



# भारत में ऋण और निवेश के मुख्य संकेतक

## Key Indicators of Debt and Investment in India

एनएसएस 70 वाँ दौर  
NSS 70<sup>th</sup> Round, 2013  
(जनवरी - दिसंबर 2013)  
(January – December 2013)



भारत सरकार  
Government of India  
सांख्यिकी और कार्यक्रम कार्यान्वयन मंत्रालय  
Ministry of Statistics and Programme Implementation  
राष्ट्रीय प्रतिदर्श सर्वेक्षण कार्यालय  
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## प्राक्कथन

राष्ट्रीय प्रतिदर्श सर्वेक्षण के अखिल भारत ऋण और निवेश सर्वेक्षण (एआईडीआईएस) परिसम्पत्तियों के स्टॉक के विभिन्न संकेतकों, कर्जदारी की घटना, ग्रामीण/शहरी अर्थव्यवस्था की पूँजीगत संरचना और अन्य संकेतकों संबंधी आंकड़ों के प्रमुख स्रोत हैं। इनका विभिन्न सरकारी संगठनों, शिक्षाविदों, अनुसंधानकर्ताओं तथा विद्वानों द्वारा आगे की विश्लेषणात्मक अध्ययनों हेतु आयोजना, नीति-निर्माण और निर्णय लेने में तथा जानकारी लेने के लिए प्रयोग किया जाता है। ऋण तथा निवेश को आमतौर पर एनएसएस के 26वें दौर (1971-72) के प्रारम्भ से ही, दस वर्षीय अन्तरालों पर एनएसएस सर्वेक्षणों के एक मुख्य विषय के रूप में शामिल किया जाता रहा है। एनएसएस के 70वें दौर का सर्वेक्षण जनवरी-दिसम्बर 2013 के दौरान किया गया। अधिकतर राज्य सरकारों ने सदृश प्रतिदर्शों पर इस सर्वेक्षण कार्यक्रम में भी भाग लिया।

इस सर्वेक्षण से पूर्व राष्ट्रीय प्रतिदर्श सर्वेक्षण कार्यालय (एनएसएसओ) ने अपने 26वें दौर (जुलाई 1971-जून 1972), 37वें दौर (जनवरी-दिसंबर, 1982), 48वें दौर (जनवरी-दिसंबर, 1992) तथा 59वें दौर (जनवरी-दिसंबर, 2003) में अखिल भारत ऋण और निवेश सर्वेक्षण (एआईडीआईएस) किया। वर्तमान एआईडीआईएस में दिनांक 30.06.2012 को परिवारों की परिसम्पत्तियों तथा देयताओं की सूचना एकत्र की गई। इसके अलावा, सर्वेक्षण में आवासीय भवनों, कृषि व्यापार तथा गैर-कृषि व्यापार जैसे विभिन्न शीर्षों के अंतर्गत कृषि वर्ष 2012-13 के दौरान परिवारों द्वारा पूँजीगत खर्च की राशि की सूचना एकत्रित की गयी।

इस रिपोर्ट को एनएसएसओ द्वारा एकत्र आंकड़ों के आधार पर, फील्ड कार्य के पूरा होने के एक वर्ष के भीतर, अखिल भारत ऋण तथा निवेश संबंधी 70वें दौर के सर्वेक्षण के महत्वपूर्ण संकेतकों को प्रकाशित करने का प्रयास है। एनएसएसओ के सर्वेक्षण अभिकल्प तथा अनुसंधान प्रभाग (एसडीआरडी) ने सर्वेक्षण पद्धति, सर्वेक्षण साधन विकसित करने तथा इस रिपोर्ट को तैयार करने का कार्य किया है। एनएसएसओ के क्षेत्रीय संकार्य प्रभाग (एफओडी) ने फील्ड कार्य किया है जबकि आंकड़ा विधायन तथा सारणीयन का कार्य समंक विधायन प्रभाग (डीपीडी) ने किया है। एनएसएसओ के ही समन्वय एवं प्रकाशन प्रभाग (सीपीडी) ने सर्वेक्षण संबंधी विभिन्न कार्यकलापों में समन्वयन का कार्य किया है।

मैं सर्वेक्षण के विभिन्न स्तरों पर दिए गए बहुमूल्य मार्गदर्शन के लिए एनएसएस के 70वें दौर के कार्यकारी समूह तथा राष्ट्रीय सांख्यिकी आयोग के सदस्यों का अत्यधिक आभार व्यक्त करता हूँ। मैं इस रिपोर्ट को तैयार करने में संलग्न एनएसएसओ के विभिन्न प्रभागों के प्रयासों की भी सराहना करता हूँ। मुझे आशा है कि यह दस्तावेज आयोजनाकारों, नीति-निर्माताओं तथा शोधकर्ताओं के लिए उपयोगी रहेगा। इसमें अंतर्निहित विषय-वस्तु तथा कलेवर में सुधार के लिए सुझावों का स्वागत है।

अनूप मेहरा

(ए.के. मेहरा)

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## Foreword

The All-India Debt and Investment Surveys (AIDIS) of the National Sample Survey (NSS) are the primary source of data on various indicators of stock of assets, incidence of indebtedness, capital formation and other indicators of rural/urban economy. These are used for planning, policy formulation, and decision support and as input for further analytical studies by various Government organizations, academicians, researchers and scholars. Debt and Investment is generally covered as one of the main subjects of the NSS survey at decennial intervals, starting from the NSS 26<sup>th</sup> round (July 1971- June 1972) onwards. The NSS 70<sup>th</sup> round survey was carried out during January - December 2013. Most of the State Governments also participated in this survey program on a matching sample basis.

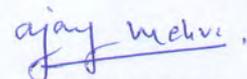
Prior to the present survey, National Sample Survey Office (NSSO) undertook All-India Debt and Investment Survey (AIDIS) in its 26<sup>th</sup> round (July 1971- June 1972), 37<sup>th</sup> round (January-December 1982), 48<sup>th</sup> round (January-December 1992) and 59<sup>th</sup> round (January-December 2003). In the present AIDIS, information on the assets and liabilities of the households was collected as on 30.6.2012. Besides information on assets and liabilities, the survey gathered information on the amount of capital expenditure incurred by the households during the Agricultural Year 2012-13, under different heads, like residential buildings, farm business and non-farm business.

Based on the data collected by NSSO, the report containing important indicators of the 70<sup>th</sup> round survey on All-India Debt and Investment is being brought out within a year of completion of the fieldwork of the survey. The Survey Design and Research Division (SDRD) of the NSSO undertook the development of the survey methodology, survey instruments and the preparation of this document. The field work was carried out by the Field Operations Division (FOD) of NSSO while the data processing and tabulation work was handled by the Data Processing Division (DPD) of NSSO. The Coordination and Publication Division (CPD) of NSSO coordinated various activities pertaining to the survey.

I am highly thankful to the Chairman and members of the Working Group of NSS 70<sup>th</sup> round and the National Statistical Commission for their valuable guidance provided at various stages of the survey. I also place on record my appreciation of efforts made by officers of different divisions of NSSO involved in the preparation of this document.

I hope that this document will be found useful by planners, policy makers and researchers. Suggestions for improvement in content, coverage, layout and other aspects of this document will be highly appreciated

New Delhi  
December 2014



(A. K. Mehra)

Director General & Chief Executive Officer  
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# Abbreviations

Abbreviation	Description
AVA	Average Value of Assets
AOD	Average Amount of Debt per household
IOI	Incidence of Indebtedness
AODL	Average Amount of Debt per indebted household
DAR	Debt-Asset ratio
TCD	Total Cash Due
TOI	Terms of Interest Rate
ROI	Rate of Interest Rate
hh (s)	Household (s)

# Chapter One

## Introduction

### 1.1 Background

1.1.1 The National Sample Survey Office (NSSO) conducts nationwide socio-economic surveys as part of its “rounds”, each round normally of a year’s duration. The NSS surveys are conducted through household interviews from a random sample of households selected through a scientific design and cover practically the entire geographical area of the country.

1.1.2 The All-India Debt and Investment Survey (AIDIS) is generally conducted as one of the main enquiries of an NSS round at decennial intervals. This provides a series of AIDIS’s. The AIDIS was carried out as a part of the 70<sup>th</sup> round survey of NSSO during January to December 2013. This was the seventh such survey conducted at the all-India level. The key indicators of assets, debt and investment in India during 2012-13 are presented here.

### 1.2 Objective of the survey

1.2.1 The Reserve Bank of India (RBI) conducted the “All India Rural Credit Survey”, for the first time during November 1951 to August 1952, in 75 selected districts spread all over the country. The main objective of this survey was to study two aspects, namely, (i) the demand for credit from rural families and (ii) the supply of credit by credit agencies – both institutional and non-institutional. The data were collected mainly for formulating the banking policies. Information on assets, economic activities, particulars of credit operations and the incidence of indebtedness in the rural India was collected in the survey to assess the demand for rural credit. Further, data on the extent and mode of operations of different credit agencies were collected to examine the supply side of credit.

1.2.2 The first Rural Credit Survey was followed by a similar survey in 1961-62 by the RBI. The scope of the survey was extended to include capital expenditure in the household sector and other associated indicators of the rural economy. The second survey thus came to be known as the "All-India Rural Debt and Investment Survey".

1.2.3 The responsibility of conducting the third such survey was given to NSSO, then the National Sample Survey Organisation. This organisation undertook the All-India Debt and Investment Survey (AIDIS) covering both rural and urban areas, in its 26<sup>th</sup> round (’71-’72), 37<sup>th</sup> round (’81-’82), 48<sup>th</sup> round (’92) and 59<sup>th</sup> round (’03), prior to the 70<sup>th</sup> round (’13). The objectives of the AIDIS remain the same as those of the earlier surveys, namely, to obtain quantitative information on the stock of assets, incidence of indebtedness, capital formation and other indicators for the rural/urban economy which will be of value in developing the credit structure in particular, and also to obtain other allied information required in the field of planning and development. Since the survey was in the nature of a repeat survey of the 59<sup>th</sup> round, it was considered necessary to plan the survey in such a way as to ensure, comparability of estimates with those of earlier rounds as far as practicable,.

### 1.3 Comparability with previous round survey

1.3.1 After a critical review of the concepts and definitions followed in the AIDIS of NSS 59<sup>th</sup> Round with respect to the changed scenario of the country, some changes were made in the procedure of valuation of assets for the 70<sup>th</sup> Round:

- a. Values of *land & building* as on 30.06.2012 were recorded in the 70<sup>th</sup> round as per their normative/guideline values, whereas in the 59<sup>th</sup> round they were recorded ‘as reported by the informant’.
- b. Household durables were not considered as assets in this round (as valuation of durable goods as on any date is difficult to obtain; and some information regarding durable assets are available from Household Consumer Expenditure Survey).
- c. Bullion and ornaments also were kept outside of the purview of assets. (In the 59<sup>th</sup> round all household durables including bullion and ornaments were part of asset)
- d. Assets and liabilities of household enterprises were recorded only if the enterprise is fully owned by the household, and not a partnership involving members of different households.
- e. The value of the shares and debentures owned *on the date of survey* was evaluated as per the market price prevailing on the date of survey, if the said shares/debentures had been purchased before the reference date, i.e. 30.06.12. On the other hand, if the shares, etc., were acquired during the reference period, then the purchase price was recorded under ‘acquisition’ or under ‘disposal’, as the case might be. If they had been acquired during the reference period by ways other than purchase, then the market price prevailing on the date of survey was recorded. In cases where it was not possible to ascertain the prevailing market price of a share, the paid-up value of the shares (if acquired other than by way of purchase) or the value paid by the household (if they had been purchased) was recorded.
- f. In case of certificates, annuity schemes, the amount paid at the time of purchase was recorded. In case of deposits, the face value was recorded. In case of insurance premium, total of the premium paid up to the reference date was considered. Moreover, for contributions to provident fund, etc., total contribution plus interest earned was recorded. In case of Unit Linked Insurance plans (ULIP), the valuation was obtained as product of number of units and net asset value (NAV) of the unit. In previous round, however, value of financial assets on the date of survey and disposal and acquisition during reference date to date of survey had been recorded, and finally value as on reference date had been derived.

1.3.2 In the 70<sup>th</sup> round, unlike the previous round, direct question on the value of asset excluding shares/debentures as on 30.06.2012 was asked, etc., as mentioned in para 1.3.1e. In 59<sup>th</sup> round asset data as on reference date was derived from the data as on the date of survey and the data on transactions during the reference date to the date of survey.

1.3.3 The estimates on assets and liabilities for Telangana are available for the first time from the 70<sup>th</sup> round survey. It may be noted that, estimates shown for the state of Andhra Pradesh relate to the newly formed state of that name.

1.3.4 Due to the change in coverage and difference in concepts and definitions followed in the two rounds in respect of some important parameters, the results of AIDIS 2013 (NSS 70<sup>th</sup> round) are not strictly comparable with the results of AIDIS 2003 (NSS 59<sup>th</sup> round). While making any comparison of results of AIDIS 2013 with those of AIDIS 2003, these differences should be taken into consideration.

## 1.4 Reports of the 70<sup>th</sup> round AIDIS

1.4.1 The results of the NSS 70<sup>th</sup> round survey on debt and investment are planned for release in four reports. The titles of these reports are:

- 1 Report 1: Household Assets and Liabilities in India (as on 30.06.2012)
- 2 Report 2: Household Indebtedness in India (as on 30.06.2012)
- 3 Report 3: Household Asset Holding and Indebtedness of Social Groups in India (as on 30.06.2012)
- 4 Report 4: Household Capital Expenditure in India during 1.7.2012 to 30.6.2013

## 1.5 Contents of this document

1.5.1 This document brings out the key results of NSS 70<sup>th</sup> round within a year of completion of the field work for use in decision support, policy inferences and economic analysis. It contains three chapters and four appendices. Following the present introductory Chapter, Chapter Two outlines the features of the all-India debt and investment survey along with its conceptual framework. A brief summary of the information contained in the key indicators is presented in Chapter Three. Appendix A gives the State/UT and all-India tables of key indicators. Appendix B contains the basic definitions and procedures followed in the survey and the definitions of terms used in this document other than those discussed in Chapter Two. Appendix C gives details of the sample design and estimation procedure followed and Appendix D consists of the schedules of enquiry (Schedule 18.2, visit 1 and visit 2) that were canvassed in the surveyed households.

1.5.2 Chapter Three summarises the major findings of the survey and discusses the salient features relating to assets and cash liabilities of the households as on 30<sup>th</sup> June, 2012. The observations are mainly confined to all-India estimates and are followed by an examination of the disparities in ownership of assets and incidence of indebtedness across the major states and their rural-urban sectors. The estimates for the smaller states and union territories (UTs) have not been presented separately. The reason is that the sample sizes for the smaller states and UTs may not be adequate for getting estimates of desired accuracy – at least for measuring change or inter-state difference. The estimates for those states and UTs have, however, been given in the Appendix A (Detailed tables).

1.5.3 The indicators presented in this document are –

A. Assets

- (a) Average value of asset by occupational category of household and by decile class of household assets
- (b) Share of different components of assets in the total value of assets for each occupational category of households and for decile class of household assets

B. Indebtedness

- (a) Incidence of Indebtedness (IOI) and Average Amount of Debt (AOD) as on 30.06.2012 by occupational category of household and for decile class of household assets and for different social groups
- (b) Variation in IOI of households as on 30.06.2012 by nature of credit agency, by terms of interest and rate of interest
- (c) Variation in distribution of amount of cash debt by nature of credit agency, by terms of interest, rate of interest and by duration of cash dues
- (d) Distribution of indebted households and outstanding dues as on 30.06.2012 by broad purpose of loan
- (e) Debt-Asset ratio for decile class of household assets

C. Capital Formation

- (a) Percentage of households reporting fixed capital expenditure, expenditure on purchase of land, average values (Rs.) of fixed capital expenditure and average values (Rs.) of expenditure on purchase of land per household for occupation categories/household asset holding classes during 01.07.2012 to 30.06.2013

## Chapter Two

### Main Features of the all-India Debt and Investment Survey

#### 2.1 Schedules of enquiry

2.1.1 The survey period of the 70<sup>th</sup> round was from January to December 2013. The required information was collected from a set of sample households through two visits to each household (*see Appendix D for detailed schedule*). On considerations of operational necessity, the survey period of the first visit was fixed as seven months from January to July 2013 and the survey period of the second visit of five months duration from August to December 2013.

2.1.2 In each visit, the liability position of the household was ascertained with reference to a fixed reference date which was the same for all sample households, viz., the 30<sup>th</sup> of June, 2012 for the first visit and the 30<sup>th</sup> of June, 2013 in the second visit. The assets position of the household on the other hand, was ascertained only in the first visit, with reference to a fixed reference date, viz., the 30<sup>th</sup> of June, 2012.

2.1.3 Broadly, the following information was collected in this round from each household:

1. the assets (*owned*) of the household as on 30<sup>th</sup> June 2012, classified into (a) physical assets and (b) financial assets
2. the liabilities of the household as on 30<sup>th</sup> June 2012 in visit 1 and as on 30<sup>th</sup> June 2013 in visit 2
3. the amount of capital expenditure incurred (on all *transactions*) by the household during July 2012 - June 2013 on (a) residential plots, houses or buildings, (b) farm business and (c) non-farm business.

#### 2.2 Scope and coverage

2.2.1 *Geographical coverage*: This survey covered the whole of the Indian Union.

2.2.2 *Population coverage*: The following rules were adhered to determine population coverage:

1. Floating population, i.e., persons without any normal residence, was excluded. But persons residing in open space, roadside shelter, under a bridge, etc., more or less regularly in the same place were covered.
2. Foreign nationals were excluded, as well as their domestic servants, if by definition the latter belonged to the foreign national's household (*see Appendix C for definition of household*).
3. Persons residing in barracks of military and paramilitary forces (like police, BSF etc.) were kept outside the survey coverage. However, the civilian population

residing in their neighbourhood, including the family quarters of service personnel, was covered.

4. Orphanages, rescue homes, ashrams and vagrant houses were outside the survey coverage. However, the persons staying in old age homes, the students staying in ashram/hostels and the residential staff (other than monks/nuns) of these ashrams were covered. Although orphans living in orphanages were excluded, the persons looking after them and staying there were covered. Convicted prisoners undergoing sentence were outside the coverage of the survey.

### 2.2.3 Sample size

2.2.3.1 *First-stage units*: As is usual in the regular NSS rounds, most States and Union Territories participated in the survey: a “State sample” was surveyed by State Government officials in addition to the “Central sample” surveyed by NSSO. For rural India, the number of villages surveyed in the Central sample was 4,529 and the number of urban blocks surveyed was 3,507. This document is based on the estimates obtained from the Central sample only.

2.2.3.2 *Second-stage units*: Stratification of households was done on the basis of indebtedness (to institutional agencies or non- institutional agencies or neither) of a particular household. For the AIDIS, from each sample village and urban block, 14 households were surveyed. The sampling design and estimation procedure is presented in detail in Appendix C of this document. The total number of households in which Schedule 18.2 was canvassed, was 62,135 in rural India and 48,665 in urban India in Visit 1 and 61,650 in rural India and 46,771 in urban India in Visit 2.

2.2.3.3 Table 2.1 shows the numbers of villages and urban blocks surveyed, and also the numbers of rural and urban sample households in each visit, for each State and Union Territory. Number of households surveyed in visit 2 is lower than those surveyed in visit 1 for many States/UT as some of the households could not be surveyed in visit 2 due to some reason or other.

2.2.3.4 It may be mentioned in this regard that all tables related to capital formation (investment) were generated on the basis of the data from those households which could be surveyed in both Visit 1 and Visit 2.

2.2.3.5 The important classificatory characters used for tabulation are household type/major household type and household asset holding class. For these classificatory characters, the group in which a sample household belongs will be determined on the basis of the information collected in Visit 1.

**Statement 2.1: Number of villages/blocks surveyed and number of households surveyed for Schedule 18.2 Visit 1 and Visit 2: NSS 70<sup>th</sup> round, Central sample**

State/UT	no. of fsu's (villages/blocks) surveyed		no. of sample households					
			Visit 1			Visit 2		
	rural	urban	rural	urban	rural+urban	rural	urban	rural+urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh	149	150	2070	2098	4168	2030	1971	4001
Arunachal Pradesh	47	32	560	448	1008	557	447	1004
Assam	214	68	2982	947	3929	2980	941	3921
Bihar	266	88	3671	1227	4898	3662	1210	4872
Chhattisgarh	85	56	1147	784	1931	1143	764	1907
Delhi	10	148	107	1955	2062	103	1767	1870
Goa	14	12	168	168	336	164	161	325
Gujarat	166	163	2302	2215	4517	2281	2145	4426
Haryana	78	76	1037	1047	2084	1034	1015	2049
Himachal Pradesh	88	24	1111	334	1445	1102	322	1424
Jammu & Kashmir	92	68	1242	947	2189	1239	936	2175
Jharkhand	102	68	1369	936	2305	1358	899	2257
Karnataka	170	168	2340	2344	4684	2313	2200	4513
Kerala	159	160	2167	2232	4399	2117	2140	4257
Madhya Pradesh	250	192	3428	2665	6093	3406	2587	5993
Maharashtra	330	328	4589	4536	9125	4559	4317	8876
Manipur	96	80	1328	1117	2445	1328	1116	2444
Meghalaya	68	36	930	504	1434	930	504	1434
Mizoram	47	48	604	672	1276	602	657	1259
Nagaland	44	28	616	392	1008	616	392	1008
Odisha	214	84	2954	1173	4127	2935	1129	4064
Punjab	94	92	1270	1286	2556	1262	1253	2515
Rajasthan	214	140	2933	1936	4869	2904	1843	4747
Sikkim	40	24	548	335	883	548	331	879
Tamil Nadu	246	244	3429	3413	6842	3386	3234	6620
Telangana	97	94	1344	1310	2654	1331	1235	2566
Tripura	104	72	1456	1008	2464	1453	1008	2461
Uttarakhand	39	32	523	446	969	522	442	964
Uttar Pradesh	618	356	8587	4956	13543	8505	4797	13302
West Bengal	326	300	4527	4175	8702	4508	4037	8545
A & N Islands	20	12	237	165	402	231	152	383
Chandigarh	8	16	112	222	334	104	194	298
Dadra & N. Haveli	8	8	112	112	224	111	100	211
Daman & Diu	8	8	112	112	224	111	100	211
Lakshadweep	10	8	111	112	223	107	104	211
Puducherry	8	24	112	336	448	108	321	429
<b>all-India</b>	<b>4529</b>	<b>3507</b>	<b>62135</b>	<b>48665</b>	<b>110800</b>	<b>61650</b>	<b>46771</b>	<b>108421</b>

## 2.3 Conceptual framework

2.3.1 Reference period: All the estimates of assets and liabilities presented in this report are for a fixed reference date, viz. 30.06.2012. These are entirely based on the data collected during the first visit to the sample households. The position of assets and liabilities of sample households as on 30.06.2012 was obtained directly from the informant unlike in the previous round where it had been derived from the data on the date of survey and the data on transactions during the period from the reference date to the date of survey.

2.3.2 The estimates of number of households presented in this report are based on data with a moving reference point, from 1.1.2013 to 31.7.2013, which spans a period of seven months. These estimates, therefore, may be taken to represent the number of households existing as on 15.4.2013, the mid-point of the seven-month period. The estimates for assets and liabilities for the 70<sup>th</sup> round are obtained as on 30.06.2012 and the average value of assets and liabilities are obtained by considering the number of households obtained from visit 1 data.

2.3.3 In the 70<sup>th</sup> round, unlike the previous round, direct question were asked to ascertain the value of assets as on 30.06.2012 excluding the case of shares/debentures etc. as mentioned in para 1.3.2e. In case of indebtedness of the household, it was felt in this round that items like (i) 'interest accrued' during a particular period of time (ii) 'interest' outstanding as on date of survey are difficult to report, and hence the following items were recorded inclusive of interest in both Visit 1 and Visit 2.

- a. amount 'repaid' during a particular period
- b. amount 'written' off during a particular period
- c. amount 'outstanding' of the total loan amount as on date of survey

2.3.4 For the purpose of report, the major states, (relatively large in terms of population) are: Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal.

## Chapter Three

### Summary of Findings

#### 3.0 Introduction

3.0.1 This chapter summarises the major findings of the survey and discusses the salient features relating to assets and cash liabilities of the households as on 30<sup>th</sup> June, 2012. The observations are mainly confined to all-India estimates and are followed by an examination of the disparities in ownership of assets across the major states and their rural-urban sectors.

#### 3.1 Average asset holdings

3.1.1 Information on both physical and financial assets owned by the households as on 30<sup>th</sup> June, 2012 was collected in the 70<sup>th</sup> round survey on Debt and Investment. Assets like land, buildings, livestock, agricultural implements & machinery, non-farm business equipment, transport equipment were considered under physical assets, while cash and kind dues receivable and shares, deposits, etc., were considered under financial assets. All these assets owned by the households constitute the asset holdings of the households.

#### 3.1.2 Average asset holdings in different occupational categories

3.1.2.1 The average assets holdings (AVAs) per household, i.e. average value of total physical and financial assets per household, are presented in Statement 3.1 separately for each occupational category for rural and urban sectors of India. In this report, all the estimates of assets and liabilities are presented for different *occupational categories* of households.

3.1.2.2 Different classifications have been used for rural and urban areas for identifying the occupational category of a household.

3.1.2.3 *Categories of rural households*: The households in the rural sector are broadly classified as *cultivator* and *non-cultivator* households. These are explained below.

- *cultivator*: All households having operated area of land 0.002 hectare or more during the last 365 days preceding the date of survey are considered ‘cultivator households’.
- *non-cultivator*: All the remaining households

3.1.2.4 *Categories of urban households*: Depending upon its major source of income during the last 365 days, each urban household is identified as belonging to one of the four household types: *self-employed*, *regular wage/salary earning*, *casual labour* and *others*. For tabulation of AIDIS data, urban households are classified into two occupational categories:

- *self-employed* and
- *other*: The broad category *other* comprises households with household type *regular wage/salary earning*, *casual labour* and *others*.

3.1.2.5 Statement 3.1 gives, along with AVAs, the percentage of households reporting ownership of some assets. It is seen that 98.3% of rural households and 93.5% of urban households reported owning some kind of physical or financial assets. Wide variation in AVA is observed between the occupational categories in both rural and urban areas. A rural *cultivator* household, on an average, owned assets of Rs. 28.73 lakhs, which was more than four times than the value of assets owned by the average *non-cultivator* household (Rs. 6.75 lakhs). The variation in the urban areas in this respect was also wide, with the AVA of *self-employed* household at Rs. 50.79 lakhs, being two and a half times the AVA of *other* urban households, which was Rs. 19.92 lakhs.

**Statement 3.1: Percentage of households owning assets and average value of total assets (AVA) owned: all-India**

occupational category	percentage of households owning assets	AVA (Rs.) per household
(1)	(2)	(3)
<b>rural</b>		
cultivator	100.0	2872956
non-cultivator	98.0	674527
<b>all</b>	<b>98.3</b>	<b>1006985</b>
<b>urban</b>		
self-employed	100.0	5079429
others	92.8	1991505
<b>all</b>	<b>93.5</b>	<b>2285135</b>

### 3.1.3 Average asset holdings across decile classes of households

3.1.3.1 If all rural households in India were ranked by value of asset holdings, the bottom 10% of households may be referred to as the lowest decile class, the next 10% as the second decile class, and so on up to the top 10% which is called the 10<sup>th</sup> or top decile class. In this document estimates of various characteristics are presented separately for households in the ten decile classes.

3.1.3.2 In some subsequent tables, the different decile classes (for details refer page B-3 of Appendix B) are referred to simply as 1 (lowest decile class), 2, 3, ... 9, 10. Thus, for example, the words “decile class 2” (or “10-20%”) in a table for a particular state at a particular sector, say ‘rural’ sector, means households of that rural state falling in the second (second lowest) decile class of the estimated all-India distribution of rural households by asset holding size. The rural and urban asset distributions can themselves be depicted through the 9 deciles representing the 10%, 20%, ..., 90% points of the distribution; this is done for all-India in Fig.3.1.



3.1.3.2 Average value of assets as on 30<sup>th</sup> June 2012 was estimated as approximately Rs. 10.07 lakhs in rural India and Rs. 22.85 lakhs in urban India (Statement 3.2). Thus the asset holding level of the urban population – in nominal terms, and ignoring rural-urban differences in price levels, – was on the average about 123% higher than that of the rural population. The spreading of AVA among urban decile classes (from lowest to the top decile class) is much wider compared to the rural classes.

**Statement 3.2: Average value of assets across decile classes of household asset holding: all-India**

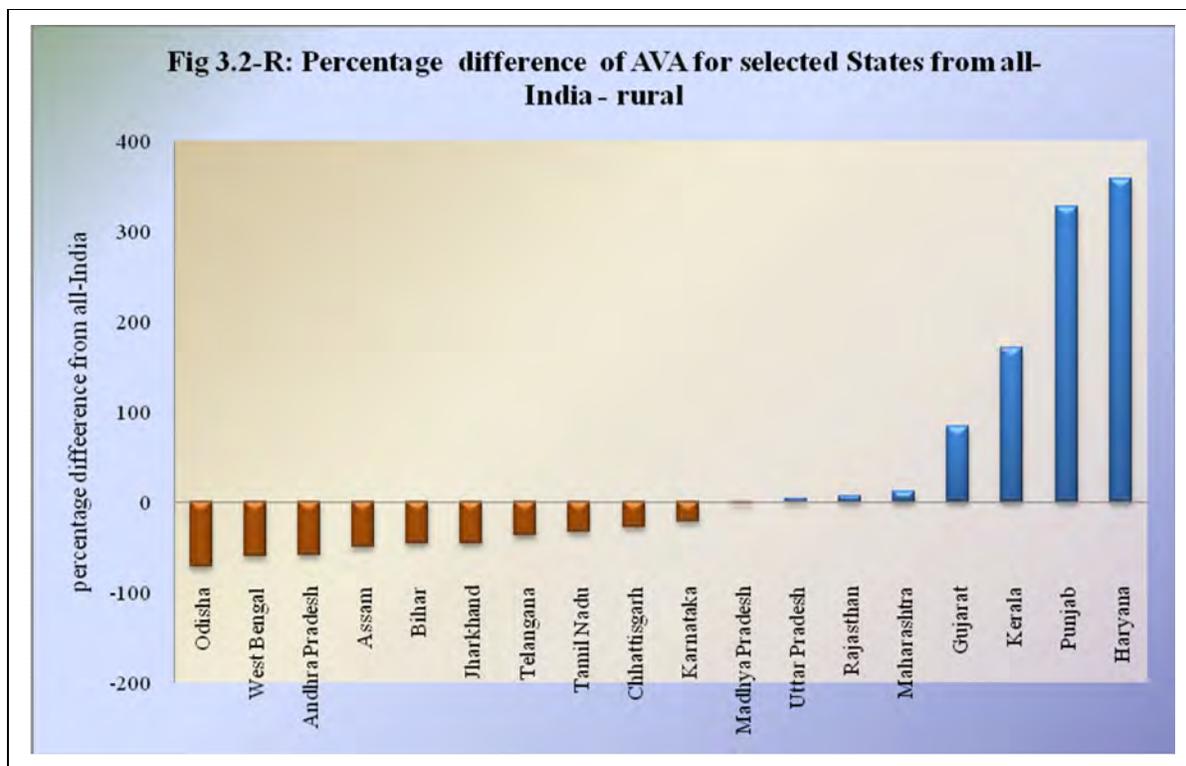
decile class of household asset holding	rural		urban	
	upper limit (Rs.)	average value of assets (Rs.)	upper limit (Rs.)	average value of assets (Rs.)
(1)	(2)	(3)	(5)	(6)
1	60600	25071	1500	291
2	118120	89593	25500	9565
3	185750	151460	130000	67428
4	272850	227415	328000	224760
5	384350	325385	590300	447719
6	536800	454192	989763	777591
7	750575	635506	1550350	1248347
8	1139900	922870	2554450	2001390
9	2175100	1548889	4784700	3513327
10	-	5689385	-	14559978
<b>all</b>	-	<b>1006985</b>	-	<b>2285135</b>

3.1.3.3 The lowest 10% of India's rural households (in terms of total assets) had an average asset value of Rs.25071. The lowest 10% of the urban households had an average asset value of Rs. 291 implying that poorest (in terms of asset) urban population is owning very little asset (as durables are not considered as physical asset in this round). The top 10% of rural households, ranked by assets, had an average asset of Rs. 57 lakhs. The top 10% of the urban population on the other hand had an average asset of Rs. 146 lakhs.

### 3.1.4 Inter-state comparison of average value of assets

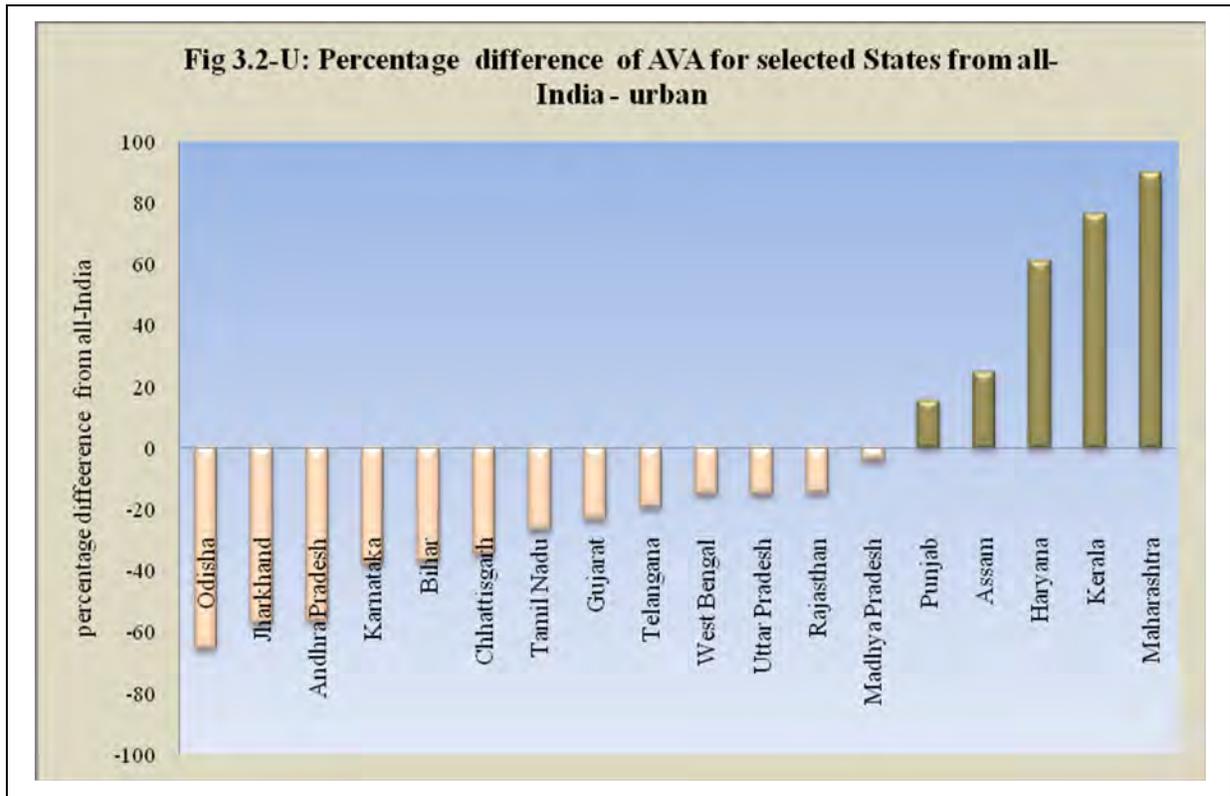
3.1.4.1 *In rural areas:* Table 2R in Appendix A shows the AVAs as on 30<sup>th</sup> June, 2012 separately for *cultivator* and *non-cultivator* households for all states. In all the states, AVA for *cultivator* households is found to be much higher than that for *non-cultivator* households.

3.1.4.2 Fig 3.2-R shows major-state-wise AVA relative to the all-India AVA through bar-diagram. 11 states show AVA below all-India average whereas 7 states show higher AVA. AVA of 11 states (Assam, Bihar, Jharkhand, Telangana, Tamil Nadu, Chhattisgarh, Karnataka, Madhya Pradesh, Uttar Pradesh, Rajasthan and Maharashtra) falls within ( $\pm$ ) 50% range with respect to AVA at all-India.



3.1.4.2 *In urban areas:* Table 2U in Appendix A shows the AVAs of the urban households as on 30<sup>th</sup> June, 2012, for all States/UTs. The AVA of *self-employed* households was higher than that of other urban households in all the states. Figure 3.2-U depicts the percentage difference of AVAs from the all-India average in the major states. 13 states have AVA below all-India average whereas 5 states show higher AVA. AVA of 11 states (Karnataka, Bihar, Chhattisgarh, Tamil Nadu, Gujarat, Telangana, West Bengal, Uttar Pradesh, Rajasthan,

Madhya Pradesh, Punjab, and Assam) falls within ( $\pm$ ) 50% range with respect to AVA at all-India.



### 3.1.5 Composition of household asset holdings

3.1.5.1 It may be mentioned that in the survey, information on value of assets, physical or financial, was collected in respect of various items constituting the assets. These items are listed in Statement 3.3 along with the break-up of assets by item of assets separately for occupational categories of rural and urban India.

3.1.5.2 *Land and building* together, in the rural areas, clearly form the predominant component of assets – jointly holding 94% share in the total value of assets at the national level – with land having 73% share and buildings 21% share. The share of other items of assets rarely exceed 2% whether the occupational categories are considered separately or clubbed together.

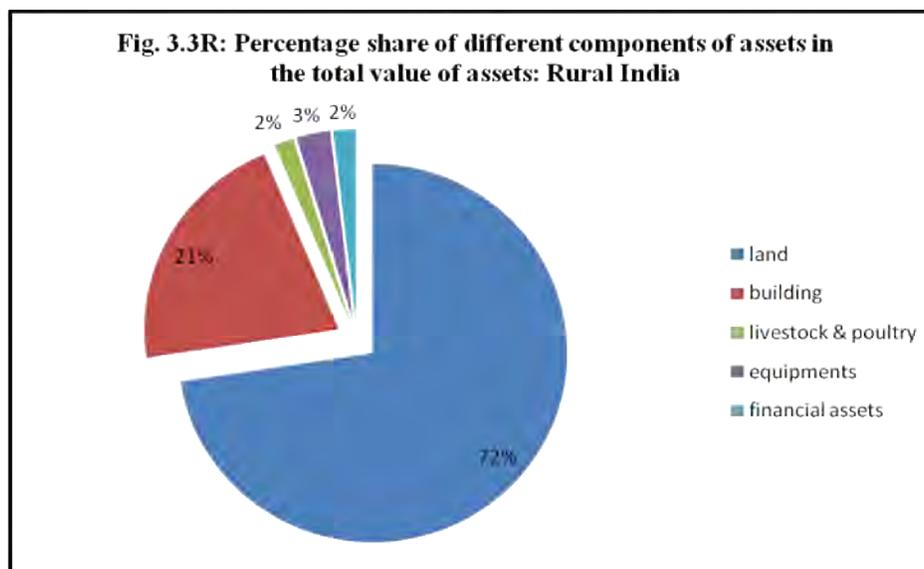
3.1.5.3 In the urban areas, about 92% share in the total value of assets is held in the form of *land and building* together for the self-employed households, the share of land is 77% and that of buildings, 18%. For other households, the share of land is only 39% and that of buildings is 52%. For all households, shares and deposits contribute about 4.5%. The share of *all transport equipment* is about 2.5% compared to about 2% in the rural areas. The shares of other items are less than 1% each (mostly, less than 0.5%).

**Statement 3.3: Percentage share of different components of assets in the total value of assets for each occupational category of households: all-India**

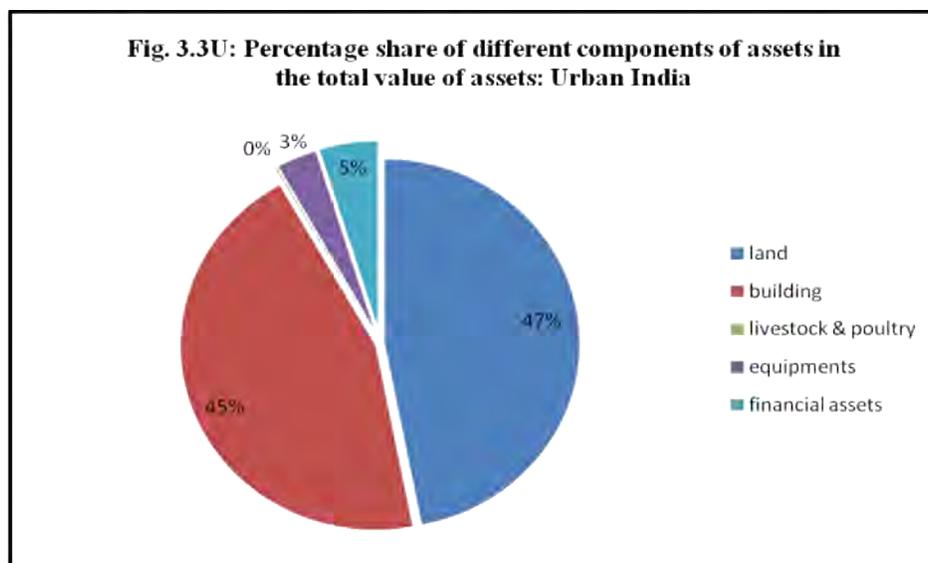
items of assets	% share over different types of assets by hhs classified by					
	rural			urban		
	culti- vator	non- cultivator	all	self- employed	others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
land	83.14	64.60	72.60	76.77	38.95	46.95
building	11.57	28.39	21.13	18.11	52.03	44.86
livestock & poultry	1.46	1.72	1.61	0.34	0.04	0.10
agri. machinery & equip.	0.62	0.30	0.44	0.14	0.01	0.04
non-farm business equip.	0.14	0.33	0.25	0.62	0.80	0.76
all transport equipment	2.09	2.14	2.12	1.67	2.71	2.49
shares etc.	0.02	0.12	0.07	0.18	0.17	0.17
deposits* etc.	0.90	2.23	1.65	1.98	4.98	4.35
amount receivable	0.07	0.17	0.13	0.19	0.31	0.29
<b>all</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

\* include government deposits, NSC, KVP, saving bonds, post office deposits, other small savings schemes, etc., deposits with bank, non-banking companies, MFI, SHG, PF etc., insurance excl. bullion and ornaments

3.1.5.4 Fig. 3.3R and 3.3U show the percentage share of different components of assets in the total value of assets at all-India level for rural and urban households respectively.



3.1.5.5 In Appendix A, the break-up of value of assets by different items of asset and proportion of households (per 1000) reporting those items is given in Table 3R/U and Table 4R/U for all States/UTs for the rural and urban sector respectively.



## 3.2 Household indebtedness

### 3.2.1 Incidence of indebtedness (IOI) and average amount of debt (AOD)

3.2.1.1 This document also deals with some basic estimates of the indebtedness of households. In the 70<sup>th</sup> round survey, a household was considered to be indebted if the household had any cash loan outstanding on 30.06.12. It may be noted that like most NSS estimates, these are based on information collected through the interview method and hence, in fact, refer to 'reported indebtedness'.

**Statement 3.4: IOI and AOD for different occupational categories of rural and urban households: all-India**

occupational categories	IOI (%)	AOD per household (Rs.)	AOD per indebted household (Rs.)
(1)	(2)	(3)	(4)
<b>rural</b>			
cultivator	45.94	70580	153640
non-cultivator	28.85	25741	89221
<b>all</b>	<b>31.44</b>	<b>32522</b>	<b>103457</b>
<b>urban</b>			
self-employed	35.85	108714	303221
others	20.96	82094	391724
<b>all</b>	<b>22.37</b>	<b>84625</b>	<b>378238</b>

3.2.1.2 The percentage of indebted households, representing incidence of indebtedness (IOI) and average amount of debt (AOD) per household as on 30.06.12 for rural and urban areas of India are presented in Statement 3.4. The results show that the IOI was about 31.4 % among the rural households and 22.4% among the urban households. In 2002, these were 26.5% and

17.8% respectively. Tables 2R and 2U in Appendix A describe the IOI, AOD and AOD per indebted household as on 30<sup>th</sup> June, 2012 for the rural and urban households respectively for all States/UTs.

3.2.1.3 The AOD per household is seen to be less in the rural sector than in the urban, the values being Rs. 32522 and Rs. 84625, respectively. Compared to this, the AOD per indebted household was Rs. 103457 and Rs. 378238 in the rural and urban sectors, respectively.

3.2.1.4 *IOI and AOD across Occupational Categories of Households:* In rural India, indebtedness is found to be more widespread among the *cultivator* households than among their *non-cultivator* counterparts. At the all-India level, 46% and 29% of the *cultivator* and *non-cultivator* households, respectively, were indebted. Also, compared to the *cultivator* households, the AOD is observed to be much less (little more than one third) among the *non-cultivators*. The AOD for *cultivator* households was found to be Rs. 70580.

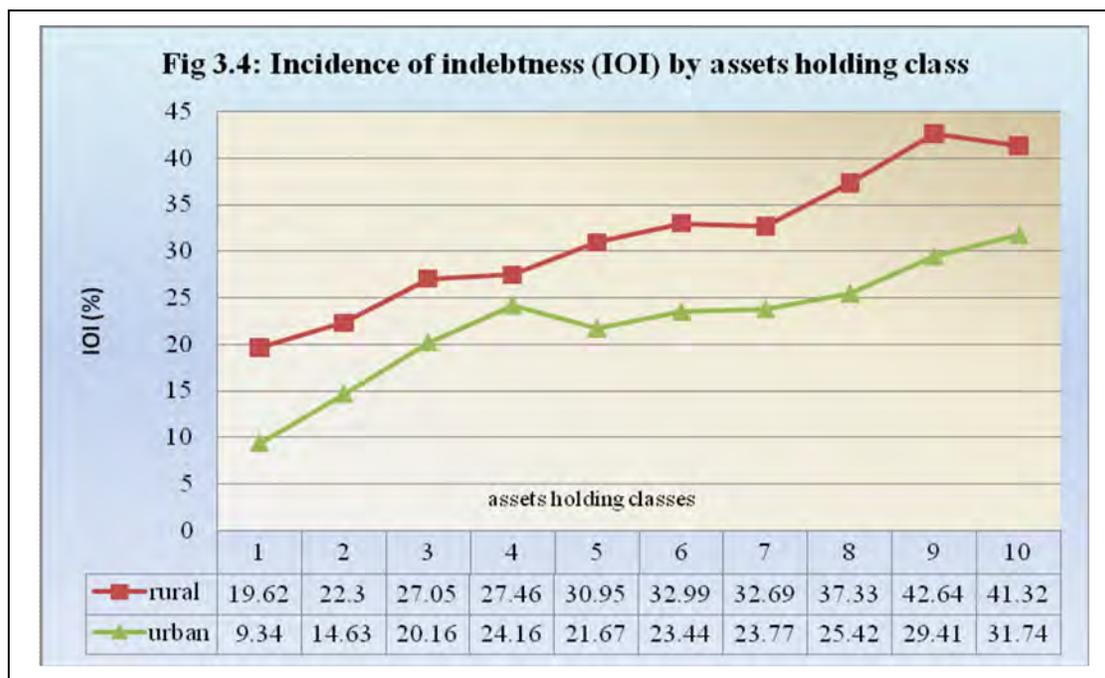
3.2.1.5 In urban India, however, at the all-India level, 36% and 21% of the self-employed and others households, respectively, were indebted. The AOD for *self employed* households was found to be Rs. 108714, and for the 'others' it was around 25% lower.

**Statement 3.5: Incidence of indebtedness (IOI) and average debt per household (AOD) by asset holding class: all-India**

decile class of hh asset holding	Rural			Urban		
	IOI (%)	AOD per hh (Rs.)	AOD per indebted hh (Rs.)	IOI (%)	AOD per hh (Rs.)	AOD per indebted hh (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	19.62	9705	49478	9.34	5587	59808
2	22.30	8819	39554	14.63	11934	81587
3	27.05	13811	51053	20.16	20075	99572
4	27.46	15673	57077	24.16	28430	117662
5	30.95	18800	60746	21.67	29915	138076
6	32.99	23441	71047	23.44	36751	156807
7	32.69	28770	88006	23.77	55519	233609
8	37.33	37662	100877	25.42	91069	358212
9	42.64	56658	132867	29.41	168470	572822
10	41.32	111884	270747	31.74	398457	1255405
<b>all</b>	<b>31.44</b>	<b>32522</b>	<b>103457</b>	<b>22.37</b>	<b>84625</b>	<b>378238</b>

3.2.1.6 *IOI and AOD across Asset Holding Classes:* The percentage of indebted households (IOI) and average amount of debt (AOD) per household as on 30.06.2012 for each asset holding class are presented in Statement 3.5 separately for rural and urban India. It is seen that both in rural and urban areas, IOI increases as one moves from lower to higher decile classes. However, a marginal drop is noted in a couple of classes. IOI is seen to range within 20% to 43% over the decile classes in rural India whereas in urban India it varies within a range from 9% to 32%.

3.2.1.7 On the other hand AOD is seen to increase more or less steadily as one moves from lower to higher decile classes for both the sectors. AOD of a household belonging to the highest asset holding class is about 12 times that of a household in the lowest asset holding class in the rural sector. This ratio is even higher for urban areas. However, the AOD per indebted household of the top decile class is 5.5 times of bottom decile class in rural India and 21 times in urban India.

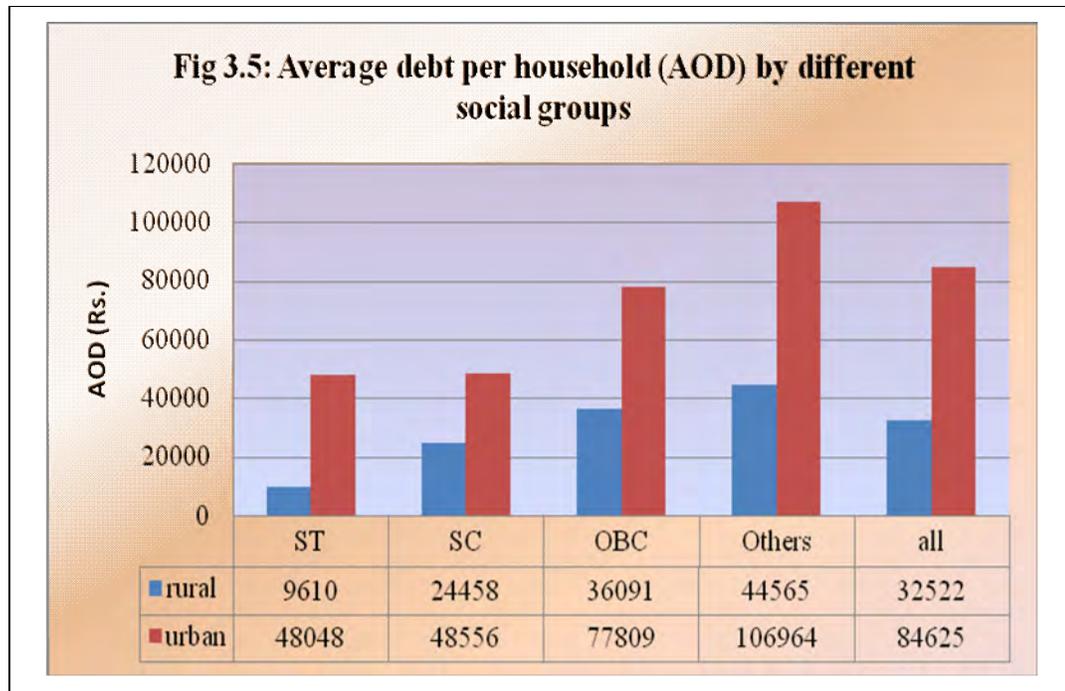


3.2.1.9 *IOI and AOD across social groups*: The percentages of indebted households, and average amount of debt per household are shown for each social group separately in Statement 3.6 and Fig. 3.5 for rural and urban India.

**Statement 3.6: Incidence of indebtedness (IOI) and average debt per household (AOD) by social group of household: all-India**

social group	rural		urban	
	IOI (%)	AOD per household (Rs.)	IOI (%)	AOD per household (Rs.)
(1)	(2)	(3)	(4)	(5)
ST	16.9	9610	16.4	48048
SC	30.9	24458	23.5	48556
OBC	35.7	36091	26.0	77809
Others	31.4	44565	18.9	106964
<b>all</b>	<b>31.4</b>	<b>32522</b>	<b>22.4</b>	<b>84625</b>

- ❖ In rural India, among the social groups, IOI (16.9%) was lowest for ST households and highest (35.7%) for OBC households. On the other hand, AOD was lowest for ST households (Rs. 9610) and highest for ‘Others’ households (Rs. 44565).
- ❖ In urban India, the lowest IOI was again that of the ST households (16.4%) and the highest that of OBC (26.0%). But the IOI for ‘others’ was only 19% – lower than that of SC. The relative position of the four social groups, in terms of AOD, was found to be the same as in the rural areas.



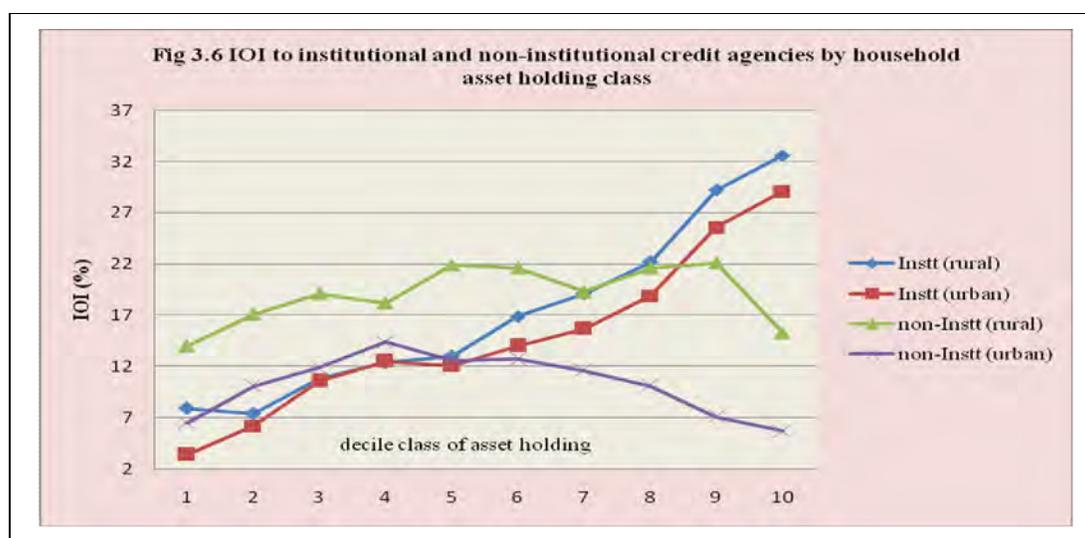
3.2.1.10 *IOI to institutional and non-institutional credit agencies:* Statement 3.7 shows the percentage of indebted households, by asset holding class for *institutional* (Government, Banks, Insurance companies, PFs, Financial companies, Self-Help groups, etc.) as well as *non-institutional* credit agencies as obtained from the survey.

3.2.1.11 The results of the survey show that *non-institutional* agencies played a major role in advancing credit to the households, particularly in rural India. The *non-institutional* agencies had advanced credit to 19% of rural households, while the *institutional* agencies had advanced credit to 17% households. In urban India, the picture is different; the *institutional* agencies appear to have played a greater role, advancing credit to 15% of households against 10% by *non-institutional* agencies. Figure 3.6 shows the pattern of incidence of indebtedness of rural and urban households to *institutional* and *non-institutional* credit agencies by asset holding class.

**Statement 3.7: Incidence of indebtedness (IOI) to institutional and non-institutional credit agencies by household asset holding class: all-India**

decile class of hh asset holding	Incidence of Indebtedness (%)					
	rural			urban		
	institutional	non-inst.	all	institutional	non-inst.	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	7.9	14.0	19.6	3.4	6.5	9.3
2	7.4	17.1	22.3	6.2	10.1	14.6
3	10.8	19.1	27.1	10.6	11.9	20.2
4	12.4	18.2	27.5	12.5	14.4	24.2
5	13.0	21.9	30.9	12.1	12.6	21.7
6	16.9	21.6	33.0	14.0	12.7	23.4
7	19.1	19.3	32.7	15.7	11.6	23.8
8	22.2	21.6	37.3	18.9	10.1	25.4
9	29.2	22.1	42.6	25.6	7.1	29.4
10	32.6	15.3	41.3	29.1	5.7	31.7
<b>all</b>	<b>17.2</b>	<b>19.0</b>	<b>31.4</b>	<b>14.8</b>	<b>10.3</b>	<b>22.4</b>

- ❖ *Institutional agencies*: Statement 3.7 shows that, in both rural and urban areas the percentage of households indebted to *institutional* agencies increases with increase in assets holding (except in 2<sup>nd</sup> decile in rural and 5<sup>th</sup> decile in urban). For the rural sector, about 4 times as many households in the top decile class (32.6%) are indebted to institutional agencies compared to the bottom decile class (7.9%), while in the urban sector about 8 times as many households in the top decile class (29.1%) were indebted to institutional agencies compared to the bottom decile class (3.4%).
- ❖ *Non-institutional agencies*: In the case of non-*institutional* agencies, however, no such definite rising or declining pattern in IOI across decile classes is observed. For urban households, the IOI to *non-institutional agencies* in the higher decile classes declines from about 12-13% for the 5<sup>th</sup> and 6<sup>th</sup> classes to under 6% for the top decile class.



### 3.2.2 Payment of interest

3.2.2.1 Two factors, terms of payment of interest and, actual rate of interest together largely explain the interest burden borne by the indebted households. Loans on different terms of payment of interest are categorised by terms of interest (referred to briefly as TOI subsequently) charged on loans incurred by them. There are four such categories namely interest-free, simple interest, compound interest and concessional rate of interest.

3.2.2.2 To understand the burden of interest, the actual rate of interest (henceforth referred to as ROI, in brief), should also be examined along with the TOI of the loan, since the actual interest amount due from a household would differ according to interest terms. It may be noted in this connection that in case a household has taken loans from different categories (different TOI as well as different ROI), it will be counted separately for each of the relevant categories of loan. Thus in statement 3.9 rows showing ‘all’ is not additive.

3.2.2.3 *Categories of Terms of Interest:* Statement 3.8 shows the IOI by terms of interest and also, that obtained from the earlier surveys of AIDIS i.e. 59<sup>th</sup> Round. The statement shows that on 30.06.2012, indebtedness with simple interest is predominant for both rural (20.3%) and urban (13.4%) households. The relative position, of ‘terms of interest’, was found to be the same as that was in 2002. The category ‘concessional’ (as in the round) is the least - a tiny 1.3% in rural and 0.5% in urban. On the other hand, IOI for ‘interest-free loans’ (mainly taken from friends and relatives) was quite significant - with 6.5% in the rural and 4.4% in the urban. Table 7R/U shows IOI by rate of interest for each State/UT in each sector.

**Statement 3.8: Incidence of indebtedness (IOI) of households by terms of interest: 2002, 2012**

terms of interest	incidence of indebtedness (%)			
	rural		urban	
	2002	2012	2002	2012
(1)	(2)	(3)	(4)	(5)
interest-free	4.6	6.5	4.7	4.4
simple	17.7	20.3	11.3	13.4
compound	5.2	6.3	2.4	5.9
concessional	0.6	1.3	0.4	0.5

3.2.2.4 *Variation over Rate of Interest for different Terms of Interest:* As stated earlier, the quantum of interest to be paid by indebted households depends on both the TOI and the actual rate of interest (ROI) at which the loans are contracted. However, by definition, ‘interest free’ loans get excluded from the ambit of this extended study.

3.2.2.5 Statement 3.9 portrays variation over ROIs for different TOI by depicting per 1000 no. of households with cash loan outstanding as well as percentage share of the aggregate amount of debt (henceforth to be referred, in brief, as debt share). It may be noted in this connection that, for ‘concessional’ loans, the figures of debt share to the overall quantum of outstanding debt are found to be very low. Thus, not much insight is gained from further disaggregation of these loans by different rates of interest.

**Statement 3.9: No. of households reporting cash loan outstanding and per Rs. 1000 break-up of outstanding amount of cash loan by nature of interest and rate of interest**

nature of interest	rate of interest	rural		urban	
		per 1000 no. of hhs with cash loan outs.	per Rs. 1000 of outstanding cash loan	per 1000 no. of hhs with cash loan outs.	per Rs. 1000 of outstanding cash loan
(1)	(2)	(3)	(4)	(5)	(6)
interest-free	nil	65	84	44	45
simple	< 6	20	33	5	6
	6-10	37	83	18	60
	10-12	14	39	21	135
	12-15	40	132	43	178
	15-20	12	44	13	44
	20-25	50	143	28	47
	25-30	2	3	2	2
	≥ 30	64	131	29	45
	<b>all</b>	<b>203</b>	<b>608</b>	<b>134</b>	<b>517</b>
compound	< 6	5	10	2	6
	6-10	18	46	11	61
	10-12	8	35	19	216
	12-15	17	122	20	122
	15-20	4	22	5	15
	20-25	7	18	3	6
	25-30	0	0	0	0
	≥ 30	9	23	3	4
	<b>all</b>	<b>63</b>	<b>277</b>	<b>59</b>	<b>430</b>
concessional	< 6	4	7	3	2
	6-10	7	18	1	3
	10-12	0	2	0	1
	12-15	1	3	1	1
	15-20	0	0	0	0
	20-25	0	0	0	0
	25-30	0	0	0	0
	≥ 30	1	1	0	0
	<b>all</b>	<b>13</b>	<b>31</b>	<b>5</b>	<b>8</b>
all	nil	65	85	44	45
	< 6	29	50	10	14
	6-10	61	147	30	124
	10-12	22	75	40	353
	12-15	58	257	63	300
	15-20	16	66	18	59
	20-25	57	161	32	53
	25-30	2	3	2	2
	≥ 30	74	156	32	50
	<b>all</b>	<b>314</b>	<b>1000</b>	<b>224</b>	<b>1000</b>

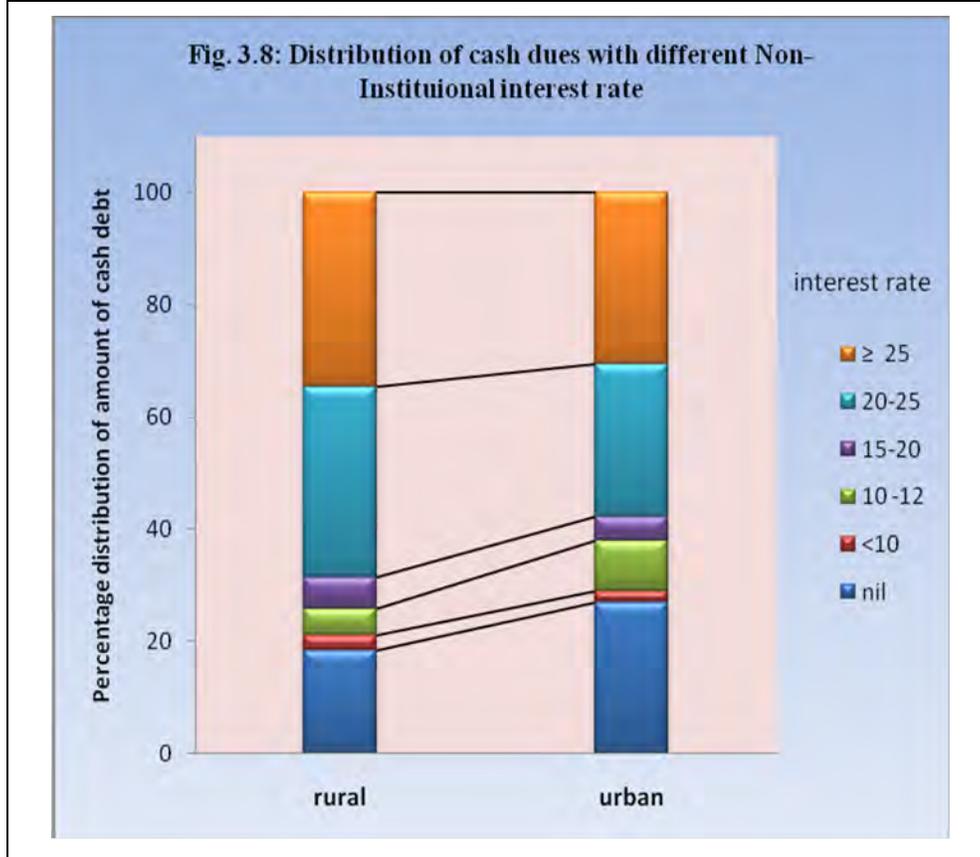
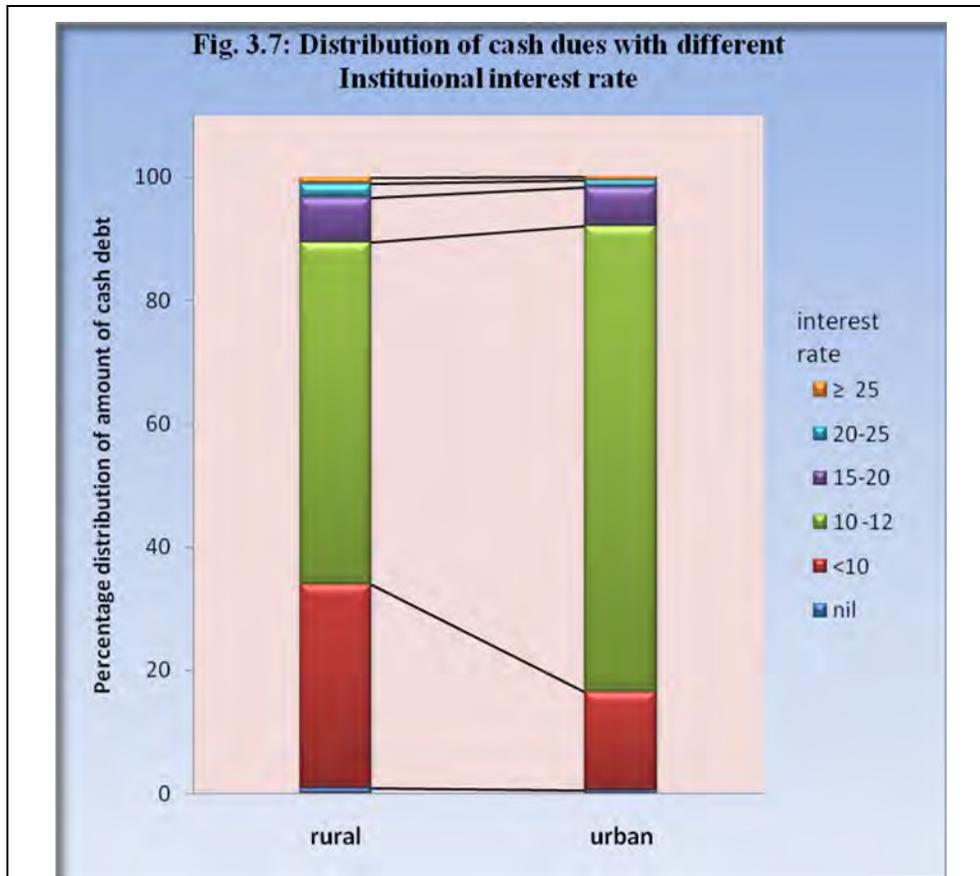
3.2.2.6 *Different rates of interest and credit agency:* Statement 3.10 gives the percentage distribution of total amount of cash debt (TCD) outstanding on 30<sup>th</sup> June of 2012 by rate of interest separately for *institutional* and *non-institutional* agencies.

**Statement 3.10: Percentage distribution of amount of outstanding cash debt by rate of interest for institutional and non-institutional agencies: all-India**

rate of interest	% distribution of outstanding cash debt					
	rural			urban		
	institutional	non-institutional	all	institutional	non-institutional	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
nil	0.8	18.3	8.5	0.4	27.0	4.5
< 6	7.1	2.3	5.0	1.5	1.1	1.4
6 - 10	26.0	0.4	14.7	14.5	0.9	12.4
10 - 12	12.9	0.7	7.5	41.6	1.2	35.3
12 - 15	42.6	4.1	25.7	34.1	7.7	30.0
15-20	7.3	5.6	6.6	6.2	4.3	5.9
20-25	2.1	33.9	16.1	1.2	27.3	5.3
25-30	0.1	0.6	0.3	0.2	0.3	0.2
>30	1.0	34.1	15.6	0.4	30.2	5.0
<b>all</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

- ❖ It is revealed from the statement that about 8.5% of the rural TCD outstanding on 30.06.2012 was interest-free and in urban India the share was 4.5%. In the case of TCD from *non-institutional* agencies, the interest-free shares were comparatively higher – being 18% and 27% in rural and urban sector, respectively. Compared to this, the shares of TCD were only 0.8% and 0.4% for *institutional* agencies in rural and urban sector respectively.
- ❖ The *institutional* agencies played a significant role in providing credit to the households with a moderate rate of interest (6% to 15%) for both rural and urban area. It is observed that a fairly high amount of TCD funded by the *institutional* agencies, about 89% in the rural and 92% in the urban, were provided at less than 15% interest rates.
- ❖ On the other hand, the *non-institutional* agencies provided a significant amount of its total loans to households at an interest as high as 20% or above, the share of such loans to total was 69% in the rural and 58% in the urban.

Table 8 of Appendix A, however, shows details of households with outstanding cash loan by credit agency for each major household category.



### 3.2.3 Duration of cash dues

3.2.3.1 Statement 3.11 gives the percentage distribution of total amount of cash debt as on 30<sup>th</sup> June of 1981, 1991, 2002 and 2012 by duration of debt for rural and urban households.

**Statement 3.11: Percentage distribution of cash dues outstanding by duration of debt**

duration of debt (in yrs.)	% distribution of cash dues outstanding							
	rural				urban			
	1981	1991	2002	2012	1981	1991	2002	2012
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
below 1	36	37	36	45	36	38	36	26
1-2	20	23	23	20	20	22	24	26
2-3	12	14	15	14	11	10	13	15
3-4	7	8	8	6	6	7	8	10
4-5	4	5	6	5	3	5	5	7
5-10	18	9	9	8	21	11	11	14
10 & above	2	3	4	2	2	3	3	2
<b>all</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

3.2.3.2 *Changes during four decades:* An analysis of the cash dues reported as outstanding for varying periods of time for the previous rounds and the present one is attempted here. It exhibits changes in the percentage distribution of cash dues by the duration of debt, which took place during the last four decades.

3.2.3.3 About 65% of total amount of cash debt outstanding on 30.06.2012 among rural households and 52% of the same among urban households had been contracted for a relatively shorter duration of less than 2 years and meagre 2% for a period of 10 years or more for both the sectors. The distribution reveals a broad similarity between earlier three rounds as regards the duration-specific percentage shares of cash dues. Between 1981 and 1991, the share of the cash dues outstanding for a long period of 5 years and above had declined from 20% to 12% in rural and from 23% to 14% in urban. Thereafter the pattern is somewhat similar.

3.2.3.4 *Variation over asset holding class (decile classes):* Statement 3.12 shows the distribution of cash dues outstanding on 30.06.2012 by duration of debt for each asset holding class. The distribution reveals a broad similarity across the asset holding classes, in both rural and urban India.

3.2.3.5 Loans which are due for less than 3 years are predominant for both rural and urban areas. It is 79% in rural and around 67% in urban. Similar pattern prevails for all the decile classes both for rural and urban India.

**Statement 3.12: Percentage distribution of cash dues outstanding by duration of debt for assets holding class: all-India**

decile class of hh asset holding	% distribution of cash dues outstanding by duration of debt (in years)							
	1	1 - 2	2 - 3	3 - 4	4 - 5	5 - 10	≥ 10	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>rural</b>								
1	43.7	20.4	14.4	8.8	4.4	7.4	0.8	100
2	43.6	18.1	9.0	15.2	3.4	9.3	1.4	100
3	44.2	19.7	12.6	5.2	6.2	10.1	2.1	100
4	45.3	25.6	12.0	5.4	3.5	5.5	2.7	100
5	45.3	24.4	11.7	3.4	6.9	7.2	1.1	100
6	47.0	20.3	14.1	4.2	5.6	7.2	1.6	100
7	43.3	21.0	21.2	7.1	2.3	3.3	1.8	100
8	43.9	21.4	14.7	6.4	4.1	7.0	2.6	100
9	48.7	18.7	10.7	8.7	6.1	5.6	1.5	100
10	44.6	19.0	13.3	5.3	4.6	11.9	1.3	100
<b>all</b>	<b>45.3</b>	<b>20.2</b>	<b>13.5</b>	<b>6.3</b>	<b>4.8</b>	<b>8.3</b>	<b>1.6</b>	<b>100</b>
<b>urban</b>								
1	24.4	19.3	15.4	9.9	4.4	18.2	8.4	100
2	42.9	23.2	16.2	6.8	4.0	5.6	1.4	100
3	48.7	19.3	11.8	6.5	5.8	7.2	0.7	100
4	36.2	30.3	14.2	7.9	3.6	6.8	1.0	100
5	37.2	16.3	12.2	9.6	12.2	9.4	3.0	100
6	39.4	20.8	14.6	8.8	4.9	8.5	2.8	100
7	35.2	22.1	15.0	6.8	6.8	11.8	2.4	100
8	32.7	27.9	14.7	10.8	2.9	9.6	1.5	100
9	23.8	26.2	17.1	9.5	6.6	13.1	3.6	100
10	18.7	28.2	15.3	10.2	7.9	18.2	1.4	100
<b>all</b>	<b>25.5</b>	<b>26.4</b>	<b>15.3</b>	<b>9.6</b>	<b>6.8</b>	<b>14.3</b>	<b>2.0</b>	<b>100</b>

### 3.2.4 Purpose of incurring debt vis-a-vis household asset holding

3.2.4.1 In order to identify the pattern of purpose of incurring debt for households with less value of assets vis-à-vis the households with higher valued assets, Statement 3.13 is presented. With the objective of condensing the results and focusing on the major features, purposes relating to capital and current expenditures on farm or non-farm business have been clubbed together under the term 'business purposes' while financial investment expenditure, expenditure on education, expenditure on medical treatment, expenditure on housing, expenditure on litigation, repayment of debt, etc. have been grouped under 'non-business expenditure'. Similar table on purpose of loan in detail is presented in table 5R/U of Appendix A.

**Statement 3.13: Percentage share of debt by broad purpose of loan for each asset holding class: all-India**

decile class of hh asset holding	rural				urban			
	% share of debt in business			% share of debt in non-business	% share of debt in business			% share of debt in non-business
	farm	non-farm	all		farm	non-farm	all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	9.4	6.0	15.4	84.6	0.1	1.1	1.2	98.8
2	7.7	3.7	11.4	88.6	1.2	6.8	8.0	92.0
3	8.1	5.5	13.6	86.4	0.4	18.8	19.2	80.8
4	13.2	4.6	17.8	82.2	2.9	10.7	13.6	86.4
5	16.7	6.1	22.8	77.2	2.6	18.4	21.0	79.0
6	20.2	7.4	27.6	72.4	2.8	13.6	16.4	83.6
7	32.6	5.8	38.4	61.6	3.4	11.5	14.9	85.1
8	31.1	5.6	36.7	63.3	3.0	12.8	15.8	84.2
9	37.2	7.4	44.6	55.4	1.6	7.4	9.0	91.0
10	34.3	21.2	55.5	44.5	2.1	21.9	24.0	76.0
<b>all</b>	<b>28.6</b>	<b>11.4</b>	<b>40.0</b>	<b>60.0</b>	<b>2.2</b>	<b>16.1</b>	<b>18.3</b>	<b>81.7</b>

3.2.4.2 Statement 3.13 shows that, households of the bottom decile class incurred a relatively small part of their debt for productive purposes. In the rural sector, the percentage share of debt for productive purposes is seen to vary from 11% to 56% among the decile classes. The corresponding increase in urban area was from 1.2% in the lowest class to 24% in the top class. Further, the percentage share of debt against 'non-business expenditure' is seen to decrease from about 85% in the bottom class to about 44.5% in the top class in the rural and from 99% in bottom class to 76% in the top class.

### 3.3 Size of debt

3.3.1 *Size Distribution of Outstanding Cash Dues:* The average cash dues outstanding per household which was estimated as Rs. 32522 and Rs. 84625 respectively for the rural and urban areas at the all-India level indicates the general level of indebtedness in the household sector. But the percentage distribution of indebted households and of amounts of cash dues outstanding by the size group of such dues reflects the debt borne by different groups of households.

3.3.2 Statement 3.14 shows the per 1000 no. of households reporting outstanding debt on 30.06.2012 as well as the share of debt over the size group of outstanding dues. This indicates that the households reporting debt of small size (up to Rs.10000) accounted for about 1.1% and 0.2% of the total cash dues in the rural and urban areas respectively. It may be commented in addition that the numerically small percentage of households, mainly in

rural India, which incurred large-sized debts accounted for a substantial share of the total cash dues.

**Statement 3.14: Per 1000 no. of household reporting outstanding cash loans and amount of cash loan per Rs. 1000 of total outstanding loan by size class of outstanding loan**

size class of loan outstanding (Rs. 000)	rural			urban		
	per 1000 no. of hhs with cash loan outstanding	Rs. 1000 distribution of total outstanding loan	no. of sample household	per 1000 no. of hhs with cash loan outstanding	Rs. 1000 distribution of total outstanding loan	no. of sample household
(1)	(2)	(3)	(4)	(5)	(6)	(7)
< 4	17	1	1387	6	0	573
4-7	27	5	2125	12	1	957
7-10	20	5	1416	8	1	713
10-20	76	38	5690	31	6	2786
20-35	80	74	6132	39	14	3254
35-60	65	107	5203	39	24	3212
60-100	46	118	3461	32	32	2741
100-200	40	187	3332	44	79	3783
200-400	24	212	1952	36	131	3405
≥ 400	9	253	1000	42	713	3444
<b>all</b>	<b>314</b>	<b>1000</b>	<b>25432</b>	<b>224</b>	<b>1000</b>	<b>20246</b>

3.3.3 *Asset Holding and Size of Debt*: Cross table portraying Number of households reporting cash loans outstanding per 1000 no. of household, Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.2012 in decile class of asset and size of debt is given in Table 6A and 6B respectively in Appendix A.

### 3.4 Debt-asset ratio (DAR)

3.4.1 At any point of time, the outstanding debt of a household is potentially a charge upon its assets - whether or not these are mortgaged or hypothecated to a person or an agency. For a given group of households, a question naturally arises -- how was the debt outstanding for them related to their assets on any given date? A study of the 'debt-asset' ratio is likely to provide an answer to such query. The 'debt-asset' ratio is defined as the average amount of debt outstanding on a given date for a group of households expressed as a percentage of the average value of assets owned by them on the given date. Thus, this ratio reflects the burden of debt on any particular group of households on a given date. It may be seen from Statement 3.15 that as on 30.06.12, the 'debt-asset' ratio at the all-India level is found to be 3.7% for the urban areas and 3.23% for the rural India.

3.4.2 DAR for all States and UTs are given in Tables 1 of Appendix A for rural and urban area separately.

**Statement 3.15: Average amount of debt (AOD) and debt-asset ratio (DAR) by household asset holding class: all-India**

decile class of hh asset holding	rural			urban		
	AVA (Rs.)	AOD (Rs.)	debt-asset ratio (%)	AVA (Rs.)	AOD (Rs.)	debt-asset ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	25071	9705	38.71	291	5587	1920.28
2	89593	8819	9.84	9565	11934	124.77
3	151460	13811	9.12	67428	20075	29.77
4	227415	15673	6.89	224760	28430	12.65
5	325385	18800	5.78	447719	29915	6.68
6	454192	23441	5.16	777591	36751	4.73
7	635506	28770	4.53	1248347	55519	4.45
8	922870	37662	4.08	2001390	91069	4.55
9	1548889	56658	3.66	3513327	168470	4.80
10	5689385	111884	1.97	14559978	398457	2.74
<b>all</b>	<b>1006985</b>	<b>32522</b>	<b>3.23</b>	<b>2285135</b>	<b>84625</b>	<b>3.70</b>

3.4.3 *Debt-Asset Ratio across Asset Holding Classes*: The ‘debt-asset’ ratio, as seen in Statement 3.15, decreased almost monotonically with the increase in assets in rural India. The ratio is seen to be 39% for the lowest decile class and reduces to 2% for the top decile class and above’ in the rural sector. In urban sector ‘debt-asset ratio’ for the bottom decile class is as high as 1920% implying the fact that in urban area debt burden for the lowest class is extremely high. The ‘debt-asset’ ratio for the second lowest class is also high (125%) but it is more than 93% drop from the earlier decile class. From the third decile class onwards decrease in DAR is regular with the increase in decile class (except 9<sup>th</sup> decile class, which shows a minor increase over 8<sup>th</sup> decile class); finally dipping at 2.74 for the top decile class.

### 3.5. Capital expenditure by asset holding class

3.5.1 Statement 3.16 illustrates the proportion of households reporting fixed capital expenditure and expenditure on purchase of land for rural and urban areas, respectively, for decile classes. The average values of fixed capital expenditure (AFCE) and expenditure on purchase of land (AEPL) are also presented in this statement.

3.5.2 Statement 3.16 shows that incidence of incurring fixed capital expenditure among the rural households, during 1.07.2012 to 30.06.2013, rose more or less steadily over all the decile class (except 6<sup>th</sup> decile class) – from 15.7% in the lowest decile class to 47.4% in the highest decile class. In urban area also a general increasing trend in the decile classes is noted; it rose from 2.1% in the bottom decile class to 21.4% in the top decile class. Proportion of household reporting expenditure on purchase of land showed a general increasing trend in the upper decile classes (from 7<sup>th</sup> decile class onward) it rose from 0.1% in the bottom decile class to 0.6% in the top decile class.

**Statement 3.16: Percentage of households reporting fixed capital expenditure & expenditure on purchase of land and average values (Rs.) of fixed capital expenditure & expenditure on purchase of land per household by decile class of household asset during 1.07.12 to 30.06.13**

decile class of hh asset holding	rural				urban			
	fixed capital expenditure		expenditure on purchase of land		fixed capital expenditure		expenditure on purchase of land	
	% of hhs reporting	average amount (Rs.)	% of hhs reporting	average amount (Rs.)	% of hhs reporting	average amount (Rs.)	% of hhs reporting	average amount (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	15.7	1643	0.1	203	2.1	486	0.0	0
2	19.9	1957	0.4	169	7.1	978	0.2	805
3	24.6	4568	0.3	103	12.2	3315	0.1	91
4	27.6	3950	0.2	683	15.9	6650	0.2	460
5	31.0	4970	0.1	91	17.7	6130	0.5	1679
6	30.5	9108	0.4	242	18.5	11432	0.3	920
7	34.9	7984	0.3	378	17.8	14358	0.1	442
8	38.1	18283	0.5	1455	19.7	19548	0.3	1461
9	40.5	17688	0.6	1909	18.2	22504	0.3	1733
10	47.4	36449	0.6	2679	21.4	56401	0.6	6515
<b>all</b>	<b>31.1</b>	<b>10717</b>	<b>0.3</b>	<b>795</b>	<b>15.2</b>	<b>14493</b>	<b>0.3</b>	<b>1441</b>
no. of sample hhs	19958	-	218	-	9852	-	200	-

# **Appendix A**

## **Detailed Tables**

**Table 1: Avg. Value of Asset (AVA), Avg. Amount of Debt (AOD), AOD per household with outstanding loan (AODL), Debt-Asset ratio (DAR), Incidence of Indebtedness (IOI) for rural & urban India for each decile class, major household types: all-India**

major hhs type	decile class	rural					urban				
		AVA	AOD	DAR	AODL	IOI	AVA	AOD	DAR	AODL	IOI
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	01	20294	34598	170.49	57276	60.41	816	12177	1492.24	232355	5.24
1	02	95202	16774	17.62	43638	38.44	10439	36797	352.49	83600	44.01
1	03	151468	29265	19.32	60527	48.35	73866	38902	52.66	122616	31.73
1	04	230142	19986	8.68	65413	30.55	228182	28996	12.71	78504	36.94
1	05	329110	19834	6.03	60107	33.00	451085	28848	6.40	94162	30.64
1	06	461658	30973	6.71	79450	38.98	787365	43342	5.50	143384	30.23
1	07	641576	54318	8.47	125848	43.16	1256591	57154	4.55	159390	35.86
1	08	935358	58688	6.27	114685	51.17	2000308	87823	4.39	233870	37.55
1	09	1590368	74224	4.67	149126	49.77	3463670	145586	4.20	354616	41.05
1	10	6684555	103341	1.55	222570	46.43	16913667	233403	1.38	637371	36.62
1	<b>all</b>	<b>2872956</b>	<b>70580</b>	<b>2.46</b>	<b>153640</b>	<b>45.94</b>	<b>5079429</b>	<b>108714</b>	<b>2.14</b>	<b>303221</b>	<b>35.85</b>
2	01	25145	9316	37.05	49090	18.98	290	5577	1922.26	59649	9.35
2	02	89508	8697	9.72	39445	22.05	9557	11699	122.42	81529	14.35
2	03	151460	13416	8.86	50611	26.51	67262	19589	29.12	98622	19.86
2	04	227318	15521	6.83	56749	27.35	224485	28384	12.64	122689	23.13
2	05	325048	18706	5.75	60808	30.76	447368	30027	6.71	144855	20.73
2	06	453207	22448	4.95	69706	32.20	776245	35844	4.62	159288	22.50
2	07	634369	23983	3.78	78047	30.73	1247163	55284	4.43	250957	22.03
2	08	919661	32259	3.51	95502	33.78	2001548	91544	4.57	387078	23.65
2	09	1526230	47062	3.08	121458	38.75	3522134	172528	4.90	630925	27.35
2	10	4661818	120704	2.59	334816	36.05	13892163	445288	3.21	1466953	30.35
2	<b>all</b>	<b>674527</b>	<b>25741</b>	<b>3.82</b>	<b>89221</b>	<b>28.85</b>	<b>1991505</b>	<b>82094</b>	<b>4.12</b>	<b>391724</b>	<b>20.96</b>
all	01	25071	9705	38.71	49478	19.62	291	5587	1920.28	59808	9.34
all	02	89593	8819	9.84	39554	22.30	9565	11934	124.77	81587	14.63
all	03	151460	13811	9.12	51053	27.05	67428	20075	29.77	99572	20.16
all	04	227415	15673	6.89	57077	27.46	224760	28430	12.65	117662	24.16
all	05	325385	18800	5.78	60746	30.95	447719	29915	6.68	138076	21.67
all	06	454192	23441	5.16	71047	32.99	777591	36751	4.73	156807	23.44
all	07	635506	28770	4.53	88006	32.69	1248347	55519	4.45	233609	23.77
all	08	922870	37662	4.08	100877	37.33	2001390	91069	4.55	358212	25.42
all	09	1548889	56658	3.66	132867	42.64	3513327	168470	4.80	572822	29.41
all	10	5689385	111884	1.97	270747	41.32	14559978	398457	2.74	1255405	31.74
all	<b>all</b>	<b>1006985</b>	<b>32522</b>	<b>3.23</b>	<b>103457</b>	<b>31.44</b>	<b>2285135</b>	<b>84625</b>	<b>3.70</b>	<b>378238</b>	<b>22.37</b>

major household types: rural: 1: cultivator, 2: non-cultivator; urban: 1: self employed, 2: others

**Table 2-R: AVA, AOD, AOD per household with outstanding loan, IOI for rural India for each State/UT, major household types: Rural**

States	cultivator					non-cultivator					all				
	AVA	IOI	AOD	AODL	DAR	AVA	IOI	AOD	AODL	DAR	AVA	IOI	AOD	AODL	DAR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Andhra Pradesh	912435	69.99	130599	186596	14.31	284976	50.02	39914	79795	14.01	411939	54.06	58263	107773	14.14
Arunachal Pradesh	1120666	5.28	4386	83143	0.39	556189	5.05	3801	75287	0.68	816195	5.15	4071	78991	0.50
Assam	973204	14.12	7856	55640	0.81	420668	9.35	4797	51285	1.14	503499	10.07	5256	52200	1.04
Bihar	2179910	40.99	48674	118734	2.23	477902	28.56	15009	52548	3.14	548464	29.08	16405	56416	2.99
Chhattisgarh	1096645	21.76	16810	77252	1.53	566414	10.61	7360	69387	1.30	722860	13.90	10148	73020	1.40
Delhi	34187877	1.17	8801	754239	0.03	8680142	3.51	4191	119542	0.05	11126311	3.28	4633	141186	0.04
Goa	4527449	63.09	21959	34807	0.49	1023261	16.70	80461	481805	7.86	1044089	16.98	80113	471932	7.67
Gujarat	5151266	42.60	53717	126109	1.04	832694	20.88	16932	81108	2.03	1842843	25.96	25536	98382	1.39
Haryana	12477973	32.92	99212	301416	0.80	1764575	20.66	26711	129258	1.51	4616859	23.93	46013	192312	1.00
Himachal Pradesh	7641989	43.17	91682	212369	1.20	1704423	24.82	43860	176730	2.57	2071601	25.95	46818	180396	2.26
Jammu & Kashmir	4834043	10.91	17176	157484	0.36	1761763	12.80	12409	96924	0.70	1976131	12.67	12741	100562	0.64
Jharkhand	1969081	24.01	9250	38529	0.47	462306	18.15	6227	34309	1.35	548988	18.49	6401	34624	1.17
Karnataka	1705704	55.74	83987	150670	4.92	517506	43.65	41640	95405	8.05	790654	46.43	51375	110659	6.50
Kerala	9992295	68.07	441589	648734	4.42	2573035	49.10	141029	287212	5.48	2730348	49.50	147402	297752	5.40
Madhya Pradesh	2384284	40.89	48723	119164	2.04	346233	17.31	8766	50643	2.53	985249	24.70	21294	86205	2.16
Maharashtra	2522934	55.80	68532	122818	2.72	589685	21.94	20683	94286	3.51	1123431	31.29	33893	108336	3.02
Manipur	769756	9.91	5849	59013	0.76	571633	9.87	4779	48438	0.84	614259	9.88	5009	50722	0.82
Meghalaya	773810	5.36	2872	53570	0.37	614710	1.81	1341	73907	0.22	646642	2.53	1648	65244	0.25
Mizoram	421270	5.59	6915	123652	1.64	351632	5.23	6276	119993	1.78	369845	5.32	6443	120998	1.74
Nagaland	1309500	2.83	3800	134325	0.29	1205242	1.16	1447	124503	0.12	1226813	1.51	1934	128317	0.16
Odisha	677035	39.60	25389	64120	3.75	250238	24.64	12716	51617	5.08	281427	25.73	13643	53023	4.85
Punjab	17899645	40.19	216524	538748	1.21	1732589	31.72	35919	113251	2.07	4295371	33.06	64548	195250	1.50
Rajasthan	1914163	46.33	72453	156375	3.79	660458	33.07	35291	106704	5.34	1068880	37.39	47397	126754	4.43
Sikkim	2119691	14.90	78878	529440	3.72	647652	6.77	40979	605160	6.33	699876	7.06	42323	599491	6.05
Tamil Nadu	2391507	54.70	100266	183312	4.19	550826	38.62	41943	108604	7.61	672660	39.68	45803	115420	6.81
Telangana	1389460	73.85	84423	114313	6.08	380024	53.99	39142	72497	10.30	637509	59.06	50692	85836	7.95
Tripura	536924	4.73	386	8168	0.07	273813	10.13	3738	36912	1.37	278635	10.03	3677	36664	1.32
Uttarakhand	3751995	38.27	40573	106017	1.08	707972	25.14	38128	151656	5.39	867938	25.83	38256	148103	4.41

**contd.**

**Table 2-R: AVA, AOD, AOD per household with outstanding loan, IOI for rural India for each State/UT, major household types: Rural**

States	cultivator					non-cultivator					all				
	AVA	IOI	AOD	AODL	DAR	AVA	IOI	AOD	AODL	DAR	AVA	IOI	AOD	AODL	DAR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Uttar Pradesh	3162414	38.47	69794	181416	2.21	778762	28.44	16293	57282	2.09	1041901	29.55	22199	75122	2.13
West Bengal	1552277	17.56	10333	58829	0.67	389054	23.72	11268	47511	2.90	407297	23.62	11253	47643	2.76
A & N Islands	1211215	20.21	17114	84697	1.41	580041	17.17	20263	118012	3.49	693623	17.72	19696	111175	2.84
Chandigarh	14763375	12.61	43133	341981	0.29	2478246	3.73	6017	161463	0.24	2636497	3.84	6495	169098	0.25
Dadra & N. Haveli	8665010	35.60	46317	130091	0.53	1708229	3.69	3119	84603	0.18	1954633	4.82	4649	96510	0.24
Daman & Diu	1285864	0.00	0	-	0.00	724293	16.79	39390	234579	5.44	727070	16.71	39196	234579	5.39
Lakshadweep	-	-	-	-	-	2406785	7.68	10955	142604	0.46	2406785	7.68	10955	142604	0.46
Puducherry	103048776	28.53	205675	720867	0.20	2890612	41.26	68102	165064	2.36	5660454	40.91	71907	175784	1.27
<b>all-India</b>	<b>2872956</b>	<b>45.94</b>	<b>70580</b>	<b>153640</b>	<b>2.46</b>	<b>674527</b>	<b>28.85</b>	<b>25741</b>	<b>89221</b>	<b>3.82</b>	<b>1006985</b>	<b>31.44</b>	<b>32522</b>	<b>103457</b>	<b>3.23</b>

**Table 2-U: AVA, AOD, AOD per household with outstanding loan, IOI for urban India for each State/UT, major household types: Urban**

States	self-employed					others					all				
	AVA	IOI	AOD	AODL	DAR	AVA	IOI	AOD	AODL	DAR	AVA	IOI	AOD	AODL	DAR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Andhra Pradesh	1948079	57.30	158671	276920	8.15	930416	38.74	102984	265861	11.07	990821	39.84	106289	266806	10.73
Arunachal Pradesh	1460681	32.14	62145	193369	4.25	720551	12.04	17579	146045	2.44	793133	14.01	21949	156693	2.77
Assam	8401146	25.41	39482	155402	0.47	1961784	16.36	36345	222162	1.85	2848416	17.61	36777	208897	1.29
Bihar	2980274	22.90	48022	209744	1.61	1198271	11.77	17923	152282	1.50	1434693	13.25	21916	165460	1.53
Chhattisgarh	2437213	19.30	24665	127826	1.01	1400331	11.05	29012	262441	2.07	1487957	11.75	28645	243760	1.93
Delhi	21051296	5.94	7865	132413	0.04	2410730	5.56	33226	597292	1.38	2481554	5.56	33130	595410	1.34
Goa	2176581	3.89	5349	137576	0.25	2420407	19.85	133293	671549	5.51	2372967	16.74	108399	647424	4.57
Gujarat	5606241	18.64	24593	131904	0.44	1513099	19.43	74483	383292	4.92	1748175	19.39	71618	369407	4.10
Haryana	9357973	14.68	34468	234868	0.37	3333965	12.38	121448	980742	3.64	3678210	12.51	116478	930757	3.17
Himachal Pradesh	9392101	45.53	138202	303558	1.47	2228804	19.11	109604	573524	4.92	2978542	21.88	112598	514719	3.78
Jammu & Kashmir	7675593	15.10	33148	219460	0.43	2077997	23.02	103050	447563	4.96	3356102	21.22	87089	410484	2.59
Jharkhand	1898106	21.07	28521	135387	1.50	864998	10.51	17327	164873	2.00	972704	11.61	18494	159295	1.90
Karnataka	3098248	46.12	171748	372404	5.54	1283640	25.04	82486	329461	6.43	1412451	26.53	88822	334759	6.29
Kerala	5563353	52.99	188343	355450	3.39	2823339	42.25	163386	386754	5.79	4023711	46.95	174320	371277	4.33
Madhya Pradesh	6637052	23.83	75018	314852	1.13	1528074	14.02	54189	386620	3.55	2191726	15.29	56894	372093	2.60
Maharashtra	5061883	37.77	144585	382778	2.86	4296627	17.81	96909	544267	2.26	4337061	18.86	99428	527178	2.29
Manipur	1171454	6.98	4916	70469	0.42	1680478	6.70	9152	136598	0.54	1493531	6.80	7596	111697	0.51
Meghalaya	1552342	14.61	27552	188612	1.77	2294121	7.01	13994	199580	0.61	2224904	7.72	15259	197644	0.69
Mizoram	1841982	9.76	13202	135307	0.72	2143839	17.98	49274	274034	2.30	2067778	15.91	40185	252577	1.94
Nagaland	1862716	5.18	6180	119330	0.33	1960667	2.07	5259	254130	0.27	1932720	2.96	5522	186730	0.29
Odisha	1097714	32.83	37950	115577	3.46	748462	16.97	125128	737433	16.72	786640	18.70	115598	618089	14.70
Punjab	10049208	16.59	66684	401891	0.66	2084176	18.42	47482	257817	2.28	2638002	18.29	48818	266905	1.85
Rajasthan	5365105	32.41	84258	259950	1.57	1522441	21.34	50398	236201	3.31	1943393	22.55	54107	239941	2.78
Sikkim	14759991	7.30	139932	1916463	0.95	1585026	10.28	60348	587029	3.81	1676966	10.26	60903	593632	3.63
Tamil Nadu	3906495	54.80	140263	255932	3.59	1417486	32.49	113661	349861	8.02	1674056	34.79	116404	334607	6.95
Telangana	3397455	55.76	475068	852027	13.98	1744883	28.91	138124	477756	7.92	1843466	30.51	158224	518555	8.58
Tripura	1254738	24.68	10731	43473	0.86	650314	12.28	18894	153888	2.91	668593	12.65	18647	147379	2.79

contd

**Table 2-U: AVA, AOD, AOD per household with outstanding loan, IOI for urban India for each State/UT, major household types: Urban**

States	self-employed					others					all				
	AVA	IOI	AOD	AODL	DAR	AVA	IOI	AOD	AODL	DAR	AVA	IOI	AOD	AODL	DAR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Uttarakhand	9587797	65.56	404618	617192	4.22	2437985	11.44	59570	520731	2.44	2764654	13.91	75335	541499	2.72
Uttar Pradesh	4694773	23.34	33808	144819	0.72	1556233	18.30	94408	515905	6.07	1937938	18.91	87038	460199	4.49
West Bengal	8499464	20.30	20223	99631	0.24	1358586	14.21	35517	249948	2.61	1936885	14.70	34279	233142	1.77
A & N Islands	1411564	57.74	146332	253452	10.37	837669	26.62	81431	305898	9.72	910990	30.60	89723	293254	9.85
Chandigarh	11760329	9.07	42194	465023	0.36	9329969	12.47	60557	485665	0.65	9425894	12.33	59833	485066	0.63
Dadra & N. Haveli	8067924	12.13	9914	81754	0.12	880007	19.64	197629	1006089	22.46	1819477	18.66	173095	927581	9.51
Daman & Diu	4684062	37.62	116798	310499	2.49	346577	6.43	8092	125798	2.33	469621	7.32	11176	152732	2.38
Lakshadweep	3062297	27.17	52948	194854	1.73	1589211	34.66	70259	202688	4.42	2631170	29.37	58014	197560	2.20
Puducherry	3730830	48.67	122056	250763	3.27	1597940	40.05	83762	209138	5.24	1744911	40.65	86400	212573	4.95
<b>all-India</b>	<b>5079429</b>	<b>35.85</b>	<b>108714</b>	<b>303221</b>	<b>2.14</b>	<b>1991505</b>	<b>20.96</b>	<b>82094</b>	<b>391724</b>	<b>4.12</b>	<b>2285135</b>	<b>22.37</b>	<b>84625</b>	<b>378238</b>	<b>3.70</b>

**Table 3-R: Average value of asset category (Rs.) and average value of cash loan outstanding (Rs.) as on 30.06.12 in each State/UT: Rural**

State/UT	average value of assets (Rs.)										average value of cash loan outstanding (Rs.)
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	transport equip.	shares, etc.	deposit, etc.	amount receivable	all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	210584	163784	12266	3312	2197	10386	11	7887	1512	411939	58263
Arunachal Pradesh	522549	121110	83588	3502	3103	34594	166	39721	7860	816194	4071
Assam	307527	133100	17681	2438	2708	12319	0	27326	400	503499	5256
Bihar	399577	124745	9973	1245	1235	5200	40	6272	176	548464	16405
Chhattisgarh	514115	155536	14595	1758	736	15991	52	19814	263	722860	10148
Delhi	10549369	372258	3224	9101	2648	90029	25	97566	2089	11126310	4633
Goa	375916	464962	165	109	5215	124471	69	72850	332	1044089	80113
Gujarat	1502871	231349	33778	10337	1849	42144	527	19445	544	1842843	25536
Haryana	3920254	527921	44825	13320	1978	65213	0	40056	3292	4616859	46013
Himachal Pradesh	1399550	531442	17494	2884	3980	34096	95	78718	3345	2071602	46818
Jammu & Kashmir	1355393	493003	28729	1929	4799	29212	5	61060	2000	1976131	12741
Jharkhand	403122	110906	12816	1312	865	10740	3	9145	79	548988	6401
Karnataka	471323	242231	17722	4969	2103	28681	311	21882	1432	790654	51375
Kerala	1949679	642492	4057	884	12731	50376	900	55534	13694	2730348	147402
Madhya Pradesh	768241	159268	18586	8161	473	23502	9	6359	649	985249	21294
Maharashtra	869496	191839	18205	6201	2525	19861	785	13521	998	1123431	33893
Manipur	343376	204197	13011	1376	2613	26114	11	21037	2526	614260	5009
Meghalaya	417852	172430	13545	824	1006	15645	0	24932	408	646643	1648
Mizoram	176127	117091	7964	1395	2223	8717	0	55714	614	369845	6443
Nagaland	663442	376047	11957	1649	597	75110	299	97551	160	1226813	1934
Odisha	135246	117473	6520	1095	1866	9612	25	8261	1328	281427	13643
Punjab	3671265	431258	34646	16157	2319	99820	588	36449	2870	4295371	64548
Rajasthan	688100	285232	34533	10101	1934	33698	21	14556	706	1068880	47397
Sikkim	143939	448714	22266	560	1924	30548	0	51867	57	699875	42323

**contd.**

**Table 3-R: Average value of asset category (Rs.) and average value of cash loan outstanding (Rs.) as on 30.06.12 in each State/UT: Rural**

State/UT	average value of assets (Rs.)										average value of cash loan outstanding (Rs.)
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	transport equip.	shares, etc.	deposit, etc.	amount receivable	all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Tamil Nadu	374291	239210	7102	2080	4707	22620	9468	11920	1261	672660	45803
Telangana	454787	133048	14384	2904	2751	17788	0	11104	743	637509	50692
Tripura	159060	78148	7821	2704	1586	9729	0	19205	381	278635	3677
Uttarakhand	521780	274773	18944	5521	885	16482	354	28133	1065	867938	38256
Uttar Pradesh	775291	209790	19066	5213	2457	18172	54	11448	410	1041901	22199
West Bengal	245740	130457	5015	1356	1920	6579	196	15386	649	407297	11253
A & N Islands	280603	272641	21448	1453	1697	25711	0	87867	2203	693622	19696
Chandigarh	2010934	476254	14787	569	1988	52587	69	79116	42	2636347	6495
Dadra & N. Haveli	1754490	138950	9446	907	443	15644	6	34680	69	1954635	4649
Daman & Diu	328443	335060	658	861	1883	46216	0	13948	0	727068	39195
Lakshadweep	1528043	648480	6227	383	1950	29457	47	192160	41	2406788	10955
Puducherry	5017095	562321	2916	554	4480	32279	0	39091	1718	5660453	71907
<b>all-India</b>	<b>731047</b>	<b>212778</b>	<b>16225</b>	<b>4426</b>	<b>2492</b>	<b>21342</b>	<b>746</b>	<b>16642</b>	<b>1286</b>	<b>1006985</b>	<b>32522</b>

**Table 3-U: Average value of asset category (Rs.) and average value of cash loan outstanding (Rs.) as on 30.06.12 in each State/UT: Urban**

State/UT	average value of assets (Rs.)										average value of cash loan outstanding (Rs.)
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	transport equip.	shares, etc.	deposit, etc.	amount receivable	all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	499544	364719	1680	557	16461	41988	222	50476	15175	990822	106289
Arunachal Pradesh	304506	180967	25636	3898	5965	74563	6552	183964	7079	793130	21949
Assam	1559018	1002468	3269	3566	36399	66914	513	175715	553	2848416	36777
Bihar	1035866	330484	3146	401	3775	23755	200	30928	6137	1434693	21916
Chhattisgarh	727936	573603	1027	1393	12159	60065	1085	107968	2721	1487958	28645
Delhi	1580986	712292	1478	17	21185	71456	3811	82725	7603	2481554	33130
Goa	992350	972759	383	182	16802	162104	13417	213449	1522	2372967	108399
Gujarat	874747	703694	3989	738	9913	58260	2037	93155	1643	1748175	71618
Haryana	2355568	1005339	4876	716	14307	110549	23966	162494	393	3678210	116478
Himachal Pradesh	1718729	919802	1089	965	11536	59627	17347	214755	34686	2978536	112597
Jammu & Kashmir	2039191	971725	5063	748	13053	138442	4357	157555	25970	3356104	87089
Jharkhand	544101	273131	3296	595	5313	35970	458	107655	2185	972704	18494
Karnataka	737968	462099	1889	838	9904	65744	4380	105119	24510	1412451	88822
Kerala	2853731	901425	2138	489	9999	86229	14277	140173	15249	4023710	174320
Madhya Pradesh	1432709	596504	3612	3153	12286	51972	163	86789	4538	2191726	56894
Maharashtra	591420	3540097	1459	653	14992	56266	7693	122407	2075	4337061	99428
Manipur	793854	525350	2219	983	5936	60864	63	103146	1118	1493533	7596
Meghalaya	1097006	864783	1642	270	2699	70605	62	187746	97	2224910	15260
Mizoram	1044265	675495	8536	517	8117	65271	0	260614	4969	2067783	40185
Nagaland	1107188	520443	7213	533	6465	144223	0	145941	704	1932710	5522
Odisha	342528	237741	881	206	76346	41034	108	86949	849	786640	115598
Punjab	1809224	605908	4796	1248	59426	61882	39	93592	1886	2638003	48818
Rajasthan	1102776	678388	4000	921	12698	52873	591	87365	3781	1943393	54107

**contd.**

**Table 3-U: Average value of asset category (Rs.) and average value of cash loan outstanding (Rs.) as on 30.06.12 in each State/UT: Urban**

State/UT	average value of assets (Rs.)										average value of cash loan outstanding (Rs.)
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	transport equip.	shares, etc.	deposit, etc.	amount receivable	all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Sikkim	1011697	501962	89	0	9984	42231	208	109199	1590	1676960	60903
Tamil Nadu	882790	643132	1305	446	19584	42353	1927	72153	10365	1674056	116404
Telangana	828562	789871	781	598	51157	102279	3581	65013	1624	1843466	158224
Tripura	428817	152797	1486	1096	3961	21397	0	57564	1474	668593	18647
Uttarakhand	1256909	1346287	1124	200	10824	63394	1214	82110	2592	2764654	75335
Uttar Pradesh	1131529	631744	3424	1379	6314	55808	2504	103570	1666	1937938	87038
West Bengal	1204829	558838	935	182	14050	23165	3499	126792	4594	1936885	34279
A & N Islands	322940	310631	233	12	6944	56152	3	205967	8109	910991	89723
Chandigarh	3326013	5709329	2327	13	21580	146415	0	219739	473	9425890	59833
Dadra & N. Haveli	1124992	546038	551	489	12754	57782	0	76138	734	1819479	173095
Daman & Diu	281762	146989	538	624	2589	21673	2	15075	371	469622	11176
Lakshadweep	1611381	837123	3052	232	3698	41409	8	128821	5542	2631266	58017
Puducherry	910761	686050	630	323	11000	38279	1273	82285	14310	1744912	86400
<b>all-India</b>	<b>1072822</b>	<b>1025036</b>	<b>2332</b>	<b>816</b>	<b>17391</b>	<b>56856</b>	<b>3916</b>	<b>99383</b>	<b>6585</b>	<b>2285135</b>	<b>84625</b>

**Table 4-R: Per 1000 no. of households reporting assets of specified categories and cash loan outstanding as on 30.06.12 in each State/UT:**  
**Rural**

State/UT	per 1000 no. of households reporting										
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	transport equip.	shares, etc.	deposit, etc.	amount receivable	all	cash loan outstanding
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	785	769	310	560	153	454	12	770	67	901	541
Arunachal Pradesh	923	736	781	407	275	461	1	532	223	997	52
Assam	920	950	765	481	193	805	0	707	40	995	101
Bihar	988	991	503	553	145	556	0	387	30	1000	291
Chhattisgarh	946	946	627	670	89	818	31	575	38	985	139
Delhi	813	813	76	371	270	779	1	939	83	940	33
Goa	789	812	9	3	197	642	0	687	3	998	170
Gujarat	960	959	573	566	98	562	113	641	49	980	260
Haryana	989	983	661	533	112	706	0	842	28	1000	239
Himachal Pradesh	841	834	652	814	169	231	36	955	39	983	260
Jammu & Kashmir	925	926	671	797	295	247	0	742	143	958	127
Jharkhand	993	993	742	745	138	780	0	595	24	995	185
Karnataka	942	930	512	620	142	529	96	698	63	980	464
Kerala	896	887	310	660	198	460	210	916	73	988	495
Madhya Pradesh	982	982	654	623	101	507	1	583	14	995	247
Maharashtra	937	931	479	634	112	450	111	582	31	969	313
Manipur	1000	989	524	590	305	642	0	422	260	1000	99
Meghalaya	973	973	679	689	168	277	0	652	33	1000	25
Mizoram	992	964	557	813	239	99	0	399	14	993	53
Nagaland	879	798	493	611	59	341	5	461	26	915	15
Odisha	954	954	513	699	186	777	14	612	59	994	257
Punjab	956	956	468	450	147	827	95	752	73	999	331
Rajasthan	972	970	789	727	120	438	17	701	32	996	374

**contd.**

**Table 4-R: Per 1000 no. of households reporting assets of specified categories and cash loan outstanding as on 30.06.12 in each State/UT:  
Rural**

State/UT	per 1000 no. of households reporting										
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	transport equip.	shares, etc.	deposit, etc.	amount receivable	all	cash loan outstanding
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Sikkim	707	728	603	474	100	110	0	859	5	917	71
Tamil Nadu	888	875	330	439	142	628	7	722	37	984	397
Telangana	961	946	368	511	177	454	0	611	139	987	591
Tripura	958	954	463	109	136	626	0	821	9	999	100
Uttarakhand	804	799	610	730	114	268	4	816	13	908	258
Uttar Pradesh	965	965	651	734	123	762	4	746	14	989	296
West Bengal	956	961	457	583	208	723	10	672	37	992	236
A & N Islands	631	602	673	467	164	531	0	728	116	955	177
Chandigarh	355	323	83	9	27	888	7	904	1	974	38
Dadra & N. Haveli	764	764	546	720	91	393	0	716	12	864	48
Daman & Diu	977	977	43	334	109	472	0	803	0	1000	167
Lakshadweep	690	842	763	537	175	908	179	947	1	1000	77
Puducherry	676	676	161	228	164	718	0	960	179	1000	409
<b>all-India</b>	<b>941</b>	<b>939</b>	<b>538</b>	<b>617</b>	<b>145</b>	<b>605</b>	<b>32</b>	<b>665</b>	<b>41</b>	<b>983</b>	<b>314</b>

**Table 4-U: Per 1000 no. of households reporting assets of specified categories and cash loan outstanding as on 30.06.12 in each State/UT:  
Urban**

State/UT	per 1000 no. of households reporting										
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	transport equip.	shares, etc.	deposit, etc.	amount receivable	all	cash loan outstanding
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	539	482	46	105	236	551	15	797	119	901	398
Arunachal Pradesh	696	589	271	245	222	528	125	779	210	968	140
Assam	786	748	208	123	433	653	4	834	27	970	176
Bihar	845	768	186	136	241	614	2	593	26	925	132
Chhattisgarh	666	678	77	112	257	746	25	659	63	942	118
Delhi	490	511	7	2	285	563	8	820	7	917	56
Goa	771	783	32	29	152	796	38	816	22	976	167
Gujarat	607	660	49	52	323	714	29	675	47	906	194
Haryana	541	513	58	43	178	535	21	737	8	831	125
Himachal Pradesh	631	543	43	204	193	430	22	939	92	977	219
Jammu & Kashmir	769	762	143	204	371	483	11	710	89	868	212
Jharkhand	805	739	193	97	232	748	4	733	48	942	116
Karnataka	538	458	54	62	249	607	54	807	257	954	265
Kerala	828	822	138	424	200	586	221	906	107	973	470
Madhya Pradesh	753	741	138	97	296	744	2	753	31	958	153
Maharashtra	448	677	35	47	234	535	50	764	17	935	189
Manipur	933	942	265	302	322	780	4	614	74	977	68
Meghalaya	592	483	90	80	233	444	1	887	45	932	77
Mizoram	846	836	424	335	304	384	0	739	25	959	159
Nagaland	924	804	447	234	194	495	0	685	86	993	30
Odisha	637	603	85	128	330	779	15	750	44	952	187
Punjab	776	765	103	70	311	804	5	801	28	980	183
Rajasthan	771	763	144	77	298	627	5	737	42	913	226

**contd.**

**Table 4-U: Per 1000 no. of households reporting assets of specified categories and cash loan outstanding as on 30.06.12 in each State/UT:  
Urban**

State/UT	per 1000 no. of households reporting										
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	transport equip.	shares, etc.	deposit, etc.	amount receivable	all	cash loan outstanding
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Sikkim	280	214	20	0	187	109	1	818	30	830	103
Tamil Nadu	550	526	65	97	254	644	19	761	155	923	348
Telangana	635	602	23	19	296	633	12	642	57	906	305
Tripura	778	790	106	25	155	604	0	847	16	948	127
Uttarakhand	761	806	97	36	477	760	9	884	173	983	139
Uttar Pradesh	766	783	143	110	302	739	18	747	53	968	189
West Bengal	760	736	74	128	324	630	18	782	79	959	147
A & N Islands	439	334	53	15	213	518	0	826	126	918	306
Chandigarh	378	528	42	6	144	858	0	950	1	994	123
Dadra & N. Haveli	460	456	22	131	220	615	0	904	23	982	187
Daman & Diu	283	280	21	43	162	469	1	678	12	732	73
Lakshadweep	953	940	574	442	190	755	162	909	86	1000	294
Puducherry	547	497	21	34	250	780	8	901	478	944	406
<b>all-India</b>	<b>634</b>	<b>649</b>	<b>81</b>	<b>92</b>	<b>273</b>	<b>639</b>	<b>29</b>	<b>759</b>	<b>77</b>	<b>935</b>	<b>224</b>

**Table 5-R: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by purpose of loan for each household asset holding class:  
Rural**

purpose of loan	amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											amount of cash loan (Rs. lakhs)
	1	2	3	4	5	6	7	8	9	10	all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
capital expenditure in farm business	18	31	27	44	45	99	91	156	180	175	132	6711903
current expenditure in farm business	76	46	54	87	122	103	235	155	192	168	154	7830704
<b>expenditure in farm business</b>	<b>94</b>	<b>77</b>	<b>81</b>	<b>132</b>	<b>167</b>	<b>202</b>	<b>326</b>	<b>311</b>	<b>372</b>	<b>343</b>	<b>286</b>	<b>14542607</b>
capital expenditure in non-farm business	31	21	43	31	40	48	52	47	63	162	87	4425146
current expenditure in non-farm business	29	16	13	14	21	27	6	10	11	50	26	1340839
<b>expenditure in non-farm business</b>	<b>60</b>	<b>37</b>	<b>55</b>	<b>46</b>	<b>61</b>	<b>74</b>	<b>58</b>	<b>56</b>	<b>74</b>	<b>212</b>	<b>114</b>	<b>5765985</b>
expenditure on litigation	0	1	2	0	0	0	0	0	0	0	0	14883
repayment of debt	111	15	4	5	25	14	11	15	8	45	26	1327819
financial investment expenditure	1	1	2	0	1	0	0	1	2	1	1	58383
for education	46	39	36	23	14	22	48	27	22	21	26	1310356
for medical treatment	134	175	74	127	93	84	69	69	66	18	61	3104448
for housing	59	114	251	269	183	197	180	220	213	202	201	10215249
for other household expenditure	429	510	434	321	382	320	246	246	204	118	232	11781332
others	67	32	61	76	72	86	62	55	40	41	52	2658520
<b>expenditure in household</b>	<b>846</b>	<b>886</b>	<b>864</b>	<b>823</b>	<b>772</b>	<b>724</b>	<b>616</b>	<b>633</b>	<b>554</b>	<b>446</b>	<b>600</b>	<b>30470990</b>
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	50779582
no. of sample households	1245	1543	1952	2282	2478	2649	2635	2995	3680	3973	25432	-

**Table 5-U: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by purpose of loan for each household asset holding class: Urban**

purpose of loan	amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											amount of cash loan (Rs. lakhs)
	1	2	3	4	5	6	7	8	9	10	all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
capital expenditure in farm business	0	7	2	4	11	8	20	15	9	10	10	733823
current expenditure in farm business	0	4	2	25	15	20	14	15	7	11	11	806614
<b>expenditure in farm business</b>	<b>1</b>	<b>12</b>	<b>4</b>	<b>29</b>	<b>26</b>	<b>28</b>	<b>34</b>	<b>30</b>	<b>16</b>	<b>21</b>	<b>22</b>	<b>1540437</b>
capital expenditure in non-farm business	7	25	126	71	144	104	76	66	45	100	84	5928673
current expenditure in non-farm business	5	43	62	35	40	33	39	62	29	119	77	5466578
<b>expenditure in non-farm business</b>	<b>11</b>	<b>68</b>	<b>188</b>	<b>107</b>	<b>184</b>	<b>136</b>	<b>115</b>	<b>128</b>	<b>74</b>	<b>219</b>	<b>161</b>	<b>11395251</b>
expenditure on litigation	2	0	1	0	0	0	0	0	0	0	0	7802
repayment of debt	21	48	60	15	27	29	13	9	4	3	9	626187
financial investment expenditure	0	0	1	0	11	0	2	4	4	4	4	259631
for education	278	245	133	85	67	43	47	49	34	15	38	2678663
for medical treatment	114	188	90	106	88	56	38	21	7	4	23	1623429
for housing	138	102	94	238	276	362	546	589	730	649	588	41680192
for other household expenditure	344	285	346	368	266	264	170	115	100	53	116	8224341
others	91	53	83	51	55	82	35	56	29	32	40	2816434
<b>expenditure in household</b>	<b>988</b>	<b>920</b>	<b>807</b>	<b>864</b>	<b>790</b>	<b>836</b>	<b>851</b>	<b>842</b>	<b>910</b>	<b>760</b>	<b>817</b>	<b>57916679</b>
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	70852367
no. of sample households	526	996	1539	2102	2205	2433	2405	2669	2742	2629	20246	-

**Table 6-A: Per 1000 no. of households reporting cash loans outstanding as on 30.06.12 by size class of outstanding loan for each household asset holding class**

size class of loan outstanding (Rs.)	per 1000 no. of households of household asset holding class with outstanding loan as on 30.06.2012										
	1	2	3	4	5	6	7	8	9	10	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Rural</b>											
< 4000	22	27	26	23	13	20	13	15	10	6	17
4000-7000	27	29	36	34	27	32	26	27	18	15	27
7000-10000	24	28	20	25	20	21	19	18	14	10	20
10000-20000	65	75	91	78	86	86	76	85	85	38	76
20000-35000	48	42	67	81	99	102	91	97	98	76	80
35000-60000	31	31	37	42	65	65	84	96	113	88	65
60000-100000	15	24	25	34	35	51	48	65	83	74	46
100000-200000	12	9	22	21	30	38	37	50	90	95	40
200000-400000	4	4	6	11	10	11	23	29	53	89	24
≥ 400000	1	0	2	1	1	4	5	11	15	55	9
<b>all</b>	<b>196</b>	<b>223</b>	<b>271</b>	<b>275</b>	<b>309</b>	<b>330</b>	<b>327</b>	<b>373</b>	<b>426</b>	<b>413</b>	<b>314</b>
<b>Urban</b>											
< 4000	6	7	6	14	8	7	7	6	1	1	6
4000-7000	12	16	14	16	17	15	10	9	5	2	12
7000-10000	5	9	10	14	12	11	8	4	5	1	8
10000-20000	20	36	41	52	42	43	31	21	14	9	31
20000-35000	17	41	47	56	54	57	40	34	27	19	39
35000-60000	27	30	42	44	41	45	41	44	43	30	39
60000-100000	11	20	28	40	34	36	44	43	35	30	32
100000-200000	7	19	37	40	42	46	52	66	67	58	44
200000-400000	5	8	18	20	21	32	45	53	83	79	36
≥ 400000	0	3	4	12	12	15	32	64	108	171	42
<b>all</b>	<b>93</b>	<b>146</b>	<b>202</b>	<b>242</b>	<b>217</b>	<b>234</b>	<b>238</b>	<b>254</b>	<b>294</b>	<b>317</b>	<b>224</b>

**Table 6-B: Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.12 by size class of outstanding loan for each household asset holding class**

size class of loan outstanding (Rs.)	amount of loan (Rs.) per Rs. 1000 of total outstanding loan of households of asset holding class										
	1	2	3	4	5	6	7	8	9	10	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<b>Rural</b>											
< 4000	6	8	5	4	2	2	1	1	0	0	1
4000-7000	16	19	15	14	9	8	5	4	2	1	5
7000-10000	24	26	13	13	9	8	6	4	2	1	5
10000-20000	121	137	99	77	69	62	41	36	24	6	38
20000-35000	148	134	145	151	157	132	92	75	55	21	74
35000-60000	220	175	132	139	188	136	151	134	111	43	107
60000-100000	148	213	150	159	148	183	138	152	126	58	118
100000-200000	177	142	222	205	232	250	196	205	237	130	187
200000-400000	98	136	127	180	149	126	257	214	260	235	212
≥ 400000	42	9	92	59	37	94	112	174	183	506	253
<b>all</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>
<b>Urban</b>											
< 4000	3	2	1	2	1	1	0	0	0	0	0
4000-7000	13	8	4	3	3	2	1	1	0	0	1
7000-10000	8	7	5	4	4	3	1	0	0	0	1
10000-20000	55	47	32	31	22	18	9	3	1	0	6
20000-35000	82	104	67	61	53	48	22	11	5	1	14
35000-60000	215	137	108	80	71	63	38	25	14	4	24
60000-100000	149	133	117	116	98	80	66	42	17	6	32
100000-200000	201	229	273	199	201	194	145	112	65	24	79
200000-400000	241	192	248	197	190	262	246	175	150	66	131
≥ 400000	32	140	144	307	357	329	471	630	747	898	713
<b>all</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>

**Table 7-R: Incidence of indebtedness (IOI) of households as on 30.06.12 by rate of interest for each State/UT: Rural**

State/UT	per 1000 no. of households reporting cash loan outstanding									
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	33	68	51	223	53	196	5	52	75	541
Arunachal Pradesh	19	0	6	11	1	1	0	2	12	52
Assam	8	12	18	17	3	3	0	16	27	101
Bihar	20	187	10	9	1	10	0	34	45	291
Chhattisgarh	66	16	5	6	5	4	0	17	35	139
Delhi	3	3	4	5	1	2	0	0	17	33
Goa	6	0	44	91	13	1	0	23	20	170
Gujarat	26	24	16	26	7	16	0	80	88	260
Haryana	25	36	10	28	15	64	3	83	33	239
Himachal Pradesh	33	0	37	80	6	3	0	33	114	260
Jammu & Kashmir	1	0	8	30	2	1	0	4	84	127
Jharkhand	16	43	4	14	0	15	0	24	83	185
Karnataka	36	155	31	102	28	97	3	64	80	464
Kerala	37	36	83	250	46	26	1	95	87	495
Madhya Pradesh	14	82	10	14	5	50	1	64	34	247
Maharashtra	25	34	23	52	30	11	3	122	77	313
Manipur	2	57	1	2	2	20	2	2	11	99
Meghalaya	3	0	3	4	1	0	0	10	4	25
Mizoram	2	0	9	8	0	0	0	20	15	53
Nagaland	0	3	0	5	3	0	0	2	1	15
Odisha	46	81	16	33	3	38	6	44	39	257
Punjab	12	32	23	52	22	44	1	75	133	331
Rajasthan	12	34	12	25	14	234	2	76	32	374
Sikkim	6	1	13	31	2	5	0	11	7	71
Tamil Nadu	8	120	28	132	47	96	5	60	27	397
Telangana	133	112	10	87	44	242	4	153	29	591
Tripura	5	0	10	25	9	16	0	15	23	100
Uttarakhand	17	15	39	55	0	24	2	29	104	258
Uttar Pradesh	31	82	19	30	2	12	1	62	106	296
West Bengal	26	40	28	31	4	32	0	39	74	236
A & N Islands	13	32	23	64	0	6	0	17	52	177
Chandigarh	0	0	5	3	15	0	0	10	5	38
Dadra & N. Haveli	0	1	3	1	1	2	0	6	35	48
Daman & Diu	0	1	14	3	0	71	0	2	77	167
Lakshadweep	4	0	14	34	0	0	0	9	20	77
Puducherry	0	193	18	219	11	61	0	8	15	409
<b>all-India</b>	<b>29</b>	<b>74</b>	<b>22</b>	<b>58</b>	<b>16</b>	<b>57</b>	<b>2</b>	<b>61</b>	<b>65</b>	<b>314</b>

**Table 7-U: Incidence of indebtedness (IOI) of households as on 30.06.12 by rate of interest for each State/UT: Urban**

State/UT	per 1000 no. of households reporting cash loan outstanding									all
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	23	77	42	152	50	124	1	49	38	398
Arunachal Pradesh	8	0	15	62	10	0	0	1	49	140
Assam	25	6	35	71	7	10	1	24	12	176
Bihar	2	47	16	29	6	5	2	8	33	132
Chhattisgarh	8	9	22	20	5	7	1	19	34	118
Delhi	1	9	14	11	4	2	0	3	15	56
Goa	8	0	52	84	6	1	0	28	5	167
Gujarat	31	6	49	38	11	9	0	25	39	194
Haryana	8	20	22	35	7	14	0	16	16	125
Himachal Pradesh	5	0	85	58	2	0	0	66	37	219
Jammu & Kashmir	9	0	30	64	4	0	0	46	120	212
Jharkhand	5	15	15	24	8	5	0	10	42	116
Karnataka	9	45	47	79	27	30	5	37	49	265
Kerala	29	27	105	231	51	27	4	99	90	470
Madhya Pradesh	6	25	27	33	9	17	1	29	30	153
Maharashtra	7	7	45	56	17	5	1	32	43	189
Manipur	2	32	7	5	4	7	0	6	6	68
Meghalaya	2	0	10	34	9	7	0	6	10	77
Mizoram	1	1	69	49	1	0	0	31	18	159
Nagaland	1	5	1	15	4	0	0	1	3	30
Odisha	11	42	28	56	2	22	2	26	20	187
Punjab	6	16	36	38	5	12	1	22	76	183
Rajasthan	5	20	42	23	19	69	2	19	50	226
Sikkim	4	3	21	27	11	2	0	39	9	103
Tamil Nadu	2	71	53	121	43	83	7	32	45	348
Telangana	18	70	30	73	18	80	2	41	31	305
Tripura	2	1	20	41	2	39	0	17	6	127
Uttarakhand	1	8	44	43	5	4	0	24	15	139
Uttar Pradesh	7	34	43	21	6	6	1	22	72	189
West Bengal	13	15	24	26	5	17	3	21	42	147
A & N Islands	0	85	53	118	29	12	9	42	45	306
Chandigarh	0	1	37	69	4	0	0	10	11	123
Dadra & N. Haveli	15	2	57	12	3	0	1	74	64	187
Daman & Diu	2	14	12	8	0	1	0	2	38	73
Lakshadweep	30	0	40	160	7	0	0	13	126	294
Puducherry	4	86	23	206	19	135	8	16	18	406
<b>all-India</b>	<b>10</b>	<b>32</b>	<b>40</b>	<b>63</b>	<b>18</b>	<b>32</b>	<b>2</b>	<b>30</b>	<b>44</b>	<b>224</b>

**Table 8: Per 1000 households reporting cash loans outstanding and per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by credit agency for major household type**

credit agency	rural						urban					
	cultivator		non-cultivator		all		self-employed		others		all	
	per 1000 no. of hhs report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hhs report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hhs report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hhs report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hhs report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hhs report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Govt.	9	13	3	11	4	12	6	15	6	19	6	18
co-op. society/bank	165	289	52	229	69	248	102	240	38	171	44	180
commercial bank incl. RRB	141	307	53	223	66	251	131	425	65	591	71	571
insurance	0	1	1	2	1	2	2	5	2	18	2	16
provident fund	0	0	0	1	0	1	1	0	2	3	2	3
financial corp./institution	2	4	2	6	2	6	8	14	5	24	5	23
financial company	2	9	4	12	3	11	14	47	7	15	8	19
self-help group-bank linked	36	11	29	24	30	19	22	5	13	6	14	6
self-help group - NBFC	2	3	5	3	4	3	8	1	3	2	4	2
other institutional agencies	2	3	4	9	3	7	5	6	4	9	4	8
<b>all institutional agencies</b>	<b>338</b>	<b>640</b>	<b>142</b>	<b>521</b>	<b>172</b>	<b>560</b>	<b>265</b>	<b>758</b>	<b>136</b>	<b>857</b>	<b>148</b>	<b>845</b>
landlord	3	4	4	9	4	7	1	1	0	1	1	1
agricultural moneylender	36	65	16	42	19	50	7	7	1	1	1	1
professional moneylender	123	231	100	308	103	282	90	143	55	100	59	105
input supplier	2	2	0	1	1	1	0	0	0	0	0	0
relatives and friends	51	43	65	98	63	80	69	83	39	36	42	42
doc., lawyers & other prof.	4	5	1	4	2	5	1	2	0	1	0	1
others	7	10	8	16	8	14	6	6	5	5	5	5
<b>all non-inst. agencies</b>	<b>215</b>	<b>360</b>	<b>186</b>	<b>479</b>	<b>190</b>	<b>440</b>	<b>161</b>	<b>242</b>	<b>96</b>	<b>143</b>	<b>103</b>	<b>155</b>
<b>all</b>	<b>459</b>	<b>1000</b>	<b>289</b>	<b>1000</b>	<b>314</b>	<b>1000</b>	<b>359</b>	<b>1000</b>	<b>210</b>	<b>1000</b>	<b>224</b>	<b>1000</b>

**Table 9-R: Proportion of hhs having (i) bank a/c (ii) made/received payments through bank but not having any bank a/c (iii) P.O. a/c (iv) other deposit a/c and (v) Kisan Credit Card (KCC), proportion of hhs having received remittance during last 365 days, and amount of credit (Rs.) received from KCC per hh having KCC for each State/UT: Rural**

State/UT	per 1000 no. of households having						amount of credit (Rs.) received from KCC in 365 days per hhs having KCC
	bank account #	made/ received payments through bank but not having any bank a/c*	P.O. a/c #	other deposit account #	Kisan Credit Card (KCC)*	received remittance during last 365 days	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	751	4	228	297	6	167	21122
Arunachal Pradesh	553	20	103	53	3	129	840
Assam	586	5	193	67	27	16	16321
Bihar	421	20	71	19	39	180	28296
Chhattisgarh	606	7	211	18	130	109	15878
Delhi	940	0	311	92	0	7	87500
Goa	922	0	75	0	2	51	0
Gujarat	765	1	119	5	55	13	56382
Haryana	843	0	91	6	133	81	92795
Himachal Pradesh	950	0	375	23	90	190	69512
Jammu & Kashmir	868	3	100	5	47	108	18305
Jharkhand	498	8	150	18	71	102	13084
Karnataka	731	9	167	250	6	197	3024
Kerala	898	14	286	389	10	317	37690
Madhya Pradesh	611	5	115	13	163	59	69394
Maharashtra	763	7	108	97	34	74	37828
Manipur	442	12	93	23	1	27	35295
Meghalaya	651	0	47	7	4	33	26318
Mizoram	386	1	225	10	4	9	50134
Nagaland	719	0	46	4	1	85	3951
Odisha	595	4	113	64	52	192	12070
Punjab	781	1	101	20	50	173	319563
Rajasthan	773	2	185	122	180	118	76666
Sikkim	865	0	134	2	2	9	13239
Tamil Nadu	771	18	156	110	3	160	13770
Telangana	737	2	216	53	8	64	24592
Tripura	929	1	39	18	26	26	10424
Uttaranchal	794	0	221	4	196	305	25623
Uttar Pradesh	779	9	39	5	156	120	34547
West Bengal	536	7	227	187	41	160	15256
A & N Islands	956	0	204	432	26	48	14196
Chandigarh	907	0	19	0	0	0	0
Dadra & N. Haveli	732	0	0	40	3	23	8843
Daman & Diu	803	0	104	0	0	14	0
Lakshadweep	994	0	161	11	0	253	0
Puducherry	953	0	114	220	33	255	8904
<b>all-India</b>	<b>688</b>	<b>8</b>	<b>140</b>	<b>92</b>	<b>71</b>	<b>132</b>	<b>46711</b>

\* during last 365 days

# as on date of survey

**Table 9-U: Proportion of hhs having (i) bank a/c (ii) made/received payments through bank but not having any bank a/c (iii) P.O. a/c (iv) other deposit a/c and (v) Kisan Credit Card (KCC), proportion of hhs having received remittance during last 365 days, and amount of credit (Rs.) received from KCC per hh having KCC for each State/UT: Urban**

State/UT	per 1000 no. of households having						amount of credit (Rs.) received from KCC in 365 days per hhs having KCC
	bank account #	made/ received payments through bank but not having any bank a/c*	P.O. a/c #	other deposit account #	Kisan Credit Card (KCC)*	received remittance during last 365 days	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	818	4	134	251	3	226	51764
Arunachal Pradesh	863	12	374	100	4	114	0
Assam	789	2	182	101	5	56	6886
Bihar	654	4	116	22	5	211	29668
Chhattisgarh	639	16	87	18	26	69	19946
Delhi	832	3	33	11	0	71	0
Goa	941	0	191	5	0	213	0
Gujarat	785	9	93	5	9	46	19226
Haryana	731	167	82	15	4	408	205637
Himachal Pradesh	899	0	243	52	4	123	115566
Jammu & Kashmir	755	5	71	7	6	76	15488
Jharkhand	728	1	128	56	4	117	30385
Karnataka	828	7	129	344	2	217	90848
Kerala	906	20	259	281	4	315	11574
Madhya Pradesh	777	6	138	11	31	102	98373
Maharashtra	877	4	96	73	4	86	21307
Manipur	618	7	42	18	1	35	11094
Meghalaya	895	6	116	4	18	83	1499
Mizoram	755	1	221	29	3	30	18629
Nagaland	832	12	66	1	4	14	1114
Odisha	744	14	157	169	5	197	20360
Punjab	784	11	116	86	3	95	454082
Rajasthan	739	3	148	166	21	129	90149
Sikkim	802	18	104	57	0	88	0
Tamil Nadu	794	9	139	120	3	160	24820
Telangana	823	3	40	11	2	45	33955
Tripura	882	0	111	18	3	76	1173
Uttaranchal	834	9	200	11	0	159	0
Uttar Pradesh	760	4	94	11	19	65	53621
West Bengal	739	3	219	228	3	120	4281
A & N Islands	909	30	185	362	0	68	0
Chandigarh	967	0	122	0	1	140	0
Dadra & N. Haveli	888	0	64	59	6	23	32000
Daman & Diu	603	51	25	66	2	50	24999
Lakshadweep	956	5	73	11	1	288	0
Puducherry	883	1	95	196	0	253	0
<b>all-India</b>	<b>795</b>	<b>11</b>	<b>124</b>	<b>108</b>	<b>7</b>	<b>133</b>	<b>61778</b>

\* during last 365 days

# as on date of survey

**Table 10-R: Proportions of households reporting fixed capital expenditure & expenditure on purchase of land, and amount of expenditure per household during 01.07.12 to 30.06.13 in each State/UT : Rural**

State/UT	fixed capital expenditure		exp. on purchase of land	
	per 1000 no. of hhs reporting fixed capital exp.	avg. amt. (Rs.) of fixed capital exp. per hhs	per 1000 no. of hhs reporting on purchase of land	avg. amt. (Rs.) of fixed capital exp. per hhs
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	241	9756	0	21
Arunachal Pradesh	167	2918	4	88
Assam	271	2090	2	148
Bihar	224	2928	4	428
Chhattisgarh	288	3630	4	2069
Delhi	99	1272	0	0
Goa	114	4911	0	0
Gujarat	374	9519	0	169
Haryana	228	33281	3	1869
Himachal Pradesh	431	24443	0	69
Jammu & Kashmir	477	18074	0	43
Jharkhand	405	3739	3	841
Karnataka	217	16265	4	190
Kerala	276	35978	12	7176
Madhya Pradesh	306	8919	1	352
Maharashtra	287	12628	4	1074
Manipur	206	1563	0	0
Meghalaya	540	4117	0	0
Mizoram	207	1591	5	70
Nagaland	209	609	2	92
Odisha	332	3327	2	92
Punjab	301	15340	2	579
Rajasthan	402	19522	3	1007
Sikkim	29	461	0	0
Tamil Nadu	166	16771	4	514
Telangana	148	5247	1	100
Tripura	58	1231	2	1
Uttarakhand	367	5389	5	6
Uttar Pradesh	454	9261	2	709
West Bengal	342	7799	8	860
A & N Islands	73	5020	4	1241
Chandigarh	26	4599	0	0
Dadra & NH	334	11090	0	0
Daman & Diu	456	31315	0	0
Lakshadweep	358	22678	0	0
Puducherry	384	31449	2	422
<b>all-India</b>	<b>311</b>	<b>10717</b>	<b>3</b>	<b>795</b>

**Table 10-U: Proportions of households reporting fixed capital expenditure & expenditure on purchase of land, and amount of expenditure per household during 01.07.12 to 30.06.13 in each State/UT : Urban**

State/UT	fixed capital expenditure		exp. on purchase of land	
	per 1000 no. of hhs reporting fixed capital exp.	avg. amt. (Rs.) of fixed capital exp. per hhs	per 1000 no. of hhs reporting on purchase of land	avg. amt. (Rs.) of fixed capital exp. per hhs
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	180	11887	2	2269
Arunachal Pradesh	267	6325	33	5097
Assam	168	17615	3	831
Bihar	142	6593	0	170
Chhattisgarh	136	11974	0	134
Delhi	42	3382	0	0
Goa	142	15163	0	0
Gujarat	166	7503	1	389
Haryana	79	5127	1	1398
Himachal Pradesh	136	15468	6	857
Jammu & Kashmir	213	17738	7	3051
Jharkhand	133	15220	3	1650
Karnataka	98	11476	4	1671
Kerala	255	48674	5	4311
Madhya Pradesh	174	9377	2	892
Maharashtra	113	14777	3	1026
Manipur	109	1088	0	107
Meghalaya	254	7953	0	32
Mizoram	115	3056	8	1981
Nagaland	308	1584	13	4649
Odisha	244	5488	5	114
Punjab	193	18271	0	55
Rajasthan	168	15141	3	1573
Sikkim	53	3137	2	418
Tamil Nadu	134	24747	6	3130
Telangana	64	4618	3	1411
Tripura	121	3961	3	300
Uttarakhand	380	34086	0	38
Uttar Pradesh	210	17420	3	2248
West Bengal	201	9472	1	161
A & N Islands	112	24891	3	3531
Chandigarh	47	4124	0	0
Dadra & NH	286	11895	0	0
Daman & Diu	290	3208	0	0
Lakshadweep	404	38768	0	0
Puducherry	283	44844	0	0
<b>all-India</b>	<b>152</b>	<b>14493</b>	<b>3</b>	<b>1441</b>

**Table 11-R: Number of households reporting fixed capital expenditure (FCE) and avg. value of expenditure per household for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 for each State/UT: Rural**

State/UT	residential land & buildings		farm business		non-farm business		all	
	per 1000 no. of hhs reporting FCE	average amount (Rs.) of FCE per hh	per 1000 no. of hhs reporting FCE	average amount (Rs.) of FCE per hh	per 1000 no. of hhs reporting FCE	average amount (Rs.) of FCE per hh	per 1000 no. of hhs reporting FCE	average amount (Rs.) of FCE per hh
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh	89	6265	135	1973	56	1518	241	9756
Arunachal Pradesh	62	1381	84	954	62	583	167	2918
Assam	123	1435	137	464	44	191	271	2090
Bihar	149	2605	93	264	20	60	224	2928
Chhattisgarh	164	2853	178	537	84	240	288	3630
Delhi	4	907	95	365	0	0	99	1272
Goa	94	3736	26	243	20	932	114	4911
Gujarat	92	4056	296	4848	40	615	374	9519
Haryana	74	28483	140	3974	37	823	228	33281
Himachal Pradesh	202	18286	304	5229	67	928	431	24443
Jammu & Kashmir	139	15233	379	2260	54	581	477	18074
Jharkhand	132	2421	250	655	125	663	405	3739
Karnataka	85	11198	125	3724	32	1342	217	16265
Kerala	151	28558	125	3353	46	4067	276	35978
Madhya Pradesh	107	3925	239	4627	19	367	306	8919
Maharashtra	98	7552	196	4098	36	978	287	12628
Manipur	23	415	168	883	62	265	206	1563
Meghalaya	141	2659	489	1205	80	253	540	4117
Mizoram	62	1001	172	381	32	209	207	1591
Nagaland	17	118	196	470	13	21	209	609
Odisha	87	2541	237	536	71	250	332	3327
Punjab	60	6517	212	7234	63	1589	301	15340
Rajasthan	104	11987	326	5275	53	2261	402	19522
Sikkim	0	0	28	418	2	42	29	461
Tamil Nadu	105	14280	45	959	25	1533	166	16771
Telangana	47	2959	77	1553	31	736	148	5247
Tripura	50	797	15	61	18	373	58	1231
Uttarakhand	110	3857	281	995	35	538	367	5389
Uttar Pradesh	99	4909	381	3453	52	898	454	9261
West Bengal	171	6919	144	403	76	477	342	7799
A & N Islands	16	2949	42	875	16	1196	73	5020
Chandigarh	22	4320	0	0	5	279	26	4599
Dadra & N. Haveli	67	5589	212	1641	80	3861	334	11090
Daman & Diu	192	24753	300	1452	71	5109	456	31315
Lakshadweep	267	21532	99	787	15	359	358	22678
Puducherry	216	24514	160	3398	69	3537	384	31449
<b>all-India</b>	<b>112</b>	<b>7281</b>	<b>205</b>	<b>2499</b>	<b>48</b>	<b>937</b>	<b>311</b>	<b>10717</b>

**Table 11-U: Number of households reporting fixed capital expenditure (FCE) and avg. value of expenditure per household for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 for each State/UT: Urban**

State/UT	residential land & buildings		farm business		non-farm business		all	
	per 1000 no. of hhs reporting FCE	average amount (Rs.) of FCE per hh	per 1000 no. of hhs reporting FCE	average amount (Rs.) of FCE per hh	per 1000 no. of hhs reporting FCE	average amount (Rs.) of FCE per hh	per 1000 no. of hhs reporting FCE	average amount (Rs.) of FCE per hh
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh	52	6364	37	535	106	4987	180	11887
Arunachal Pradesh	101	3400	75	509	161	2416	267	6325
Assam	113	16214	17	90	49	1311	168	17615
Bihar	83	5706	42	405	40	483	142	6593
Chhattisgarh	73	7019	13	999	55	3957	136	11974
Delhi	20	2843	0	4	24	536	42	3382
Goa	97	13377	49	1211	26	575	142	15163
Gujarat	40	3121	30	429	111	3952	166	7503
Haryana	25	2888	12	591	44	1648	79	5127
Himachal Pradesh	54	13774	49	69	44	1624	136	15468
Jammu & Kashmir	77	12903	117	1499	45	3336	213	17738
Jharkhand	63	10850	25	868	54	3502	133	15220
Karnataka	32	8764	21	358	53	2354	98	11476
Kerala	136	40438	97	2943	50	5292	255	48674
Madhya Pradesh	69	5132	44	1893	73	2352	174	9377
Maharashtra	59	10743	20	520	43	3514	113	14777
Manipur	9	96	50	127	70	866	109	1088
Meghalaya	131	7296	94	216	115	441	254	7953
Mizoram	25	1406	47	320	47	1330	115	3056
Nagaland	59	754	200	456	63	374	308	1584
Odisha	52	2439	90	340	131	2709	244	5488
Punjab	80	15320	37	496	99	2455	193	18271
Rajasthan	60	13261	39	529	91	1352	168	15141
Sikkim	2	1101	22	1199	28	837	53	3137
Tamil Nadu	61	19198	37	920	44	4629	134	24747
Telangana	18	3613	13	620	36	385	64	4618
Tripura	89	3113	10	4	59	844	121	3961
Uttarakhand	159	26590	19	9	224	7487	380	34086
Uttar Pradesh	66	15312	71	371	99	1737	210	17420
West Bengal	103	7048	17	81	104	2343	201	9472
A & N Islands	74	22496	5	392	33	2004	112	24891
Chandigarh	15	3044	9	120	24	960	47	4124
Dadra & N. Haveli	81	10531	148	1090	67	274	286	11895
Daman & Diu	13	1159	208	704	105	1345	290	3208
Lakshadweep	257	33890	205	4571	14	307	404	38768
Puducherry	75	13348	130	30506	105	991	283	44844
<b>all-India</b>	<b>61</b>	<b>10928</b>	<b>35</b>	<b>704</b>	<b>70</b>	<b>2860</b>	<b>152</b>	<b>14493</b>

**Table 12-R: Average amount of normal repairs and maintenance (NRM) expenditure on different items of farm business during 01.07.12 to 30.06.13 for each State/UT: Rural**

State/UT	average amount (Rs.) of NRM expenditure per household on farm business of type								total amount of NRM expenditure (Rs.) on farm business	no. of sample hhs reporting NRM expenditure on farm business
	barns and animal sheds	orchards and plantations	wells and other irrigation resources	livestock used as fixed asset	agr. machinery and implements	transport equipment	other	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	11	1	52	109	76	334	7	589	49723	755
Arunachal Pradesh	5	179	111	21	51	0	43	410	681	32
Assam	53	5	19	7	12	11	4	111	5837	505
Bihar	21	3	9	7	29	75	9	153	21448	1288
Chhattisgarh	74	8	41	49	121	194	4	491	18409	708
Delhi	173	193	187	33	359	348	13	1306	810	25
Goa	0	0	3	0	10	395	9	417	418	60
Gujarat	90	3	199	157	245	537	30	1259	73954	1225
Haryana	7	0	300	114	188	282	6	896	23167	268
Himachal Pradesh	45	54	5	30	186	19	1	339	4496	563
Jammu & Kashmir	102	734	4	531	191	118	5	1684	23150	686
Jharkhand	18	0	10	142	62	30	2	263	9877	450
Karnataka	12	0	194	542	232	549	16	1546	119875	1157
Kerala	8	28	19	2	9	477	25	568	29207	476
Madhya Pradesh	78	2	156	75	234	264	11	819	69703	1613
Maharashtra	28	3	228	46	206	369	8	889	111226	2453
Manipur	18	0	0	11	18	2	0	50	129	67
Meghalaya	239	129	18	47	34	1	31	499	2357	300
Mizoram	97	0	0	9	48	0	0	154	144	83
Nagaland	8	5	3	51	27	3	307	404	1667	203

**contd.**

**Table 12-R: Average amount of normal repairs and maintenance (NRM) expenditure on different items of farm business during 01.07.12 to 30.06.13 for each State/UT: Rural**

State/UT	average amount (Rs.) of NRM expenditure per household on farm business of type								total amount of NRM expenditure (Rs.) on farm business	no. of sample hhs reporting NRM expenditure on farm business
	barns and animal sheds	orchards and plantations	wells and other irrigation resources	livestock used as fixed asset	agr. machinery and implements	transport equipment	other	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Odisha	66	1	1	41	42	94	5	250	19538	1669
Punjab	33	0	281	475	509	734	22	2054	56597	515
Rajasthan	38	0	107	48	161	139	8	500	41368	727
Sikkim	0	0	0	0	13	311	0	324	373	56
Tamil Nadu	2	0	23	13	31	208	4	282	26358	612
Telangana	4	7	53	6	107	293	5	476	23467	346
Tripura	0	90	9	2	1	3	0	105	698	25
Uttaranchal	31	0	60	40	120	95	11	355	5865	251
Uttar Pradesh	91	2	62	127	212	280	20	794	191486	5812
West Bengal	14	2	14	3	40	29	2	104	14692	1108
A & N Islands	0	0	0	0	0	1240	0	1240	660	71
Chandigarh	0	0	0	0	75	40	0	115	10	5
Dadra & N. Haveli	0	0	0	81	17	370	43	511	140	68
Daman & Diu	27	0	2	0	49	130	2	211	33	71
Lakshadweep	0	0	28	0	0	1428	10	1466	67	90
Puducherry	65	0	34	47	59	879	2	1087	1407	74
<b>all-India</b>	<b>41</b>	<b>11</b>	<b>81</b>	<b>93</b>	<b>131</b>	<b>239</b>	<b>11</b>	<b>609</b>	<b>949037</b>	<b>24417</b>

**Table 12-U: Average amount of normal repairs and maintenance (NRM) expenditure on different items of farm business during 01.07.12 to 30.06.13 for each State/UT: Urban**

State/UT	average amount (Rs.) of NRM expenditure per household on farm business of type								total amount of NRM expenditure (Rs.) on farm business	no. of sample hhs reporting NRM expenditure on farm business
	barns and animal sheds	orchards and plantations	wells and other irrigation resources	livestock used as fixed asset	agr. machinery and implements	transport equipment	other	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	4	0	29	31	7	404	1	475	21926	488
Arunachal Pradesh	22	0	3	0	17	3	47	92	51	16
Assam	11	0	33	0	2	6	0	53	468	40
Bihar	5	0	2	11	4	43	4	70	1480	228
Chhattisgarh	7	0	3	0	8	307	0	325	3999	263
Delhi	0	0	0	0	1	1	0	3	86	4
Goa	0	0	0	0	11	698	0	709	1134	59
Gujarat	13	0	23	26	15	105	7	189	10457	200
Haryana	0	0	13	31	35	91	0	170	4378	96
Himachal Pradesh	0	0	0	0	28	0	3	31	73	32
Jammu & Kashmir	24	178	0	111	46	441	18	818	4432	274
Jharkhand	7	0	0	21	2	25	0	55	799	60
Karnataka	4	4	11	39	15	239	9	321	18673	411
Kerala	4	1	14	1	14	811	14	858	23754	621
Madhya Pradesh	5	1	47	24	57	135	15	283	11119	384
Maharashtra	2	0	8	1	25	357	21	414	46107	1042
Manipur	6	0	0	2	7	1	0	16	27	48
Meghalaya	17	46	20	5	13	0	7	108	131	53
Mizoram	29	0	0	0	3	0	0	32	29	23
Nagaland	9	40	15	85	16	0	71	236	220	67

**contd.**

**Table 12-U: Average amount of normal repairs and maintenance (NRM) expenditure on different items of farm business during 01.07.12 to 30.06.13 for each State/UT: Urban**

State/UT	average amount (Rs.) of NRM expenditure per household on farm business of type								total amount of NRM expenditure (Rs.) on farm business	no. of sample hhs reporting NRM expenditure on farm business
	barns and animal sheds	orchards and plantations	wells and other irrigation resources	livestock used as fixed asset	agr. machinery and implements	transport equipment	other	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Odisha	3	0	1	4	5	120	3	134	1858	336
Punjab	14	0	46	20	60	147	3	288	7599	84
Rajasthan	2	0	3	7	9	42	0	63	2044	65
Sikkim	0	0	0	0	5	663	19	687	310	54
Tamil Nadu	2	10	14	3	10	493	17	550	55005	625
Telangana	0	0	33	1	3	434	12	483	17121	175
Tripura	1	2	6	1	0	0	0	11	21	22
Uttaranchal	0	0	0	0	4	0	0	4	26	8
Uttar Pradesh	13	0	18	16	40	222	7	317	25972	1124
West Bengal	4	0	2	3	4	46	1	59	3743	353
A & N Islands	0	0	0	0	0	1323	0	1323	481	64
Chandigarh	0	0	0	0	0	16	0	16	35	2
Dadra & N. Haveli	0	0	0	0	0	937	0	937	324	61
Daman & Diu	0	0	2	289	59	444	0	794	631	42
Lakshadweep	1	0	5	0	0	1019	1	1025	73	80
Puducherry	0	0	33	9	5	930	0	977	1876	193
<b>all-India</b>	<b>5</b>	<b>3</b>	<b>15</b>	<b>13</b>	<b>19</b>	<b>254</b>	<b>9</b>	<b>318</b>	<b>266460</b>	<b>7697</b>

# **Appendix B**

## **Concepts and Definitions**

## Concepts and Definitions

**Household:** A group of person normally living together and taking food from a common kitchen constitutes a household. The word "normally" means that temporary visitors are excluded but temporary stay-aways are included. Thus, a son or daughter residing in a hostel for studies is excluded from the household of his/her parents, but a resident employee or resident domestic servant or paying guest (but not just a tenant in the house) is included in the employer/host's household. "Living together" is usually given more importance than "sharing food from a common kitchen" in drawing the boundaries of a household in case the two criteria are in conflict; however, in the special case of a person taking food with his family but sleeping elsewhere (say, in a shop or a different house) due to space shortage, the household formed by such a person's family members is taken to include that person also. Each inmate of a mess, hotel, boarding and lodging house, hostel, etc., is considered as a single-member household except that a family living in a hotel (say) is considered as one household only; the same applies to residential staff of such establishments. Under-trial prisoners in jails and indoor patients of hospitals, nursing homes, etc., are considered as members of the households to which they last belonged.

**Household size:** The size of a household is the total number of persons in the household.

**Household Type:** The report presents estimates of assets and liabilities for different types of households. Two different classifications have been adopted for the rural and urban areas.

**Classification of rural households:** The rural households are initially classified into two types, namely, cultivator and non-cultivator households.

*Cultivator households:* All rural households operating at least 0.002 hectare of land during the 365 days preceding the date of survey are treated as 'cultivator households'.

*Non-cultivator households:* All rural households operating no land or land less than 0.002 hectare are considered to be non-cultivator households. They are further classified into 'agricultural labour', 'artisan' and 'other' households according to the principal household occupation as per the National classification of occupations (NCO), 1968. Out of the occupations pursued by the members as their principal or subsidiary (on the basis of income) occupations, that accounting for the maximum earnings to the household in the reference year was considered to be the principal household occupation.

**Classification of urban households:** In urban areas, each household was first categorised in one of the four groups self-employed, regular wage/ salaried employee, casual labour and 'others' as per the definitions given below :

*Self-employed:* Persons engaged in the farm or non-farm enterprises of their households are called self-employed workers. In urban areas, a household was considered self-employed, if the major source of its income during the 365 days preceding the date of survey was self-employment of its members.

*Regular wage/salaried household:* Persons working in farm or non-farm enterprises not run by their own households and, in return, getting salary or wages on a regular basis (i.e. not on daily basis or on periodic renewal of work contract) are treated as regular salaried/wage employees. An urban household reporting that its major source of income during the 365 days preceding the date of survey was regular wage/salaried employment of members were treated as a 'regular wage/ salaried' households.

*Casual labour household:* Persons working in farm or non-farm enterprises not run by their own households and, in return, getting wages under terms of daily or periodic work contract are treated as casual wage labourers. An urban household reporting that major source of its income during the 365 days preceding the date of survey was casual wage employment of members was treated as a 'casual labour' household.

*Other urban household:* All the remaining urban households were treated as 'other' households.

**Major household type:** The term refers to *cultivator* and *non-cultivator* (i.e. other than cultivator) households for the rural areas. For the urban areas, *self-employed* and *other* households are the two major household types.

**Household assets:** Household assets represented all that were owned by the household and had money value. This included physical assets like land, buildings, livestock, agricultural machinery and implements, non-farm business equipment, all transport equipment, durable household goods and financial assets like dues receivable on loans advanced in cash or in kind, shares in companies and cooperative societies, banks, etc., national saving certificates and the like, deposits in companies, banks, post offices and with individuals. The AIDIS does not include crops standing in the fields and stock of commodities held by the household in the household assets. As in the 48<sup>th</sup> round of the NSS, in the present AIDIS, currency notes and coins in hand were considered assets. The estimates of household assets, presented in this report, include the amount of cash held by the households as on the date of survey.

**Liabilities:** All claims against a household held by others were considered liabilities of the household. Thus all loans payable by the household to others, irrespective of whether they were cash loans or kind loans were deemed as liabilities of the households. Unpaid bills of grocers, doctors, lawyers, etc., were also considered liabilities of the household. Different kinds of liabilities are defined below.

*Cash loans:* All loans taken in cash were considered to be cash loans, irrespective of whether those loans were repaid or proposed to be repaid in cash or in kind. Cash loans, generally, covered borrowings at specific rates of interest for specific periods of time. However, if a loan was taken even at 'nil' rate of interest from relatives and friends, it was considered to be a cash loan. The loans may be taken against a security or without any security. Dues payable by the household owing to purchase of goods under a hire-purchase scheme were treated as cash loans.

*Kind loans:* All loans taken in kind (except the cases of hire-purchase) irrespective of whether those were already repaid or yet to be repaid in cash or in kind were considered to be kind loans payable.

**Valuation of assets** In the first visit, information was collected on assets (*owned*) and liabilities as on 30<sup>th</sup> June 2012. The basis for valuation of assets is detailed below. However, for the purpose of estimation of capital formation, all actual expenses incurred on all *transactions* during the reference period (i.e. between 01.07.2012 and 30.06.2013) were recorded separately and were collected in both visits.

**Assessment of the value of land:** In this survey, value of land acquired prior to 30th June 2012 by the household through inheritance or otherwise was recorded on normative basis. Normative/guideline values of land (as on 30.06.12) were recorded in consultation with Patwaris (or equivalent) in the rural areas and the Registrar's office in the urban areas. For specific notional guidelines on valuation of 'Land outside the FSU', the value reported by the household was taken as the deemed 'notional value' for all practical purposes.

The following points may be noted:

Values of land & building as on 30.06.2012 are to be reported as per their normative/guideline values. The local FOD officials may need to consult Patwaris (or equivalent) in the rural areas and the Registrar's office in the urban areas to obtain them.

In case of inability of respondents to report the value as on 30.06.2012 of other physical assets like livestock, agricultural implements, non-farm equipment and transport equipment, knowledgeable local persons may be contacted to assess these values.

Assets and liabilities of household enterprises will be recorded only if the enterprise is fully owned by the household, and not a partnership involving members of different households.

The value of the shares and debentures owned *on the date of survey* will be evaluated as per the market price prevailing on the date of survey, if the said shares/debentures are acquired before the reference date, i.e. 30.06.12. On the other hand, if the shares, etc. are acquired during the reference period by way of purchase, then the purchase price will be recorded under 'acquisition' or under 'disposal', as the case may be. If they are acquired during the reference period by ways other than purchase, then the market price prevailing on the date of survey will be recorded. In cases where it is not possible to ascertain the prevailing market price of a share, the paid-up value of the shares (if acquired other than by way of purchase) or the value paid by the household (if they are purchased) may be recorded.

In case of certificates, annuity schemes, the amount paid at the time of purchase is to be entered. In case of deposits, the face value is to be entered. In case of insurance premium total of the premium paid upto reference date will be considered. Moreover, for

contributions to provident fund, etc., total contribution plus interest earned will be entered. In case of Unit Linked Insurance plans (ULIP), the valuation will be obtained as product of number of units and net asset value (NAV) of the unit.

**Household asset holding class:** This refers to the 10 decile classes of the Rural/Urban ALL-INDIA distribution (estimated distribution) of HOUSEHOLDS by asset holding size. In the tables, the different decile classes are referred to simply as 1 (lowest decile class), 2, 3, ... 9, 10. Thus, for example, the words “decile class 2” (or “10-20%”) in a table for the State PUNJAB, RURAL sector, means households of the rural Punjab falling in the second (second lowest) decile class of the estimated ALL-INDIA distribution of RURAL households by asset holding size. The 10 household asset holding classes may be demarcated separately for each sector based on visit 1 data by examining the distribution of sample households over the asset holding classes for all-India after data on visit 1 schedules have been entered and validated.

**Farm business:** Farm business comprised household economic activities like cultivation, including cultivation of plantation and orchard crops, and processing of produce on the farm, e.g. paddy hulling and *gur* making. Although *gur* making is a manufacturing activity, this was covered under farm business only when such activity was carried out in the farm by indigenous method. Farm business also included activities ancillary to agriculture, like livestock raising, poultry, fishing, dairy farm activities, bee keeping and other allied activities coming under Tabulation Categories A and B of the National Industrial Classification 1998.

**Non-farm business:** Non-farm business was defined as all household economic activities other than those covered in the farm business. This cover manufacturing, mining & quarrying, trade, hotel & restaurant, transport, construction, repairing and other services. For the purpose of this survey, non-farm business shall exclude such activities when they are carried out in non-household enterprises. Non-farm business enterprises, which were registered under section 2m(i) or 2m(ii) and section 85 of Factories Act, 1948 and *Bidi* and Cigar manufacturing establishments registered under *Bidi* and Cigar Workers (condition of employment) Act, 1966 were kept outside the coverage of the survey.

**Enterprise:** An enterprise is an undertaking which is engaged in the production and/or distribution of some goods and/or services meant mainly for the purpose of sale, whether fully or partly. An enterprise may be owned and operated by a single household or by several households jointly, or by an institutional body.

**Household enterprise:** A household enterprise is one which is run by one or more members of a household or run jointly by two or more households on partnership basis irrespective of whether the enterprise is located in the premises of the household(s) or not. In other words, *all proprietary and partnership enterprises are household enterprises.*

**Non-household enterprise:** Non-household enterprises are those which are institutional, i.e., owned and run by the public sector (Central or State Government, local governments,

government undertakings, etc.), corporate sector, co-operative societies, other types of societies, institutions, associations, trusts, etc.

**Non-agricultural enterprises:** All the enterprises covered under NIC-2008, 2–digit codes 05 to 99 are considered non-agricultural enterprises.

**Assets:** Assets represent all the things owned by the household which have money value, e.g. land, buildings, livestock, agricultural machinery and implements, non-farm business equipments, all transport equipments, durable household goods, dues receivable on loans advanced in cash and in kind, shares in companies, cooperative societies, banks etc., national plan saving certificates and the like, deposits in companies, banks, post offices and with individuals. However, crops standing in the fields and stock of commodities held by the household will not be considered as assets for the purpose of the survey.

**Capital expenditure:** Fixed capital formation takes place by way of new purchase, construction for own use and improvement of physical assets which help in further production. Thus, expenditure on land development work, on fixed assets used in farm and non-farm business and on residential buildings will be considered as capital expenditure. Besides these items of expenditure, expenditure incurred by the household for purchase of land, land rights and livestock have also to be taken into account.

# Appendix C

## Note on Sample Design and Estimation Procedure



# Note on Sample Design and Estimation Procedure

## 1. Introduction

1.1 The National Sample Survey (NSS), set up by the Government of India in 1950 to collect socio-economic data employing scientific sampling methods, started its 70<sup>th</sup> round from 1<sup>st</sup> January 2013. The survey continued till 31<sup>st</sup> December 2013.

1.2 **Subject Coverage:** The 70<sup>th</sup> round (January 2013 - December 2013) of NSS was earmarked for surveys on land and livestock holdings, debt and investment and situation assessment survey of agricultural households. The last survey on these subjects was conducted in 59<sup>th</sup> round of NSS (January 2003 - December 2003).

## 2. Outline of Survey Programme

2.1 **Geographical coverage:** This survey covered the whole of the Indian Union.

2.2 **Visits 1 & 2:** Each sample FSU was visited twice during this round. Since the workload of the first visit (i.e. visit 1) was more, the first visit continued till the end of July 2013. Thus, period of the first visit was January – July 2013 and that of the second visit (i.e. visit 2) was August – December 2013.

The listing schedule (sch 0.0) was canvassed only in the first visit. Schedules 18.1, 18.2 and 33 were canvassed in independent sets of sample households. Each sample household was visited twice. Visit 1 and visit 2 schedules were canvassed in the same set of sample households during first and second visit respectively. Contents of the schedules for the two visits were not same since the information relate to two different seasons.

2.3 **Sub-rounds:** The survey period of the round was divided into two sub-rounds. Sub-round one consisted of the first half of the survey period of each visit i.e. 1<sup>st</sup> Jan -15<sup>th</sup>April 2013 for visit 1 and 1<sup>st</sup> August – 15<sup>th</sup> October 2013 for visit 2 while sub-round two consisted of the remaining period of the respective visits. Thus, each sub-round was of three and a half months duration for visit 1 and two and a half months for visit 2.

In each of these two sub-rounds equal number of sample villages/ blocks (FSUs) were allotted for survey with a view to ensuring uniform spread of sample FSUs over the entire survey period. Attempt was made to survey each of the FSUs during the sub-round to which it was allotted. Because of the arduous field conditions, this restriction was not strictly enforced in Andaman and Nicobar Islands, Lakshadweep and rural areas of Arunachal Pradesh and Nagaland.

The villages/blocks visited in the first sub-round of first visit were revisited during the first sub-round of the second visit. Similarly, villages/blocks of sub-round 2 of visit 1 were revisited in sub-round 2 of visit 2.

**2.4 Schedules of enquiry:** During this round, the following schedules of enquiry were canvassed:

- Schedule 0.0 : list of households
- Schedule 18.1 : land and livestock holdings (rural only)
- Schedule 18.2 : debt and investment
- Schedule 33 : situation assessment survey of agricultural households (rural only)

### 3. Sample Design

**3.1 Outline of sample design:** A stratified multi-stage design was adopted for the 70<sup>th</sup> round survey. The first stage units (FSU) were the census villages (Panchayat wards in case of Kerala) in the rural sector and Urban Frame Survey (UFS) blocks in the urban sector. The ultimate stage units (USU) were households in both the sectors. In case of large FSUs, one intermediate stage of sampling was the selection of two hamlet-groups (hgs)/sub-blocks (sbs) from each rural/ urban FSU.

**3.2 Sampling Frame for First Stage Units:** *For the rural sector*, the list of 2001 census villages updated by excluding the villages urbanised and including the towns de-urbanised after 2001 census (henceforth the term ‘village’ would mean Panchayat wards for Kerala) constituted the sampling frame. *For the urban sector*, the latest updated list of UFS blocks (2007-12) was considered as the sampling frame.

### 3.3 Stratification:

(a) Stratum had been formed at district level. Within each district of a State/ UT, generally speaking, two basic strata were formed: i) rural stratum comprising of all rural areas of the district and (ii) urban stratum comprising all the urban areas of the district. However, within the urban areas of a district, if there were one or more towns with population 10 lakhs or more as per population census 2011 in a district, each of them formed a separate basic stratum and the remaining urban areas of the district was considered as another basic stratum.

(b) However, a special stratum in the rural sector only was formed at State/UT level before district- strata were formed in case of each of the following 20 States/UTs: Andaman & Nicobar Islands, Andhra Pradesh, Assam, Bihar, Chhattisgarh, Delhi, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Lakshadweep, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu,

Uttar Pradesh and West Bengal. This stratum comprised all the villages of the State with population less than 50 as per census 2001.

(c) In case of rural sectors of Nagaland one special stratum was formed within the State consisting of all the interior and inaccessible villages. Similarly, for Andaman & Nicobar Islands, one more special stratum had been formed within the UT consisting of all inaccessible villages. Thus for Andaman & Nicobar Islands, two special strata had been formed at the UT level:

- (i) special stratum 1 comprising all the interior and inaccessible villages
- (ii) special stratum 2 containing all the villages, other than those in special stratum 1, having population less than 50 as per census 2001.

### 3.4 Sub-stratification:

**Rural sector:** Different sub-stratifications were done for ‘hilly’ States and other States. Ten (10) States were considered as hilly States. They were: Jammu & Kashmir, Himachal Pradesh, Uttarakhand, Sikkim, Meghalaya, Tripura, Mizoram, Manipur, Nagaland and Arunachal Pradesh.

(a) sub-stratification for hilly States: If ‘r’ was the sample size allocated for a rural stratum, the number of sub-strata formed was ‘r/2’. The villages within a district as per frame were first arranged in ascending order of population. Then sub-strata 1 to ‘r/2’ was demarcated in such a way that each sub-stratum comprised a group of villages of the arranged frame and had more or less equal population.

(b) sub-stratification for other States (non-hilly States except Kerala): The villages within a district as per frame were first arranged in ascending order of *proportion of irrigated area in the cultivated area of the village*. Then sub-strata 1 to ‘r/2’ was demarcated in such a way that each sub-stratum comprised a group of villages of the arranged frame and had more or less equal *cultivated area*. The information on irrigated area and cultivated area was obtained from the village directory of census 2001.

(c) sub-stratification for Kerala: Although Kerala is a non-hilly State but because of non-availability of information on irrigation at FSU (Panchayat Ward) level, sub-stratification by proportion of irrigated area was not possible. Hence the procedure for sub-stratification was same as that of hilly States in case of Kerala.

**Urban sector:** There was no sub-stratification for the strata of million plus cities. For other strata, each district was divided into 2 sub-strata as follows:

- sub-stratum 1: all towns of the district with population less than 50000 as per census 2011
- sub-stratum 2: remaining non-million plus towns of the district

**3.5 Total sample size (FSUs):** 8042 FSUs were allocated for the central sample at all-India level.

**3.6 Allocation of total sample to States and UTs:** The total number of sample FSUs were allocated to the States and UTs in proportion to population as per census 2011 subject to a minimum sample allocation to each State/ UT. While doing so, the resource availability in terms of number of field investigators as well as comparability with previous round of survey on the same subjects was also kept in view.

**3.7 Allocation of State/ UT level sample to rural and urban sectors:** State/ UT level sample size was allocated between two sectors in proportion to population as per *census 2011* with double weightage to urban sector subject to the restriction that urban sample size for bigger states like Maharashtra, Tamil Nadu etc. did not exceed the rural sample size. A minimum of 16 FSUs (minimum 8 each for rural and urban sector separately) were allocated to each state/ UT.

**3.8 Allocation to strata:** Within each sector of a State/ UT, the respective sample size was allocated to the different strata in proportion to the population as per census 2011. Allocations at stratum level were adjusted to multiples of 2 with a minimum sample size of 2.

For special stratum formed in the rural areas of 20 States/UTs, as discussed in para 3.3 (b), 2 FSUs were allocated to each.

For special stratum 1 in the rural areas of Nagaland and Andaman & Nicobar Islands, 4 and 2 FSUs were allocated respectively.

### **3.9 Allocation to sub-strata:**

**3.9.1 Rural:** Allocation was 2 for each sub-stratum.

**3.9.2 Urban:** Stratum allocations were distributed among the two sub-strata in proportion to the number of FSUs in the sub-strata. Minimum allocation for each sub-stratum was 2.

### **3.10 Selection of FSUs:**

For the rural sector, from each stratum x sub-stratum, required number of sample villages were selected by Simple Random Sampling Without Replacement (SRSWOR) procedure.

For the urban sector, FSUs were selected by using Simple Random Sampling Without Replacement (SRSWOR) from each stratum x sub-stratum.

Both rural and urban samples were drawn in the form of two independent sub-samples and equal number of samples were allocated among the two sub rounds.

**3.11 Formation and selection of hamlet-groups/sub-blocks:** In case hamlet-groups/ sub-blocks were formed in the sample FSU, the same was done by more or less equalizing population. While doing so, it was ensured that the hamlet-groups/sub-blocks formed were clearly identifiable in terms of physical landmarks.

Two hamlet-groups (hg)/ sub-blocks (sb) were selected from a large FSU wherever hamlet-groups/ sub-blocks were formed in the following manner – one hg/sb with maximum percentage share of population was always selected and termed as hg/sb 1; one more hg/ sb was selected from the remaining hg's/ sb's by simple random sampling (SRS) and termed as hg/ sb 2. Listing and selection of the households was done independently in the two selected hamlet-groups/ sub-blocks.

### 3.12 Formation of second stage strata and allocation of households

#### 3.12.1 Schedule 18.1: Land & Livestock Holdings Survey (LHS) (rural only):

Four SSS were formed for schedule 18.1 based on four land possessed codes. SSS number was same as the land possessed code.

Each household was given a land possessed code according to the following criteria:

<b>land possessed code</b>	<b>criterion:</b> area of the land possessed by the household as on the date of survey
1	less than 0.005 hectare
2	equal to or more than 0.005 hectare but less than 1.000 hectare
3	equal to or more than 1.000 hectare but less than 2.000 hectares
4	equal to or more than 2.000 hectares

#### 3.12.2 Schedule 33: Situation Assessment Survey of Agricultural Households (SAS) (rural only):

Only 'agricultural households' were considered for this schedule. The agricultural households were divided into four SSS based on land possessed codes similar to LHS second stage strata.

#### 3.12.3 Schedule 18.2: Debt and Investment Survey (AIDIS):

Three SSS were formed both in rural and urban sector: (i) households indebted either to institutional agencies only or to both institutional and non-institutional agencies, (ii) households indebted to non-institutional agencies only and (iii) households without any indebtedness.

**3.12.4 Allocation and selection of sample households:** The total number of households surveyed in an FSU is given below for each schedule type:

Two households were selected from each SSS for schedule 18.1 and 33. In case of hamlet group formation, one household was selected from each hg × SSS for schedule 18.1 and 33. For schedule 18.2, the number of sample households were 6, 4 and 4 from SSS 1, 2 and 3 respectively. In case of hamlet group/sub-block formation, the number of sample households were 3, 2 and 2 from each (hg/sb) × SSS for schedule 18.2. The number of SSS, allocations and sampling scheme by schedule type are illustrated in the following table.

schedule type	number of SSS	number of sample households surveyed		sampling scheme within each SSS
		rural	urban	
18.1	4	8 (2 households from each SSS)	----	SRSWOR
18.2	3	14 (SSS1 = 6, SSS2 = 4, SSS3 = 4)	14 (SSS1 = 6, SSS2 = 4, SSS3 = 4)	
33	4	8 (2 households from each SSS)	----	

**3.12.5 Selection of households:** From each SSS the sample households for each of the schedules were selected by SRSWOR.

## 4. Estimation Procedure

### 4.1 Notations:

s = subscript for s-th stratum

t = subscript for t-th sub-stratum

m = subscript for sub-sample (m = 1, 2)

i = subscript for i-th FSU [village (panchayat ward)/ block]

d = subscript for a hamlet-group/ sub-block (d = 1, 2)

j = subscript for j-th second stage stratum in an FSU/ hg/sb

k = subscript for k-th sample household under a particular second stage stratum within an FSU/  
hg/sb

D = total number of hg's/ sb's formed in the sample FSU

$D^* = (D - 1)$  for FSUs with  $D > 1$

N = total number of FSUs in any rural/urban sub-stratum

n = number of sample FSUs surveyed including 'uninhabited' and 'zero cases' but excluding casualty for a particular sub-sample and sub-stratum.

H = total number of households listed in a second-stage stratum of an FSU / hamlet-group or sub-block of sample FSU

h = number of households surveyed in a second-stage stratum of an FSU / hamlet-group or sub-block of sample FSU

x, y = observed value of characteristics x, y under estimation

$\hat{X}$ ,  $\hat{Y}$  = estimate of population total X, Y for the characteristics x, y

Under the above symbols,

$y_{stmidjk}$  = observed value of the characteristic y for the k-th household in the j-th second stage stratum of the d-th hg/ sb (d = 1, 2) of the i-th FSU belonging to the m-th sub-sample for the t-th sub-stratum of s-th stratum.

However, for ease of understanding, a few symbols are suppressed in following paragraphs where they are obvious.

## 4.2 Formulae for Estimation of Aggregates for a particular sub-sample and stratum $\times$ sub-stratum:

### 4.2.1 Schedules 18.2:

#### 4.2.1.1 Rural/Urban:

(i) For j-th second stage stratum:

$$\hat{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} \left[ \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + D_i^* \times \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right]$$

(ii) For all second-stage strata combined:

$$\hat{Y} = \sum_j \hat{Y}_j$$

*Note:* Value of j for this schedule is as follows:

for sch. 18.2, j = 1, 2 or 3

4.2.1.2 *Estimates in respect of joint operational holdings:* In the case of joint operational holdings operated by the sample household jointly with other household(s), the value of a characteristic of the operational holding is first multiplied by the percentage share of land of the sample household(s) and then the higher estimates are built up.

### 4.3 Overall Estimate for Aggregates for a sub-stratum:

Overall estimate for aggregates for a sub-stratum ( $\hat{Y}_{st}$ ) based on two sub-samples is obtained as:

$$\hat{Y}_{st} = \frac{1}{2} \sum_{m=1}^2 \hat{Y}_{stm}$$

#### 4.4 Overall Estimate for Aggregates for a stratum:

Overall estimate for a stratum ( $\hat{Y}_s$ ) is obtained as

$$\hat{Y}_s = \sum_t \hat{Y}_{st}$$

#### 4.5 Overall Estimate of Aggregates at State/UT/all-India level:

The overall estimate  $\hat{Y}$  at the State/ UT/ all-India level is obtained by summing the stratum estimates  $\hat{Y}_s$  over all strata belonging to the State/ UT/ all-India.

#### 4.6 Estimates of Ratios:

Let  $\hat{Y}$  and  $\hat{X}$  be the overall estimates of the aggregates Y and X for two characteristics y and x respectively at the State/ UT/ all-India level.

Then the combined ratio estimate ( $\hat{R}$ ) of the ratio ( $R = \frac{Y}{X}$ ) is obtained as

$$\hat{R} = \frac{\hat{Y}}{\hat{X}}$$

4.7 **Estimates of Error:** The estimated variances of the above estimates are as follows:

4.7.1 **For aggregate  $\hat{Y}$ :**  $V\hat{a}r(\hat{Y}) = \sum_s V\hat{a}r(\hat{Y}_s) = \sum_s \sum_t V\hat{a}r(\hat{Y}_{st})$  where  $V\hat{a}r(\hat{Y}_{st})$  is given by

$V\hat{a}r(\hat{Y}_{st}) = \frac{1}{4}(\hat{Y}_{st1} - \hat{Y}_{st2})^2$ , where  $\hat{Y}_{st1}$  and  $\hat{Y}_{st2}$  are the estimates for sub-sample 1 and sub-sample 2 respectively for stratum 's' and sub-stratum 't'.

4.7.2 **For ratio  $\hat{R}$ :**

$M\hat{S}E(\hat{R}) = \sum_s \sum_t M\hat{S}E_{st}(\hat{R})$  where  $M\hat{S}E_{st}(\hat{R})$  is given by

$$M\hat{S}E_{st}(\hat{R}) = \frac{1}{4\hat{X}^2} \left[ (\hat{Y}_{st1} - \hat{Y}_{st2})^2 + \hat{R}^2 (\hat{X}_{st1} - \hat{X}_{st2})^2 - 2\hat{R}(\hat{Y}_{st1} - \hat{Y}_{st2})(\hat{X}_{st1} - \hat{X}_{st2}) \right]$$

#### 4.7.3 Estimates of Relative Standard Error (RSE):

$$R\hat{S}E(\hat{Y}) = \frac{\sqrt{V\hat{a}r(\hat{Y})}}{\hat{Y}} \times 100$$

$$R\hat{S}E(\hat{R}) = \frac{\sqrt{M\hat{S}E(\hat{R})}}{\hat{R}} \times 100$$

#### 5. Multipliers:

5(a) Two sets of multipliers are obtained:

- (i) For visit 1 only
- (ii) For visit 2 only

Hence, household multiplier is equal to:

- (i) visit 1 multiplier for all estimation based only on the visit 1 households
- (ii) visit 2 multiplier for all estimation based only on the visit 2 households
- (iii) visit 2 multiplier for generating combined estimates based on the common set of households of visit 1 and visit 2.

5(b) The formulae for multipliers at stratum/sub-stratum/second-stage stratum for a sub-sample and schedule type are given below:

sch type	sector	formula for multipliers	
		hg / sb 1	hg / sb 2
18.2	rural / urban	$\frac{N_{st}}{n_{stmj}} \times \frac{H_{stmi1j}}{h_{stmi1j}}$	$\frac{N_{st}}{n_{stmj}} \times D_{stmi}^* \times \frac{H_{stmi2j}}{h_{stmi2j}}$
		(j = 1, 2, 3)	

Note: (i) For estimating any characteristic for any domain not specifically considered in sample design, indicator variable is used.

(ii) Multipliers are computed on the basis of information available in the listing schedule irrespective of any misclassification observed between the listing schedule and detailed enquiry schedule.

(iii) For estimating number of villages possessing a characteristic,  $D_{stmi}^* = 0$  in the relevant multipliers and there is only one multiplier for the village.

# **Appendix D**

## **Schedule 18.2 (Visit 1 and Visit 2)**

RURAL		*
URBAN		

**GOVERNMENT OF INDIA  
NATIONAL SAMPLE SURVEY OFFICE  
SOCIO-ECONOMIC SURVEY**

CENTRAL		*
STATE		

**SEVENTIETH ROUND : JANUARY TO DECEMBER 2013  
HOUSEHOLD SCHEDULE 18.2 : DEBT AND INVESTMENT**

\* tick mark (✓) may be put in the appropriate place.

**VISIT NUMBER – 1**

[0] descriptive identification of sample household	
1. state/u.t.:	5. hamlet name:
2. district:	6. investigator unit /block:
3. tehsil/town: *	7. name of head of household:
4. village name:	8. name of informant:

[1] identification of sample household									
item no.	item	code			item no.	item	code		
1.	srl. no. of sample village/block				12.	FOD sub-region			
2.	round number	7		0	13.	sample hg/sb number			
3.	schedule number	1	8	2	14.	second-stage stratum number			
4.	sample ( <i>central-1, state-2</i> )				15.	sample household number			
5.	sector ( <i>rural-1, urban-2</i> )				16.	<b>visit number</b>			<b>1</b>
6.	NSS region				17.	serial number of informant # (as in column 1 of block 4)			
7.	district								
8.	stratum				18.	response code			
9.	sub-stratum				19.	survey code			
10.	sub-round				20.	reason for substitution of original household			
11.	sub-sample								

**Codes for Block 1**

item 18: **response code**: informant: co-operative and capable -1, co-operative but not capable -2, busy -3, reluctant -4, others -9.

item 19: **survey code**: original -1, substitute -2, casualty -3.

item 20: **reason for substitution of original household**: informant busy -1, members away from home -2, informant non-cooperative -3, others -9.

# if the informant is not a household member, code 99 will be recorded.

[2] particulars of field operations											
srl. no.	item	field investigator (FI)/ asstt. superintending officer(ASO)						field officer (FO)/ superintending officer (SO)			
(1)	(2)	(3)						(4)			
1(a).	(i) name (block letters)										
	(ii) code										
	(iii) signature										
1(b).	(i) name (block letters)										
	(ii) code										
	(iii) signature										
2.	<b>date(s) of:</b>	DD		MM		YY		DD		YY	
	(i) survey/ inspection										
	(ii) receipt										
	(iii) scrutiny										
	(iv) despatch										
3.	number of additional sheet(s) attached										
4.	total time taken to canvass the schedule by the team of investigators (FI/ASO) (in minutes) [no decimal point]										
5.	number of investigators (FI/ASO) in the team who canvassed the schedule										
6.	whether any remark has been entered by FI/ASO/supervisory officer (yes-1, no-2)	(i) in block 17/18									
		(ii) elsewhere in the schedule									

[17] remarks by investigator (FI/ASO)

[18] comments by supervisory officer(s)

<b>[3] household characteristics</b>				
1.	household size		9.	if no in item 8, did any household member <u>make or receive</u> any payment through any bank during last 365 days? (yes-1, no-2)
2.	household type (code)			
3.	whether the major income earned is from livestock during last 365 days (yes-1, no-2)			
4.	whether operated any land for agricultural activities during last 365 days (yes-1, no-2)		10.	does any household member have any post office account ? (yes-1, no-2)
5.	if yes in item 4, area operated by the household (hectares 0.000)		11.	does any household member have any deposit account in any enterprise of type other than propriety /partnership? (yes-1, no-2)
6.	religion (code)		12.	did any household member receive any remittance during last 365 days? (yes-1, no-2)
7.	social group (code)		13.	did any household member have a valid Kisan credit card during last 365 days? (yes-1, no-2)
8.	does any household member have any bank account ? (yes-1, no-2)		14.	if yes in item 13, amount (₹) received during last 365 days

### **Codes for Block 3**

<b>item 2 : household type:</b> <b>for rural areas:</b> self-employed in agriculture-1, self-employed in non-agriculture-2, regular wage/salary earning-3, casual labour in agriculture-4, casual labour in non-agriculture-5, others-9.	<b>item 6: religion:</b> Hinduism-1, Islam-2, Christianity -3, Sikhism-4, Jainism-5, Buddhism-6, Zoroastrianism-7, others-9	<b>item 7 : social group:</b> scheduled tribe-1, scheduled caste-2, other backward class-3, others-9
<b>for urban areas:</b> self-employed-1, regular wage/salary earning-2, casual labour-3, others-9.		

### **Codes for Block 4**

<b>col. 3: relation to head:</b> self-1, spouse of head -2, married child -3, spouse of married child - 4, unmarried child -5, grand child -6, father/mother/ father-in-law/ mother-in-law - 7, brother / sister/ brother-in-law/ sister-in-law/ other relatives - 8, servant/employees/ other non-relatives - 9.	<b>col.8 : usual principal activity status(code):</b> worked in household enterprise(self-employed): as own account worker - 11, as employer -12, as helper (unpaid family worker) -21, worked as regular salaried/ wage employees -31, worked as casual wage labour in public works -41, in other types of work -51.
<b>col.6: general education code:</b> not literate - 01, literate without formal schooling: EGS/NFEC/AEC - 02, TLC - 03, others - 04, literate : below primary -05, primary - 06, middle - 07, secondary - 08, higher secondary - 10, diploma/certificate course - 11, graduate -12, postgraduate and above - 13.	<b>col.9: industry division codes (2 digit) as per NIC 2008</b> <b>col.10: type of organisation :</b> government -1, public sector enterprise - 2, private company-3, private society/trust-4, proprietary / partnership enterprise- 5. others-9







<b>[6] buildings and other constructions owned by the household as on 30.06.2012</b>					
type	item description	srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012	
				area in sq. m (0.00)	value (₹)
(1)	(2)	(3)	(4)	(5)	(6)
residential building	used as dwelling by household members	1.			
	other residential building within the village/town	2.			
	other residential building outside the village/town	3.			
building used for farm business	animal shed	4.			
	others such as barn, warehouse (incl. cold storage), farm house, etc.	5.			
building used for non-farm business	workplace, workshop, mfg. unit, etc.	6.			
	shop	7.			
	others (incl. cinema houses, etc)	8.			
building for other purposes (charitable, recreational, etc.)		9.			
other constructions (well, borewell, tubewell, field distribution system, etc.)		10.			
total (items 1 to 10)		11.			

1 sq. ft. = 0.093 sq. m.

[7] livestock and poultry owned by the household as on 30.06.2012				
item	srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012	
			no.	value (₹)
(1)	(2)	(3)	(4)	(5)
<b>cattle</b> (both cross-bred cattle and non-descript)	<b>(a) young stock upto 2 years</b>			
	(i) young stock (male)	1.		
	(ii) young stock (female)	2.		
	<b>(b) female over 2 years</b>	3.		
	(i) breeding cow: in milk	4.		
	(ii) breeding cow: dry	5.		
	(iii) breeding cow not calved even once	6.		
	(iv) others	7.		
<b>buffalo</b>	<b>(a) young stock upto 2 years</b>			
	(i) young stock (male)	9		
	(ii) young stock (female)	10.		
	<b>(b) female over 2 years</b>	11.		
	(i) breeding buffalo: in milk	12.		
	(ii) breeding buffalo: dry	13.		
	(iii) breeding buffalo not calved even once	14.		
	(iv) others	15.		
<b>(c) males over 2 years</b>	16.			
(i) male buffalo for work/breeding				
(ii) others				
<b>sub-total (items 1 to 16)</b>	<b>17.</b>			
<b>other large heads</b> (elephant, camel, horse, mule, pony, donkey, yak, mithun, etc.)	<b>18.</b>			
<b>ovine and other mammals</b> (sheep, goat, pig, rabbits, etc.)	<b>19.</b>			
<b>poultry birds</b> (hen, cock, chicken, duck, duckling, other poultry birds, etc.)	<b>20.</b>			
<b>others</b>	<b>21.</b>			
<b>total (items 17 to 21)</b>	<b>22.</b>			

[8] transport equipment owned by the household as on 30.06.2012					
item	srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012		main use of the equipment owned (code)
			no.	value (₹)	
(1)	(2)	(3)	(4)	(5)	(6)
bicycles	1.				
motorcycles/ scooters/ mopeds/ auto-rickshaws	2.				
carts (hand-driven / animal driven)	3.				
tractors (all types), trailers and associated equipment, etc.	4.				
motor cars/jeep/van	5.				
rickshaws	6.				
other transport equipment incl. boats, trucks, light commercial vehicles (LCV), passenger buses, etc.	7.				
<b>total (items 1 to 7)</b>	8.				

**Code for Block 8:**

*col. 6: main use of transport equipment: for farm business -1; for non-farm business-2; for household use-3*

[9] agricultural machinery and implements owned by the household as on 30.06.2012			
item	srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012
			value (₹)
(1)	(2)	(3)	(4)
power tiller	1.		
other power driven machinery and equipment	2.		
manually operated implements/tools	3.		
water lifting equipment incl. diesel/electric pumps, Persian wheel, etc.	4.		
other machineries for irrigation	5.		
furniture and fixtures	6.		
others not covered in items 1 to 6	7.		
<b>total (items 1 to 7)</b>	8.		

[10] non-farm business equipment owned by the household as on 30.06.2012 *		
item	srl. no.	value (₹)
(1)	(2)	(3)
<b>machinery, tools &amp; appliances</b>		
handloom, semi-automatic and power looms, ginning, pressing and baling equipment	1.	
reeds, bobbins and other accessories used in spinning and weaving and tailoring equipment (e.g. sewing machine)	2.	
mills (e.g. ghanies, oil-mills (power-driven), rice-milling and pounding equipment, flour-milling and grinding equipment), electric motors, oil engines, generators, pumpsets, etc.	3.	
casting, melting and welding equipment, furnace, bellows, kiln, etc.	4.	
scales, weights and measures, potter's wheels	5.	
saw (all types)	6.	
xerox machine, printing press, personal computer, duplicating machine	7.	
ISD/STD/PCO equipment, fax machine, mobile repairing	8.	
X- ray machine, other medical equipment	9.	
lathes, other machinery tools & appliances	10.	
intangible assets like software, artistic originals, manuscripts etc.	11.	
<b>total: machinery, tools &amp; appliances (items 1 to 11)</b>	12.	
other non-farm business equipment not covered in item 1 -11	13.	
furniture & fixtures	14.	
<b>total (items 12+13+14)</b>	15.	

\*Note: The above block is only applicable to those households in which household member(s) own one or more of the above items which are used in some non-farm business of the household.

[11] shares & debentures owned by the household in co operative societies & companies as on 30.06.2012					
srl. no.	type of institution	value (₹) as on date of survey	value of transactions during 01.07.2012 to date of survey		value (₹) as on 30.06.2012 (col 3+ col 5 -col4)
			acquisition (₹)	disposal (₹)	
(1)	(2)	(3)	(4)	(5)	(6)
1.	company				
2.	mutual fund				
3.	co-operative society				
4.	others				
5.	<b>total (items 1 to 4)</b>				

[12] financial assets other than shares & debentures owned by the household as on 30.06.2012		
srl. no.	item	value (₹) as on 30.06.2012
(1)	(2)	(3)
1.	government deposits, NSC, KVP, saving bonds, post office deposits, other small savings schemes, etc.	
2.	bank deposits (including co-operative banks)	
3.	deposits with non banking companies	
4.	deposits with micro-finance institutions/self-help groups	
5.	annuity schemes	
6.	provident fund / pension fund /NPS/other contributory funds	
7.	insurance schemes (including life insurance, unit-linked insurance, etc.)	
8.	<i>no. of insurance policies</i>	
9.	<i>total sum assured</i>	
10.	other financial assets (deposits with other enterprises, individuals, chit fund contributions etc.)	
11.	<b>total (items 1 to 7 &amp; 10)</b>	
12.	bullion & ornaments	

[13] amount receivable by household under different heads as on 30.06.2012			
securities/heads	srl. no.	source from which amount is receivable (code)	amount (₹) receivable as on 30.06.2012
(1)	(2)	(3)	(4)
mortgage of land/house/shop (real estate)	1.		
pledge of gold ornaments/other movable properties	2.		
other secured loans	3.		
unsecured loans	4.		
kind loans	5.		
other receivables	6.		
<b>total (items 1 to 6)</b>	7.		

*code for col 3:* state agencies (including government) -1, employer/trader-2, other households -3, other -9

[14] particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transactions of loans during 01.07.2012 to date of survey																
srl. no. of loan	date of borrowing		borrowings										amount (₹) repaid (including interest) during 01.07.2012 to date of survey	amount (₹) written off (including interest) during 01.07.2012 to date of survey	amount (₹) outstanding (including interest) as on date of survey	amount (₹) outstanding (including interest) as on 30.06.2012* (cols. 14 + 15 + 16)
	month	year	period of loan (code)	amount borrowed originally	credit agency (code)	scheme of lending (code)	type of loan (code)	nature of interest (code)	rate of interest (p.c.)	purpose of loan (code)	type of security (code)	type of mortgage (code)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
<b>A. institutional agencies</b>																
<b>B. non-institutional agencies</b>																
99.	<b>total</b>															

\*col. (17) will be filled in only for 'period of loan' code in col.(4)= 1

**CODE LIST ON NEXT PAGE.**

[15] kind loans payable by the household as on the date of survey				
srl. no	period (code)	source (code)	purpose (code)	amount outstanding as on the date of survey (₹)
(1)	(2)	(3)	(4)	(5)
1.				
2.				
99.	total			

### **Codes for Block 14**

#### **col 4: period of loan:**

loan remaining unpaid on 30.6.12 -1,  
loan taken during 1.7.12 to date of survey-2

#### **col. 6: credit agencies:**

government -01  
co-operative society/bank -02  
commercial bank incl. regional rural bank -03  
insurance -04  
provident fund -05  
financial corporation/institution-06  
financial company -07,  
self-help group-bank linked (SHG-BL) -08  
self-help group, non-banking financial companies (SHG-NBFC) -10  
other institutional agencies -11  
landlord -12  
agricultural moneylender -13  
professional moneylender -14  
input supplier -15  
relatives and friends -16  
doctors, lawyers & other professionals -17  
others -09.

#### **col 12: type of security:**

surety security or guarantee by third party -01, crop -02, first charge on immovable property -03, mortgage of immovable property -04, bullion/ornaments -05, shares of companies, government securities and insurance policies etc -06, agricultural commodities -07, movable property other than bullion, ornaments, shares, agricultural commodities etc.-08, other type of security-09, personal security -10

**col 13: type of mortgage:** simple mortgage -1, usufructuary mortgage -2, mortgage by conditional sale -3, no mortgage -4  
other type of mortgage -9,

### **Codes for Block 15**

#### **col 2: period:**

less than 1 month-1  
1 month and above but less than 3 months-2,  
3 months and above but less than 6 months-3  
6 months & above but less than 1 year-4  
one year & above-5

#### **col 7: scheme of lending:**

Differential Rate of Interest (DRI) scheme -01  
PM's Rozgar Yojana (PMRY) -02  
Swarnjayanti Gramin Swarozagar Yojana (SGSY) -03,  
Swarna Jayanti Sahari Rozgar Yojana (SJSRY) -04  
advances to minority communities -05  
scheme for liberalization and rehabilitation of scavengers -06  
exclusive state schemes -07  
other schemes -08  
kisan credit card -10  
crop loan -11  
not covered under any scheme -09.

#### **Col 8: type of loan:**

short-term, pledged -1  
short term, non-pledged -2  
medium term -3  
long-term -4

**col. 9: nature of interest:** interest free -1, simple -2, compound -3, concessional rate -4

#### **col 11: purpose of loan:**

capital expenditure in farm business-01  
current expenditure in farm business-02  
capital expenditure in non-farm business -03  
current expenditure in non-farm business-04  
expenditure on litigation-05  
repayment of debt-06  
financial investment expenditure-07  
for education -08  
for medical treatment-10  
for housing-11  
for other household expenditure -12  
others-09

#### **col 3: source :**

input supplier-1  
relatives & friends-2  
doctor, lawyers and other professionals-3  
others -9

#### **col 4: purpose:**

current expenditure in farm business-1  
current expenditure in non-farm business-2  
household expenditure-3  
other expenditure -9

[16] value (₹) of transactions by the household on specified items during 01.07.2012 to 31.12.2012														
item description	srl. no.	floor area in sq. mt (0.00) URBAN ONLY	expenditure (₹) on					amount (₹) financed from borrowings		value (₹)				
			purchase (new)	addition*	major repairs & alterations <sup>@</sup>	improvement <sup>#</sup>	normal repairs & maintenance	total (cols.4 to 8)	institutional	non-institutional	sale	discardment	loss	total (cols.12 to 14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<b>residential land &amp; buildings</b>														
land	1.													
houses, buildings and other constructions (including farmhouses)	2.	P <sup>s</sup>												
	3.	A <sup>s</sup>												
<sup>s</sup> P: purchase, A: addition														
<b>farm business</b>														
land	4.													
land rights	5.													
barns & animals sheds	6.													
orchard & plantations	7.													
wells, bore-wells, tube-wells, field distribution systems, other construction & irrigation resources	8.													
livestock: working/breeding cattle & buffaloes	9.													
livestock: egg-laying ducks and hens	10.													
<b>sub-total (items 1 to 10)</b>	97.													

[16] value (₹) of transactions by the household on specified items during 01.07.2012 to 31.12.2012														
item description	srl. no.	floor area in sq. mt (0.00) URBAN ONLY	expenditure (₹) on					amount (₹) financed from borrowings		value (₹)				
			purchase (new)	addition*	major repairs & alterations <sup>@</sup>	improvement <sup>#</sup>	normal repairs & maintenance	total (cols.4 to 8)	institutional	non-institutional	sale	discardment	loss	total (cols.12 to 14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
agricultural machinery and implements	11.													
transport equipment used for farm business	12.													
others	13.													
<b>non-farm business</b>														
land	14.													
workplace, workshop/ manufacturing unit, shop & other constructions	15.													
non-farm business equipment & accessories	16.													
transport equipment used for non farm business only	17.													
others	18.													
<b>sub-total (items 11 to 18)</b>	98.													

\*incl. reclamation of land / construction/ new well/ borewell (for item 8)/natural addition (for item 9)

@including renewal & replacement

#incl. bunding and other land improvements/ normal annual replanting in case of orchard & plantation/ deepening of wells, widening of field distribution network (for item 8)

<b>RURAL</b>	*
<b>URBAN</b>	

**GOVERNMENT OF INDIA**  
**NATIONAL SAMPLE SURVEY OFFICE**  
**SOCIO-ECONOMIC SURVEY**

<b>CENTRAL</b>	*
<b>STATE</b>	

**SEVENTIETH ROUND : JANUARY TO DECEMBER 2013**  
**HOUSEHOLD SCHEDULE 18.2 : DEBT AND INVESTMENT**

\* tick mark (✓) may be put in the appropriate place.

**VISIT NUMBER – 2**

<b>[0] descriptive identification of sample household</b>	
1. state/u.t.:	5. hamlet name:
2. district:	6. investigator unit /block:
3. tehsil/town:*	7. name of head of household:
4. village name:	8. name of informant:

<b>[1] identification of sample household</b>							
item no.	item	code			item no.	item	code
1.	srl. no. of sample village/block				12.	FOD sub-region	
2.	round number	7		0	13.	sample hg/sb number	
3.	schedule number	1	8	2	14.	second-stage stratum number	
4.	sample ( <i>central-1, state-2</i> )				15.	sample household number	
5.	sector ( <i>rural-1, urban-2</i> )				16.	<b>visit number</b>	<b>2</b>
6.	NSS region				17.	serial number of informant <sup>#</sup> (as in column 1 of block 4 of visit-1 schedule)	
7.	district						
8.	stratum				18.	response code	
9.	sub-stratum				19.	survey code	
10.	sub-round				20.	reason for casualty of household	
11.	sub-sample						

**Codes for Block 1**

item 18: **response code:** informant: co-operative and capable -1, co-operative but not capable -2, busy -3, reluctant -4, others -9.

item 19: **survey code:** surveyed -1, casualty -3.

item 20: **reason for casualty of household:** informant busy -1, members away from home -2, informant non-cooperative -3, others -9.

# If the informant is not a household member, code 99 will be recorded.

<b>[2] particulars of field operations</b>										
srl. no.	item	field investigator (FI)/ asstt. superintending officer(ASO)				field officer (FO)/ superintending officer (SO)				
(1)	(2)	(3)				(4)				
1(a).	(i) name (block letters)									
	(ii) code									
	(iii) signature									
1(b).	(i) name (block letters)									
	(ii) code									
	(iii) signature									
2.	<b>date(s) of:</b>	DD	MM	YY	DD	MM	YY			
	(i) survey/ inspection									
	(ii) receipt									
	(iii) scrutiny									
	(iv) despatch									
3.	number of additional sheet(s) attached									
4.	total time taken to canvass the schedule by the team of investigators (FI/ASO) (in minutes) [no decimal point]									
5.	number of investigators (FI/ASO) in the team who canvassed the schedule									
6.	whether any remark has been entered by FI/ASO/supervisory officer (yes-1, no-2)	(i) in block 17/18								
		(ii) elsewhere in the schedule								

<b>[17] remarks by investigator (FI/ASO)</b>

<b>[18] comments by supervisory officer(s)</b>

[11] transaction of shares & debentures made by the household in co operative societies & companies during 01.07.2012 to 30.06.2013			
srl. no.	type of institution	value of transactions during 01.07.2012 to 30.06.2013	
		acquisition (₹)	disposal (₹)
(1)	(2)	(3)	(4)
1.	company		
2.	mutual fund		
3.	co-operative society		
4.	others		
5.	<b>total (items 1 to 4)</b>		

[14] particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transactions of loans during 01.07.2013 to date of survey																
srl. no. of loan	date of borrowing		period of loan (code)	borrowings									amount (₹) repaid (including interest) during 01.07.2013 to date of survey	amount (₹) written off (including interest) during 01.07.2013 to date of survey	amount (₹) outstanding (including interest) as on date of survey	amount (₹) outstanding (including interest) as on 30.06.2013* (cols. 14 + 15 + 16)
	month	year		amount borrowed originally	credit agency (code)	scheme of lending (code)	type of loan (code)	nature of interest (code)	rate of interest (p.c.)	purpose of loan (code)	type of security (code)	type of mortgage (code)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
<b>A. institutional agencies</b>																
<b>B. non-institutional agencies</b>																
99	<b>total</b>															

\*col. (17) will be filled in only for 'period of loan' code in col.(4) = 1

CODE LIST ON NEXT PAGE.

[15] kind loans payable by the household as on the date of survey				
srl. no	period (code)	source (code)	purpose (code)	amount outstanding as on the date of survey (₹)
(1)	(2)	(3)	(4)	(5)
1.				
2.				
99.	total			

### **Codes for Block 14**

#### **col 4: period of loan:**

loan remaining unpaid on 30.6.13 - 1,  
loan taken during 1.7.13 to date of survey-2

#### **col. 6: credit agencies:**

government -01  
co-operative society/bank -02  
commercial bank incl. regional rural bank - 03  
insurance -04  
provident fund -05  
financial corporation/institution-06  
financial company -07,  
self-help group-bank linked (SHG-BL) -08  
self-help group, non-banking financial companies (SHG-NBFC) - 10  
other institutional agencies -11  
landlord - 12  
agricultural moneylender - 13  
professional moneylender -14  
input supplier - 15  
relatives and friends - 16  
doctors, lawyers & other professionals -17  
others - 09.

#### **col 12: type of security:**

surety security or guarantee by third party -01, crop -02, first charge on immovable property -03, mortgage of immovable property -04, bullion/ornaments -05, shares of companies, government securities and insurance policies etc -06, agricultural commodities -07, movable property other than bullion, ornaments, shares, agricultural commodities etc.-08, other type of security-09, personal security -10

col 13: type of mortgage: simple mortgage -1, usufructuary mortgage -2, mortgage by conditional sale -3, other type of mortgage -9, no mortgage -5

### **Codes for Block 15**

#### **col 2: period:**

less than 1 month.-1  
1 month and above but less than 3 months-2,  
3 months and above but less than 6 months-3  
6 months & above but less than 1 year-4  
one year & above-5

#### **col 7: scheme of lending:**

Differential Rate of Interest (DRI) scheme - 01  
PM's Rozgar Yojana (PMRY) -02  
Swarnjayanti Gramin Swarozagar Yojana (SGSY) -03,  
Swarna Jayanti Sahari Rozgar Yojana (SJSRY) -04  
advances to minority communities -05  
scheme for liberalization and rehabilitation of scavengers -06  
exclusive state schemes -07  
other schemes -08  
kisan credit card -10  
crop loan -11  
not covered under any scheme -09

#### **Col 8: type of loan:**

short-term, pledged -1  
short term, non-pledged -2  
medium term -3  
long-term -4

**col. 9: nature of interest:** interest free -1, simple -2, compound -3, concessional rate -4

#### **col 11: purpose of loan:**

capital expenditure in farm business-01  
current expenditure in farm business- 02  
capital expenditure in non-farm business -03  
current expenditure in non-farm business-04  
expenditure on litigation-05  
repayment of debt-06  
financial investment expenditure-07  
for education -08  
for medical treatment-10  
for housing-11  
for other household expenditure - 12  
others-09

#### **col 3: source :**

input supplier-1  
relatives & friends-2  
doctor, lawyers and other professionals- 3  
others -9

#### **col 4: purpose:**

current expenditure in farm business-1  
current expenditure in non-farm business-2  
household expenditure-3  
other expenditure -9

[16] value (₹) of transactions by the household on specified items during 01.01.2013 to 30.06.2013														
item description	srl. no.	floor area in sq. mt (0.00) URBAN ONLY	expenditure (₹) on						amount financed from borrowings (₹)		value (₹)			
			purchase (new)	addition*	major repairs & alterations <sup>@</sup>	improvement <sup>#</sup>	normal repairs & maintenance	total (cols.4 to 8)	institutional	non-institutional	sale	discardment	loss	total (cols.12 to 14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<b>residential land &amp; buildings</b>														
land	1.													
houses, buildings and other constructions (including farmhouses)	2.	P <sup>s</sup>												
	3.	A <sup>s</sup>												
<sup>s</sup> P: purchase, A: addition														
<b>farm business</b>														
land	4.													
land rights	5.													
barns & animals sheds	6.													
orchard & plantations	7.													
wells, bore-wells, tube-wells, field distribution systems, other construction & irrigation resources	8.													
livestock: working/breeding cattle & buffaloes	9.													
livestock: egg-laying ducks and hens	10.													
<b>sub-total (items 1 to 10)</b>	97.													

[16] value (₹) of transactions by the household on specified items during 01.01.2013 to 30.06.2013														
item description	srl. no.	floor area in sq. mt (0.00) URBAN ONLY	expenditure (₹) on					amount financed from borrowings (₹)		value (₹)				
			purchase (new)	addition*	major repairs & alterations <sup>@</sup>	improvement <sup>#</sup>	normal repairs & maintenance	total (cols.4 to 8)	institutional	non-institutional	sale	discardment	loss	total (cols.12 to 14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
agricultural machinery and implements	11.													
transport equipment used for farm business	12.													
others	13.													
<b>non-farm business</b>														
land	14.													
workplace, workshop/ manufacturing unit, shop & other constructions	15.													
non-farm business equipment & accessories	16.													
transport equipment used for non farm business only	17.													
others	18.													
<b>sub-total (items 11 to 18)</b>	98.													

\*incl. reclamation of land / construction/ new well/ borewell (for item 8)/natural addition (for item 9)

@including renewal & replacement

#incl. bunding and other land improvements/ normal annual replanting in case of orchard & plantation/ deepening of wells, widening of field distribution network (for item 8)

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		<b>Unorganised Trade, NSS 46th Round</b>						
1	403	Small Trading Units in India	150	11	7	380	27	17
2	403/1	State Level results on small trading units in India: Vol.-I	250	18	11	710	51	32
3	403/1	State Level results on small trading units in India: Vol.-II	250	18	11	710	51	32
		<b>Land &amp; livestock holdings and Debt &amp; investment, NSS 48th Round</b>						
4	407	Operational land holdings in India, 1991-92: Salient features	250	18	11	710	51	32
5	408	Live-stock and Agricultural implements in Household operational holdings, 1991-92	150	11	7	380	27	17
6	414	Seasonal variation in the operation of land holdings in India, 1991-92	250	18	11	710	51	32
7	419	Household Assets and Liabilities as on 30.6.91	250	17	11	1140	75	46
8	420	Indebtedness of Rural Households as on 30.6.1991	250	15	9	1370	82	50
9	421	Indebtedness of Urban Households as on 30.6.1991	250	15	9	1370	82	50
10	431 (Part I)	Household Borrowings and Repayments during 1.7.91 to 30.6.92	250	15	9	1140	68	42
11	431 (Part-II)	Household Borrowings and Repayments during 1.7.91 to 30.6.92	250	15	9	1140	68	42
12	432 (Part-I)	Households Assets and Indebtedness of Social Groups as on 30.6.91	250	15	9	1140	68	42
13	432 (Part-II)	Households Assets and Indebtedness of Social Groups as on 30.6.91	250	15	9	710	43	26
14	437	Household capital expenditure during 1.7.91 to 30.6.92.	250	15	9	1370	82	50
		<b>Housing Conditions and Migration with special emphasis on slum dwellers, NSS 49th round</b>						
15	417	Slums in India	150	11	7	380	27	17
16	429	Housing Conditions in India	150	11	7	380	25	16
17	430	Migration in India	250	15	9	710	42	26
		<b>Employment &amp; Unemployment, NSS 50th Round</b>						
18	406	Key Results on Employment & Unemployment	150	11	7	610	44	26
19	409	Employment & Unemployment in India, 1993-94	250	18	11	710	51	32
20	411	Employment & Unemployment situation in cities and Towns in India, 1993-94	150	11	7	380	27	17
21	412	Economic activities and school attendance by children in India, 1993-94	150	11	7	380	27	17
22	416	Participation of Indian women in household work and other specified activities, 1993-94	150	11	7	380	27	17
23	418	Unemployed in India, 1993-94: Salient Features	150	11	7	380	27	17
24	425	Employment & Unemployment situation among social groups in India, 1993-94	250	17	10	480	32	19
25	438	Employment & Unemployment situation among religious groups in India, 1993-94	150	10	7	610	37	23
		<b>Consumer Expenditure, NSS 50th Round</b>						
26	401	Key results on Household Consumer Expenditure, 1993-94	150	11	7	380	28	17
27	402	Level and Pattern of Consumer Expenditure	250	19	12	710	52	32
28	404	Consumption of some important commodities in India	250	18	11	710	51	32

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		<b>Consumer Expenditure, NSS 50th Round</b>						
29	405	Nutritional intake in India	250	18	11	710	51	32
30	410/1	Dwellings in India	250	18	11	710	51	32
31	410/2	Energy used by Indian households	150	11	7	380	28	17
32	413	Sources of household income in India, 1993-94	150	11	7	380	28	17
33	415	Reported adequacy of food intake in India, 1993-94	150	11	7	380	28	17
34	422	Differences in level of consumption among socioeconomic groups	150	11	7	380	28	17
35	423	IRDP assistance and participation in Public Works, 1993-94	150	11	7	380	28	17
36	424	Ownership of Live-Stock, cultivation of selected crops and consumption levels, 1993-94	150	11	6	610	40	24
37	426	Use of durable goods by Indian households, 1993-94	150	11	7	380	28	17
38	427	Consumption of tobacco in India, 1993-94	150	11	7	610	40	24
39	428	Wages in kind, Exchanges of Gifts and Expenditure on Ceremonies and Insurance in India, 1993-94	150	11	7	610	40	24
		<b>Consumer Expenditure and Unorganised Manufacture, NSS 51st Round</b>						
40	433	Unorganised Manufacturing Sector in India Its Size, Employment and Some Key Estimates.	250	15	9	710	43	26
41	434	Unorganised Manufacturing Enterprises in India: Salient Features	250	15	9	710	43	26
42	435	Assets and Borrowings of the Unorganised Manufacturing Enterprises in India	150	10	7	380	23	15
43	436	Household Consumer Expenditure and Employment Situation in India, 1994-95	150	10	7	610	36	23
		<b>Education, NSS 52nd Round</b>						
44	439	Attending an Educational Institution in India: Its level, nature and cost	250	15	9	1140	68	42
		<b>Consumer Expenditure, NSS 52nd Round</b>						
45	440	Household Consumer Expenditure and Employment Situation in India, 1995-96	150	10	7	610	36	23
		<b>Health, NSS 52nd Round</b>						
46	441	Morbidity and Treatment of ailments.	250	15	9	1140	68	42
47	445	Maternity and Child Health Care in India	150	10	7	1270	76	46
		<b>Aged in India, NSS 52nd Round</b>						
48	446	The Aged in India: A Socio-Economic Profile, 1995-96	150	10	7	610	36	23
		<b>Consumer Expenditure, NSS 53rd Round</b>						
49	442	Household Consumer Expenditure and Employment Situation in India, 1997	150	10	7	610	36	23
		<b>Unorganised Trade, NSS 53rd Round</b>						
50	443	Small Trading units in India and their Basic Characteristics: 1997 Vol. I	250	15	9	710	43	26
51	444	Small Trading Units in India and Their Basic Characteristics: 1997 Vol. II	250	15	9	710	43	26
		<b>Consumer Expenditure, Common Property Resources, Sanitation &amp; Hygiene, Services, NSS 54th Round</b>						
52	448	Household Consumer Expenditure and Employment Situation in India	150	10	7	610	36	23
53	449	Drinking water, sanitation and hygiene in India	250	15	9	1140	68	42

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		<b>Consumer Expenditure, Common Property Resources, Sanitation &amp; Hygiene, Services, NSS 54th Round</b>						
54	450	Travel and Use of Mass Media and Financial Services by Indian Households	150	10	7	610	10	7
55	451	Cultivation Practices in India	250	15	9	1370	82	50
56	452	Common Property Resources	250	15	9	1370	82	50
		<b>Choice of Reference Period for Consumption Data, NSS 51<sup>st</sup>, 52<sup>nd</sup>, 53<sup>rd</sup> &amp; 54<sup>th</sup> Round</b>						
57	447	Choice of Reference Period for Consumption Data	150	10	7	1700	102	64
		<b>Consumer Expenditure, NSS 55th Round (July'99 to June 2000)</b>						
58	453	Household Consumer Expenditure in India (July – December 1999) - Key Results	150	10	7	610	36	23
59	454	Household Consumer Expenditure in India, 1999–2000 - Key Results	150	10	7	610	36	23
60	457	Level and Pattern of Consumer Expenditure in India, 1999 - 2000	250	15	10	1520	81	57
61	461	Consumption of some important Commodities in India, 1999-2000	250	15	10	1370	73	52
62	463	Sources of household income in India, 1999-2000	150	10	7	380	28	17
63	464	Energy Used by Indian Households, 1999-2000	150	10	7	610	36	23
64	466	Reported Adequacy of Food Intake in India, 1999 - 2000	150	10	7	610	36	23
65	467	IRDP Assistance and Participation in Public Works: 1999-2000	150	10	7	610	36	23
66	471	Nutritional Intake in India, 1999-2000	250	15	10	710	43	26
67	472	Differences in the level of consumption among socio economic groups, 1999-2000	250	15	10	480	32	19
68	473	Literacy and Levels of Education in India, 1999 - 2000	250	15	10	610	36	23
69	474	Sources of household consumption in India, 1999 - 2000	250	15	10	710	43	26
		<b>Employment &amp; Unemployment, NSS 55th Round (July'99 to June 2000)</b>						
70	455	Employment and Unemployment in India, 1999-2000 - Key Results	150	10	7	610	36	23
71	458 (Part-I)	Employment and Unemployment Situation in India, 1999 - 2000	250	15	10	750	40	28
72	458 (Part-II)	Employment and Unemployment Situation in India, 1999 - 2000	250	15	10	1370	73	52
73	460	Non agricultural workers in Informal Sector based on Employment and Unemployment Survey, 1999-2000	150	10	7	610	36	23
74	462	Employment and Unemployment situation in Cities and Towns of India, 1999-2000	150	10	7	610	36	23
75	465	Participation of Indian Women in Household work and other specified activities, 1999-2000	150	10	7	610	36	23
76	468	Employment and Unemployment among religious groups in India, 1999-2000	150	10	7	610	36	23
77	469	Employment and Unemployment among social groups in India, 1999-2000	250	15	10	2950	156	110
78	470	Migration in India, 1999-2000	250	15	10	1140	68	42

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		<b>Non-agricultural Enterprises in Informal Sector 1999-2000, NSS 55th Round (July '99 to June 2000)</b>						
79	456	Non-agricultural Enterprises in the Informal Sector in India, 1999-2000 - Key Results	150	10	7	610	36	23
80	459	Informal Sector in India, 1999 - 2000 - Salient Features	250	15	10	1600	85	60
		<b>Consumer Expenditure, NSS 56th Round (July 2000 - June 2001)</b>						
81	476	Household Consumer Expenditure and Employment - Unemployment Situation in India, 2000 - 2001	150	10	7	1040	66	41
		<b>Unorganised Manufacturing, NSS 56th Round (July 2000 - June 2001)</b>						
82	477	Unorganised Manufacturing Sector in India 2000-2001 - Key Results	250	15	10	710	52	32
83	478	Unorganised Manufacturing Sector in India 2000-2001 - Characteristics of Enterprises	250	15	10	1370	82	50
84	479	Unorganised Manufacturing Sector in India, 2000 - 2001: Employment, Assets and Borrowings	250	15	10	1370	82	50
85	480	Unorganised Manufacturing Sector in India, 2000 - 2001: Input, Output and Value added	250	15	10	1370	82	50
		<b>Pilot Survey on Suitability of Reference Period for Measuring Household Consumption</b>						
86	475	Results of a Pilot Survey on Suitability of Different Reference Periods for Measuring Household Consumption	150	10	7	610	36	23
		<b>Consumer Expenditure, NSS 57th Round (July 2001 - June 2002)</b>						
87	481	Household Consumer Expenditure and Employment - Unemployment Situation in India, 2001 - 2002	250	15	10	2680	158	105
		<b>Unorganised Service Sector, NSS 57th Round (July 2001 - June 2002)</b>						
88	482	Unorganised Service Sector in India 2001 - 02 Salient Features	250	15	10	1925	98	65
89	483	Unorganised Service Sector in India 2001 - 02 Characteristics of Enterprises	250	15	10	1370	82	55
		<b>Consumer Expenditure, NSS 58th Round (July 2002 - December 2002)</b>						
90	484	Household Consumer Expenditure and Employment - Unemployment Situation in India, 2002 - 2003	150	8	4	2380	129	70
		<b>Disability, NSS 58th Round</b>						
91	485	Disabled Persons in India, July-December 2002	250	14	7	7080	385	208
		<b>Urban Slums, NSS 58th Round (July 2002 - December 2002)</b>						
92	486	Condition of Urban Slums, 2002: Salient Features	250	14	7	2080	112	62
		<b>Village facilities, NSS 58th Round (July 2002 - December 2002)</b>						
93	487	Report on village facilities, July-December 2002	150	8	4	980	53	29
		<b>Housing Condition, NSS 58th Round (July 2002 - December 2002)</b>						
94	488	Housing Condition in India, 2002: Housing stock and constructions	250	15	10	9280	548	350
95	489	Housing Condition in India, 2002: Household Amenities and Other Characteristics	250	15	10	9220	524	285

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		<b>Consumer Expenditure, NSS 59<sup>th</sup> Round (January - December 2003)</b>						
96	490	Household Consumer Expenditure and Employment - Unemployment Situation in India	150	8	4	1580	85	47
		<b>Situation Assessment Survey of Farmers, NSS 59<sup>th</sup> Round (January - December 2003)</b>						
97	495	Consumption Expenditure of Farmer Households, 2003	250	15	10	2140	121	67
98	496	Some Aspects of Farming, 2003	250	15	10	2680	149	83
99	497	Income, Expenditure and Productive Assets of Farmer Households, 2003	250	15	10	3480	209	139
100	498	Indebtedness of Farmer Households	150	8	4	1380	78	43
101	499	Access to Modern Technology for Farming, 2003	250	15	10	1680	93	52
		<b>Land &amp; livestock holdings and Debt &amp; Investment, NSS 59<sup>th</sup> Round</b>						
102	491	Household Ownership Holdings in India, 2003	250	15	10	3680	221	147
103	492	Some Aspects of Operational Land Holdings in India, 2002-03	250	15	10	5080	305	203
104	493	Livestock Ownership Across Operational Land Holding Classes in India, 2002-03	150	8	4	1580	84	42
105	494	Seasonal Variation in the Operational Land Holdings in India, 2002-03	250	15	10	2080	125	83
106	500	Household Assets and Liabilities in India as on 30.06.2002	250	15	10	4880	293	195
107	501	Household Indebtedness in India as on 30.06.2002	250	15	10	6000	360	240
108	502	Household Borrowings and Repayments in India during 1.7.2002 to 30.6.2003	250	15	10	4750	285	190
109	503	Household Assets Holdings, Indebtedness, Current Borrowings and Repayments of Social Groups in India as on 30.06.2002	250	15	10	3880	233	155
110	504	Household Capital Expenditure in India during 1.7.2002 to 30.6.2003	250	15	10	7280	437	291
		<b>Consumer Expenditure, NSS 60<sup>th</sup> Round (January - June 2004)</b>						
111	505	Household Consumer Expenditure in India, January - June 2004	150	8	4	2580	138	69
		<b>Employment &amp; Unemployment, NSS 60<sup>th</sup> Round (January - June 2004)</b>						
112	506	Employment and Unemployment Situation in India, January - June 2004	250	15	10	3580	202	112
		<b>Health, NSS 60<sup>th</sup> Round (January - June 2004)</b>						
113	507	Morbidity, Health Care and the Condition of the Aged	250	15	10	4480	269	179
		<b>Consumer Expenditure, NSS 61<sup>st</sup> Round (July 2004 - June 2005)</b>						
114	508	Level and Pattern of Consumer Expenditure, 2004-05	250	16	8	5080	322	163
115	509 Vol. I	Household Consumption of Various Goods and Services in India, 2004-05 Vol. I	250	16	8	4480	284	144
116	509 Vol. II	Household Consumption of Various Goods and Services in India, 2004-05 Vol. II	250	16	8	4080	259	131

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		<b>Consumer Expenditure, NSS 61<sup>st</sup> Round (July 2004 - June 2005)</b>						
117	510 Vol. I	Public Distribution System and Other Sources of Household Consumption, 2004-05 Vol. I	250	16	8	3880	246	124
118	510 Vol. II	Public Distribution System and Other Sources of Household Consumption, 2004-05 Vol. II	250	16	8	3680	234	118
119	511	Energy Sources of Indian Households for Cooking and Lighting, 2004-05	250	16	8	2480	157	79
120	512	Perceived Adequacy of Food Consumption in Indian Households 2004-2005	150	10	5	1780	113	57
121	513	Nutritional intake in India, 2004-2005	250	16	8	3680	234	118
122	514	Household Consumer Expenditure among Socio-Economic Groups: 2004 - 2005	250	16	8	2880	183	92
		<b>Employment &amp; Unemployment, NSS 61<sup>st</sup> Round (July 2004 - June 2005)</b>						
123	515 (Part-I)	Employment and Unemployment Situation in India, 2004-05 (Part-I)	250	16	8	4680	297	150
124	515 (Part-II)	Employment and Unemployment Situation in India, 2004-05 (Part-II)	250	16	8	4680	297	150
125	516	Employment and Unemployment Situation Among Social Groups in India, 2004-05	250	16	8	3680	234	118
126	517	Status of Education and Vocational Training in India 2004-2005	250	16	8	2680	170	86
127	518	Participation of Women in Specified Activities along with Domestic Duties	150	10	5	1380	88	44
128	519 (Part-I)	Informal Sector and Conditions of Employment in India, 2004-05 (Part-I)	250	16	8	3880	246	124
129	519 (Part-II)	Informal Sector and Conditions of Employment in India, 2004-05 (Part-II)	250	16	8	4480	284	144
130	520	Employment and Unemployment Situation in Cities and Towns in India, 2004-2005	150	10	5	1570	100	50
131	521	Employment and Unemployment Situation among Major Religious Groups in India, 2004-05	250	16	8	2480	157	79
		<b>Employment &amp; Unemployment, NSS 62<sup>nd</sup> Round (July 2005 - June 2006)</b>						
132	522	Employment and Unemployment Situation in India, 2005-06	250	16	8	4480	284	144
		<b>Consumer Expenditure, NSS 62<sup>nd</sup> Round (July 2005 - June 2006)</b>						
133	523	Household Consumer Expenditure in India, 2005-06	150	10	5	1380	88	44
		<b>Unorganised Manufacturing Enterprises, NSS 62<sup>nd</sup> Round (July 2005 - June 2006)</b>						
134	524	Operational Characteristics of Unorganised Manufacturing Enterprises in India, 2005-06	250	16	8	4880	310	156
135	525	Unorganised Manufacturing Sector in India, 2005-06 – Employment, Assets and Borrowings	250	16	8	2880	183	92
136	526	Unorganised Manufacturing Sector in India, 2005-06 – Input, Output and Value Added	250	16	8	4280	272	137
		<b>Consumer Expenditure, NSS 63<sup>rd</sup> Round (July 2006 - June 2007)</b>						
137	527	Household Consumer Expenditure in India, 2006 - 07	150	7	5	1380	69	48

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		<b>Service Sector Enterprises, NSS 63<sup>rd</sup> Round (July 2006 - June 2007)</b>						
138	528	Service Sector in India (2006-07): Operational Characteristics of Enterprises	250	12	9	880	44	30
139	529	Service Sector in India (2006-07): Economic Characteristics of Enterprises	250	13	8	1280	68	43
		<b>Consumer Expenditure, NSS 64<sup>th</sup> Round (July 2007 - June 2008)</b>						
140	530	Household Consumer Expenditure in India, 2007-08	150	8	5	1380	75	48
		<b>Employment &amp; Unemployment and Migration Particulars, NSS 64<sup>th</sup> Round (July 2007 - June 2008)</b>						
141	531	Employment and Unemployment Situation in India, 2007-08	250	14	9	4080	221	152
142	533	Migration in India, 2007-2008	250	14	9	2280	123	85
		<b>Participation &amp; Expenditure on Education NSS 64<sup>th</sup> Round (July 2007 - June 2008)</b>						
143	532	Education in India : 2007-08 Participation and Expenditure	250	14	9	6280	345	232
		<b>Particulars of Slum NSS 65<sup>th</sup> Round (July 2008 - June 2009)</b>						
144	534	Some Characteristics of Urban Slums, 2008-09	150	8	6	1180	64	44
		<b>Housing Condition NSS 65<sup>th</sup> Round (July 2008 - June 2009)</b>						
145	535	Housing Condition and Amenities in India 2008-2009	360	20	13	720	41	25
		<b>Domestic Tourism NSS 65<sup>th</sup> Round (July 2008 - June 2009)</b>						
146	536	Domestic Tourism in India, 2008-09	430	24	15	860	48	31
		<b>Employment &amp; Unemployment NSS 66<sup>th</sup> Round (July 2009 - June 2010)</b>						
147	KI (66/10)	Key Indicators of Employment and Unemployment in India, 2009-10	-	-	-	-	-	-
148	537	Employment and Unemployment Situation in India, 2009-10	360	18	12	720	37	23
149	539	Informal Sector and Conditions of Employment in India	300	15	10	600	29	19
150	543	Employment and Unemployment situation among Social Groups in India	360	17	11	720	34	21
151	548	Home-based Workers in India	360	17	11	720	34	22
152	550	Participation of Women in Specified Activities along with Domestic Duties, 2009-10	270	13	9	540	26	18
153	551	Status of Education and Vocational Training in India	260	12	8	520	24	16
154	552	Employment and Unemployment situation among Major Religious Groups in India	370	16	10	740	32	20
155	553	Employment and Unemployment situation in cities and towns in India	280	12	7	560	24	14

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		<b>Consumer Expenditure NSS 66<sup>th</sup> Round (July 2009 - June 2010)</b>						
156	KI (66/1.0)	Key Indicators of Household Consumer Expenditure in India, 2009-10	-	-	-	-	-	-
157	538	Level and Pattern of Consumer Expenditure	250	12	8	500	24	15
158	540	Nutritional Intake in India	240	12	8	480	23	15
159	541	Household Consumption of Various Goods and Services in India	230	12	7	460	23	15
160	542	Energy Sources of Indian Households for Cooking and Lighting	340	16	10	680	32	20
161	544	Household Consumer Expenditure across Socio-Economic Groups	410	19	12	820	38	24
162	545	Public Distribution System and Other Sources of Household Consumption	200	10	6	400	20	12
163	547	Perceived Adequacy of Food Consumption in Indian Households	250	12	8	500	24	16
		<b>Unincorporated Non-agricultural Enterprises (Excluding Construction) NSS 67<sup>th</sup> Round (July 2010 - June 2011)</b>						
164	KI (67/2.34)	Key Results of Survey on Unincorporated Non-agricultural Enterprises (Excluding Construction) in India	-	-	-	-	-	-
165	546	Operational Characteristics of Unincorporated Non-agricultural Enterprises (Excluding Construction) in India	280	13	8	560	26	16
166	549	Economic Characteristics of Unincorporated Non-agricultural Enterprises (Excluding Construction) in India	330	16	10	660	32	20
		<b>Household Consumer Expenditure NSS 68<sup>th</sup> Round (July 2011 - June 2012)</b>						
167	KI (68/1.0)	Key Indicator of Household Consumer Expenditure in India.	-	-	-	-	-	-
168	555	Level and Pattern of Consumer Expenditure, 2011-12	250	10	6	500	20	12
169	558	Household Consumption of Various Goods and Services in India, 2011-12	260	11	7	520	22	14
		<b>Employment &amp; Unemployment NSS 68<sup>th</sup> Round (July 2011 - June 2012)</b>						
170	KI (68/10)	Key Indicator of Employment and Unemployment in India, 2011-12	-	-	-	-	-	-
171	554	Employment and Unemployment Situation in India, 2011-12	390	16	10	780	32	20
172	557	Informal Sector and Conditions of Employment in India	330	14	8	660	28	16
173	559	Participation of Women in Specified Activities along with Domestic Duties	290	12	7	580	24	14

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		<b>Drinking Water, Sanitation, Hygiene and Housing Condition NSS 69<sup>th</sup> Round (July 2012 - December 2012)</b>						
174	KI (69/1.2)	Key Results of Survey on Drinking Water, Sanitation, Hygiene and Housing Condition in India	-	-	-	-	-	-
175	556	Drinking Water, Sanitation, Hygiene and Housing Condition in India	330	14	8	660	28	16
		<b>Particular of Slums NSS 69<sup>th</sup> Round (July 2012 - December 2012)</b>						
176	KI (69/0.21)	Key Indicators on Urban Slums in India	-	-	-	-	-	-
		<b>All India Debt &amp; Investment NSS 70<sup>th</sup> Round (Jan 2013 - December 2013)</b>						
177	KI (70/18.2)	Key Indicators of Debt and Investment in India	-	-	-	-	-	-
		<b>Situation Assessment Survey of Agricultural Households NSS 70<sup>th</sup> Round (Jan 2013 - December 2013)</b>						
178	KI (70/33)	Key Indicators of Situation of Agricultural Households in India	-	-	-	-	-	-

Copies are available with the Additional Director General, SDRD, NSSO, 164, Gopal Lal Tagore Road, Kolkata-700 108 on payment basis through Demand Draft drawn in favour of **“Pay & Accounts Officer, Ministry of Statistics & P.I., Kolkata”**. Postal Charges will be ₹ 85/- by Speed Post and ₹ 30/- by Regd. Parcel for single copy within India.