td>
</tr>
<tr>
<td>20. Rickshaw</td>
<td>1</td>
</tr>
<tr>
<td>21. Tea stall</td>
<td>11</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% of beneficiaries</th>
<th>% of beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>28.21%</td>
<td>43.58%</td>
</tr>
</tbody>
</table>

Contd...37.
<table>
<thead>
<tr>
<th>Scheme</th>
<th>No. of Beneficiaries</th>
<th>Above poverty line before taking the loan</th>
<th>Below the poverty line after taking the loan</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Bullock Cart</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>2. Dairy</td>
<td>7</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3. Grocery</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>4. Goat Keeping</td>
<td>-</td>
<td>-</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>5. Weaving</td>
<td>2</td>
<td>-</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>6. Fish Trade</td>
<td>-</td>
<td>2</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>7. Rickshaw</td>
<td>-</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>8. Tailoring</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>9. Carpentry</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>10. Cycle Repairing</td>
<td>1</td>
<td>-</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>11. Book Binding</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>12. Tea stall</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>13. Fire wood</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>14. Poultry</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>15. Pottery</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>16. Cane &amp; Bamboo</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>17. Vegetable</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>18. Hand Cart</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>19. Cobbler</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>20. Net Making</td>
<td>22</td>
<td>9</td>
<td>31</td>
<td></td>
</tr>
<tr>
<td></td>
<td>35.48%</td>
<td>14.51%</td>
<td>50.00%</td>
<td></td>
</tr>
</tbody>
</table>

Contd...38.
Table 9
Relation of the Beneficiaries to the poverty line.
Morgan Branch.
Margin Money Scheme.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>No. of Beneficiaries</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Above poverty line</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Crossed the poverty</td>
<td></td>
</tr>
<tr>
<td></td>
<td>line before taking</td>
<td></td>
</tr>
<tr>
<td></td>
<td>the loan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>after taking the</td>
<td></td>
</tr>
<tr>
<td></td>
<td>loan</td>
<td></td>
</tr>
</tbody>
</table>

1. Grocery    | 1                     | 1       |
2. Net Making  | -                     | 1       |
3. Tailoring   | -                     | 1       |
4. Carpentery  | -                     | 1       |
5. Cloth Business | 1                 |         |
6. Bullock Cart | -                   |         |
7. Fishery     | -                     | 1       |
8. Dairy       | 1                     | 1       |
9. Watch Repairing | -                |         |
10. Weaving    | -                     |         |
11. Cycle Repairing | -                  |         |
12. Tea Stall  | -                     | 1       |
13. Homoeopathy| -                     | 1       |
14. Buffalo Cart | -                  |         |

<table>
<thead>
<tr>
<th></th>
<th>3</th>
<th>9</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15.79%</td>
<td>47.36%</td>
<td>10.52%</td>
</tr>
</tbody>
</table>

(5 not yet received the loan) 26.3%

Contd....39.
<table>
<thead>
<tr>
<th>Scheme</th>
<th>No. of Beneficiaries</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Above poverty line</td>
<td>Crossed the poverty line before taking the loan</td>
</tr>
<tr>
<td>1. Grocery</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>2. Bullock Cart</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>3. Dairy</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>4. Boat keeping</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>5. Weaving</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>6. Fish Trade</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>7. Carpentary</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>8. Fire Wood</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>9. Fish Net Making</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>10. Cycle Repairing</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>11. Rickshaw</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>12. Tailoring</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>13. Tea stall</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>14. Radio Repairing</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>15. Watch Repairing</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>16. Pottery</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>17. Book Binding</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>18. Cane &amp; Bamboo</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>19. Homeopathy</td>
<td>-</td>
<td>1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total</th>
<th>19</th>
<th>20</th>
<th>23</th>
</tr>
</thead>
<tbody>
<tr>
<td>30.65%</td>
<td>32.25%</td>
<td>37.1%</td>
<td></td>
</tr>
</tbody>
</table>

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 utilisation of their loan. While 10'52 percent of the beneficiaries had yet to cross the poverty line after proper utilisation 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 utilisation 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 not 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 verifica-
tion 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 drawer 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 attitude 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 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.

Contd....43.
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(whenever 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 from the sanctioned amount to the other purpose.

12. Whether permission from the concerned authority was obtained before investing the money in other purposes?  
   a) If not, why?

13. Whether the respondent was benefitted by diverting the money in other purposes?

14. Whether the respondent thought it to be more beneficial to invest more money in the deviated scheme rather than the sanctioned scheme?

15. Whether the money drawn was 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 operation of the scheme:  
    i) From the bank
    ii) From other sources
    iii) Total from all sources, if any.
17. Whether the respondent had repaid the loan:
   a) towards the scheme
      i) to the Bank
      ii) to the corporation
      iii) to other sources
   b) total repayments made after taking up the schemes till the date of visit (indicate due, pending, paid)

18. If the respondent had not repaid the loan (installments) give details with reasons for default.

19. Employment:

   Category
   a) No. of members in the family employed in the scheme:
      i) Male
      ii) Female
   Total

   b) Hired labourers, if any:
      i) Male
      ii) Female
   Total

20. Total approximate annual income and expenditure of the family (excluding the income generated by the scheme)

21. How much monetary income has been generated by the scheme per annum?

Contd....4.
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 issued 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 CHARJIALI, GUWAHATI -781 006

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

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

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

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

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

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

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