# List of Tables

1. Table - 5.1  Budgetary Allocations And Funds Released Under PMRY
2. Table - 5.2  Cumulative Status Of Progress Of PMRY As Reported By The RBI
3. Table - 6.1  Bank Wise Targets And Achievements For 2000-01
4. Table - 6.2  Taluka Wise Targets And Achievements
5. Table - 6.3  Area Wise Targets And Achievements
6. Table - 6.4  Rate Of Recovery Of PMRY Loans As Per Bank Officers
7. Table - 6.5  Rate Of Rejection For Non-Viability Of Activities
8. Table - 6.6  Disburse In Cheque Or Cash
9. Table - 6.7  Instalments Of Disbursement Of Loan
10. Table - 6.8  Actual Verification Of End Use
11. Table - 7.1  Taluka Wise Distribution Of Beneficiaries
12. Table - 7.2  Area Wise Distribution Of Beneficiaries
13. Table - 7.3  Sex Wise Distribution Of Beneficiaries
14. Table - 7.4  Age-wise Distribution Of Beneficiaries
15. Table - 7.5  Religion Wise Distribution Of Beneficiaries
16. Table - 7.6  Category Wise Distribution Of Beneficiaries
17. Table - 7.7  Educational Level Of The Beneficiaries
18. Table - 7.8  Work Status Of Beneficiaries Before PMRY Benefit
19. Table - 7.9  Fulfilment Of Income Eligibility Criterion At The Time Of Getting PMRY Loan (As Per Response Of Beneficiaries)
20. Table - 7.10  Fulfilment Of Income Eligibility Criterion At The Time Of Getting PMRY Loan (As Per Researcher’s Own Assessment)
21. Table - 7.11  Increase In The Annual Family Income Of The Beneficiaries In The First Year Of The Venture Over The Over The Income Of The Previous Year (Aggregate)
22. Table - 7.12  Annual Family Income Of Beneficiaries In The First Year Of The Ventures And In the Reference Year
23. Table - 8.1  Sector Wise Distribution Of PMRY Ventures
24. Table - 8.2  Status Of Ventures Before Getting PMRY Loan
25. Table - 8.3  Source Of Primary Information Of PMRY
26. Table - 8.4  Choice Of Venture
27. Table - 8.5  Venture Was Completely New Or Beneficiary Had Some Previous Connection With The Activity
28. Table - 8.6  Year Wise Distribution Sample Size And Universe Of Beneficiaries
29. Table - 8.7  Loan Demanded And Received
30. Table - 8.8  Adequacy Of Finance Under PMRY
31. Table - 8.9  Management Of Additional Funds In Case Of Inadequate Finance
32. Table - 8.10  Awareness Of Beneficiaries Regarding Rate Of Interest
33. Table - 8.11  Break Up Of Investment Into Fixed And Current Assets
34. Table - 9.1  Maintenance Of Account Books
35. Table - 9.2  Sector-wise Investment And Profitability In The First Year Of Venture And Reference Year
36. Table - 9.3  Sector-wise Turnover And Profitability For The First Year Of The Venture And The Reference Year (2000-01)
37. Table - 9.4  Sector-wise Total Employment Generated In The First Year Of The Ventures And The Reference Year
38. Table - 9.5  Wage Level Of Part Time Hired Workers
39. Table - 9.6  Wage Level Of Full Time Hired Workers
40. Table - 9.7  Awareness Regarding Amount Of Subsidy And Its Procedure
41. Table - 9.8  Knowledge Regarding Time Taken To Receive Subsidy
42. Table - 9.9  Initial Moratorium Allowed By Banks (In Months)
43. Table - 9.10  Regularity In Repayment Of Loan
44. Table - 9.11  Sources Of Repayment Of Loan
45. Table - 9.12 Status Of Recovery Under PMRY In Amravati District
46. Table - 9.13 Particulars Of Defaults And Overdues In Relation To Poverty Alleviation And Educated Unemployment Programmes At Ambada Brach Of Central Bank Of India As On 01-04-2001.
47. Table - 9.14 Position Of Recoveries And Overdues For The Priority Sector For All The Banks Of Amravati District As On 30-06-2000
48. Table - 9.15 Rate Of Recovery Of PMRY Loans As Per Bank Officers
49. Table - 9.16 Rate Of Recovery Of PMRY Loans As Per DIC Officers
50. Table - 10.1 Initial Problems Of Beneficiaries
51. Table - 10.2 Help From DIC Office
52. Table - 10.3 Visits Of Beneficiaries To DIC Office
53. Table - 10.4 Initial Visits By DIC Officers
54. Table - 10.5 Visits Of DIC Officers At Project Implementation Stage
55. Table - 10.6 Frequency Of DIC Officers’ Visits After The Start Of Venture
56. Table - 10.7 Use Of Social/Political Influence At DIC
57. Table - 10.8 Use Of Gratification At DIC Level
58. Table - 10.9 Satisfaction With DIC’s Treatment
59. Table - 10.10 Reasons For Dissatisfaction With DIC’s Treatment
60. Table - 10.11 Other Reasons For Dissatisfaction With DIC
61. Table - 10.12 Use Of Social/Political Influence At Bank
62. Table - 10.13 Gratification At Bank Level
63. Table - 10.14 Pattern Of Use Of Social/Political Influence And Gratification At DIC And Bank Level
64. Table - 10.15 Income Eligibility Fulfilment And Use Of Influence And Gratification
65. Table - 10.16 Whether Bank Called For Interview Within 15 Days
66. Table - 10.17 Whether Bankers Give Interview Call Within 15 Days
<table>
<thead>
<tr>
<th>Table</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>67.</td>
<td>Table - 10.18</td>
</tr>
<tr>
<td>68.</td>
<td>Table - 10.19</td>
</tr>
<tr>
<td>69.</td>
<td>Table - 10.20</td>
</tr>
<tr>
<td>70.</td>
<td>Table - 10.21</td>
</tr>
<tr>
<td>71.</td>
<td>Table - 10.22</td>
</tr>
<tr>
<td>72.</td>
<td>Table - 10.23</td>
</tr>
<tr>
<td>73.</td>
<td>Table - 10.24</td>
</tr>
<tr>
<td>74.</td>
<td>Table - 10.25</td>
</tr>
<tr>
<td>75.</td>
<td>Table - 10.26</td>
</tr>
<tr>
<td>76.</td>
<td>Table - 10.27</td>
</tr>
<tr>
<td>77.</td>
<td>Table - 10.28</td>
</tr>
<tr>
<td>78.</td>
<td>Table - 10.29</td>
</tr>
<tr>
<td>79.</td>
<td>Table - 10.30</td>
</tr>
<tr>
<td>80.</td>
<td>Table - 10.31</td>
</tr>
<tr>
<td>81.</td>
<td>Table - 10.32</td>
</tr>
<tr>
<td>82.</td>
<td>Table - 10.33</td>
</tr>
<tr>
<td>83.</td>
<td>Table - 10.34</td>
</tr>
<tr>
<td>84.</td>
<td>Table - 10.35</td>
</tr>
<tr>
<td>85.</td>
<td>Table - 10.36</td>
</tr>
<tr>
<td>86.</td>
<td>Table - 10.37</td>
</tr>
<tr>
<td>87.</td>
<td>Table - 10.38</td>
</tr>
<tr>
<td>88.</td>
<td>Table - 10.39</td>
</tr>
<tr>
<td>89.</td>
<td>Table - 10.40</td>
</tr>
</tbody>
</table>
Table - 10.41 Suggestion To Improve PMRY Procedure
Table - 10.42 What Should Be The Single Implementing Agency?
Table - 10.43 Delay In The Overall Process Of PMRY
Table - 10.44 Total Time Taken By The Loan Process
Table - 10.45 Time Lag Between The Receipt Of The Loan Application And Disbursement Of Loan
Table - 10.46 Adverse Effect On Beneficiaries Due To Delay In Loan Process
Table - 11.1 Geographical Area Of Market
Table - 11.2 Problems Relating To Purchases
Table - 11.3 Problems Relating To Sales
Table - 11.4 Distribution Of Industry Sector Ventures
Table - 11.5 Type Of Technology
Table - 11.6 Want To Modernise Technology?
Table - 11.7 Problems Relating To Labour (In Case Of Industries)
Table - 11.8 Protected Market To PMRY Ventures (Industry Sector)
Table - 11.9 Knowledge Of Preparing Accounts And Maintenance Of Accounts
Table - 11.10 Loss (If Any) Due To Lack Of Knowledge Of Preparing Accounts
Table - 11.11 Want To Increase The Size Of The Business
Table - 11.12 Exploration Of Source Of Finance And Efforts Made For Increasing The Size Of Business
Table - 11.13 Response Of General Public As Customers To The Small Ventures Like PMRY Ventures
Table - 11.14 Response Of Bigger Competitors To Small Ventures
Table - 11.15 Condition Of Ventures On The Date Of Survey
Table - 11.16 Success In Ventures
Table - 11.17 Success Of PMRY Ventures In The Provision Of Self-Employment
113. Table - 11.18  Extent Of Success Of PMRY In The Provision Of Self-Employment
114. Table - 11.19  Extent Of Success Of PMRY In The Provision Of Self-Employment
115. Table - 11.20  Rate Of Early Failures And Closures Of PMRY Ventures
116. Table - 11.21  Factors Responsible For Success
117. Table - 11.22  Factors Responsible For Failure
118. Table - 11.23  Increase In Social Status Due To PMRY Ventures
119. Table - 11.24  Whether PMRY Should Be Continued?
120. Table - 11.25  Suggestion To Improve PMRY Procedure
121. Table - 11.26  Suggested Rate Of Interest On PMRY Loans.