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**CHAPTER - V**  
**FINANCIAL SUPPORT AND**  
**FORMATION OF SHGS UNDER**  
**SGSY IN LAKHIMPUR DISTRICT**

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## CHAPTER-V

### FINANCIAL SUPPORT AND FORMATION OF SHGS UNDER SGSY IN LAKHIMPUR DISTRICT

#### 5.1. FINANCIAL ACHIEVEMENT :

Finance is considered as the life blood of any business or taking up of any economic activity which helps in fulfilment the dream of the businessman or the entrepreneur. Allocation of sufficient amount of fund in appropriate time, its proper utilisation and aptitude or zeal of the implementing agency are some of the key factors for success of any Government sponsored scheme. Considering rural development as a thrust area for overall development of the country, the Government of India has been introducing a number of employment generation as well as poverty alleviation programmes as a part of rural development, in which the Government has been spending a huge amount of fund since inception of the First Five Year Plan. In this respect, Swarnajayanti Gram Swarozgar Yojana (SGSY) is also no exception to this, which was launched on 1<sup>st</sup> April 1999 with the objective of alleviation of poverty. As a credit cum subsidy programme, in addition to the Government subsidy, bank credit also plays a pivotal role in successful implementation of SGSY. Without positive support from bankers the programme will not be able to achieve its desired objectives. Under SGSY, where 30 per cent project cost has been provided by the Government as subsidy, 70 per cent project cost has been provided by the banks as loan. So, the banks have to play a pioneer role for success of the programme.

Considering these aspects, an attempt has been made in this chapter to examine the financial support and formation of SHGs under SGSY in Assam in general and Lakhimpur District in particular. Table 5.1 shows the trend of financial allocation under SGSY in India since inception of the programme.

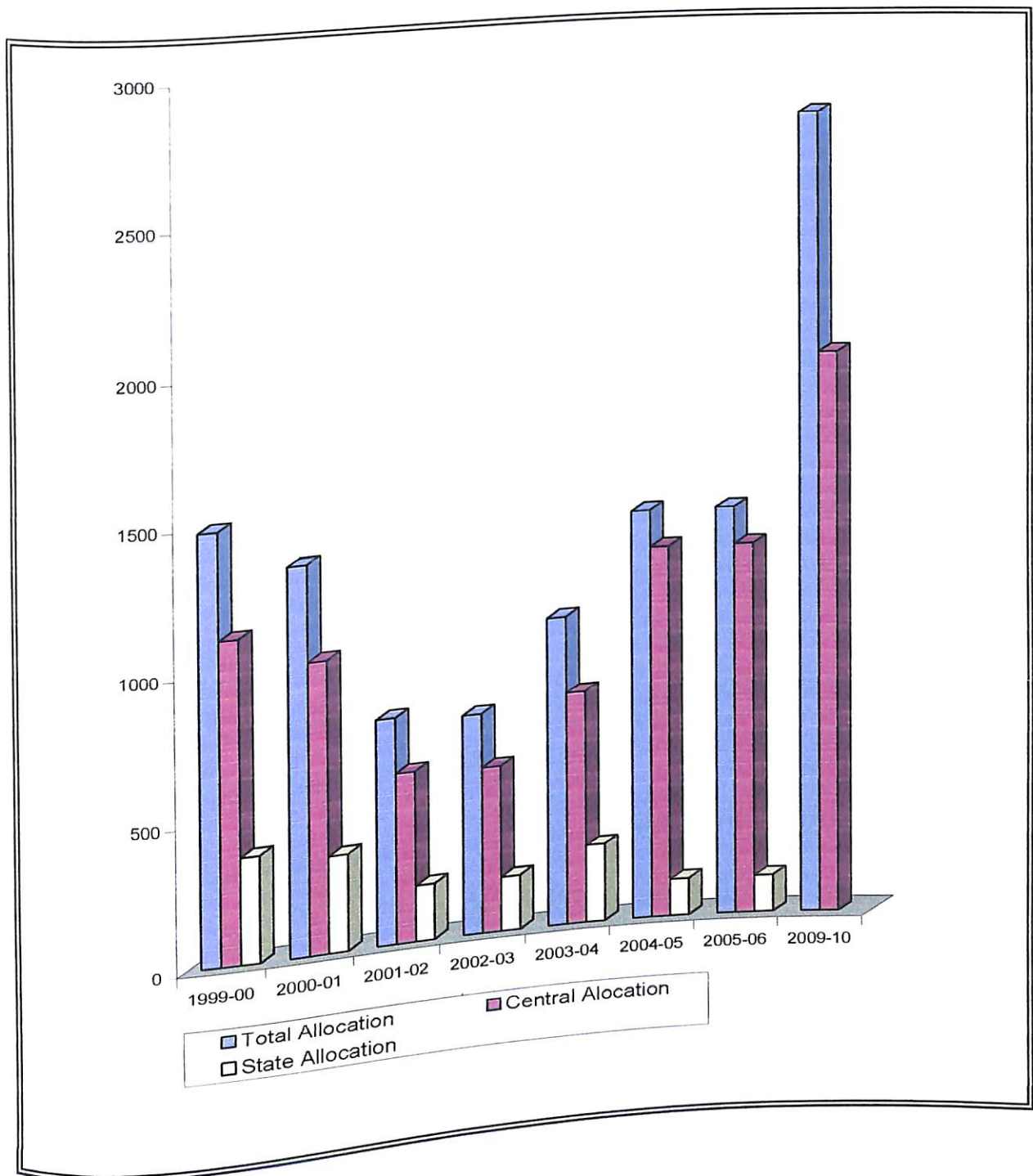
**Table : 5.1**  
**Financial achievement under SGSY in India since inception, i.e. 1.4. 1999**

(Rs. in crores)

	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2009-10
1	2	3	4	5	6	7	8	9
Total Allocation	1472.33	1332.5	774.5	756.37	1065.83	1410.92	1410.756	2781.60
Central Allocation	1105	1000	581.5	567.9	800	1282.969	1282.647	1949.68
State Allocation	367.34	332.5	193	188.47	265.83	127.9509	128.109	-
Central Release	869.55	462.11	401.1	504.56	645.12	847.5265	844.3625	1938.48
State Release	261.47	200.76	156.07	181.14	192.2	258.8642	257.9407	609.06
Total Fund Available	1961.97	1608.18	1299.55	1178.13	1214.13	1398.98	1396.1	3685.60
Total Fund Utilised	959.86	1117.94	970.32	921.11	1044.25	1242.196	1239.074	3132.67
% of Utilisation to Available Fund	48.92	69.52	74.67	78.18	86.01	88.79	88.75	85.00
Total Subsidy Disbursed	541.69	701.85	665.62	605.88	712.99	982.41	981.59	176093.53

Source:-District Rural Development Agency, Lakhimpur.

**Figure- 5.1**  
**Year wise Allocation of Fund under SGSY**





*It is observed from the Table 5.1 that the total amount of allocated fund was Rs. 1,47, 2.33 crores in 1999-2000 which was decreased to Rs. 756.37 crores in 2002-03 and further the allocation increased to Rs. 2781.60 crores in 2009-10, indicating a down ward trend of fund during the period of 1999-2000 to 2002-03 and it takes and upward trend from 2003-04 to 2009-10. Out of the total allocation, the amount of central allocation was Rs. 1,105 crores in 1999-2000, which was gradually declined till the year 2003-04 (Rs.800 crores) and significantly increased over the years from the year 2004-05. On the otherhand, the state allocation shows a declining trend over the years. In the year 1999-2000, the amount of state allocation was Rs.367.34 crores, which was decreased to Rs. 188.47 crores in 2002-03 and it was increased to Rs.1938.48 crores in 2009-10*

So far as the utilisation of available fund is concerned it is found that in the year 1999-2000, only 48.92 per cent of available fund was utilised. But in the succeeding years, the percentage of utilisation of fund was increased gradually from 69.52 per cent in 2000-01 to 88.75 per cent in 2005-06 and 85.00 per cent in 2009-10

In respect of Assam, during the financial year 1999-2000, the Centre had allocated Rs. 3241.33 lakhs for implementation of SGSY. In the succeeding years, the amount under the same has been raised to Rs. 7195.2 lakhs in 2004-05 and to Rs. 14,390.35 lakhs during 2008-09 ( Table: 5.2).

In case of the study district Lakhimpur, ( Table:5.3) the district has received total amount of Rs.1920.45 lakh during the last ten years (i.e. from 1999 to 2009) for implementation of SGSY. Out of the total fund, Rs. 329.39 lakh was received as state share and Rs. 1591.06 lakh was received as Cen-

**Table- 5.2**  
**Financial achievement of SGSY in Assam**

(Rs. in lakh)

Year	Central Allocation	Opening Blance	Central Fund Received	State Share Received	Miscelaneous Receipts			Total Fund Available (3+4+5+6+7+8)
					Interst	Return of Subsidy	Others	
1	2	3	4	5	6	7	8	9
2004-05	7195.2	1499.728	5206.92	.....	26.53	17.615	2436.83	9187.623
2007-08	9134.75	681.91	6645.62	1102.62	7.52	34.54	---	8472.21
2008-09	14,390.35	1128.61	8740.5	2201.93	1.95	11.01		12084.00
2009-10	14,750.00	7313.31	14240.1	1578.92	47.12	11.68		23191.36

Source : DRDA, North Lakhimpur.

tral fund. However, it is mentionworthy that during 1999-2001 and 2004-06, the district did not receive any state share due to non release of state share by the Government of Assam. It is observed from the table 5.3 that the total allocation of fund under SGSY has been increased gradually over the years except the year 2005-06. But it did not increase significantly. In the year 1999-2000, the district had received total amount of Rs. 69.08 lakh for launching the SGSY programme, which was increased to Rs. 138.55 lakh in 2002-03 and it was further increased to Rs.331.16 lakh during the year 2008-09 indicating about five times (4.79) increase in fund allocation during the last ten years.

**Table- 5.3**  
**Financial Achievement under SGSY in Lakhimpur District**  
(Rs. in lakh)

Year	Central Fund Received	State Share Received	Total Fund Received
1	2	3	4
1999-2000	69.08	-	69.08
2000-01	95.86	-	95.86
2001-02	128.04	21.42	149.46
2002-03	111.12	27.43	138.55
2003-04	156.99	64.90	221.89
2004-05	213.09	-	213.09
2005-06	145.87	-	145.87
2006-07	176.23	48.30	224.53
2007-08	234.37	96.59	330.96
2008-09	260.41	70.75	331.16
Total	1591.06	329.39	1920.45

Source:- DRDA, North Lakhimpur.



### **5.1.1. Disbursement of credit under SGSY**

One of the important socio-economic objectives of the nationalised banks is to deal with the stagnation of the poor classes of the society. So, it is one of the duties of the commercial banks, regional rural banks and co-operative banks to extend necessary support for the development of weaker section of the society with active participation in all Government sponsored poverty alleviation programmes. As a holistic programme of self employment, SGSY seeks to create more self employment opportunities through formation of self-help groups (SHGs) and thereby promotion of micro-enterprises in the rural areas with the objective of enhancing the income level of the poorer section of the society. As a credit cum subsidy programme, under SGSY, credit is considered as a critical component, where subsidy is considered as a minor or enabling element. That is why, SGSY envisages greater involvement of banks. Banks are to be closely involved in the planning and preparation of project reports under SGSY, identification of activity clusters, infrastructure planning as well as capacity building and choice of activity of the SHGs, selection of individual swarozgaris, pre-credit activities and post-credit monitoring including loan recovery. Thus, without active involvement of financing banks, the success of SGSY cannot be expected. It is believed that higher the number of proposals sanctioned, greater is the possibility of expansion of economic activities in the rural areas and lower the number of proposals sanctioned by the banks higher is the possibility of limited success of SGSY programme. Therefore, without positive support from the bankers, the programme would not be able to make far flung effect on promotion of rural enterprises and thereby augmenting the level of income of the target group i.e. poorer section of the society.

So far as the disbursement of loan by the banks under SGSY in the study district Lakhimpur is concerned (Table:5.4), it is found that an amount of Rs. 7,99,82,450 was disbursed by the banks to take up different economic activities by 809 SHGs in the district during the period of study, i.e. from 1999-2000 to 2008-09. Thus, it made available on an average Rs. 98,865.82 of loan amount per SHG during the period of study. The amount of available loan amount per SHG was ranged in between Rs. 64,942.68 and Rs. 1,13,805.97. In the district, the highest amount of loan was disbursed by the banks in Karunabari development block with Rs. 1,52,50,000 which was followed by Telahi, Nowboicha, Lakhimpur, Dhakuakhana, Boginadi, Narayanpur, Bihpuria and Ghilamora development blocks. All the nationalised scheduled

**Table : 5.4**  
Blockwise disbursement of loan by the banks under SGSY during 1999-2009

Block	No. of SHGs assisted with bank loan	Amount of loan (Rs)	Average loan per SHG (In Rs.)
1	2	3	4
1. Narayanpur	59	66,55,000	1,12,796.61
2. Bihpuria	52	55,98,750	1,07,668.27
3. Karunabari	134	1,52,50,000	1,13,805.97
4. Nowboicha	157	1,01,96,000	64,942.68
5. Telahi	123	1,08,60,000	88,292.68
6. Lakhimpur	85	97,14,000	1,14,282.35
7. Boginodi	76	83,10,000	1,09,342.11
8. Ghilamora	45	49,18,700	1,09,304.44
9. Dhakuakhana	78	84,80,000	1,08,717.95
Total	809	7,99,82,450	98,865.82

Source : Lead District Manager, UBI, North Lakhimpur.

commercial banks, regional rural banks and co-operative banks are extending their positive support for proper implementation of SGSY programme. In this respect, State Bank of India, Assam Gramin Vikash Bank, United Bank of India and Assam Co-operative Apex Bank are the leading financial institutions in the district which are dealing with the implementation of SGSY and has been providing sufficient amount of fund for the development of weaker section of the society.

As far as the financial achievement of the programme in terms of number of SHGs assisted with bank loan is concerned, it is observed from the table 5.4 that in the district, Nowboicha development block is on the top position where 157 number of SHGs are assisted with bank loan for taking up of economic activities, followed by the Karunabari (134), Telahi (123), Lakhimpur (85), Dhakuakhana (78), Boginodi (76), Narayanpur (57), Bihpuria (52) and Ghilamora (45) development blocks under SGSY scheme.

### **5.1.2 Disbursement of subsidy**

In every centrally sponsored poverty alleviation programme, the Government has been spending a huge amount of fund for development of poorer section of the society either in terms of money provided directly to the beneficiaries or in terms of kinds, as a productive asset. In this respect, Swarnajayanti Gram Swarozgar Yojana (SGSY) is also no exception to this. The assistance provided by the Government are generally termed as subsidy. Under SGSY, 30 per cent project cost has been provided by the Government as subsidy in case of individuals subject to a maximum of Rs. 7,500, while it is 50 per cent in case of SC/STs subject to a maximum of Rs.

10,000. However, in respect of self-help groups (SHGs), the subsidy is 50 per cent of cost of the scheme subject to a ceiling of Rs. 1,25,000. Thus, a huge amount of fund has been spending by the Central as well as the State Governments in the ratio of 75:25 basis for effective implementation of SGSY. It is observed that the amount spent under SGSY has been increased continuously over the years. As per SGSY guideline, out of total SGSY allocation, the implementing agency can spend 10 per cent allocation on training programmes and 20 per cent (25 per cent in case of North Eastern States) on infrastructure development. Thus, out of the total SGSY allocation, up to 35 per cent fund can be disbursed on training and infrastructure development by the implementing agency and remaining 65 per cent SGSY allocation for providing subsidy to the beneficiaries.

During the period of study, i.e. from 1999 to 2009, the study district Lakhimpur has received a total amount of Rs. 1920.45 lakh under SGSY (Table: 5.5). In 1999-2000, the district had received only Rs. 69.08 lakh which was increased to Rs. 221.89 lakh in 2003-04, and it was further increased to Rs. 331.16 lakh in 2008-09.

Out of the total received fund of Rs. 1920.45 lakh in the period of 1999-2009, an amount of Rs. 1388.32 lakh (72.29) was provided to the individuals and SHGs as subsidy, and remaining Rs. 532.13 lakh (27.71 per cent) had been disbursed on training and infrastructure development. Out of the total disbursed of Rs. 1388.32 lakh, an amount of Rs. 95.14 lakh was provided to 1277 number of individuals, and Rs. 852.28 lakh was provided to 809 number of SHGs for taking up of economic activities. In addition to this,

**Table :- 5.5**  
**Year wise disbursement of subsidy under SGSY by DRDA Lakhimpur**

(Rs. in Lakh)

Year	Total Fund Received ( Central+State)	No. of SHGs taken up eco. Activities	Amount of Subsidy	No. of Assisted individuals	Amount of Subsidy	No. of SHGs provided Revolving Fund	Amount of Subsidy	Total Disbursement of Subsidy (4+6+8)	% of utilisation
1	2	3	4	5	6	7	8	9	10
1999-2000	69.08	01	0.94	283	12.83	-	-	13.77	19.93
2000-01	95.86	15	12.19	101	6.74	15	1.50	20.43	21.31
2001-02	149.46	07	7.46	275	20.19	13	1.30	28.95	19.37
2002-03	138.55	16	15.30	336	28.79	76	7.60	51.61	37.25
2003-04	221.89	34	42.35	282	26.67	487	48.70	117.72	53.05
2004-05	213.09	29	27.79	-	-	587	58.70	86.49	40.59
2005-06	145.87	121	13.70	-	-	856	85.60	99.30	68.07
2006-07	224.53	98	113.60	-	-	677	67.70	181.30	80.75
2007-08	330.96	159	218.55	-	-	772	77.20	295.75	89.36
2008-09	331.16	329	400.40	-	-	926	92.60	493.00	148.87
Total	1920.45	809	852.28	1277	95.14	4409	440.90	1388.32	72.29

Source:- DRDA, North Lakhimpur.

an amount of Rs. 440.90 lakh was provided to 4409 number of SHGs as revolving fund for making lending operations among the group members.

It is observed from the table 5.5 that in the district, no individual has been assisted under SGSY during the last five years of the study period i.e. from 2004-05 to 2008-09. This is mainly due to the growing importance of the group activity rather than the individual activity. It is also observed that in the year 1999-2000, the district could able to disburse only 19.93 per cent of total received fund in providing subsidy to the beneficiaries. But, in the succeeding periods, the percentage of subsidy disbursement was increased gradually over the years. In 2000-01, the district had disbursed 21.31 per cent of total received fund as subsidy, which was increased to 53.05 per cent in 2003-04, and it was further increased to 89.36 per cent in 2007-08. In the year 2008-09, it went up to a maximum of 148.87 per cent. Thus in the initial three years of the implementation of SGSY programme, the district had disbursed 78 to 80 per cent of fund on infrastructure development. However, in the succeeding years, i.e. from 2002-03 to 2005-06, the disbursement of fund as subsidy was gradually increased and the percentage of disbursement of fund on training and infrastructure development was decreased continuously and it was within the range from 63 per cent to 31 per cent during the same period. During the last three years of the period of study, it has been further reduced to 19.25 per cent and 10.64 per cent in 2006-07 and 2007-08 respectively.

## 5.2 FORMATION OF SHGS UNDER SGSY :

The prime objective of Swarnajayanti Gram Swarozgar Yojana (SGSY) is to bring the assisted poor families above the poverty line within three years. Under SGSY, it is also expected that in a block, about 300-600 people would be assisted, or, about 900-1800 families need to be covered during a specific period of time. It is however mentionworthy that, though the SGSY focuses on the group approach i.e. SHGs, but it is also expected that the number of groups should not be very large. In addition to this, if the implementing agency concentrates its efforts only on the promotion of self- help groups without taking up of economic activities by the SHGs, the programme may be turned into a poverty pomotion programme rather than a poverty alleviation one.

Thus, keeping in view the objectives of SGSY programme, the first and foremost duty of the implementing agency is to identify the individual beneficiaries and formation of SHGs. After identification of eligible beneficiaries, they should be made efficient in keeping records and writing procedure of proceedings of the group meetings which can help them in enhancing banking habits and lending operations among the group members. Finally, the individuals and SHGs should be made eligible for taking up of economic activities for which the implementing agency has to provide necessary skill development training, financial support and required guidance to them.

So far as the formations SHGs under SGSY in Assam and Lakhimpur district is concerned, ( Table : 5.6) it is found that in Assam, a total of 1,75,595 SHGs have been formed under SGSY during the period of 1999 to 2009, and out of which, 1,17,493 SHGs are exclusively formed by women folk. During

Table : 5.6

Formation of SHGs under SGSY in India, Assam, Lakhimpur since inception, i.e. 1.4.1999

1	No of SHGs Formed		No of SHG that have defunct since inception	No. of SHGs that have passed Grade-I		No. of SHG have passed Grade-II		No. of SHGs that have taken up economic activities				No. of Women SHGs Formed		No. of Women SHGs that have taken up economic activities No. of	BPL Families that have crossed the poverty line.
	Total since 1.4.99	During 2008-09		Total since 1.4.99	During 2008-09	Total since Inception	During 2008-09	After Grade-I		After Grade-II		Total since 1.4.99	During 2008-09		
								Total since Inception	During 2008-09	Total since Inception	During 2008-09				
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
India	97422965	477424	277658	2094845	295663	1185029	169436	891145	187261	840897	154194	2433438	317620	195508	2237809
Assam	175595	21909	1826	122266	23962	57425	13978	78193	17841	48837	12468	117497	15784	8307	76481
Lakhimpur	9386	801	0	4642	926	1004	405	1004	405	766	369	5247	460	272	NA

Source : DRDA, North Lakhimpur.



this period 78,193 SHGs have taken up different income generating activities and 1826 SHGs could not able to continue the group activities for a longer period of time after its formation.

In respect of study district Lakhimpur, total 9,386 SHGs have been formed under SGSY since inception of the programme, out of which 5247 groups are women SHGs. Out of the total SHGs formed under SGSY, 809 SHGs have taken up different economic activities till 2009, including 572 number of women SHGs. On the otherhand if we observe the blockwise formation of SHGs in the district, then we find that (Table-5.7) Nowboicha development block has formed highest number of SHGs (1865 SHGs) which is followed by Narayanpur, Karunabari, Telahi, Dhakuakhana, Lakhimpur, Ghilamara, Bihpuria and Boginodi Development Block.

**Table- 5.7**  
**Blockwise formation of SHGs and assisted with Revolving Fund and Bank Loan during 1999-2009**

Block	No of SHGs formed since inception	No. SHGs assisted with	
		Revolving Fund	Bank loan for taking up of economic activity
1	2	3	4
Narayanpur	1479	442	59
Bihpuria	517	220	52
Karunabari	1467	592	134
Nowboicha	1865	1197	157
Telahi	1347	773	123
Lakhimpur	787	296	85
Boginodi	486	312	76
Ghilamara	621	225	45
Dhakuakhana	817	358	78
Total	9386	4415	809

Source : DRDA, North Lakhimpur.

It is also found that out of the total SHGs formed in the district under SGSY, 4415 SHGs have been assisted with revolving fund and 809 SHGs are provided bank loan to take up different economic activities till the year 2009. The main economic activities that have taken up by the SHGs in the study district are in the line of handloom, fishery, goatery, piggery, duckery, poultry, agriculture dairy etc. Thus it is observed that all the SHGs are working in the traditional line of business and none of the SHGs is working in the line of some of the modern demand based activities like sweet making, bakery making, soap making, agarwati making or in the line of manufacturing and service sector.

### **5.2.1 Target and achievement under SGSY**

So far as the target wise achievement of SGSY in Lakhimpur district is concerned, it is observed from the table 5.8 that during the period of study (i.e. from 1999 to 2009), total 809 SHGs and 1,277 individuals have been assisted under SGSY for taking up of economic activities against the target of 1400 SHGs and 1306 individuals. Moreover 4409 SHGs have been assisted with revolving fund against the target of 5200 SHGs during the same period. It is however mentionworthy that during the last five years of the study period (i.e. from 2004-05 to 2008-09), no target has been fixed to cover individuals under SGSY and accordingly no individual person has been assisted under the same. It is also observed from the table that the number of SHGs that have taken up economic activities has been increased continuously, but not significantly. Yet, it is a good indication of the programme in the district that poor people are coming forward to avail the benefit of the Government sponsored poverty alleviation programme through formation of Self Help Groups

(SHGs) for upliftment of their economic conditions. In 1999-2000, where there was only one SHG promoted to take up economic activity in the district, but in the year 2008-09, a total of 5361 SHGs have been assisted under SGSY, and out of which 809 SHGs have taken up different economic activities under the SGSY programme.

Out of the nine (9) development blocks in the district (Table: 5.8), Nowboicha development block has formed highest number of SHGs with 1865 SHGs and Narayanpur block is the second highest with 1479 SHGs which are followed by Karunabari block (1467), Telahi block (1347), Dhakuakhana block (817), Lakhimpur block (787), Ghilamora block(621), Bihpuria block (517) and Boginodi block (486). In respect of economic activities undertaken by the SHGs, Nowboicha, Karunabari and Telahi development blocks show a better performance in comparison to other development blocks in the district. Moreover, in the district a total of 4415 SHGs have been assisted with revolving fund with an amount of Rs 10.000 per SHG till the year 2009.

**Table :- 5.8**  
Year wise physical target and achievement under SGSY in Lakhimpur District

Year	Target			Achievement		
	No. of SHGs to be promoted for taking up of economic activity	No. of individuals to be covered under SGSY	No. of SHGs to be assisted with Revolving Fund	No. of SHGs taken up economic activity	No. of individuals covered under SGSY	No. of SHGs assisted with Revolving Fund
	1	2	3	4	5	6
1999-2000	-	279	-	01	283	-
2000-01	56	280	-	15	101	15
2001-02	70	400	-	07	275	19
2002-03	54	245	-	16	336	76
2003-04	133	102	-	34	282	487
2004-05	98	-	1100	29	-	587
2005-06	98	-	1100	121	-	856
2006-07	248	-	1500	98	-	677
2007-08	283	-	-	159	-	772
2008-09	360	-	1500	-	-	926
2008-09	360	1306	5200	809	1277	4415
Total	1400					

Source:- DRDA, North Lakhimpur.

## 5.2.2 Training under SGSY

Training is an important component of SGSY programme which helps the beneficiaries to enhance their capabilities and skill in the respective line of activities. Basic Orientation Training Programme under SGSY makes the beneficiaries capable of performing their efficiency in group formation including keeping of records, writing of proceeding of the group meetings, maintaining loan ledgers and dealing with the financing banks etc. On the otherhand, Skill Development Programme under SGSY enhances the skill or efficiency of the beneficiaries in the respective activity. Thus the training programme is an essential part of SGSY which helps the beneficiaries to work with the implementation of SGSY with active involvement. In this respect DRDA is allowed to spend up to 10 per cent of the total SGSY allocation for conducting the training programmes under SGSY.

During the period of study, in the study district Lakhimpur, total 72,130 SHG members and 1287 individuals ( table: 5.9) have been trained under SGSY. Out of the total SHG members, 10,463 members were from SC community, 19,222 were from ST community and 52,879 were exclusively women members. On the otherhand, out of the total individual trainees, 200 were SC, 365 were ST and 431 were women. However, in the first two years of the implementation of the programme (i.e. in 1999 -2000 and 2000-01) and in the year 2008-09, no training programme was organised by the implementing agency under SGSY in the district. The organisation of such type of training programmes have a far-flung effect on motivating the rural poor people from traditional line of thinking to modern line of thinking for searching of new self-

employment avenues in the rural areas for their economic upliftment. Another significant impact of these training programmes is that it empowers rural women specially in the field of social, economic, political and democratic set up which makes them decision makers in any domestic or social spheres. Thus, training programmes under SGSY can play an effective role in social upheaval of a society through proper implementation of SGSY programme.

**Total 5.9**  
**Year wise number of SHG members and individuals trained**  
**under SGSY in Lakhimpur District**

Year	No. of SHG members trained				No. of individuals trained			
	Total	SC	ST	Women	Total	SC	ST	Women
1	2	3	4	5	6	7	8	9
1999-2000	-	-	-	-	-	-	-	-
2000-01	-	-	-	-	-	-	-	-
2001-02	220	56	33	176	275	53	82	159
2002-03	796	234	193	546	715	84	209	211
2003-04	2216	216	507	1220	297	63	74	61
2004-05	20560	1607	5311	11341	-	-	-	-
2005-06	120	22	30	65	-	-	-	-
2006-07	38473	7699	11520	34646	-	-	-	-
2007-08	6513	629	1628	4885	-	-	-	-
2008-09	-	-	-	-	-	-	-	-
Total	72,130	10,463	19,222	52,879	1287	200	365	431

Source:- DRDA, North Lakhimpur.

