

## Chapter Four

### Schedule 18.2: Debt and Investment

#### Introduction

4.0.0.1 The Reserve Bank of India (RBI) conducted, for the first time during November 1951 to August 1952, the “All India Rural Credit Survey” in 75 selected districts spread all over the country. The main objective of this survey was to study two aspects, viz.,(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. The design of the survey was not suitable for providing estimates of indebtedness at the state and national level. The second such survey on rural “Debt and Investment” was conducted by the RBI in the year 1961-62 for obtaining reliable estimates of debt, borrowing, capital formation etc. The third comprehensive enquiry in this series of decennial surveys was entrusted by the RBI to the National Sample Survey Organisation (NSSO) and was conducted along with the survey on “Land Holding” during the year 1971-72, as a part of the NSSO programme in its 26<sup>th</sup> round survey operation. The fourth such survey was conducted in the 37<sup>th</sup> round (January to December 1982) along with Land Holdings as per the ten years programme charted by the Governing Council. The fifth such survey “All India Debt and Investment Survey (AIDIS)” was conducted along with “Land and Livestock Holdings” in the 48<sup>th</sup> round (January to December, 1992). In the 59<sup>th</sup> round (January to December, 2003) also, “All India Debt and Investment Survey (AIDIS)” was carried out.

4.0.0.2 In NSS. 70<sup>th</sup> round “All India Debt and Investment Survey (AIDIS)” will be carried out. 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 or rural/urban economy which will be of value in developing the credit structure in particular, and also for obtaining other allied information required in the field of planning and development. Further, since the survey will be of the kind of a repeat survey of that of the NSS 59<sup>th</sup> round, it is considered necessary to plan the survey in such a way as to ensure, as far as practicable, comparability with the estimates of the various characteristics generated from the earlier rounds.

#### General plan of the survey

4.0.1.1 The survey period of the 70<sup>th</sup> round will be from January to December 2013. The required information is to be collected from a set of sample households through two visits to each household. From operational consideration, the survey period of the first visit will be of seven months from January to July 2013 and the survey period of the second visit of five months

from August to December 2013.

4.0.1.2 In each visit, the liabilities position of the household is required to be ascertained with reference to a fixed reference date which will be 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. This implies that the time lag between the reference date and the date of survey, in the first visit, will vary from household to household from a minimum period of 6 months to a maximum of 13 months, and in the second visit from 1 to 6 months.

4.0.1.3 The assets position of the household will be ascertained only in the first visit, with reference to a fixed reference date, viz., the 30<sup>th</sup> of June, 2012.

4.0.1.4 Broadly, the following information will be collected in this round from each household:

- (i) the assets of the household as on 30<sup>th</sup> June 2012, classified into (a) physical assets and (b) financial assets
- (ii) 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
- (iii) the amount of capital expenditure incurred by the household during July 2012 - June 2013 on (a) residential plots, houses or buildings,
  - (b) farm business, and
  - (c) non-farm business.

### **Method of data collection**

4.0.2.0 In the first visit, information will be 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) will be recorded separately in Block 16, which block is to be canvassed in both visits.

### **Valuation of assets**

4.0.3.0 The following points may be noted:

- a. 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.

- b. 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.
- c. 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.
- d. 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.
- e. 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.

### **Liabilities**

4.0.4.0 The indebtedness position of the households will be assessed at the beginning of the agricultural year 2012-13, i.e. on 01.07.2012, in the first visit and at the end of the agriculture year, i.e. on 30.06.2013, in the second visit. In Block 16, information will be collected on value of transactions of the household on specified items during the period July 01 - Dec 31, 2012 in the first visit and during the period Jan 01 - June 30, 2013 in the second visit.

### **Structure of the schedule**

4.0.5.0 There are 19 blocks and two sub-blocks in the Visit 1 schedule. Since information on fewer items will be collected in Visit 2, the Visit 2 schedule contains only 9 blocks. The reference period which is printed in the block titles in Visit 1 is different from that in Visit 2. The following table gives an overview of the blocks.

**Table 1: Descriptions of blocks appearing in Sch. 18.2, Visit 1 and Sch. 18.2, Visit 2, NSS 70<sup>th</sup> Round**

block no.	block title		Reference date		block appears in
			Visit 1	Visit 2	
(1)	(2)		(3)	(4)	(5)
0	descriptive identification of sample household		date of survey		visit 1&2
1	identification of sample household		date of survey		visit 1&2
2	particulars of field operations		date of survey		visit 1&2
3	household characteristics		date of survey		visit 1
4	demographic and other particulars of household members		date of survey		visit 1
5	preliminary queries on land owned by the household as on the reference date			-	
	5.1	rural land owned by the household as on the reference date	30.06.12	-	visit 1
	5.2	urban land owned by the household as on the reference date			
6	buildings and other constructions owned by the household as on the reference date		30.06.12	-	visit 1
7	livestock and poultry owned by the household as on the reference date		30.06.12	-	visit 1
8	transport equipment owned by the household as on the reference date		30.06.12	-	visit 1
9	agricultural machinery and implements owned by the household as on the reference date		30.06.12	-	visit 1
10	non-farm business equipment owned by the household as on the reference date		30.06.12	-	visit 1
11	shares & debentures owned by the household in co-operative societies & companies as on the reference date		30.06.12	30.06.13	visit 1&2
12	financial assets other than shares & debentures owned by the household as on the reference date		30.06.12	-	visit 1
13	amounts receivable by household against different heads as on the reference date		30.06.12	-	visit 1
14	particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transaction of loans during 01.07.12/ 01.07.13 to date of survey		30.06.12	30.06.13	visit 1&2
15	kind loans payable by the household as on the date of survey		date of survey		visit 1&2
16	value of transactions (₹) by the households on specified items during 01.07.12 to 31.12.12/ 01.01.13 to 30.06.13		01.07.12 to 31.12.12	01.01.13 to 30.06.13	visit 1&2
17	remarks by investigator		date of survey		visit 1&2
18	remarks by supervisory officer(s)		date of survey		visit 1&2

## **An Important note**

4.0.6.0 The main objectives of canvassing the schedule 18.2 are stated in Chapter One. These are not the same as those for the other two schedules viz., schedule 18.1 and schedule 33. To meet the objectives of Schedule 18.2, categorization of land type in block 5 and of livestock in block 7 in this schedule are different from those in schedules 18.1 and 33. Further, to meet user demands, some classificatory characteristics in block 3, such as items 3 and 8 to 14 are, *per force*, unique to this schedule. Further details are given under Block 3.

## **Block 0: Descriptive identification of sample household**

4.0.7.0 This block is meant for recording descriptive identification particulars of the sample household and the sample village/block to which the sample household belongs. All the items in this block are self-explanatory.

- For rural households, entries against items 1-4 will be the same as in Block 0 of Sch. 0.0. Similarly, for urban households, entries against items 1-3 and 6 will be the same as in items 1-3 and 5-6 respectively of Block 0 of Sch. 0.0.
- Items 4 and 5 will record village name and hamlet name to which the sample household belongs. For urban households a cross ('×') mark will be recorded against these items.
- Item 5 will record the name of the hamlet to which the sample household belongs. For a sample village with no hamlet-group selection, a cross ('×') mark will be recorded against this item.
- Item 6 will record investigator unit/block to which the sample household belongs. For rural households the schedule will be recorded against these items.
- Against item 7, the name of the head of the selected sample household will be copied from column 3 of Block 5 of Sch. 0.0.
- The entry against item 8 will be the name of the principal informant, i.e. the person from whom the bulk of the information is collected.

## **Block 1: Identification of sample household**

4.1.1 Identification particulars of the sample household are to be recorded against items 1 to 15. The entries against items 2, 3 and 16 are already printed in the schedule. Items 13, 14, 15 will be copied from relevant part of block 5 of Sch 0.0. The serial number of informant (as in column 1 of block 4) will be recorded against item 17. The informant is the person from whom the bulk of the information is collected.

4.1.2 **Item 13: Sample hamlet group/ sub-block number:** This item will be obtained from heading of Block 5 of schedule 0.0.

**4.1.3 Item 14: Second stage stratum number:** This will be obtained from headings of columns (25), (27) & (29) of block 5 of schedule 0.0.

**4.1.4 Item 15: Sample household number:** This is same as the order of selection of the sample household and this will be obtained from columns (26), (28) & (30) of block 5 of schedule 0.0.

**4.1.5 Item 17: Serial number of informant:** For visit 1 Schedule, serial number of the person recorded in column (1) of block 4 of visit 1 Schedule 18.1 from whom the bulk of the information is collected will be entered. Information is desired to be collected from one of the household members. In extreme cases, where this cannot be done, information may be collected from a person other than the household member who is supposed to know the requisite information. In such a case, '99' should be recorded against this item. It may be noted that in visit 2 Schedule there is no Block 4 (demographic and other particulars of household members) and the listing of the members of the household will not be done in visit 2. For visit 2 Schedule, entry in Item 17 will correspond to the serial number recorded in column (1) of block 4 of visit 1 Schedule from whom bulk of the information is collected in visit 2. However, if information in visit 2 is collected from a person who was not recorded as a member of the household during visit 1, entry will be 99. It is desirable to get information in visit 2 from the informant of visit 1.

**4.1.6 Item 18: Response code:** This item is to be filled in at the end of the interview. It is meant to classify the informant according to the degree of his co-operation as well as his/her capability to provide the required information. The codes are:

informant co-operative and capable .....	1
informant co-operative but not capable ....	2
informant busy .....	3
informant reluctant .....	4
others .....	9

**4.1.7 Item 19: Survey code:** For the schedules of visit 1, the survey codes are as follows:

household surveyed:	
original .....	1
substitute.....	2
household casualty .....	3

If the originally selected sample household has been surveyed, code 1 will be entered against this item. However, if the originally selected household could not be surveyed for whatever might be the reason, a substituted household will be surveyed and in such cases, code 2 will be entered. It may be noted that in case a substituted household has been surveyed in visit 1 this substituted household will be surveyed in visit 2. If neither the originally selected household nor the substituted household could be surveyed, i.e., if the sample household is a casualty, code '3' will be recorded. In such cases, only the Blocks 0, 1, 2, 17 and 18 will be filled in and on the top of the front page of the schedule the word 'CASUALTY' will be written and underlined.

For the schedules of visit 2, the survey codes are as follows:

surveyed.....1  
casualty .....3

In visit 2, all the households surveyed in visit 1 will only be surveyed and no substitution of the households will be made for the households surveyed during the first visit. Code 1 will be recorded if the household surveyed during visit 1 is also surveyed during visit 2. If the household surveyed during visit 1 cannot be surveyed in visit 2, the household will be treated as casualty and code 3 will be recorded in this item. In case of casualty of the household, only Blocks 0, 1, 2, 17 and 18 will be filled in and on the top of the front page of the schedule the word 'CASUALTY' will be written and underlined.

**4.1.8 Item 20: Reason for substitution of original household for visit 1 and reason for casualty of the household in visit 2:** In visit 1 Schedule, in case the originally selected sample household could not be surveyed, the reason for not surveying the original household will be recorded against this item, irrespective of whether a substituted household could be surveyed or not.

In visit 1 Schedule, this item is applicable if the entry against item 19 is either 2 or 3. Otherwise, this item is to be left blank.

In visit 2 Schedule, this item will be filled in if entry in item 19 of visit 2 Schedule is 3, i.e., if the household is a casualty. It may be noted that code structure for this item in visit 2 Schedule is same as those of visit 1 Schedule. The codes are as follows:

informant busy .....	1
members away from home .....	2
informant non-cooperative .....	3
others .....	9

## **Block 2: Particulars of field operations**

4.2.0 The names of the Field Investigator/ ASO, FO/SO, their signatures, dates of survey/ inspection/scrutiny, despatch, etc. will be recorded in this block against the appropriate items in the relevant columns.

## **Block 3: Household characteristics**

4.3.1 **Item 1: household size:** The total number of household members (for definition of household, see Chapter One) will be recorded against this item. In the Visit 1 schedule, the entry against this item will be the same as the last serial number recorded in col.(1) of Block 4.

**4.3.2 Item 2: household type (code):** The household type is determined on the basis of the income earned by the household from different sources during the 365 days preceding the date of survey. (For further details, refer to Chapter One.) Note that the codes are not the same for rural and urban areas.

For rural households, the household type codes are:	For urban areas, the household type codes are:
i. self-employed in agriculture-1,	i. self-employed-1,
ii. self-employed in non-agriculture-2,	ii. regular wage/salary earning-2,
iii. regular wage/salary earning-3,	iii. casual labour-3,
iv. casual labour in agriculture-4,	iv. others-9
v. casual labour in non-agriculture-5,	
vi. others-9.	

**4.3.3 Item 3: whether the major income earned is from livestock during last 365 days (yes-1, no-2):** If a household's major source of income during the 365 days preceding the date of survey comes from the livestock reared by the household member(s), code 1 (yes) will be recorded, otherwise code 2 (no). This question has been added as per user requirement.

**4.3.4 Item 4: whether operated any land for agricultural activities during last 365 days (yes-1, no-2) :** The answer to direct question whether the household operated any land during last 365 days will be recorded in code against item 4. A land is defined to be operated in this survey if some agricultural activities like cultivation of field crops, horticultural crops, animal husbandry, fishery, piggery, bee-keeping, sericulture, etc. coming under Sec A of NIC 2008 during last 365 days is carried out or not on this land. The codes are: yes -1, no -2.

**4.3.5 Item 5: if yes in item 4, area operated by the household (hectares 0.000) (code):** If the entry against item 4 is 1, the area operated by the household is to be entered against item 5 in hectares, in three places of decimals. The area of the household operational holding (see chapter 1) will be considered as the area operated by the household.

However, if the household operates a holding jointly with other household(s), the total area of the operational holding divided by the number of partners (that is, the household's share of the area of the holding) will be the entry against item 5.

**NOTE:**

**Area reported in item 5 of this block is the land area which has been operated by the household. This may not match with the total of blocks 5.1 and 5.2, which is the land area owned by the household.**

**4.3.6 Item 6: religion (code):** The religion of the household will be recorded against this item in code. If different members of the household claim to belong to different religions, the religion of the head of the household will be considered as the religion of the household.

The codes are:

Hinduism	1	Jainism	5
Islam	2	Buddhism	6
Christianity	3	Zoroastrianism	7
Sikhism	4	others	9

**4.3.7 Item 7: social group (code):** Whether or not the household belongs to Scheduled Tribes, Scheduled Castes or Other Backward Classes will be indicated against this item in terms of the specified codes, which are:

Scheduled Tribes - 1, Scheduled Castes - 2, Other Backward Classes - 3, others - 9.

Those who do not come under any one of the first three social groups will be assigned code 9. In case different members belong to different social groups, the group to which the head of the household belongs will be considered as the 'social group' of the household.

4.3.8 The following 8 questions have been added in the schedule with a view to collecting data on financial inclusion.

**4.3.9 Item 8: does any household member have any bank account? (yes-1, no-2):** If any household member has any bank account in any nationalised and/or private and/or cooperative bank on the date of survey, code 1 is to be recorded in item 8, otherwise code 2.

**4.3.10 Item 9: if no in item 8, did any household member make or receive any payment through any bank during last 365 days (yes-1, no-2):** This item is to be filled if the entry in item 8 is 2, that is, for households with no member having any bank account on the date of survey. From such households, it is to be ascertained whether any household member has made or received any payment through any bank during the last 365 days. If the answer is yes, record 1 in item 9, otherwise record 2.

In case of entry 1 in item 8, a dash ('-') is to be entered against item 9.

**4.3.11 Item 10: does any household member have any post office account? (yes-1, no-2):** If any household member has any account in any post office on the date of survey, code 1 is to be recorded in item 10, otherwise code 2.

**4.3.12 Item 11: does any household member have any deposit account in any enterprise of type other than propriety /partnership? (yes-1, no-2):** If any household member has any other type of deposit account in any enterprise of type other than proprietary/partnership on the date of survey, code 1 is to be recorded in item 11, otherwise code 2. Deposit made in any proprietary/partnership enterprise will not be considered here.

**4.3.13 Items 12: did any household member receive any remittance during last 365 days? (yes-1, no-2):** If any household member has received any remittance from outside (that is, from a non-household-person(s)) during the last 365 days in cash or kind for financial support. Entry in item 12 will be 1, otherwise 2. In this connection the following points may be noted.

- Token gifts received in kind will not be considered as remittance.
- Cash receipts, too, should be considered as remittance only if they have been sent for financial support and not as a token gift. Therefore, if the monthly rent of a household living in a rented dwelling was borne for any month by a son or daughter (say) who is not a household member, the household will be considered to have received a remittance.
- It is not necessary that the remittance should be periodic or regular.

**4.3.14 Items 13: did any household member have a valid kisan credit card during last 365 days? (yes-1, no-2):** The Kisan Credit Card Scheme aims at timely and adequate support from banking system to the farmers for their cultivation needs, including purchase of inputs, in a flexible and cost effective manner (for details, refer to Chapter One). If any household member had a valid kisan credit card on any day during the last 365 days, entry in item 13 will be 1, otherwise it will be 2.

**4.3.15 Item 14: if yes in item 13, amount (₹) received during last 365 days:** In case of '1' entry in item 13, the amount received (in whole number of rupees) during the last 365 days will be recorded in item 14. In case of entry '2' in item 13, a dash ('-') is to be entered against item 14.

## **Block 4: Demographic and other particulars of household members**

**4.4.0** All sample household members will be listed in this block. Demographic particulars, viz., relation to head, age, sex and general education, etc. will be recorded for each member, using one line for each. Some more information will be recorded for each working member.

**4.4.1 Column 1: Serial number:** All the members of the sample household will be listed in Block 4 using a continuous serial number in column (1). In the list, the head of the household will appear first, followed by the head's spouse, the first son, first son's wife and their children, second son, second son's wife and their children, and so on. After the sons are enumerated, the daughters will be listed, followed by other relations, dependants, servants, etc. The last serial number should be equal to item 1 of block 3.

**4.4.2 Column 2: Name of member:** The names of the members will be recorded in column (2).

**4.4.3 Column 3: Relation to head (code):** The family relationship of each member of the household with the head of the household (for the head, the relationship is 'self') will be

recorded in this column in code. The codes are:

self .....	1	grandchild .....	6
spouse of head.....	2	father/mother/father-in-law/mother- in-law ...	7
married child .....	3	brother/sister/brother-in-law/sister-in-law	
spouse of married child ..	4	/other relatives.....	8
unmarried child .....	5	servant/employees/other non-relatives .....	9

4.4.4 **Column 4: sex:** The sex of each member will be recorded in this column in code (male-1, female-2). For eunuch, code '1' will be recorded.

4.4.5 **Column 5: age:** The age in completed years of all the members listed will be ascertained and recorded in column (5). For infants below one year of age at the time of canvassing, '0' will be entered in column (5).

4.4.6.1 **Column 6: General educational level (code):** Information regarding the level of general education attained by the members of the household listed will be recorded in column (7) in terms of the specified code. For the purpose of making entries in this column, only the course successfully completed will be considered. For instance, for a person who has studied up to 12<sup>th</sup> standard but has not appeared for the final examination or has failed, his/her educational attainment will be considered under 'secondary' (code 08) if it is the last completed course. The relevant codes to be used for recording entries in column (6) are:

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**.

4.4.6.2 A person who can both read and write a simple message with understanding in at least one language is to be considered literate. Those who are unable to do so are to be considered not literate and will be assigned code 01. Those who are literate but never attended any school will be assigned code 02, 03 or 04. Those who are by definition literate but are yet to pass a primary standard examination will get code 05. Similarly codes 06, 07, 08, and 09 will indicate the successive higher standards of examinations passed.

4.4.6.3 Persons who have attained proficiency in Oriental languages (e.g. Sanskrit, Persian, etc.) through formal but not the general type of education will be classified appropriately at the equivalent level of general education standard.

4.4.7 Columns 7 to 10 have been added to this block as per user requirement. Column 7 records whether the person was a worker as per usual principal activity status during last 365 days. Code '1' will be recorded if the answer is yes; else code '2' will be recorded.

4.4.8 **Column 8: status (code):**

The different activity statuses used in the survey (with the corresponding codes) are given below

for those working or engaged in economic activity (employed). These are:

worked in household enterprise (self-employed) as an own account worker ..	11
worked in household enterprise (self-employed) as an employer .....	12
worked in household enterprise (self-employed) as ‘helper’ .....	21
worked as regular salaried/wage employee .....	31
worked as casual wage labour in public work .....	41
worked as casual wage labour in other types of works .....	51

If the activity status code of the household member is 11, 12, 21, 31, 41 or 51, then the code should be recorded in this column. The procedure of determining the usual (principal) activity status of a person is described in detail in Chapter One.

**4.4.9 Column 9: NIC-2008 code (2-digit):** For persons categorised ‘working’ (i.e., those with status codes 11-51), the corresponding industry classification will be recorded in terms of the two digit NIC 2008 codes in column 9.

**4.4.10 Column 10: type of organisation if entry in col.8 is 31:** If the household member is working with status code 31, that is, worked as regular salaried/wage employee, the type of organisation will be recorded in code. The codes are:

government	.....	1
public sector enterprise	.....	2
private company	.....	3
private society/trust	.....	4
proprietary/partnership enterprise	.....	5
others	.....	9

‘Government’ will include all State/UT & Central Govt offices.

‘Public sector enterprise’ will include all public sector organisations including banks, universities, colleges and schools (if these are not private concerns).

‘Private company’ will include all private companies including all Multinational companies(MNCs), private banks, private schools, etc.

‘Private society/trust’ will include trusts, Non Governmental Organisations (NGO), cooperative societies etc.

‘Others’ will include private households employing maid servant, watchman, cook, etc.

## **Block 5: Questions on land owned partly or wholly by the household**

4.5.0.1 The definition of ownership of land has been provided earlier in Chapter One. It may again be emphasised here that land owned, acquired and disposed of by the domestic servants, paying guest etc. who are listed as normal members of the household in Block 4 will also be recorded in this block. Note, however, that to avoid duplication, such land should not be taken into account while enumerating land owned by the original households to which they used to belong as family members prior to their joining this household as normal members.

4.5.0.2 The actual details of land owned by the household will be recorded in Blocks 5.1 and 5.2. These blocks will be filled in only in visit 1. But before filling in these blocks, a few simple questions, kept in a separate block called Block 5, will serve to ascertain the various locations in which land owned by the household is situated (rural or urban, in the same village or town, in a different village or town, etc.). This will ensure that when Blocks 5.1 and 5.2 are filled in, no land owned by the household will be missed out or overlooked.

4.5.0.3 The questions placed in Block 5 are self-explanatory. Question 1, for all households, is :

1. Does the household wholly or partly own the land on which the housesite is located?

Questions 2-3 are for rural households only. They are:

2. Does the household own any land in any other village?

3. Does the household own any land in any urban area?

Questions 4-5 are for urban households only. They are:

4. Does the household own any land in any rural area?

5. Does the household own any land in any other town?

The answers to these questions are to be recorded in Block 5 and referred to while filling in Blocks 5.1 and 5.2.

### **Block 5.1 and 5.2: Details of land owned by the household as on 30.06.12**

4.5.0.4 These blocks are to be canvassed for both rural and urban households. These blocks are meant for recording area and value of each type of land, including the housesite and other residential areas, owned by the sample household on the reference date.

4.5.0.5 **Plot:** A plot will be considered to be a distinct patch of land demarcated with boundaries and bearing a survey number. However, for large plots where sub-divisions of survey numbers (that is sub-survey numbers) are given to demarcate the sub-plots, a plot will be taken as the distinct patch of land having a sub-survey number. A plot is generally demarcated by a strip of raised land commonly known as *ail* or *bund*. There may also be *ails* inside the plot. All such *ails* or *bunds* will be included in the plot area.

4.5.0.6 **Assessment of the value of land:** In this survey, value of land acquired prior to 30<sup>th</sup> June 2012 by the household through inheritance or otherwise will be recorded on normative basis. To obtain these normative/guideline values of land (as on 30.06.12), the local FOD officials may need to consult 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 may be taken as the deemed 'notional value' for all practical purposes**

In this regard, observation of FOD during the pretesting of schedule 18.2 is mentioned below:

*“..... we had a discussion with sub registrar office. They have the tehsil wise rates for the different groups of villages based on the location of village from the roads. As far as the variation in the land rate within a village is concerned, Patwaris/ Revenue Inspectors do provide malkiyat of the plot/survey no. based on its fertility and other facilities. They may also provide rate for the sale of residential plots. The rates maintained by the sub registrar office are updated every three years. We need to get the rate list from the sub registrar office and consult the Patwari/RI for the malkiyat of the land.”*

4.5.0.7 For plots having buildings, wells, tube-wells, drainage, channels and other construction work, etc., the value of the plot/land excluding the value of all such construction work/buildings will be considered. However, in the cases where the value of buildings and land cannot be separated, it should be recorded under buildings in Block 6 appropriately.

4.5.0.8 These blocks will be filled in only during the first visit to the sample household. One line of the block will be used to record information for each distinct plot.

4.5.0.9 **Exceptions are:**

- (1) the plots containing the house site (housesite or homestead land is defined in Chapter 1) and other residential areas. All such plots are to be clubbed together and information about them will be entered against serial no. 98 (printed in col.(1) of Block 5.1/5.2),
- (2) all land outside the FSU. In Block 5.1, all rural land outside the FSU is to be clubbed together and particulars recorded against item 96. In Block 5.2, all urban land outside the FSU is to be clubbed together and particulars recorded against item 97.

4.5.0.10 If the sample household is a rural household:

- (i) housesite has to recorded in Block 5.1, serial no. 98
- (ii) record all rural plots within the FSU, (distinctly for each plot using one line for each one), in Block 5.1 starting with serial no.1
- (iii) if any rural plot(s) is (are) owned by the household **outside the FSU**, record the total area of such plots in Block 5.1, serial no. 96.
- (iv) similarly if any urban plot(s) is (are) owned by the household **outside the FSU**, record the total area of such plots in Block 5.2, serial no. 97.

4.5.0.11 If the sample household is an urban household:

- (i) housesite has to recorded in Block 5.2, serial no. 98
- (ii) record all urban plots within the FSU, (distinctly for each plot using one line for each one), in Block 5.2 starting with serial no.1
- (iii) if any other urban plot is owned by the household **outside the FSU**, record the total area in Block 5.2, serial no. 97

- (iv) similarly if any other rural plot is owned by the household **outside the FSU**, record the total area in Block 5.1, serial no. 96.

**4.5.1 Col. (1): serial no. of plot:** A running serial number starting from 1 will be given in col.(1) of this block for all lines recording particulars of ownership of land during the specified reference period. It may be noted that, in most cases, the serial numbers will not be continuous because there will be a gap between the last serial number entered by the investigator and serial number '96' or '97' printed in col.(1) against residential areas including house site. No attempt is to be made to alter the serial numbers to make them continuous. For each column except cols.(3), (4) and (6), the total of all the plots recorded in this block (residential areas including house site) is to be derived and recorded against serial number of plot 99.

**4.5.2 Col. (2): survey number or other identification particulars:** The survey numbers (or sub-survey numbers) of the plots will be recorded in col. (2) for each of the plots enumerated in this block. If a survey number is sub-divided and the sub-divided plot has no sub-number, the letter P may be put in brackets at the end of the survey number to indicate that it is a sub-division (part of the plot). On the other hand, if several plots are shown as amalgamated and a new number has not been assigned to the consolidated plot, then the survey numbers of all the plots which have been amalgamated will be recorded. If the informant is unable to furnish the survey number (or sub-survey number), some other identification of the plot (such as name of place, name of plot, etc.) will be recorded in col. (2) so that the plot is uniquely identifiable.

**4.5.3.1 Col. (3): type of land (code):** The use to which the plot was put during the reference period (30.06.2012 to date of survey) will be ascertained and the appropriate type of land use will be recorded here in code. Valuation of each of these types would be recorded in col.(6). The codes for type of land (for both rural and urban land) are as follows:

<i>crop area, irrigated</i>	01	<i>area put to non- agricultural uses:</i>	
<i>crop area, unirrigated</i>	02	<i>water bodies</i>	06
<i>orchards and plantations</i>	03	<i>exclusively for non-farm business</i>	07
<i>forest</i>	04	<i>other non-agricultural uses</i>	08
<i>water bodies for fishing &amp; aquaculture</i>	05	<i>residential area including housesite</i>	10
		<i>other areas</i>	09

4.5.3.2 The above categories are explained in chapter 1. In case different parts of a plot were put to different uses during the reference period, the use to which the major part of the plot was put will be considered for making entry in this column.

**4.5.4 Col. (4): percentage share of the household in ownership of plot (whole no.):** This refers to the percentage share of the household in the ownership of the plot if the plot is jointly hold with other household(s). For example, if the household has a two-thirds share in the

ownership of the whole plot, the entry in col. (4) will be 67. If the plot is wholly owned by the members of the household as on 30.06.2012, the entry in col. (4) will be 100.

**4.5.5.1 Col. (5): Area of land owned by the household as on 30.06.2012:** If the entire plot is owned by members of the household on 30.06.2012, the owned area, which is the geographical area of the plot, will be recorded in hectares in three places of decimals in col. (5) and 100 will be recorded in col. (4).

4.5.5.2 If, however, the plot, on 30.06.2012, is owned jointly by members of two or more households, the area of the plot will be apportioned among the owner households and only the portion calculated as owned by the sample household will be recorded in hectares to three places of decimals in col.(5). For example, if a plot of area 5.000 hectares is owned equally by four brothers belonging to four different households and if one of them is selected for the survey, the entry in col. (4) will be 25 and the entry in col. (5) will be 1.250 hectares.

**4.5.6 Col. (6): Value of land owned by the household as on 30.06.2012:** The procedure to be followed for ascertaining the value of land and making entries in col. (6) have been described in paragraph 4.0.3.0 (a). For each plot, value will be recorded in rupees (whole no.) in col. (6).

In case of joint holding of a particular plot, i.e. the plot is owned jointly by members of two or more households, the value of the plot will be apportioned among the owner households and only the portion calculated as share of the selected household is to be recorded. For the example given above for col. (5), if the valuation of the plot is ₹ 200000, entry in col. (6) will be ₹ 50000.

## **Block 6: Buildings and other constructions owned by the household as on 30.06.2012**

4.6.1 This block is present in the Visit 1 schedule only. It is meant for recording value of all owned buildings and constructions – whether complete or incomplete – on the reference date, as well as the approximate floor area.

4.6.2 In this block, constructions are grouped into ten categories or types, numbered 1 to 10 and one line of the block is provided for each construction type. The total value as well as total floor area of all constructions of a given type is to be entered against each serial number from 1 to 10.

4.6.3 In case a building is used for more than one purpose among the three purposes *residential*, *farm business* and *non-farm business*, it will be classified into one of the three categories according to the following priority order: (1) residential; (2) farm business; and (3) non-farm business.

**4.6.4 Col. (4): percentage share of the household in ownership of asset (whole no.):** This refers to the percentage share of the household in the ownership of the building/construction (complete or incomplete). For instance, if the household has a 30% share in the ownership of the building/construction, the entry in col. (4) will be 30. If the household has a two-thirds share in the ownership, the entry in col. (4) will be 67. If the entire construction is owned by the members of the household on the date of survey, the entry in col. (4) will be 100.

**4.6.5.1 Col. (5): area in sq.m. owned by the household as on 30.06.2012:** This refers to floor area of the building/construction. Floor area is defined as the covered area under a roof. It will thus include the area of all types of rooms, kitchen, latrine, etc. and covered verandah, and will exclude uncovered area both inside and outside the structure, e.g. terrace, uncovered stairways, etc. Floor area will be recorded in square metres to 2 places of decimals.

**4.6.5.2** If the household does not wholly own the building/construction, the entry in col. (4) will be less than 100. In this case, the entry in col. (5) will be floor area of the building/construction multiplied by the percentage share.

Example: A residential building of floor area 2000 sq. m. is owned equally by four brothers belonging to four different households, one of which is selected for survey. Then the entry in col. (4) will be 25 and the entry in col. (5) will be 500 sq. m. (= 2000 sq. m.  $\times$  25%).

**4.6.6.1 Col. (6): value (₹) owned by the household as on 30.06.2012:** This refers to value of the completed/incomplete building/construction. In this survey, the value of building or other construction owned prior to 30<sup>th</sup> June 2012, by the household through inheritance or otherwise, will be recorded on normative basis. To obtain these normative/guideline values of land (as on 30.06.12), the local FOD officials would need to consult Patwaris (or equivalent) in the rural areas and the Registrar's office in the urban areas.

**4.6.6.2** In case of 'building and construction outside the village or town', the reported value by the household may be taken as the deemed 'notional value' for all practical purposes.

**4.6.6.3** If the household does not wholly own the building/construction, the entry in col. (4) will be less than 100. In this case, the entry in col. (6) will be value of the building/construction multiplied by the percentage share.

Example: A residential building of valuation ₹ 20,00,000 is owned equally by four brothers belonging to four different households, one of which is selected for survey. Then the entry in col. (4) will be 25 and the entry in col. (6) will be ₹ 5,00,000 (= ₹ 20,00,000  $\times$  25%).

**4.6.7.1 Items 1-3: residential buildings:** Residential buildings have been categorised on the basis of use as follows: those used as dwelling by members of the selected household (item 1),

other residential building within the village/town (item 2), and other residential building outside the village/town (item 3).

4.6.7.2 In recording value of the building owned by the household and used by its members for residential purpose (item 1), the value recorded in col. (6) should exclude the value of the site on which the residential building is constructed. The value of the housesite (the land on which the building owned and used as dwelling by members of the sample household is situated) is to be recorded in Block 5.1 for rural households and in Block 5.2 for urban households.

4.6.8.1 **Items 4-5: buildings used for farm business:** These have been categorised into:

- a. item 4: animal shed
- b. item 5: others, such as barn, warehouse (incl. cold storage), farm house, etc.

4.6.8.2 Farm business has been defined earlier in Chapter One. Any building or structure owned by the sample household and used for farm business either by the sample household or by any other household will be considered here. The total floor area of all the structures owned by the sample household and used as animal sheds (item 4) will be recorded in col. (5) and the approximate total value of such structures on the reference date in col. (6). Similarly, for item 5, the total floor area of all buildings owned by the sample household and used for farm business, excluding those used as animal sheds, will be recorded in col. (5) and the approximate total value of such structures on the reference date in col. (6)

4.6.8.9 In some cases it may so happen that animal sheds, barns, etc. are part of the residential building. In such cases, separate estimates for animal sheds, etc., need not be made. The entire area and total value of the structure may in such cases be indicated against item 1: residential buildings.

4.6.9.1 **Item 6-8: buildings used for non-farm business:** These have been categorised into the following three kinds:

- a. item 6: workplace, workshop, mfg. unit, etc.
- b. item 7: shop
- c. item 8: others (any building where non-farm business of any other kind is carried out, like cinema houses)

4.6.9.2 Non-farm business has been defined in Chapter 1. The floor area and value of assets of all buildings owned and used exclusively for non-farm business either by the sample household or by others will be recorded separately for buildings used as 'workplace/workshop', 'shop' and 'others'. There may be cases where part of the residential building is used as a shop or workshop in connection with non-farm business. In such cases, the entire area and the total value of the structure should be shown against item 1: residential buildings. ***Similarly, if a non-farm***

***business is carried out in a part of the structure which is used for farm business, the entire floor area and its value will be shown against the appropriate items under farm business and no separate entry will be made against items 6 to 8 for the portion used for non-farm business.***

4.6.10 **Item 9: building for other purposes:** This item will include buildings used neither for residential purpose nor for business (farm or non-farm), but for other purposes, such as charitable purposes, for recreation, etc.

4.6.11.1 **Item 10: other constructions:** all other constructions, including wells, borewells, tube-wells, field distribution systems, gobar gas plant, paths (walkways), etc. will be recorded against this item. Any gobar gas plant will be included in item 10 irrespective of what it is used for.

4.6.11.2 Generally, value of buildings and other constructions will not include the value of the land on which the construction stands. However, in those cases where it is not possible to apportion the value of land and building separately, the value of building/other constructions will be inclusive of the value of land. In such cases, the value of land will not be recorded in Block 5.1 or Block 5.2.

4.6.11.3 Sometimes temporary sheds, hutments, *machans*, etc. are erected on the farm during a season to guard crops against wild animals, birds, theft, etc. When such construction is of a purely temporary nature, that is, built to last only one season, they will not be considered here.

### **Block 7: Livestock and poultry owned by the household on 30.06.2012**

4.7.1 This block belongs to the Visit 1 schedule **only**. The categorization followed in this schedule (which differs from schedules 18.1 and 33) is as per the requirements of National Accounts Division of CSO, the main purpose being obtaining the value of livestock and poultry owned by the household as on 30.06.2012. Animals reared for breeding etc. are to be included but those transacted for trading purpose will be outside the coverage of this schedule. For cattle, and also for buffaloes, the number and value are to be broken up by age, sex and use into 8 categories each, making a total of 16 categories of cattle and buffaloes. Only 4 other categories are used for the remaining livestock and poultry: (a) other large heads, (b) ovine and other mammals, (c) poultry birds, and (d) others.

4.7.2 Col. (3) will record percentage share of the surveyed household in ownership of the animals/birds under consideration if such case arises. If the latter are solely owned by the surveyed household, entry in col. (3) will be 100.

4.7.3 Col. (4) will record the number of animals/birds of each category, ***irrespective of whether they are wholly or partly owned by the surveyed household.***

4.7.4 Col. (5) will record the value of the livestock/poultry as on 30.06.2012, ***apportioned to the surveyed household according to its share*** if such case arises. For instance, if the household has

a 50% share in the ownership of some cattle whose total value as on 30.06.2012 is ₹20,000, then ₹10,000 will be the value to be considered for making entry in col. (5).

**4.7.5 Items 1-16: Cattle (both cross-bred cattle and non-descript) & buffalo:** For cattle and buffaloes, entries are to be made against the appropriate item of the block taking age, sex and use into consideration. Items 1 and 2 are for young stock (up to 2 years) of cattle. Items 3 to 6 are for (“adult”) females over 2 years: item 3 for breeding cows in milk, item 4 for dry breeding cows, item 5 for adult females breeding but not calved even once, and item 6 for other adult females. Item 7 is for adult male cattle used for work or breeding, and item 8 for other adult male cattle. For buffaloes, the categories are exactly the same as for cattle, again taking up eight items of the block (items 9 to 16). No distinction is made between crossbred and non-descript cattle.

- **A cow or buffalo that is in its breeding time before the specified age (2 years) should be considered as adult and not as young stock. and it should be counted in either b(i) or b(ii) or b(iii) as the case may be and not counted in ‘young stock (a)’**

**4.7.6 Item 18: other large heads:** This includes elephants, horses and ponies, mules, donkeys, camels, yaks, mithuns, etc.

**4.7.7 Item 19: ovine and other mammals:** This includes sheep, goats, pigs and rabbits. Any animals, say, rabbits, kept as pets will, however, be excluded.

**4.7.8 Item 20: poultry birds:** This includes hens, cocks, koels, chickens, ducks, and other poultry.

**4.7.9 Item 21: others:** Any other livestock not covered in items 1-16 or 18-20 is to be considered for entries against this item.

## **Block 8: Transport equipment owned by the household on 30.06.2012**

4.8.1 This block appears in the Visit 1 schedule only. Any transport equipment owned by the household will be listed in this block, irrespective of the purpose for which it is used: farm, non-farm or household purpose.

4.8.2 Col. (3) will record percentage share of the surveyed household in ownership of the transport equipment under consideration. If the equipment is solely owned by the surveyed household, entry in col. (3) will be 100.

4.8.3 Col. (4) will record the number of vehicles of each category, *irrespective of whether they are wholly or partly owned by the surveyed household.*

4.8.4 Col. (5) will record the value of the transport equipment as on 30.06.2012, *apportioned to the surveyed household according to its share.* For instance, if the household has a 50% share in

the ownership of a van whose total value as on 30.06.2012 is ₹1,00,000, then ₹50,000 will be the value to be considered for making entry in col. (5).

**4.8.5 Column 6: Main use of transport equipment:** The main use of the transport equipment listed in col. (1) will be recorded in code in this column, the codes being:

for farm business .....	1
for non-farm business ...	2
for household use .....	3

It may be noted that if any transport equipment is hired out, then codes 1 or 2 would be applicable. In case of equipment used for more than one purpose, the main use is to be determined on the basis of the maximum time utilisation of the equipment during the last 365 days.

**4.8.6 Items 1 to 7:** Seven categories of transport equipment are listed in col. (1). Information of all items (transport equipment) will be recorded in this block only irrespective of its use in farm and/or non-farm business.

**4.8.7 Item 3: carts (hand driven/animal driven):** In case animal-driven carts, the reported value should not include the value of the animal drawing it. The number and value of animals will be recorded in block 7.

**4.8.8 Item 4: tractors (all types), trailers, and associated equipment, etc.:** Note that tractors of all types are to be recorded here, and not in Block 9 (Agricultural machinery and implements owned by the household on 30.06.2012), **if it is used for both as transport equipment and as agricultural implement.**

4.8.9 Other items are self-explanatory.

### **Block 9: Agricultural machinery and implements owned by the household on 30.06.2012**

4.9.1 This block appears in the Visit 1 schedule only. All agricultural machinery and implements, owned by the household, for own use or hired out, will be listed in this block.

4.9.2 Col. (3) will record percentage share of the surveyed household in ownership of the machinery or implements under consideration. In case of machinery or implements solely owned by the surveyed household, entry in col. (3) will be 100.

4.9.3 Col. (4) will record the value of the agricultural machinery or implements as on 30.06.2012, **apportioned to the surveyed household according to its share.** For instance, if three households, including the sample household, have equal shares in the ownership of a diesel pump used in irrigation and the total value of the same as on 30.06.2012 is ₹1,00,000, then the entry in col. (4) for value of the machine owned by the household will be ₹33,333.

4.9.4 **Items 1 and 2: power tiller, power-driven machinery and equipment:** Power tillers will be entered against item 1 and other power-driven machinery and equipment (excluding machinery for irrigation) against item 2.

4.9.5 **Item 3: manually operated implements or tools:** This item is self-explanatory.

4.9.6 **Items 4 and 5: water lifting equipment incl. diesel/electric pumps, Persian wheels, etc and other machineries for irrigation:** Water lifting equipment including diesel/electric pumps and Persian wheels will be entered against item 4. Any other machinery for irrigation will be entered against item 5.

4.9.7 Note that all types of tractors are to be excluded from this block as they will be recorded in the transport equipment block, that is, Block 8.

### **Block 10: Non-farm business equipment owned by the household as on 30.06.2012**

4.10.1 The coverage of the term non-farm business for the purposes of this survey has been explained in Chapter One.

4.10.2 Block 10 lists thirteen categories of non-farm business equipment:

- handloom, semi-automatic and power looms, ginning, pressing and baling equipment
- accessories used in spinning and weaving and tailoring equipment (e.g. sewing machine)
- 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.
- casting, melting and welding equipment, furnace, bellows, kiln, etc.
- scales, weights and measures, potter's wheels
- saws (all types)
- xerox (photocopying) machine, printing press, personal computer, duplicating machine
- ISD/STD/PCO equipment, fax machine, mobile repairing instruments
- medical equipment including X-ray machines
- lathes, other machinery tools and appliances
- intangible assets like software, artistic originals, manuscripts etc.
- other non-farm business equipment (excluding furniture and fixtures)
- furniture and fixtures

Note: The list, given above, serves only as a mental aid to guard against missing out any item. Individual items, *per se*, in the above list are important to that extent only.

4.10.3 Any of the above categories of equipment will be entered in Block 10 if used exclusively as non-farm business of the household or hired out for such use.

4.10.4 **However, only equipment wholly owned by the household and not shared by other household(s) will be considered for this block. Equipment partly owned by the household and, in particular, equipment owned by a partnership involving members of more than one household will be excluded.**

Note that transport equipment is covered in Block 8 and is not to be considered for this block.

4.10.5 Stock of merchandise in possession of the household, that is, stock of goods meant for sale (trade) by the household, is not considered business equipment and is therefore not to be considered for this block.

4.10.6 Musical instruments such as harmonium, drum, tabla, string instruments, etc. are to be considered for this block (item 13) only when used professionally by musicians, music teachers, proprietors of show businesses, etc.

### **Block 11: Shares and debentures owned by the household in co-operative societies & companies as on 30.06.2012**

4.11.0.1 This block is to be filled in both Visit 1 and Visit 2. The structure of the block in Visit 2, however, is different from that in Visit 1.

4.11.0.2 The purpose of the block is to obtain the stock of financial assets held on a reference date in the form of ownership of shares and debentures. The shares and debentures may be held in credit or non-credit cooperative societies, commercial banks, financial and non-financial companies, mutual funds including the Unit Trust of India, and similar institutions.

#### **Block 11, Visit 1**

4.11.1 The value of shares and debentures held on the reference date will not be obtained directly, but in the following way. Information will be obtained, firstly, on the stock of shares and debentures held in different categories of institutions as on the date of survey. Secondly, the household will be asked to record transactions in these assets from the reference date to the date of survey.

4.11.2 Transactions will comprise both inflow and outflow of assets by way of acquisition – by purchase or otherwise – and disposal – by sale or otherwise.

4.11.3 Finally, value of shares and debentures held in a particular category of institutions on the reference date will be obtained as the value as on the date of survey plus disposals since the reference date less acquisitions since the reference date.

4.11.4 Thus, in the Visit 1 schedule, the reference date is 30.06.2012. Disposals during the period from 01.07.12 to the date of survey will thus have to be added to the value of shares and debentures on the date of survey, and acquisitions during the same period will be subtracted, to get value of shares and debentures on the reference date.

Col. (3): value of shares and debentures as on the date of survey

Col. (4): value of acquisitions of shares and debentures during 01.07.12 to date of survey

Col. (5): value of disposals of shares and debentures during 01.07.12 to date of survey

Col. (6): value of shares and debentures as on 30.06.12

Information for cols. (3) to (6) are reported by the informant, while col. (6) is obtained as  
 $\text{col. (6)} = \text{col. (3)} + \text{col. (5)} - \text{col. (4)}$

### **Block 11, Visit 2**

4.11.5 In the Visit 2 schedule, the purpose of Block 11 is to obtain the value of shares and debentures held in the same categories of institutions on 30.06.2013. Since the value as on 30.06.2012 will be already available from Visit 1, the Visit 2 block will be limited to recording acquisitions and disposals during the one-year period 01.07.12 to 30.06.2013.

Col. (3): value of acquisitions of shares and debentures during 01.07.12 to 30.06.2013.

Col. (4): value of disposals of shares and debentures during 01.07.12 to 30.06.2013.

4.11.6 **Different types of shares:** The following are the types of shares held by the shareholders of cooperative institutions, commercial banks and companies:

(a) **ordinary shares:** The holder of an 'ordinary share' is entitled to share in any distributions of dividends in proportion to the number of shares held. Ordinary shares usually but not invariably entitle their holders to vote at company meetings. They are contrasted with debentures and preference shares. Debenture holders usually have a fixed entitlement to interest but no vote provided the interest is paid and any other conditions are complied with. Preference shareholders have no votes but must be paid their dividends before any distribution to ordinary shareholders is allowed. In the event of winding up a company, ordinary shareholders rank last in any claim of company assets but get an unlimited part of any residual after paying off the others.

(b) **preference shares:** A company share which carries no vote, but ranks before ordinary shares for dividends.

(c) **debentures:** A secured loan raised by a company, usually with fixed interest and sometimes with a fixed redemption date. Debenture holders have no control over the company so long as their interest is paid and any conditions of the loans are complied with. But if the interest is not paid or the conditions are broken, they can take control of the company. They rank before other shareholders in the event of liquidation. Convertible debentures are debentures carrying a right to equity shares at some future date.

**4.11.7 Valuation of shares & debentures:** In case of ordinary and preference shares, share value is not generally fully paid up and paid-up value is often different from the face value. Paid-up value represents the share money actually paid to the company by the shareholders. Debentures, on the other hand, are bonds issued by the corporations and companies with specific maturity period and rate of interest. Debenture holders do not have any ownership rights to the companies. They are the creditors of the company. 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 the appropriate columns. 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 the relevant column(s).

**4.11.8 Item 1: company:** The financial and non-financial companies (see Chapter 1) are registered under the Companies Act. Companies can be of two types: public limited companies and private limited companies. The shares held by the household in a company will be shown against this item. The shares held by the household in a commercial bank will also be shown against this item.

**4.11.9 Item 2: mutual fund:** Against item 2, units/shares held under various schemes of Unit Trust of India or of various mutual funds shall be recorded. These entities are collective investment schemes and are an important constituent of the capital market. Through institutionalised risk pooling mechanism, they provide the benefits of diversified portfolios and expert investment advice and management to a large number of investors who may not be in a position to avail themselves of these benefits on their own.

**4.11.10 Item 3: cooperative society:** The banks and societies which are part of Cooperative societies are described below:

***Co-operative credit society/bank*** means an organisation created under the cooperative movement whose main objective is to provide financial help to its members. Co-operative credit societies broadly fall under following categories

(i) ***Agricultural credit societies:*** These provide finance to their members for agricultural purpose or for purposes connected with agricultural activities (including the marketing of crops).

- (ii) **Non-agricultural credit societies:** These generally can be categorised as follows:
- (a) **Urban Co-operative banks:** These are co-operative societies functioning in urban or semi-urban areas and engaged in providing banking facilities, e.g. accepting of deposits from members and non-members. Their clients are largely drawn from traders, small entrepreneurs, salaried and professional classes etc. These banks provide credit for such purposes as trade and commerce, cottage and small-scale industries, housing, consumption and domestic purposes.
  - (b) **Central co-operative bank:** This is a federation of (mainly) primary credit societies and of other types of primary societies in their area of operations. Central cooperative banks are generally of the mixed type, that is, where the majority of the shares are owned by the societies registered within the area of their operation and the rest by individuals. Besides financing the affiliated societies, they also conduct normal banking business.
  - (c) **Employers' credit societies:** These are also known as salary earners' societies and are essentially organisations of salaried employees and/or wage earners or persons employed under a common employer or an institution. They accept deposits mostly from their members, though some of them deal with non-members too. The loans advanced by them are generally recovered from the monthly salaries of the members.
  - (d) **Other non-agricultural credit societies:** These are formed with the object of promotion of thrift and saving among the members of a particular community or profession and include women's thrift societies, co-operative credit societies formed for fishermen, taxi-drivers, rickshaw-pullers, and so on.

4.11.11 **Co-operative non-credit society:** All other cooperative societies whose basic aim is other than that of providing credit are defined as **non-credit societies**. Some co-operative non-credit societies are described below:

- (i) **Service co-operative society:** The service co-operative is an organisation of members who have willingly combined for mutual help and cooperation in meeting their common economic requirements. Such individuals cooperate to procure the essential services needed for their enterprise. These cooperatives serve variously – as a store, a bank, a distribution agent – and arrange for marketing of their members' produce through the co-operative marketing societies. These societies take up these activities with the sole objective of increasing agricultural production.
- (ii) **Co-operative marketing society:** A marketing society has the main objective of marketing of agricultural produce of members in its area of operation. Such produce may be received by the marketing society from the cultivators directly or through primary credit

societies. The produce is then sold either in the local market or to the higher level marketing organisation. Some of the marketing societies also undertake processing of produce to make it more easily marketable and/or to get a better price. In addition, societies may undertake supply of agricultural requisites like seeds, manures and fertilizers, pesticides, implements and machinery, and distribution of common consumer foods such as foodgrains, cloth, kerosene and sugar.

(iii) **Processing society:** A processing society is organised with the sole objective of processing produce (mainly, agricultural) grown by its members and/or by the members of the primary agricultural credit societies. In addition to processing of produce and marketing of the products, they also undertake the supply of agricultural requisites.

4.11.12 **Item 4: others:** Other types of institutions not listed under items 1 to 3 will be recorded against item 4. The total of items 1 to 4 will be recorded against item 5.

### **Block 12: Financial assets other than shares and debentures owned by the household as on 30.06.2012**

4.12.0.1 This block is provided in the Visit 1 schedule for collecting information on financial assets not covered in Block 11. The financial assets to be considered here are the different types of certificates/securities issued by the government or banks, viz. National Savings Certificate (NSC), Indira Vikas Patra, Kisan Vikas Patra, RBI Bonds, and deposits in post office, cooperative banks, commercial banks, companies, insurance companies etc. Value of the assets as on the reference date is to be recorded in col. (4) of the block.

#### **4.12.0.2 Valuation of financial assets covered here:**

- In case of certificates, annuity schemes the amount paid at the time of purchase is to be recorded.
- In case of deposits, the face value is to be recorded.
- In case of insurance premium, total of the premium paid upto reference date is to be recorded .
- For Provident fund like GPF, PPF, CPF etc. / NPS, etc., total contribution plus interest earned will be recorded.
- In case of Unit Linked Insurance plans (ULIP), the valuation will be obtained as number of units × net asset value (NAV) of the unit.

4.12.1 **Item 1: government deposits, NSC, KVP, saving bonds, post office deposits, other small savings schemes, etc.:** Items are self explanatory

4.12.2 **Item 2: bank deposits (including co-operative banks):** Bank deposits of any kind will

be entered against this item.

**4.12.3 Item 3: deposits with non-banking companies:** Any deposit made in non banking companies such as those engaged in manufacturing, services etc. will be recorded against this item.

**4.12.4 Item 4: deposits with micro-finance institutions/self-help groups:** Micro-finance institution and Self Help Group(SHG) is defined in chapter 1. Deposit of any kind in such institutions will be recorded in this item.

**4.12.5 Item 5: annuity schemes:** Annuity is a guaranteed payment (generally of uniform amount) falling due in each year during a given term (such as a period of year or the life of an individual), usually purchased from an insurance company by payment of a lump sum which is not returnable. Some insurance companies issue terminable annuities that continue to be paid to the annuitant's dependants until the end of the agreed period if the annuitant dies within that period. An immediate annuity is one that commences immediately after it has been purchased, whereas a deferred annuity starts at an agreed future date. The purchase value of such annuities will be recorded in the appropriate columns. The value of annuities purchased up to the reference date will be recorded in col.(5).

**4.12.6 Item 6: provident fund/ pension fund/ NPS/ other contributory funds:** total contribution plus interest earned as on 30.06.2012 in all types of provident fund accounts, namely, Contributory Provident Fund, General Provident Fund (GPF) in Government and Public Sector Offices, provident fund maintained in private sector offices and companies, Public Provident Fund (PPF) in post offices/ public sector banks, and NPS (New Pension Scheme) and any other contributory fund will be entered.

**4.12.7 Item 7: insurance schemes:** The total amount of premium paid up to the reference date for life policies will be recorded against item 7 in col. (4), if the policy has not matured. As regards premium paid for the non-life insurance schemes such as 'term-insurance' and insurance against every risk other than death, e.g. accidents, sickness or fire, they may not be included as 'assets' of household. However, for unit linked insurance plans the valuation will be obtained as number of units × net asset value (NAV) of the unit.

**4.12.8 Item 8 & 9: no. of insurance policies & total sum assured (₹):** The total no. of insurance policies which are yet to reach maturity, and the total sum assured through all these policies, will be recorded in the cell provided against the item description – note that the cell in col. (4) has been shaded for these two items.

**4.12.9 Item 11 bullion & ornaments: It is to be noted that information on this item may be obtained at the end of canvassing of the schedule. No probe should be made to obtain this information. Whatever information the informant provides, that should be recorded. Remarks may be provided if no information can be obtained.**

**Block 13: Amount receivable by the household against different heads as on 30.06.2012**

4.13.0 This block is provided in the Visit 1 schedule to collect information on amounts receivable by the household on the reference date on account of loans advanced by them in cash or in kind, and other amounts due to the household but remaining unpaid as on the reference date. The reference date here is 30.06.2012.

4.13.1 **Col 3: source from which amount is receivable:** The source codes are:

state agencies (including government) ...	1
employer/trader .....	2
other households .....	3
any other .....	9

4.13.2 **Col. (4): amount receivable as on 30.06.2012:** The amounts receivable will be entered in this column. Note that an amount reported to be receivable *on the date of survey* should not be entered in the block, only that amount, which was receivable on the reference date i.e 30.06.12 will be recorded here. Actually, all amounts that were receivable on the reference date should be entered irrespective of whether they have since been received or not, wholly or partly.

4.13.3 **Items 1 to 3:** Amounts receivable on account of loans advanced against different securities will be recorded against these items. These include amounts receivable on account of

- item 1: loans advanced against mortgage of real estate
- item 2: loans advanced against pledge of bullion, ornaments, other movable properties, etc.
- item 3: loans advanced against any other security

4.13.4 **Item 4: unsecured loans:** Amount may also be receivable as repayment of loans given to friends and relatives without any security. All such loans will be recorded against item 4.

4.13.5 **Item 5: kind loans:** Kind loan is defined in paragraph 4.14.0.4 later. The amount receivable as on 30.06.2012 by the household on account of such loans, as well as payments receivable by professionals like doctors, lawyers etc., from their clients will be recorded against item 5.

4.13.6 **Item 6: other receivables:** Any other receivable amount not falling in the category of items 1 to 5 will be recorded against item 6. These include cases of bonus, profits, lottery prizes, etc., which were already declared but not paid by the appropriate authority on the reference date, that is, 30.06.2012.

## **Blocks 14 and 15 : Cash Loans & Kind loans**

4.14.0.1 **Blocks 14 and 15:** These blocks are for recording all liabilities of the household, in cash or in kind, whether in the form of loans or dues payable. Block 14 will relate to cash loans only. To classify a loan as a cash loan, the following points are to be considered.

4.14.0.2 Cash loans include

- (i) All loans taken in cash, irrespective of whether they are repaid or proposed to be repaid in cash or kind.
- (ii) The credit extended by the trader (trader's credit) to cultivators in anticipation that the borrowing cultivator will sell his crop to the creditor.
- (iii) Any loan taken in kind where the cash value of the commodity is noted as the contracted amount to be repaid shall be considered as cash loan. Thus, for articles purchased on 'hire purchase basis', the price excluding the initial cash payment will be considered as cash loans.
- (iv) Purchase using credit card of fixed assets or consumer durables (treated as cash loans from the date of purchase). Remarks should be appropriately given in the schedule for making entries for such purchases.
- (v) Cash borrowed using credit card (treated as loans from the date of withdrawal).
- (vi) Interest-free loans taken from friends and relatives. (Cash loans, generally, cover borrowings at specific rate of interest for a specific period of time. However, even if a loan is taken at 'nil' rate of interest, it is to be considered as cash loan.)

4.14.0.3 Cash loans may be taken against a security or without any security.

For goods (except fixed assets or consumer durables) purchased or services purchased using credit card, if the amount due is not paid within the due date then it will be treated as a kind loan and entry will be made in Block 15. If the amount is paid within the due date, it will not be considered as a kind loan.

Cash loans exclude:

- (i) Balances due on overdraft account or cash credit limits sanctioned by a bank.
- (ii) Small loans taken for short period without any security. Difficulties may be encountered in collecting information on such loans. Thus, if the original amount of an unsecured loan is less than ₹500/- and the said loan is fully repaid within a period of one month, then, for operational convenience, it will not be considered as

a loan for the purpose of this survey.

4.14.0.4 As distinguished from cash loans described above, kind loans comprise liabilities arising out of goods taken from traders, services received from doctors, lawyers, etc., kind loans and dues on account of taxes, etc. The particulars of kind loans will be recorded in Block 15. In this connection, the following points may be noted:

- (i) All loans taken in kind even if repaid or proposed to be repaid in cash will be considered as kind loans. The value of the commodity loan will be revaluated at the current market price prevailing in the locality during the period of visit.
- (ii) In case the loan is taken and to be repaid in kind, the quantity to be paid in excess of the originally borrowed quantity along with the original quantity borrowed will have to be included in the total outstanding loan.
- (iii) The amount due to provision merchants or other shopkeepers from whom goods were purchased on credit, for which payments are made periodically, unpaid bills to doctors, lawyers etc., outstanding taxes, rent payable by the sample household to government, landlord, public bodies, etc., will be considered as kind loans.
- (iv) Sometimes, payments are made to shopkeepers, doctors, Telephone Company, Electricity Company, Municipal Corporation etc., once in a month or after a fixed period of time, in all such cases, dues will be considered as loan only after the expiry of the due date.
- (v) Difficulties may be encountered in collecting information on small loans taken for short period without any security. Thus, if the original quantity borrowed is less than 10 kg and the said quantity is fully repaid during the period of less than one month, such kind loans may be ignored.

4.14.0.5 Kind loans exclude

- (i) Any loan is taken in kind where the cash value of the commodity is noted as the contracted amount to be repaid; such a loan is treated not as kind loan but as cash loan payable.

### **Block 14: Particulars of cash loans payable by the household**

4.14.1 The details of cash loans payable by the household as on the date of survey and transactions of all loans will be recorded in this block both in the visit 1 & visit 2. The reference period for recording items of loan is of 01.07.2012 to the date of survey for visit 1 and 01.07.2013 to the date of survey for visit 2. One line of the block will be used for each loan.

4.14.2 **Col. (1): Serial number of loan:** For recording loans in this block, a specific order is to be maintained starting from serial number '1'. All loans from 'institutional agencies' will be reported first, followed by loans from 'non-institutional agencies'.

4.14.3 **Cols. (2) and (3): Date of borrowing:** The month and year of borrowing will be recorded in cols. (2) and (3) respectively. Month will be recorded in code in two digits, e.g. January will be recorded as 01, February as 02, March as 03, and so on up to 12 for December. Year will be recorded in four digits, e.g. 2012.

4.14.4 **Col. (4): period of loan(code):** For each loan, the period of loan will be recorded in col. (4) in code. The codes for Visit 1 and Visit 2 are as shown separately below:

For Visit 1

loan remaining unpaid on 30.06.12 .....1  
loan taken during 01.07.12 to date of survey.....2

For Visit 2

loan remaining unpaid on 30.06.13 .....1  
loan taken during 01.07.13 to date of survey.....2

4.14.5 **Col. (5): Amount borrowed originally:** For each loan, the amount originally borrowed will be recorded in ₹ (whole number) in col. 5.

4.14.5.1 Sometimes, a second loan is taken from the same source before the first loan is fully repaid and the unpaid amount of the first loan is included in the amount of second loan. The borrower receives the sanctioned amount minus the unpaid amount of the first loan. Again, the lender may deduct the first installment of interest before paying the amount to the borrower. In all such cases, the amount contracted will be the amount originally borrowed, even if the amount received by the borrower is less.

4.14.6 **Col. (6): Credit agency(code):** The agency from which the loan has been taken will be recorded in col. (6) in code number. The codes are:

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

Codes 01-08 and 10-11 are applicable for loans from ‘institutional agencies’. The remaining codes are applicable for loans from ‘non-institutional agencies’. The codes are described below:

- (i) **Government:** The Central and State governments may act as an agency for advancing loans. Government may advance loans through Departments like Revenue, Agriculture, Industries, Rural Development, etc. Finance from Government may also be channelled through Khadi and Village Industries Commission. All loans received from the above sources will be treated as from 'government'.
- (ii) **Cooperative society/bank:** Loan may be obtained from agencies such as primary cooperative credit societies, primary cooperative marketing societies, district or central cooperative banks, primary or central land development banks, handloom weavers' cooperative societies, other industrial or other types of cooperative societies. Loans from such societies/banks will be treated as from 'cooperative society/bank'.
- (iii) **Commercial banks including regional rural bank:** All loans taken from commercial banks, including nationalized banks, regional rural banks and State Bank of India and its associates like State Bank of Rajasthan and State Bank of Mysore, and foreign commercial banks operating in India will be considered as loans taken from 'commercial banks'.
- (iv) **Insurance:** All loans taken from Life Insurance Corporation, Postal Life Insurance and other insurance funds will be considered as loans taken from 'insurance'.
- (v) **Provident fund:** Loans taken from the Provident Fund account, such as Contributory Provident Fund, and any other provident fund in the public/private sector offices and companies, by the employees of the concern or account holder in case of Public Provident Fund will be classified as loans taken from 'Provident Fund'.
- (vi) **Financial corporations/ institutions:** Institutions such as State Financial Corporations, Small Industries Development Bank of India (SIDBI), and Small Industries Development Corporation (SIDC), which play a promotional and developmental role through extending finance, may be grouped under this head. They were set up by some Act other than the Companies Act.
- (vii) **Financial companies** (ref Chapter 1 for details)
- (viii) **Self Help Group-Bank Linked** (ref Chapter 1 for details)
- (ix) **Self Help Group –Non Banking Financial Companies** (ref Chapter 1 for details)
- (x) **Other institutional agencies:** Loans taken by households from institutions other than those listed above.
- (xi) **Landlord:** The credit agency for loans given by landlords to their own tenants will be taken as loan from 'landlord'. If the tenant takes a loan from a person who is not his landlord, but belonging to the landlord class, the credit agency in such cases will be 'agriculturist money lender' or 'professional money lender' etc., depending upon the types of money lending business done by the landlord.
- (xii) **Agricultural money lender:** An agricultural moneylender is a person whose profession is

agriculture and who is also engaged in money lending business.

- (xiii) **Professional money lender:** A professional money lender is a person who earns the major part of his income from money lending.
- (xiv) **Input supplier:** Input supplier is a person who supplies goods **to producers** on credit.
- (xv) **Relatives & friends:** If a loan is received from one of the relatives or friends free of interest it will be considered as a loan taken from ‘relatives and friends’. If the loan bears interest it will be considered as taken from an ‘agriculturist moneylender’, ‘input supplier’ etc., depending upon the type of business carried out by the relative or friend.
- (xvi) **Doctors, lawyer & other professionals:** The term is self-explanatory.
- (xvii) **Others:** Credit agencies not covered above will be recorded under this category.

4.14.7 **Col. (7): scheme of lending(code):** Sometimes institutional agencies advance loans under various programmes or schemes for development of particular community, area, industry etc. The scheme under which loans are borrowed will be ascertained and will be recorded in code in col.(7). The codes are:

Differential Rates of Interest (DRI) .....	01
Prime Ministers Rozgar Yojana.(PMRY).....	02
Swarna Jayanti Gramin Swarojgar 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

In case of non-institutional agencies, the code in col. (7) will always be 09.

4.14.8 **Col. (8): Type of loan(code):** Loans are generally given for a specific period. Short-term loans are advanced for a period of up to 12 months, medium-term for a period ranging from 1 to 3 years and long-term loan for a period exceeding 3 years. Short-term loans are sometimes given against pledge of commodities and sometimes without any pledge. The relevant category

of loans is to be ascertained and the appropriate code is to be given in col. (8). The codes are:

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

4.14.9 **Cols. (9) and (10): nature and rate of interest (p.c.):** For each loan, the nature of interest will be recorded in code in col. (9). The codes are:

interest-free .....	1
simple .....	2
compound .....	3
concessional rate .....	4

The rate of interest expressed as number of rupees of interest per 100 rupees per annum actually charged by the lender will be recorded in col. (10) in two decimal places.

4.14.10 **Col. (11): Purpose of loan (code):** The purpose for which the loan was incurred by the household will be recorded in code against this item. The purpose of loan is defined as the occasion which prompted the households to contract the loan. Even if the loan is utilised for a purpose other than that for which it is borrowed, only the original purpose of borrowing will be recorded here. If more than one purpose is involved, the purpose for which the major part of the loan was originally intended to be spent will be recorded.

4.14.11 The codes for various purposes range from 01 to 12. The various purpose categories are as follows:

- (i) **Capital expenditure in farm business (01):** The expenditure incurred on account of purchase of land, land rights, reclamation of land for farm business, new purchases, additions, major repairs and alterations and improvement of barns & animal sheds, orchards and plantations, wells, borewells, tubewells, irrigation resources, agricultural machinery and implements, transport equipment for farm business, purchase and other capital expenditure incurred on milch or working/breeding cows and buffaloes, egg-laying ducks and hens, etc. constitute the capital expenditure in farm business.
- (ii) **Current expenditure in farm business (02):** The expenditure incurred on account of purchase of seeds, manure, fodder, payment of wages, rent, land revenue, cess, water charges etc., hire charges of pumps, implements, etc. constitute the current expenditure in farm business.
- (iii) **Capital expenditure in non-farm business (03):** The expenditure incurred on account of purchase of land, purchase and constructions, additions and alterations, major repairs of workplaces, workshops/manufacturing units, shops and other construction in relation to

non-farm business, transport equipment, non-farm business equipment and accessories, etc. constitute the capital expenditure in non-farm business.

- (iv) **Current expenditure in non-farm business (04):** The expenditure incurred on account of purchase of raw materials, merchandise, fuel & lubricants, payments of rent, salaries and wages, hire charges of implements and machinery, etc. constitute the current expenditure in non-farm business.
- (v) **Financial investment expenditure (07):** The expenditure incurred on payment of insurance premium; deposits in co-operative societies and banks; contribution to chit funds; purchase of Govt. securities, etc. constitute financial investment expenditure.
- (vi) **Expenditure on education (08):** The expenditure incurred by the household on account of tuition fees, admission fees, purchase of books, notebooks & stationery, etc. for education constitute the expenditure on education.
- (vii) **Expenditure on medical treatment (10):** The expenditure incurred by the household on hospitalization, doctor's fees, purchase of medicines, medical diagnostic tests like scans, X-rays, ECG, EEG and other pathological tests constitute the expenditure on medical treatment.
- (viii) **Expenditure on housing (11):** The expenditure incurred by the household on account of purchase of residential plots; purchases, repairs, additions & alterations, and new construction of buildings for residential purposes constitute the expenditure on housing.
- (ix) **Other household expenditure (12):** The expenditure incurred by the household on account of purchase of durable household assets, clothing for use of the household; expenditure on death ceremonies, marriages, etc., which are not covered under codes '08', '10' & '11', constitute the other household expenditure.
- (x) The other purpose codes, viz., **expenditure on litigation (05), repayment of debt (06), and others (09)**, are self-explanatory.

4.14.12 **Col. (12): Type of security (code):** The type of security may be different for different types of loan. The type of security to be recorded in code in col. (12) can be any of the following:

surety security or guarantee by third party .....	01
crop .....	02
first charge on immovable property.....	03
mortgage of immovable property.....	04
bullion/ornaments .....	05
share of companies, govt. securities and insurance policies .....	06
agricultural commodities.....	07
movable property other than bullion, ornaments, share and agricultural commodities.....	08

other types of security .....	09
personal security .....	10

The first charge on immovable property is defined as the charge on the immovable property created by the first mortgage when there is more than one mortgage for the same immovable property. In such cases, the liability of any mortgage cannot be cleared unless the liabilities of all the previous mortgages are cleared. If the loan is taken without any security, code 10 may be recorded in col. (12). In case, more than one security is reported against a loan (except code 10), the code which appears first in the code list will be recorded.

**4.14.13 Col. (13): Type of mortgage (code):** This column will be filled in for all loans entered in Block 14. In the case of a loan secured by mortgage of immovable property, i.e. if the entry in col. (12) is '04', one of the codes 1 to 4 representing different types of mortgage will be entered in col. (13). The mortgage may be of the following types:

- (i) **simple mortgage:** In simple mortgage, the mortgager (i.e. the person who mortgages the property) retains the ownership and possession of the property mortgaged. Code 1 will be entered for simple mortgage.
- (ii) **usufructuary mortgage:** In usufructuary mortgage, the ownership of the property remains with the mortgager but the possession vests in the mortgagee (i.e. the person to whom the mortgage is made or given). Income from the property accrues to the mortgagee and the mortgage is terminated as soon as the full amount of loan is realised. Code 2 will be given for this kind of mortgage.
- (iii) **mortgage by conditional sale:** It is the type of mortgage by the execution of which the ownership and possession of the property vests in the mortgagee and a sale deed is executed. The property is returnable to the mortgager only on termination of the mortgage (i.e. on the full recovery of loan). Code 3 will be given for this kind of mortgage.
- (iv) **other type of mortgage:** Any type of mortgage different from the above or any combination of those will be recorded under this category. Code 9 will be given to this type of mortgage. If the loan is received by mortgaging other than any immovable property, code '9' should be recorded in col. (13).
- (v) **no mortgage:** Loans for which no mortgage is necessary will be recorded under this category, and code 4 will be given in col.(13).

**4.14.14 Col. (14): amount (including interest) repaid during 01.07.2012/01.07.2013 to date of survey:**

- (i) For each loan, the total amount, **including interest** repaid during 01.07.2012 to date of survey for visit 1 and 01.07.2013 to date of survey for visit 2 will be recorded in rupees. It may be noted that the reference period given in the column heading of col. (14) is different in Visit 1 and

Visit 2 schedules.

(ii) **Treatment of subsidy:** Sometimes assistance is sanctioned in the mixed form of loan and subsidy. Usually, the household is given the benefit of subsidy, if it strictly adheres to the repayment schedule fixed by the lending agency. The original amount borrowed, in such cases, will include the amount of subsidy too. Now, if the household repays the entire amount of the loan (excluding subsidy) as per contract and the last installment is paid during the reference period mentioned in the heading of col. (14), the amount of subsidy will be considered to have been repaid (notionally) during the said period and amount of subsidy and the last installment taken together will be recorded in col. (14).

4.14.15 **Col. (15): amount written off (including interest) during 01.07.2012/ 01.07.2013 to date of survey:** Sometimes, to provide debt relief to farmers and others, the government agencies, banks, etc. exempt the households from repaying a loan fully or partly and consider such loans cleared up under its debt relief programme. If such exemption of debt repayment is granted during the period mentioned in the column heading of col. (15), the total amount (*including interest, if any*) written off will be recorded in the column.

4.14.16 **Col. (16): amount outstanding (including interest) as on date of survey:** Corresponding to each of the loans considered in this block, amount outstanding, if any, on the date of survey *including interest* will be ascertained and recorded in col. (16). In case, a loan is fully repaid or written off during the reference period (01.07.2012 or 01.07.2013 to date of survey), the corresponding entries against these items will be '0'. If the exact amount as on date of survey cannot be obtained, an assessment of the value of 'amount outstanding including interest' will be recorded.

4.14.17 **Col. (17): amount outstanding (including interest) as on 30.06.2012/30.06.2013:** The total amount outstanding on 30.06.2012/30.06.2013 will be recorded in col. (17) only for those loans which were taken before 30.06.2012 for visit 1 and for loans taken prior to 30.06.2013 in Visit 2, i.e. the loans having code '1' and codes '1' to '3', during Visits 1 and 2 respectively. In view of long time lag between reference date and date of survey, eliciting direct response to this item is impracticable. Further, since eliciting separate information on interest, be it for amounts repaid, written off or outstanding, was found to be operationally infeasible by the field, each of these amounts are to be reported along with their corresponding interest components. Accordingly, amount outstanding (including interest) as on 30.06.2012 in visit 1 or as on 30.06.2013 in visit 2 in col.(17) will be derived from the reported values of cols. (14), (15) and (16) as

col. (17) = col. (14) + col. (15) + col. (16)

**Block 15: Kind loans payable by the household as on the date of survey**

4.15.0 In this block, information will be collected in respect of all kind loans as described in paragraph 4.14.0.4. If a household is liable to pay on the date of survey any amount in kind, on account of any kind loan (explained in para 4.14.0.4) taken, entries are to be made in this block separately for each transaction when the source (the agency to which the liability is due) of such liabilities is different. It is to be noted that if a household is liable to pay on the date of survey to two different input suppliers (or two different doctors, etc.), the number of liabilities to be considered for recording entries in this block will be two, even though the source code (see paragraph 4.15.3 below) will be same for both the loans.

4.15.1 **Col. (1): Serial number:** For all kind loans recorded in this block, a running serial number starting from 1 will be put in col.(1).

4.15.2 **Col. (2): Period:** For each kind loan, the period for which the loan is outstanding will be recorded in code in col.(2). The codes are:

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

4.15.3 **Col. (3): Source:** For each liability, the agency to which the liability is due will be recorded in code in col.(3). The codes are:

input supplier.....	1
relatives & friends .....	2
doctors, lawyers & other professionals .....	3
others .....	9

It is to be noted that the same source code may appear against two or more loans, since two or more loans will be recorded separately in this block for loans outstanding to two or more persons belonging to the same source type. Again, the source code for 'input supplier' and 'doctor' etc., will be given only when the liability of the household arises on account of goods and professional services received by the household from agencies belonging to the appropriate source type. For example, when the household is liable to pay some amount to a doctor for medical advice or for medicines received, the source code will be 3.

4.15.4 **Col. (4): Purpose:** For each loan, the purpose for which the loan taken will be recorded in code in col.(4). The codes are:

current expenditure in farm business .....	1
current expenditure in non-farm business ...	2

household expenditure .....	3
other expenditure .....	9

The above terms are already described with reference to ‘Purpose of Loan’ in Block 14.

4.15.5 **Col. (5): Amount outstanding as on date of survey:** For each of the liabilities, the amount outstanding including interest on the date of survey is to be ascertained and recorded in col.(5) in whole number of rupees.

### **Block 16: Value (₹) of transactions by the household on specified items during 01.07.2012 to 31.12.2012 (01.01.2013 to 30.06.2013)**

4.16.1 This block has been designed to record

- (a) capital expenditure in cash and or in kind that has been incurred for new purchase, constructions, additions, major repairs and alterations, improvement in addition to expenditure incurred on normal repairs and maintenance of physical assets, and
- (b) value of physical assets due to sale, discardment and loss during the reference period of July—December 2012 in Visit 1 and January –June 2013 in Visit 2.

4.16.2 The information will be collected under the broad heads (a) residential land and buildings, (b) farm business and (c) non-farm business, with detailed items under each broad head. The following points are to be noted while making entry in this block.

- Expenditure on items for household use is not to be considered here, except for the items specified in this block, e.g ‘transport equipment’ (srl. no. 12, 17) & ‘wells’ (srl. no. 8).
- All expenditure incurred by the household on the items in this block shall be considered regardless of (i) whether the work is completed or is in progress and (ii) whether the item is for the use of the household or for giving away as gift or whether it is subsequently lost or sold after being in use.
- However, assets constructed/purchased by the household for the purpose of trade will not be considered here.
- In the case of gifts received by the household during the reference period, the gift item will not be considered for making entry in this block.
- If a household undertakes construction, improvement or repairing of an asset with household materials and/or household labour, then the household is deemed to have some expenditure on construction, improvement or repairing and the assessed value will be recorded.
- In case of building and other constructions, whether in use for residential purpose or for farm business or for non-farm business, addition and major repairs & alterations also indicate improvement. Therefore, to avoid confusion, the column for expenditure in ‘improvement’ has been shaded for these items.

4.16.3 **Expenditure:** A physical asset may be purchased or constructed or improved upon (including major repairs, additions etc.) by the sample household. The household may also carry out normal repairs and maintenance of existing physical assets. **Actual expenditure incurred during the reference period on physical assets purchased by the household shall be reported here irrespective of whether the full amount is paid or not during the reference period.** In other cases, the expenditure will mean the value of actual construction, improvement and maintenance work done during the reference period. The expenditure in **kind** will be evaluated at the current market price prevailing in the locality or its neighbouring areas.

4.16.4 **Cols. (1) and (2):** The description and serial number of the items on which information is to be collected in columns(3) to (14) have been specified in columns(1) and (2) respectively.

4.16.5 **Cols. (3) to (8):** Guidelines for collecting information on expenditure on different items under columns 3 to 8 are described below.

4.16.6 **Item 1, col. (4): purchase of residential land:** This will relate to the purchase of full ownership rights or improvement to tenurial status of the plots meant for residential purposes alone or along with farm and/or non-farm business. If any expenditure is made during the reference period, the actual expenditure shall be recorded here.

4.16.7 **Item 1, col. (7): improvement of residential land:** This will relate only to the expenditure incurred for various land improvement works like fencing etc., on residential plots only. The actual expenditure made during the reference period shall be recorded here.

4.16.8 **Items 2 & 3, col. (3): floor area (0.00 sq mt – urban only):** For urban households, approximate floor area of all newly purchased and constructed houses, buildings and other constructions during the reference period will be recorded in this column irrespective of whether these have been disposed of subsequently or remain owned on the date of survey. Area will be recorded in **sq mt**, to two places of decimals. Floor area is defined as the covered area under a roof. It will thus include the area of all types of rooms, including kitchens and latrines, and covered verandah, and will exclude uncovered area both inside and outside the structure, e.g. terrace, uncovered stairways and landings, etc.

4.16.9 **Item 2, col. (4): Purchase of residential houses, buildings and other constructions (including farmhouses):** If a new residential building, farmhouse or other construction is purchased during the reference period for the household's own use or for the use of others (and not meant for trading), the expenditure to be recorded will be the purchase price, irrespective of whether the full amount is paid or not during the reference period.

4.16.10 **Item 2, cols. (5)-(6) and (8): Construction/ addition/ major repair and alteration/ normal repairs and maintenance of residential houses, buildings or other constructions:** If expenditure was incurred during the reference period for construction of a new residential

building, farmhouse or other construction, or any addition involving increase in the floor area of the existing residential structure for the purpose of the household's own use or for the use of others (and not meant for sale), the actual expenditure incurred shall be recorded in col. (5). Expenditure incurred for major repair and alteration of residential houses, buildings, farmhouses or other constructions during the reference period, incurred shall be recorded in col. (6). Expenditure incurred for normal repairs and maintenance of such constructions shall be recorded in col. (8).

**4.16.11 Item 4, col. (4): Purchase of land for farm business:** Whether any expenditure has been incurred for purchasing land for farm business will be ascertained and the actual expenditure incurred shall be recorded against this item.

**4.16.12 Item 4, col. (5): addition of land for farm business:** Here the addition of land implies reclamation of land for farm business. The reclamation of land may take place either (a) bringing the new land under cultivation or (b) bringing the land which had earlier been under cultivation but had temporarily gone out of cultivation. The reclamation of jungle land or other uncultivated land by cleaning trees and shrubs, the reclamation of marshy or low-lying uncultivated land by draining out, etc., are examples of new land brought under cultivation. The reclamation of cultivated land which had gone out of use on account of one or more factors, like salinity, growth of weeds, large-scale soil erosion, large deposition of desert sand brought in by the wind, etc. are examples of reclamation of land temporarily gone out of cultivation. The actual cost of reclamation of such land shall be considered here for entry.

**4.16.13 Item 4, col. (7): improvement of land for farm business:** Improvement of land can take place by constructing *bunds* around the land. *Bunds* are generally constructed to demarcate one field from the other, or to sub-divide a field into plots to facilitate irrigation and moisture conservation, or for prevention of soil erosion, or for protecting the crops in the low-lying fields from flood. Actual expenditure incurred on account of this shall be recorded here.

**4.16.14 Item 5, col. (4): purchase of land rights:** Purchase of land rights means expenditure for improving tenurial status. Instalment payment made to government towards purchase price of land settled on tenants in terms of land reform legislation will also be covered here.

**4.16.15 Item 6, cols. (4)-(6) and (8): Purchase/ addition/ major repair & alteration/ normal repairs and maintenance of barns and animal sheds:** Any expenditure incurred on new purchase, construction, additions, major repair & alteration, or for normal repairs and maintenance of the barns (grain golas) and animal sheds will be recorded in columns 4 to 6 or 8 as the case may be.

- Sometimes temporary sheds, hutments, *machans*, etc., are erected on the farm during the season to guard against theft and also to safeguard the standing crops from wild animals, birds, etc. In such cases, if the constructions are of a purely temporary nature, that is, built to last only one season, such constructions are not to be considered here.

- Major alterations to the existing structure may mean replacement of a thatched roof by a tiled roof, a mud wall by a stone wall, a kutcha floor by a pucca floor, etc. Rebuilding of structures destroyed on account of any natural calamity will also be considered as major alteration. On the other hand, expenditure incurred by the household during the reference period for normal repairs and maintenance to keep the existing farmhouses, barns and animal sheds in good condition has to be recorded in col. (8).
- The construction of a new structure may be for own use or for the purpose of gift.

**4.16.16 Item 7, cols. (4)-(5) & (7)-(8): Purchase/ addition /improvement/ normal repairs and maintenance of orchards and plantations:** The term ‘orchard’ means a garden of fruit plants and trees, like orange, fig, betel, vines, apples, etc., while the term ‘plantation’ covers gardens of coconut, cashew nut, tea, coffee, rubber, cardamom, etc. Expenditure towards annual replanting (in place of plants or trees which have ceased to yield due to the process of ageing) will be considered in col. (7), and new plantations and additions during the reference period will be considered for cols. (4) and (5). The case of addition will arise only when a part of the field had been prepared and planted earlier and work on the remaining part was undertaken during the reference period. In case of new orchards and plantations, expenditure incurred up to the time these start yielding produce will be considered for col. (4). Care should be taken to see that expenditure on bund and other land improvements relating to the orchards and plantations are not considered here. These are to be recorded against item 4, in col. (7). Similarly, the value of land of orchards and plantations will be shown in item 4, col. (4). Any expenditure incurred for improvement/ normal repairs and maintenance of orchard and plantations will be recorded in col. (7) or (8), as the case may be.

**4.16.17 Item 8, cols. (4)-(5) & (7)-(8): wells, bore-wells, tube-wells, FDS , other construction & irrigation resources**

- a) **Well, tube well, bore well etc. (item 8):** Any expenditure incurred for constructions, major repairs and alterations of wells will be reported against this item.
  - Construction of new tubewells, borewells, pumps, etc. will be considered for entry in col. (5).
  - Improvement of existing wells will mean broadening and deepening and the other type of work which increase the capacity of wells. Redigging of a well which has been rendered useless by an earthquake or on account of any other natural calamity like flood etc., will be considered in col. (7).
  - ‘Normal repairs and maintenance’ of wells is defined to include replastering of wells, reconstruction of stonework, which has been damaged by normal wear and tear; removal of dirt, silt and other materials from the well, etc. Such items of normal maintenance work as are normally undertaken to keep the well in good condition will be considered for making entry in col. (8).

- b) **Other irrigation resources (item 8):** This will include irrigation resources other than wells, such as small tanks, water channel, etc. Widening of field distribution network is a case of improvement and will be considered in col. (7).
- c) **Other construction – farm business (item 8):** Any construction work other than those listed already would be covered under this item, e.g. hedges, fences, paths, etc. for the purpose of permanent protection or improvement of the farm.

4.16.18 **Item 9, cols. (4)-(5) & (7)-(8) : livestock: working/breeding cattle & buffaloes:** When adult cows or buffaloes are kept for repeated use such as for breeding, for work, etc., they will be considered here. Natural addition by way of birth will be recorded in col. (5) only for those cases which are reported to be saleable, valuation being at current market price. Expense on hormonal treatment to increase the milk production would be covered under ‘improvement’ whereas expenditure incurred on veterinary doctor to maintain the livestock in good health would be covered under ‘normal repairs & maintenance’.

4.16.19 **Item 10, cols. (4)-(5) & (7)-(8): livestock: egg-laying ducks and hens:** Only egg-laying ducks and hens will be considered here.

4.16.20 **Item 11, cols. (4), (6) & (8): purchase/ major repair & alteration/ normal repairs and maintenance of agricultural machinery and implements:** Any implement or machinery used in farm business as well as meant for processing agricultural produce, including those which were hiring out, will be considered here. A list of agricultural machinery and implements commonly used in the household sector is given in col. (1) of Block 9 of the Schedule.

- Some of these implements/equipment may be used partly in farm business and partly in non-farm business or even for household purposes. Even in such cases, the machinery and implements in question will be considered here only.
- Any expenditure incurred by the household during the reference period for normal repairs and maintenance to keep the agricultural machinery and implements in good condition will be recorded in col. (8).

4.16.21 **Item 12, cols. (4), (6) & (8): Purchase/ major repair & alteration/ normal repairs and maintenance of transport equipment:** Transport equipment used for farm business including those which were hiring out will be recorded under this item. A list of different kinds of transport equipment is given in col. (1) of Block 8 of the Schedule.

- As in case of agricultural machinery and implements, transport equipment used for farm business as well as for non-farm business and/or household purposes will be considered as used for farm business, and therefore, recorded against item 12.
- Any expenditure incurred by the household during the reference period for normal repairs and maintenance to keep the transport equipment in good condition will be recorded in col. (8).

4.16.22 **Item 13, cols. (4)-(8): Other expenditure on farm business:** Expenditure incurred on any other item of farm business, which is not covered by any of items 4 to 12 above, will be considered here. Expenditure incurred for converting sugarcane field into paddy field, or orchard land into wheat land, will also be covered. The replacement of wooden pillars of fences by stone or iron pillars, or a wooden fence by an iron fence, are examples of major repairs and alterations. Expenditure incurred for raising the height of an existing fence is an example of 'addition'. Expenditure incurred on painting of fences and pruning of hedges, etc. for maintaining the existing assets in good condition are cases of normal repairs and maintenance.

4.16.23 **Items 14-18, cols. (4)-(8): Non-farm business:** Non-farm business has been defined in Chapter One. Any capital expenditure incurred by the household to run the non-farm business during the reference period will be considered here for recording against the appropriate item in the relevant column. The entries will be made against the items under 'non-farm business' provided the relevant item(s) is exclusively used in non-farm business. The items have already been explained in connection with 'farm business' and 'residential land and buildings'.

4.16.24 **Cols. (10) and (11): Amount financed from borrowings:** Sometimes expenditure on certain items is financed partly or wholly from borrowings. Of the total expenditure as defined in paragraph 4.16.3 incurred during the reference period, the amount financed from borrowings is to be recorded in columns 10 and/or 11 depending on whether the lending agency is an institutional or a non-institutional one. Institutional agencies have already been defined in paragraph 4.14.6.

- In case of credit purchase of an asset or the materials for construction, etc. of an asset, the amount outstanding at the end of the reference period will be considered as the amount financed from borrowings.
- Again, if at the end of the reference period, some amount remains payable to the hired labour used during the reference period for construction of a physical asset, the amount will be treated as financed from borrowings.

4.16.25 **Col. (12): value (₹) of 'sale':** The term 'sale' here will mean all transfer of assets to others in return for payment received in cash or in kind. Payments received in kind will be evaluated at the current market prices prevailing in the locality during the period under reference. The amount received from sale will be recorded in col. (12) for each category of items sold.

4.16.26 **Col. (13): value (₹) of 'discardment':** An asset having no use to the household may be discarded during the reference period. This asset may be in very poor condition and is not likely to have been sold for its intended purpose. Still it may have had some scrap value, which will be recorded in col. (13).

4.16.27 **Col. (14): value (₹) of 'loss':** The depletion of assets may be due to natural calamities or other causes. The value of the loss, which may be total or partial for the item, will be recorded in col. (14). Natural calamities will include flood, rain, fire, cyclone, earthquake, etc.

Loss due to other reasons will include cases of accident, theft, being eaten by termites, etc. The value of the loss will be estimated as the expenditure required to be incurred to restore the asset to the same condition in which it was prior to the loss.

4.16.28 All the entries in columns 4 to 15 will be made in whole number of rupees.

**Frequently Asked Questions (FAQ) and their replies, Sch.18.2**

sl. no.	block	item	column	query	reply
1	General			If the senior most member of household goes out of village due to partition of parent household, whether the schedule will be canvassed in the household living in the village/block?	If the senior most member of the parent household goes out of the village due to partition, the schedule will be canvassed in the household of the next senior member residing in the sample village/block.
2	General			In case of multiple ways of use of physical assets, how to decide its main use?	For all the physical assets, except land, building and other constructions and transport equipment, which are put into multiple ways of uses in farm business and/or for domestic purposes and/or in non-farm business, its main use will be determined by the following priority rule. First priority will be for use in farm business, then for use for domestic purposes and then for use in non-farm business.
3	General			In case of multiple ways of use of structure, whether it will be reported under residential building/farm business/ non-farm business?	(a) If the structure is used for farm or non-farm business as well as for residential purpose, it will be reported under residential building. (b) If the structure is used for farm and non-farm business, assets will be reported under

sl. no.	block	item	column	query	reply
					farm business.
4	5.1 & 5.2			If some land is received by a household under long term lease, will it be considered for entry?	Yes, the land will be considered as land owned and all the appropriate entries are to be made in this block for this land.
5	5.1 & 5.2		3	What will be the code in col(3) for the plot used for livestock/bee-keeping/sericulture	code '09' shall be given
6	5.1 & 5.2		value	How to record value of land for a household staying on upper floor of a multi-storied building?	It is to be apportioned among all the owners of the multi-storied building in proportion to the floor area occupied by the owners.
7	5.1 & 5.2	98		A person owned a piece of land with building, some vegetables, coconut trees, a small pond etc. in the compound. Will the whole area be considered as residential area including housesite?	Yes, provided vegetables, coconut trees and pond etc. are not located in a clearly distinct piece of land with separate survey number.
8	6		value	If the land value cannot be bifurcated from building, should the value of land be included with the building in block 6?	Yes. In such case, the value of building (including the value of land) will be reported in block 6 and the value of land will not be recorded in block 5.1 or block 5.2.
9	6		value	For items purchased in hire purchase system (on installment basis), whether full value of the item or the actual amount paid is to be recorded?	For any item purchased on hire purchase, full value will be reported. The amount outstanding (installment yet to be paid) will be considered as cash loan and it will be recorded in block 14.

sl. no.	block	item	column	query	reply
10	6		value	If building is constructed on a leased-in or encroached land, whether value of building will be reported in block 6?	No. Also, the value of the leased-in / encroached land will not be reported in block 5.1/5.2. Remark may be put to that effect.
11	6			Residential building of somebody else is occupied and possessed since last 40 years without any right/registration etc. Whether this will be considered as owned?	Such type of possession will not be treated as owned and will not come in this block/item. This building will be considered for household of the actual owner, if selected.
12	6	4		If animal shed cannot be segregated from residential building, how its area and value will be recorded?	Attempt should be made to derive the value of the shed as an apportioned part of the residential building. If is really integral part then will be covered in item 1 and not in item 4.
13	6	10		There is gobar gas plant equipment in a household. Where to make entries?	It will be recorded against item 10 in block 6.
14	7			Whether pet dog and cat should be considered as livestock.	They are pet animals and will not be considered here.
15	7			If some livestock is available as on 30.06.2012 for trading purpose by the household, whether the value of those livestock is considered as asset?	No. Livestock for trading is outside the purview of AIDIS.
16	8	5		A van is mainly used for transporting agricultural produce. Whether this equipment is considered for entry in Block 8 or 9.	All transport equipment irrespective of its use (farm/nonfarm/household use) will be considered in Block 8 only. Main use will be reflected in col. (6) of bl. 8.
17	9		3,4	One diesel pump worth ₹20,000 is equally owned by two	In col. (3) record 50 and in col. (4) record ₹ 10,000

sl. no.	block	item	column	query	reply
				different households. How the share & value will be recorded	
18	10			Will this block be kept blank in case of a partnership non-farm business?	Yes, only non-farm business equipment <u>wholly owned by the selected household</u> will be considered here.
19	10		4	A household has a grocery shop. Are the stock values of the grocery items to be reported as asset?	No. Items for trading are outside the purview of AIDIS. However, value of land, structure, if owned, will be reported in appropriate blocks. Equipment like scales, weights etc will be reported in this block.
20	11			Is it necessary for shares to be registered in order to be deemed owned by a person?	If the household has purchased or otherwise acquired the shares and physically possesses them, the shares will be considered to have been owned by the household. However when payment is made for shares which are not possessed by the household, the amount may be recorded against item 6 of block 13.
21	12			Should the cash in hand be recorded?	No.
22	12	7		Any insurance policy and/or deposit has matured on 30.06.2012. Whether this asset is to be considered for entry or not?	If the cash is withdrawn on 30.06.2012, it will not be considered as asset for entry in block 12. But if the cash is not withdrawn on 30.06.2012, it will be considered as asset for entry in block 12
23	12	7		Whether insurance premium other than life insurance is to	No. Only cumulative amount of premium paid for the 'life

sl. no.	block	item	column	query	reply
				be recorded or not?	policies' till 30.06.2012 will be considered.
24	12	1-5		Should interest receivable against certificate/deposits be considered in the asset value?	No. But in case of Provident Fund total contribution inclusive of interest credited in the account till 30.06.2012 will be taken as its asset value.
25	13	6		A cultivator household produces milk and sells it away. Some amount is due to him through sale of milk. Will it find place in block 14 against kind loan or not?	It will be considered against item 6.
26	13	7		Whether advance payment made for purchase/acquisition of assets should be recorded in block 13? If so, against which item?	Yes. It will be considered against item 6.
27	14			How should a loan, fully repaid during the reference period, be treated?	For a loan, fully repaid during the reference period, all requisite entries will be made in block 14.
28	14			Should cash loan which is not actually received by the household but is in the name of some member be recorded here?	The cash loan under dispute will be recorded if the repayment has started since it means the acceptance of the liability by the household.
29	14			Whether withdrawal from GPF/CPF is to be reported in this Block?	GPF withdrawal is not a loan as no repayment is envisaged. However, advance from provident fund is a loan.
30	14			A loan of ₹400 is retained for 15 days - whether entries may be done or not?	If the loan is taken against a security, then the entries will be made irrespective of amount and period for which it is outstanding; otherwise, it will not be considered.

sl. no.	block	item	column	query	reply
31	14			A loan of less than ₹ 500 is repaid after one month - whether to cover or not?	Yes
32	14			The household has deposited ₹6000/- in a fixed deposit for a period of 1 year at the rate of 9% interest. Against this fixed deposit he has taken a loan of ₹5000/- at the rate of 10% interest. Will (i) this be treated as loan and (ii) if so, what will be rate of interest?	(i) Yes, it will be considered as secured loan.  (ii) Rate of interest will be 10% on the loan amount of ₹ 5,000/-.
33	14		11	A household has taken loan for purchase of animals, but utilized the amount for the marriage of a member. What code will be given?	Code for the purpose for which the loan is borrowed is to be recorded. Code 1 is to be recorded here.
34	14		6	Cash loan is taken from friend/relative with interest. What code should be given?	Code '14' should be given if cash loan is taken from friend/relative with interest and not code '16'.
35	15			Whether tuition fee, bus fee, electric bill etc. outstanding on the date of survey be considered as cash liabilities?	These are not cash liabilities. These may be recorded in block 15 under kind loans.
36	15			A loan of quantity more than 10 kg is repaid within one month - whether to cover or not?	Yes
37	16			Where to report the taxes and other related expenses incurred during the reference period for farm as well as non-farm business	Expenses like direct taxes etc. will not be recorded in this block. However, value of physical assets will be recorded inclusive of taxes/fees etc. if any, in blocks 5 to 10.

sl. no.	block	item	column	query	reply
38	16		6	A household has paid ₹10,000/- for purchase of bricks for undertaking major repairs to the house, and the material was not received during the reference period. Whether such expenditure should be accounted for in this block?	Yes. This expenditure will be taken since it has been incurred during the reference period.
39	16		5-7	Whether expenditure incurred on repairing or addition or improvement by tenants will come in this block.	Yes

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