

A P P E N D I C E S



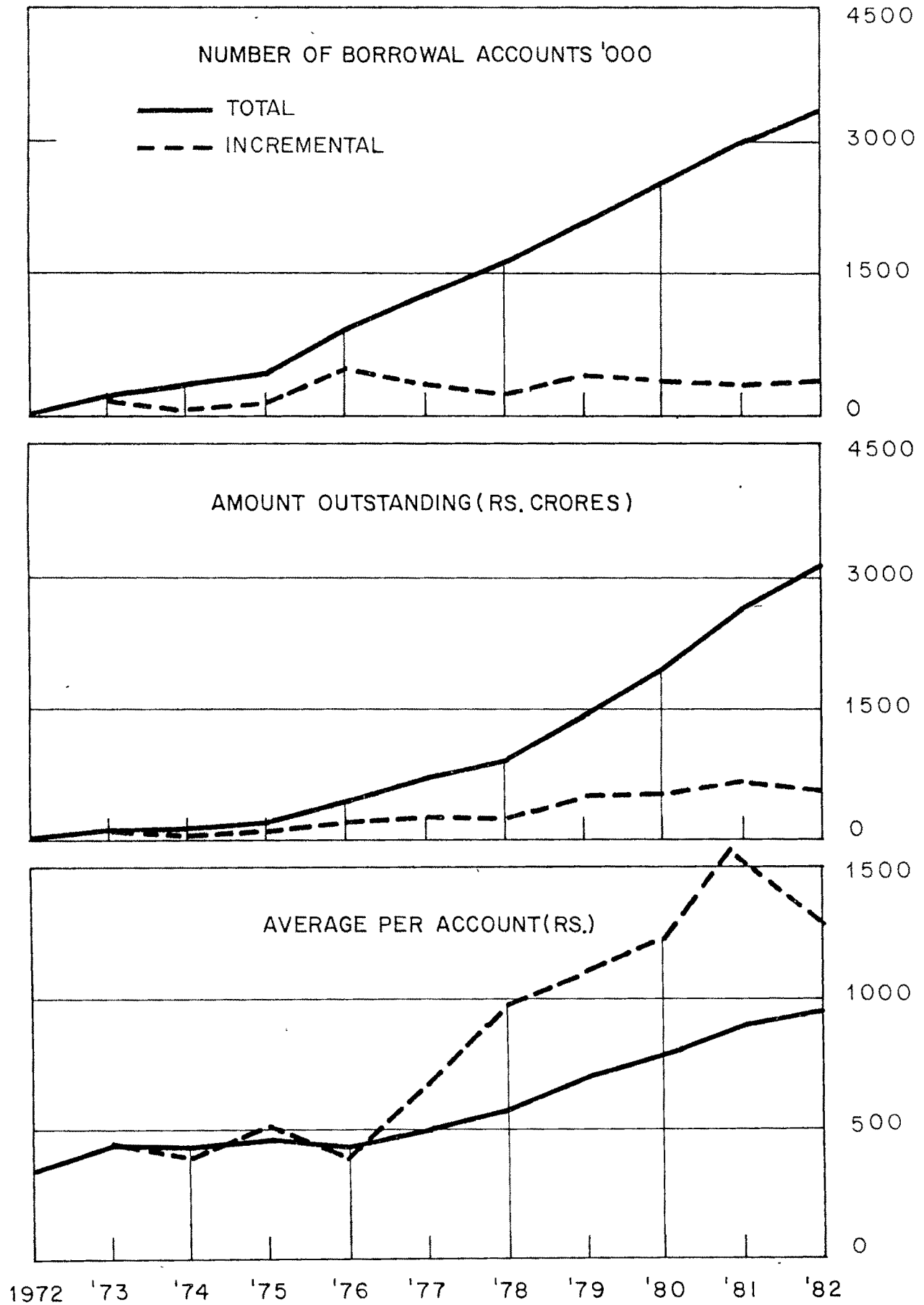
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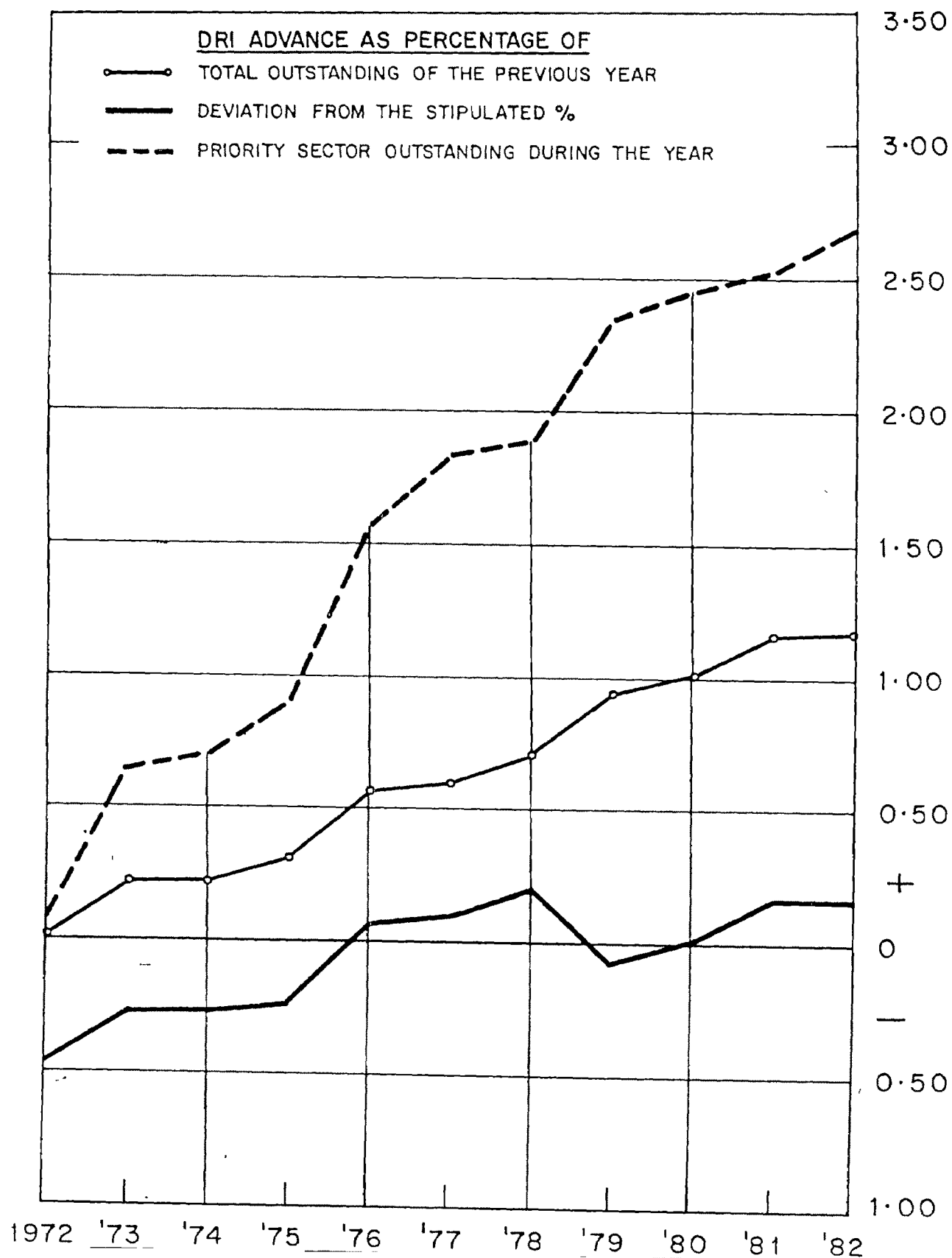
C H A P T E R - 1

GRAPH - 1

OVERALL PROGRESS IN DRI LENDING

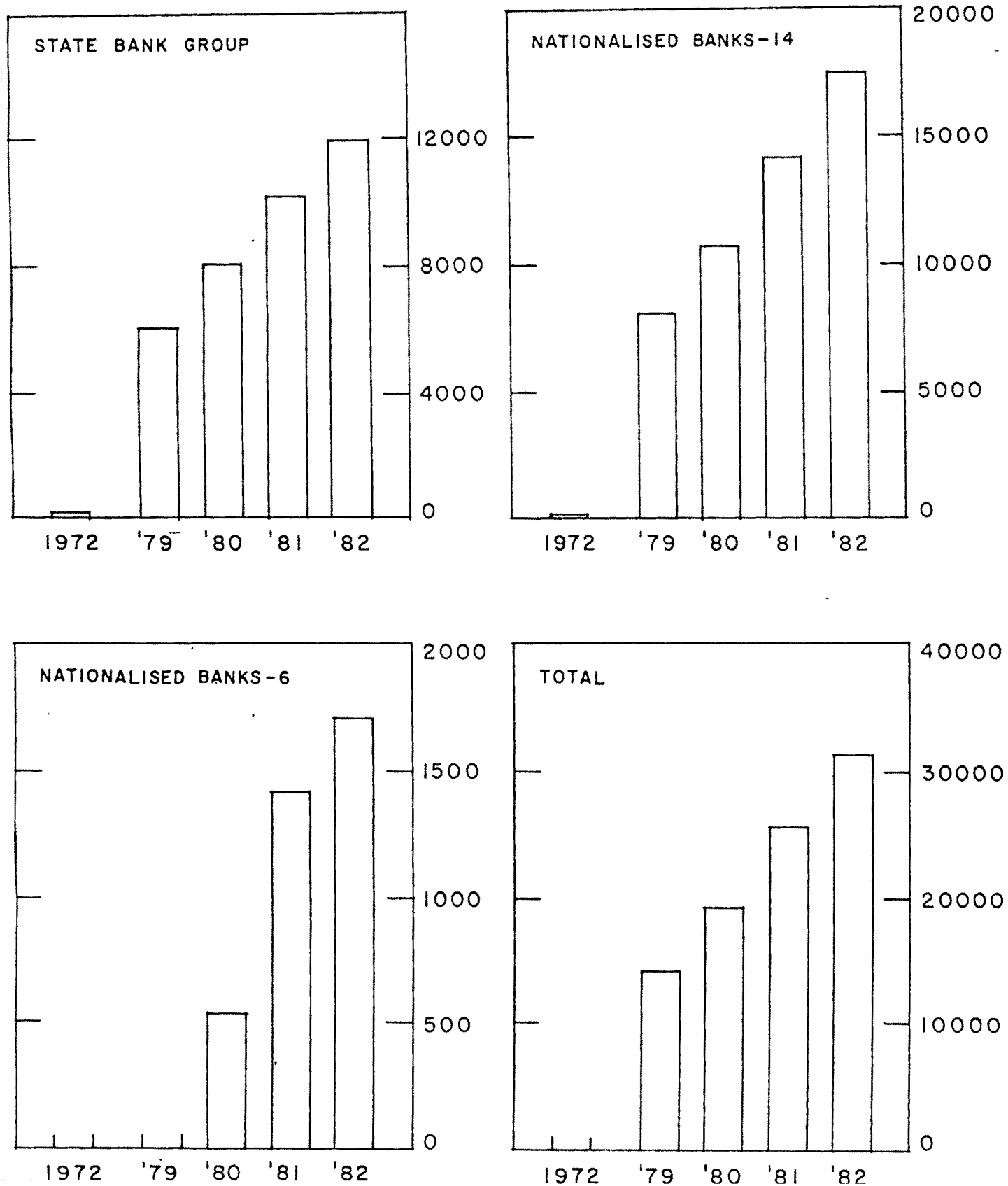


GRAPH - 2

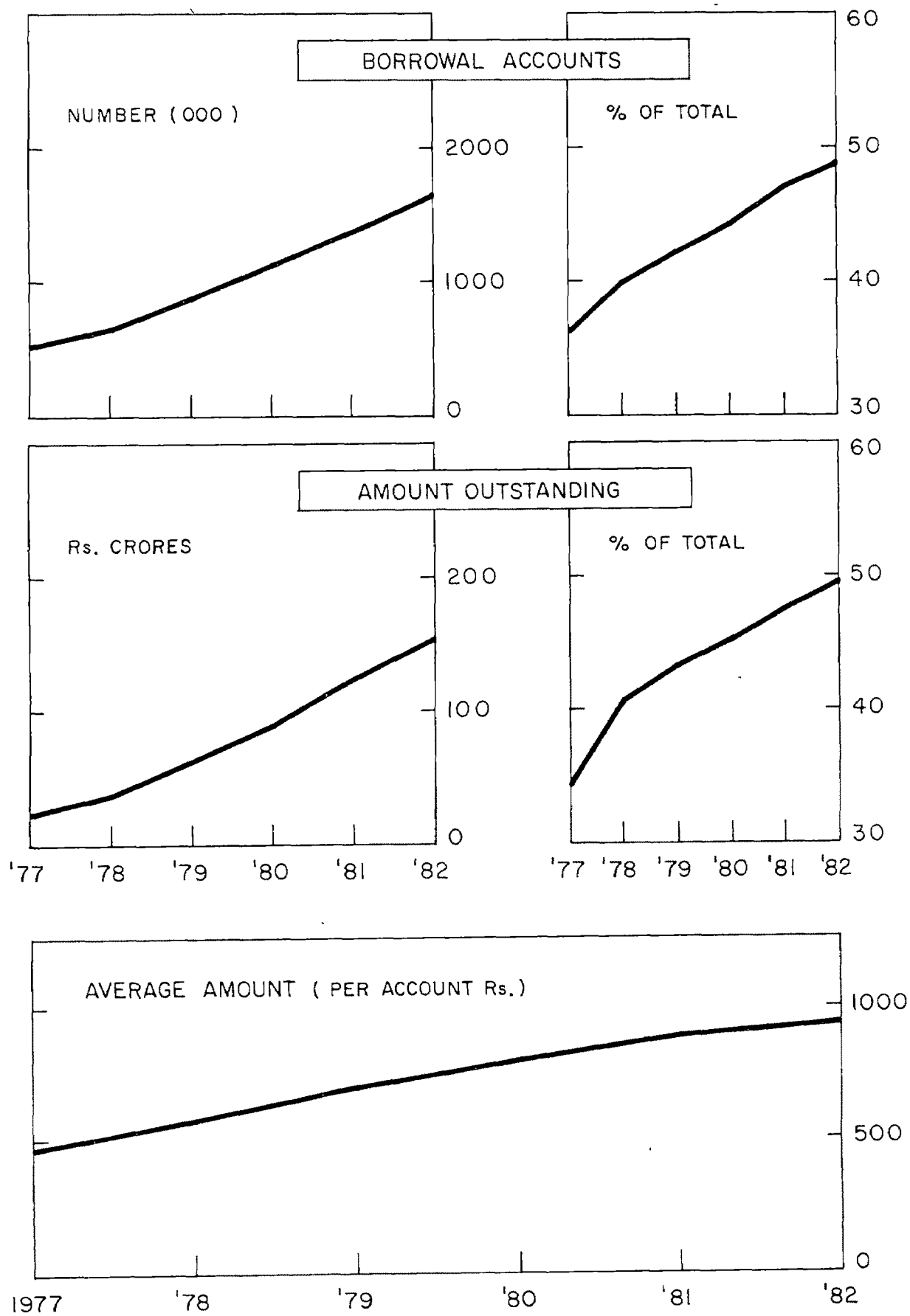
DRI ADVANCES IN RELATION TO TOTAL AND
PRIORITY SECTOR ADVANCES

GRAPH - 3

PUBLIC SECTOR BANKS ADVANCES UNDER
DRI SCHEME TOTAL AMOUNT OUTSTANDING



DRI ADVANCES GIVEN TO THE MEMBERS OF
SCHEDULED CASTES AND SCHEDULED TRIBES



PERCENTAGE SHARE OF ADVANCES GIVEN TO MEMBERS
OF SCHEDULED CASTES AND SCHEDULED TRIBES IN
TOTAL ADVANCES IN DIFFERENT REGIONS
AT THE END OF
DECEMBER 1982

ACCOUNTS
AMOUNT

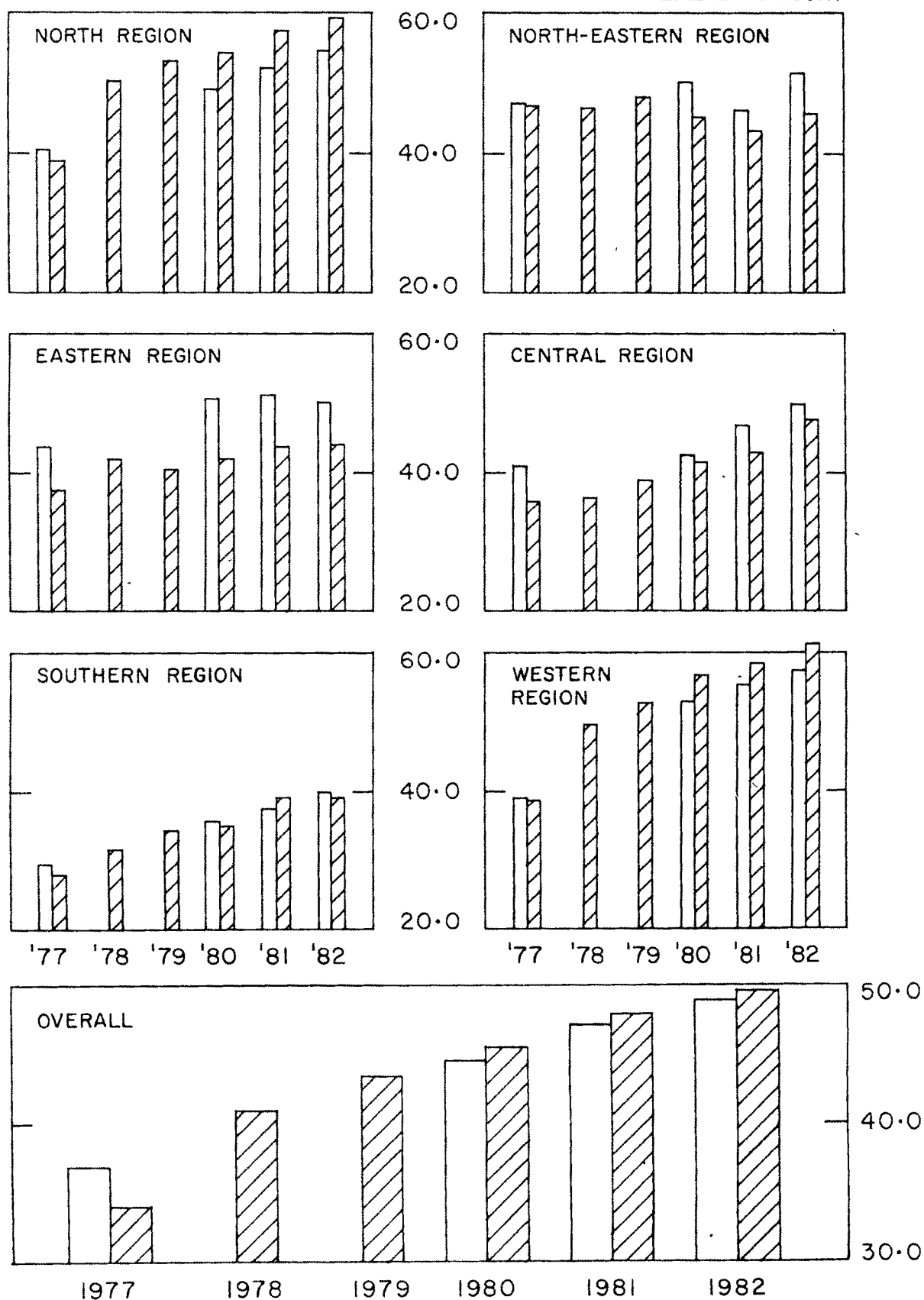


CHART I

DISTRIBUTION OF SAMPLE OF BENEFICIARIES AND NON-BENEFICIARIES - DISTRICT-WISE AND AGENCY-WISE UNDER THE DRI STUDY

DISTRICTS

(1) GANDHINAGAR		(2) AHMEDABAD	(3) SURENDRA-NAGAR	(4) SABARKANTHA	(5) MEHASANA	(6) JUNAGADH	(7) KUTCH	(8) DANGS
(NVC 20)		(NVC 34)	(NVC 22)	(NVC 13)	(NVC 3)	(NVC 20)	(NVC 20)	(NVC 15)
BO + NBO (TOTAL) 108(10.27)		BO + NBO (TOTAL) 195(18.54)	BO + NBO (TOTAL) 146(13.88)	BO + NBO (TOTAL) 175(16.63)	BO + NBO (TOTAL) 122(11.59)	BO + NBO (TOTAL) 103(9.79)	BO + NBO (TOTAL) 95(9.03)	BO + NBO (TOTAL) 108(10.27)
BO 85 (13.02)		BO 152 (23.28)	BO 91 (13.93)	BO 123 (18.84)	BO 78 (11.95)	BO 56 (8.58)	BO 33 (5.05)	BO 35 (5.36)
NBO 23 (5.76)		NBO 43 (10.78)	NBO 55 (13.78)	NBO 52 (13.03)	NBO 44 (11.04)	NBO 47 (11.78)	NBO 62 (15.54)	NBO 73 (18.30)
FINANCING INSTITUTIONS								
BOB DB (GANDHI-NAGAR TOWN) SEMI-URBAN BRANCH BO.65		SBS (SHADRA AREA) URBAN BRANCH BO.121 (KANKARIA AREA) URBAN BRANCH BO.31	SBS (LIMDI VILLAGE) RURAL BRANCH BO.19 (CHOTILA VILLAGE) RURAL BRANCH BO.17 (SAYLA VILLAGE) RURAL BRANCH BO.21 (SARLA VILLAGE) RURAL BRANCH BO.11 (MULI VILLAGE) RURAL BRANCH BO.23	SBS DB TDC (KHED KHED BRANCH) CH AREA RURAL PRO-JECT CH OFFICE OF TDC RURAL BRANCH CH BO.73	SBS (KALOL TOWN) SEMI-URBAN BRANCH BO.78	SBS DB (JUNAGADH TOWN) SEMI-URBAN BRANCH BO.23 (VERAVAL TOWN) SEMI-URBAN BRANCH BO.13	DB (KUTCH TOWN SHIP) SEMI-URBAN BRANCH BO.15	BOB (AHWA TOWNSHIP) RURAL BRANCH BO.35

Footnotes : Figures in bracket indicate percentage to the total-comprising sample of 653 (463 Rural and 190 Urban) Beneficiaries and 399 non-Beneficiaries Interviewed.

BO - Beneficiaries. NBO - Non-Beneficiaries. NVC - Number of Villages Covered. SBS - State Bank of Saurashtra.

DB - Dena Bank. BOB - Bank of Baroda. KHED - Khedbrahma.

Statement - I

LIST OF SOME SELECTED ACTIVITIES FOR
BANK FINANCE UNDER DRI SCHEME

I. Certain Selected Activities

1. Blacksmithy
2. Repairs of Motor-cars, Tractors & Scooters
3. Cycle repairing
4. Radio repairing
5. Watch repairing
6. Motor re-winding
7. Manufacture of Electrical goods
8. Vulcanising
9. Welding
10. Electro-plating
11. Turning and fitting
12. Steel furniture

13. Oil Engine repairing

14. Moulding and die-making

15. Repairs of Cooler, Air-conditioners and Refrigerators

II. Hosiery & Cotton Industries

16. Ginning of cotton and mattresses
17. Weaving (Cotton)
18. Weaving (Wool)
19. Weaving (Silk)
20. Weaving (Nylon)
21. Printing of Cotton, woolen and silk cloth

III. Construction Industries

22. Hosiery
23. Embroidery
24. Tailoring
25. Ready-made Garments
26. Printing of Sarees (Bandhani)
27. Masonary
28. Pottery
29. Manufacture of Bricks
30. Cement Grill

Statement - I (Contd....)

IV. <u>Minor Forest Produce Based Industries</u>	V. <u>Agro-Industries</u>	VII. <u>Chemical Industries</u>
31. Cane and Bamboo Articles	39. Drying of Fruits and Vegetables and preservation of Murraba and soup	47. Candles
32. Carpentry	40. Crushing of sugarcane and vending of sugarcane juice	48. Kanku-Kajal
33. Bidi Manufacturing		49. Talcum-powder
34. Wooden Furniture	VI. <u>Drinks and food items</u>	50. Ink for writing, washing and stamping
35. Lac Manufacturing	41. Soda, Sarbath and Squashes	51. Agarbatthi
36. Making of Patrala and Padia	42. Bakery	52. Perfumed Oil
37. Manufacture of Ayurvedic Medicines	43. Potato chips and Pop-corn	53. Soaps
38. Manufacture of Ayurvedic Medicine Powder (From Tamarind)	44. Chocolates	54. Vaseline
	45. Pickles, papad and Masala etc.	55. Detergent Powder
	46. Oil expeller	56. Tooth Powder
		57. Duplicating Ink

Statement - I (Contd.....)

VIII. <u>Handicrafts Industries</u>		
58. Diamond cutting	67. Carving of Ivory	74. Upholstery
59. Manufacture of silver & Gold ornaments	68. Carving on wood and stone	75. Cotton threads, Chimney and cotton wires for stove
60. Hand-made Vessels of Brass and copper	69. Painting and graphic designs	76. Book binding
61. Painting	IX. <u>Miscellaneous and Unclassified Industries</u>	77. Printing and Composing
62. Manufacture of Wooden, Cotton and Plastic and Lac toys		78. Crackers
63. Rubber toys	70. Repairs of stove, locks and umbrella etc.	79. Fountain Pen, Ball Pen & Refill etc.
64. Glass toys	71. Manufacture of Buckets and Boxes from galvanised sheets	80. Cane work of Chairs, Plastic Bags and other plastic works
65. Doll	72. Tobacco and its products	81. Leather Industry
66. Knives, Scissors, Sudis etc.	73. Photography	82. Shoe making
		83. Leather Bags & Leather Boxes
		84. Writing chalks

Statement - I (Contd.....)

85. Plastic paties weaving	99. Umbrella handles and wooden reels	111. Flour factory
86. Shampoo	100. Manufacture of salt	112. Stove pins
87. Nail polish	101. Making of Doors and Window from stone	113. Kite making
88. Cold cream	102. Sanitary towels	114. Floor tiles polishing
89. Vanishing creams	103. Spectacle glasses and resurfacing	115. Thread Balls from Plastic
90. Lipsticks	104. Sweet supari	116. Making iron screw from bars
91. Nylon net work (for fishermen)	105. Making clay from white stones	117. R.C.C. Slab and centering
92. Ice-Candy	106. Repairing and colouring of gas burner	118. Plastic ropes
93. Wooden Packing & paper Boxes	107. Paper and Gray box	119. Type-writer Repairing
94. Wooden wire hold frame	108. Char-coal for cooking	120. Optical frames and its pins
95. Wooden lattice	109. Preparation of Varnish File	121. Bandhani Udyog (Silk)
96. Wooden bobbins	110. Spare parts of clock and allied industries	122. Repairing of old gunny bags and its selling
97. Wooden cover boards		123. Electrical work and repairing
98. Wooden spools and reels		

Statement - I (Contd....)

	X. <u>Animal Husbandry</u>	XI. <u>Agriculture & Forestry</u>
124. Ceramic decoration		
125. Preparation of Gold Pest	135. Dairy	144. Short-term crop Loan
126. Ambar Charkha (Open & Spinning)	136. Piggery	145. Bullocks
127. Pan-Bidi Shop	137. Poultry	146. Dug Well
128. Brick Making	138. Sheep-Rearing	147. Pumpsets
129. Kirana Shop	139. Duckery	148. Land Development
130. Retail Business (All Types)	140. Goat Rearing	
	141. Rabbit Rearing	
131. Camel Cart Pulling	142. Fishery	
132. Cycle Rickshaw Pulling	143. Bee-Keeping (Apiary)	
133. Housing (Low Income Group)		
134. Vending (All Types)		

Source : Bank of Baroda (Regional Office), Ahmedabad

STATEMENT IIRELEASE OF THE SUBSIDY BY THE STATE GOVERNMENT
AND DISCONTENT OF THE BENEFICIARIES

	Urban Sector	Rural Sector
	Number of Beneficiaries Reporting the Receipt of the Subsidy during Terminal period of the Loan	Number of Beneficiaries Reporting the Receipt of the Subsidy during the Terminal period of the Loan
1.	80 (42)	250 (54)
	Number of Beneficiaries Reporting Discontent in Variations in Subsidy Amount	Number of Beneficiaries Reporting Discontent in Variations in Subsidy Amount
2.	43 (23)	115 (25)

(Figures in brackets indicate percentage to the total sample)

APPENDIX - IREVISED GUIDELINES ON DIFFERENTIAL RATE OF
INTEREST SCHEME AS AMENDED UPTO JUNE 26, 19821. SCOPE AND COVERAGE

- 1.1 The Scheme will be operative in the entire country.
- 1.2 Target : Banks should lend under the Scheme minimum of 1% of their aggregate advances as at the end of previous year.
- 1.3 In order to ensure that the weaker sections in the rural areas derive maximum benefit under the Scheme and bulk of the advances are not preempted by urban/metropolitan areas, the banks operating the Scheme will ensure that no less than 2/3rd of their advances under this Scheme are routed through their rural and semi-urban branches. Correspondingly not more than 1/3rd of their credit under the Scheme may go from their urban and metropolitan branches.
- 1.4 To ensure that persons belonging to Scheduled Castes and Scheduled Tribes get their due share of benefits under the Scheme, not less than 2/5th (40 per cent) of the bank credit under the Scheme should flow to the eligible borrowers belonging to Scheduled Castes and Scheduled Tribes.

2. OPERATIONAL AGENCIES

- 2.1 Public Sector Banks : The Scheme of Differential Rate of Interest will be operated by all the public sector banks.
- 2.2 Non-nationalised Banks : Non-nationalised banks having lead responsibilities will operate the Scheme at least in their lead districts. Other non-nationalised banks may also implement the Scheme on a voluntary basis.

2.3 Regional Rural Banks : Under the Scheme of Regional Rural Banks, credit is to be made available to the borrowers at the same rate as the cooperatives. These banks are, therefore, not permitted to advance credit at concessional rates of interest. To ensure that the persons served by these banks can also avail themselves of the benefits of the Scheme, the sponsoring banks may lend through Regional Rural Banks on an agency/refinance basis. Thus, eligible borrowers will be able to obtain loans at the rate of 4% per annum in the areas served by the Regional Rural Banks.

3. ELIGIBILITY CRITERIA : The categories of persons enumerated in para 4 will be eligible to the benefits of the Scheme even if they have no tangible security of any worth to offer or cannot produce a security/guarantee of well to do party, provided they satisfy the criteria laid down below :

- 3.1 Family income of the borrower from all sources does not exceed Rs.3,000/- per annum in urban or semi-urban areas or Rs.2,000/- per annum in the rural areas.
- 3.2 He does not own any land or the size of his holdings does not exceed one acre in the case of irrigated land and 2.5 acres in the case of un-irrigated land.
- 3.3 Members of Scheduled Castes and Scheduled Tribes are eligible for the loan irrespective of their land holdings provided they satisfy the other criteria.
- 3.4 He can be helped to rise above his present economic level through a productive endeavour with assistance from banks, the productive endeavour being such as would become economically viable within a period of, say, 3 years.
- 3.5 He does not incur liability to two sources of finance at the same time.

- 3.6 He works largely on his own and with such help as other members of his family or some joint partners may give to him and does not employ paid employees on a regular basis.

EXPLANATORY NOTE :

It is not intended that a borrower should be required to produce documentary evidence to establish his eligibility under the Scheme. It is expected that the officials of the bank at the branch level would be conversant with the economic and other circumstances of the borrower. They may make such local enquiries as may be required in each case before sanctioning the loan, bearing in mind the conditions mentioned in this paragraph.

- 4. CATEGORIES OF ELIGIBLE PERSONS : Persons who satisfy the income and land holding criteria and broadly fall in the categories indicated below will be eligible to the benefits of the Scheme. (The list is only illustrative and not exhaustive).
 - 4.1 Scheduled Tribes, Scheduled Castes and others engaged on a very modest scale, in agriculture and/or allied agricultural activities.
 - 4.2 People who themselves collect or do elementary processing of forest products and people who themselves collect fodder in difficult areas and sell them to farmers and traders.
 - 4.3 People physically engaged on a modest scale in the fields of cottage and rural industries and vocations. Illustrative examples are cutting cloth and sewing garments, making reasonably cheap eatables, home delivery service of articles and commodities of daily use, running way-side tea stalls, plying of self-owned manual rikshaws and cycle-rikshaws, repairing of shoes/sandals mainly by hand, basket-making by hand etc.

- 4.4 Indigent students of merit going in for higher education who do not get scholarships/maintenance grants from governmental or educational authorities.
- 4.5 Physically handicapped persons pursuing a gainful occupation.
- 5. TERMS AND CONDITIONS OF LOAN : The terms and conditions of loan under the Scheme will be as follows :
 - 5.1 Amount of loan will depend on the particular scheme proposed to be financed and should be adequate to enable the borrower to finance his requirements without having to borrow funds from another source. It is expected that normally, the maximum amount under the scheme may not exceed Rs.1,500/- for a working capital loan and Rs.5,000/- for a term loan. In exceptional cases particularly for institutions and in the case of indigent students of merit higher amounts may be considered. Where a composite loan is sanctioned by commercial banks to a small scale industrialist, village artisan, etc. in the decentralised sector, if the borrower satisfies the eligibility criteria under this Scheme, he may be granted loans totalling Rs.6,500/- without making any distinction between working capital and term loan.
 - 5.2 Both working capital and term-loan will be admissible in accordance with the specific requirement of the borrower.
 - 5.3 Requirements of margin money may not be insisted upon as the category of borrowers belong to the weakest strata of society and may not always be in a position to furnish margin money.
 - 5.4 Rate of interest will be uniformly fixed at 4 per cent per annum.

- 5.5 Term Loan : For the acquisition of fixed assets shall not exceed 5 years, including a grace period not exceeding two years on the repayment of principal. The repayment schedule will be worked out in each case having regard to the nature of the activity of the borrower and the economics of the scheme. In assessing the surplus for the payment of interest and principal due allowance should be made for the sustenance requirements of the borrower himself.
- 5.6 The assets purchased with the loan may be hypothecated to the bank. In addition, in appropriate cases of loans to a homogenous group of borrowers, group guarantees may be accepted.
- 5.7 Each loan is to be covered under the Credit Guarantee Scheme. The guarantee fee should be met by the banks, and not charged to the borrowers.
- 5.8 The cost of insurance of the assets charged to the banks, if considered necessary, should be borne by the bank.
- 5.9 The banks may consider some suitable initial moratorium in repayment, if so warranted.
- 6. INSTITUTIONS : Following institutions will be eligible for credit under the Scheme.
 - 6.1 Orphanages and Women's Homes Where saleable goods are made and for which no adequate and dependable source of finance e.g. endowments or regular charities, exist.
 - 6.2 Institutions for physically handicapped persons pursuing a gainful occupation where some durable equipment and/or continuous supply of raw material is useful.

- NOTE : (1) Institutions for physically handicapped persons, orphanages and Women's Homes will be exempted from income and land holding criteria. However, it should be ensured that these institutions utilise the funds for productive purposes only and not for meeting their normal administrative and establishment expenses. It is also necessary to verify from independent sources about the genuineness of these institutions.
- (2) The term "physically handicapped persons" includes "mentally retarded persons" also.
- (3) The maximum amount of borrowings from such institutions will be so calculated that the assistance per beneficiary does not exceed the ceiling fixed for individuals under the Scheme.

7. STATE CORPORATIONS FOR SCHEDULED CASTES AND SCHEDULED TRIBES :

Banks may route credit under the Scheme through State Corporations for the Welfare of Scheduled Castes and Scheduled Tribes subject to the beneficiaries of the Corporations meeting the eligibility criteria indicated in para 3 and other terms and conditions indicated in the Scheme.

- 7.1 The Corporations themselves will be exempt from the income criteria.
- 7.2 Finances will be made available to the Corporations only against specific and commercially viable schemes formulated by them. Further, the corporations will not add any service charges, and the loans will flow to the beneficiaries at 4% per annum rate of interest.

- 7.3 The Corporations will be responsible for repayment of the loan on the due dates, irrespective of the state of recovery from the beneficiaries.
- 7.4 It will be the responsibility of the Corporations to ensure that funds are utilised for the productive purposes only for which they have been sanctioned and not for meeting their normal running expenses. The cost of establishment and other expenditure incurred for the implementation of the Scheme shall be borne by the Corporations/ State Governments.
- 7.5 Since the advances to State Corporations will not be eligible for guarantee cover from the Deposit Insurance and Credit Guarantee Corporation, State Governments may have to provide guarantee to the lending banks.
- 7.6 If a Corporation fails to pay the instalments of loans, or violates any terms and conditions stipulated in the Scheme, it may be liable to forfeit its right for further finance.

8. CO-OPERATIVE SOCIETIES AND LARGE SIZED MULTIPURPOSE SOCIETIES (LAMPS) FOR TRIBALS

Banks may route credit under the Scheme through Co-operative Societies/Large Sized Multi-purpose Societies (LAMPS) organised specifically for the benefit of the tribal population, in areas identified by the Government of India on the same terms and conditions as are applicable to State-owned Corporations for the Welfare of Scheduled Castes and Scheduled Tribes as indicated in para 7 above.

Source : State Bank of Saurashtra (Head Office),
Bhavnagar.

APPENDIX - II

EVOLUTION OF DIFFERENTIAL RATE OF INTEREST SCHEME SINCE JUNE 1972 TO JUNE 1982

Serial	Month/ Year of Instruc- tions	Category of Borrowers	Eligibility Criteria		Limit of Loan Amount	Area of Operation	Targets Fixed for Lending	Remarks, if any
			(A) Land Holding	(B) Family Income				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
(1)	March 1972	(i) SC/ST and other categories of borrowers en- gaged on a mo- dest scale in agriculture.	Maximum limit of 1 acre under irrigated area and 2.5 acres under un- irrigated area was fixed.	Maximum limit of family in- come from all sour- ces in ru- ral areas Rs.1200 per annum and Rs.2000 per annum for urban area was fixed, (Including semi-urban areas).	The norm was fixed at Rs.500 for Working Capital and Rs.2500 for a Term loan. For indigent students higher loan may be considered.	Relatively backward 163 dis- tricts for Working Capital and were covered.	Minimum of 1/2 of 1 per cent of to- tal advances as at the end of the previous year was fixed for lending under the scheme.	Bank credit to small man was available at a cheaper rate of interest at 4 per cent per annum for the first time after bank nationalisation in the country.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
(ii)	People who collect themselves or do elementary processing of forest products or collect fodder from different remote areas for selling it to farmers or traders,	-	-	-	=	-	-	-
(iii)	Physically handicapped persons engaged on a modest scale in cottage and rural industries and vocations in urban areas,	-	-	-	-	-	-	-
(iv)	Indigent students not eligible for scholarship or grant from any sources,	-	-	-	-	-	-	-

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		(v) Persons who are physically engaged themselves on a limited scale in productive endeavour in rural and cottage industries as well as any type of work,	-	-	-	-	-	-
		(vi) Orphanages and Women's homes where goods are made for selling purposes,	-	-	-	-	-	-
(2)	June 1973	Institutions/ organisations for handicapped persons pursuing gainful occupations were considered for DRI loans.	-	-	Limit of Rs.1500 for Working Capital and Rs.5000 for a term loan was raised.	All SFDA/ MFAL districts, totalling to 265 districts, in all in the country were covered.	-	Limit was raised for Working Capital as well as for Term Loans. Also, Handicapped Institutions were made eligible.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
(3)	January, 1975	-	From land holding criteria SC/ST were given exemption.	-	-	-	-	Land holding criteria were applicable to borrowers other than SC/ST.
(4)	January, 1976	-	-	-	-	Bank of Rajasthan, Andhra Bank and Punjab and Sind Bank were also covered.	-	Three private banks having lead responsibility were included under the scheme.
(5)	May, 1977	State government corporations for SC/ST were made eligible for DRI finance as well as responsible for recovery thereof.	-	Family income limit was raised to Rs.2000 in rural areas and Rs.3000 in semi-urban and urban areas.	-	All districts in the country were covered. Sponsor banks were asked to route credit through metropolitan areas. Regional Banks on agency basis.	2/3rds routing of credit through rural and semi-urban branches & 1/3rd through urban & metropolitan branches was fixed. Also, 1/3rd of the total advances were fixed to members of SC/ST	The scheme became operating in the entire country for the first time. The specific credit for SC & ST was allocated. Also, the credit allocations for different types of branches were fixed.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
(6)	July, 1977	-	-	-	-	The private banks were asked to lend on voluntary basis.	-	Coverage extended to the private banks also under the scheme.
(7)	April, 1978	-	-	-	-	It was made obligatory on private banks to lend under the scheme.	-	All the financing institutions were covered.
(8)	November, 1978	Routing of DRI loans through co-operative societies/LMPS.	-	-	-	-	-	The limit was All financing raised to 1 institutions per cent of including the total co-operatives credit. Of this, 40 per cent were advised for SC/ST category

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
(9)	January, 1981	-	-	-	-	Lending through RRBs on agency or on refinance basis was introduced.	-	Extension of refinance facilities to RRBs for the first time under the scheme.
(10)	February, 1982	Loan facilities to handicapped persons for purchases of limbs upto Rs.2500, along with advances of loan for productive purpose.	-	-	-	-	-	More benefits under the scheme to handicapped persons were introduced.

Footnotes : SC - Scheduled Castes; ST - Scheduled Tribes; LMPS - Large Scale Multi-Purpose Societies; SFDA - Small Farmers' Development Agency; MFAL - Marginal Farmers' and Agricultural Labourers; RRB - Regional Rural Banks.

APPENDIX IIILIST OF TWENTY-ONE STUDIES ON DRI SCHEME

1. Impact of Differential Rate of Interest Scheme
by O.P. Chawala, K.V. Patel, and N.B. Shete,
published by the National Institute of Bank
Management, Bombay, December 20, 1982.
2. Financing of the Urban Poor and Small
Borrowers by Commercial Banks
by R.B.L. Agrwal, Department of Banking and
Business Finance (Reserve Bank of India
Research Cell), Faculty of Commerce, M.S.
University Baroda, Published by Good Companions
(Book Sellers and Publishers), Baroda,
March 15, 1983
3. Impact of Bank Credit Under Differential
Rate of Interest Scheme
(An Evaluation Study), Published by Punjab
National Bank, New Delhi, May 15, 1981.
4. Evaluation of Implementation of Differential
Interest Rates Scheme
by A.V. Parulkar, Published by Union Bank of
India, Bombay, 1976
5. A Study of the Impact of Bank Credit on
Weaker Sections in Kashmir Valley,
Published by Economic and Statistical Research
Department, Central Office, State Bank of India,
Bombay, 1979.
6. A Study of the Impact of Bank Credit on Weaker
Sections - Report of Field Survey in Bolangir
District in Orissa
Published by State Bank of India, Bombay,
June 11, 1981

APPENDIX III (CONTD.)

7. Study of Differential Interest Rate Advances - Advance Study Report

Published by Central Office, State Bank of India, Bombay, October 1982.

8. Impact of Bank Credit on Weaker Sections - A Report based on eight case studies

Published by Economic and Statistical Research Department, State Bank of India, Bombay, 1979

9. Differential Rate of Interest Scheme - An Evaluation Study

Published by Syndicate Bank, Manipal, January 1980, (Cyclostyled)

10. An Evaluation Study on Dairy Scheme for Tribals in Gujarat

Published by Bank of India, Bombay, April 14, 1981.

11. Tribal Upliftment Through Bank Finance - An Evaluation Study of Sericulture

Published by Economic and Statistical Department, Bank of India, Bombay, October 2, 1980

12. Rehabilitation of Agricultural Labourers - A study of vegetable Farming in Shahpura Village

Published by Economic and Statistical Department, Bank of India, Bombay, September 19, 1978

13. Promotion of Self-Employment Through Bank Finance - A Case Study of Differential Rate of Interest Scheme for Slum Dwellers in Madras

Published by Monitoring and Evaluation Division, Planning Department, Bank of India, Bombay, October 13, 1981

APPENDIX III (CONTD.)

14. Report on Sample Study of Differential Rate of Interest Advances as on June, 1979

Published by Agricultural Finance and Rural Development Department, Dena Bank, June 1979 (Cyclostyled)

15. An Evaluation Study on Differential Rate of Interest Scheme

Published by Survey Committee, Central Office, Indian Overseas Bank, Madras, July 10, 1980 (Cyclostyled)

16. Report on Differential Rate of Interest Scheme - Sample Survey

Published by Economic Intelligence Department, Central Bank of India, Bombay, (Cyclostyled)

17. Evaluation of Differential Rate of Interest Scheme for Financing Tribals Through Gujarat Tribal Development Corporation

Published by Economic Intelligence Department, Central Bank of India, Bombay (Cyclostyled)

18. Differential Rate of Interest Scheme - Impact Study - 1982

Published by Priority Sector Development Department, Union Bank of India, Bombay, February 1982 (Cyclostyled)

19. Report on Sample Survey of Advances Under Differential Rate of Interest Scheme

Published by Allahabad Bank, Central Office, Calcutta, (Cyclostyled)

APPENDIX III (CONTD.)

20. Differential Rate of Interest Scheme :
A Sample Survey

by Sômnath Goswami, United Bank of India,
Head Office, Calcutta, December, 1979
(Cyclostyled)

21. Impact of Differential Rate of Interest
Lending - A Study of 522 Differential
Rate of Interest Accounts

Published by Priority Sector Division,
Bank of Maharashtra, Central Office, Pune,
1979, (Cyclostyled)

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APPENDIX - IVCOMMON RECOMMENDATIONS MADE BY THE
TWENTY-ONE STUDIES

Common Suggestions/Recommendations on the DRI Scheme by Various Studies Reviewed	Number of Studies as Listed in Appendix III
1. To raise the present Income Limit of borrowers for eligibility	(1) (15)
2. The Consumption loan along with the Production loan may be considered by the banks, particularly due to the large size of borrowers' family	(3) (6) (16) (19) (20) (21)
3. The cluster/group approach to lending under the DRI Scheme should be considered instead of individual lending adopted by the financing institutions	(3) (9) (15) (16) (18) (20) (21)
4. In addition to bank credit, the availability of inputs, satisfactory marketing facilities, & servicing facilities are required to make the Scheme successful	(5) (8) (9) (11) (12)
5. To improve recovery of loans, efficient monitoring services, frequent visits, better conselling and follow-up are required on the part of the banks	(2)
6. Income criteria is required to be linked with the size of the family since large number of beneficiary may fall outside the purview of the Scheme	(4) (9) (16)

APPENDIX - IV (CONTD.)

Common Suggestions/Recommendations on the DRI Scheme by Various Studies Reviewed	Number of Studies as Listed in Appendix III
7. The government departments/ agencies should come forward and actively involve themselves, in recovery, follow-up and marketing of produce financed as well as for subsequent support required under the Scheme	(1) (3) (6) (7) (15) (20)
8. In view of the poor recovery performance under the Scheme, some kind of tie-up arrangements with recognised marketing agencies may be worked out so that the deductions of the instalments can be made at the source	(11) (15)
9. The second buffalo under the Scheme may be considered to avoid the problem of erosion of income during the dry period of the first animal	(10) (17)
10. The upward revision of the loan limit may be considered under the Scheme due to rise in price level	(2) (20) (21)

APPENDIX - V

ACTIVITY-WISE DISTRIBUTION OF BENEFICIARIES AND NON-BENEFICIARIES IN EIGHT SELECTED DISTRICTS IN GUJARAT STATE UNDER DRI STUDY

Selected Activities	(I) Gandhinagar		(II) Ahmedabad		(III) Surendranagar		(IV) Sabarkantha		(V) Mehsana		(VI) Junagadh		(VII) Kutch		(VIII) Dangs		(IX) All Districts											
	BO	Total	BO	Total	BO	Total	BO	Total	BO	Total	BO	Total	BO	Total	BO	Total	BO	Total										
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	
I Agriculture	5	2	7	-	4	4	9	5	14	17	3	20	-	5	4	-	1	1	-	3	3	10	11	21	41	33	74	
																									(6.27)	(6.27)	(0.03)	
II Handloom Weaving	10	-	10	-	-	-	23	11	34	3	5	8	3	-	3	5	3	8	-	9	9	1	4	5	45	32	77	
																									(6.89)	(8.02)	(7.51)	
III Fishery	-	-	-	-	-	-	-	5	5	44	13	57	-	3	3	6	2	8	-	-	-	-	-	-	-	50	23	73
																									(7.65)	(5.76)	(6.93)	
IV Dairy	16	4	20	12	12	24	-	7	7	23	9	32	11	5	16	-	4	4	-	3	3	-	5	5	62	49	111	
																									(9.43)	(2.28)	(0.55)	
V Sheep Rearing	-	-	-	-	-	-	3	3	6	-	2	2	9	3	12	3	2	5	10	5	15	-	6	6	25	21	46	
																									(3.82)	(5.25)	(4.37)	
VI Basket Weaving	4	1	5	3	2	5	7	2	9	1	-	1	-	-	-	-	-	-	-	4	4	-	-	-	-	15	9	24
																									(2.29)	(2.25)	(2.28)	
VII Leather work	5	2	7	-	3	3	1	3	4	4	2	6	3	5	8	-	4	4	4	4	8	5	3	8	22	26	48	
																									(3.36)	(6.51)	(4.56)	
VIII Vending Outlets	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	5	3	8	3	3	6	2	3	5	12	9	21	
																									(1.83)	(2.25)	(1.99)	
IX Pan-Bidi Shop	3	1	4	4	1	5	1	1	2	-	2	2	-	-	-	3	1	4	3	-	3	1	1	2	15	7	22	
																									(2.29)	(1.75)	(2.09)	
X Retail Trade	2	2	4	16	4	20	7	1	8	4	2	6	-	3	3	3	-	3	1	4	5	-	2	2	33	18	51	
																									(5.05)	(4.51)	(4.84)	
XI Pumpssets Farming	4	2	6	-	4	4	5	3	8	15	2	17	3	2	5	-	2	2	-	4	4	-	5	5	27	24	51	
																									(4.13)	(6.01)	(4.84)	
XII Cycle Rickshaw Pulling	-	-	-	-	-	-	9	4	9	-	-	-	14	-	14	-	4	12	-	3	3	-	7	7	31	14	45	
																									(4.74)	(3.50)	(4.27)	
XIII Canal Cart Pulling	7	4	11	-	-	-	9	2	11	-	3	3	14	7	21	8	8	16	4	-	4	3	3	6	45	27	72	
																									(6.89)	(6.76)	(6.84)	
XIV Bullocks Farming	4	-	4	-	-	-	5	-	5	6	-	6	5	4	9	5	-	5	4	9	10	3	13	40	11	51		
																									(6.12)	(2.75)	(4.84)	
XV Tailoring	4	3	7	7	5	12	2	5	7	2	2	4	2	6	8	1	1	2	-	-	-	-	1	1	18	23	41	
																									(2.75)	(5.76)	(3.89)	
XVI Vending Cloth	15	-	15	100	-	100	5	-	5	-	-	-	-	4	-	4	-	4	-	4	4	-	4	4	128	8	136	
																									(19.71)	(2.00)	(12.92)	
XVII Vending Glassware	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	1	-	1	-	3	3	-	7	7	5	10	15
																									(0.76)	(2.59)	(1.42)	
XVIII Vending Fruits and Vegetables	3	-	3	3	4	7	-	3	3	-	2	2	-	2	2	-	5	5	-	7	7	-	5	5	6	28	34	
																									(0.91)	(7.01)	(3.23)	
XIX Miscellaneous Group	3	2	5	4	4	8	5	4	9	4	5	9	7	-	7	4	7	11	3	2	5	3	3	6	33	27	60	
																									(5.05)	(6.76)	(5.70)	
XX All Activities	85	23	108	152	43	195	91	55	146	123	52	175	78	44	122	56	47	103	33	62	95	35	73	108	653	399	1052	
																									(15.04)	(5.76)	(0.26)	
																									(23.27)	(10.77)	(18.53)	
																									(11.77)	(6.79)	(5.05)	
																									(15.53)	(18.23)	(10.26)	
																									(62.0)	(38.0)	(100.0)	

(Figures in brackets indicate percentage to the total)

APPENDIX - VI

LIST OF VILLAGES VISITED IN EIGHT SELECTED DISTRICTS IN GUJARAT STATE UNDER DRI SCHEME

I	II	III	IV	V	VI	VII	VIII
Gandhinagar	Ahmedabad	Surendranagar	Sabarkantha	Mehsana	Junagadh	Kutch	Dangs
Town	Bhadra	Lindi	Vejapur	Kalol	Junagadh	Kutch	Jamans
1 Gandhinagar	Kankaria	Chotila	Narsoli	Town	Town	Kharod	Dhongi Amba
2 Junakoba	Gomatipur	Muli	Shamoli	Motakuva	Veraval	Lodai	Khatal
3 Nava Koba	Jamalpur	Sayla	Khedbrahma	Manjur	Jhalansar	Kanajra	Chamarpada
4 Bhatt	Vasana	Sarla	Shampur	Shakti-	Sagdivindi	Borana	Ghadvi
5 Kudasan	Kalupur	Surendranagar	Gambhipura	Vijay	Datrana	Maui Nani	Kakadvihir
6 Indroda	Ratanpole	Town	Vanpura	Ghanchi-	Malanka	Vandh	Jamanvihir
7 Dhalakuva	Dhagivar	Gautamgadh	Dudhali	wadi	Sangodra	Ber Nani	Ghoghli
8 Magodi	Danapith	Tikkar	Denati	Karjisan	Gabha	Sujapar	Kamdiawan
9 Isanpur	Jetalpur	Dharmendra-	Ratanpur	Vadavswami	Deda	Dhedhapar	Devipada
10 Kudasan	Chamanpura	gadh	Pisber	Vorvad	Anandpara	Meghpar	Hanwatpada
11 Por	Khadiya	Chanpur	Bharnath		Bhankharvad	Gajanansar	Kunda
12 Chiloda	Austodia	Respania	Lambadiya		Kukasvada	Moray	Lahancharia
13 Kudasama	Ambawadi	Lakhanaka			Fulrama	Batasar	Jakhana
14 Golvada	Shaha Alam	Raska			Karmdi	Khengarpar	Lahan Malunge
15 Kheroj	Beharam-	Hadala			Madhda	Janan	
16 Mahundra	pura	Sudama			Raningspora	Torania	
17 Rayson	Manekchowk	Gosal			Simer	Jagatpar	
18 Sargasan	Shahibaug	Jasapur			Godhana	Padana	
19 Motera	Patnisher	Samatpur			Aniali	Lakhra	
20 Dabhoye	Asarwa	Khintala			Ravni		
21	Maninagar	Navania					
22	Khodiyana-	Naliya					
	gar	Jasapur					
23	Raipur						
24	Naroda						
25	Saraspur						
26	Gitamandir						
27	Danilimda						
28	Khamasa Gate						
29	Mizapur						
30	Raikhud						
31	Makarba						
32	Serkhej						
33	Vealpur						
34	Jivapura						
35	20	22	13	8	20	20	15

Appendix VII

SIZE OF SAMPLE OF BENEFICIARIES AND NON-BENEFICIARIES UNDER DRI SCHEME

Heads	Agriculture	Handloom Weaving	Fishery	Dairy	Sheep-rearing	Basket Weaving	Leather work	Vending cutlery	Pan-Bidi Shop	Retail Trade	Pump-sets (farming)	Cycle Rickshaw pulling	Camel cart pulling	Bullocks (farming)	Tailoring	Vending cloth	Vending Glass-ware	Vending Fruits & Vegetables	Miscellaneous Group	All Activities (Grand Total)
1. Males	40	40	50	50	25	11	20	11	15	30	27	31	45	40	7	77	5	6	30	560(86)(e)
11) Females	1	5	Nil	12	Nil	4	2	1	Nil	3	Nil	Nil	Nil	Nil	11	51	Nil	Nil	3	93(14)(e)
1. Total sample covered by the study	41 (6.0)(a)	45 (7.0) (84.0)(h)	50 (8.0) (90.0)	62 (9.0) (75.0)	25 (4.0) (65.0)	15 (2.0) (82.0)	22 (3.0) (70.0)	12 (2.0) (54.0)	15 (2.0) (63.0)	33 (5.0) (82.0)	27 (4.0) (66.0)	31 (5.0) (53.0)	45 (7.0) (69.0)	40 (6.0) (87.0)	18 (3.0) (60.0)	128 (20.0) (84.0)	5 (1.0) (18.0)	6 (1.0) (18.0)	33 (5.0) (63.0)	653(a)(e)(b) (69.0)(b) (100.0)(f)
2. Beneficiaries (Not interviewed)	13 (18.0)(h)	6 (11.0)	2 (4.0)	10 (12.0)	11 (29.0)	2 (12.0)	4 (13.0)	1 (5.0)	4 (17.0)	2 (5.0)	7 (17.0)	13 (22.0)	11 (17.0)	5 (11.0)	5 (17.0)	13 (9.0)	9 (34.0)	11 (35.0)	7 (14.0)	136 (15.0)(b)
3. Columns (1+2)	54 (7.0)	51 (6.0)	52 (6.0)	72 (9.0)	36 (4.0)	17 (3.0)	26 (3.0)	13 (6.0)	19 (3.0)	35 (4.0)	34 (4.0)	44 (6.0)	56 (7.0)	45 (6.0)	23 (3.0)	141 (18.0)	14 (2.0)	17 (3.0)	40 (5.0)	789 (c)
4. Beneficiaries (Rejected)	15 (22.0)(h)	3 (5.0)	4 (6.0)	11 (13.0)	2 (5.0)	1 (6.0)	5 (16.0)	9 (41.0)	5 (20.0)	5 (13.0)	7 (17.0)	15 (25.0)	9 (14.0)	1 (2.0)	7 (23.0)	11 (7.0)	13 (48.0)	15 (47.0)	12 (23.0)	150 (16.0)(b)(c)
5. Total Original sample of the study (Columns 1+2+4)	69 (100.0)(h)	54 (100.0)	56 (100.0)	83 (100.0)	38 (100.0)	18 (100.0)	31 (100.0)	22 (100.0)	24 (100.0)	40 (100.0)	41 (100.0)	59 (100.0)	65 (100.0)	46 (100.0)	30 (100.0)	152 (100.0)	27 (100.0)	32 (100.0)	52 (100.0)	939(b)
6. Non-Beneficiaries Interviewed	33 (8.0)(d)	32 (8.0)	23 (6.0)	49 (12.0)	21 (5.0)	9 (2.0)	26 (6.0)	9 (2.0)	7 (2.0)	18 (4.0)	24 (6.0)	14 (3.0)	27 (7.0)	11 (4.0)	23 (6.0)	8 (2.0)	10 (3.0)	28 (7.0)	27 (7.0)	399 (100.0)(d)
7. Grand Total (Sample of Beneficiaries and Non-Beneficiaries (Columns 1+6)	74 (7.0)(f)	77 (7.0)	73 (7.0)	111 (11.0)	46 (4.0)	24 (3.0)	28 (3.0)	21 (2.0)	22 (2.0)	51 (5.0)	51 (5.0)	45 (4.0)	72 (7.0)	51 (5.0)	41 (4.0)	136 (13.0)	15 (2.0)	34 (3.0)	10 (6.0)	1052 (100)(f)

- (a) Percentages of beneficiaries interviewed under each occupation to the total sample of 653.
 (b) Percentages relate to the total sample of 939 beneficiaries, as well as to the total sample in each and every activity.
 (c) Percentages relate to the beneficiaries not interviewed and beneficiaries rejected to the total sample of 939.
 (d) Percentages of non-beneficiaries interviewed in each activity to the total sample of 399.
 (e) Percentages relate to males and females beneficiaries interviewed to the total sample of 653 interviewed.
 (f) This percentages relate to the total sample of 1052 comprising beneficiaries and non-beneficiaries interviewed.
 (h) This percentages relate to the total sample under each activity indicated in Column (5)

Note: Figures (rounded off wherever possible) in brackets indicate percentages to the total.

Appendix - VIII

Agency-wise Distribution of Beneficiaries
under DRI Scheme in Gujarat State

Serial Number	Occupations	Dena Bank	Bank of Baroda	State Bank of Saurashtra	Project Office of Tribal Development Corporation (TDC)	Total Sample
1	2	3	4	5	6	7
I. [Rural Activities]						
1.	Agriculture	5	8	28	Nil	41
2.	Handloom Weaving	4	5	36	Nil	45
3.	Fishery	Nil	2	3	45	50
4.	Dairy	Nil	12	22	28	62
5.	Sheep-rearing	Nil	25	Nil	Nil	25
6.	Basket Weaving	3	8	4	Nil	15
7.	Leather Work	9	6	7	Nil	22
8.	Vending Cutlery	Nil	2	10	Nil	12
9.	Pan Bidi Shop	5	5	5	Nil	15
10.	Retail Trade (All Types)	10	9	14	Nil	33
11.	Pumpsets (farming)	2	7	18	Nil	27
12.	Cycle Rickshaw Pulling	3	1	27	Nil	31
13.	Camel Cart Pulling	12	9	24	Nil	45
14.	Bullocks (farming)	5	4	31	Nil	40
II. [Urban Activities]						
15.	Tailoring	6	Nil	12	Nil	18
16.	Vending Cloth	3	5	120	Nil	128
17.	Vending Glasswares	2	2	1	Nil	5
18.	Vending Fruits and Vegetables	2	2	2	Nil	6
19.	Miscellaneous Activities	10	2	21	Nil	33
Total		81 (12.4)	114 (17.5)	385 (59.0)	73 (11.2)	653 (100)

Figures in brackets indicate percentages to the total.

Appendix - IX

Number of Officials selected and interviewed from different agencies under DRI study

Names of Agencies	Number of Officials Selected	Designation	Number of Officials Interviewed
	2	3	4
1 State Bank of Saurashtra	12	Branch Managers	10
	10	Field/Agricultural Officers	10
	10	Senior Executives (At Head Office as well as Regional Offices)	10
	<u>32</u> (I)		<u>30</u> (I)
2 Bank of Baroda	3	Senior Executives	Nil
	3	Branch Manager	3
	3	Accountants	3
	3	Field Levels Officers	3
	5	Senior Executives (At Regional Level Office)	5
	<u>17</u> (II)		<u>14</u> (II)
3 Dena Bank	3	Senior Executives	Nil
	2	Branch Managers	2
	2	Accountants	2
	3	Officers (At branches looking after Priority Sector)	3
	2	Field Officers (Schemes)	2
	<u>12</u> (III)		<u>9</u> (III)

Appendix - IX (Contd.)

1	2	3	4
4	Other Scheduled Commercial Banks (Not selected for the study)	23 <u>23</u> (IV)	23 <u>23</u> (IV)
5	Project Office, Tribal Development Corporation, Government of Gujarat (i) Head Office " "	5 3	3 3
	(ii) At Khedbrahma Office	3 <u>3</u> <u>14</u> (V)	3 <u>3</u> <u>12</u> (V)
6	Scheduled Caste, Economic Development Corporation, Government of Gujarat	3 1 <u>4</u> (VI)	3 1 <u>4</u> (VI)
7	Block Development Office (At 8 Selected Districts)	8 (VII)	8 (VII)
8	Directorate of Institutional Finance, Government of Gujarat	3 (VIII)	3 (VIII)
9	TOTAL (I to VIII)	113 (IX)	103 (IX)

Note : 91 per cent of the total sample selected have been interviewed during the course of the study.

APPENDIX - TABLE 1-1OVERALL PROGRESS IN DRI LENDING

Year (As at the end of December)	Number of Borrowal Accounts ('000)		Amount Outstanding (Rs. crores)		Average Per Account (Rs.)	
	Total	Incre- mental	Total	Incre- mental	Total	Incre- mental
1972	26	-	0.87	-	335	-
1973	230	204	10.06	9.19	437	450
1974	313	83	13.35	3.29	427	396
1975	465	152	20.99	7.64	451	503
1976	1005	540	42.24	21.25	420	394
1977	1392	387	67.82	25.58	487	661
1978	1620	228	89.99	22.17	555	972
1979	2085	465	140.96	50.97	676	1096
1980	2510	425	192.49	51.53	767	1212
1981	2925	415	257.49	65.00	880	1566
1982	3344	419	311.50	54.01	932	1289

Source: Banking Division, Ministry of
Finance, Government of India,
New Delhi.

APPENDIX - TABLE 1-2DRI ADVANCES IN RELATION TO TOTAL AND
PRIORITY SECTOR ADVANCES

Year (As at the end of December)	DRI Advances As Percentage of		
	Total Out- standing of the Previous Year.	Deviation from the stipulated (Percentages)	Priority Sector Outstanding during the year
1972	0.02	- 0.48	0.07
1973	0.22	- 0.28	0.65
1974	0.23	- 0.27	0.71
1975	0.31	- 0.19	0.90
1976	0.56	+ 0.06	1.56
1977	0.60	+ 0.10	1.84
1978	0.71	+ 0.21	1.89
1979	0.94	- 0.06	2.35
1980	1.01	+ 0.01	2.45
1981	1.17	+ 0.17	2.53
1982	1.17	+ 0.17	2.68

Source: Banking Division, Ministry
of Finance, Government of
India, New Delhi.

APPENDIX - TABLE 1-3DRI ADVANCES GIVEN TO THE MEMBERS OF
SCHEDULED CASTES AND SCHEDULED TRIBES

Year (As at the end of December)	<u>Borrowal</u>	<u>Accounts</u>	<u>Amount Outstandings</u>		<u>Average</u>
	Number ('000)	Percent- ages of Total	Rs. Crores	Percent- ages of Total	Amount Per account (Rs.)
1977	503	36.10	23.30	34.37	463
1978	644	39.78	36.78	40.87	571
1979	878	42.12	61.13	43.37	696
1980	1118	44.52	87.37	45.39	781
1981	1376	47.05	123.29	47.88	896
1982	1636	48.91	154.44	49.58	944

Source: Banking Division, Ministry of
Finance, Government of India,
New Delhi.

APPENDIX - TABLE 1-4

PERCENTAGE SHARE OF ADVANCES GIVEN TO MEMBERS
OF SCHEDULED CASTES AND SCHEDULED TRIBES IN
TOTAL ADVANCES IN DIFFERENT REGIONS(AS AT
THE END OF DECEMBER 1982)

<u>Regions</u>	<u>1977</u>	<u>1978</u>	<u>1979</u>	<u>1980</u>	<u>1981</u>	<u>1982</u>
<u>North Region</u>						
Accounts	40.5	N.A.	N.A.	48.9	52.1	54.6
Amount	38.8	50.4	52.6	54.3	57.7	59.6
<u>North-Eastern Region</u>						
Accounts	47.2	N.A.	N.A.	50.2	46.4	51.6
Amount	47.0	46.5	48.0	45.4	42.8	45.7
<u>Eastern Region</u>						
Accounts	43.6	N.A.	N.A.	50.5	50.9	50.0
Amount	37.7	42.0	40.5	42.1	43.7	44.1
<u>Central Regions</u>						
Accounts	41.1	N.A.	N.A.	42.5	46.7	49.8
Amount	35.9	36.3	38.5	41.6	42.7	47.7

APPENDIX - TABLE 1-4 (CONTD.)

PERCENTAGE SHARE OF ADVANCES GIVEN TO MEMBERS
OF SCHEDULED CASTES AND SCHEDULED TRIBES IN
TOTAL ADVANCES IN DIFFERENT REGIONS (AS AT THE
END OF DECEMBER 1982)

Regions	1977	1978	1979	1980	1981	1982
<u>Southern Region</u>						
Accounts	29.8	N.A.	N.A.	35.5	37.8	40.1
Amount	28.0	32.0	34.4	34.9	38.8	38.8
<u>Western Region</u>						
Accounts	38.8	N.A.	N.A.	52.9	55.8	57.5
Amount	38.6	49.6	52.5	56.9	58.1	61.0
<u>Overall</u>						
Accounts	36.7	N.A.	N.A.	44.5	47.1	48.9
Amount	34.4	40.9	43.4	45.4	47.9	49.6

Source: Banking Division, Ministry of
Finance, Government of India,
New Delhi.

N.A. = Not Available

APPENDIX - TABLE 1-5TOTAL NUMBER OF BORROWAL ACCOUNTS UNDER DRI SCHEME BY
STATES AND REGIONS

<u>States/Regions</u>	<u>Number of Accounts at the end of December</u>					
	<u>1977</u>	<u>1978</u>	<u>1979</u>	<u>1980</u>	<u>1981</u>	<u>1982</u>
Haryana	33721	39253	49891	63153	77554	84550
Himachal Pradesh	27007	29394	36616	42941	54911	69182
Jammu & Kashmir	14193	15607	27330	31585	26935	26500
Punjab	49399	54356	70384	100148	134393	137826
Rajasthan	34208	46943	56914	64680	71889	82867
Chandigarh	1302	1732	4141	6210	6380	4176
Delhi	2344	3470	5779	7132	10944	10838
Northern Region	162174	190755	251055	315849	383006	415939
Assam	18103	21119	28096	30919	34178	41640
Manipur	449	656	1597	2116	1940	1727
Meghalaya	1736	1950	3144	4028	3893	5440
Nagaland	606	654	855	1119	1072	1544
Sikkim	54	60	71	89	109	782
Tripura	3681	4874	6328	6648	6829	7911
Arunachal Pradesh	175	218	223	426	530	1043
Mizoram	114	137	486	572	515	767
North Eastern Region	24918	29668	40800	45917	49066	60854

APPENDIX - TABLE 1-5 (CONTD.)TOTAL NUMBER OF BORROWAL ACCOUNTS UNDER DRI SCHEME BY
STATES AND REGIONS

States/Regions	Number of Accounts at the end of December					
	1977	1978	1979	1980	1981	1982
Bihar	104675	121293	199500	241133	269991	328501
Orissa	43745	56118	80169	118968	139838	174760
West Bengal	70171	79545	108242	124490	176476	228698
A & N. Island	298	346	381	461	514	476
Eastern Region	218889	257302	388292	485052	586819	732435
Madhya Pradesh	82768	103066	129500	153345	177478	216202
Uttar Pradesh	170778	194030	249610	290719	305902	330905
Central Region	253546	297096	379110	444064	483380	547107
Andhra Pradesh	119448	137999	166371	193467	240178	270148
Karnataka	181637	174185	184887	206806	233593	255724
Kerala	99705	113236	142473	185397	202492	213471
Tamil Nadu	142583	162352	190854	202827	229096	251921
Lakshadweep	53	65	136	170	284	256
Pondicherry	5592	6135	6232	9507	7665	10797
Southern Region	549018	593972	690953	798174	913308	1002317

APPENDIX - TABLE 1-5 (CONTD.)TOTAL NUMBER OF BORROWAL ACCOUNTS UNDER DRI SCHEME BY
STATES AND REGIONS

States/Regions	Number of Accounts at the end of December					
	1977	1978	1979	1980	1981	1982
Gujarat	71989	109164	162552	205756	261656	316396
Maharashtra	101684	128961	158101	200464	231731	252391
D & N.H.	551	472	261	252	330	377
Goa, Daman & Diu	8931	12067	14283	14750	16062	16498
Western Region	183155	250664	335197	421222	509779	585662
All India	1391700	1619457	2085407	2510278	2925358	3344314

Source : Banking Division, Ministry of Finance,
Government of India, New Delhi.

APPENDIX - TABLE 1-6PUBLIC SECTOR BANKS' ADVANCES UNDER
DRI SCHEME (AMOUNT OUTSTANDING)

State/Region	(In Rs. Lakhs)					
	Amount outstanding as at end of December					
	1977	1978	1979	1980	1981	1982
Haryana	322.61	425.99	679.92	874.52	1151.92	1349.54
Himachal Pradesh	140.86	181.16	281.82	409.10	658.41	867.02
Jammu & Kashmir	144.49	101.49	224.54	276.01	268.01	277.38
Punjab	477.07	452.00	689.30	1193.41	2094.40	2056.23
Rajasthan	216.23	416.17	539.21	650.26	849.16	1103.58
Chandigarh	23.56	31.10	205.67	373.65	340.60	266.90
Delhi	14.48	35.25	62.12	88.12	142.07	145.21
Northern Region	1339.30	1643.16	2682.18	3565.37	5504.57	6065.86
Assam	77.30	90.95	139.44	175.83	223.73	309.37
Manipur	2.31	4.29	10.17	19.92	28.45	31.85
Meghalaya	7.58	10.25	13.30	21.92	27.33	39.59
Nagaland	3.02	3.88	6.06	8.63	13.85	20.33
Sikkim	0.36	0.40	0.54	1.36	0.58	14.54
Tripura	18.51	30.18	40.39	51.60	59.50	55.93
Arunachal Pradesh	0.88	0.87	1.48	5.45	5.81	12.04
Mizoram	1.03	1.73	3.95	4.04	10.01	7.49
North Eastern Region	110.99	142.55	215.33	288.75	369.76	491.14

APPENDIX - TABLE 1-6 (CONTD.)PUBLIC SECTOR BANKS' ADVANCES UNDER
DRI SCHEME (AMOUNT OUTSTANDING)

State/Region	(In Rs. Lakhs)					
	Amount outstanding as at end of December					
	1977	1978	1979	1980	1981	1982
Bihar	387.17	473.20	1037.85	1396.42	1768.39	2294.01
Orissa	140.03	219.26	333.58	551.59	741.93	1020.97
West Bengal	278.08	332.23	478.96	563.68	903.03	1159.97
A & N Islands	1.17	1.65	2.27	3.09	4.75	4.53
Eastern Region	806.45	1026.34	1853.66	2514.78	3418.10	4479.48
Madhya Pradesh	395.72	520.06	745.91	1009.68	1414.00	2004.04
Uttar Pradesh	776.12	1061.54	2020.12	2478.22	3530.59	4245.67
Central Region	1171.84	1581.60	2766.03	3487.90	4944.59	6249.71
Andhra Pradesh	558.44	801.03	1003.29	1298.72	1676.16	2064.04
Karnataka	893.16	886.37	978.07	1414.32	1828.18	2274.87
Kerala	284.09	382.43	656.46	1279.99	1337.64	1769.04
Tamilnadu	700.10	776.45	1012.47	1303.47	1603.87	1944.21
Lakshdweep	0.23	0.28	0.87	1.50	1.70	2.31
Pondicherry	25.08	30.36	37.82	51.98	64.54	100.27
Southern Region	2461.10	2876.92	3688.56	5349.98	6712.09	8154.74

APPENDIX - TABLE 1-6 (CONTD.)PUBLIC SECTOR BANKS' ADVANCES UNDER
DRI SCHEME (AMOUNT OUTSTANDING)

State/Región	(In Rs. Lakhs)					
	Amount outstanding as at end of December					
	1977	1978	1979	1980	1981	1982
Gujarat	420.75	936.02	1719.46	2081.05	2789.18	3455.43
Maharashtra	458.70	709.38	1028.57	1520.04	1871.66	2110.00
Dadra & Nagar Haveli	1.32	0.96	1.08	1.00	1.21	1.69
Goa, Daman & Diu	50.61	82.22	136.28	140.00	138.38	142.03
Western Region	931.38	1728.58	2885.39	3742.09	4800.43	5709.15
All India	6821.06	8999.15	14091.97	18948.87	25549.54	31150.08

Source : Banking Division, Ministry of Finance,
Government of India, New Delhi.

APPENDIX - TABLE 1-7

PUBLIC SECTOR BANKS' AMOUNT OUTSTANDING TO THE
MEMBERS OF SCHEDULED CASTES AND SCHEDULED TRIBES
BY STATES/REGIONS UNDER DRI SCHEME

State/Region	(In Rs. Lakhs)					
	Outstanding at the end of December					
	1977	1978	1979	1980	1981	1982
Haryana	133.95	217.04	369.49	484.66	652.55	862.96
Himachal Pradesh	75.34	97.44	118.33	196.73	329.87	500.07
Jammu & Kashmir	16.04	22.66	39.57	54.50	71.83	74.23
Punjab	178.49	235.53	420.85	678.42	1377.64	1340.39
Rajasthan	78.23	211.70	360.32	333.03	423.36	562.59
Chandigarh	21.68	26.91	186.43	328.31	287.71	238.68
Delhi	4.44	14.72	15.75	22.91	34.05	33.34
Northern Region	508.17	826.00	1510.74	2098.56	3177.01	3612.26
Assam	29.19	35.21	55.28	70.17	84.96	119.14
Manipur -	1.93	2.49	6.88	6.52	8.67	16.00
Meghalaya	6.40	8.50	13.84	17.57	19.94	30.20
Nagaland	2.25	2.08	5.53	6.60	10.21	13.25
Sikkim	0.18	0.18	0.19	0.30	-	8.38
Tripura	10.25	15.30	19.17	23.36	24.53	20.77
Arunachal Pradesh	0.88	0.73	1.09	2.81	3.98	9.81
Mizoram	1.03	1.73	3.73	3.70	6.10	7.40
North Eastern Region	52.11	66.22	105.71	131.03	158.39	225.04

APPENDIX - TABLE 1-7 (CONTD.)

PUBLIC SECTOR BANKS' AMOUNT OUTSTANDING TO THE
MEMBERS OF SCHEDULED CASTES AND SCHEDULED TRIBES
BY STATES/REGIONS UNDER DRI SCHEME

State/Region	Outstanding at the end of December					
	1977	1978	1979	1980	1981	1982
Bihar	143.70	188.22	405.12	571.89	768.49	993.37
Orissa	62.08	112.17	164.52	264.18	346.15	555.62
West Bengal	94.60	130.42	179.76	221.29	377.46	424.41
A & N Islands	0.61	0.71	0.85	1.07	0.26	1.08
Eastern Region	300.99	431.52	750.24	1058.43	1492.36	1974.48
Madhya Pradesh	132.85	158.49	269.22	419.56	631.46	950.14
Uttar Pradesh	288.15	415.67	794.65	1032.74	1479.15	2031.20
Central Region	421.00	574.16	1063.87	1452.30	2110.61	2981.34
Andhra Pradesh	221.41	338.59	467.21	538.40	869.82	1035.32
Karnataka	258.37	285.50	343.66	449.41	648.43	838.46
Kerala	47.26	73.58	138.84	298.60	463.95	459.02
Tamilnadu	156.08	216.37	306.74	451.26	596.28	791.20
Lakhsdweep	0.23	0.27	0.56	1.56	1.68	2.31
Pondicherry	5.27	6.13	11.18	26.36	22.33	39.94
Southern Region	688.62	920.44	1268.19	1765.59	2602.49	3166.25

APPENDIX - TABLE 1-7 (CONTD.)

PUBLIC SECTOR BANKS' AMOUNT OUTSTANDING TO THE
MEMBERS OF SCHEDULED CASTES AND SCHEDULED TRIBES
BY STATES/REGIONS UNDER DRI SCHEME

State/Region	(In Rs. Lakhs)					
	Outstanding at the end of December					
	1977	1978	1979	1980	1981	1982
Gujarat	194.44	589.37	1100.01	1460.25	1959.75	2407.00
Maharashtra	160.99	262.28	404.74	664.19	819.43	1061.30
Dadra & Nagar Haveli	0.73	0.67	0.72	0.72	1.05	1.69
Goa, Daman & Diu	3.59	5.26	9.23	5.93	8.01	14.84
Western Region	359.75	857.58	1514.70	2131.09	2788.24	3484.83
All India	2330.64	3675.92	6213.46	8637.94	12329.10	15444.2

Source : Banking Division, Ministry of Finance,
Government of India, New Delhi.

APPENDIX - TABLE 1-8

PERCENTAGE SHARE OF DRI ADVANCES THROUGH SEMI-URBAN
AND RURAL BRANCHES IN THE TOTAL OUTSTANDING OF THE
PUBLIC SECTOR BANKS - (AS AT THE OF DECEMBER END)

Name of the Bank	YEARS					
	1977	1978	1979	1980	1981	1982
State Bank of India	NA	76.5	74.7	71.4	72.6	73.8
Associates of State Bank	85.5	82.3	81.7	83.6	82.6	82.8
Central Bank of India	50.7	72.2	67.5	67.5	71.8	72.1
Bank of India	73.5	64.0	65.9	67.2	66.8	73.6
Punjab National Bank	70.2	71.6	72.0	68.9	73.6	78.5
Bank of Baroda	54.8	65.8	72.4	71.1	69.7	76.3
United Commercial Bank	76.4	75.9	70.5	70.3	68.2	72.4
Canara Bank	74.2	72.8	74.0	73.7	73.2	76.8
United Bank of India	87.5	88.8	88.0	88.0	88.8	86.7
Dena Bank	72.1	71.4	66.9	86.8	85.2	85.3
Syndicate Bank	75.2	73.8	73.9	79.3	80.7	82.6
Union Bank of India	70.4	70.9	72.6	76.7	78.4	77.8
Allahabad Bank	NA	NA	64.0	68.6	88.0	87.7
Indian Bank	92.3	90.3	76.9	73.6	71.7	78.5
Bank of Maharashtra	63.3	64.9	62.8	65.1	65.8	66.5
Indian Overseas Bank	52.0	53.8	61.8	68.0	67.9	68.2

APPENDIX - TABLE 1-8 (CONTD.)

PERCENTAGE SHARE OF DRI ADVANCES THROUGH SEMI-URBAN
AND RURAL BRANCHES IN THE TOTAL OUTSTANDING OF THE
PUBLIC SECTOR BANKS - (AS AT THE OF DECEMBER END)

Name of the Bank	YEARS					
	1977	1978	1979	1980	1981	1982
Andhra Bank	-	-	-	64.1	65.4	68.2
New Bank of India	-	-	-	74.4	78.8	77.8
Punjab & Sind Bank	-	-	-	79.8	78.7	74.8
Vijaya Bank	-	-	-	71.8	83.3	74.2
Oriental Bank of Commerce	-	-	-	NA	NA	78.3
Corporation Bank	-	-	-	57.8	56.4	57.8
All India	71.1	73.7	72.8	71.8	73.2	75.8

Source : Banking Division, Ministry of Finance,
Government of India, New Delhi.

Foot note : N.A. = Not Available

APPENDIX - TABLE 1-9PUBLIC SECTOR BANKS ADVANCES UNDER DRI
SCHEME (TOTAL AMOUNT OUTSTANDING)

Name of the Bank/Bank Group	(Amount in Rs. Lakhs)				
	December 1972	December 1979	December 1980	December 1981	December 1982
A State Bank of India	20.8	4989.77	6846.50	8547.47	9856.37
B Associates of SBI	11.3	1072.92	1232.08	1639.90	2082.14
C <u>Nationalised Banks - (14)</u>					
1 Central Bank of India	4.0	1314.06	1756.87	2638.00	3046.46
2 Bank of India	4.8	787.62	1180.43	1490.98	1750.07
3 Punjab National Bank	2.8	1230.76	1675.98	2207.32	2513.64
4 Bank of Baroda	0.2	1218.99	1457.00	1664.00	1899.00
5 United Commercial Bank	3.1	457.47	677.61	1045.18	1293.89
6 Canara Bank	9.5	427.09	500.85	659.35	1056.58
7 United Bank of India	1.4	206.21	247.70	311.26	407.10
8 Dena Bank	2.5	279.08	321.34	397.80	622.40
9 Syndicate Bank	4.4	412.61	568.71	906.58	1305.78
10 Union Bank of India	18.7	684.10	784.46	945.30	1261.89
11 Allahabad Bank	0.9	161.30	292.96	439.06	671.75
12 Indian Bank	1.2	238.39	270.08	319.65	369.33
13 Bank of Maharashtra	0.8	197.83	322.90	411.55	424.30
14 Indian Overseas Bank	0.9	413.77	268.77	506.58	842.20
Total (A + B + C)	87.3	14091.97	18404.24	24129.98	29402.90

APPENDIX - TABLE 1-9 (CONTD.)PUBLIC SECTOR BANKS ADVANCES UNDER DRI
SCHEME (TOTAL AMOUNT OUTSTANDING)

<u>Name of the Bank/Bank Group</u>	<u>December 1972</u>	<u>December 1979</u>	<u>December 1980</u>	<u>December 1981</u>	<u>December 1982</u>
<u>D Nationalised Banks - (6)</u>					
1 Andhra Bank	-	-	110.93	220.73	357.75
2 New Bank of India	-	-	124.93	306.81	289.90
3 Punjab & Sind Bank	-	-	102.90	442.41	453.19
4 Vijaya Bank	-	-	125.70	214.45	307.85
5 Corporation Bank	-	-	19.53	97.43	154.28
6 Oriental Bank of Commerce	-	-	60.64	137.73	184.21
SBI Group+ 20 Nationalised Banks	-	14091.97	18948.87	25549.54	31150.08
(Total 22 Public Sector Banks)					

Source : Banking Division, Ministry of Finance,
Government of India, New Delhi.

A P P E N D I X

T O

C H A P T E R - 2

APPENDIX - TABLE 2-1

SIZE OF SAMPLE OF URBAN BENEFICIARIES

Heads	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Beneficiaries (Interviewed)	18	128	5	6	33	190
Of which						
(i) Males	7	77	5	6	30	125
(ii) Females	11	51	Nil	Nil	3	65
2 Beneficiaries (Not interviewed)	5	13	9	11	7	45
3 Beneficiaries (Rejected)	7	11	13	15	12	58
4 Total sample of bene- ficiaries selected for the study (1+2+3)	30	152	27	32	52	293

APPENDIX - TABLE 2-2

CATEGORY-WISE CLASSIFICATION OF URBAN BENEFICIARIES

	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Scheduled Castes	5	33	Nil	3	15	56
2 Scheduled Castes & handicapped	2	3	Nil	Nil	4	9
3 Scheduled Tribes	Nil	Nil	Nil	Nil	Nil	Nil
4 Economically Backward Class	1	32	2	1	11	47
5 Bakshi Panch	2	12	1	2	3	20
6 Harijans	Nil	3	Nil	Nil	Nil	3
7 Others	8	45	2	Nil	Nil	55
8 Total sample	18	128	5	6	33	190

APPENDIX - TABLE 2-3

URBAN BENEFICIARIES CLASSIFICATION ACCORDING TO FAMILY SIZE

Family Size (Persons)	(I) Tailor- ing	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscell- aneous Groups	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1- 1 to 3	3	29	3	Nil	4	39
2- 4 to 7	9	87	Nil	6	3	105
3- 8 to 12	5	12	2	Nil	23	42
4- 12 and above	1	Nil	Nil	Nil	3	4
5 Total Sample	18	128	5	6	33	190

APPENDIX - TABLE 2-4

CLASSIFICATION OF URBAN BENEFICIARIES ACCORDING TO AGE GROUP

Age Group	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 16 to 25	8	57	2	1	21	89
2 26 to 35	2	31	3	5	2	43
3 36 to 45	2	26	Nil	Nil	2	30
4 46 to 55	6	13	Nil	Nil	7	26
5 Over 55	Nil	1	Nil	Nil	1	2
6 Total Sample	18	128	5	6	33	190

APPENDIX - TABLE 2-5

CLASSIFICATION OF URBAN BENEFICIARIES ACCORDING TO EDUCATIONAL STATUS

Status	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	(7) All Activities
	(1)	(2)	(3)	(4)	(6)	(7)
1 Illiterate	24	58	1	3	12	78
2 Below Primary	5	25	Nil	1	10	41
3 Primary	5	36	Nil	Nil	4	45
4 Higher Secondary	3	5	1	1	2	12
5 Technical level	1	4	1	1	1	8
6 Vocational Training	Nil	Nil	1	Nil	3	4
7 Graduate	Nil	Nil	1	Nil	1	2
8 Total Sample	18	128	5	6	33	190

APPENDIX - TABLE 2-6

OCCUPATIONAL PATTERN OF URBAN BENEFICIARIES

Previous Occupation	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Unemployed	3	18	1	Nil	5	27
2 Labourers	Nil	5	2	4	4	15
3 Shop Assistants	Nil	35	2	Nil	1	38
4 Part-time workers (Casual workers)	4	34	Nil	2	9	49
5 Hawkers	Nil	11	Nil	Nil	11	22
6 Housewives	11	25	Nil	Nil	3	39
7 Total Sample	18	128	5	6	33	190

APPENDIX - TABLE 2-7
ASSET POSITION OF URBAN BENEFICIARIES (PRE-DRI LOAN PERIOD)

Existing Assets (Owned)	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass-ware	(IV) Vending Fruits and Vege-tables	(V) Miscellane-ous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Rented House	9	91	3	3	21	127
2 Semi-Pucca Houses	4	25	2	3	12	46
3 Pucca Houses	3	7	Nil	Nil	Nil	10
4 Pavement Dwellers	2	5	Nil	Nil	Nil	7
5 Total	18	128	5	6	33	190
6 Other Assets Held (a)	(See next page)					

APPENDIX - TABLE 2-7 (CONTD.)

ASSETS POSITION OF URBAN BENEFICIARIES (PRE-DRI LOAN PERIOD)

<u>Other Assets Held</u>		(I)	(II)	(III)	(IV)	(V)	
Existing Assets (Owned)	Tailoring	Vending Cloth	Vending Glass-ware	Vending Fruits and Vegetables	Miscellaneous Group	All Activities	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
7 Tools & Equipments	Nil	4	Nil	Nil	Nil	4	
8 Sheds	9	5	2	1	10	27	
9 Wheel Lorry (b)	Nil	13	Nil	Nil	1	14	
10 Total	9	22	2	1	11	45	
11 Percentage to Total (c)	50.00	17.18	40.00	16.66	33.33	23.68	

(a) In addition to dwellings other things held by the beneficiaries during pre-DRI loan period.

(b) Indicate four wheeler trolley.

(c) Percentages to the total number of selected beneficiaries

Col. 5

APPENDIX - TABLE 2-8

FINANCIAL LIABILITIES OF URBAN BENEFICIARIES (PRIOR TO DRI LOAN)

Extent of Indebtedness	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	(7) All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Upto Rs.100	10	30	2	5	3	50
2 Between Rs.101 to Rs.500	Nil	33	1	1	Nil	35
3 Between Rs.501 to Rs.1000	4	40	Nil	Nil	Nil	44
4 Between Rs.1001 to Rs.2000	3	Nil	Nil	Nil	Nil	3
5 Between Rs.2001 to Rs.3000	Nil	Nil	Nil	Nil	8	8
6 Over Rs.3001	Nil	Nil	Nil	Nil	7	7
7 No liabilities	1	25	2	Nil	15	43
8 Total Sample	18	128	5	6	33	190

APPENDIX - TABLE 2-9

LEVEL OF GROSS INCOME PER FAMILY OF URBAN
BENEFICIARIES (PRIOR TO DRI LOAN)

Level of Gross Income per annum (Rs.)	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Rs. 501 - Rs. 1000	1	13	1	1	4	20
2 Rs. 1001 - Rs. 1500	1	82	2	3	11	99
3 Rs. 1501 - Rs. 2000	Nil	11	Nil	Nil	Nil	11
4 Rs. 2001 - Rs. 2500	6	15	Nil	2	4	27
5 Rs. 2501 - Rs. 3000	9	2	2	Nil	11	24
6 Above Rs. 3001	1	5	Nil	Nil	3	9
7 Total Sample	18	128	5	6	33	190

APPENDIX - TABLE 2-10

LOAN REQUIREMENTS OF URBAN BENEFICIARIES

Quantum of Loan applied for (Range)	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Rs.500 to Rs.1000	1	38	3	1	20	63
2 Rs.1001 to Rs.2000	4	29	2	2	3	40
3 Rs.2001 to Rs.3000	3	7	Nil	1	1	12
4 Rs.3001 to Rs.4000	2	37	Nil	1	Nil	40
5 Rs.4001 to Rs.5000	3	4	Nil	Nil	Nil	7
6 Rs.5001 to Rs.6000	3	10	Nil	1	Nil	14
7 Rs.6001 and above	2	3	Nil	Nil	9	14
8 Total Sample	18	128	5	6	33	190

APPENDIX - TABLE 2-11

RANGE OF LOAN AMOUNT SANCTIONED AND DISBURSED*

TO URBAN BENEFICIARIES

Loan Amount (Average)	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Rs.100 to Rs.300	2	9	1	2	11	25
2 Rs.301 to Rs.600	2	46	3	1	2	54
3 Rs.601 to Rs.900	7	15	Nil	2	5	29
4 Rs.901 and above	7	58	1	1	15	82
5 Total	18	128	5	6	33	190

* There is no difference between loans sanctioned and disbursed. It was the same amount.

APPENDIX - TABLE 2-12

TIME-LAG BETWEEN LOAN APPLIED AND LOAN SANCTIONED TO URBAN BENEFICIARIES

Lag Period	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Same day	Nil	5	Nil	1	Nil	6
2 1 to 7 days	6	34	1	1	13	55
3 8 to 15 days	3	26	2	1	11	43
4 16 to 30 days	4	35	1	2	7	49
5 31 to 45 days	3	19	1	Nil	2	25
6 46 to 60 days	Nil	2	Nil	Nil	Nil	2
7 61 to 90 days	Nil	Nil	Nil	Nil	Nil	Nil
8 91 to 120 days	2	Nil	Nil	1	Nil	3
9 121 to 180 days	Nil	5	Nil	Nil	Nil	5
10 6 months to 1 year	Nil	1	Nil	Nil	Nil	1
11 1 year to 2 years	Nil	1	Nil	Nil	Nil	1
12 Over 2 years	Nil	Nil	Nil	Nil	Nil	Nil
13 Total Sample	18	128	5	6	33	190

APPENDIX - TABLE 2-13
GAP BETWEEN LOAN AMOUNT SANCTIONED AND DISBURSED TO URBAN BENEFICIARIES

Gap Period	(I) Tailoring	(II) Vending Cloth	(III) Vending Class- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. Same day	18	128	4	5	33	188
2 1 to 7 days	Nil	Nil	1	1	Nil	2
3 8 to 15 days	Nil	Nil	Nil	Nil	Nil	Nil
4 16 to 30 days	Nil	Nil	Nil	Nil	Nil	Nil
5 31 to 45 days	Nil	Nil	Nil	Nil	Nil	Nil
6 46 to 60 days	Nil	Nil	Nil	Nil	Nil	Nil
7 61 to 90 days	Nil	Nil	Nil	Nil	Nil	Nil
8 91 to 120 days	Nil	Nil	Nil	Nil	Nil	Nil
9 121 to 180 days	Nil	Nil	Nil	Nil	Nil	Nil
10 6 months to 1 year	Nil	Nil	Nil	Nil	Nil	Nil
11 1 year to 2 years	Nil	Nil	Nil	Nil	Nil	Nil
12 Over 2 years	Nil	Nil	Nil	Nil	Nil	Nil
13 Total	18	128	5	6	33	190

APPENDIX - TABLE 2-14

GRANT OF SUBSIDY TO URBAN BENEFICIARIES

Heads	(I) Tailoring	(II) Vending Cloth	(III) Vending Glass- wares	(IV) Vending Fruits and Vege- tables	(V) Miscella- neous Group	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1 Eligible and Amount Received (Rs.750 per Beneficiary)	5	40	Nil	Nil	15	60
2 Eligible and Amount Received (Rs.500 per Beneficiary)	2	18	Nil	Nil	2	22
3 Applied for and Rejected	3	25	2	6	16	52
4 Not Eligible	8	45	3	Nil	Nil	56
5 Total	18	128	5	6	33	190

APPENDIX - TABLE 2-15

SIZE OF SAMPLE OF RURAL BENEFICIARIES

Heads	(I) Agri- cul- ture	(II) Hand- loom Weav- ing	(III) Fi- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Cut- lery	(IX) Pan- Bidi Shop	(X) Retail Trade	(XI) Pump- sets (Farm- ing)	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- ocks (Farm- ing)	(XV) All Acti- vities	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Beneficia- ries (inter viewed)	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463	
Of which																
1) Males	40	40	50	50	25	11	20	11	15	30	27	31	45	40	435	
ii) Females	1	5	Nil	12	Nil	4	2	1	Nil	3	Nil	Nil	Nil	Nil	28	
2 Beneficia- ries (Not interviewed)	13	6	2	10	11	2	4	1	4	2	7	13	11	5	91	
3 Beneficia- ries (Rejected)	15	3	4	11	2	1	5	9	5	5	7	15	9	1	92	
4 Total Sample of Beneficia- ries selected for the study (1+2+3)	69	54	56	83	38	18	31	22	24	40	41	59	65	46	646	

APPENDIX - TABLE 2-16

CATEGORY-WISE CLASSIFICATION OF RURAL BENEFICIARIES

	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	
Heads	Agri- cul- ture	Hand- loom Weav- ing	Fi- shery	Dairy	Sheep Rear- ing	Basket Weav- ing	Lea- ther work	Vend- ing Cut- lery	Pan- Bidi Shop	Retail Trade	Pump- sets (Farm- ing)	Cycle Rick- shaw pull- ing	Camel Cart Pull- ing	Bull- locks (Farm- ing)	All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Scheduled Casts	21	7	11	7	1	1	Nil	2	1	Nil	1	9	5	3	69
2 Scheduled Castes & Physically Handicapped	2	1	1	3	2	1	3	1	1	4	1	10	5	3	38
3 Scheduled Tribes	5	1	28	Nil	1	1	Nil	Nil	1	7	2	7	1	3	57
4 Economically Backward Class	6	2	4	Nil	1	Nil	5	2	1	5	1	Nil	11	4	42

APPENDIX - TABLE 2-16 (CONTD.)

CATEGORY-WISE CLASSIFICATION OF RURAL BENEFICIARIES

	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)
Heads	Agri- cul- ture	Hand- loom Weav- ing	Fi- shery	Dairy	Sheep Rear- ing	Basket Weav- ing	Lea- ther work	Vend- ing Cut- lery	Pan- Bidl Shop	Retail Trade	Pump- sets (Farm- ing)	Cycle Rick- shaw Pull- ing	Camel Cart Pull- ing	Bull- ocks (Farm- ing)	All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
5 Harijan	3	21	5	N11	2	11	10	N11	1	4	1	N11	2	7	67
6 Bakshi Punch	2	7	1	N11	2	N11	2	N11	1	2	7	N11	2	5	31
7 Robaris	N11	N11	N11	40	5	1	N11	N11	1	3	5	N11	4	3	62
8 Patels	N11	3	N11	5	2	N11	1	N11	5	3	3	N11	2	3	27
9 Thakores	N11	1	N11	5	5	N11	N11	2	2	4	2	N11	N11	2	23
10 Others	2	2	N11	2	4	N11	1	5	1	1	4	5	13	7	47
11 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2-17

RURAL BENEFICIARIES CLASSIFICATION ACCORDING TO FAMILY SIZE

Family size (Persons)	(I) Agri- cul- ture	(II) Hand loom Weav- ing	(III) Fi- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Cut- lery	(IX) Pan- Bidl Shop	(X) Retail Trade	(XI) Pump- sets (Farm- ing)	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- Ocks (Farm ing)	All Actl- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 1 to 3	15	9	6	17	2	N11	3	1	N11	3	N11	1	5	10	72
2 4 to 7	15	22	17	15	3	3	14	9	5	10	12	13	40	9	187
3 8 to 12	9	4	11	22	11	5	5	2	7	11	8.	15	N11	N11	110
4 12 and above	2	10	16	8	9	7	N11	N11	3	9	7	2	N11	21	94
5 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2-18

CLASSIFICATION OF RURAL BENEFICIARIES ACCORDING TO AGE-GROUP

Age-Group (Years)	(I) Agri- cul- ture	(II) Hand loom Weav- ing	(III) Fl- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Cut- lery	(IX) Pan- Bidi Shop	(X) Retail Trade	(XI) Pump- sets (Farm- ing)	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- ocks (Farm ing)	(XV) All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 20 to 25	11	22	1	6	5	2	10	4	3	16	7	Nil	20	20	127
2 26 to 35	19	13	2	30	7	11	8	4	5	3	11	Nil	10	8	131
3 36 to 45	Nil	Nil	41	25	3	2	1	3	4	3	9	27	5	7	130
4 46 to 55	6	7	5	1	5	Nil	1	1	2	8	Nil	3	5	3	47
5 Above 55	5	3	1	Nil	5	Nil	2	Nil	1	3	Nil	1	5	2	28
6 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2-19

CLASSIFICATION OF RURAL BENEFICIARIES ACCORDING TO
EDUCATIONAL STATUS

	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)
Status	Agri- cul- ture	Hand- loom Weav- ing	Fi- shery	Dairy	Sheep Rear- ing	Basket Weav- ing	Lea- ther work	Vend- ing Out- let	Pan- Bidl Shop	Retail Trade	Pump- sets (Farm- ing	Cycle Rick- shaw Pull- ing	Camel Cart Full- ing	Bull- locks (Farm- ing	All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Illiterate	23	5	25	8	25	10	7	5	4	15	7	15	18	11	178
2 Below Primary	4	5	5	8	Nil	1	Nil	1	Nil	Nil	3	11	Nil	11	49
3 Primary Level	1	15	11	4	Nil	1	Nil	1	2	1	10	3	12	8	69
4 Higher Secondary	Nil	4	3	15	Nil	Nil	Nil	1	1	1	7	Nil	15	5	52
5 Graduate	Nil	1	1	1	Nil	Nil	Nil	Nil	2	1	Nil	1	Nil	Nil	7
6 Technical	Nil	Nil	Nil	Nil	Nil	Nil	5	Nil	1	Nil	Nil	Nil	Nil	Nil	6
7 Vocational Training	Nil	Nil	5	6	Nil	1	5	Nil	1	Nil	Nil	Nil	Nil	Nil	18
8 Practical Training	13	15	Nil	20	Nil	2	5	4	4	15	Nil	1	Nil	5	84
9 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2-20

OCCUPATIONAL PATTERN OF RURAL BENEFICIARIES

Previous Occupation	(I) Agri- cul- ture	(II) Hand- loom Weav- ing	(III) Fl- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Out- lery	(IX) Pan- Bidi Shop	(X) Retail Trade	(XI) Pump- sets (Farm- ing)	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- ocks (Farm- ing)	All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Unemployed	Nil	15	35	12	3	10	5	9	5	15	Nil	22	20	Nil	151
2 Owners/Owner Cultivators	15	Nil	Nil	10	3	Nil	10	Nil	10	Nil	20	3	5	25	101
3 Labourers	7	5	5	10	2	Nil	Nil	2	Nil	4	4	Nil	5	15	59
4 Agricultural Labourers	5	Nil	5	10	7	Nil	Nil	1	Nil	Nil	Nil	Nil	5	Nil	33
5 Landless Labourers	10	Nil	5	Nil	5	Nil	Nil	Nil	Nil	Nil	3	Nil	7	Nil	30

APPENDIX - TABLE 2-20 (CONTD.)

OCCUPATIONAL PATTERN OF RURAL BENEFICIARIES

Previous Occupation	(I) Agri- cul- ture	(II) Hand- loom Weav- ing	(III) Fi- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Out- lery	(IX) Pan- Bidi Shop	(X) Retail Trade	(XI) Pump- sets (Farm- ing	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- ocks (Farm- ing	(XV) All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
6 Casual Workers (Part-time job seekers)	4	20	Nil	8	5	5	7	Nil	Nil	1	Nil	Nil	3	Nil	53
7 Hawkers	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	4	Nil	Nil	Nil	Nil	4
8 Housewives	Nil	5	Nil	12	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	17
9 Assistants	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	9	Nil	6	Nil	Nil	15
10 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2-21

ASSET POSITION OF RURAL BENEFICIARIES (PRE-DRI LOAN PERIOD)

	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Existing Assets (Owned)	Agriculture	Handloom Weaving	Fishing	Dairy	Sheep Rearing	Basket Weaving	Leather work	Vending	Pan-Bidi Shop	Retail Trade	Pump sets (Farming)	Cycle Rickshaw Pulling	Camel Cart Pulling	Bull-locks (Farming)	All Activities
1 Huts	6	11	20	24	25	5	7	7	7	15	17	18	21	20	203
2 Kutchha Houses	12	5	20	24	Nil	10	5	3	1	3	4	13	11	10	121
3 Pucca Houses	3	4	Nil	4	Nil	Nil	8	1	Nil	2	Nil	Nil	5	Nil	21
4 Semi-Pucca Houses	4	10	4	2	Nil	Nil	2	1	1	1	Nil	Nil	6	Nil	31
5 No House (No Accommodation of their own)	16	15	6	8	Nil	Nil	Nil	Nil	6	12	6	Nil	2	10	81
6 Total (1)	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2.21 (CONTD.)

ASSET POSITION OF RURAL BENEFICIARIES (PRE-DRI LOAN PERIOD)

	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)
Existing Assets (Owned)	Agri- culture	Hand-loom weaving	Fishery	Dairy	Sheep Rear- ing	Basket weav- ing	Lea- ther work	Vend- ing Cut- lery	Pan- Bidl Shop	Retail Trade	Pump- sets (Farm- ing	Cycle Rick- shaw Pull- ing	Camel Cart Pull- ing	Bull- ocks (Farm- ing	All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Other Assets Held (a)															
7 Bullocks	7	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	4	Nil	Nil	3	14
8 Cart/Lorries (b)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1	Nil	Nil	Nil	Nil	6	Nil	7
9 Tools and Equipments	4	4	Nil	Nil	Nil	3	2	Nil	Nil	Nil	4	Nil	1	2	20
10 Lands															
(i) Less than 1 Acre	9	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	7	Nil	Nil	5	21
(ii) Less than 2 Acres	3	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	8	Nil	Nil	4	15
(iii) Less than 3 Acres	2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	6	Nil	7	15
11 Total	25	4	Nil	Nil	Nil	3	2	1	Nil	Nil	23	6	7	18	89
12 Percentage to Total (c)	60.97	8.88	Nil	Nil	Nil	20.0	9.1	8.3	Nil	Nil	85.2	19.3	15.5	45.0	19.2

(a) In addition to the dwellings these beneficiaries held other assets; (b) Four wheeler cycle lorry
(c) Percentage to the total sample.

APPENDIX - TABLE 2-22

FINANCIAL LIABILITIES OF RURAL BENEFICIARIES (PRIOR TO DRI LOAN)

Extent of Indebtedness	(I) Agri- cul- ture	(II) Hand- loom Weav- ing	(III) Fi- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Cut- lery	(IX) Pan- Bidi Shop	(X) Retail Trade	(XI) Pump- sets (Farm- ing)	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- ocks (Farm- ing)	(XV) All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Upto Rs.50	5	1	5	12	Nil	5	1	4	Nil	7	4	1	8	Nil	53
2 Between Rs. 51 to Rs.100	Nil	4	1	9	Nil	1	Nil	4	Nil	5	5	6	2	Nil	37
3 Rs.101 to Rs.200	1	3	8	1	Nil	3	2	4	Nil	4	2	10	15	Nil	53
4 Rs.201 to Rs.300	2	5	15	6	Nil	1	Nil	Nil	Nil	1	1	7	12	7	57
5 Rs.301 to Rs.400	2	Nil	Nil	10	Nil	2	Nil	Nil	Nil	1	3	Nil	5	10	33
6 Rs.401 to Rs.500	1	10	Nil	5	5	Nil	4	Nil	Nil	3	1	3	Nil	10	42

APPENDIX - TABLE 2-22 (CONTD.)

FINANCIAL LIABILITIES OF RURAL BENEFICIARIES (PRIOR TO DRI LOAN)

	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)
Extent of Indebtedness	Agri- cul- ture	Hand- loom Weav- ing	Fi- shery	Dairy	Sheep Rear- ing	Basket Weav- ing	Lea- ther work	Vend- ing Cut- lery	Pan- Bidi Shop	Retail Trade	Pump- sets (Farm- ing)	Cycle Rick- shaw Pull- ing	Camel Cart Pull- ing	Bull- locks (Farm- ing)	All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
7 Rs. 500 to Rs. 600	4	12	Nil	6	6	Nil	5	Nil	1	10	Nil	3	Nil	Nil	47
8 Rs. 601 to Rs. 700	8	Nil	Nil	3	1	Nil	Nil	Nil	7	Nil	1	1	Nil	Nil	21
9 Rs. 701 to Rs. 800	3	10	77	3	10	3	3	Nil	7	Nil	Nil	Nil	Nil	3	49
10 Rs. 801 to Rs. 900	Nil	Nil	12	3	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	15
11 Rs. 901 to Rs. 1000	3	Nil	Nil	Nil	Nil	Nil	3	Nil	Nil	Nil	3	Nil	Nil	1	10
12 Above Rs. 1000 but upto Rs. 2000	12	Nil	2	4	3	Nil	4	Nil	Nil	2	7	Nil	3	9	46
13 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2-23

LEVEL OF GROSS INCOME PER FAMILY OF RURAL BENEFICIARIES
(PRIOR TO DRI LOAN)

	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)
Level of Gross Income per annum (Range)	Agri- culture	Hand-loom Weaving	Fishery	Dairy	Sheep Rearing	Basket Weaving	Leather work	Vending	Pan-Bidi Shop	Retail Trade	Pump-sets (Farm-ing)	Cycle Rickshaw Pull-ing	Camel Cart Pull-ing	Bull-ocks (Farm-ing)	All Activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Rs. 500 to Rs.1000	15	11	3	4	3	3	2	7	Nil	11	5	3	15	15	97
2 Rs.1001 to Rs.2000	22	31	47	56	22	12	20	5	14	22	19	28	30	25	353
3 Rs.2001 to Rs.3000	2	2	Nil	Nil	Nil	Nil	Nil	Nil	1	Nil	3	Nil	Nil	Nil	8
4 Above Rs.3001	2	1	Nil	2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	5
5 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2-24

LOAN REQUIREMENTS OF RURAL BENEFICIARIES

	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)	(XVI)
Quantum of Loan Applied for (Range)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Rs. 500 to Rs. 1000	9	3	11	Nil	5	11	13	1	7	4	4	9	9	9	5	91
2 Rs. 1001 to Rs. 2000	11	6	15	6	6	4	9	11	3	11	9	10	17	17	11	129
3 Rs. 2001 to Rs. 3000	6	5	16	6	14	Nil	Nil	Nil	5	15	14	9	15	15	19	124
4 Rs. 3001 to Rs. 4000	14	11	8	8	Nil	Nil	Nil	Nil	Nil	3	Nil	Nil	4	Nil	48	48
5 Rs. 4001 to Rs. 5000	Nil	3	Nil	42	Nil	Nil	Nil	Nil	Nil	Nil	Nil	3	Nil	Nil	Nil	48
6 Rs. 5001 to Rs. 6000	Nil	17	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	17
7 Rs. 6001 and above	1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	5	6
8 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463	

APPENDIX - TABLE 2-25

RANGE OF LOAN AMOUNT SANCTIONED AND DISBURSED* TO
RURAL BENEFICIARIES

Loan Amount (Range) (Average)	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)	(XVI)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Rs.100 to Rs.300	7	1	Nil	Nil	Nil	2	3	3	1	5	Nil	Nil	Nil	Nil	Nil	22
2 Rs.301 to Rs.600	16	1	Nil	Nil	Nil	1	4	Nil	4	5	Nil	Nil	1	2	Nil	34
3 Rs.601 to Rs.900	9	2	5	7	3	8	12	6	2	10	7	7	1	3	15	91
4 Rs.901 and Upto Rs.3000	9	41	45	55	22	2	3	3	8	13	20	20	29	40	25	315
5 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463	

* There is no difference between loans sanctioned and disbursed.
It was the same amount.

APPENDIX - TABLE 2-26

TIME LAG BETWEEN LOAN APPLIED AND SANCTIONED TO RURAL BENEFICIARIES

Lag Period Involved	(I) Agri- cul- ture	(II) Hand- loom Weav- ing	(III) Fi- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Out- lery	(IX) Pan- Bidi Shop	(X) Retail Trade	(XI) Pur- sets (Far- ing,	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- ocks (Farm- ing)	(XV) All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Same day	18	N11	10	12	3	N11	N11	2	N11	11	3	13	30	10	112
2 Within 7 days	2	N11	33	15	5	3	N11	N11	N11	N11	N11	7	N11	3	68
3 A Week (Full 7 days)	N11	N11	7	15	N11	5	3	N11	N11	N11	N11	N11	N11	2	32
4 Fortnight (Full 15 days)	5	N11	N11	N11	15	7	7	N11	N11	N11	N11	N11	N11	3	37
5 Three weeks 4 (1 to 21 days)	4	N11	N11	N11	N11	N11	12	N11	N11	N11	N11	N11	N11	2	18

APPENDIX - TABLE 2-26 (CONTD.)

TIME LAG BETWEEN LOAN APPLIED AND SANCTIONED TO RURAL BENEFICIARIES

Lag Period Involved	(I) Agri- cul- ture	(II) Hand- loom Weav- ing	(III) Fi- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Cut- lery	(IX) Pan- Bidl Shop	(X) Retail Trade	(XI) Pump- sets (Farm- ing)	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- ocks (Farm- ing)	(XV) All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
6 Four weeks (1 to 28 days)	4	24	Nil	12	Nil	Nil	Nil	10	Nil	Nil	Nil	Nil	Nil	Nil	50
7 Five weeks (1 to 35 days)	3	6	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	4	Nil	10	23
8 Six weeks (1 to 42 days)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	10	13	7	Nil	Nil	Nil	30
9 7 weeks (1 to 49 days)	2	5	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	6	Nil	Nil	Nil	13
10 Upto 1 year	3	10	Nil	8	2	Nil	Nil	Nil	5	9	11	7	15	10	80
11 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2-27

GAP BETWEEN LOAN SANCTIONED AND DISBURSED TO RURAL BENEFICIARIES

Gap Period Involved	(I) Agri- cul- ture	(II) Hand- loom Weav- ing	(III) Fl- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Cut- lery	(IX) Pan- Bidi Shop	(X) Retail Trade	(XI) Pump- sets (Farm- ing)	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- Ocks (Farm- ing)	All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Same day	3	1	12	9	5	1	1	1	NIL	NIL	NIL	NIL	2	NIL	35
2 Within 7 days	4	15	7	7	5	1	NIL	1	NIL	5	NIL	NIL	1	NIL	46
3 A week (Full 7 days)	11	4	9	13	3	1	1	NIL	NIL	5	7	NIL	2	NIL	56
4 Fortnight (Full 15 days)	10	2	3	2	2	3	2	NIL	NIL	11	2	4	12	6	59

APPENDIX - TABLE 2-27 (CONTD.)

GAP BETWEEN LOAN SANCTIONED AND DISBURSED TO RURAL BENEFICIARIES

Gap Period Involved	(I) Agri- cul- ture	(II) Hand- loom Weav- ing	(III) Fl- shery	(IV) Dairy	(V) Sheep Rear- ing	(VI) Basket Weav- ing	(VII) Lea- ther work	(VIII) Vend- ing Cut- lery	(IX) Pan- Bidi Shop	(X) Retail Trade	(XI) Pump- sets (Farm- ing)	(XII) Cycle Rick- shaw Pull- ing	(XIII) Camel Cart Pull- ing	(XIV) Bull- ocks (Farm- ing)	(XV) All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
5 Three weeks (Full 21 days)	2	2	11	1	4	2	1	1	5	6	3	4	1	11	54
6 Four weeks (1 to 28 days)	1	7	4	3	3	1	1	Nil	Nil	3	3	3	3	9	41
7 Six weeks (1 to 42 days)	1	3	2	2	1	2	9	7	5	3	10	11	15	7	78
8 Over six weeks and within 1 year	9	11	2	25	2	4	7	2	5	Nil	2	9	9	7	94
9 Total Sample	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

APPENDIX - TABLE 2-28

GRANT OF SUBSIDY TO RURAL BENEFICIARIES

	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)
Heads	Agri- cul- ture	Hand- loom Weav- ing	Fl- shery	Dairy	Sheep Rear- ing	Basket Weav- ing	Lea- ther work	Vend- ing Cut- lery	Pan- Bidl Shop	Retail Trade	Pump- sets (Farm- ing)	Cycle Rick- shaw Pull- ing	Camel Cart Full- ing	Bull- ocks (Farm- ing)	All Acti- vities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1 Eligible And Amount Received (Rs.750 per beneficiary)	29	9	45	10	3	2	15	3	3	15	3	12	6	6	161
2 Eligible And Amount (Rs.500 per beneficiary)	3	29	1	5	9	12	2	Nil	2	6	11	5	9	1	95
3 Applied for And Rejected	5	2	1	40	8	Nil	3	6	6	7	10	9	3	3	103
4 Not Eligible	4	5	3	7	5	1	2	3	4	5	3	5	27	30	104
5 Total	41	45	50	62	25	15	22	12	15	33	27	31	45	40	463

A P P E N D I X

T O

C H A P T E R - 3

Appendix - Table 3+1

Operating Expenditure of the Beneficiaries (Aggregate)

(amounts in Rs.)												
Year	Number of beneficiaries	Loan amount		Growth (percentage)	Servicing Cost		Operating Expenses		Total Expenditure		Growth (percentage)	Operating Expenses per rupee of Loan
		Total	Average		Total	Average	Total	Average	Total	Average		
1	2	3	4	5	6	7	8	9	10	11	12	13
1978	206	247006	1199	-	10830	53	63205	306	74035	359	-	0.299
1979	237	344968	1455	21.35	14508	61	72097	304	86605	365	1.67	0.251
1980	122	127475	1044	(-)28.24	6183	51	28526	234	34709	284	(-)22.2	0.272
1981	88	157286	1787	71.16	6787	77	29460	335	36247	412	45.07	0.230
TOTAL	653	876735	1342	-	38308	59	193288	296	231596	355	-	0.264

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Appendix - Table 3-2

Operating Expenditure of the Beneficiaries (Rural Sector)

Year	Number of beneficiaries	Loan amount		Growth (percentage)	Servicing cost		Operating Expenses		Total Expenditure		Growth (percentage)		Operating Expenses	
		Total	Average		Total	Average	Total	Average	Total	Average			Total	Average
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1978	129	173726	1347	-	7468	58	18265	142	25733	199	-	0.148		
1979	168	283953	1690	25.46	11604	69	23582	140	35186	209	5.02	0.124		
1980	91	105065	1154	(-)31.72	5286	58	9991	109	15277	168	(-)19.62	- 0.145		
1981	75	136042	1813	57.10	5937	79	19530	260	25467	339	101.78	0.187		
TOTAL	463	698786	1509	-	30295	66	71368	154	101663	219	-	0.145		

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Appendix - Table 3-3

Operating Expenditure of the Beneficiaries (Urban Sector)

(Amounts in Rs.)													
Year	Number of beneficiaries	Loan amount		Growth (Percentage)	Servicing Cost		Operating Expenses		Total Expenditure		Growth (Percentage)	Operating Expenses per rupee of Loan	
		Total	Average		Total	Average	Total	Average					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1978	77	73280	952	-	3362	44	44940	584	48302	627	-	0.659	
1979	69	61015	884	(-)7.14	2904	42	48515	703	51419	745	18.82	0.843	
1980	31	22410	723	(-)18.21	897	29	18535	597	19432	627	(-)15.84	0.867	
1981	13	21244	1634	126.00	850	65	9930	763	10780	829	32.22	0.507	
TOTAL	190	177949	936	-	8013	42	121920	641	129933	684	-	0.730	

Appendix - Table 3-4

Operating Expenditure of the Beneficiaries (Activity-wise)

Year	Number of beneficiaries	Loan amount		Growth (Percentage)	Servicing Cost		Operating Expenses		Total Expenditure	Growth (Percentage)	Operating Expenses	
		Total	Average		Total	Average	Total	Average			Total	Average
1	2	3	4	5	6	7	8	9	10	11	12	13
[Rural Activities]												
I. Agriculture												
1978	9	3996	444	-	160	18	900	100	1060	118	-	0.265
1979	10	5000	500	12.6	200	20	1250	125	1450	145	22.9	0.290
1980	20	10000	500	-	400	20	2500	125	2900	145	-	0.290
1981	2	1000	500	-	40	20	150	75	190	95	(-)34.48	0.190
TOTAL	41	19996	488	-	800	19	4800	117	5600	137	-	0.280
II. Handloom Weaving												
1978	2	3340	1670	-	134	67	170	85	304	152	-	0.091
1979	21	36183	1723	3.17	1447	69	1575	75	3022	144	(-)5.2	0.083
1980	16	27200	1700	(-)1.33	1088	68	2375	148	3463	216	50.0	0.127
1981	6	10272	1712	0.70	411	68	2130	355	2541	424	96.3	0.247
TOTAL	45	76995	1711	-	3080	68	6250	139	9330	207	-	0.121

Appendix - Table 3-4 (Continued)

1	2	3	4	5	6	7	8	9	10	11	12	13
III. Fishery												
1978	40	40000	1000	-	1600	40	3400	85	5000	125	-	0.125
1979	5	5000	1000	-	200	40	475	95	675	135	8.0	0.135
1980	2	1500	750	(-)25.0	60	30	210	105	270	135	-	0.180
1981	3	3500	1167	55.6	140	47	165	55	305	102	(-)24.4	0.087
TOTAL	50	50000	1000	-	2000	40	4250	85	6250	125	-	0.125
IV. Diary												
1978	4	4800	1200	-	192	48	1020	255	1212	303	-	0.252
1979	12	21600	1800	50.0	864	72	5100	425	5964	497	64.0	0.276
1980	4	6000	1500	(-)16.7	240	60	1120	280	1360	340	(-)31.6	0.227
1981	42	91560	2180	45.3	3662	87	14610	348	18272	435	27.9	0.200
TOTAL	62	123960	1999	-	4958	80	21850	352	26808	432	-	0.216
V. Sheep-Rearing												
1978	5	15000	3000	-	600	120	240	48	840	168	-	0.056
1979	15	49500	3300	10.0	1980	132	780	52	2760	184	9.5	0.056
1980	3	4500	1500	(-)54.5	90	30	66	22	156	52	(-)71.7	0.035
1981	2	6000	3000	100.0	240	120	110	55	350	175	236.5	0.058
TOTAL	25	75000	3000	-	2910	116	1196	48	4106	164	-	0.055

Appendix - Table 3-4 (Continued)

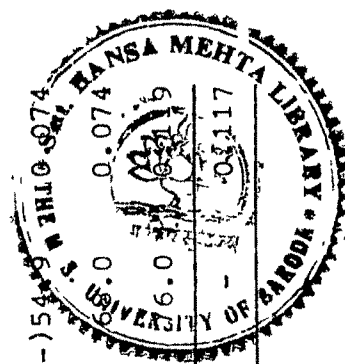
1	2	3	4	5	6	7	8	9	10	11	12	13
<u>VI. Basket Weaving</u>												
1978	3	1635	545	-	65	22	105	35	170	57	-	0.104
1979	6	2670	445	(-)18.3	107	18	270	45	377	63	10.5	0.141
1980	4	2000	500	12.3	80	20	340	85	420	105	66.6	0.210
1981	2	1200	600	20.0	48	24	110	55	158	79	(-)24.7	0.132
TOTAL	15	7505	500	-	300	20	825	55	1125	75	-	0.150
<u>VII. Leather Work</u>												
1978	11	4895	445	-	196	18	495	45	691	63	-	0.141
1979	6	3000	500	12.3	120	20	288	48	408	68	7.9	0.136
1980	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1981	5	3100	620	24.0	124	25	175	35	299	60	(-)11.7	0.096
TOTAL	22	10995	500	-	440	20	958	44	1398	64	-	0.127
<u>VIII. Vending Cutlery</u>												
1978	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1979	6	4050	675	-	243	40	270	45	513	86	-	0.127
1980	4	3040	760	12.6	243	61	180	45	423	106	23.2	0.139
1981	2	1910	955	25.6	76	38	90	45	166	83	(-)21.7	0.087
TOTAL	12	9000	750	-	562	47	540	45	1102	92	-	0.122

Appendix - Table 3-4 (Continued)

1	2	3	4	5	6	7	8	9	10	11	12	13
<u>IX. Pan-Bidi Shop</u>												
1978	6	3960	660	-	317	53	840	140	1157	193	-	0.292
1979	5	4125	825	25.0	330	66	750	150	1080	216	11.9	0.262
1980	1	650	650	(-)21.2	52	52	85	85	137	137	(-)36.5	0.211
1981	3	3300	1100	69.2	264	88	240	80	504	168	22.6	0.153
TOTAL	15	12035	802	-	963	64	1915	128	2878	192	-	0.239
<u>X. Retail Trade</u>												
1978	5	3000	600	-	180	36	255	51	435	87	-	0.145
1979	23	15525	675	12.5	621	27	2189	95	2810	122	40.2	0.180
1980	5	1275	255	(-)62.2	153	31	225	45	378	76	(-)37.7	0.296
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
TOTAL	33	19800	600	-	954	29	2669	81	3623	110	-	0.183
<u>XI. Pumpsets (Farming)</u>												
1978	3	7500	2500	-	600	200	135	45	735	245	-	0.098
1979	20	50000	2500	-	2000	100	1100	55	3100	155	(-)736.7	0.062
1980	3	8100	2700	8.0	648	216	165	55	813	271	74.8	0.100
1981	1	1900	1900	(-)29.0	152	152	50	50	202	202	(-)25.4	0.106
TOTAL	27	67500	2500	-	3400	126	1450	54	4850	180	-	0.072

Appendix - Table 3-4 (Continued)

1	2	3	4	5	6	7	8	9	10	11	12	13
<u>XII. Cycle Rickshaw Pulling</u>												
1978	3	3900	1300	-	156	52	645	215	801	267	-	0.205
1979	10	10000	1000	(-)23.0	400	40	1450	145	1850	185	(-)30.7	0.185
1980	15	13500	900	(-)10.0	540	36	1875	125	2415	161	(-)12.9	0.178
1981	3	3600	1200	33.3	144	48	660	220	804	268	66.4	0.221
TOTAL	31	31000	1240	-	1240	40	4630	149	5870	189	-	0.189
<u>XIII. Camel Cart Pulling</u>												
1978	21	63000	3000	-	2520	120	7155	340	9675	460	-	0.153
1979	18	63000	3500	16.6	2520	140	7590	422	10110	561	21.9	0.160
1980	5	7500	1500	(-)57.1	900	180	175	35	1075	215	(-)61.6	0.143
1981	1	1500	1500	-	60	60	755	755	815	815	279.0	0.543
TOTAL	45	135000	3000	-	6000	133	15675	348	21675	482	-	0.160
<u>XIV. Bullocks (Farming)</u>												
1978	17	18700	1100	-	748	44	2905	170	3653	215	-	0.195
1979	11	14300	1300	18.2	572	52	495	45	1067	97	(-)54.9	0.074
1980	9	19800	2200	69.2	792	88	675	75	1467	163	6.0	0.074
1981	3	7200	2400	9.0	576	192	285	95	861	287	6.0	0.074
TOTAL	40	60000	1500	-	2688	67	4360	109	7048	176	-	0.117



1	2	3	4	5	6	7	8	9	10	11	12	13
[Urban Activities]												
XV. Tailoring												
1978	6	5820	970	-	466	78	4590	765	5056	842	-	0.868
1979	7	5285	755	(-)22.2	423	60	1575	225	1998	285	(-)66.2	0.378
1980	3	2700	900	19.2	108	36	525	175	633	211	(-)25.9	0.234
1981	2	2400	1200	33.3	96	48	290	145	386	193	(-) 8.5	0.160
TOTAL	18	16205	900	-	1093	61	6980	388	8073	448	-	0.498

XVI. Vending Cloth												
1978	55	55000	1000	-	2200	40	30575	555	32775	595	-	0.595
1979	45	42750	950	(-)5.0	1710	38	38925	865	40635	903	51.7	0.950
1980	20	12500	625	(-)34.2	500	25	15700	785	16200	810	(-)10.3	1.296
1981	8	11344	1418	126.8	454	57	7000	875	7454	932	15.0	0.657
TOTAL	128	121594	950	-	4864	38	92200	720	97064	758	-	0.798

XVII. Vending Glasswares												
1978	3	1650	550	-	264	68	105	35	369	123	-	0.223
1979	2	2100	1050	90.9	336	168	70	35	406	203	65.0	0.193
1980	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
1981	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
TOTAL	5	3750	750	-	600	120	175	35	775	155	-	0.206

Appendix - Table 3-4 (Continued)

1	2	3	4	5	6	7	8	9	10	11	12	13
<u>XVIII. Vending Fruits & Vegetables</u>												
1978	2	910	455	-	36	18	270	135	306	153	-	0.336
1979	2	1000	500	9.89	40	20	310	155	350	175	14.3	0.350
1980	2	1690	845	69.0	68	34	510	255	598	289	65.1	0.342
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
TOTAL	6	3600	600	-	144	24	1090	182	1234	206	-	0.343
<u>XIX. Miscellaneous Group</u>												
1978	11	9900	900	-	396	36	9400	855	9796	891	-	0.989
1979	13	9880	760	(-)15.5	395	30	7635	587	8030	618	(-)30.6	0.812
1980	6	5520	920	21.0	221	37	1800	300	2021	337	(-)45.5	0.366
1981	3	7500	2500	171.7	300	100	2640	880	2940	980	190.8	0.392
TOTAL	33	32800	994	-	1312	40	21475	651	22787	690	-	0.695

Appendix - Table 3.5

Distribution of the Total Operating Expenditure (Activity-wise)

Year	Loan (Rs.)	Servicing Cost (at 4% per annum) (as percentage of the total loan)	Operating Expenses	Total Expenditure*
1	2	3	4	5
<u>[Rural Activities]</u>				
<u>I. Agriculture</u>				
1978	3996	4.00	22.50	26.50
1979	5000	4.00	25.00	29.00
1980	10000	4.00	25.00	29.00
1981	1000	4.00	15.00	19.00
Total	19996	4.00	24.00	28.00
<u>II. Handloom Weaving</u>				
1978	3340	4.00	5.08	9.08
1979	36183	4.00	4.35	8.35
1980	27200	4.00	8.73	12.73
1981	10272	4.00	20.70	24.70
Total	76995	4.00	8.12	12.12

* Comprised of servicing as well as operating expenses only.

Appendix - Table 3-5 (Continued)

1	2	3	4	5
<u>III. Fishery</u>				
1978	40000	4.00	8.50	12.50
1979	5000	4.00	9.50	13.50
1980	1500	4.00	14.00	18.00
1981	3500	4.00	4.72	8.72
Total	50000	4.00	8.50	12.50
<u>IV. Dairy</u>				
1978	4800	4.00	21.25	25.25
1979	21600	4.00	23.61	27.61
1980	6000	4.00	18.66	22.66
1981	91560	4.00	15.95	19.95
Total	123960	4.00	17.62	21.63
<u>V. Sheep-Rearing</u>				
1978	15000	4.00	1.60	5.60
1979	49500	4.00	1.57	5.57
1980	4500	2.00	1.46	3.46
1981	6000	4.00	1.83	5.83
Total	75000	3.88	1.59	5.47

Appendix - Table 3-5 (Continued)

1	2	3	4	5
<u>VI. Basket weaving</u>				
1978	1635	4.00	6.42	10.42
1979	2670	4.00	10.11	14.11
1980	2000	4.00	17.00	21.00
1981	1200	4.00	9.16	13.16
Total	7505	4.00	10.99	14.99
<u>VII. Leather work</u>				
1978	4895	4.00	10.11	14.11
1979	3000	4.00	9.60	13.60
1980	Nil	Nil	Nil	Nil
1981	3100	4.00	5.64	9.64
Total	10995	4.00	8.72	12.72
<u>VIII. Vending Cutlery</u>				
1978	Nil	Nil	Nil	Nil
1979	4050	6.00	6.66	12.66
1980	3040	7.99	5.92	13.91
1981	1910	4.00	4.71	8.71
Total	9000	6.24	6.00	12.24

Appendix - Table 3.5 (Continued)

1	2	3	4	5
IX.	<u>Pan-Bidl Shop</u>			
1978	3960	8.00	21.21	29.21
1979	4125	8.00	18.18	26.18
1980	650	8.00	13.07	21.07
1981	3300	8.00	7.27	15.27
Total	12035	8.00	15.91	23.91
X.	<u>Retail Trade</u>			
1978	3000	6.00	8.50	14.50
1979	15525	4.00	14.09	18.09
1980	1275	12.00	17.64	29.64
1981	Nil	Nil	Nil	Nil
Total	19800	4.67	13.48	18.15
XI.	<u>Pumpsets (Farming)</u>			
1978	7500	8.00	1.80	9.80
1979	50000	4.00	2.20	6.20
1980	8100	8.00	2.03	10.03
1981	1900	8.00	2.63	10.63
Total	67500	5.03	2.15	7.18

Appendix - Table 3+5 (Continued)

1	2	3	4	5
<u>XII. Cycle Rickshaw Pulling</u>				
1978	3900	4.00	16.53	20.53
1979	10000	4.00	14.50	18.50
1980	13500	4.00	13.88	17.88
1981	3600	4.00	18.33	22.33
Total	31000	4.00	14.93	18.93
<u>XIII. Camel Cart Pulling</u>				
1978	63000	4.00	11.35	15.35
1979	63000	4.00	12.04	16.04
1980	7500	12.00	2.33	14.33
1981	1500	4.00	50.33	54.33
Total	135000	4.44	11.61	16.05
<u>XIV. Bullocks (Farming)</u>				
1978	18700	4.00	15.53	19.53
1979	14300	4.00	3.46	7.46
1980	19800	4.00	3.40	7.40
1981	7200	8.00	3.95	11.95
Total	60000	4.48	7.26	11.75

Appendix - Table 3-5 (Continued)

1	2	3	4	5
[Urban Activities]				
XV. Tailoring				
1978	5820	8.00	78.87	86.87
1979	5285	8.00	29.80	37.80
1980	2700	4.00	19.44	23.44
1981	2400	4.00	12.08	16.08
Total	16205	6.74	43.07	49.81
XVI. Vending Cloth				
1978	55000	4.00	55.59	59.59
1979	42750	4.00	91.05	95.05
1980	12500	4.00	125.60	129.60
1981	11344	4.00	61.70	65.70
Total	121594	4.00	75.83	79.83
XVII. Vending Glasswares				
1978	1650	16.00	6.36	22.36
1979	2100	16.00	3.33	19.33
1980	Nil	Nil	Nil	Nil
1981	Nil	Nil	Nil	Nil
Total	3750	16.00	4.67	20.67

Appendix - Table 3.5 (Continued)

1	2	3	4	5
<u>XVIII. Vending Fruits & Vegetables</u>				
1978	910	4.00	29.67	33.67
1979	1000	4.00	31.00	35.00
1980	1690	4.02	30.17	34.19
1981	Nil	Nil	Nil	Nil
Total	3600	4.00	30.25	34.25
<u>XIX. Miscellaneous Group</u>				
1978	9900	4.00	94.94	98.94
1979	9880	4.00	79.28	81.28
1980	5520	4.00	32.60	36.60
1981	7500	4.00	35.20	39.20
Total	32800	4.00	65.47	69.47

Appendix - Table 3-6
Net Investible Funds/Amounts (Aggregate)

Year	Numbers of Beneficiaries	Loan Amount		Servicing Cost		Net Nominal Loan		Operating Expenses		Net Investible Funds		(Amounts in Rs.)	
		Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average
1	2	3	4	5	6	7	8	9	10	11	12	13	13
1978	206	247006	1199	10830	53	236176	1146	63205	306	172971	840	0.700	
1979	237	344968	1455	14508	61	330460	1394	72097	304	258363	1090	0.748	
1980	122	127475	1044	6183	51	121292	994	28526	234	92766	760	0.727	
1981	88	157286	1787	6787	77	150499	1710	29460	335	121039	1375	0.769	
Total	653	876735	1342	38308	59	838427	1284	193288	296	645139	988	0.736	

Appendix - Table 3.7
Net Investible Funds/Amounts (Rural Sector)

Year	Number of Rural Benefi- ciaries	Loan Amount		Servicing Cost		Net Nominal Loan		Operating Expenses		Net Investi- ble Funds		(Amounts in Rs.)	
		Total	Ave- rage	Total	Ave- rage	Total	Ave- rage	Total	Ave- rage	Total	Ave- rage	Operat- ing Expenses per Rupee on Loan	
		1	2	3	4	5	6	7	8	9	10	11	12
1978	129	173726	1347	7468	58	166258	1288	18265	142	147993	1147	0.851	
1979	168	283953	1690	11604	69	272349	1621	23582	140	248767	1480	0.876	
1980	91	105065	1154	5286	58	99779	1096	9991	109	89788	986	0.854	
1981	75	136042	1813	5937	79	130105	1735	19530	260	110575	1474	0.812	
Total	463	698786	1509	30295	66	668491	1444	71368	154	597123	1290	0.854	

Note : Rural Sector encompasses fourteen activities such as (i) Agriculture (ii) Handloom Weaving (iii) Fishery (iv) Dairy (v) Sheep Rearing (vi) Basket Weaving (vii) Leather Work (viii) Vending Cutlery (ix) Pan-Bidi Shop (x) Retail Trade (xi) Pumpsets (Farming) (xii) Cycle Rickshaw Pulling (xiii) Camel Cart Pulling (xiv) Bullocks (Farming)

Appendix - Table 3-8

Net Investible Funds/Amounts (Urban Sector)

(Amounts in Rs.)													
Year	Number of Urban Beneficiaries	Loan Amount		Servicing Cost		Net Nominal Loan		Operating Expenses		Net Investible Funds		Operating Expenses per Rupee of Loan	
		Total	Ave- rage	Total	Ave- rage	Total	Ave- rage	Total	Ave- rage	Total	Ave- rage	Total	Ave- per Rupee of Loan
		1	2	3	4	5	6	7	8	9	10	11	12
1978	77	73280	952	3362	44	69918	908	44940	584	24978	324	0.340	
1979	69	61015	884	2904	42	58111	842	48515	703	9596	139	0.157	
1980	31	22410	723	897	29	21513	694	18535	597	2978	96	0.132	
1981	13	21244	1634	850	65	20394	1569	9930	763	10464	804	0.492	
Total	190	177949	936	8013	42	169936	894	121920	641	48016	252	0.269	

Note : Urban Sector includes five activities such as (i) Tailoring (ii) Vending Cloth (iii) Vending Glass-ware (iv) Vending Fruits & Vegetables and (v) Miscellaneous group.

APPENDIX-TABLE 3-9

NET INVESTIBLE FUNDS AVAILABLE (ACTIVITY-WISE)

Year	Number of beneficiaries	(Amounts in Rs.)										
		Loan Amount		Servicing Cost		Net Nominal Loan		Operating Expenses		Net Investible Funds		Operating Expenses per Rupee of Loan
		Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
(I) (Rural Activities)												
I. Agriculture												
1978	9	3996	444	160	18	3836	426	900	100	2936	326	0.734
1979	10	5000	500	200	20	4800	480	1250	125	3550	355	0.710
1980	20	10000	500	400	20	9600	480	2500	125	7100	355	0.710
1981	2	1000	500	40	20	960	480	150	75	810	405	0.810
Total	41	19996	488	800	19	19196	468	4800	117	14396	351	0.719

Contd....

APPENDIX-TABLE 3-9 (CONTD.)

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
II. Handloom Weaving												
1978	2	3340	1670	134	67	3206	1603	170	85	3036	1518	0.908
1979	21	36183	1723	1447	69	34736	1654	1575	75	33161	1579	0.916
1980	16	27200	1700	1088	68	26112	1632	2375	148	23737	1484	0.872
1981	6	10272	1712	411	68	9861	1644	2130	355	7731	1288	0.735
Total	45	76995	1711	3080	68	73915	1643	6250	139	67665	1504	0.879
III. Fishery												
1978	40	40000	1000	1600	40	38400	960	3400	85	35000	875	0.875
1979	5	5000	1000	200	40	4800	960	475	95	4325	865	0.865
1980	2	1500	750	60	30	1440	720	210	105	1230	615	0.820
1981	3	3500	1167	140	47	3360	1120	165	55	3195	1065	0.912
Total	50	50000	1000	2000	40	48000	960	4250	85	43750	875	0.875

Contd....

APPENDIX-TABLE 3-9 (CONTD.)

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
IV. <u>Dairy</u>												
1978	4	4800	1200	192	48	4608	1152	1020	255	3588	897	0.747
1979	12	21600	1800	864	72	20736	1728	5100	425	15636	1303	0.724
1980	4	6000	1500	240	60	5760	1440	1120	280	4640	1160	0.773
1981	42	91560	2180	3662	87	87898	2093	14610	348	73288	1745	0.800
Total	62	123960	1999	4958	80	119002	1919	21850	352	97152	1567	0.784
V. <u>Sheep-Rearing</u>												
1978	5	15000	3000	600	120	14400	2880	240	48	14160	2832	0.944
1979	15	49500	3300	1980	132	47520	3168	780	52	46740	3116	0.944
1980	3	4500	1500	90	30	4410	1470	66	22	4344	1448	0.965
1981	2	6000	3000	240	120	5760	2880	110	55	5650	2825	0.942
Total	25	75000	3000	2910	116	72090	2884	1196	48	70894	2836	0.945

Contd....

APPENDIX-TABLE 3-9 (CONTD.)

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
VI. <u>Basket Weaving</u>												
1978	3	1635	545	65	22	1570	523	105	35	1465	488	0.896
1979	6	2670	445	107	18	2563	427	270	45	2293	382	0.858
1980	4	2000	500	80	20	1920	480	340	85	1580	395	0.790
1981	2	1200	600	48	24	1152	576	110	55	1042	521	0.868
Total	15	7505	500	300	20	7205	480	825	55	6380	425	0.850
VII. <u>Leather Work</u>												
1978	11	4895	445	196	18	4699	427	495	45	4204	382	0.858
1979	6	3000	500	120	20	2880	480	288	48	2592	432	0.864
1980	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1981	5	3100	620	124	25	2976	595	175	35	2801	560	0.904
Total	22	10995	500	440	20	10555	480	958	44	9597	436	0.873

Contd.,...

APPENDIX-TABLE 3-9 (CONTD.)

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
VIII. <u>Vending Outlery</u>												
1978	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1979	6	4050	675	243	40	3807	635	270	45	3537	590	0.873
1980	4	3040	760	243	61	2797	699	180	45	2617	654	0.861
1981	2	1910	955	76	38	1834	917	90	45	1744	872	0.913
Total	12	9000	750	562	47	8438	703	540	125	7898	658	0.878

IX. <u>Pan Bidi Shop</u>												
1978	6	3960	660	317	53	3643	607	840	140	2803	467	0.707
1979	5	4125	825	330	66	3795	759	750	150	3045	609	0.738
1980	1	650	650	52	52	598	598	85	85	513	513	0.789
1981	3	3300	1100	264	88	3036	1012	240	80	2796	932	0.847
Total	15	12035	802	963	64	11072	738	1915	128	9157	610	0.760

Contd....

APPENDIX-TABLE 3-9 (CONTD.)

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
X. Retail Trade												
1978	5	3000	600	180	36	2820	564	255	51	2565	513	0.855
1979	23	15525	675	621	27	14904	648	2189	95	12715	553	0.819
1980	5	1275	255	153	31	1122	224	225	45	897	179	0.703
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	33	19800	600	954	29	18846	571	2669	81	16177	490	0.817
XI. Pumpset (farming)												
1978	3	7500	2500	600	200	6900	2300	135	45	6765	2255	0.902
1979	20	50000	2500	2000	100	48000	2400	1100	55	46900	2345	0.938
1980	3	3100	2700	648	216	7452	2484	165	55	7287	2429	0.899
1981	1	1200	1900	152	152	1748	1748	50	50	1698	1698	0.893
Total	27	57500	2500	3400	126	64100	2374	1450	54	62650	2320	0.928

Contd....

APPENDIX-TABLE 3-9 (CONTD.)

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
XII. <u>Cycle Rickshaw Pulling</u>												
1978	3	3900	1300	156	52	3744	1248	645	215	3099	1033	0.794
1979	10	10000	1000	400	40	9600	960	1450	145	8150	815	0.815
1980	15	13500	900	540	36	12960	864	1875	125	11085	739	0.821
1981	3	3600	1200	144	48	3456	1152	660	220	2796	932	0.776
Total	31	31000	1000	1240	40	29760	960	4630	149	25130	811	0.810
XIII. <u>Camel Cart Pulling</u>												
1978	21	63000	3000	2520	120	60480	2880	7155	340	53325	2540	0.846
1979	18	63000	3500	2520	140	60480	3360	7590	422	52890	2938	0.839
1980	5	7500	1500	900	180	6600	1320	175	35	6425	1285	0.856
1981	1	1500	1500	60	60	1440	1440	755	755	685	685	0.456
Total	45	135000	3000	6000	133	129000	2867	15675	343	113325	2518	0.839

Contd....

APPENDIX-TABLE 3-9 (CONTD.)

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
XIV. <u>Bullocks (farming)</u>												
1978	17	13700	1100	748	44	17952	1056	2905	170	15047	885	0.804
1979	11	14300	1300	572	52	13728	1248	495	45	13233	1203	0.925
1980	9	19800	2200	792	88	19008	2112	675	75	18333	2037	0.925
1981	3	7200	2400	576	192	6624	2208	285	95	6339	2113	0.880
Total	40	50000	1500	2688	67	57312	1433	4360	109	52952	1324	0.882

(II). (Urban Activities)

XV. Tailoring

1978	6	5920	970	466	78	5354	892	4590	765	764	127	0.131
1979	7	5285	755	423	60	4862	695	1575	225	3287	470	0.621
1980	3	2700	900	108	36	2592	864	525	175	2067	689	0.765
1981	2	2400	1200	96	48	2304	1152	290	145	2014	1007	0.839
Total	18	16205	900	1093	61	15112	840	6980	388	8132	452	0.502

Contd....

APPENDIX-TABLE 3-9 (CONTD.)

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
XVI. <u>Vending Cloth</u>												
1978	55	55000	1000	2200	40	52800	960	30575	556	22225	405	0.404
1979	45	42750	950	1710	38	41040	912	38925	865	2115	47	0.049
1980	20	12500	625	500	25	12000	600	15700	785	(-)3700	(-)185(-)	0.296
1981	8	11344	1418	454	57	10890	1361	7000	375	3890	486	0.342
Total	128	121594	950	4864	38	116730	912	92200	720	24530	192	0.201

XVII. <u>Vending Glasswares</u>												
1978	3	1650	550	264	88	1386	462	105	35	1281	427	0.776
1979	2	2100	1050	336	168	1764	882	70	35	1694	847	0.807
1980	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	5	3750	750	600	120	3150	630	175	35	2975	595	0.793

Contd....

APPENDIX-TABLE 3-9 (CONTD.)

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
XVIII. <u>Vending Fruits and Vegetables</u>												
1978	2	910	455	36	18	874	437	270	135	604	302	0.663
1979	2	1000	500	40	20	960	480	310	155	650	325	0.650
1980	2	1690	845	68	34	1622	811	510	255	1112	556	0.657
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	6	3600	600	144	24	3456	576	1090	182	2366	394	0.657
XIX. <u>Miscellaneous Group</u>												
1978	11	9900	900	396	36	9504	864	9400	855	104	9	0.010
1979	13	9880	760	395	30	9485	730	7635	587	1850	142	0.187
1980	6	5520	920	221	37	5299	883	1800	300	3499	583	0.634
1981	3	7500	2500	300	100	7200	2400	2640	880	4560	1520	0.608
Total	33	32800	994	1312	40	31488	954	21475	651	10013	303	0.305

A P P E N D I X

T O

C H A P T E R - 4

APPENDIX-TABLES 4-1PRE-DRI LOAN PERIOD LEVEL OF
GROSS AND NET INCOME POSITION

(Amounts in Rs.)

Number of Beneficiaries	Gross Income	Average Gross Income	Consum- ption Ex- penditure*	Net Income	Average Net Income
1.	2.	3.	4.	5.	6.
<u>(I) Rural Sector</u>					
<u>I. Agriculture</u>					
15	9150	610	11700	-2550	-170
22	26400	1200	17160	9240	420
2	5010	2505	1560	3450	1725
2	6120	3060	1560	4560	2280
41	46680	1138	31980	14700	358
<u>II. Handloom Weaving</u>					
11	7040	640	8580	-1540	-140
31	31930	1030	24180	7750	250
2	5050	2525	1560	3490	1745
1	3115	3115	780	2335	2335
45	47135	1047	35100	12035	267

Contd....

APPENDIX-TABLE 4-1 (CONTD.)

1.	2.	3.	4.	5.	6.
III. <u>Fishery</u>					
3	2199	733	2340	- 141	- 47
47	57481	1223	36660	20821	-443
NIL	NIL	NIL	NIL	NIL	NIL
NIL	NIL	NIL	NIL	NIL	NIL
50	59680	1194	39000	20680	419
IV. <u>Dairy</u>					
4	2865	716	3120	- 255	- 64
56	81200	1450	43680	37520	670
NIL	NIL	NIL	NIL	NIL	NIL
2	6128	3064	1560	4568	2284
62	90193	1455	48360	41833	675
V. <u>Sheep Rearing</u>					
3	2001	667	2340	- 339	-113
22	18700	850	17160	1540	70
NIL	NIL	NIL	NIL	NIL	NIL
NIL	NIL	NIL	NIL	NIL	NIL
25	20701	828	19500	1879	780

Contd....

APPENDIX-TABLE 4-1 (CONTD.)

1.	2.	3.	4.	5.	6.
VI. <u>Basket Weaving</u>					
3	2049	683	2340	-291	- 97
12	12600	1050	9360	3240	1080
NIL	NIL	NIL	NIL	NIL	NIL
NIL	NIL	NIL	NIL	NIL	NIL
15	14649	977	11700	2949	197
VII. <u>Leather Work</u>					
2	1500	750	1560	- 60	- 30
20	27400	1370	15600	11800	590
NIL	NIL	NIL	NIL	NIL	NIL
NIL	NIL	NIL	NIL	NIL	NIL
22	28900	1314	17160	11740	534
VIII. <u>Vending Cutlery</u>					
7	4522	646	5460	-938	-134
5	6520	1304	3900	2620	524
NIL	NIL	NIL	NIL	NIL	NIL
NIL	NIL	NIL	NIL	NIL	NIL
12	11042	920	9360	1682	140

Contd....

APPENDIX-TABLE 4-1 (CONTD.)

1.	2.	3.	4.	5.	6.
IX. <u>Pan-Bidi Shop</u>					
Nil	Nil	Nil	Nil	Nil	Nil
14	15540	1110	10920	4620	330
1	3000	3000	780	2220	2220
Nil	Nil	Nil	Nil	Nil	Nil
15	18540	1236	11700	6840	456
X. <u>Retail Trade</u>					
11	6985	635	4580	-1595	-145
22	22110	1005	17160	4950	225
Nil	Nil	Nil	Nil	Nil	Nil
Nil	Nil	Nil	Nil	Nil	Nil
33	29095	882	25740	3355	102
XI. <u>Pumpsets (Farming)</u>					
5	3090	618	3900	- 810	-162
19	25631	1349	14820	10811	569
3	7010	2336	2340	4670	1566.66
Nil	Nil	Nil	Nil	Nil	Nil
27	35731	1323	21060	14671	543

Contd....

APPENDIX-TABLE 4-1 (CONTD.)

1.	2.	3.	4.	5.	6.
XII. <u>Cycle Rickshaw Pulling</u>					
3	2222	740	2340	-118	- 39
28	30968	1106	21840	9128	326
Nil	Nil	Nil	Nil	Nil	Nil
Nil	Nil	Nil	Nil	Nil	Nil
31	33190	1070	24180	9010	291
XIII. <u>Camel Cart Pulling</u>					
15	9300	620	11700	-2400	-160
30	33315	1110	23400	9915	330.5
Nil	Nil	Nil	Nil	Nil	Nil
Nil	Nil	Nil	Nil	Nil	Nil
45	42615	947	35100	7515	780
XIV. <u>Bullocks (Farming)</u>					
15	9160	610	11700	-2540	-169
25	28000	1120	19500	8500	340
Nil	Nil	Nil	Nil	Nil	Nil
Nil	Nil	Nil	Nil	Nil	Nil
40	37160	929	31200	5960	149

Contd....

APPENDIX-TABLE 4-1 (CONTD.)

1.	2.	3.	4.	5.	6.
XV. <u>Rural Sector</u> (1 to 14 activities)					
97	62083	640	75660	-13577	-140
353	417795	1183	275340	142455	662
8	20070	2509	6240	13830	1729
5	15363	3073	3900	11463	2293
463	515311	1113	361140	154171	333
(II). <u>Urban Sector</u>					
I. <u>Tailoring</u>					
1	505	505	780	- 275	-275
1	1008	1008	780	228	228
Nil	Nil	Nil	Nil	Nil	Nil
6	12300	12300	4680	7260	1270
9	22950	2050	7020	15930	1770
1	3010	3010	780	2230	2230
18	39773	2209	14040	25733	1430

Contd....

APPENDIX-TABLE 4-1 (CONT'D.)

1.	2.	3.	4.	5.	6.
II. <u>Vending Cloth</u>					
13	6630	510	10140	-3510	-270
82	82820	1010	63960	18860	230
11	17105	1515	8580	8525	775
15	30750	2050	11700	19050	1270
2	5020	2510	1560	3460	1730
5	15300	3060	3900	11400	2280
128	157625	1231	99840	57785	451
III. <u>Vending Glasswares</u>					
1	513	513	780	- 267	-267
2	2502	1251	1560	942	471
Nil	Nil	Nil	Nil	Nil	Nil
Nil	Nil	Nil	Nil	Nil	Nil
2	5004	2502	1560	3444	1722
Nil	Nil	Nil	Nil	Nil	Nil
5	8019	1604	3900	4119	824

Contd....

APPENDIX-TABLE 4-1 (CONTD.)

1.	2.	3.	4.	5.	6.
<u>IV. Vending Fruits & Vegetables</u>					
1	1000	1000	780	220	220
3	3510	1170	2340	1170	390
Nil	Nil	Nil	Nil	Nil	Nil
2	4510	2255	1560	2950	1475
Nil	Nil	Nil	Nil	Nil	Nil
Nil	Nil	Nil	Nil	Nil	Nil
6	9020	4680	4680	4340	723
<u>V. Miscellaneous Group</u>					
4	2520	630	3120	- 600	-150
11	13332	1212	8580	4752	432
Nil	Nil	Nil	Nil	Nil	Nil
4	8840	2210	3120	5720	1430
11	27566	2506	8500	18986	1726
3	9222	3074	2340	6882	2294
33	61480	1863	25740	35740	1083

Contd....

APPENDIX-TABLE 4-1 (CONTD.)

1.	2.	3.	4.	5.	6.
VI. <u>Urban Sector</u> (1 to 5 Activities)					
20	11168	558	15600	- 4432	222
99	103172	1042	77220	25952	262
11	17105	1555	8580	8525	775
27	56400	2089	21060	35340	1309
24	60540	2522	18720	41820	1742
9	27532	3059	7020	20512	2279
190	275917	1452	148200	127717	672

It relates to all Appendix-Tables 4-1.

Footnote: Consumption Expenditure has been assumed at Rs. 65 per month per beneficiary and it has been deducted from gross income to arrive at the net income position.

Source : Basic data on distribution of beneficiaries and the position of gross income per annum per beneficiary has been compiled from the information provided by the four selected financing institutions.

APPENDIX-TABLE 4-2

POST-DRI LOAN PERIOD LEVEL OF GROSS AND NET INCOME POSITION
(RURAL SECTOR)

Year	Number of beneficiaries	Loan Amount		Gross Income (a)		Servicing Cost (b)		Operating Expenses (c)		Consumption Expenditure (Rs.55 per capita per month)		Total Expenditure		(Amount in Rs.)	
		Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total	Average	Net Income	Average
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
(I) AGRICULTURE															
1978	9	3996	444	5500	611	160	18	900	100	5940	660	7000	778	(-)1500	(-) 167
1979	10	5000	500	20500	2050	200	20	1250	125	6600	660	8050	805	12450	1245
1980	20	10000	500	60800	3040	400	20	2500	125	13200	660	16100	805	44700	2235
1981	2	1000	500	2000	1000	40	20	150	75	1320	660	1510	755	490	245
Total	41	19996	498	88800	2166	800	19	4800	117	27060	660	32660	796	56110	1369

APPENDIX-TABLE 4-2 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<u>(II) HANDLOOM WEAVING</u>															
1978	2	3340	1670	1100	550	134	67	170	85	2040	1020	2344	1172 (-)1244	(-) 622	
1979	21	36183	1723	33600	1600	1447	69	1575	75	21420	1020	24442	1164	9158	436
1980	16	27200	1700	48000	3000	1088	68	2375	148	16320	1020	19783	1236	28217	1764
1981	6	10272	1712	19200	3200	411	68	2130	355	6120	1020	8661	1443	10539	1757
Total	45	76995	1711	101900	2264	3080	68	6250	139	45900	1020	55230	1227	46670	1037
<u>(III) FISHERY</u>															
1978	40	40000	1000	88000	2200	1600	40	3400	85	31200	780	36200	905	51800	1295
1979	5	5000	1000	15500	3100	200	40	475	95	3900	780	4575	915	10925	2185
1980	2	1500	750	3000	1500	60	30	210	105	1560	780	1830	915	1170	585
1981	3	3500	1167	2970	990	140	47	165	55	2340	780	2645	882	325	108
Total	50	50000	1000	109470	2189	2000	40	4250	85	39000	780	45250	905	64220	1284

(Contd.)

APPENDIX-TABLE 4-2 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<u>(IV) DAIRY</u>															
1978	4	4800	1200	4000	1000	192	48	1020	255	2640	660	3852	963	148	37
1979	12	21600	1800	30000	2500	864	72	5100	425	7920	660	13884	1157	16116	1343
1980	4	6000	1500	4400	1100	240	60	1120	280	2640	660	4000	1000	400	100
1981	42	91560	2180	147000	3500	3662	87	14610	348	27720	660	45992	1095	101008	2405
Total	62	123960	1999	185400	2990	4958	80	21850	352	40920	660	67728	1092	117672	1898
<u>(V) SHEEP-REARING</u>															
1978	5	15000	3000	15000	3000	600	120	240	48	3300	660	4140	828	10860	2172
1979	15	49500	3300	30000	2000	1980	132	780	52	9900	660	12660	844	17340	1156
1980	3	4500	1500	2985	995	90	30	66	22	1980	660	2136	712	849	283
1981	2	6000	3000	6000	3000	240	120	110	55	1320	660	1670	835	4330	2165
Total	25	75000	3000	53985	2159	2910	116	1196	48	16500	660	20606	824	33379	1335

APPENDIX-TABLE 4-2 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<u>(VI) BASKET WEAVING</u>															
1978	3	1635	545	6000	2000	65	22	105	35	1980	660	2150	717	3850	1283
1979	6	2670	445	2532	422	107	18	270	45	3960	660	4337	723	(-)1805	(-) 301
1980	4	2000	500	7520	1880	80	20	340	85	2640	660	3060	765	4460	1115
1981	2	1200	600	796	398	48	24	110	55	1320	660	1478	739	(-) 682	(-) 341
Total	15	7505	500	16848	1123	300	20	825	55	9900	660	11025	735	5823	388
<u>(VII) LEATHER WORK</u>															
1978	11	4895	445	10890	990	196	18	495	45	8580	780	9271	843	1619	147
1979	6	3000	500	10800	1800	120	20	288	48	4680	780	5088	848	5712	952
1980	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1981	5	3100	620	10000	2000	124	25	175	35	3900	780	4199	840	5801	1160
Total	22	10995	500	31690	1440	440	20	958	44	17160	780	18558	844	13132	597

APPENDIX-TABLE 4-2 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
(VIII) <u>VENDING CUTLERY</u>															
1978	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1979	6	4050	675	10200	1700	243	40	270	45	4680	780	5193	865	5007	834
1980	4	3040	760	7200	1800	243	61	180	45	3120	780	3543	886	3657	914
1981	2	1910	955	1760	880	76	38	90	45	1560	780	1726	863	34	17
Total	12	9000	750	19160	1597	562	47	540	45	9360	780	10462	872	8698	725
(IX) <u>PAN BIDI SHOP</u>															
1978	6	3960	660	15000	2500	317	53	840	140	5400	900	6557	1093	8443	1407
1979	5	4125	825	10500	2100	330	66	750	150	4500	900	5580	1116	4920	984
1980	1	650	650	1000	1000	52	52	85	85	900	900	1037	1037	(-) 37	(-) 37
1981	3	3300	1100	6560	2220	264	88	240	80	2700	900	3204	1068	3456	1152
Total	15	12035	802	33160	2210	963	64	1915	128	13500	900	16378	1092	16782	1119

APPENDIX-TABLE 4-2 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
(X)	<u>RETAIL TRADE</u>														
1978	5	3000	600	4425	885	180	36	255	51	5100	1020	5525	1107 (-)	1110 (-)	222
1979	23	15525	675	34500	1500	621	27	2185	95	23460	1020	26266	1142	8234	358
1980	5	1275	255	4500	900	153	31	225	45	5100	1020	5478	1096 (-)	978 (-)	196
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	33	19800	600	43425	1316	954	29	2665	81	33660	1020	37283	1130	6146	186
(XI)	<u>PUMPSETS (FARMING)</u>														
1978	3	7500	2500	6000	2000	600	200	135	45	1980	660	2715	905	3285	1095
1979	20	50000	2500	70000	3500	2000	100	1100	55	13200	660	16300	815	53700	2685
1980	3	8100	2700	9000	3000	648	216	165	55	1980	660	2793	931	6207	2069
1981	1	1900	1900	1000	1000	152	152	50	50	660	660	862	862	138	138
Total	27	67500	2500	86000	3185	3400	126	1450	54	17820	660	22670	840	63330	2346

APPENDIX-TABLE 4-2 (CONT'D.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>	<u>(13)</u>	<u>(14)</u>	<u>(15)</u>	<u>(16)</u>
<u>(XII) CYCLE RICKSHAW PULLING</u>															
1978	3	3900	1300	3000	1000	156	52	645	215	3060	1020	3861	1287	(-)	861 (-) 287
1979	10	10000	1000	35000	3500	400	40	1450	145	10200	1020	12050	1205	22950	2295
1980	15	13500	900	45000	3000	540	36	1875	125	15300	1020	17715	1181	27285	1819
1981	3	3600	1200	12000	4000	144	48	660	220	3060	1020	3864	1288	8136	2712
Total	31	31000	1000	95000	3065	1240	40	4630	149	31620	1020	37490	1209	57510	1855
<u>(XIII) CAMEL CART PULLING</u>															
1978	21	63000	3000	65100	3100	2520	120	7155	341	13860	660	23535	1121	41565	1979
1979	18	63000	3500	54000	3000	2520	140	7590	422	11880	660	21990	1222	32010	1778
1980	5	7500	1500	6000	1200	900	180	175	35	3300	660	4375	875	1625	325
1981	1	1500	1500	900	900	60	60	755	755	660	660	1475	1475	(-)	575 (-) 575
Total	45	135000	3000	126000	2800	6000	133	15675	318	29700	660	51375	1142	74625	1658

APPENDIX-TABLE 4-2 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
(XIV) BULLOCKS (FARMING)															
1978	17	18700	1100	49300	2900	748	44	2905	171	11220	660	14873	875	34427	2025
1979	11	14300	1300	36300	3300	572	52	495	45	7260	660	8327	757	27973	2543
1980	9	19800	2200	16200	1800	792	88	675	75	5940	660	7407	823	8793	977
1981	3	7200	2400	2700	900	576	192	285	95	1980	660	2841	947	(-)141	(-)47
Total	40	60000	1500	104500	2612	2688	57	4360	109	26400	660	33428	836	71072	1777
(XV) RURAL SECTOR (1 to 14 ACTIVITIES)															
1978	129	173726	1347	273315	2119	7468	58	18265	141	96300	746	122033	946	151282	1173
1979	168	283953	1690	393432	2342	11604	69	23582	140	133560	795	168746	1004	224686	1337
1980	91	105065	1154	215605	2369	5286	58	9991	110	73980	813	89257	981	126348	1388
1981	75	136042	1814	212986	2840	5937	79	19530	260	54660	729	80127	1068	132859	1771
Total	463	698786	1509	1095338	2366	30295	65	71368	154	353500	774	460163	994	635175	1372

APPENDIX-TABLE 4-2 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<u>(I) TAILORING</u>															
1978	6	5820	970	18608	3100	466	78	4590	765	5400	900	10456	1743	8144	1357
1979	7	5285	755	20300	2900	423	60	1575	225	6300	900	8298	1185	12002	1715
1980	3	2700	900	12000	4000	108	36	525	175	2700	900	3333	1111	8667	2889
1981	2	2400	1200	2000	1000	96	48	290	145	1800	900	2186	1093	(-)186	(-)93
Total	18	16205	900	52900	2939	1093	61	6980	388	16200	900	24273	1349	28627	1590
<u>(II) VENDING CLOTH</u>															
1978	55	55000	1000	143000	2600	2200	40	30575	556	56100	1020	88875	1616	54125	984
1979	45	42750	950	94500	2100	1710	38	38925	865	45900	1020	86535	1923	7965	177
1980	20	12500	625	70000	3500	500	25	15700	785	20400	1020	36600	1830	33400	1670
1981	8	11344	1418	7200	900	454	57	7000	875	8160	1020	15614	1952	(-)8114	(-)1052
Total	128	121594	950	314700	2459	4864	38	92200	720	130560	1020	227624	1778	87076	680

APPENDIX-TABLE 4-2 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
(III)	VENDING GLASSWARES														
1978	3	1650	550	9900	3300	264	88	105	35	225	75	594	198	9306	3102
1979	2	2100	1050	5000	2500	336	168	70	35	150	75	556	278	4444	2222
1980	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	5	3750	750	14900	2900	600	120	175	35	375	75	1150	230	13750	2750
(IV)	VENDING FRUITS & VEGETABLES														
1978	2	910	455	1800	900	36	18	270	135	1320	660	1626	813	174	87
1979	2	1000	500	5200	2600	40	20	310	155	1320	660	1670	835	3530	1765
1980	2	1690	845	6200	3100	68	34	510	255	1320	660	1898	949	4302	2151
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	6	3600	600	13200	2200	144	24	1090	182	3960	660	5194	866	8006	1334

APPENDIX-TABLE 4-2 (CONFD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
(V)	<u>MISCELLANEOUS GROUP</u>														
1978	11	9900	900	39600	3600	396	36	9400	855	8580	780	18376	1671	21224	1929
1979	13	9880	760	39000	3000	395	30	7635	587	10140	780	18170	1398	20830	1602
1980	6	5520	920	10800	1800	221	37	1800	300	4680	780	6701	1117	4099	683
1981	3	7500	2500	3000	1000	300	100	2640	880	2340	780	5280	1760	(-) 2280	(-) 760
Total	33	32800	994	92400	2800	1312	40	21475	651	25740	780	48527	1471	43873	1329
(VI)	<u>URBAN SECTOR (1 TO 5 ACTIVITIES)</u>														
1978	77	73280	952	212900	2765	3362	44	44940	584	71625	930	119927	155	92973	1207
1979	69	61015	884	164000	2377	2904	42	48515	703	63810	925	115229	1671	48771	707
1980	31	22410	723	99000	3193	897	29	18535	598	29100	939	48532	1565	50468	1628
1981	13	21244	1634	12200	938	850	65	9930	764	12300	946	23080	1775	(-) 10880	(-) 837
Total	190	177949	936	488100	2569	8013	42	121920	642	176835	931	306768	1615	181332	954

APPENDIX-TABLE 4-2 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
(VII) AGGREGATE (RURAL AND URBAN SECTORS) (1 TO 19 ACTIVITIES)															
1978	206	247006	1199	486215	2360	10830	52	63205	307	167925	815	241960	1174	244255	1186
1979	237	344968	1455	557432	2352	14508	61	72097	304	197370	833	283975	1198	273457	1154
1980	122	127475	1045	314605	2579	6183	51	28526	234	103080	845	137789	1129	176316	1449
1981	88	157286	1787	225186	2559	6787	77	29460	335	66960	761	103207	1173	121979	1386
Total	653	876735	1343	1583438	2425	38308	59	193288	296	535335	820	766931	1175	816507	1250

(Footnotes for Appendix-Tables 4-2)

- (a) Gross income is the gross monetary value of all earnings generated by the deployment of the loan amount
- (b) Interest at a concessional rate of 4 per cent per annum for the period of loan serviced
- (c) Operational Expenses is inclusive of all the expenses incurred by the beneficiaries.
- (d) Includes expenses incurred on consumption of food by the beneficiaries. The All-India poverty line of Rs. 65 per capita per month at 1977-78 prices for rural areas and Rs. 75 per month for urban areas has been taken as per the Sixth Five Year Plan document, Planning Commission, Government of India. However, observations during the field survey enabled to adjust the consumption expenditure level wherever necessary
- (e) Net income is arrived at after deducting total expenditure from the gross income

BENEFIT/COST RATIO, NET PRESENT WORTH AND INTERNAL RATE OF RETURN
(RURAL SECTOR)

Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Num- ber of Bene- fici- aries	In- vest- ment	Op- er- a- tional Expen- ses	Total Cost	Gross In- come (Bene- fits)	Net Bene- fits (Bene- fits - Total Costs)	Dis- count Fac- tor at 4 per cent per annum	Dis- count Fac- tor at 4 per cent per annum	Present Worth of Costs at 4 per cent per annum	Present Worth of Bene- fits at 4 per cent per annum	Net Pre- sent Worth at 4 per cent per annum	Dis- count Fac- tor at 50 per cent per annum	Net Present Worth at 50 per cent per annum

(I) AGRICULTURE

1978	9	3996	900	4896	5500	(+) 604	0.961	0.961	4705.0	5285.5	(+) 580.4	0.667	(+) 402.8
1979	10	5000	1250	6250	20500	(+) 14250	0.924	0.924	5775.0	18942.0	(+) 13167.0	0.444	(+) 6327.0
1980	20	10000	2500	12500	60800	(+) 48300	0.889	0.889	11112.5	54051.2	(+) 42938.7	0.296	(+) 14296.8
1981	2	1000	150	1150	2000	(+) 850	0.855	0.855	983.2	1710.0	(+) 726.7	0.198	(+) 168.3
Total	41	19996	4800	24796	88800	(+) 64004			22575.7	79988.7	(+) 57412.8		(+) 21194.9

(1) Benefit/Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{79988.7}{22575.7} = \text{BCR} = 3.54$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs
= 79988.7 - 22575.7

NPW = (+) Rs. 57413.0

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-3 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>	<u>(13)</u>
<u>(II) HANDLOOM WEAVING</u>												
1978	2	3340	170	3510	1100 (-)	2410	0.961	3373.1	1057.1 (-)	2316.0	0.667	(-) 1607.4
1979	21	36183	1575	37758	33600 (-)	4158	0.924	34888.4	31046.4 (-)	3841.9	0.444	(-) 1846.1
1980	16	27200	2375	29575	48000 (+)	18425	0.889	26292.1	42672.0 (+)	16379.8	0.296	(+) 5453.8
1981	6	10272	2130	12402	19200 (+)	6798	0.855	10603.7	16416.0 (+)	5812.2	0.198	(+) 1346.0
Total	45	76995	6250	83245	101900 (+)	18655		75157.3	91191.5 (+)	16034.1		(+) 3346.3

(1) Benefit/Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{91191.5}{75157.3} = \text{BCR} = 1.21$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs
 = 91191.5 - 75157.3

NPW = (+) Rs. 16034.2

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-3 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>	<u>(13)</u>
<u>(III) FISHERY</u>												
1978	40	40000	3400	43400	88000	(+)44600	0.961	41707.4	84568.0	(+)42860.6	0.667	(+)29748.2
1979	5	5000	475	5475	15500	(+)10025	0.924	5058.9	14322.0	(+) 9263.1	0.444	(+) 4451.1
1980	2	1500	210	1710	3000	(+) 1290	0.889	1520.2	2667.0	(+) 1146.8	0.296	(+) 381.8
1981	3	3500	165	3665	2970	(-) 695	0.855	3133.5	2539.3	(-) 594.2	0.198	(-) 137.6
Total	50	50000	4250	54250	109470	(+)55220		51420.0	104096.3	(+)52676.3		(+)34443.5

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$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{104096.3}{51420.0} = \text{BCR} = 2.02$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 104096.3 - 51420.0$$

$$\text{NPW} = (+) \text{Rs.}52676.3$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(IV) DAIRY												
1978	4	4800	1020	5820	4000 (-)	1820	0.961	5593.0	3844	(-) 1749.0	0.667	(-) 1213.9
1979	12	21600	5100	26700	30000 (+)	3300	0.924	24670.8	27720	(+) 3049.2	0.444	(+) 1465.2
1980	4	6000	1120	7120	4400 (-)	2720	0.889	6329.6	3911.6	(-) 2418.0	0.296	(-) 805.1
1981	42	91560	14610	106170	147000 (+)	40830	0.855	90775.3	125685.0	(+) 34909.6	0.198	(+) 8084.3
Total	62	123960	21850	145810	185400 (+)	39590		127368.7	161160.6	(+) 33791.8		(+) 7530.5

(1) Benefit/Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{161160.6}{127368.7} = \text{BCR} = 1.26$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

= 161160.6 - 127368.7

NPW = (+) Rs.33791.9

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-3 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>	<u>(13)</u>
<u>(V) SHEEP REARING</u>												
1978	5	15000	240	15240	15000 (-)	240	0.961	14645.6	14415.0	(-) 230.6	0.990 (-)	237.6
1979	15	49500	780	50280	30000 (-)	20280	0.924	46458.7	27720.0	(-) 18738.7	0.980 (-)	19874.4
1980	3	4500	66	4566	2985 (-)	1581	0.889	4059.1	2653.6	(-) 1405.5	0.970 (-)	1533.5
1981	2	6000	110	6110	6000 (-)	110	0.855	5224.0	5130.0	(-) 94.0	0.960 (-)	105.6
Total	25	75000	1196	76196	53985 (-)	22211		70387.4	49918.6	(-) 20468.8		(-) 21751.1

(1) Benefit/Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{49918.6}{70387.4} = \text{BCR} = 0.70$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

= 49918.6 - 70387.4

NPW = (-) Rs. 20468.8

Foot Note : (1) Internal Rate of Return has not been calculated due to less than unity BCR and negative NPW.

(11) In view of the discontinuation of activity by some beneficiaries prior to the terminal period of the loan affected the income stream and therefore the BCR has been less than unity. According to field survey, the beneficiaries sold off their sheep due to personal difficulties.

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(VI) BASKET WEAVING												
1978	3	1635	105	1740	6000	(+)4260	0.961	1672.1	5766.0	(+)4093.8	0.667	(+)2841.4
1979	6	2670	270	2940	2532	(-) 408	0.924	2716.5	2339.5	(-) 376.9	0.444	(-) 181.1
1980	4	2000	340	2340	7520	(+)5180	0.889	2080.2	6685.2	(+)4605.0	0.296	(+)1533.2
1981	2	1200	110	1310	796	(-) 514	0.855	1120.0	680.5	(-) 439.4	0.198	(-) 101.7
Total	15	7505	825	8330	16848	(+)8518		7588.8	15471.2	(+)7882.5		(+)4091.8

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{15471.2}{7588.8} = \text{BCR} = 2.03$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 15471.2 - 7588.8$$

$$\text{NPW} = (+) \text{Rs. } 7882.4$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>	<u>(13)</u>
(VII) <u>LEATHER WORK</u>												
1978	11	4895	495	5390	10890 (+)	5500	0.961	5179.7	10465.2 (+)	5285.5	0.667	(+)3668.5
1979	6	3000	288	3288	10800 (+)	7512	0.924	3038.1	9979.2 (+)	6941.0	0.444	(+)3335.3
1980	N11	N11	N11	N11	N11	N11	N11	N11	N11	N11	N11	N11
1981	5	3100	175	3275	10000 (+)	6725	0.855	2800.1	8550	(+) 5749.8	0.198	(+)1331.5
Total	22	10995	958	11953	31690 (+)	19737		11017.9	28994.4	(+)17976.3		(+)8335.3

(1) Benefit/Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{28994.4}{11017.9} = \text{BCR} = 2.63$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

= 28994.4 - 11017.9

NPW = (+) Rs.17976.5

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-3 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>	<u>(13)</u>
<u>(VIII) VENDING CUTLERY</u>												
1978	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1979	6	4050	270	4320	10200	(+)5880	0.924	3991.6	9424.8	(+)5433.1	0.444	(+)2610.7
1980	4	3040	180	3220	7200	(+)3980	0.889	2862.5	6400.8	(+)3538.2	0.296	(+)1178.0
1981	2	1910	90	2000	1760	(-) 240	0.855	1710.0	1504.8	(-) 205.2	0.198	(-) 47.5
Total	12	9000	540	9540	19160	(+)9620	8564.1	17330.4	(+)8766.1	(+)3741.2		

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{17330.4}{8564.1} = \text{BCR} = 2.02$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 17330.4 - 8564.1$$

$$\text{NPW} = (+) \text{Rs.}8766.3$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(IX) PAN BIDI SHOP												
1978	6	3960	840	4800	15000	(+) 10200	0.961	4612.8	14415.0	(+) 9802.2	0.667	(+) 6803.4
1979	5	4125	750	4875	10500	(+) 5625	0.924	4504.5	9702.0	(+) 5197.5	0.444	(+) 2497.5
1980	1	650	85	735	1000	(+) 265	0.889	653.4	889.0	(+) 235.5	0.296	(+) 78.4
1981	3	3300	240	3540	6660	(+) 3120	0.855	3026.7	5694.3	(+) 2667.6	0.198	(+) 617.7
Total	15	12035	1915	13950	33160	(+) 19210		12797.4	30700.3	(+) 17902.8		(+) 9997.0

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{30700.3}{12797.4} = \text{BCR} = 2.39$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 30700.3 - 12797.4$$

$$\text{NPW} = (+) \text{Rs. } 17902.9$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONT'D.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(X) RETAIL TRADE												
1978	5	-3000	255	3255	4425 (+)	1170	0.961	3128.0	4252.4 (+)	1124.4	0.667 (+)	780.3
1979	23	15525	2189	17714	34500 (+)	16786	0.924	16367.7	31878.0 (+)	15510.2	0.444 (+)	7452.9
1980	5	1275	225	1500	4500 (+)	3000	0.889	1333.5	4000.5 (+)	2667.0	0.296 (+)	888.0
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	33	19800	2669	22469	43425 (+)	20956		20828.5	40130.9 (+)	19301.6		(+)9121.2

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{40130.9}{20828.5} = \text{BCR} = 1.92$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 40130.9 - 20828.5$$

$$\text{NPW} = (+) \text{Rs.}19302.4$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(XI) PUMPSETS (FARMING)												
1978	3	7500	135	7635	6000 (-)	1635	0.961	7337.2	5766.0 (-)	1571.2	0.667	(-) 1090.5
1979	20	50000	1100	51100	70000 (+)	18900	0.924	47216.4	64680.0 (+)	17463.6	0.444	(+) 8391.6
1980	3	8100	165	8265	9000 (+)	735	0.889	7347.5	8001.0 (+)	653.4	0.296	(+) 217.5
1981	1	1900	50	1950	1000 (-)	950	0.855	1667.2	855.0 (-)	812.2	0.198	(-) 188.1
Total	27	67500	1450	68950	86000 (+)	17050		63568.3	79302.0 (+)	15733.6		(+) 7330.5

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{79302.0}{63568.3} = \text{BCR} = 1.24$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 79302.0 - 63568.3$$

$$\text{NPW} = (+) \text{Rs. } 15733.7$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>	<u>(13)</u>
<u>(XII) CYCLE RICKSHAW PULLING</u>												
1978	3	3900	645	4545	3000	(-)	1545	0.961	4367.7	2883.0	(-)	1484.7 0.667 (-) 1030.5
1979	10	10000	1450	11450	35000	(+)	23550	0.924	10579.8	32340.0	(+)	21760.2 0.444 (+) 10456.2
1980	15	13500	1875	15375	45000	(+)	29625	0.889	13668.3	40005.0	(+)	26336.6 0.296 (+) 8769.0
1981	3	3600	660	4260	12000	(+)	7740	0.855	3642.3	10260.0	(+)	6617.7 0.198 (+) 1532.5
Total	31	31000	4630	35630	95000	(+)	59370		32258.1	85488.0	(+)	53229.8 (+) 19727.2

(1) Benefit/Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{85488.0}{32258.1} = \text{BCR} = 2.65$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

= 85488.0 - 32258.1

NPW = (+) Rs.53229.9

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-3 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>	<u>(13)</u>
<u>(XIII) CAMEL CART PULLING</u>												
1978	21	63000	7155	70155	65100 (-)	5055	0.961	67418.9	62561.1 (-)	4857.8	0.990 (-)	5004.4
1979	18	63000	7590	70590	54000 (-)	16590	0.924	65225.1	49896.0 (-)	15329.1	0.980 (-)	16258.2
1980	5	7500	175	7675	6000 (-)	1675	0.889	6823.0	5334.0 (-)	1489.0	0.970 (-)	1624.7
1981	1	1500	55	55	900 (-)	655	0.855	1329.5	769.5 (-)	560.0	0.960 (-)	628.8
Total	45	13500	14975	149975	126000 (-)	13975		140796.5	118560.6 (-)	22235.9		(-)23516.1

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{118560.6}{140796.5} = \text{BCR} = 0.84$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 118560.6 - 140796.5$$

$$\text{NPW} = (-) \text{Rs.} 22235.9$$

Footnote : (i) The Internal Rate of Return has not been calculated due to less than unity BCR and negative NPW

(ii) As per the survey it has been observed that the deaths of the animals and also the death in family affected the income stream which affected the BCR and NPW.

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(XIV) BULLOCKS (FARMING)												
1978	17	18700	2905	21605	49300	(+)27695	0.961	20762.4	47377.3	(+)26614.8	0.667	(+)18472.5
1979	11	14300	495	14795	36300	(+)21505	0.924	13670.5	33541.2	(+)19870.6	0.444	(+) 9548.2
1980	9	19800	675	20475	16200	(-) 4275	0.889	18202.2	14401.8	(-) 3800.4	0.296	(-) 1265.4
1981	3	7200	285	7485	2700	(-) 4785	0.855	6399.6	2308.5	(-) 4091.1	0.198	(-) 947.4
Total	40	60000	4360	64360	104500	(+)40140		59034.7	97628.8	(+)38593.9		(+)25807.9

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{97628.8}{59034.7} = \text{BCR} = 1.65$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs} \\ = 97628.8 - 59034.7$$

$$\text{NPW} = (+) \text{Rs.} 38594.1$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(XV) RURAL SECTOR (1 TO 14 ACTIVITIES)												
1978	129	173726	18265	191991	273315	(+)	81324	0.961	184503.35	262655.71	(+)	78152.36 0.667 (+) 54243.10
1979	168	283953	23582	307535	393432	(+)	85897	0.924	284162.34	363531.16	(+)	79368.82 0.444 (+) 38138.26
1980	91	105065	9991	115056	215605	(+)	100549	0.889	102284.78	191672.84	(+)	89388.06 0.296 (+) 29762.50
1981	75	136042	19530	155572	212986	(+)	57414	0.855	133014.06	182103.03	(+)	49088.97 0.198 (+) 11367.97
Total	463	698786	71368	770154	1095338	(+)	325184		703964.53	999962.74	(+)	295998.21 (+) 133511.83

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{999962.74}{703964.53} = \text{BCR} = 1.42$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs} \\ = 999962.74 - 703964.53$$

$$\text{NPW} = (+) \text{ Rs. } 295998.21$$

$$(3) \text{ Internal Rate of Return is over 50 per cent}$$

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(I) TAILORING												
1978	6	5820	4590	10410	18600 (+)	8190	0.961	10004.0	17874.6 (+)	7870.5	0.667 (+)	5462.7
1979	7	5285	1575	6860	20300 (+)	13440	0.924	6338.6	18757.2 (+)	12418.5	0.444 (+)	5967.3
1980	3	2700	525	3225	12000 (+)	8775	0.889	2867.0	10668.0 (+)	7800.9	0.296 (+)	2597.4
1981	2	2400	290	2690	2000 (-)	690	0.855	2299.9	1710.0 (-)	589.9	0.198 (-)	136.6
Total 18		16205	6980	23185	52900 (+)	29715		21509.5	49009.8 (+)	27500.0		(+)13890.8

(1) Benefit/Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{49009.8}{21509.5} = \text{BCR} = 2.27$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

$= 49009.8 - 21509.5$

NPW = (+) Rs.27500.3

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(II) VENDING CLOTH												
1978	55	55000	30575	85575	143000	(+) 57425	0.961	82237.5	137423.0	(+) 55185.4	0.667	(+) 38302.4
1979	45	42750	38925	81675	94500	(+) 12825	0.924	75467.7	87318.0	(+) 11850.3	0.444	(+) 5694.3
1980	20	12500	15700	28200	70000	(+) 41800	0.889	25069.8	62230.0	(+) 37160.2	0.296	(+) 12372.8
1981	8	11344	7000	18344	7200	(-) 11144	0.855	15684.1	6156.0	(-) 9528.1	0.198	(+) 2206.5
Total 128		121594	92200	213794	314700	(+) 100906		198459.1	293127.0	(+) 94667.8		(+) 54163.0

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{293127.0}{124445.1} = \text{BCR} = 2.35$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs} = 293127.0 - 198459.1$$

$$\text{NPW} = (+) \text{Rs. } 94667.9$$

$$(3) \text{ Internal Rate of Return is over 50 per cent}$$

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(III) VENDING GLASSWARES												
1978	3	1650	105	1755	9900 (+)	8145	0.961	1686.5	9513.9	(+) 7827.3	0.667	(+) 5432.7
1979	2	2100	70	2170	5000 (+)	2830	0.924	2005.0	4620.0	(+) 2614.9	0.444	(+) 1256.5
1980	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	5	3750	175	3925	14900 (+)	10975		3691.5	14133.9	(+) 10442.2		(+) 6689.2

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{14133.9}{3691.5} = \text{BCR} = 3.82$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs} \\ = 14133.9 - 3691.5$$

$$\text{NPW} = (+) \text{Rs. } 10442.4$$

$$(3) \text{ Internal Rate of Return is over 50 per cent}$$

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(IV) VENDING FRUITS & VEGETABLES												
1978	2	910	270	1180	1800	(+)	620	0.961	1133.9	1729.8	(+)	595.8 0.667 (+) 413.5
1979	2	1000	310	1310	5210	(+)	3890	0.924	1210.4	4804.8	(+)	3594.3 0.444 (+) 1727.1
1980	2	1690	510	2200	6200	(+)	4000	0.889	1955.8	5511.8	(+)	3556.0 0.296 (+) 1184.0
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	6	3600	1090	4690	13200	(+)	8510		4300.1	12046.4	(+)	7746.1 (+) 3324.6

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{12046.4}{4300.1} = \text{BCR} = 2.80$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs} \\ = 12046.4 - 4300.1$$

$$\text{NPW} = (+) \text{ Rs. } 7746.3$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(V) MISCELLANEOUS GROUP												
1978	11	9900	9400	19300	39600	(+)20300	0.961	18547.3	38055.6	(+)19508.3	0.667	(+)13540.1
1979	13	9880	7635	17515	39000	(+)21485	0.924	16183.8	36036.0	(+)19852.1	0.444	(+) 9539.3
1980	6	5520	1800	7320	10800	(+) 3480	0.889	6507.4	9601.2	(+) 3093.7	0.296	(+) 1030.0
1981	3	7500	2640	10190	3000	(-) 7190	0.855	8712.4	2565.0	(-) 6147.4	0.198	(-) 1409.2
Total	33	32800	21525	54325	92400	(+)38075		49950.9	86257.8	(+)36306.7		(+)22700.2

$$(1) \text{ Benefit/Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{86257.8}{49950.9} = \text{BCR} = 1.72$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs} \\ = 86257.8 - 49950.9$$

$$\text{NPW} = (+) \text{Rs.} 36306.9$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(VI) URBAN SECTOR (1 TO 5 ACTIVITIES)												
1978	77	73280	44940	118220	212900	(+)	94680	0.961	113609.4	204596.9	(+)	90987.48 0.667 (+) 63151.56
1979	69	61015	48515	109530	164000	(+)	54470	0.924	101205.72	151536.0	(+)	50330.28 0.444 (+) 24184.68
1980	31	22410	18535	40945	99000	(+)	58055	0.889	36400.10	88011.0	(+)	51610.89 0.296 (+) 17184.28
1981	13	21244	9930	31174	12200	(-)	18974	0.855	26653.77	10431.0	(-)	16222.77 0.198 (-) 3756.85
Total	190	177949	121920	299869	488100	(+)	188231		277868.99	454574.9	(+)	176705.88 (+) 100763.67

(1) Benefit/Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{454574.9}{277868.99} = \text{BCR} = 1.63$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs
 = 454574.9 - 277868.99

NPW = (+) Rs. 176705.91

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-3 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(VII) AGGREGATE (RURAL & URBAN - 1 TO 10 ACTIVITIES)												
1978	206	247006	63205	310211	486215	(+)176004	0.961	298112.77	467252.61	(+)169139.84	0.667	(+)117394.66
1979	237	344968	72097	417065	557432	(+)140367	0.924	385368.06	515067.16	(+)129699.1	0.444	(+) 62322.94
1980	122	127475	28526	156001	314605	(+)158604	0.889	138684.88	279683.84	(+)140998.95	0.296	(+) 46946.78
1981	88	157286	29460	186746	225186	(+) 38440	0.855	159667.83	192534.03	(+) 32866.2	0.198	(+) 7611.12
Total	653	876735	193288	1070023	1583438	(+)513415		981833.54	1454537.6	(+)472704.09		(+)234275.5

(1) Benefit/Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{1454537.6}{981833.54} = \text{BCR} = 1.48$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

= 1454537.6 - 981833.84

NPW = (+) Rs.472703.8

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-4

SENSITIVITY TEST

(Amount in Rs.)											
Year	Total Cost (Ori-ginal)	Total Cost (20 per cent In-crease)ginal)	Gross Income (Bena-fits - Ori-ginal)	Gross Income (Bena-fits - (10 per cent De-crease)	Net Bene-fits (Bene-fits -Total Cost)	Dis-count Fac-tor at 4 per cent per annum	Present worth of costs at 4 per cent per annum	Present worth of Bene-fits at 4 per cent per annum	Net Present Worth at 4 per cent per annum	Dis-count Fac-tor at 50 per cent per annum	Net Present Worth at 50 per cent per annum
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(I) Agriculture											
1978	4896	5875	5500	4950	(-) 925	0.961	5645.8	4756.9	(-) 888.9	0.667	(-) 616.9
1979	6250	7500	20500	18450	(+) 10950	0.924	6930.0	17047.8	(+) 10117.8	0.444	(+) 4861.8
1980	12500	15000	60800	54720	(+) 39720	0.889	13335.0	48646.0	(+) 35311.0	0.296	(+) 11757.1
1981	1150	1380	2000	1800	(+) 420	0.855	1179.9	1539.0	(+) 359.1	0.198	(+) 83.1
Total	24796	29755	88800	79920	(+) 50395		27090.7	71989.7	(+) 44899.0		(+) 16702.0

(1) Benefit Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{71989.7}{27090.7} = \text{BCR} = 2.65$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs
= 71989.7 - 27090.7

= (+) Rs. 44899.0

(3) Internal Rate of Return is over 50 per cent - IRR = 50 per cent

APPENDIX - TABLE 4-4 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>
<u>(II) Handloom Weaving</u>									
1978	3510	4212	1100	990	(-) 3222	0.961	4047.7	951.3	(-) 3096.3
1979	37758	45309	33600	30240	(-) 15069	0.924	41865.5	27941.7	(-) 13923.7
1980	29575	35490	48000	43200	(+) 7710	0.889	31550.6	38404.8	(+) 6854.1
1981	12402	14882	19200	17280	(+) 2398	0.855	12724.1	14774.4	(+) 2050.2
Total	83245	99893	101900	91710	(-) 8183		90187.9	82072.2	(-) 8115.7

(1) Benefit Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{82072.2}{90187.9} = \text{BCR} = 0.91$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs
= 82072.2 - 90187.9

NPW = (-) Rs. 8115.7

Foot note : Since BCR has been less than unity and NPW has been negative, IRR has not been calculated.

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(III) Fishery											
1978	43400	52080	88000	79200	(+)27120	0.961	50048.8	76111.2	(+)26062.3	0.667	(+)18089.0
1979	5475	6570	15500	13950	(+) 7380	0.924	6070.6	12889.8	(+) 6819.1	0.444	(+) 3276.7
1980	1710	2052	3000	2700	(+) 648	0.889	1824.2	2400.3	(+) 576.0	0.296	(+) 191.8
1981	3665	4398	2970	2673	(-) 1725	0.855	3760.2	2285.4	(-) 1474.8	0.198	(-) 341.5
Total	54250	65100	109470	98523	(+)33423		61703.8	93686.7	(+)31982.6		(+)21216.0

(1) Benefit Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{93686.7}{61703.8} = \text{BCR} = 1.51$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

= 93686.7 - 61703.8

NPW = (+) Rs.31982.9

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(IV) Dairy									
1978	5820	6984	4000	3600	(-)3384	0.961	6711.6	3459.6	(-)3252.0
1979	26700	32040	30000	27000	(-)5040	0.924	29604.9	24948.0	(-)4656.9
1980	7120	8544	4400	3960	(-)4584	0.889	7595.6	3520.4	(-)4075.1
1981	106170	127404	147000	132300	(+)4896	0.855	108930.4	113116.5	(+)4186.0
Total	145810	174972	185400	166860	(-)8112		152842.5	145044.5	(-)7798.0

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{145044.5}{152842.5} = \text{BCR} = 0.94$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 145044.5 - 152842.5$$

$$\text{NPW} = (-) \text{Rs. } 7798.0$$

Foot note : Since the BCR has been less than unity and the NPW has been negative, IRR has not been calculated.

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(V) <u>Basket Weaving</u>											
1978	1740	2088	6000	5400	(+)3312	0.961	2006.5	5189.4	(+)3182.8	0.667	(+)2209.1
1979	2940	3528	2532	2279	(-)1249	0.924	3259.8	2105.7	(-)1154.0	0.444	(-) 554.5
1980	2340	2808	7520	6768	(+)3960	0.889	2496.3	6016.7	(+)3520.4	0.296	(+)1172.1
1981	1310	1572	796	717	(-) 855	0.855	1344.0	613.0	(-) 731.0	0.198	(-) 169.2
Total	8330	9996	16848	15164	(+)5168		9106.6	13924.8	(+)4818.2		(+)2657.5

(1) Benefit Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{13924.8}{9106.6} = \text{BCR} = 1.52$

(2) Net Present Worth = Present Worth Benefits - Present Worth of Costs
 = 13924.8 - 9106.6
 NPW = (+) Rs.4818.2

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(VI) <u>Leather Work</u>											
1978	5390	6468	10890	9801 (+)	3333	0.961	6215.7	9418.7 (+)	3203.0	0.667	(+)2223.1
1979	3288	3945	10800	9720 (+)	5775	0.924	3645.1	8981.2 (+)	5336.1	0.444	(+)2564.1
1980	Nil	Nil	Nil	Nil	Nil	0.889	Nil	Nil	Nil	0.296	Nil
1981	3275	3930	10000	9000 (+)	5070	0.855	3360.1	7695.0 (+)	4334.8	0.198	(+)1003.8
Total	11953	14343	31690	28521 (+)	14178		13220.9	26094.9 (+)	12873.9		(+)5791.0

(1) Benefit Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{26094.9}{13220.9} = \text{BCR} = 1.97$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

= 26094.9 - 13220.9

NPW = (+) Rs.12874

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent.

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(VII) Vending Cutlery											
1978	N11	N11	N11	N11	N11	0.961	N11	N11	N11	N11	N11
1979	4320	5184	10200	9180	(+)3996	0.924	4790.0	8482.3	(+)3692.3	0.444	(+)1774.2
1980	3220	3864	7200	6480	(+)2616	0.889	3435.0	5760.7	(+)2325.6	0.296	(+) 688.3
1981	2000	2400	1760	1584	(-) 816	0.855	2052.0	1354.3	(-)1157.9	0.198	(-) 229.2
Total	9540	11448	19160	17244	(+)5796		10277.0	15597.3	(+)4860		(+)2233.3

(1) Benefit Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{15597.3}{10277.0} = \text{BCR} = 1.52$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs
 = 15597.3 - 10277.0

NPW = (+) Rs.5320.3

(3) Internal Rate of Return is over 50 per cent.

IRR = 50 per cent

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(VIII) Pan Bidi Shop											
1978	4800	5760	15000	13500	(+) 7740	0.961	5535.3	12973.5	(+) 7438.1	0.667	(+) 5162.5
1979	4875	5850	10500	9450	(+) 3600	0.924	5405.4	8731.8	(+) 3326.4	0.444	(+) 1598.4
1980	735	882	1000	900	(+) 18	0.889	784.0	800.1	(+) 16.0	0.296	(+) 5.3
1981	3540	4248	6660	5994	(+) 1746	0.855	3632.0	5124.8	(+) 1492.8	0.198	(+) 345.7
Total	13950	16740	33160	29844	(+) 13104		15356.7	27630.2	(+) 12273.3		(+) 7111.9

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{27630.2}{15356.7} = \text{BCR} = 1.79$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 27630.2 - 15356.7$$

$$\text{NPW} = (+) \text{Rs. } 12273.5$$

(3) Internal Rate of Return is over 50 per cent.

$$\text{IRR} = 50 \text{ per cent.}$$

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(IX) Retail Trade											
1978	3255	3906	4425	3983	(+)	77	0.961	3753.6	3827.6	(+)	73.9 0.667 (+) 51.3
1979	17714	21256	34500	31050	(+)	9794	0.924	19640.5	28690.2	(+)	9049.6 0.444 (+) 4348.5
1980	1500	1800	4500	4050	(+)	2250	0.889	1600.2	3600.4	(+)	2000.2 0.296 (+) 666.0
1981	Nil	Nil	Nil	Nil	Nil	Nil	0.855	Nil	Nil	Nil	0.198 Nil
Total	22469	26962	43425	39083	(+)	12121		24994.3	36118.2	(+)	11123.7 (+) 5065.8

(1) Benefit Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{36118.2}{24994.3} = \text{BCR} = 1.44$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

= 36118.2 - 24994.3

NPW = (+) Rs. 11123.9

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent.

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(X) Pumpsets (Farming)									
1978	7635	9162	6000	5400	(-) 3762	0.961	8804.6	5189.4	(-) 3615.2
1979	51100	61320	70000	63000	(+) 1680	0.924	56659.6	58212.0	(+) 1552.3
1980	8265	9919	9000	8100	(-) 1818	0.889	8817.1	7200.9	(-) 1616.2
1981	1950	2340	1000	900	(-) 1440	0.855	2000.7	769.5	(-) 1231.2
Total	68950	82740	86000	77400	(-) 5340		76282.0	71371.8	(-) 4910.3

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{71371.8}{76282.0} = \text{BCR} = 0.93$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 71371.8 - 76282.0$$

$$\text{NPW} = (-) \text{Rs. } 4910.2$$

Foot note : Since BCR has been less than unity and NPW has been negative, IRR has not been calculated.

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(XI) Cycle Rickshaw Pulling											
1978	4545	5454	3000	2700	(-) 2754	0.961	5241.2	2594.7	(-) 2646.5	0.667	(-) 1836.9
1979	11450	13740	35000	31500	(+) 17760	0.924	12695.7	29106.0	(+) 16410.2	0.444	(+) 7885.4
1980	15375	18450	45000	40500	(+) 22050	0.889	16402.0	36004.5	(+) 19602.4	0.296	(+) 6526.8
1981	4260	5112	12000	10800	(+) 5688	0.855	4370.7	9234.0	(+) 4863.2	0.198	(+) 1126.2
Total	35630	42756	95000	85500	(+) 42744		38709.6	76939.2	(+) 38229.3		(+) 13701.5

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{76939.2}{38709.6} = \text{BCR} = 1.98$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 76939.2 - 38709.6$$

$$\text{NPW} = (+) \text{Rs. } 38229.6$$

$$(3) \text{ Internal Rate of Return is over 50 per cent}$$

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(XII) Bullocks (Farming)											
1978	21605	25926	49300	44370	(+)18444	0.961	24914.8	42639.5	(+)17724.6	0.667	(+)12302.1
1979	14795	17754	36300	32670	(+)14916	0.924	16404.6	30187.0	(+)13782.3	0.444	(+) 6622.7
1980	20475	24570	16200	14580	(-) 9990	0.889	21842.7	12961.6	(-) 8881.1	0.296	(-) 2957.0
1981	7485	8982	2700	2430	(-) 6552	0.855	7679.6	2077.6	(-) 5601.9	0.196	(-) 1297.2
Total	64360	69952	104500	94050	(+)16818		70841.7	87865.7	(+)17023.9		(+)14671.6

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{87865.7}{70841.7} = \text{BCR} = 1.24$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 87865.7 - 70841.7$$

$$\text{NPW} = (+) \text{Rs.}17024.0$$

$$(3) \text{ Internal Rate of Return is over 50 per cent}$$

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(XIII) Rural Sector * (1 to 12 activities)											
1978	191991	230389	273315	245984	(+)15595	0.961	221403.8	236390.6	(+)14986.7	0.667	(+)10401.8
1979	307535	369042	393432	354089	(-)14953	0.924	340994.8	327178.2	(-)13816.5	0.444	(-) 6639.1
1980	115056	138067	215605	194045	(+)55978	0.889	122741.5	172506.0	(+)49764.4	0.296	(+)16569.4
1981	155572	186686	212986	191688	(+) 5002	0.855	159616.5	163893.2	(+) 4276.7	0.198	(+) 990.3
Total	770154	924184	1095338	985806	(+)61622		844756.6	899968.0	(+)55211.3		(+)21322.4

(1) Benefit Cost Ratio = $\frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{899968.0}{844756.6} = \text{BCR} = 1.06$

(2) Net Present Worth = Present Worth of Benefits - Present Worth of Costs

= 899968.0 - 844756.6

NPW = (+) Rs.55211.4

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

* Two activities omitted since BCR has been less than unity

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(I) Tailoring											
1978	10410	12492	18600	16740	(+)	4248	0.961	12004.8	16087.1	(+)	4082.3 0.667 (+)2833.4
1979	6860	8232	20300	18270	(+)	10038	0.924	7606.3	16881.4	(+)	9275.1 0.444 (+)4456.8
1980	3225	3870	12000	10800	(+)	6930	0.889	3440.4	9601.2	(+)	6160.7 0.296 (+)2051.2
1981	2690	3228	2000	1800	(-)	1428	0.855	2759.9	1539.0	(-)	1220.9 0.198 (-) 282.7
Total	23185	27822	52900	47610	(+)	19788		25811.4	44108.7	(+)	18297.2 (+)9058.7

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{44108.7}{25811.4} = \text{BCR} = 1.70$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 44108.7 - 25811.4$$

$$\text{NPW} = (+) \text{Rs. } 18297.3$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent.}$$

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(II) <u>Vending Cloth</u>											
1978	85575	102690	143000	128700	(+)26010	0.961	98685.0	123680.7	(+)24995.6	0.667	(+)17348.6
1979	81675	98010	94500	85050	(-)12960	0.924	90561.2	78586.2	(-)11975.0	0.444	(-) 5754.2
1980	28200	33840	70000	63000	(+)29160	0.889	30083.7	56007.0	(+)25923.2	0.296	(+) 8631.3
1981	18344	22012	7200	6480	(-)15532	0.855	18820.2	5540.4	(-)13279.8	0.198	(-) 3075.3
Total	213794	256552	314700	283230	(+)26678		238150.1	263814.3	(+)25664.0	-	(+)17150.4

$$(1) \text{ Benefits Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{263814.3}{238150.1} = \text{BCR} = 1.10$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 263814.3 - 238150.1$$

$$\text{NPW} = (+) \text{Rs.} 25664.2$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(III) <u>Vending Glasswares</u>											
1978	1755	2106	9900	8910	(+)6804	0.961	2023.8	8562.5	(+)6538.6	0.667	(+)4538.2
1979	2170	2604	5000	4500	(+)1896	0.924	2406.0	4158.0	(+)1751.9	0.444	(+) 841.8
1980	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1981	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	3925	4710	14900	13410	(+)8700		4429.8	12720.5	(+)8290.5		(+)5380.0

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{12720.5}{4429.8} = \text{BCR} = 2.87$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs} \\ = 12720.5 - 4429.8$$

$$\text{NPW} = (+) \text{Rs.}8290.7$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-4 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>
(IV) Vending Fruits & Vegetables											
1978	1180	1416	1800	1620	(+) 204	0.961	1360.7	1556.8	(+) 196.0	0.667	(+) 136.0
1979	1310	1572	5200	4680	(+) 3108	0.924	1452.5	4324.3	(+) 2871.7	0.444	(+) 1379.9
1980	2200	2640	6200	5580	(+) 2940	0.889	2346.9	4960.6	(+) 2613.6	0.296	(+) 870.2
1981	Nil	Nil	Nil	Nil	Nil	0.855	Nil	Nil	Nil	Nil	Nil
Total	4690	5628	13200	11880	(+) 6252		5160.1	10841.7	(+) 5681.3		(+) 2386.1

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{10841.7}{5160.1} = \text{BCR} = 2.10$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 10841.7 - 5160.1$$

$$\text{NPW} = (+) \text{Rs. } 5681.6$$

$$(3) \text{ Internal Rate of Return is over 50 per cent}$$

$$\text{IRR} = 50 \text{ per cent}$$

APPENDIX - TABLE 4-4 (CONTD.)

<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>	<u>(7)</u>	<u>(8)</u>	<u>(9)</u>	<u>(10)</u>	<u>(11)</u>	<u>(12)</u>
<u>(V) Miscellaneous Group</u>											
1978	19300	23160	39600	35640	(+)12480	0.961	22256.7	34250.0	(+)11993.2	0.667	(+) 8324.1
1979	17515	21018	39000	35100	(+)14082	0.924	19420.6	32432.4	(+)13011.7	0.444	(+) 6252.4
1980	7320	8784	10800	9720	(+) 936	0.889	7808.9	8641.0	(+) 832.1	0.296	(+) 277.0
1981	10190	12228	3000	2700	(-) 9528	0.855	10454.9	2308.5	(-) 8146.4	0.198	(-) 1886.5
Total	54325	65190	92400	83160	(+)17970		59941.1	77631.9	(+)17690.6		(+)12967.0

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{77631.9}{59941.1} = \text{BCR} = 1.29$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 77631.9 - 59941.1$$

$$\text{NPW} = (+) \text{Rs.}17690.8$$

(3) Internal Rate of Return is over 50 per cent

IRR = 50 per cent

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(v) Urban Sector (1 to 5 activities)											
1978	118220	141864	212900	191610	(+)49746	0.961	136331.3	184137.2	(+)47805.9	0.667	(+)33180.5
1979	109530	131436	164000	147600	(+)16164	0.924	121446.8	136382.4	(+)14935.5	0.444	(+) 7176.8
1980	40945	49134	99000	89100	(+)39966	0.889	43680.1	79209.9	(+)35529.7	0.296	(+)11829.9
1981	31174	37408	12200	10980	(-)26428	0.855	31983.8	9387.9	(-)22595.9	0.198	(-) 5232.7
Total	299869	359842	488100	439290	(+)79448		333442.0	409117.4	(+)75675.2		(+)46954.5

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{409117.4}{333442.0} = \text{BCR} = 1.22$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 409117.4 - 333442.0$$

$$\text{NPW} = (+) \text{Rs. } 75675.4$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent.}$$

APPENDIX - TABLE 4-4 (CONTD.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(VI) Aggregate (Rural and Urban Sectors)											
978	310211	372253	486215	437594	(+) 65341	0.961	357735.1	420527.8	(+) 62792.7	0.667	(+) 43582.4
979	417065	500478	557432	501689	(+) 1211	0.924	462441.6	463560.6	(+) 1118.9	0.444	(+) 537.6
980	156001	187201	314605	283145	(+) 95944	0.889	166421.6	251715.9	(+) 85294.2	0.296	(+) 28399.4
981	186746	224095	225186	202668	(-) 21427	0.855	191601.2	173281.1	(-) 18320.0	0.198	(-) 4242.5
Total	1070023	1284027	1583438	1425096	(+) 141069		1178199.5	1309085.4	(+) 130885.8		(+) 68276.9

$$(1) \text{ Benefit Cost Ratio} = \frac{\text{Present Worth of Benefits}}{\text{Present Worth of Costs}} = \frac{1309085.4}{1178199.5} = \text{BCR} = 1.11$$

$$(2) \text{ Net Present Worth} = \text{Present Worth of Benefits} - \text{Present Worth of Costs}$$

$$= 1309085.4 - 1178199.5$$

$$\text{NPW} = (+) \text{Rs. } 130885.9$$

(3) Internal Rate of Return is over 50 per cent

$$\text{IRR} = 50 \text{ per cent}$$