

Chapter III

Profile of the Study Area and Respondents

This chapter has been divided into two sections for presenting the necessary background information of the study area and the profile of the respondents considered in this study. Section 3.1 depicts a brief profile of the Cachar district of Assam which is the study area for the present research work. Section 3.2 includes the demographic profile of the customers who have been the respondents of the field survey for the present study.

Among the seven states of North Eastern Region of India, Assam has the largest number of population. The population of Assam is 3,12,05,576 as per 2011 census and is scattered over 27 districts (www.censusindia.gov.in). Assam is bounded on the north by the state of Arunachal Pradesh that used to be an administrative part of Assam till 1970s. To the east of Assam are the states of Nagaland and Manipur, to the south are the states of Mizoram and Meghalaya, and to the west are Bangladesh and the state of Tripura. The state has a geographical area of 78,438 square kilometers (www.assam.org). Assam is situated between longitude 90°00' east to 96°00' east and between latitude 24°00' north to 28°00' north (Economic Survey of Assam, 2014).

The state of Assam is comprised of two natural regions, namely, plain areas and hill areas. The plain areas of the state are comprised of numerous districts of Brahmaputra Valley and Barak Valley. The Barak Valley has three districts, viz., Cachar, Karimganj and Hailakandi. The following paragraphs portray a brief profile of Cachar district which is selected as the study area for the present research work.

3.1 Profile of the Study Area

Cachar district was created in the year 1830 after annexation of Kachari Kingdom by the British. It is located in the southernmost part of Assam and it is one of the oldest districts in the Barak Valley region (www.assaminfo.com). Bengali is the status of official language in this district with majority of the people primarily speaking Bengali and Sylheti, a Bengali-dialect. Apart from this, other languages spoken in the

district include Meitei Manipuri, Bishnupriya Manipuri, Dimasa and Rongmei-Naga (www.cachar.nic.in).

3.1.1 Location

Cachar district is considered to be one of the unique places in the state of Assam having its boundary with two states, namely, Manipur & Mizoram and is located in the Barak Valley region of south Assam. The district is mostly made up of plains, but there are a number of hillocks spread across the district (www.cachar.nic.in). The district is bounded by Manipur in the east, Dima Hasao district in the north, the state of Mizoram in the south and Hailakandi district & Bangladesh in the west (Directorate of Census Operations, 2011). The river *Barak* is the artery of the district but there are numerous small rivers like Jiri, Chiri, Badri, Madhura, Jatinga, Sonai, Katakhal, Rukini which flow from Dima Hasao district, Manipur and Mizoram. The district is situated between longitude 92°24' east to 93°15' east and between latitude 24°22' north to 25°8' north (www.cacharzilaparishad.co.in).

3.1.2 Area

Table 3.1 shows that the total area of the Cachar district is 3,786 sq. kms which is around 4.8% of the total area (78,438 sq. kms) of the state of Assam.

Table 3.1: Area of Cachar District

(in sq kms.)

Location	Area
Rural	3721.41
Urban	64.59
Total	3786.00

Source: Statistical Handbook of Assam, Directorate of Economics and Statistics, Government of Assam, 2015.

In terms of area, the rank of the district is Sixth (6th) among all the districts of the State of Assam (Directorate of Census Operations, 2011). Out of total area of Cachar district, rural area is comprised of 3721.41 sq. kms while 64.59 sq. kms forms the urban area of the district. Thus, almost 98% of the area of the district is rural area.

3.1.3 Administrative Set Up

The Deputy Commissioner of the district is the overall In-Charge of the administration of the entire district. A number of officers like Additional Deputy Commissioner, Sub-divisional Officers, Extra-Assistant Commissioners and others assist the Deputy Commissioner in looking after the administration of the district (Directorate of Census Operations, 2011).

Table 3.2 depicts the administrative divisions of Cachar district. The district is comprised of two (02) sub-divisions, namely, Silchar & Lakhipur. Further, the district has five (05) revenue circles, viz., Silchar, Lakhipur, Sonai, Udharbond and Katigorah. It is observed from table 3.2 that the district is divided into fifteen (15) community development (CD) blocks and below this level, there are one hundred sixty three (163) gaon panchayats in the district.

Table 3.2: Administrative Divisions of Cachar District

Administrative Divisions	Numbers
Sub-Divisions	02
Development Blocks	15
Revenue Circles	05
Number of Towns	19
Number of Villages	1040
Police Station outposts	08
Gaon Panchayats	163

Source: Statistical Handbook of Assam, Directorate of Economics and Statistics, Government of Assam, 2015.

It is also evident from table 3.2 that the district has nineteen (19) towns and one thousand forty (1040) villages. It may be noteworthy to point out here that, out of nineteen (19) towns of the district, two (02) are statutory towns and seventeen (17) are census towns. On the other hand, out of one thousand forty (1040) villages of the district, nine hundred ninety eight (998) are inhabited villages and forty two (42) are un-inhabited villages. The district has eight (08) police station outposts, namely, Silchar, Lakhipur, Katigorah, Sonai, Borkhola, Udharbond, Jirighat and Dholai.

Table 3.3 shows the sub-division and revenue circle wise number of blocks in Cachar district. Silchar sub-division (12) has larger numbers of blocks as compared to the numbers of blocks of Lakhipur sub-division (03). Further, out of five (05) revenue circles, Silchar circle (05) has the highest numbers of blocks while Udharbond circle (01) has the lowest number of block. Table 3.3 also shows that there are four (04) numbers of blocks in Lakhipur circle, three (03) in Sonai circle and two (02) in Katigorah circle of the district.

Table 3.3: Sub-Division and Revenue Circle Wise Number of Blocks in Cachar District

Sub-Divisions	Number of Blocks
Silchar	12
Lakhipur	03
Total	15
Revenue Circles	
Silchar	05
Udharbond	01
Katigorah	02
Lakhipur	04
Sonai	03
Total	15

Source: www.cachar.nic.in

Table 3.4 portrays block wise number of goan panchayats in Cachar district. It is seen from table 3.4 that out of 163 goan panchayats in the district Narsingpur development block (16) has the highest number of goan panchayats. It may be mentioned here that both Kalain and Sonai development blocks have a large number of goan panchayats. Both of these two development blocks have fifteen (15) numbers of goan panchayats each.

On the contrary, both Tapang and Lakhipur development blocks have lowest number of goan panchayats. It may be seen from table 3.4 that both of these two blocks have only seven (07) numbers of goan panchayats each.

Table 3.4: Block Wise Number of Goan Panchayats in Cachar District

Sl. No.	Name of the CD Blocks	Number of GPs
1	Narsingpur	16
2	Rajabazar	10
3	Silchar	12
4	Udharbond	14
5	Salchapra	8
6	Lakhipur	7
7	Borkhola	13
8	Katigorah	10
9	Binnakandi	9
10	Banskandi	8
11	Palonghat	9
12	Borjalenga	10
13	Tapang	7
14	Kalain	15
15	Sonai	15
	Total	163

Source: www.cachar.nic.in

Table 3.4 further shows that the number of goan panchayats in case of development blocks, namely, Salchapra, Binnakandi, Banskandi, Palonghat are comparatively lower while Udharbond, Borkhola and Silchar development blocks have relatively more number of gaon panchayats.

3.1.4 Population, Density of Population and Sex Ratio

The population of the State of Assam as well as Cachar district has been growing decade by decade. Table 3.5 shows the population of Cachar district and Assam as per 2001 and 2011 census. The population of the district has increased from 1444921 persons in 2001 to 1736617 persons in 2011. On the other hand, the population of Assam has increased from 26655528 persons in 2001 to 31205576 persons in 2011.

Table 3.5: Population of Cachar District and Assam

Place	2001	2011	Growth Rate (%)
Cachar District	1444921	1736617	20.19
Assam	26655528	31205576	17.07

Source: Statistical Handbook of Assam, Directorate of Economics and Statistics, Government of Assam, 2015.

It is also seen from table 3.5 that there has been a growth of 20.19 % in the population of Cachar district between 2001 and 2011 while the same has been 17.07 % in case of Assam. Thus, the growth rate of population between 2001 and 2011 is more in Cachar district as compared to the state of Assam.

Table 3.6: Density of Population of Cachar District and Assam

(Number of persons per sq km.)

Place	2001	2011
Cachar District	382	459
Assam	340	398

Source: Statistical Handbook of Assam, Directorate of Economics and Statistics, Government of Assam, 2015.

Table 3.6 shows the density of population of Cachar district and Assam as per 2001 and 2011 census. The density of population per square kilometer is higher in Cachar district as compared to that of the state in both 2001 and 2011. However, the difference in the density of population between Cachar district and Assam is more in 2011 than that of 2001. It is seen from table 3.6 that the density of population of the district has increased from 382 persons per square kilometer in 2001 to 459 persons per square kilometer in 2011 while in case of Assam it has

increased from 340 persons per square kilometer in 2001 to 398 persons per square kilometer in 2011.

Table 3.7 shows the gender wise distribution of population in Cachar district and Assam as per 2001 and 2011 census. It is evident from table 3.7 that the male population of Cachar district has increased from 743042 persons in 2001 to 886284 persons in 2011 while the female population of the district has increased from 701879 persons in 2001 to 850333 persons in 2011. It has also been noticed that the growth rate of female population (21.15%) of the district is more than the growth rate of male population (19.28%) of the district.

Table 3.7: Gender Wise Distribution of Population in Cachar District and Assam

Gender	Cachar District			Assam		
	2001	2011	Growth Rate (%)	2001	2011	Growth Rate (%)
Male	743042	886284	19.28	13777037	15939443	15.70
Female	701879	850333	21.15	12878491	15266133	18.54

Source: Statistical Handbook of Assam, Directorate of Economics and Statistics, Government of Assam, 2015.

Table 3.7 further reveals that the male population of Assam has increased from 13777037 persons in 2001 to 15939443 persons in 2011 while the female population of Assam has increased from 12878491 persons in 2001 to 15266133 persons in 2011. It has also been noticed that the growth rate of female population (18.54%) of the state is more than the growth rate of male population (15.70%) of the state. Further, it is observed from table 3.7 that the growth rate of population of both the genders is more in Cachar district as compared to the state of Assam.

Table 3.8 depicts the rural-urban distribution of population in Cachar district and Assam as per 2001 and 2011 census.

It is evident from table 3.8 that the rural population of Cachar district has increased from 1243534 persons in 2001 to 1421153 persons in 2011 while the urban population of Cachar district has increased from 201387 persons in 2001 to 315464 persons in 2011. It has also been noticed that the growth rate of urban population

(56.65%) of the district is higher than the growth rate of rural population (14.28%) of the district.

Table 3.8: Rural-Urban Distribution of Population in Cachar District and Assam

Location	Cachar District			Assam		
	2001	2011	Growth Rate (%)	2001	2011	Growth Rate (%)
Rural	1243534	1421153	14.28	23216288	26807034	15.47
Urban	201387	315464	56.65	3439240	4398542	27.89

Source: Statistical Handbook of Assam, Directorate of Economics and Statistics, Government of Assam, 2015.

Table 3.8 further reveals that the rural population of Assam has increased from 23216288 persons in 2001 to 26807034 persons in 2011 while the urban population of Assam has increased from 3439240 persons in 2001 to 4398542 persons in 2011. It has also been noticed that the growth rate of urban population (27.89%) of the state is higher than the growth rate of rural population (15.47%) of the state. Thus, the growth rate of rural population between 2001 and 2011 is more in Assam as compared to that of Cachar district. But the growth rate of urban population between 2001 and 2011 is more in Cachar district as compared to that of Assam.

Table 3.9: Sex Ratio of Cachar District and Assam

(Per Thousand Males)

Place	2001	2011
Cachar District	945	959
Assam	935	958

Source: Statistical Handbook of Assam, Directorate of Economics and Statistics, Government of Assam, 2015.

Table 3.9 shows the sex ratio of Cachar district and Assam as per 2001 and 2011 census. The sex ratio is higher in the district as compared to that of the state in 2001. However, a marginal rise has been observed in the sex ratio of Cachar district as compared to that of the state in 2011. Table 3.9 further discloses that the sex ratio of the district has increased from 945 female per '000 male in 2001 to 959 female per '000 male in 2011 while in case of Assam it has increased from

935 female per '000 male in 2001 to 958 female per '000 male in 2011. Thus, the difference in the sex ratio between 2001 and 2011 is more in the state of Assam than that of Cachar district.

3.1.5 Literacy

Table 3.10 shows the literacy rate of Cachar district and Assam as per 2001 and 2011 census. The literacy rate of the district has increased from 67.82 percent in 2001 to 79.34 percent in 2011. On the other hand, the literacy rate of Assam has increased from 63.25 percent in 2001 to 72.19 percent in 2011.

Table 3.10: Literacy Rate of Cachar District and Assam
(in percentage)

Place	2001	2011	Growth Rate
Cachar District	67.82	79.34	16.99
Assam	63.25	72.19	14.13

Source: Statistical Handbook of Assam, Directorate of Economics and Statistics, Government of Assam, 2015.

There has been a growth of 16.99 % in the literacy rate of Cachar district while the same has been 14.13 % in case of Assam. Thus, the growth in the literacy rate between 2001 and 2011 is more in Cachar district as compared to that of Assam.

Table 3.11: Gender Wise Literacy Rate in Cachar District and Assam

Gender	Cachar District			Assam		
	2001	2011	Growth Rate (%)	2001	2011	Growth Rate (%)
Male	75.70	84.78	12.00	71.28	77.85	09.22
Female	59.41	73.68	24.02	54.16	66.27	22.36

Source: Statistical Handbook of Assam, Directorate of Economics and Statistics, Government of Assam, 2015.

Table 3.11 depicts the gender wise literacy rate in Cachar district and Assam as per 2001 and 2011 census. It is evident from table 3.11 that the male literacy rate of Cachar district has increased from 75.70 percent in 2001 to 84.78 percent in 2011 while the female literacy rate of the district has increased from 59.41 percent in

2001 to 73.68 percent in 2011. The growth in female literacy rate (24.02%) of the district is more than the growth in male literacy rate (12.00%) of the district.

Table 3.11 further reveals that the male literacy rate of Assam has increased from 71.28 percent in 2001 to 77.85 percent in 2011 while the female literacy rate of Assam has increased from 54.16 percent in 2001 to 66.27 percent in 2011. It has also been noticed that the growth in female literacy rate (22.36%) of the state is more than that of male literacy rate (09.22%). Thus, the growth in literacy rate of both the genders between 2001 and 2011 is more in Cachar district as compared to that of Assam. In terms of literacy rate, Cachar district is much ahead than the state average in case of both the genders.

3.1.6 Education

Cachar district has a number of well known educational institutions. Silchar, the district headquarter, is a major learning hub of Assam (www.cachar.nic.in). Table 3.12 shows the number of educational institutions in Cachar district.

Table 3.12: Number of Educational Institutions in Cachar District

Sl.No.	Educational Institutions	Numbers
1	Number of Elementary Schools	1234
2	Secondary Schools/ Higher Secondary Schools	158
3	Number of Degree Colleges	09
4	Number of Medical Colleges	01
5	Number of Engineering Colleges	01
6	Number of Polytechnics	01
7	Number of ITI	01
8	Number of TT Colleges	01
9	Number of Law Colleges	01
10	Number of Central University	01

Source: www.cachar.nic.in

There are one thousand two hundred thirty four (1234) numbers of elementary schools, one hundred fifty eight (158) numbers of secondary/higher secondary schools, nine (09) numbers of degree colleges, one (01) medical college, one (01) engineering college, one (01) polytechnic, one (01) industrial training institute, one (01) teachers' training college, one (01) law college and one (01) central university in the district as it is evident from table 3.12.

3.1.7 Transportation

Although the strategic location of the district of Cachar needs a well developed transport and communication system, the system as it has developed so far leaves much to be desired. Transport bottleneck is seriously felt in the district especially in the rainy season (Dey, 1980). The total length of the road in the district is 1162 kms out of which 826 kms are surfaced roads and 336 kms are unsurfaced roads. Further, out of 1162 km, 848 kms fall in the rural areas, 42 kms in the urban areas, 107 kms under state highway and 165 kms under major district road. The total length of the road under national highway of the district is 189.89 kms (Statistical Handbook of Assam, 2015). Assam State Transport Corporation (ASTC) has been providing regular bus services to other regions within the state from Silchar, the head quarter of Cachar district. However, there are also a number of private buses which operate from Silchar making it convenient for the people to travel to other places within the state.

From the district headquarter of Cachar, railway services are available not only to state capital of Assam but also to other places of different states of India. Although the number of trains at present are very few and could not meet the requirements of the people of Cachar district.

Cachar district has air links with many states of the country and its airport is situated at Kumbhirgram. The airport is located at a distance of about 22 km from Silchar and is a modernized air station. It is the second busiest airport in the state, next to Guwahati. The airport remains busy throughout the year and regular flights operate from this region to areas like Agartala, Kolkata, Imphal and Guwahati (www.cacharzilaparishad.co.in). The number of flights moving from Silchar airport is not sufficient and more number of flights is required to be provided by

different flight operators to meet the demand of the people of Cachar district as well as the neighbouring districts.

3.1.8 Banking Network in Cachar District

The banking activities in modern era are directly related to the socio economic activities of the people of a particular region, exploitation of natural and human resources and also the development of infrastructure available in the district. United Bank of India (UBI) and State Bank of India (SBI) started functioning in the district much before the nationalization of commercial banks in India. In Cachar district of Assam, UBI commenced its journey in the year 1933 and SBI started providing banking service in the year 1956 (Chowdhury, 1983).

Banking network in Cachar district is consisted of scheduled commercial banks, regional rural bank and co-operative bank which cater to the banking needs of the people hailing from both rural and urban areas of the district. Over the years, there has been an expansion of banking facilities in the district. Table 3.13 portrays the bank wise deposit and credit in Cachar district of Assam.

Table 3.13 depicts the name of different banks operating in Cachar district of Assam with their respective number of branches, deposit and credit as on 31st March, 2015. It can be seen from table 3.13 that out of 115 bank branches operating in Cachar district, eighty four (84) branches belong to public sector banks and only ten (10) branches of private sector banks are there. There are twenty (20) branches of regional rural bank (Assam Gramin Vikash Bank) and only one (01) branch of co-operative bank (Apex Co-operative Bank) operating in Cachar district. The majority of the bank branches operating in Cachar district of Assam are public sector banks which constitute around 73.00% of the total bank' branches operating in the district.

Table 3.13 reveals that out of 84 branches of public sector banks, United Bank of India, the lead bank of the district has the largest number of branches (25) in Cachar district constituting around 30% of the total branches of public sector banks in Cachar district. Table 3.13 further shows that State Bank of India, the biggest commercial bank of the country, has nineteen (19) numbers of branches which constitute around 23% of the total branches of public sector banks operating in Cachar district of Assam.

Table 3.13: Bank Wise Deposit and Credit in Cachar District*(as on 31st March, 2015)*

Sl. No.	Banks	No. of Branches	Deposit (Rs.in Lakhs)	Credit (Rs.in Lakhs)	CDR
1	State Bank of India	19	9864015	3872869	39.26
2	United Bank of India	25	10017321	4468589	44.61
3	UCO Bank	6	2523142	624286	24.74
4	Union Bank	2	712264	161084	22.62
5	Central Bank of India	7	2419525	546491	22.59
6	Punjab National Bank	3	1567607	401384	25.60
7	Bank of India	5	443300	317320	71.58
8	Bank of Baroda	2	1250000	310000	24.80
9	Oriental Bank of Commerce	1	70905	41536	58.58
10	Dena Bank	1	84259	34547	41.00
11	Canara Bank	2	1241631	165927	13.36
12	IDBI	2	618051	404674	65.48
13	Vijaya Bank	1	1154141`	232490	20.14
14	Syndicate Bank	1	41146	70870	172.24
15	Punjab & Sind Bank	1	245894	62658	25.48
16	Indian Overseas Bank	1	363380	95786	26.36
17	Indian Bank	1	666303	92394	13.87
18	Corporation Bank	1	33398	41617	124.61
19	Allahabad Bank	3	1019846	262887	25.78
Public Sector Banks		84	34336128	12207409	35.55
20	ICICI Bank	3	519100	60200	11.60
21	HDFC Bank	1	647864	1005734	155.24
22	Indusind Bank	1	145800	788172	540.58
23	AXIS Bank	2	1728987	230469	13.33
24	Yes Bank	1	181200	0	0.00
25	Federal Bank	2	2109776	416795	19.76
Private Sector Banks		10	5332727	2501370	46.91
26	Apex Co-operative Bank	1	364659	125243	34.35
Co-operative Bank		1	364659	125243	34.35
27	AGVB	20	3833305	1784283	46.55
Regional Rural Bank		20	3833305	1784283	46.55
Grand Total		115	43866819	16618305	37.88

Note: Based on data obtained from office records of Lead Bank, Cachar District

It has also been observed that out of 115 banks' branches operating in Cachar district, around 39% of the branches belong to the two banks (SBI and UBI). Thus, in terms of branch network, both the banks have the widest coverage within Cachar district of Assam.

It is evident from table 3.13 that Assam Gramin Vikash Bank (AGVB), the only regional rural bank in the district with twenty (20) numbers of branches has been providing several banking facilities to the rural masses through their wide network of branches in every nook and corner of the district.

Out of total deposit mobilized by the banks in Cachar district, 78.27% belong to public sector banks and only 12.16% are mobilized by the private sector banks as on 31st March, 2015. The share of State Bank of India in deposit mobilization is 22.49% and that of United Bank of India is 22.84%. On the contrary, out of total deposit mobilized by all public sector banks in Cachar district, the share of State Bank of India is 28.73% and that of United Bank of India is 29.17% as on 31st March, 2015.

Further, out of total credit disbursed by the banks to its customers in the district, 73.46% is disbursed by the public sector banks and only 15.05% is disbursed by the private sector banks of the district as on 31st March, 2015. The share of State Bank of India in disbursement of credit is 23.31% and that of United Bank of India is 26.89%. On the other hand, out of total credit disbursed by all public sector banks in Cachar district, the share of State Bank of India is 31.73% and that of United Bank of India is 36.61% as on 31st March, 2015.

Table 3.13 also reveals that the CD ratio of all the banks taken together is 37.88% in the district. However, the CD ratio of private sector banks is 46.91% and the same for public sector banks is 35.55% as on 31st March, 2015. The CD ratio of State Bank of India in Cachar district is 39.26% and that of United Bank of India is 44.61% as on 31st March, 2015.

Both the banks have not only mobilized a good amount of deposits from their customers but have granted a good amount of priority and non priority sector advances to the people of the district as well.

3.1.9 Branches of SBI and UBI Operating in Cachar District of Assam

There are eighteen (18) numbers of branches of State Bank of India operating in Cachar district of Assam as on 31st March, 2014. Table 3.14 depicts the name of the branches of State Bank of India operating in Cachar district of Assam.

Table 3.14: Branches of SBI in Cachar District of Assam

Sl. No.	Branches of SBI
1	Silchar
2	New Silchar
3	Narsingpur
4	Dholai
5	Kabuganj
6	Lakhipur
7	SME Silchar Bazar
8	Arunachal
9	Udharbond
10	Kumbhirgram
11	Tarapur
12	NIT
13	Sonai Road
14	Kalain
15	Panibhora
16	Dargakona
17	Sonai
18	Personal Baking Branch (PBB)

Source: Regional Office of SBI, Cachar

However, SBI has opened two more branches in the district, namely, Rongpur branch and Hospital Road branch in the financial year 2014-15 and 2016-17 respectively.

There are twenty five (25) numbers of branches of UBI operating in Cachar district of Assam as on 31st March, 2014. Table 3.15 depicts the name of the branches of UBI operating in Cachar district of Assam.

Table 3.15: Branches of UBI in Cachar District of Assam

Sl. No.	Branches of UBI
1	Silchar
2	Meherpur
3	Sonai
4	Udarbondh
5	Tarapur
6	Kalain
7	Arunachal
8	Rajabazar, Joypur
9	Ghungur
10	Dalu
11	Labac Bazar
12	Binnakandi
13	Thaligram
14	Gobindapur East
15	Bhangarpar
16	Lakhipur
17	Pollarbond
18	Nagatilla Point
19	Shibbari Road
20	Hospital Road
21	Itkhola
22	Rongpur
23	Lakhipur Road
24	Amraghat
25	Dholai

Source: Regional Office of UBI, Cachar

3.2 Demographic Profile of the Respondents

This section of the chapter portrays the demographic profile of the respondents of both SBI and UBI. During the course of field survey, the researcher has obtained necessary information and data from 264 customers of different branches of SBI (132 customers) and UBI (132 customers) operating in Cachar district of Assam.

3.2.1 Distribution by Gender

Table 3.16 shows the gender wise distribution of the respondents of both SBI and UBI.

Table 3.16: Gender Wise Distribution of Respondents

Gender	SBI		UBI		Total	
	Number	Percent	Number	Percent	Number	Percent
Male	99	75.00	98	74.20	197	74.60
Female	33	25.00	34	25.80	67	25.40
Total	132	100.00	132	100.00	264	100.00

Source: Field Survey

Table 3.16 shows that out of 132 respondents of SBI, 99 are male and 33 are female. Thus, among the total respondents of SBI, 75.00% of the respondents are male and the remaining 25.00% are female. On the other hand, out of 132 respondents of UBI, 98 are male and 34 are female. Thus, among the total respondents of UBI, 74.20% of the respondents are male while the remaining 25.80% are female.

Table 3.16 further shows that out of 264 respondents of both SBI and UBI taking together, 197 are male and 67 are female. Thus, among the total respondents of SBI and UBI taking together, 74.60% of the respondents are male while the remaining 25.40% are female.

3.2.2 Distribution by Age

In this study age of the respondents has been divided in four categories, such as, 21-30 years, 31-40 years, 41-50 years & 51 years and above. Table 3.17 shows the age wise distribution of the respondents surveyed.

It is revealed from table 3.17 that out of 132 respondents of SBI, 43 belong to the age group of 21-30 years, 44 are in the age group of 31-40 years, 27 belong to the age group of 41-50 years and the remaining 18 are in the age group of 51 years and above. Thus, among the total respondents of SBI, 32.60% of the respondents belong to the age group of 21-30 years, 33.30% are in the age group of 31-40 years, 20.50% belong to the age group of 41-50 years and 13.60 % are in the age group of 51 years and above.

Table 3.17: Age Wise Distribution of Respondents

Age (In Completed Years)	SBI		UBI		Total	
	Number	Percent	Number	Percent	Number	Percent
21-30	43	32.60	44	33.30	87	33.00
31-40	44	33.30	41	31.10	85	32.20
41-50	27	20.50	29	22.00	56	21.20
51 and above	18	13.60	18	13.60	36	13.60
Total	132	100.00	132	100.00	264	100.00

Source: Field Survey

On the contrary, out of 132 respondents of UBI, 44 belong to the age group of 21-30 years, 41 are in the age group of 31-40 years, 29 belong to the age group of 41-50 years and the remaining 18 are in the age group of 51 years and above. Thus, among the total respondents of UBI, 33.30% of the respondents belong to the age group of 21-30 years, 31.10% are in the age group of 31-40 years, 22.00% belong to the age group of 41-50 years and 13.60 % are in the age group of 51 years and above.

Table 3.17 further reveals that out of 264 respondents of both SBI and UBI taking together, 87 belong to the age group of 21-30 years, 85 are in the age group of 31-40 years, 56 belong to the age group of 41-50 years and the remaining 36 are in the age group of 51 years and above. Thus, among the total respondents of both the banks taking together, 33.00% of the respondents belong to the age group of 21-30 years, 32.20% are in the age group of 31-40 years, 21.20% belong to the age group of 41-50 years and 13.60 % are in the age group of 51 years and above.

3.2.3 Distribution by Educational Qualification

On the basis of educational qualification, respondents have been classified into five (05) categories, viz. Below HSLC, HSLC, HS, Graduate and Post Graduate. Table 3.18 shows educational qualification wise distribution of respondents of both SBI and UBI.

Table 3.18: Educational Qualification Wise Distribution of Respondents

Educational Qualification	SBI		UBI		Total	
	Number	Percent	Number	Percent	Number	Percent
Below HSLC	14	10.60	22	16.70	36	13.60
HSLC	14	10.60	22	16.70	36	13.60
HS	44	33.30	43	32.60	87	33.00
Graduate	37	28.00	32	24.20	69	26.10
Post Graduate	23	17.40	13	09.80	36	13.60
Total	132	100.00	132	100.00	264	100.00

Source: Field Survey

It is revealed from table 3.18 that out of 132 respondents of SBI, 14 are below HSLC, another group of 14 are HSLC qualified, 44 are HS qualified, 37 are Graduate and the remaining 23 are Post Graduate. Thus, among the total respondents of SBI, 10.60% of the respondents are below HSLC, another 10.60% are HSLC qualified, 33.30% are HS qualified, 28.00% are Graduate and the remaining 17.40% of the respondents are Post Graduate.

On the other hand, out of 132 respondents of UBI, 22 are below HSLC, another group of 22 are HSLC qualified, 43 are HS qualified, 32 are Graduate and the remaining 13 are Post Graduate. Thus, among the total respondents of UBI, 16.70% of the respondents are below HSLC, another 16.70% are HSLC qualified, 32.60% are HS qualified, 24.20% are Graduate and the remaining 09.80% of the respondents are Post Graduate.

Table 3.18 also shows that out of 264 respondents of both SBI and UBI taking together, 36 are below HSLC, another group of 36 are HSLC qualified, 87 are HS

qualified, 69 are Graduate and the remaining 36 are Post Graduate. Thus, among the total respondents of SBI and UBI taking together, 13.60% of the respondents are below HSLC, another 13.60% are HSLC qualified, 33.00% are HS qualified, 26.10% are Graduate and the remaining 13.60% of the respondents are Post Graduate.

3.2.4 Distribution by Marital Status

On the basis of marital status, respondents are classified into two categories, namely, married and unmarried. Table 3.19 demonstrates marital status wise distribution of the respondents of both SBI and UBI.

Table 3.19: Marital Status Wise Distribution of Respondents

Marital Status	SBI		UBI		Total	
	Number	Percent	Number	Percent	Number	Percent
Married	90	68.20	81	61.40	171	64.80
Unmarried	42	31.80	51	38.60	93	35.20
Total	132	100.00	132	100.00	264	100.00

Source: Field Survey

It is revealed from table 3.19 that out of 132 respondents of SBI, 90 are married and the remaining 42 are unmarried. Thus, among the total respondents of SBI, 68.20% of the respondents are married and 31.80% are unmarried. On the other hand, out of 132 respondents of UBI, 81 are married and the remaining 51 are unmarried. Thus, among the total respondents of UBI, 61.40% of the respondents are married and 38.60% are unmarried.

Table 3.19 also shows that out of 264 respondents of SBI and UBI taking together, 171 are married and the remaining 93 are unmarried. Thus, among the total respondents of SBI and UBI taking together, 64.80% of the respondents are married and 35.20% are unmarried.

3.2.5 Distribution by Occupation

The respondents of both SBI and UBI belong to different occupational background, namely, government employee, private employee, businessman, pensioner and

professional. Table 3.20 shows occupation wise distribution of the respondents of both SBI and UBI.

Table 3.20: Occupation Wise Distribution of Respondents

Occupation	SBI		UBI		Total	
	Number	Percent	Number	Percent	Number	Percent
Govt. Employee	51	38.60	20	15.20	71	26.90
Pvt. Employee	14	10.60	33	25.00	47	17.80
Businessman	52	39.40	66	50.00	118	44.70
Pensioner	03	02.30	03	02.30	06	02.30
Professional	12	09.10	10	07.60	22	08.30
Total	132	100.00	132	100.00	264	100.00

Source: Field Survey

Table 3.20 shows that out of 132 respondents of SBI, 51 are government employee, 14 are private employee, 52 are businessman, 03 are pensioner and the remaining 12 are professional. Thus, among the total respondents of SBI, 38.60% of the respondents are government employee, 10.60% are private employee, 39.40% are businessmen, 02.30% are pensioner and the remaining 09.10% of the respondents are professional. On the other hand, out of 132 respondents of UBI, 20 are government employee, 33 are private employee, 66 are businessman, 03 are pensioner and the remaining 10 are professional. Thus, among the total respondents of UBI, 15.20% of the respondents are government employee, 25.00% are private employee, 50.00% are businessman, 02.30% are pensioner and the remaining 07.60% are professional.

Table 3.20 further reveals that out of 264 respondents of both SBI and UBI taking together, 71 are government employee, 47 are private employee, 118 are businessman, 06 are pensioner and the remaining 22 are professional. Thus, among the total respondents of both SBI and UBI taking together, 26.90% of the respondents are government employee, 17.80% are private employee, 44.70% are businessman, 02.30% are pensioner and the remaining 08.30% are professional.

3.2.6 Distribution by Average Monthly Income

The respondents of the present study have been classified into four categories on the basis of their average monthly income. The four categories include income upto Rs. 20,000; income between Rs. 20,001-40,000; income between Rs. 40,001-60,000 & income of Rs. 60,001 and above. Table 3.21 demonstrates average monthly income wise distribution of respondents.

Table 3.21 shows that out of 132 respondents of SBI, 36 have an average monthly income upto Rs. 20,000; 56 are having an average monthly income between Rs. 20,001-40,000; 29 have an average monthly income between Rs. 40,001-60,000 and the remaining 11 are having an average monthly income of Rs. 60,001 and above. Thus, among the total respondents of SBI, 27.30% of the respondents have an average monthly income upto Rs. 20,000; 42.40% are having an average monthly income between Rs. 20,001-40,000; 22.00% have an average monthly income between Rs. 40,001-60,000 and the remaining 08.30% are having an average monthly income of Rs. 60,001 and above.

Table 3.21: Average Monthly Income Wise Distribution of Respondents

Average Monthly Income	SBI		UBI		Total	
	Number	Percent	Number	Percent	Number	Percent
Upto Rs.20000	36	27.30	61	46.20	97	36.70
Rs.20001-40000	56	42.40	46	34.80	102	38.60
Rs.40001-60000	29	22.00	19	14.40	48	18.20
Rs.60001 and above	11	08.30	06	04.50	17	06.40
Total	132	100.00	132	100.00	264	100.00

Source: Field Survey

On the other hand, out of 132 respondents of UBI, 61 have an average monthly income upto Rs. 20,000; 46 are having an average monthly income between Rs. 20,001-40,000; 19 have an average monthly income between Rs. 40,001-60,000 and the remaining 06 are having an average monthly income of Rs. 60,001 and above. Thus, among the total respondents of UBI, 46.20% of the respondents have an

average monthly income upto Rs. 20,000; 34.80% are having an average monthly income between Rs. 20,001-40,000; 14.40% have an average monthly income between Rs. 40,001-60,000 and the remaining 04.50% are having an average monthly income of Rs. 60,001 and above.

Table 3.21 further reveals that out of 264 respondents of both SBI and UBI taking together, 97 have an average monthly income upto Rs. 20,000; 102 are having an average monthly income between Rs. 20,001-40,000; 48 have an average monthly income between Rs. 40,001-60,000 and the remaining 17 are having an average monthly income of Rs. 60,001 and above. Thus, among the total respondents of both SBI and UBI taking together, 36.70% of the respondents have an average monthly income upto Rs. 20,000; 38.60% are having an average monthly income between Rs. 20,001-40,000; 18.20% have an average monthly income between Rs. 40,001-60,000 and the remaining 06.40% are having an average monthly income of Rs. 60,001 and above.

Thus, respondents considered for the present study from the branches of SBI and UBI in Cachar district of Assam have been classified on the basis of select demographic variables (gender, age, educational qualification, marital status, occupation and average monthly income) of the respondents.

Note:

On August 15, 2015 the formation of five new districts has been announced taking the total number from 27 to 32. Again, on January 26, 2016 two more districts have been announced thus increasing the number of districts to 34. Further, one more district has been announced on June 27, 2016 taking the total number of districts in Assam to 35 (www.assamtourism.gov.in). But on October 7, 2016 the BJP government has withdrawn district status bestowed on South Kamrup and East Kamrup districts, reducing the total number of districts in Assam from 35 to 33 (www.assamtribune.com). Thus, the name of the newly formed districts include Biswanath, Charaideo, Hojai, South Salmara-Mankachar, West Karbi Anglong and Majuli.