LIST OF CHART

Chart No.	Title	Page No.
3.1	Educational status of respondents	65
3.2	Distribution of respondent according to their family assets	66
3.3	Distribution of respondent according to their family loan	67
4.1	Classification According to respondent service period	73
4.2	Expenditure on monthly saving	80
4.3	Monthly expenditure on consumption	81
4.4	Monthly expenditure on repayment of loan	83
4.5	Total family investment of respondent (year 2003 to 2006)	85