

C O N T E N T S

1. Acknowledgement	I
2. Certificate	II
3. Declaration	III
4. List of Tables	IV
5. List of Abbrevation used	V
6. Chapter	VIII to X.

<u>CHAPTERS</u>	<u>PAGE NO.</u>
Chapter I Introduction	1 - 14
1.1 Introduction	1
1.2 Selection of the Problem	3
1.3 Definition of the Problem	6
1.4 Objectives of the Study	7
1.5 Scope of the Study	8
1.6 Importance of the Study	9
1.7 Methodology of the Study	10
1.8 Limitations	11
1.9 Chapter Scheme	12
 Chapter II District Industries Centre (DIC)	 15 - 25
2.1 Introduction	15
2.2 Objectives of DIC	17
2.3 Organisation of DIC	18
2.4 Location and Buildings of DIC	21
2.5 General Assistance for DIC Programme	21
2.6 Monitoring the performance of DIC	21
2.7 High Power Committee at the National Level	22
2.8 Linkages with other organisation	22
2.9 Activities of DIC, Solapur	23
 Chapter III - Programmes for Educated Unemployed	 26 - 48
3.1 Introduction	26
3.2 Special Employment Programmes for Educated Unemployed	26
i) Programme for Educated Unemployed (PEU)	27
ii) Special Employment Programme (SEP)	28
iii) Half-A-Million Jobs Programme (HAMJP)	30
3.3 Self Employment to Educated Unemployed Youth (SEEUY)	33

	<u>Page No.s</u>
i) Target group	33
ii) Clarification	34
iii) Identification of beneficiaries	34
iv) Loans from Banks	36
v) Government Assistance	36
vi) Training and other inputs	37
vii) Performance by the Bank	37
viii) Monitoring	38
ix) Effective Delivery of Assistance	38
x) Preference to Blind Persons	38
xi) Employment Promotion Programme (EPP)	39
xii) Collateral Security in case of loans exceeding Rs. 25,000/-	40
3.4	Scheme for SEEUY - Deposit Insurance Credit Guarantee Corporation 40
3.5	Provision of additional finance already assisted 41
3.6	Field Study of the Loans granted under the Scheme for SEEUY 42
3.7	Need for proper supervision and end-use of funds lent under the Scheme 43
3.8	Eligibility of SEEUY Scheme 44
Chapter IV	Profile of Solapur District 49 - 54
4.1	Introduction 49
4.2	Profile of Solapur District 49
Chapter V	Financial Assistance to Educated Unemployed under Self Employment to Educated Unemployed Youth Scheme and implementation of SEEUY Scheme 55 - 71
5.1	Introduction 55

5.2	Meaning, Nature and Scope of Finance	55
	i) Definition	56
	ii) Nature, Scope and Finance	56
5.3	Business Finance	57
5.4	Financial Assistance to SEEUY Scheme	
	i) Loans sanctioned	58
	ii) Disbursement of loans	60
	iii) Rejection of Entrepreneurs' Project Reports	62
5.5	Implementation of SEEUY Scheme	64
5.6	Qualitative aspects of the SEEUY Scheme	64
5.7	Knowledge and Awareness of SEEUY Scheme	67
5.8	Recovery of loans	68
5.9	Problems faced in Implementation	68
Chapter VI	Analysis and Interpretation of Sample Survey	72 - 88
6.1	Introduction	72
6.2	Sample Size	72
6.3	Analysis and interpretation of data	74 - 84
6.4	Problems faced by Borrowers	84
Chapter VII	- Findings and Suggestions	89 - 98
7.1	Findings	89
7.2	Suggestions	93
	Bibliography	
	Appendix -	
	1. Interview Schedule	
	2. Form of SEEUY Scheme	