

COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND
SCHEDULED TRIBES

(2003-2004)

(THIRTEENTH LOK SABHA)

TWENTY FIFTH REPORT

ON

MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT AND
MINISTRY OF TRIBAL AFFAIRS

“Working of National Scheduled Castes and Scheduled Tribes Finance
and Development Corporation (NSFDC).”

Presented to Lok Sabha on 9.5.2003

Laid in Rajya Sabha on 9.5.2003

LOK SABHA SECRETARIAT
NEW DELHI

May, 2003/Vaisakha, 1925(Saka)

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**COMPOSITION OF THE COMMITTEE ON THE WELFARE OF
SCHEDULED CASTES AND SCHEDULED TRIBES (2003-2004)**

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4. Prof. Dukha Bhagat
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1. Shri R. C. Ahuja - Joint Secretary
2. Shri Krishan Lal - Director
3. Shri Gopal Singh - Deputy Secretary
4. Shri K. Jena - Assistant Director

INTRODUCTION

I, the Chairman, Committee on the Welfare of Scheduled Castes and Scheduled Tribes having been authorised by the Committee to finalise and submit the Report on their behalf, present this Twenty Fifth Report (Thirteenth Lok Sabha) on the Ministry of Social Justice and Empowerment and the Ministry of Tribal Affairs – Working of National Scheduled Castes and Scheduled Tribes Finance and Development Corporation (NSFDC).

2. The Committee took evidence of the representatives of the Ministry of Social Justice and Empowerment and the Ministry of Tribal Affairs and those of the National Scheduled Castes Finance and Development Corporation and the National Scheduled Tribes Finance and Development Corporation on 6th February, 2002. The Committee wish to express their thanks to the officers of the Ministry of Social Justice and Empowerment and the Ministry of Tribal Affairs and the NSCFDC and the NSTFDC for placing before the Committee the material and information the Committee desired in connection with the examination of the subject.

3. Draft Report was considered and adopted by the Committee on 29th April, 2003.

4. A summary of conclusions/recommendations contained in the Report is appended (Appendix)

RATILAL KALIDAS VARMA

Chairman

**Committee on the Welfare
of Scheduled Castes and
Scheduled Tribes**

NEW DELHI;

May, 2003

Vaisakha, 1925(Saka)

CHAPTER - I

A. **Background Note on N.S.F.D.C.**

1.1 The National Scheduled Castes and Scheduled Tribes Finance and Development Corporation(NSFDC) was incorporated by the Government of India on 8th February, 1989 as a Government Company under Section 25 of the Companies Act, 1956. The Corporation was set up for providing institutional finance for self employment activities of SCs and STs at a concessional rate of interest. In addition, the NSFDC was also providing grants for organising skill oriented training programmes for educated unemployed SC/ST youth, through reputed training institutions.

1.2 With the formation of a separate Ministry of Tribal Affairs to look after the welfare of Scheduled Tribes, the Corporation was bifurcated on 10th April, 2001 into the National Scheduled Castes Finance and Development Corporation (NSCFDC) to assist the Scheduled Castes and the National Scheduled Tribes Finance and Development Corporation (NSTFDC) to assist the Scheduled Tribes.

1.3 The NSCFDC and the NSTFDC are the apex institutions for financing, facilitating and mobilizing funds from other sources and promoting the economic development activities of Scheduled Castes and Scheduled Tribes.

1.4 These Corporations receive budgetary support in the form of equity share capital through the Ministry of Social Justice and Empowerment and the Ministry of Tribal Affairs, Government of India, for meeting their operational requirements, respectively.

1.5 Internal resources generated by way of recoveries of the loans and seed capital assistance extended, interest earned on assistance provided to SC/ST beneficiaries and interest by way of short term deposit of surplus funds, etc. are redeployed in providing assistance to the eligible SC/ST beneficiaries.

B. Boards of Directors of the NSCFDC and NSTFDC

1.6 The Ministry of Social Justice and Empowerment in their written reply have stated that the NSCFDC is headed by a Chairman-cum-Managing Director belonging to the Indian Civil Services. Further, the different Departments like Project and Personnel & Administration and Finance are presently headed by the Executive Director and the Deputy General Manager, respectively. In the Board of Directors of NSCFDC, the Chairman-cum-Managing Director is the only functional Director.

1.7 As per Clause 52 of the Memorandum of Association and Articles of Association, the NSTFDC is governed by a Board of Directors appointed by the Government of India, which is headed by a Chairman and Managing Director. The matter regarding the appointment of the Board of Directors was under consideration

1.8 The Committee note that the NSCFDC is headed by a Chairman-cum-Managing Director. The Chairman-cum-Managing Director is the only functional Director of NSCFDC. There is no provision under Clause 52 of the Memorandum of Association and Articles of Association, for appointment of any Director belonging to the SC category on the Board of Directors of NSCFDC. The Committee, therefore, recommend that appropriate action should be taken to appoint on the Board of Directors of NSCFDC persons belonging to the SC community, other than government officials and preferably social activists, who may be well acquainted with the problems of the SC population and may have experience in the field of welfare activities for SCs so that their interests are properly protected. The Memorandum of Association and Articles of Association be suitably amended for the purpose.

1.9 The Committee further note that NSTFDC is headed by a Chairman-cum-Managing Director and the matter regarding the appointment of the Board of Directors was under consideration of

the Government. The Committee are seriously concerned to find that vacancies on the Board of Directors have been existing for over one year. The delay in filling up the vacancies is adversely affecting the smooth functioning of the Corporation and consequently the development of the ST population. The Committee, therefore, strongly recommend that the Government should expedite the process of filling up the vacancies on the Board of Directors of the NSTFDC. The Government should ensure that adequate number of Directors are appointed on the Board of Directors of NSTFDC from amongst persons belonging to the ST category on the same analogy as suggested by the Committee in the preceding paragraph in case of NSCFDC.

CHAPTER-II

A. Objectives of the Corporations

2.1 As regards the broad objectives of the NSCFDC/NSTFDC, the following information by the Ministry of Social Justice and Empowerment has been furnished to the Committee :-

- i) Financing income-generating schemes for the SCs and STs through the State Channelling Agencies (SCAs) and other recognised institutions nominated by the respective State/UT Governments.
- ii) Providing grants for skill development programmes channellised through State Channelling Agencies.
- iii) Providing advisory services to the target group and the SCAs.
- iv) Upgrading skills of officers of the State Level Channelling Agencies, through periodic training programmes.
- v) Providing grants to the SCAs for setting up Electronic Data Processing (EDP) Cells for computerising the database relating to the schemes.

2.2 The Committee were further informed that the NSTFDC provides financial assistance through various SCAs nominated by the respective State/UT Governments for this purpose. To facilitate liaison with the SCAs, at present there are four zonal offices located at Imphal, Jaipur, Hyderabad and Bhopal. The NSTFDC is primarily required to liaise with the SCAs/State Government Departments located mostly in the State Capitals. The zonal offices are located keeping in view this requirement.

2.3 Being an apex Corporation, the NSCFDC operates through its channelling agencies (mostly State/UT Corporations: 34 Nos.) which have branches/offices at District/Block levels. The NSCFDC has branches only at the Zonal level covering Southern Zone (Bangalore), Eastern Zone

(Kolkata and Patna), North-Eastern Zone (Guwahati), North Zone (Chandigarh), Western Zone (Mumbai) and Central Zone (Lucknow).

2.4 When the Committee desired to know how far the objectives of NSFDC have been achieved, the witness explained during the oral evidence :-

“Since the setting up of the Corporation, approximately 51 per cent of the funds have been given to the transport sector. The amount of loan disbursed in the agriculture sector is much less, we will increase it. We’ll make efforts in this direction..... In agriculture it is 29 per cent. It is 4 per cent in industrial activities after liberalisation.”

2.5 When the Committee wanted to know the reason for disbursement of less amount of loan in the agricultural sector to the SCs and STs, the witness explained:-

“Over emphasis has been done on the transport sector. Now, the time has come to shift it to the agriculture sector, which is a rural-based activity and we should encourage it. We will give a direction to the Corporation to give equal or more importance to the agriculture sector.”

2.6 The Committee have further been informed that the NSCFDC and NSTFDC schemes are implemented by the SCAs, and therefore, the performance of the Corporations ultimately depends upon the performance of the SCAs. The Committee have also been informed that the activities of State Corporations (Scheduled Caste Development Corporations (SCDCs) and Scheduled Tribe Development Corporations (STDCs)) are monitored by the State Governments concerned. It has also been stated that the average tenure of Managing Directors of some of the SCAs is few months only and the work of SCAs gets affected greatly due to frequent transfers of Managing Directors. The officers and staff of SCAs need adequate professional training for handling the corporation matters. Deputationists may be avoided to prevent disruption in

implementation, monitoring and especially in recovery proceedings. The Committee have seen informed that SCAs do not have adequate staff for monitoring and recovery of funds.

2.7 The Committee have also been informed that the NSFDC periodically organises Executive Development Programmes in project management for officials of the SCAs.

2.8 The Committee observe that the main objectives of the NSCFDC and the NSTFDC are to provide concessional financial assistance for income generating schemes for SCs and STs and also grants for skill oriented training programmes to benefit educated SC/ST unemployed youth. The Committee further note that over emphasis has been laid on the transport sector. Out of the total funds, 51% have been disbursed in the transport sector. In the opinion of the Committee now-a-days most of the people prefer luxury conveyance. The Committee therefore, desire that the Corporations should also advance loans to needy SC/ST applicants for purchase of luxury cars and buses for transport purposes so that they may compete with others. The Committee also note that industry and agriculture sectors have not been given proper attention. Out of the total funds 29% have been disbursed in the agriculture sector while only 4% have been disbursed in the field of industrial activities after liberalization. The Committee is of the view that time has come to shift the attention towards the agricultural and Industrial sectors. The Committee, therefore, recommend that proposals relating to agricultural and Industrial sectors should also be encouraged and cleared speedily so that persons belonging to SCs/STs in these sectors may have easy access to concessional finance.

2.9 The Committee note that the NSCFDC and the NSTFDC provide financial assistance through various SCAs, nominated by the respective State/UT Governments for this purpose. The

Committee are of the view that implementation of various schemes of the Corporations should not be left only to the SCAs. Some other governmental and non-governmental agencies should also be assigned this work. These bodies should be authorized to undertake the task of identification of beneficiaries and carry out implementation, co-ordination, supervision, monitoring and review of the programmes under various schemes.

2.10 The Committee further note that activities of State Corporations are monitored by the State Governments concerned and the performance of the NSCFDC and the NSTFDC depends on the performance of the State Corporations/SCAs. The Committee agree that frequent transfers of Managing Directors and inadequate and untrained staff ultimately adversely affect the performance of SCAs. The Committee, therefore, recommend that the State Governments should be asked to appoint Managing Directors of SCAs for a fixed tenure so that they may be able to tackle the problems of SCAs and implement policies and programmes effectively.

2.11 The Committee note that under the Executive Development Programme, the NSCFDC and the NSTFDC provide assistance for the training of the staff of State Channelling Agencies. This, however meets part of the requirement. The Committee, therefore, recommend that the State Governments should also be advised to supplement these efforts by providing intensive training to all officers and staff to deal with monitoring and recovery functions in the SCAs. The Committee also desire that training should also be imparted to the members of Village Panchayats and Gram Sabhas in order to help them effectively monitor implementation of the schemes of the Corporations.

B. Schemes under the Corporations

2.12 The Committee have been informed by the Ministry of Social Justice and Empowerment that the NSCFDC has formulated schemes for providing financial assistance/credit facilities to ameliorate the conditions of persons belonging to the Scheduled Castes. Scheduled Caste families living below double the poverty line (i.e. Rs. 31,952 p.a. in rural areas and Rs.42,412 p.a. in urban areas) are assisted through projects costing up to Rs.30 lakh. To cover maximum number of beneficiaries, within the overall allocation, 90% of the fund is allocated for projects/units costing upto Rs.5.00 lakh. The NSCFDC provides (i) term loan, (ii) seed capital loan, (iii) bridge loan, (iv) working capital loan, (v) micro finance and (vi) grant for skill and entrepreneurial programmes.

2.13 The NSTFDC provides loans at concessional rates of interest and also grants for skill development programme to eligible scheduled tribe beneficiaries. Term loan is provided for viable projects/schemes costing upto Rs.10.00 lakh per unit/profit centre.

2.14 The Committee were informed that the NSCFDC and the NSTFDC have classified economic activities for the benefit of SCs/STs into three Sectors, namely, Agriculture, Industry, Services (including Transport). It has been found that the activities under the Transport Sector have high relevance and potential for development of SCs and STs as the income generation is assured and the repayment is satisfactory.

2.15 When the Committee desired to know about the various schemes introduced for the benefit of SCs/STs, the witness explained during the oral evidence;

“.....Ultimately the quality of assets and utilisation of assets are also important. The plus side is that we have, over 13 years of our existence, sanctioned a large number of schemes. There are 128 types of schemes. It should have happened that we take a review of these schemes and wherever schemes are popular, we

concentrate more, or schemes that are needed for the specific purpose for a particular caste, those are also taken up.

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We have appointed – National Institute for Entrepreneurship & Small Business Development (NIESBUD) – a specialised body to review these 128 schemes on the basis of the needs of the SC population and the rate of return. As you all know, the transport schemes are very popular and the rate of return is higher, income is quicker. The agricultural sector also needs attention. So, we have the land-based activity. That is our emphasis.”

2.16 The Committee have also been informed that the Micro-credit Scheme was introduced in June 2000 to meet the credit needs of the poorest section of the target groups, particularly women. Under this scheme, loan upto Rs. 10,000 is given per beneficiary for income generating activities. Some of the activities financed under the programme are as follows:(i) Tri-cycle Rickshaw, (ii) Tea Shops, (iii) Utensils Selling, (iv) Sewing Machines, (v) Paan & Cigarette Shops, (vi) Push Carts, (vii) Goatery, (viii) Milch Animals, (ix) Sheep Rearing, (x) Shoe & Chappal Making, (xi) Leather Bags Making, (xii) Plough Bullocks, (xiii) Agricultural Inputs and Kits, (xiv) Vegetable Vending, (xv) Cloth Selling, (xvi) Bangles Selling, (xvii) Bamboo & Chatai Making, and (xviii) Village Laundry Under these schemes, it was reported that the Corporations had disbursed about Rs. 32.00 crore for assisting about 62,000 beneficiaries.

2.17 The Committee observe that the NSCFDC and the NSTFDC have classified economic activities for the benefit of SCs/STs into three Sectors, namely, Agriculture, Industry and Services (including Transport). While the schemes relating to transport are very popular, agriculture sector and land-based schemes require more attention. The Committee, therefore, recommend that due emphasis be given

on agriculture and industry because development of the country depends on the development of these sectors also.

2.18 The Committee note that for income generating activities, assistance to a beneficiary under the Micro-credit Scheme, has been fixed at a maximum of Rs. 10,000/-. In view of the decrease in the value of money, this amount is not sufficient for starting a productive and gainful project and, therefore, in most of the cases the project is not likely to be completed in time, resulting in the defeat of the very purpose of the Scheme. The Committee, therefore, recommend that the limit of loan under the Micro-credit Scheme should be increased to Rs. 25,000/- so that the very purpose of the Scheme could be served.

C (i) Channellisation of Funds

2.19 When the Committee desired to know as to how the NSCFDC and the NSTFDC maintain coordination/liaison for augmenting the flow of funds, they were informed that the Corporations maintain coordination/liaison and flow of funds for economic development of SCs and STs whose annual family income is below double the poverty line limit, by channelling funds through State Level Channelling Agencies including SC Development Corporations (SCDCs), ST Development Corporations (STDCs) and other approved organisations recommended by the State/UT Governments. The State Channelling Agencies are required to identify and formulate schemes and examine and recommend them to the NSCFDC and the NSTFDC for consideration.

2.20 The Committee were further informed that the NSCFDC and the NSTFDC have been pursuing the State SCDCs and the STDCs to adopt viable schemes. They have identified 128 schemes and have advised the State Channelling Agencies to sponsor viable income-generating schemes keeping in view the local occupational pattern and economic activities available. The Corporations examine the viability and

sustainability of the schemes proposed by the State Channelling Agencies before funding.

2.21 As regards the channelling of such funds, the Committee were informed that funds mobilised in each year by the Corporations are notionally allocated to the channelling agencies of the NSCFDC and the NSTFDC in the States/UTs in proportion to the SC/ST population represented by the respective State/UT. Each channelling agency is intimated the amount of allocation for sanctions in the beginning of the financial year. Channelling Agencies have been advised that flow of funds in the States/UTs may be caused in such a manner whereby in each district/region, proper balance is maintained keeping in view the SC/ST population of that district/region vis-à-vis the State and UT SC/ST population.

2.22 It was also stated that within the overall allocation, funds are further allocated as detailed below: -

- a) For project/units costing upto Rs.5.00 lakh 90%
- b) For project/units costing above Rs.5.00 lakh 10%

However, the channelling agencies are at liberty to avail hundred per cent of their notional allocation for small value projects.

2.23 The Committee were also informed that the channelling agencies have been advised to ensure the flow of funds as follows:

- a) Educated unemployed/underemployed beneficiaries 60%
- b) Women beneficiaries 20%
- c) Other beneficiaries 20%

2.24 Channelling Agencies have also been advised to keep a balanced approach on sectoral allocation while forwarding schemes to the NSCFDC and the NSTFDC for consideration. Broad norms of sectoral allocation are as under: -

<u>Sector</u>	<u>%age of Notional Allocation</u>
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Agriculture & Allied Sector	40%
Service Sector (Including Transport)	50%
Industrial Sector	10%

2.25 The Committee were also informed that as on 31 January, 2002 the NSCFDC and the NSTFDC had disbursed Rs. 850.40 crore under various schemes covering 2,79,032 beneficiaries. This includes the newly introduced scheme of Micro Credit Finance launched during 2000-2001, under which small loans upto Rs. 10,000 per beneficiary are provided to the poorest of the poor, preferably women for meeting short-term financial requirements. Rs. 31.93 crore have been disbursed as Micro Finance so far assisting 62,519 SC/ST beneficiaries. This scheme is found to be very useful. The average amount disbursed per beneficiary works out to Rs. 35,618 under various schemes excluding the Micro Credit Finance and for Micro Credit Finance the average amount per beneficiary works out to Rs. 6,484.00. State-wise details are given in Annexure – A.

2.26 The Committee note that the NSCFDC and the NSTFDC maintain co-ordination/liaison and flow of funds for economic development of SCs and STs whose annual family income is below double the poverty line limit by channelling their funds through State Level Channelling Agencies which are required to identify and formulate the schemes and examine and recommend them to the Corporations for consideration. As on 31 January, 2002 the NSCFDC and the NSTFDC had disbursed Rs. 850.40 crore under various schemes covering 2,79,032 beneficiaries. The Committee are unhappy to note that there are considerable variations from State to State in the net disbursements to the beneficiaries under various schemes. The Committee are of the view that unless liberal and sympathetic attitude is adopted towards SCs/STs, the situation will not improve. The Committee desire that particular attention may be given to those States / Union Territories where disbursements to the beneficiaries are very less. The Committee hardly need to point out

that mere provision for lending funds in favour of SCs/STs will have no meaning unless all the States/UTs actually utilise them for the approved purpose sincerely. The achievements relating to disbursement of funds and the number of SC/ST beneficiaries are not satisfactory in many of the States. The Committee desire that the Corporations should be more conscious in future about their social obligation towards the SCs/STs in the matter of disbursement of loans to them. The Committee also urge upon the Ministry of Social Justice and Empowerment and the Ministry of Tribal Affairs to issue instructions to all the State Governments about timely disbursement of loans to SCs/STs under the NSCFDC and the NSTFDC schemes.

(ii) Term Loans

2.27 The Committee were informed that as per their policy, the NSCFDC and the NSTFDC provide term loan at interest rates ranging from 7 to 9% per annum chargeable to beneficiaries. However, the SCAs are required to pay only 4 to 6% per annum and spread of 3% is available to them for meeting their various costs. Term loan is provided to the extent of upto 90% of the total project cost and the balance is tied up in the form of margin money portion from the SCAs and Promoter Contribution from beneficiaries. The SCAs implement the schemes from time to time and make repayments to the Corporations. Therefore, the Corporations are not providing any refinance to them.

2.28 The Ministry has stated that flows of the NSCFDC and NSTFDC funds to the SC/ST beneficiaries have been found helpful in generating adequate and sustainable income to a large extent. This can be substantiated from the fact that the cumulative recovery of the NSCFDC and the NSTFDC is 86.09%. The Corporations have taken various steps to improve their recoveries which are as below:

- (i) SCAs have been instructed to strictly sponsor applications of eligible candidates having suitable qualifications and/or adequate experience in the relevant trade.
- (ii) Under group schemes, SCAs have been told to select only genuine applicants.
- (iii) SCAs have been advised to have separate wings for monitoring and recovery and undertake periodic recovery camps besides taking suitable action against wilful defaulters.

The Corporations are closely following up the matter with the SCAs to improve upon the recovery.

2.29 When asked from where the beneficiaries can have the working capital loan and whether the Corporations provide any guidance in this regard, the Committee were informed that in a composite project, costing more than Rs. 3.00 Lakh per unit, 25% of the working capital is taken as part of the project cost and considered as term loan while sanctioning the project by the NSCFDC and the NSTFDC. However, on specific request, the Corporations provide working capital loan upto Rs.7.00 lakh for projects availing term loan from the NSCFDC and the NSTFDC. For balance amount, if any, the Corporations provide necessary guidance for arranging it from financial institutions.

2.30 When the Committee desired to know the reasons for rejection of many loan applications, the Ministry gave the following grounds:

- (i) Caste Certificate not issued by the competent authority.
- (ii) Income certificate not issued by the competent authority.
- (iii) Income certificate above the prescribed ceiling limit.
- (iv) Project exceeding unit cost ceiling limit.
- (v) Absence of valid commercial driving licence and road permit.
- (vi) Project not viable.

2.31 The rejection of applications by the NSFDC is primarily on account of inadequate scrutiny of applications by the concerned State

Channelling Agencies. At times the SCAs forward the applications without fulfilling the basic requirements. The SCAs have been advised by the NSFDC from time to time to sponsor only those applications which are as per the NSFDC guidelines to eliminate rejections.

2.32 The Committee have also been informed that during the period 1997-98 to 2001-02, 2182 applications were received, out of which 1702 were sanctioned, 682 were rejected and 156 are pending.

2.33 During the oral evidence when the Committee pointed out that in many cases proposals are sent back to States concerned only to complete minor formalities or seek clarifications, the witness submitted:-

“Sir, this phenomenon of rejections cannot be totally eliminated because the district level or the State level Corporation will recommend cases very liberally which may not fall within the guidelines issued by them because of the local requests and all these things. But when the sanctioning takes place at the national level, they strictly adhere to the schemes and guidelines given by them.

But the point made by the Committee, is well taken. We will request the State Corporations to see that according to the made norms only, the recommendations are made so that the rejections will be less.”

2.34 Asked about the seed capital funds and details of subsidies provided under the scheme, the Ministry informed that the NSCFDC and the NSTFDC provide seed capital assistance for projects costing upto Rs.50.00 lakh per unit subject to a maximum of 80% of the equity required or Rs.10.00 lakh, whichever is less, at the interest rate of 2% per annum. The Corporations do not provide any subsidy under the seed capital scheme.

2.35 The Committee pointed out that there are some multinational companies which are purchasing the forest produces from the Tribals at cheaper rates and selling them in urban areas at very high prices. In this

connection when asked by the Committee whether the Corporation could help in the matter and give some patronage to SCs/STs, the witness stated during the evidence:-

“It is a very novel idea, Sir, but there are some problems. One is the rate of interest. We are charging a lower rate of interest and they are dependent upon the RBI guidelines. Secondly, they go by the position of the Non-Performing Assets, they go to the priority sector and all that. This is a socio-economic development. It is not purely a commercial activity. It is on no-profit-no-loss-basis and we give it just to help the weaker sections of the society.”

2.36 When the Committee suggested that the loans should be given to all SCs/STs irrespective of their income i.e. the Corporations should also help SC/ST persons who are above the poverty line, the witness submitted: “Sir, it is a novel idea. We will go into the details of it”

2.37 The Committee find that a large number of loan applications are rejected because of inadequate scrutiny of applications by the concerned SCAs. The Committee feel that SCs and STs have to be initiated into commercial activities. The Corporations should cover under their schemes not only those SC/ST persons who are below the poverty line but also those who are above the poverty line and particularly the young blood among the SCs and STs should be brought into such activities and no obstacle should be put in their path. While preference should be given to those SC/ST persons who are below the poverty line, those who are above the poverty line and want to adopt these schemes should also be permitted to do so. The suggestion about giving loans to all SC/ST applicants irrespective of their income criteria has been agreed during the evidence by the representatives of the Ministry with the promise that they would “go into the details of it.” The Committee, may be apprised of the action taken in this regard urgently.

2.38 The Committee find that the rejection ratio of proposals is very high. During the year 1997-2002, out of 2182 applications, 682 were rejected. In many cases proposals are sent back to their respective States only to complete minor formalities or seek clarifications. The Committee, therefore, desire that more practical and rational approach should be adopted while considering applications for loan so that the rejections of applications of the needy SC/ST persons could be minimized. One of the important steps to improve the situation in this regard is that the authorities should ensure that all formalities are completed at the State Corporation level so that the rejection of applications at the national level could be avoided.

D. Security for Loans

2.39 The Committee were informed through material supplied by the Ministry of Social Justice and Empowerment that the NSCFDC and the NSTFDC obtain State Government guarantee / Bank guarantee / Government Assurance / order for the loans released to the State Channelling Agencies. Through the channelling agencies, upto 85% of the recurring expenditure in the form of grant is provided by the Corporations for imparting skill and entrepreneurial development training to the target groups.

2.40 A statement indicating the NSCFDC performance figures of sanctions and disbursement State/UT-wise for the year 2001-2002 (as on 31 January, 2002) is given in Annexeure B.

2.41 The Committee find that in respect of Andaman and Nicobar Islands, Arunachal Pradesh, Bihar, Dadra and Nagar Haveli, Daman and Diu, Lakshadweep, Manipur, Meghalaya, Mizoram, Nagaland and Orissa, the achievements under disbursement of funds during 2001-2002 are nil. When asked about the action to improve the situation, the witness explained during the evidence,

“Sir, we have found that some States are not taking the benefit from the National Corporations. We had called a meeting in the month of December requesting them to send proposals immediately so that this Corporation can sanction and disburse. Seven Secretaries we had called and still someone is not forthcoming. Secondly, about the publicity and awareness, there are pamphlets in Hindi and English. The suggestion for translating in regional languages, sending it to all and discuss it, we will take up. Also we will start a newsletter giving the latest position quarterly to all the State Corporations so that they know what is the current position and what they should do. It is a collective activity from the National Corporation and the State Corporations. The responsibility should be there of the State Corporations also. Some State Corporations are not very active. We are asking them to see that this message of National Corporation is given to all the people in the State and applications are collected and sent. It is being pursued vigorously.”

2.42 The Committee find that the achievements under disbursement of funds during the year 2001-2002 are not satisfactory in some of the States. In Andaman and Nicobar Islands, Arunachal Pradesh, Bihar, Dadra and Nagar Haveli, Daman and Diu, Lakshadweep, Manipur, Meghalaya, Mizoram, Nagaland and Orissa, the achievement position in disbursements has been indicated as nil whereas there is huge difference between the sanctions and the achievements in disbursements in some other States.

2.43 The Committee note with concern the reason given for non-disbursement of funds in some States: that guarantee is not being provided by some States. They feel that State Governments have not taken the schemes for the upliftment of the poor people seriously. It is surprising to note that in Andaman and Nicobar Islands, Arunachal Pradesh, Bihar, Dadra and Nagar Haveli, Daman & Diu,

Lakshadweep, Manipur, Meghalaya, Mizoram, Nagaland and Orissa, the achievement in disbursement of funds is nil. In the case of some other States, schemes have not been implemented sincerely and, therefore, the money is lying unutilized. It is astonishing that the NSCFDC and the NSTFDC have not motivated the State Governments to fully utilize the funds for development of SCs/STs. The Committee feel that the States are yet to take these programmes as the priority programmes. They would like to recommend that the Corporations should take necessary steps to make the State Governments aware of the importance of these programmes so that the funds may be fully utilised by them.

2.44 The Committee recommend that for understanding the difficulties in implementing the schemes, the Corporations should initiate review meetings and make vigorous correspondence with the States/UTs at the appropriate level. Visits to those States/UTs where the implementation is slow may be undertaken. The Committee also desire that the NSCFDC and the NSTFDC should intensively and vigorously monitor the implementation of the schemes to achieve their objectives.

2.45 The Committee suggest that instead of depending only on the State Governments to find guarantee, the Corporations may explore the possibility of securing guarantee from various banks for this purpose. They may also consider having tie ups with some commercial banks, public sector banks and non-banking financing corporations in the country. The projects should be made so viable that the banks get attracted. The Corporations should act like leading institutions and open up new vistas, new areas and initiate new schemes for the SC/ST population otherwise they cannot come up quickly to the mainstream.

CHAPTER III

A Counselling Centres

3.1 When the Committee asked whether separate Counselling Centres have been set up to help in identification, selection and formulation of projects and also to provide guidance and financial assistance to SC/ST beneficiaries, they were informed that the schemes are implemented through State Channelling Agencies which take necessary action for assisting the beneficiaries in project identification, formulation and guidance wherever the same is requested for by beneficiaries as per their needs. Apart from this, whenever prospective beneficiaries approach the NSCFDC/NSTFDC, Head Office or the Zonal Offices, they are given free counseling and guidance. For providing financial assistance, the project is sponsored by the Channelling Agency to National Corporations, where it is processed and sanction is issued after approval by the competent authority.

3.2 In reply to a question as to what action has been taken for popularisation of various schemes by the NSCFDC and the NSTFDC, the following written information has been furnished to the Committee. The NSFDC has started (i) using the print and electronic media, specially in the regional languages, (ii) approaching educational and training institutions and employment exchanges, (iii) participating at the industrial and social development fairs at the national and state-levels, and (iv) distributing brochures and pamphlets containing lending policy and procedures. In addition, free counselling is provided to the target groups at the offices of the State Corporations and the offices of the NSFDC. Besides the schemes are advertised through print and electronic media Television, radio etc by the Ministry. During evidence in this regard the Secretary, Ministry of Tribal Affairs stated: “we have instructed the M.D to organise two/three loan “melas” in each district and these may be held

not only at the loan distribution level but also in the first phase by explaining about the scheme, and by distributing the literature having the details of schemes translated into regional language therein, the applications be accepted. There may be need of Scheduled Caste / Scheduled Tribe certificates, for this purpose, and therefore, presence of Tehsildar and other officials is necessary.”

B Training Programmes for Prospective SC/ST Beneficiaries

3.3 The Committee desired to know about the training facilities provided to SCs/STs for their economic upliftment. In reply the Ministry stated that skill training programmes for educated unemployed/underemployed SC/ST youths are arranged free of cost through reputed training institutions, which will help in the establishment of their own ventures by the trainees later, with concessional financial assistance from the Corporations and their SCAs. During the training period, stipend at the rate of upto Rs.600 per month per trainee is provided to the trainees. In addition tool kits are also provided wherever required. The Corporations have not set up any training centres of their own. The training is organised through reputed and established centres. Therefore, no grant for setting up of training centres has been sanctioned.

3.4 During the oral evidence when asked about the role of NGOs and about the monitoring system, the witness explained: -

“Apart from National Corporations , none of the NGOs has been entrusted with any work. A scheme was formulated last year in Sawai Madhopur, in which it was decided that training and disbursement of loan may be done through the NGO. As far as SCs are concerned, 534 persons from this category have already been trained. I can say that arrangements for monitoring will be made by deputing efficient persons there. 150 beneficiaries have been trained by the Tarun Bharat Sangh. There are three batches

and they also run “Animal Primary Health Care Training Programme” and programmes on the Animal nutrition related subjects.”

3.5 The Committee note that in remote areas SCs/STs are not generally aware of the details of various welfare programmes/schemes launched by the Government, due to their general ignorance and leading a life in isolation. Therefore, steps should be taken to popularise various schemes among them by distributing literature and pamphlets in vernacular languages.

3.6 The Committee feel that M.Ps, and M.L.As and M.L.Cs of the areas concerned should be consulted and due weightage be given to their suggestions in the process of selection of works/projects and identification of beneficiaries. It would facilitate the task of the Corporations and help improve the monitoring, implementation, evaluation and selection of works/projects. The non-involvement of the elected representatives is one of the causes of the poor implementation and monitoring of the schemes. The Committee, therefore, desire that standard guidelines should be issued in this regard.

3.7 The Committee note that training programmes for the unemployed SC/ST persons are being undertaken by reputed and established training centres through the Corporations. Therefore, no grant for setting up of training centres has been sanctioned. The Committee feel that it is not sufficient to provide training to SC/ST candidates only through well established and reputed centres. As these centres are situated in urban areas, they must be taking candidates from other categories also whereas a large number of SC/ST persons are living in backward and remote areas from where their access to these centres is difficult, if not impossible. Keeping in view the magnitude of the problem, the Corporations should establish their own training centre also and associate NGOs in the

implementation of the training programmes. The main advantage of involvement of NGOs is that they can interact directly with the needy SC/ST persons and function more effectively at the grass root level. In the opinion of the Committee the involvement of NGOs will benefit more and more SC/ST persons and thus help achieve the objectives of the programmes.

CHAPTER IV

Trade and Other Economic Activities for the Development of SCs/STs

4.1 The Committee have been informed by the Ministry of Social Justice and Empowerment that NSCFDC and NSTFDC have classified economic activities for the benefit of SC/ST into three Sectors, i.e. (i) Agriculture & Allied (Land Purchase, Horticulture, Minor Irrigation, Dairy, Fisheries, Poultry, Sericulture, Piggery, Goatery, etc.); (ii) Small & Tiny Industry(Readymade Garments, Brick Manufacturing, Leather & Rexine Articles Making, Handicrafts, Handlooms, Carpet Manufacturing Power Looms, Stone Crushing, Copperware Utensils Making, Leather Processing, Pouch Making, Furniture Making, etc.); and (iii) Service Sector (Transport Vehicles – Auto Rickshaws, Jeeps, Cars, LCVs, Mini Buses, Automobile Workshops, Medical Shops, Photography/ Videography Studio, Tent-Houses, Departmental Stores, Shuttering, STD/ISD/Fax/Lamination/Binding Centres, Photocopiers, DTP, Spray Painting, Computer Hardware Services, etc.). Out of these, the Service Sector –transport schemes in particular - is more popular because of its capacity to generate income at a faster pace. However, there is substantial potential for financing land-based schemes and for micro-credit.

4.2 When enquired about the steps taken to provide facilities to SCs and STs to set up businesses, trades, professions and other economic activities, the Committee were informed that apart from sanctioning of loans at concessional rate of interest, the NSCFDC and the NSTFDC have formulated a communication strategy to reach the target groups by (i) using the print and electronic media, specially in the regional languages, (ii) approaching educational and training institutions and

employment exchanges, (iii) participating at the industrial and social development fairs at the national and state levels, and (iv) distributing brochures and pamphlets containing lending policy and procedures. In addition, free counselling is provided to the target groups at the offices of the State Corporations and the offices of the NSCFDC and NSTFDC.

4.3 During the evidence, when the Committee desired to know about the infrastructural facilities which have been developed or promoted for the overall growth and development of cottage and village industries for the benefit of the members of Scheduled Castes and Scheduled Tribes, the Secretary, Ministry of Tribal Affairs explained:-

“Instead of providing these obsolete schemes, such as poultry, piggery or transport, they should be diversified towards agriculture and we are trying to do that, we are doing the same in Andhra Pradesh

4.4 The witness further stated:

“In tribal areas, mostly women collect the minor forest produces as the domestic industry and sell it in the market. We are trying how to help these women in marketing of such products. This year, we have given Rs.3 crore to TRIFED from the corporation side, so that they can extend such help on concessional rate of interest to them and utilise this amount, so that maximum number of persons could be helped in marketing. Sir, it doesn't mean that we are ignoring the other sectors. As a policy matter we want that 40 per cent loan may be disbursed in the agriculture sector”.

4.5 Responding to a suggestion by the Committee that State Governments should be persuaded to purchase the items produced by the SC/ST beneficiaries, the witness submitted: -

“I would like to thank you for your valuable suggestions. We will make efforts in this regard and request the State Governments to

purchase on priority, the items being produced on loan by the SC/ST beneficiaries.”

4.6 The Committee note that the NSCFDC and the NSTFDC have classified their economic activities for the benefit of SC/ST into three Sectors i.e. (i) Agriculture and Allied (ii) Small Scale Industry, and (iii) Service Sector. The Committee also note that the Corporations have formulated a communication strategy to reach the target group by using the print and electronic media, approaching educational and training institutions and employment exchanges, participating at the industrial and social development fairs at the national and state levels and distributing brochures and pamphlets containing lending policy and procedures. The Committee strongly feel that unless the SC/ST persons are made aware of the availability of various facilities and programmes, they cannot benefit from the schemes and take up the works properly. Therefore, the communication strategy should be vigorously implemented. The Committee also desire the Ministry of Social Justice and Empowerment as well as the Ministry of Tribal Affairs to take up the work of educating SCs/STs about the schemes in their own language so that they may benefit from the economic activities launched for them. Non-Governmental Organisations and self help groups should also be involved in educating SCs/STs as well as in implementing the schemes.

4.7 The Committee may also be apprised of the action taken regarding creation of marketing avenues for agricultural products of SC/ST beneficiaries by the Corporations in the States.

CHAPTER V

Promotion, Implementation, Monitoring and Evaluation of the Programmes formulated by the NSCFDC and the NSTFDC

5.1 The Committee have been informed that the NSCFDC and the NSTFDC are providing loan mainly through State Corporations and the loans are disbursed against (i) Government Guarantees and (ii) Performance Contracts in the form of General Loan Agreements. While sanctioning loans, Letters of Intent are issued which contain general and specific terms and conditions. The NSCFDC and the NSTFDC are taking steps to have more Channelling Agencies besides the State Corporations. The agencies involved in the promotion, implementation and monitoring of programmes include (i) Doordarshan, (ii) All India Radio, (iii) Public Sector Banks, (iv) State Industrial Development Corporations, (v) Khadi & Village Industries Commission, (vi) Hindustan Machines & Tools, (vii) Agriculture Finance Corporation, (viii) Tribal Cooperative Marketing Development Federation of India, (ix) State Finance Corporations, and (x) State Consultancy Organisations. The NSCFDC and the NSTFDC are closely monitored and reviewed by the concerned Ministries i.e. Ministry of Social Justice and Empowerment and the Ministry of Tribal Affairs, respectively and by , Planning Commission and the Office of the Comptroller & Auditor General of India.

5.2 When asked whether the two Corporations have got done any evaluation at the national level by some expert agency about the functioning of and the benefits accrued from the Corporations to the SC/ST population, the witness stated during the evidence,

“This point is well taken. The evaluation at the national level and its implementation is important. We will take this suggestion seriously and get it done.”

5.3 In reply to a question as to how the Ministry monitors the working of the NSCFDC/NSTFDC and about the role of the Ministry in this regard, it has been stated that the Ministry of Social Justice and Empowerment has entered into a Memorandum of Understanding (MOU) with the NSFDC since 2000-2001. The MOU has 19 performance-indicators, relating to sanctions, disbursements, recovery, utilization, financial efficiency, training scheme-assessment, corporate planning, etc. Implementation of the MOU is reviewed by the Ministry periodically. The Ministry monitors activities of the NSFDC based on monthly report, review, and through its representatives on the Board of Directors of the Corporation.

5.4 The Committee have been further informed that the activities of State Corporations are monitored by the State Governments concerned and also by the NSCFDC and the NSTFDC while releasing funds, through quarterly and periodic returns furnished to them.

5.5 The Committee have been informed that the shortcomings noticed in the working of State Corporations, include; i) Low recovery rate from beneficiaries; ii) Frequent transfer of Managing Directors; iii) Inadequate staff and other facilities in the SCDCs;

5.6 In response to a question as to whether any study / survey has been undertaken on the working of SCAs/State SC/ST Development Corporations, the Committee have been informed that performance of SCDCs in Maharashtra and Karnataka was evaluated by the Vaikunth Mehta National Institute of Cooperative Management, Pune. The evaluation study made the following recommendations.

- i) Besides quantity, quality should be looked into and adequate financial assistance should be provided to the beneficiaries.
- ii) Agriculture oriented schemes and women oriented schemes may be introduced. Such schemes may minimize the leakage of funds.

- iii) The operational deficiencies of lengthy processing period, higher rates of interest, speed money and excessive documentation should be curbed.
- iv) Lower level of financing for various schemes should also be prescribed. In case the quantum of assistance is very less, the assistance should be considered as grant or donation.
- v) In the case of subsidy scheme, the criteria of 'below poverty line' should be abolished.
- vi) All projects below Rs.50,000/- should be eligible for subsidy component.
- vii) The Corporations have to undertake human resource development activities. The front line workers should be imparted need-based training and empowered in their functioning.
- viii) The Corporations should liaison with the Banks, Voluntary agencies, Zilla Parishads and other National Schemes.

5.7 The Committee are distressed to note that though most of the schemes are being implemented by the NSCFDC and the NSTFDC, evaluation has not been undertaken on any of them. The Committee feel that without any evaluation, the Corporations cannot have any idea about the achievements of the schemes. The Committee, therefore, recommend that evaluation of the schemes be made at least annually so that their achievements and shortcomings may be known.

5.8 The Committee note that the Vaikunth Mehta National Institute of Cooperative Management, Pune had undertaken a study of the working of State Channeling Agencies and State SC/ST Development Corporations in Maharashtra and Karnataka and made some recommendations for bringing about improvement in these

institutions. The Committee urge the Ministry of Social Justice and Empowerment and the Ministry of Tribal Affairs to examine the feasibility of implementating these recommendations in other States also.

RATILAL KALIDAS VARMA
CHAIRMAN
COMMITTEE ON THE WELFARE OF
SCHEDULED CASTES AND
SCHEDULED TRIBES

New Delhi;

May, 2003

Vaisakha-Jyaistha, 1925 (Sake)

ANNEXURE – A

Statement showing State/UT wise Net disbursement and Coverage of Beneficiaries as on 31.01.2002 (08.02.1989 to 31.01.2002)(Rs. in lakhs)

S.No.	State/UT	Net Disbursement			Beneficiaries Covered		
		SCs	Schedul ed Tribes	Total	SCs	STs	Total
1.	Andhra Pradesh	12311.48	536.47	12847.95	105313	5004	110317
2.	Arunachal Pradesh	0.00	91.10	91.10	0	43	43
3.	Assam	1815.36	1066.27	2881.63	1525	1317	2842
4.	Bihar	2113.98	615.21	2729.19	3206	933	4139
5.	Chhattisgarh	261.10	0.00	261.10	70	0	70
6.	Chandigarh	467.95	0.00	467.95	378	0	378
7.	Delhi	1189.90	0.00	1189.90	1708	0	1708
8.	Dadra N. Haweli, D&Diu	54.37	106.79	161.16	28	55	83
9.	Goa	144.28	0.00	144.28	78	0	78
10.	Gujarat	5942.06	1086.32	7028.38	12121	2063	14184
11.	Himachal Pradesh	1482.71	592.70	2075.41	768	307	1075
12.	Haryana	1700.75	0.00	1700.75	1114	0	1114
13.	Jammu & Kashmir	709.37	352.51	1061.88	773	293	1066
14.	Jharkhan	297.20	0.00	297.20	188	0	188
15.	Kerala	2157.07	432.16	2589.23	4134	797	4931
16.	Karnataka	5853.79	1131.53	6985.32	23141	4182	27323
17.	Lakshdweep	0.00	80.51	80.51	0	74	74
18.	Maharashtra	5978.94	998.28	6977.22	8240	1279	9519
19.	Manipur	30.91	621.87	652.78	39	872	911
20.	Mizoram	0.00	1126.44	1126.44	0	3900	3900
21.	Madhya Pradesh	4558.66	5863.15	10421.81	8492	9852	18344
22.	Nagaland	0.90	977.73	978.63	1	1081	1082
23.	Orissa	1602.63	1180.98	2783.61	840	619	1459
24.	Pondicherry	531.59	0.00	531.59	361	0	361
25.	Punjab	1525.75	0.00	1525.75	1561	0	1561
26.	Rajasthan	1187.41	241.03	1428.44	1233	225	1458
27.	Sikkim	166.33	443.87	610.20	180	489	669
28.	Tamilnadu	3000.29	85.99	3086.28	5563	155	5718
29.	Tripura	886.41	792.35	1678.76	2223	994	2106
30.	Uttaranchal	17.45	0.00	17.45	469	0	469
31.	Uttar Pradesh	6454.93	0.00	6454.93	43527	0	43527
32.	West Bengal	4011.06	162.05	4173.11	17610	725	18335
	TOTAL	66454.63	18585.31	85039.94	243773	35259	279032

ANNEXURE – B

Statement indicating the State/UT wise performance figures of Sanctions and Disbursements by NSCFDC for the year 2001-2002.

S.No.	State/UT	Sanctions		Disbursements	
		Target	Achievements	Target	Achievements
1.	Andaman & Nikobar	0.00	0.00	0.00	0.00
2.	Andhra Pradesh	1185.66	2070.87	1011.30	1347.12
3.	Arunachal Pradesh	3.15	0.00	2.69	0.00
4.	Assam	1290.76	874.06	1100.94	913.73
5.	Bihar	1117.41	1059.00	953.02	0.00
6.	Chhattisgarh	240.48	391.65	205.12	261.10
7.	Chandigarh	11.87	191.50	10.12	75.87
8.	Delhi	200.91	344.16	171.37	243.84
9.	Dadra N. Haweli, D&Diu	0.74	5.45	0.64	0.00
10.	Goa	2.73	71.75	2.33	16.41
11.	Gujarat	342.57	1098.10	292.20	497.42
12.	Himachal Pradesh	146.68	361.32	125.10	303.52
13.	Haryana	363.90	507.20	310.39	148.48
14.	Jammu & Kashmir	72.19	347.42	61.58	330.42
15.	Jharkhan	289.84	297.20	247.21	297.20
16.	Kerala	323.11	422.33	275.60	14.73
17.	Karnataka	824.91	1498.51	703.60	1438.37
18.	Lakshdweep	0.00	0.00	0.00	0.00
19.	Maharashtra	980.00	1489.35	836.17	1014.91
20.	Manipur	28.87	9.45	24.62	0.00
21.	Meghalaya	7.06	0.00	6.02	0.00
22.	Mizoram	0.53	0.00	0.46	0.00
23.	Madhya Pradesh	837.12	1140.11	714.00	1221.36
24.	Nagaland	0.00	0.00	0.00	0.00
25.	Orissa	574.17	641.72	489.73	0.00
26.	Pondicherry	14.70	116.18	12.54	71.07

27.	Punjab	642.80	325.55	548.28	10.16
28.	Rajasthan	851.61	885.05	726.37	157.82
29.	Sikkim	18.73	13.35	15.98	19.47
30.	Tamilnadu	1199.11	1098.23	1022.77	24.40
31.	Tripura	350.90	378.47	299.29	225.69
32.	Uttaranchal	151.29	247.95	129.05	17.45
33.	Uttar Pradesh	3125.86	3302.05	2666.17	1418.95
34.	West Bengal	1800.03	2111.45	1535.33	1979.60
	TOTAL	17000.00	21300.23	14500.00	12048.09