## QUESTIONNAIRE FOR THE BENEFICIARIES

<table>
<thead>
<tr>
<th>Question</th>
<th>Response Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. NAME</td>
<td></td>
</tr>
<tr>
<td>2. AGE</td>
<td></td>
</tr>
<tr>
<td>3. SEX</td>
<td>MALE, FEMALE</td>
</tr>
<tr>
<td>4. RELIGION AND CASTE</td>
<td>SC, ST, BC, FC</td>
</tr>
<tr>
<td>5. MARITAL STATUS</td>
<td>MARRIED, UNMARRIED</td>
</tr>
<tr>
<td>6. NO. OF DEPENDANTS</td>
<td>ADULTS, CHILDREN</td>
</tr>
<tr>
<td>7. RESIDENTIAL ADDRESS</td>
<td></td>
</tr>
<tr>
<td>8. EDUCATIONAL QUALIFICATION</td>
<td></td>
</tr>
<tr>
<td>9. TECHNICAL QUALIFICATION</td>
<td></td>
</tr>
<tr>
<td>10. PREVIOUS EXPERIENCE</td>
<td></td>
</tr>
<tr>
<td>11. HAVE YOU REGISTERED IN THE EMPLOYMENT EXCHANGE?</td>
<td>YES, NO</td>
</tr>
<tr>
<td>(a) IF YES, WHEN?</td>
<td></td>
</tr>
<tr>
<td>IF NOT, WHY?</td>
<td></td>
</tr>
</tbody>
</table>
12. HOW DID YOU COME TO KNOW
ABOUT THE SEEUY SCHEME?

Through:

Newspapers and Advertisements: ____________________________

Bank Officials: ____________________________

DIC Officials: ____________________________

Those already availed: ____________________________

Friends and relatives: ____________________________

Any other: ____________________________

13. WHOM DO YOU CONSIDER AS YOUR
FRIEND, PHILOSOPHER AND GUIDE?

a. Name: ____________________________

b. Relationship: ____________________________

c. Nature of Assistance: ____________________________

14. NAME AND ADDRESS OF YOUR UNIT:

15. DATE OF COMMENCEMENT:

16. NATURE OF THE UNIT AND
ACTIVITY:

INDUSTRIAL SECTOR: ____________________________

SERVICE SECTOR: ____________________________

BUSINESS SECTOR: ____________________________

17. HAVE YOU REGISTERED YOUR UNIT
UNDER SSI? Yes ☐ No ☐

18. DATE AND PLACE OF REGISTRATION:

19. IS YOUR UNIT LOCATED IN
NOTIFIED BACKWARD AREA?

: ____________________________
20. WHAT DO YOU THINK OF CLAUSES IN THE LOAN APPLICATION FORM?

- DIFFICULT
- LACKING CLARITY
- EASY TO UNDERSTAND

21. ARE THE PROCEDURES INVOLVED IN OBTAINING LOAN CUMBERSOME?

YES | NO

IF SO, HOW?

22. WHEN DID YOU SUBMIT YOUR APPLICATION TO DIC FOR THE LOAN?

DATE

AMOUNT:

Rs.

23. WHEN WAS YOUR LOAN APPLICATION FORWARDED BY DIC?

DATE

AMOUNT:

Rs.

24. WHEN DID YOU GET THE LOAN SANCTIONED?

DATE

AMOUNT:

Rs.

25. GIVE REASONS FOR THE DELAY IN THE DISBURSEMENT OF THE LOAN:

26. IS THE SANCTIONED AMOUNT ADEQUATE?

YES | NO

SPECIFY REASONS.

27. WHAT ARE THE PROBLEMS FACED?

28. TYPE OF SECURITY YOU HAVE GIVEN:

29. THE RATE OF INTEREST CHARGED IS

LOW | REASONABLE | HIGH

30. HAVE YOU BORROWED FUNDS FROM OTHER SOURCES?

YES | NO

GIVE DETAILS:

31. HOW MANY PRE-DISBURSAL VISITS YOU HAVE MADE?

SPECIFY REASONS:
32. Specify the problems in seeking information, consultancy, guidance, counselling from the field staff and supporting services:

<table>
<thead>
<tr>
<th>PROBLEMS FACED</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANK</td>
</tr>
<tr>
<td>DIC</td>
</tr>
<tr>
<td>GOVT. DEFTS</td>
</tr>
</tbody>
</table>

33. Number of persons employed in your unit (1987 - 88):

<table>
<thead>
<tr>
<th>SKILLED</th>
<th>UNSKILLED</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>M. F.</td>
<td>M. F.</td>
<td>M. F.</td>
</tr>
<tr>
<td>FULL TIME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PART TIME</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

34. Your average annual income (after availing the loan):

Rs. ............

35. Value of machinery installed:

Rs. ............ Year ....

36. Number of instalments for repayment of the loan:

: 

37. Moratorium period allowed for your unit:

: IN MONTHS ..............

a. Number of instalments paid (till date):

: 

38. Specify the problems faced in repayment:

: 

39. Are you satisfied with the repayment schedule?

| YES | NO |

Give reasons.

40. Nature of follow-up action taken.

Personal supervision and visit:

Requiring submission of periodical reports:

Sending notices and reminders on the due dates:

Follow-up through government officials:
41. WHAT IS YOUR VIEW ON THE FOLLOW-UP ACTION BY THE BANK?:

42. DO YOU CONSIDER THE ROLE PLAYED BY THE DIC IN MAKING YOU AN ENTREPRENEUR, AS:

- VERY SIGNIFICANT: [ ]
- SIGNIFICANT: [ ]
- INSIGNIFICANT: [ ]

43. ARE YOU SATISFIED WITH THE SEEUY SCHEME?: [ ] YES [ ] NO

GIVE COMMENTS:

44. SPECIFY YOUR FUTURE PLANS FOR EXPANSION:

45. GIVE SUGGESTIONS FOR THE IMPROVEMENT OF THE SCHEME:

PLACE:

DATE:

SIGNATURE:
APPENDIX NO : 2

A STUDY OF THE SELF-EMPLOYMENT TO EDUCATED UNEMPLOYED YOUTH (SEEUY) SCHEME IMPLEMENTED BY THE COMMERCIAL BANKS WITH SPECIAL REFERENCE TO TAMIL NADU

RESEARCH GUIDE :
Dr. N. VINAYAKAM, M. Com., Ph.D., Professor and Head, Department of Commerce, Madras University P.G. Extension Centre, Govt. College of Engineering Campus, Salem - 636 011.

RESEARCH SCHOLAR :
Prof. V. CHANDRASEKARAN, M. Com., M. Ed., M.Phil., Ph. D. Research Scholar, Kandaswami Kandar's College, Velur (Salem), 638 182.

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QUESTIONNAIRE FOR THE NON-BORROWERS

1. NAME :

2. AGE :

3. SEX :
   | MALE | FEMALE |
4. RELIGION AND CASTE : ............... | SC | ST | BC | FC |
5. MARITAL STATUS :
   | MARRIED | UNMARRIED |
6. NO. OF DEPENDANTS :
   | ADULTS | CHILDREN |
7. RESIDENTIAL ADDRESS :

8. EDUCATIONAL QUALIFICATION :

9. TECHNICAL QUALIFICATION :

10. PREVIOUS EXPERIENCE :

11. HAVE YOU REGISTERED IN THE EMPLOYMENT EXCHANGE ? :
   | YES | NO |
   (a) IF YES, WHEN ? :
12. REASONS FOR NON-COVERAGE UNDER "SEEU" SCHEME

- [ ] NOT INTERESTED IN SELF-EMPLOYMENT.
- [ ] DESIRIOUS OF FURTHER TRAINING AND EXPERIENCE.
- [ ] APPLICATION NOT RECOMMENDED BY DIC.
- [ ] INADEQUACY OF THE SANCTIONED LOAN AMOUNT.
- [ ] UNDECIDED EARLIER BUT NOW WILLING TO BE COVERED.
- [ ] ANY OTHER.

13. PROBLEMS FACED BY YOU WHILE APPLYING FOR THE LOAN

14. YOUR SUGGESTIONS FOR IMPROVEMENT OF THE SCHEME

STATION:

DATE:

SIGNATURE.
APPENDIX NO : 3

"A STUDY OF THE SELF-EMPLOYMENT TO EDUCATED UNEMPLOYED YOUTH (SEEDY) SCHEME IMPLEMENTED BY THE COMMERCIAL BANKS WITH SPECIAL REFERENCE TO TAMILNADU

---------

RESEARCH GUIDE :
Dr. N. VINAYAKAM, M.Com., Ph.D.,
PROFESSOR AND HEAD
DEPARTMENT OF COMMERCE,
MADRAS UNIVERSITY P.G. EXTENTION CENTRE,
GOVT. COLLEGE OF ENGINEERING CAMPUS. SALEM - 636 011.

RESEARCH SCHOLAR :
PROF. V. CHANDRASEKARAN, M.Com., M.Ed., M.Phil.,
Ph. D. RESEARCH SCHOLAR,
KANDASWAMI KANDAR'S COLLEGE,
VELUR - SALEM 638 182.

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QUESTIONNAIRE TO DIC OFFICIALS

Ø1. WHAT ARE THE ELIGIBILITY CRITERIA UNDER "SEEDY" SCHEME ? :

Ø2. HOW DO YOU IDENTIFY AND SELECT THE BORROWERS ? :

Ø3. ARE THERE PREFERENCES AMONG THE EDUCATED UNEMPLOYED WHILE SANCTIONING THE LOAN ? :

Ø4. HOW DO YOU SCREEN APPLICATIONS ? :

Ø5. DO YOU CONDUCT ANY TEST OR INTERVIEW TO EVALUATE THE APTITUDE, SKILL, ABILITY, ETC. ? :

Ø6. HOW MANY APPLICANTS ARE INTERVIEWED PER DAY ? :

Ø7. ARE YOU SPONSORING ANY TRAINING PROGRAMME FOR THE BENEFICIARIES ? SPECIFY THE DETAILS :

[ ] YES  [ ] NO
3.2

Q8. DO THE DIC STAFF WERE ADEQUATELY TRAINED TO EXECUTE THE PROGRAMME SUCCESSFULLY?
   : YES  NO

Q9. ENUMERATE THE TASKS ASSIGNED TO DIC FOR THE IMPLEMENTATION OF THE "SEEUY" SCHEME
   :

Q10. DO YOU POSSESS THE REQUIRED MAN-POWER FOR ADMINISTERING THE SCHEME?
    : YES  NO

Q11. IS THERE PROPER CO-ORDINATION FOR EFFECTIVE IMPLEMENTATION OF THE SCHEME?
     GIVE DETAILS
    : YES  NO

Q12. IS THERE A "SINGLE WINDOW CLEARANCE"?
     : YES  NO

Q13. CAN THE LOAN PROCEDURES BE FURTHER SIMPLIFIED?
     GIVE SUGGESTIONS.
     : YES  NO

Q14. WHAT ARE THE STEPS FOLLOWED IN FORWARDING LOAN APPLICATIONS TO BANKS?

Q15. IS THERE ANY POLITICAL INTERFERENCE?
     :

Q16. WHAT ARE THE MAIN PROBLEMS FACED?
17. TOTAL NUMBER OF APPLICATIONS RECEIVED SANCTIONED AND REJECTED DURING 1983 - 88:

(AMOUNT IN LAKHS OF RUPEES)

<table>
<thead>
<tr>
<th>YEAR</th>
<th>RECEIVED</th>
<th>SANCTIONED</th>
<th>REJECTED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NO.</td>
<td>AMOUNT</td>
<td>NO.</td>
</tr>
<tr>
<td>1983 - 84</td>
<td></td>
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<td></td>
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<tr>
<td>1984 - 85</td>
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<td>1985 - 86</td>
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<td></td>
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<tr>
<td>1986 - 87</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1987 - 88</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

18. GIVE REASONS FOR REJECTION OF APPLICATIONS:

19. DO YOU HELP THE BANKER IN THE RECOVERY PROCESS?

GIVE PARTICULARS:

YES  NO

20. WHEN DO YOU SEND THE PERFORMANCE REPORT?

21. GIVE SUGGESTIONS FOR IMPROVING THE SCHEME:

STATION:

DATE:  SIGNATURE.
"A STUDY OF THE SELF-EMPLOYMENT TO EDUCATED UNEMPLOYED YOUTH (SEEUY) SCHEME IMPLEMENTED BY THE COMMERCIAL BANKS WITH SPECIAL REFERENCE TO TAMILNADU

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KANDASWAMI KANDAR'S COLLEGE,
VELUR (SALEM)
638 182.

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QUESTIONNAIRE FOR THE LENDING BANK

Ø1. NAME OF THE BANK :

Ø2. LOCATION :

Ø3. NAME OF THE OFFICER INTERVIEWED :

Ø4. DESIGNATION & TOTAL SERVICE :

Ø5. HOW DO YOU IDENTIFY AND SELECT THE BORROWERS ? :

Ø6. WHAT ARE THE MEDIA ADOPTED BY THE BANK TO PUBLISH THE SCHEME :

Ø7. ENUMERATE THE DOCUMENTS INSISTED WITH THE LOAN APPLICATION :

Ø8. IS THERE ADEQUATE TIME TO SCREEN THE LOAN APPLICATION ? :

Ø9. IS THERE ANY POLITICAL INTER-FERENCE ? : [ ] YES [ ] NO
10. SPECIFY THE NORMAL TIME TAKEN IN SANCTIONING THE LOAN:

11. SPECIFY THE CONDITIONS LAID DOWN TO THE BORROWERS:

12. GIVE REASONS FOR REJECTION OF APPLICATIONS:
   1.
   2.
   3.
   4.

13. WHAT ARE THE MAIN PROBLEMS FACED?

14. STATE THE TYPE OF CO-ORDINATION WITH DIC:

15. ARE THERE ADEQUATE ARRANGEMENTS FOR THE FEEDING OF CREDIT INFORMATION REQUIRED? GIVE DETAILS:
   [YES] [NO]
### 16. Total Number of Applications Received, Sanctioned and Rejected During 1983 - 88:

(Amount in lakhs of rupees)

<table>
<thead>
<tr>
<th>YEAR</th>
<th>RECEIVED</th>
<th>SANCTIONED</th>
<th>REJECTED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NO.</td>
<td>AMOUNT</td>
<td>NO.</td>
</tr>
<tr>
<td>1983 - 84</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>1984 - 85</td>
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<td>1985 - 86</td>
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<tr>
<td>1986 - 87</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>1987 - 88</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 17. Amount is Disbursed During 1983 - 1988:

(Amount in lakhs of rupees)

<table>
<thead>
<tr>
<th>YEAR</th>
<th>TOTAL NO. OF CASES</th>
<th>AMOUNT Rs.</th>
<th>INDUSTRIAL SECTOR Rs.</th>
<th>SERVICE SECTOR Rs.</th>
<th>BUSINESS SECTOR Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1983 - 84</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>1987 - 88</td>
<td></td>
<td></td>
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<td></td>
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</tbody>
</table>

### 18. Is there any pre-sanction inspection?

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
</table>

### 19. Do you have separate field staff to supervise the scheme? Give details.

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
</table>

### 20. Were the staff trained to implement the programme successfully?

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
</table>
21. IS THERE ANY FOLLOWUP ACTION?
   IF YES, SPECIFY THE PERIODICITY
   : YES  NO
   WEEKLY  FORTNIGHTLY  MONTHLY

22. ARE THERE DISCRETIONARY POWERS
    TO IMPLEMENT THE SCHEME SUCCESSFULLY?
   : YES  NO

23. DO THE BORROWERS REPAY THE LOAN
    REGULARLY?
   : YES  NO

   IF NOT, GIVE THE REASONS
   : 1.
   2.
   3.

24. WHAT ARE THE PROBLEMS FACED
    IN THE COLLECTION PROCESS?
   :

25. DO THE DEVELOPMENT AGENCIES
    RENDER ASSISTANCE IN THE RECOVERY
    OF THE LOANS?
   : YES  NO

   GIVE DETAILS.

26. EXPLAIN THE MODE OF RECOVERY
   :

27. DO YOU HAVE 'RECOVERY CAMPS'?
   : YES  NO

28. DO YOU HAVE SPOT RECOVERY SYSTEM
   : YES  NO

29. WHAT ACTION YOU HAVE TAKEN FOR
    NON-PAYMENT OF LOANS?
   :

APPENDIX No.5

LIST OF INDUSTRIALLY BACKWARD DISTRICTS IN TAMIL NADU

List of Industrially Backward Districts selected to qualify for concessional finance from the financial institutions (as on 1st May, 1979)

TAMIL NADU

DHARMAPURI, KANYAKUMARI,
MADURAI, NORTH ARCOT,
RAMANATHAPURAM, SOUTH ARCOT
THANJAVUR, TIRUCHIRAPALLI AND
NEW PUDUKKOTTAI DISTRICT.

SOURCE: IDBI's BOOKLET ON ASSISTANCE FOR DEVELOPMENT OF BACKWARD AREAS.
APPENDIX No-6

MONTHLY PROGRESS REPORT ON THE SCHEME
TO BE SUBMITTED BY BRANCHES TO DICs

Monthly progress report on the scheme for providing self employment to educated unemployed youth to be submitted by the branches to DICs

Name of the branch: for the month of:

Section I - Applications received and sanctioned

(Rs. thousands)

<table>
<thead>
<tr>
<th>Number of applications received</th>
<th>Applications Sanctioned</th>
<th>Loans disbursed during the month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of Amount benefi-</td>
<td>No. of Amount benefi-</td>
</tr>
<tr>
<td>applications received</td>
<td>ciaries</td>
<td>ciaries</td>
</tr>
</tbody>
</table>

a) Industry

b) Services

c) Business

TOTAL
6.2

* may include disbursements during the month in respect of loans sanctioned in earlier months.

Section II - Applications rejected and returned

(Rs. Thousands)

<table>
<thead>
<tr>
<th>Name of the Applicant</th>
<th>Rejected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Returned to DICs</td>
<td></td>
</tr>
</tbody>
</table>

1) Amount

2) Amount

3) Amount

Total:

Section III Cumulative position of receipt/s of subsidy as at the end of the months.

(Rs. Thousands)

<table>
<thead>
<tr>
<th>Number of beneficiaries</th>
<th>Amount</th>
</tr>
</thead>
</table>

a) Total amount of subsidy receivable from DIC

b) Subsidy received

c) Balance amount of subsidy to be received from DIC
MONTHLY PROGRESS REPORT ON THE SCHEME TO BE SUBMITTED BY THE LEAD BANK OFFICER

Monthly progress report on the scheme for providing self-employment to educated unemployed youth

The Lead Bank Officer/District Co-ordinator
Divisional/Regional/Zonal Manager

1. Position of applications received/disposed of:
   i) Pending at the end of previous month
   ii) Received during the month
   iii) Sanctioned during the month
   iv) Rejected during the month
   v) Returned to DICs during the month
   vi) Pending at the end of the month
   vii) Of (vi) above, applications pending for 1 month and over

2. Reasons for rejection/return
   i) Application is incomplete
   ii) Beneficiary is ineligible
   iii) Scheme is not viable
   iv) Scheme is not suitable to beneficiary
   v) Beneficiary is not interested in availing of the loan
   vi) Others (specify)

Total:
3. Progress during the month
(Rs. Thousands)

<table>
<thead>
<tr>
<th></th>
<th>Sanctioned</th>
<th>Disbursed*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of benefi-</td>
<td>No. of benefi-</td>
</tr>
<tr>
<td></td>
<td>ciaries</td>
<td>ciaries</td>
</tr>
<tr>
<td></td>
<td>Amount</td>
<td>Amount</td>
</tr>
</tbody>
</table>

i) Industry

ii) Services

iii) Business

Total:

* May include disbursement during the month in respect of loans sanctioned in earlier months.

4. Progress during the current financial year
(i.e., Progressive figure from 1st April Onwards)

(Rs. Thousands)

<table>
<thead>
<tr>
<th></th>
<th>Sanctioned</th>
<th>Disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of benefi-</td>
<td>No. of benefi-</td>
</tr>
<tr>
<td></td>
<td>ciaries</td>
<td>ciaries</td>
</tr>
<tr>
<td></td>
<td>Amount</td>
<td>Amount</td>
</tr>
</tbody>
</table>

i) Industry

ii) Services

iii) Business

Total:
APPENDIX No-8

QUARTERLY PROGRESS REPORT ON THE SCHEME
TO BE SUBMITTED BY THE HEAD OFFICES OF
BANKS TO RBI

Quarterly progress report on the scheme for providing self-employment to educated unemployed youth to be submitted by the Head Offices of banks to RPCD, RBI, Central Office, Bombay.

Name of the Bank for the quarter ended June/September/December/March

<table>
<thead>
<tr>
<th>Year</th>
<th>Industry</th>
<th>Services</th>
<th>Business</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Quarter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2nd Quarter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3rd Quarter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4th Quarter</td>
<td></td>
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</tbody>
</table>

2. Progress during the current financial year (i.e., progressive figure from 1 April Onwards)

<table>
<thead>
<tr>
<th>Year</th>
<th>Industry</th>
<th>Services</th>
<th>Business</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Quarter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2nd Quarter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3rd Quarter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4th Quarter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>