

Chapter III

PROFILE OF THE STUDY AREA AND RESPONDENTS

This chapter has been divided into three sections. Section 3.1 portrays the profile of the study area. As the study has been carried out in Cachar district of Assam, so Section 3.1 entails in it the brief profile of Cachar district including the banking network within the district. Section 3.2 of this chapter highlights the brief profile of the organisation, i.e., United Bank of India (UBI). Section 3.3 presents the profile of the respondents.

3.1 Profile of the Study Area

North Eastern Region (NER) of India is comprised of seven states, namely, Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, and Tripura. Assam forms the core of the North Eastern Region of India. Assam is divided into 27 administrative geographical units called districts as on 31st March, 2014 (Government of Assam (2014), Statistical Hand Book, Assam). Cachar is an administrative among 27 districts in the state of Assam and located in the southern most part of Assam. It is one of the oldest districts of Assam. The district was created in 1830 after annexation of Kachari Kingdom by the British. The district Headquarter is located at Silchar. Majority of the people residing in the district primarily speak Bengali language as well as Sylethi language. Bengali is the official language in the district. Apart from Bengali, the other linguistic communities in the district are Meitei Manipuri, Bishnupuriya Manipuri, Dimasa and Rongmei-Naga. There are also few Khasi, Hmar, Mizo, Kuki and Vaiphei people who form microscopic minority.

3.1.1 Location

Cachar district is located in the Barak Valley region of south Assam in the North East Region of India. The district of Cachar is bounded by the Borail Hills in the north, the state of Manipur in the east and Mizoram in the south, and Meghalaya as well as districts of Hailakandi and Karimganj and also part of Bangladesh in the west. The land is characterized by wide arrays of hilly terrains in the north, viz. Borail Hills, and in the south, the Mizoram Hills, plain lands and rivers. Hills in the borders and Valleys are two prominent identities of the district. (Govt. of India, Ministry of Minority Affairs).

The district is situated between longitude 92 degree 15 feet and 93 degree 16 feet east and latitude 24 degree 8 feet and 25 degree 8 feet north. The total geographical area of the district is 3,786 Sq. Km (Rural: 3721.41Sq.Km and Urban: 64.59Sq.Km) against the state area of 78,438 sq. kms (Cachar Zilla Parishad, Official Website). So the present Cachar district comprises an area of 4.8% of the state total areas. The rank of the district among all districts of the state in terms of area is 6th (Six). The main river of the district is Barak. The head quarter of the district is at Silchar, which is considered as one of the significant business centers of the state (Government of Assam (2011), District Census Handbook)

3.1.2 Climate

The climate of the district is characterized by an abundant rainfall, moderate temperature and high humid. Heat during summer time is unbearable because of humidity. Although in summer heat becomes oppressive, it is neutralized by heavy rainfall. Annual average rainfall in the district varies from 2200 mm to 2700 mm (India Net Zone). A consequence of heavy rainfall is widespread water logging and several rounds of flood in the region leading to enormous loss of life, property and crop every year. The rainy season commences from May and continues till October. The air during the monsoon remains surcharged with moisture. The winter is not so cold like other states of India. During the summer months temperature generally varies between 25 degree and 40 degree Celsius, while during the winter season the temperature ranges between 10 degree and 25 degree Celsius (Roy, 2009). In short, the climate of Cachar district is subtropical, humid and damp on account of high temperature and heavy rainfall.

On the basis of climatic variations, the weather of the district can be broadly divided into four conspicuous seasons. Winter (December to February), Pre-monsoon (March to April), Monsoon (May to September) and Retreating monsoon (October to November). June and July are the months with highest rainfall. Generally the period from May end to October is considered as flood season (Cachar Zilla Parishad, Official Website).

3.1.3 Administrative Division

The Deputy Commissioner of the district is the overall In-Charge of the administration of the entire district who is assisted by Additional Deputy Commissioners, Sub-divisional Officers. Besides, there are numerous districts and sub-divisional officers representing different government departments working as a co-ordinating agency of the administrative mechanism.

Table 3.1: Administrative Set up in Cachar District

Administrative Level	Name	Number of Blocks
Sub-division	Silchar Sub-division	12
	Lakhipur Sub-division	3
Revenue Circle	Silchar Circle	5
	Udharbond Circle	1
	Katigorah Circle	2
	Lakhipur Circle	4
	Sonai Circle	3

Source: Cachar District Official Website & Cachar Zilla Parishad.

Table 3.1 portrays the administrative set up in Cachar district. Administratively the district is divided into two subdivisions viz. Silchar and Lakhipur. There are five revenue circles in Cachar district namely, Silchar Circle, Udharbond Circle, Katigorah Circle, Lakhipur Circle and Sonai Circle. Again, under these revenue circles there are fifteen (15) numbers of community development (CD) blocks. Table 3.1 reveals that Silchar sub-division has twelve (12) numbers of blocks. On the other hand, there are only three (3) blocks under Lakhipur sub-division. Similarly, out of five revenue circle, Silchar circle has the highest (5) number of blocks and Udharbond circle has the lowest (1) number of block. There are four (4) blocks in Lakhipur circle, three (3) blocks in Sonai circle and two (2) blocks in Katigorah circle as is evident from table 3.1.

Table 3.2 discloses the revenue circle-wise numbers of villages. It may be seen from table 3.2 that out of five revenue circles of Cachar district, highest (232) numbers of villages are found in Silchar circle. On the other hand, Udharbond circle has the lowest (83) numbers of villages among all the five revenue circles of Cachar district.

Table 3.2: Revenue Circle-Wise Number of Villages in Cachar District

Sl. No.	Name of Revenue Circle	Number of Villages
1	Silchar Circle	232
2	Udharbond Circle	83
3	Katigora Circle	147
4	Lakhipur Circle	151
5	Sonai Circle	203

Source: Cachar District Official Website & Cachar Zilla Parishad.

Table 3.3 reveals that Cachar district is divided into fifteen (15) community development (CD) blocks. Each of the community development block has a good number of GPs.

Table 3.3: Block-Wise Number of GPs in Cachar District

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

Source: Cachar District Official Website & Cachar Zilla Parishad.

Out of fifteen (15) CD blocks, Narsingpur Development block has the highest (16) numbers of GPs while both Lakhipur and Tapang development blocks have only seven (07) numbers of GPs and have been jointly assigned the last position out of 15 community development blocks in Cachar district of Assam in terms of number of GPs within a particular development block.

3.1.4 Population, Sex Ratio and Population Density

Population of Cachar district is ever growing. Table 3.4 shows gender-wise total population of Cachar district as per Census 2001 and 2011. The population of Cachar district as per 2001 census was 1,444,921. But the population has increased to 1,736,617 as per 2011 census. The growth rate of the population of Cachar district between 2001 and 2011 is 20.19 %.

Table 3.4: Gender-wise Population in Cachar District

Cachar District	2001	2011	Growth Rate (%)
Male	743,042	886,284	19.30
Female	701,879	850,333	21.20
Total	1,444,921	1,736,617	20.19

Source: Census of India 2001 and 2011

According to Census 2011, out of the total population of Cachar district, 886,284 are males and 850,333 are females. There is a growth of 19.30 % and 21.20 % in male and female population respectively between 2001 and 2011. It has also been observed that the growth rate of female population is more as compared to their male counterparts.

Table 3.5: Rural-Urban Distribution of Population in Cachar District

Cachar District	2001	2011	Growth Rate (%)
Rural	1,243,534	1,421,153	14.30
Urban	201,387	315,464	56.60
Total	1,444,921	1,736,617	20.19

Source: Statistical Hand Book of Assam, Directorate of Economics and Statistics, Government of Assam, 2014

Table 3.5 portrays the rural and urban distribution of population of Cachar district. In 2001, the total population of Cachar district living in rural and urban area was 1,243,534 and 201,387 respectively. But rural and urban population has increased to 1,421,153 and 315,464 respectively during 2011.

In comparison to 2001 Census, there was a growth of 14.30 percent in rural population and 56.6 percent in urban population in the district. It has also been noticed that the growth rate of urban population is more as compared to the growth rate of rural population.

Table 3.6 reflects the population density (per sq. km) of Cachar district and the state of Assam. It has been observed from table 3.6 that the population density of Cachar district was 394 persons per square kilometer in 2001 which has gone up to 459 persons per square kilometer during 2011. Similarly, the corresponding all Assam figure has also increased from 340 persons per square kilometer in 2001 to 398 persons per square kilometer in 2011.

Table 3.6: Population Density in Cachar District and Assam

(Number of Persons per Square Km)

Place	2001	2011
Cachar District	394	459
Assam	340	398

Source: Census of India 2001 and 2011

It may be seen from table 3.6 that the density of population is much higher in Cachar district than that of Assam as a whole. As per 2011 census, the density of population of Cachar is 459 persons per square kilometer while the respective figure for Assam as a whole is 398 only.

An important indicator of gender parity is the number of females per thousand males. Table 3.7 shows the distribution of sex ratio in Cachar as well as in Assam. As per the 2011 census data, the sex ratio of Cachar stands at 959 females per thousand males while it was 945 females per thousand males during 2001. On the other hand, in Assam, there were 932 females per thousand males as per Census 2001 which increased to 958 females per thousand males in 2011.

Table 3.7: Sex-Ratio in Cachar District and Assam*(Per Thousand Males)*

Place	2001	2011
Cachar District	945	959
Assam	932	958

Source: Census of India 2001 and 2011

Sex ratio of Cachar is higher than that of Assam as a whole in 2001 but the difference has been narrowed down in the year in 2011 as evident from table 3.7

3.1.5 Literacy Rate

Literacy plays a major role to develop a nation. It spreads awareness among the people. Literacy among both males and females has increased considerably in Cachar district over the last decade. As per Census 2011, there are 1,174,128 literates in Cachar district (Government of Assam (2011), District Census Handbook).

Table 3.8: Literacy Rate in Cachar District and Assam

Place	2001			2011		
	Male	Female	Total	Male	Female	Total
Cachar District	75.70	59.41	67.82	84.78	73.68	79.34
Assam	75.23	51.85	63.25	77.85	63.00	72.19

Source: Statistical Hand Book of Assam, Directorate of Economics and Statistics, Government of Assam, 2014

Table 3.8 shows the distribution of literacy rate of Cachar district as well as Assam. Table 3.8 reveals that the literacy rate in the district has increased from 67.82 percent in 2001 to 79.34 percent as per 2011 census. It may be seen from the table 3.8 that the literacy rate of Cachar district is much higher than the literacy rate of the state Assam. The literacy rate of Assam is 72.19 percent whereas Cachar district reached the literacy rate of 79.34 percent as per Census 2011.

According to the 2011 census report, out of 1,174,128 literates in Cachar district, 639,946 are male literates and 534,182 are female literates. The female literacy rate of Cachar district as per Census 2011 is 73.68 percent whereas the state female literacy is 63 percent. The female literacy rate in Cachar district has also increased

considerably from 59.41 percent in 2001 to 73.68 percent in 2011. On the other hand, male literacy rate in the district is 84.78 percent whereas; it is 77.85 percent in the state Assam as per Census 2011. The female literacy rate in Cachar district during the period 2001-2011, increased by 14.27 percent whereas male literacy rate rose by 9.05 percent.

3.1.6 Education

Education is an important social resource and means of reducing inequality in the society. It helps the individual to raise its social status in various ways. Knowledge, skill, values and attitude acquired through education.

Cachar district is a favourable place as far as educational facilities are concerned. It has been observed from table 3.9 that the district has 1234 numbers of elementary schools, 158 numbers of secondary and higher secondary schools. The district also has 9 numbers of recognized colleges as well as one teachers training college. Besides these, the district also has one medical college, one engineering college (NIT), one ITI and also a polytechnics college. There is also a law college in the district. The Assam University which is a Central University is also situated near Silchar city where post graduate education is imparted and various researches have been conducted. Table 3.9 shows the total numbers of educational institutions in Cachar district.

Table 3.9: Number of Educational Institutions in Cachar District

Sl. No.	Educational Institutions	Numbers
1	No. of Elementary Schools	1234
2	Secondary School /Higher Secondary Schools	158
3	No. of Colleges	09
4	No. of Engineering College (NIT)	01
5	No. of Medical College (SMC)	01
6	No. of Polytechnics	01
7	No. of ITI	01
8	No. of Teachers Training College	01
9	No. of Law College	01
10	No. of Central University	01

Source: Official website of Cachar district (www.cachar.nic.in)

3.1.7 Economy

Economic indicators show that the district Cachar is economically backward with lack of major industrial establishment. Economically, the infrastructure in power, communication, agriculture and industry is dismally poor. The want of state patronage through irrigation, agricultural restructuring, agrarian reform and overall appropriate development initiative prevented the economy from a take off. One pertinent factor for poor economic progress is the absence of proactive initiative to control and to prevent the recurrence of frequent floods in the region (Biswas, 2009). The economy of Cachar is basically agrarian and economic development of the district is highly dependent upon the agriculture and allied sector. The sectoral contribution of income in the Gross District Domestic Product shows that 40 percent of the total income is derived from agriculture while secondary sector contributes 14percent. The tertiary sector's contribution is estimated to be 46 percent. The per capita Gross District Domestic Product of Cachar estimated at Rs.11621 is less than the average district gross domestic products for the state (Govt. of India, Ministry of Minority Affairs)

The economy of Cachar district is basically agrarian in nature with about 80 percent of the population dependent on agriculture. More than 80 percent of cultivable land is used for cultivation of paddy and 90 percent of farming families cultivate paddy as main crop in the district (NABARD, 2014). Paddy is the major crop. Other important crops include oil seeds, pulses, cash crop like jute, vegetables and horticultural crops like pineapple, areca nut, coconut, banana, jackfruit etc. The agro climatic conditions of the district are conducive for various agricultural activities (Assam Agricultural University, 2010-2011). Agriculture in the district is characterized by over dependence on rainfall, predominance of seasonal crops and traditional methods of cultivation. The gross cropped area in the district is 146219 hectares while the net sown area is 115489 hectares; the cropping intensity in the district is 126 percent. The district has a total of 2, 07,119 numbers of farm families and majority of them are landless and marginal farmers. Only about two (2) percent of the net cropped area is covered by irrigation facilities (Govt. of India, Ministry of Minority Affairs).

The position of Cachar district in respect of industrialization is extremely dissatisfactory. The industrial backwardness of the region may be attributed to numerous factors, namely, geographical isolation, inadequate infrastructural facilities,

insufficient agricultural surplus, transportation and communication bottlenecks, lack of entrepreneurial activities and so on. Apart from tea, which is the major industry in Barak Valley due to agro-climatic condition, there is dearth of other industrial activities. The viable industries in the district based on local resources like cane, bamboo, pineapple & other agro based and fruit processing . The total industrial area in the district is spread across 38.68 acres of land. The district has 1984 SSI units of which 295 have been registered after the announcement of N.E. Industrial Policy in 1997 (Govt. of India, Ministry of Minority Affairs). The major manufacturing units in the district comprise of food products and beverages and non metallic mineral products.

3.1.8 Transportation

The availability of transport and communication facilities includes one of the most significant factors of a region. But practically Cachar district is proverbially handicapped in infrastructure development. The district head quarter of Cachar district is Silchar, which is the gateway to Mizoram, Manipur and Tripura. Therefore, it plays a vital role so far supply of essential commodities to those states is concerned. Silchar is well connected by air from Kolkata, Guwahati and other North Eastern states; by rail from Guwahati and Agartala and by road to Guwahati via Shillong Meghalaya.

The rate of expansion of transport infrastructure in the district has been much lower than other parts of the country. In Cachar district the length of total roads under PWD as on 31-3-2014 was 1163 km. the district has connected with 107 km state highway, 165 major district roads. The district is connected with 848 km rural roads and 42 km urban roads (Government of Assam (2014), Statistical Hand Book). The road transport facilities are mainly provided by Assam State Transport Corporation (ASTC) and private transport operators (Roy and Bezbaruah; 2002). Regular bus services are there from Silchar to Guwahati, Shillong, Aizawl, Agartala and Imphal.

The major roads in the district are-

- Silchar- Badarpur- Jowai- Guwahati (NH 44)
- Badarpur- Silchar- Jirighat- Imphal (NH 54)
- Badarpur- Silchar- Aizwal (NH 55)

The extended NH 54 which connected Silchar with Haflong is a part of East West Corridor (ongoing constructed four Lane)

The major rail links from Silchar are-

Silchar- Karimganj- Dharmanagar- Agartala (in Tripura)

Silchar- Badarpur- Karimganj

Silchar- Haflong- Lumding- Guwahati

So far as road network is concerned, the surfaced and unsurfaced roads of Cachar district and Assam are shown in table 3.10. The percentage of surfaced roads in Cachar district and Assam are 71.02% and 52.19% respectively while the percentage of unsurfaced roads in Cachar district and Assam are 28.98% and 47.81% respectively in the year 2014. Out of total surfaced roads in Assam the share of Cachar district is only 3.48%. Again out of total unsurfaced roads in Assam the share of Cachar district is only 1.55%. The share of surfaced road in Cachar district is higher than that of the state of Assam.

Table 3.10: P.W.D Roads in Cachar District and Assam

(in km.)
(As on 31st March, 2014)

Place	Surfaced Roads	% of Surfaced Roads	Unsurfaced Roads	% of Unsurfaced Roads	% of Roads
Cachar District	826 (3.48)	71.02	337 (1.55)	28.98	1163 (2.56)
Assam	23747 (100.00)	52.19	21753 (100.00)	47.81	45500 (100.00)

Note: Figures in parenthesis indicate percentage to the last row

Source: Statistical Hand Book of Assam, Directorate of Economics and Statistics, Government of Assam, 2014

It may also be noted that the so-called surfaced roads have been reduced to the condition of unsurfaced ones owing to disrepair in many stretches. Poor condition of roads has led not only to difficulties faced by the commuters but this has also increased the fuel and maintenance cost of vehicles.

The Assam Bengal Railway brought Silchar in to the railway map in 1899. The N. F. Railway between Guwahati and Silchar is the most important rail link of Cachar district with the other parts of the country. After around 68 years of Indian independence, only recently, the railroad connectivity has been upgraded to broad

gauge in Cachar district. The newly constructed broad gauge line passing through hill tracks in North Cachar Hills plays a role of immense importance in the economy of Cachar district. Broad gauge connectivity to Silchar is also expected to benefit the people of Cachar district and also to the other Northeastern states like Tripura, Mizoram and Manipur (District Disaster Management and Response Plan).

Cachar district has its own airport. The nearest airport at Kumbhirgram at a distance of 25 kms from Silchar town serves as the major communication link point for the people of Cachar. Air India, Jet Airways and Spice Jets operate flight services regularly in the Silchar-Kolkata, Silchar-Imphal, Silchar-Guwahati and other routes from this airport.

3.1.9 Banking Network in Cachar District

The development of trade and commerce as well as the development of the financial institutions both banking and non-banking is essential for the economic advancement of Cachar district. Rapid economic development calls for rapid expansion of banking facilities. The growth of banking and institutional credit system in Cachar has been tardy. The availability of banking facilities in Cachar district was quite inadequate few years back. Over the past few years, there had been a gradual expansion in the number of bank offices in the district as in other parts of the country. Thus, it was only during the recent past that the position of banking sector in the district showed marginal improvement in this sector.

Banks have an important role to play in stimulating economic development of a country. In Cachar district, the network of Scheduled Commercial Banks, Regional Rural Bank and co-operative bank has widened the horizon of social banking policies and programmes which support all the vital sectors of the economy. Majority of the banks' branches in Cachar district are located in rural areas. With the expansion of banking facilities over the years, growth has also been noticed not only in the volume of deposit but also in disbursement of credit by these banks.

Table 3.11 shows the name of different banks operating in Cachar district with their respective numbers of branches, deposit and credit as on 31st March, 2015. It shows that out of total of 115 bank branches operating in Cachar district, eighty four (84) branches belong to public sector and only ten (10) branches are in private sector.

Table 3.11: Bank-Wise Deposit and Credit in Cachar District*(As on 31.03.2015)*

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

Source: Regional Office of Lead Bank, (UBI), Cachar

There are also twenty (20) branches of one Regional Rural Bank (RRB) and only one (1) branch of a Cooperative bank operating in Cachar district. It has also been observed that majority (73.04%) of the bank branches operating in Cachar district are of public sector banks.

Table 3.11 also shows that out of 84 branches of public sector banks, United Bank of India, the lead bank of the district has the largest number of 25 branches in Cachar district constituting around 30% of the total public sector banks' branches operating in Cachar district. Further, it has also been observed that out of the total of 115 branches of commercial banks operating in Cachar district, around 22% of the total commercial banks' branches belong to United Bank of India. Thus, in terms of branch network, United Bank of India has the widest coverage within Cachar district of Assam and thus it has been considered as one of the important organizations catering to the banking needs of the people residing in both rural and urban areas of the district.

Apart from UBI, one Regional Rural Bank, namely Assam Gramin Vikash Bank and the State Bank of India, the biggest commercial bank of the country are the two other banks providing banking services to the people of the district through their wide network of branches within the district as is evident from the table 3.11. Out of the total deposit mobilized by the banks in Cachar district, 78.27% belong to public sector banks and only 12.16% of the total deposits are mobilized by the private sector banks as on 31st March, 2015. The share of United Bank of India in deposit mobilization is 22.84% of the total deposit mobilized by all the commercial banks and 29.17% of the total deposit mobilized by the public sector banks operating in Cachar district of Assam as on 31st March, 2015.

Similarly, out of the total credit disbursed by the bank to its customers in Cachar district, 73.46% of the total credit is disbursed by the public sector banks and private sector banks disburse only 15.05% of the total credit to their customers as on 31st March, 2015. The share of United Bank of India in disbursement of credit to its customers is 26.89% of the total credit disbursed by all the commercial banks and 26.89% of the total credit disbursed by the public sector banks in Cachar district as on 31st March, 2015. The CD ratio of all the banks taken together is 37.88% in Cachar district. The credit-deposit ratio of private sector banks is 46.91% and the same for public sector banks is 35.55% as on 31st March, 2015. The credit deposit ratio of

United Bank of India in Cachar district of Assam is 44.61% as on 31st March, 2015 which implies that a good amount of deposit mobilized by the bank from the depositors within Cachar district has been granted as advances to the people of the locality who require loans and it may be considered as one of the positive sides keeping in mind the objective of overall development of the district.

3.2 United Bank of India

United Bank of India was constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 on July 19, 1969. Its predecessor the United Bank of India Ltd., was formed in 1950 with the amalgamation of four banks viz. Comilla Banking Corporation Ltd. (established in 1914), Bengal Central Bank Ltd. (established in 1918), Comilla Union Bank Ltd. (established in 1922) and Hooghly Bank Ltd. (established in 1932). The bank was nationalized along with 13 other banks on July 19, 1969. Subsequently, Cuttack Bank Ltd., Tezpur Industrial Bank Ltd., Hindustan Mercantile Bank Ltd. and Narang Bank of India Ltd. were merged with the bank. At the time of nationalization, the bank had 174 branches, Rs. 147 crores of deposits and Rs. 112 crores of advances. Thereafter, the bank expanded in a big way, covering all the states of India. It was an active participant in the growth and developmental activities, particularly in the rural and semi-urban regions. The bank is headquartered at 11, Hemanta Basu Sarani, Kolkata 700 001 (UBI, 2014).

3.2.1 Vision Statement of UBI

UBI's Vision is to emerge as a dynamic, techno savvy, customer-centric, progressive and financially sound premier bank of the country with pan-India presence, Sharply focused on business growth and profitability with due emphasis on risk management in an environment of professionalism, Trust and transparency, observing highest standards of corporate governance and corporate social responsibilities meeting the expectations of all its stake holders as well as the aspirations of its employees Essentially Pursuit of Excellence is going to be core philosophy and driving force for the bank (United Bank of India, Official Website).

3.2.2 Branch Network of UBI

Presently the Bank has a three-tier organizational set-up consisting of the Head Office, Regional Offices and their branches. At present UBI has more than 2000

branches/offices and more than 3.64 crore customers with a total business of Rs. 1.78 lac crore. The bank spread its international presence by establishing representative office in Dhaka, Bangladesh in 2010 and later at Yangaon, Myanmar. (UBI, 2014).

Table 3.12: Regional Office Wise Number of Branches of UBI in India

Sl. No.	UBI Regional Offices	Number of Branches
1	New Delhi	46
2	Calcutta (South)	52
3	Mumbai	54
4	Southern	57
5	Guwahati	74
6	Calcutta (North)	66
7	24- Parganas (North)	69
8	Hooghly	68
9	Dibrugarh	50
10	Behala	47
11	Bhubaneswar	77
12	Sambalpur	61
13	Patna	46
14	Cachar	72
15	Lucknow	69
16	Tripura	64
17	Sibsagar	45
18	Jharkhand	78
19	Burdwan	74
20	Murshidabad	60
21	Nagaon	44
22	24- Pargana (South)	64
23	Paschim Medinipur	79
24	Purulia	74
25	Purba Medinipur	52
26	Nadia	54
27	North Bengal	41
28	Malda	56
29	Chandigarh	50
30	Raipur	40
31	Bangalore	67
32	Meerut	38
33	Katihar	48
34	Jaipur	34
35	Ahmedabad	31

Source: www.unitedbankofindia.com

Table 3.12 show the name of UBI Regional offices and their respective number of branches operating in India.

At present the bank has 35 Regional offices and more than 2000 branches spread over India as is evident from table 3.12. Out of its total 2001 branches, many of them have been automated either fully or partially. Its branches in all the metropolitan cities of India are equipped with Electronic Fund Transfer System.

3.2.3 Basic Products and Services of UBI

Deposit:

UBI has a wide range of choice of deposits through different schemes. Some of the schemes are:

- United Tax Savings Growth
- United Bonanza Savings
- United Bonanza Current Deposit Schemes
- United Flexi Deposit Schemes
- United Children Savings Scheme
- United Basic SB Account
- United Gold and Platinum Current Scheme

UBI has a total deposit of Rs. 108818 crore as on 31st March, 2015. Bank's Savings deposits grew by 11.03 per cent and Demand Deposit grew by 10.74% in 2014-15 compared to last year (UBI, 2015).

Advances:

UBI provides variety of loans to its customers for various purposes:

- United Housing Loan
- United Smart Loan
- United Personal Loan
- United Demand Loan
- United Education Loan
- United Car Loan
- United Trade Credit
- United Mortgage Loan
- United Gold Loan
- United Two Wheeler Loan

Gross Advances of the Bank increased by Rs. 1088 crore (1.60%) and reached Rs. 69070 crore as on March 31, 2015. CD ratio improved from 58.98% as on March 2014 to 61.35% as on March 31, 2015 (UBI, 2014 and 2015)

3.2.4 Origin of United Bank of India in Cachar District of Assam

The growth and development of banking industry in Cachar district before 1969 was very insignificant. The records available in the District Development Office of the United Bank of India (lead bank of the district) show that the first banking institution in the name of New Standard Bank came into existence in the district and a branch was set up at Silchar on the 3rd January, 1933. In the year 1946 the New Standard Bank and the Comilla Banking Corporation Ltd were amalgamated together and opened its second branch on 29th December, 1947 at Karimganj Sadar. During the Second World War period, there was a heavy failure of banks throughout India. The district of Cachar also became the victim to the disaster. As a consequence of the crisis, many banks in the district were failed and liquidated. Among the few banks that survived the disaster were the Bharat Bank Ltd. and the Comilla Banking Corporation Ltd. The Bharat Bank Ltd was converted into the Bharat Loan Co. in order to avoid liquidation. The Comilla Banking Corporation in 1930 was amalgamated together with three other banking institutions, viz., the Comilla Union Bank Ltd., The Bengal Central Bank Ltd., The Hooghly Bank Ltd., and formed the United Bank of India, Since then the United Bank of India has been functioning in the district. At the commencement of the planned economy in 1951, the district of Cachar had only one scheduled Commercial Bank, namely the United Bank of India Ltd., functioning with its two branches one at Silchar, the other at Karimganj District Development Office, UBI, (Lead Bank Cachar).

3.2.5 Branches of UBI Operating in Cachar District

There are twenty five (25) numbers of branches of UBI operating in Cachar district of Assam as on 31st March, 2015. The bank has a total business of Rs 1525.91 crore in Cachar district on 31st March, 2014. Table 3.13 portrays the detail of twenty five numbers of branches of UBI operating in Cachar district of Assam.

Majority of the banks' branch offices of UBI in Cachar district are located in rural areas. Out of twenty five (25) branches of UBI operating in Cachar district of Assam,

twenty (20) branches are rural branches as is evident from the table 3.13. In other words, 80% of the branches of UBI operating in Cachar district are rural branches.

Table 3.13: Details of the Branches of UBI Operating in Cachar District

Sl. No.	Name of the Branch	Date of Establishment	Branch Status
1	Silchar	3rd January, 1933	Urban
2	Meherpur	30th December, 1971	Semi Urban
3	Sonai	21st August, 1972	Rural
4	Udarbondh	25th March, 1974	Rural
5	Tarapur	29th November, 1974	Semi Urban
6	Kalain	20th December, 1976	Rural
7	Arunachal	30th March, 1977	Rural
8	Rajabazar, Joypur	27th December, 1977	Rural
9	Ghungur	9th July, 1979	Rural
10	Dalu	31st July, 1985	Rural
11	Labac Bazar	6th March, 1990	Rural
12	Binnakandi	12th March, 1990	Rural
13	Thaligram	15th March, 1990	Rural
14	Gobindapur East	20th March 1990	Rural
15	Bhangarpar	23rd March, 1990	Rural
16	Lakhipur	26th March, 1990	Rural
17	Pollarbondh	27th March, 1990	Rural
18	Nagatilla Point	30th December, 2009	Rural
19	Shibbari Road	February, 2011	Rural
20	Hospital Road	20 th December, 2013	Urban
21	Itkhola	20 th December, 2013	Semi Urban
22	Rongpur	20 th December, 2013	Rural
23	Lakhipur Road Silchar	20 th December, 2013	Rural
24	Amraghat	20 th December, 2013	Rural
25	Dholai	20 th December, 2013	Rural

Source: Regional Office of Lead Bank, (UBI), Cachar

Two branches namely, Silchar and Hospital Road branch are urban branches of UBI. It is to be noted that the Hospital Road branch is of recent origin while the Silchar

branch is the oldest branch of UBI in Cachar district. Three branches namely, Meherpur, Tarapur and Itkhola branch belong to semi-urban category.

It has also been observed from table 3.13 that during pre nationalization period, there was only one branch namely Silchar branch of UBI operating in the district. It is the oldest branch among all other branches of UBI operating in Cachar district. After nationalization of banks in the year 1969, the branch network of UBI has increased considerably. During 1970s there were eight (8) branches of UBI in Cachar district. In the year 1990, seven (7) branches of UBI started their journey in this district as is evident from table 3.13.

To spread the banking facility amongst the people of the district, UBI recently in the year 2013 opened six more branches namely, Hospital Road branch, Itkhola branch, Rongpur branch, Lakhipur Road branch, Silchar branch, Amraghat branch and Dholai branch.

Table 3.14 shows branch wise total numbers of employees of UBI operating in Cachar district of Assam and their designation. It may be noticed in table 3.14 that there are one hundred thirty eight (138) numbers of bank employees working in United Bank of India in Cachar district of Assam. Out of one hundred thirty eight (138) bank employees, sixty (60) numbers of employees belong to clerical cadre and seventy eight (78) of them are working as Officers. Out of all twenty five (25) branches of UBI operating in Cachar district, Silchar branch has the highest numbers of bank employees. It has nine (9) clerical staff and ten (10) officers serving the customers of the branch.

On the contrary, Dalu branch reports the lowest number of bank employees among all the twenty five (25) branches. It has only two (2) employees working as clerical cadre. There is no officer serving the Dalu branch of UBI. Like Dalu branch, a good numbers of branches of UBI operating in Cachar district have been suffering from shortage of employees. In addition, it may be noted that there are four (4) clerks and twenty (20) officers serving the Regional Office of UBI which is situated in Central Road of Silchar.

**Table 3.14: Branch-Wise Number of Employees of UBI Operating in Cachar
District of Assam**

Sl. No.	Branch Name	Clerk	Officer	Total
1	Silchar	9	10	19
2	Shibbari Road	1	2	3
3	Meherpur	5	5	10
4	Nagatilla point	2	2	4
5	Pollarbondh	2	2	4
6	Rajabazar Joypur	1	2	3
7	Rongpur	1	2	3
8	Sonai	3	3	6
9	Tarapur Silchar	6	6	12
10	Thaligram	1	2	3
11	Udarbondh	3	4	7
12	Lakhipur Road	1	2	3
13	Lakhipur	3	3	6
14	Labac Bazar	1	2	3
15	Kalain	3	3	6
16	HospitalRoad	1	2	3
17	Gobindapur East	1	3	4
18	Ghungur	4	5	9
19	Dholai	1	2	3
20	Binnakandi	3	4	7
21	Bhangarpar	2	2	4
22	Arunachal	4	4	8
23	Amraghat	1	2	3
24	Itkhola	1	2	3
25	Dalu	0	2	2
Total		60	78	138

Source: www.unitedbankofindia.com

3.3 Profile of the Respondents

The present research work necessitates primary data in addition to secondary data. In order to obtain the primary data, the researcher has conducted extensive field survey for procuring the necessary data and information from customers of UBI operating in Cachar district of Assam.

In order to conduct the field survey on the customers of different branches of UBI operating in Cachar district, a well structured schedule has been drafted for customers of UBI. Responses of 270 customers taking equal numbers of twenty seven (27) customers from each of the ten (10) sample branches have been considered by undertaking personal visits to the concerned customers of UBI by the researcher. The name of the ten sample branches are Udarbandh, Silchar, Kalain, Lakhipur, Shibbari Road, Bhangarpar, Hospital Road, Dalu, Dholai and Itkhola.

In the following paragraphs, respondents considered for the present study have been classified on the basis of select demographic variables of the respondents.

3.3.1 Distribution by Gender

Gender is one of the important demographic variables as gender has a great impact on the level of customer satisfaction. Table 3.15 reveals gender-wise distribution of respondents.

Table 3.15: Gender Wise Distribution of Respondents

Gender	No. of Respondents	Percentage of Respondents
Male	175	64.80
Female	95	35.20
Total	270	100.00

Source: Field Survey

It may be seen that out of 270 respondents surveyed, 175 male and 95 are female respondents. In other words, 64.80% of the total respondents are males and 35.20% are females.

3.3.2 Distribution by Age

Age is always an important factor that shapes a person's thinking, opinion, belief and responses. In this study, Age of respondents is segmented into four categories viz.

21-30 years, 31-40 years, 41-50 years and 51 years and above. The percentage analysis on this age factor is presented in the following table 3.16.

Table 3.16: Age Wise Distribution of Respondents

Age (in completed years)	No. of Respondents	Percentage of Respondents
21-30	73	27.00
31-40	71	26.30
41-50	64	23.70
51 and above	62	23.00
Total	270	100.00

Source: Field Survey

Table 3.16 shows the age-wise distribution of two seventy (270) respondents. It has clearly pointed out that majority of the respondents i.e., 73 constituting 27.00% belong to the age group of 21-30 years. 26.30% of the respondents and 23.70% of them are in the age group of 31-40 years and 41-50 years respectively. Another 23.00% of the respondents belong to the age group of 51 years and above.

3.3.3 Distribution by Average Monthly Income

In the current sample, on the basis of average monthly income level, respondents are classified into three broad categories viz, lower income group (Upto Rs. 20,000); moderate income group (Rs 20001-40000) and higher income group (Rs 40001 & above). Table 3.17 reveals the average monthly income-wise distribution of the respondents. It clearly shows that out of the total respondents, 122 respondents, constituting 45.2 percent belong to the lower income group (Upto Rs. 20,000).

Table 3.17: Average Monthly Income Wise Distribution of Respondents

Average Monthly Income	No. of Respondents	Percentage of Respondents
Upto Rs 20000	122	45.20
Rs 20001-40000	101	37.40
Rs 40001 & above	47	17.40
Total	270	100.00

Source: Field Survey

From the moderate income group (Rs 20001-40000) 37.40% of the respondents have been taken. And remaining 17.40% of the respondents fall in the higher income group (Rs 40001 & above).

3.3.4 Distribution by Educational Qualification

Education is always an important determinant of the attitude and behaviour of a human being. In this study, educational qualification of respondents is segmented into three categories viz. Upto HSLC, 31-40 HS and Graduate & above. The percentage analysis on this educational qualification factor is presented in the following table 3.18.

Table 3.18: Educational Qualification Wise Distribution of Respondents

Educational Qualification	No. of Respondents	Percentage of Respondents
Upto HSLC	77	28.50
HS	79	29.30
Graduate & Above	114	42.20
Total	270	100.00

Source: Field Survey

Table 3.18 shows the educational qualification- wise distribution of respondents. It has been noticed from the analysis that majority of the respondents i.e, 114 constituting 42.20% of the respondents are having educational qualification of graduation and above. 79 constituting 29.30% of the respondents have their highest qualification of HS. Table 3.18 also depicts that 77 constituting 28.50% of the respondents have education upto HSLC.

3.3.5 Distribution by Marital Status

On the basis of marital status, respondents are classified into two broad categories viz, married and unmarried. Table 3.19 reveals the marital status-wise distribution of the respondents. It may be seen that out of 270 respondents surveyed, 155 are married and 115 are unmarried.

Table 3.19: Marital Status Wise Distribution of Respondents

Marital Status	No. of Respondents	Percentage of Respondents
Married	155	57.40
Unmarried	115	42.60
Total	270	100.00

Source: Field Survey

In other words, 57.40% of the total respondents are married and 42.60% are unmarried. It may be seen both married and unmarried respondents have been considered in order to avoid any skewed opinion regarding satisfaction/dissatisfaction about the service quality of the bank.

3.3.6 Distribution by Occupation

The respondents of the present survey belong to different occupational background, viz, employee, businessman, professional, pensioners and other etc. Table 3.20 reveals occupation wise distribution of the respondents.

Table 3.20: Occupation Wise Distribution of Respondents

Occupation	No. of Respondents	Percentage of Respondents
Employee	84	31.10
Businessman	94	34.80
Professional	13	4.80
Pensioner	25	9.30
Others	54	20.00
Total	270	100.00

Source: Field Survey

It may be observed from table 3.20 that out of 270 respondents, majority of the respondents i.e. 94 are engaged in business. A total of 84 persons are employees and 25 are pensioners. 15 persons are engaged in profession. Remaining 54 belong to the category of 'others' like housewives, UG/PG students and research scholars etc. In Cachar district, out of 270 numbers of respondents, 31.10% belong to employees' category, 34.80% from business, 9.30% of the total respondents are pensioners. Only 4.80% are engaged in profession and remaining 20.00% are included in 'others'.