

**Government of India**  
**Ministry of Statistics and Programme Implementation**  
**National Statistical Office**

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**Press Note**

All India Debt & Investment Survey  
NSS 77<sup>th</sup> round (January – December, 2019)

The National Statistical Office (NSO), Ministry of Statistics and Programme Implementation has conducted the latest survey on All India Debt & Investment Survey during the period January – December, 2019 as a part of 77<sup>th</sup> round of National Sample Survey (NSS). Prior to this the survey was carried out in NSS 26<sup>th</sup> round (1971-72), 37<sup>th</sup> round (1981-82), 48<sup>th</sup> round (1992), 59<sup>th</sup> round (2003) and 70<sup>th</sup> round (2013).

The main objective of the survey on Debt & Investment was to collect basic quantitative information on the assets and liabilities of the households as on 30.6.2018. Besides, the survey gathered information on the amount of capital expenditure incurred by the households during the Agricultural Year 2018-19 (July-June), under different heads, like residential buildings, farm business and non-farm business.

The present survey was spread over the entire Indian Union and data were collected in two visits (Visit 1: January-August, 2019 and Visit 2: September - December, 2019) from the same set of sample households. The survey was spread over 5,940 villages covering 69,455 households in the rural sector and 3,995 blocks covering 47,006 households in the urban sector.

The following indicators were generated from the survey of All India Debt & Investment:

- **Average value of Assets (AVA):** The average value of all the physical and financial assets owned per household as on 30.06.2018.
- **Incidence of Indebtedness (IOI):** The percentage of the indebted households as on 30.06.2018.
- **Average amount of Debt (AOD):** The average amount of cash dues as on 30.06.2018 per household.
- **Average Fixed Capital Expenditure** by the households during 01.07.2018 to 30.06.2019





The detailed results of the survey on All India Debt & Investment, NSS 77<sup>th</sup> round has been brought out by the NSO through a main report titled “*All India Debt & Investment Survey – 2019*” (Report No. 588).

The soft copy of the report “Report no. 588: All India Debt & Investment Survey – 2019” along with the unit level data is available on the website <http://www.mospi.gov.in/>.





Some important findings of the survey are as follows:

### *A. Asset Holdings*

#### **Percentage of household owning assets as on 30.06.2018**

-  About 99.4% of the households in *Rural India* (100% cultivator households and 98.6% non-cultivator households) reported owning any asset (physical or financial) as on 30.06.2018.
-  About 98% of the households in *Urban India* (99.7% self-employed households and 97.3% other households) reported owning any asset (physical or financial) as on 30.06.2018.
-  In Rural India, 97.5% households owned *physical assets* & 96.6% households owned *financial assets*
-  In Urban India, 85.4% households owned *physical assets* & 94.7% households owned *financial assets*

#### **Average value of asset (AVA) per household as on 30.06.2018**

-  Average value of asset per household was Rs. 15,92,379 in *Rural India* (Rs. 22,07,257 for cultivator households, Rs. 7,85,063 for non-cultivator households)
-  Average value of asset per household was Rs. 27,17,081 in *Urban India* (Rs. 41,51,226 for self-employed households, Rs. 22,10,707 for other households)
-  Average value of physical asset per household was Rs. 15,19,771 and average value for financial asset was Rs. 72,608 in *Rural India*
-  Average value of physical asset per household was Rs. 24,65,277 and Average value of financial asset per household was Rs. 2,51,804 in *Urban India*

## ✚ Percentage share of different components of assets in total value of assets as on 30.06.2018

- ✚ Land and building together, in Rural India, jointly holding 91% share in the total value of asset, with land having 69% share and buildings 22% share followed by deposits (5%) and other assets (4%).
- ✚ Share of land in total value of assets is around 49% in *Urban India* followed by building (38 %), deposits (9%) and other assets (4%).

*Note: Other assets include livestock, transport equipments, agricultural machinery, non-farm business equipment and shares.*

## *B. Household Indebtedness*

### ✚ Incidence of indebtedness (IOI) as on 30.06.2018

- ✚ Incidence of Indebtedness was about 35% in Rural India (40.3% cultivator households, 28.2% non-cultivator households) compared to 22.4% in Urban India (27.5% self-employed households, 20.6% other households).
- ✚ In Rural India, 17.8% households were indebted to *institutional credit agencies only* (21.2% cultivator households, 13.5% non-cultivator households) against 14.5% households in *Urban India* (18% self-employed households, 13.3% other households)
- ✚ About 10.2% of the households were indebted to *non-institutional credit agencies only* in *Rural India* (10.3% cultivator households, 10% non-cultivator households) compared to 4.9% households in *Urban India* (5.2% self-employed households, 4.8% other households)
- ✚ About 7% of the households were indebted to **both** *institutional credit agencies & non-institutional credit agencies* in *Rural India* (8.8% cultivator households, 4.7% non-cultivator households) against 3% households in *Urban India* (4.3% self-employed households, 2.5% other households)

### ✚ Average amount of Debt (AOD) per household as on 30.06.2018

- ✚ Average amount of debt was Rs. 59,748 among **rural households** (Rs. 74,460 for cultivator households, Rs. 40,432 for non-cultivator households)

- ✚ Average amount of debt was Rs. 1,20,336 among **urban households** (Rs. 1,79,765 for self-employed households, Rs. 99,353 for other households)
- ✚ In Rural India, the share of outstanding cash debt from *institutional credit agencies* was 66% against 34% from *non-institutional credit agencies*. In Urban India, the share of outstanding cash debt from *institutional credit agencies* was 87% compared to 13% from *non-institutional credit agencies*.

#### ✚ **Average amount of Debt per indebted household (AODL) as on 30.06.2018**

- ✚ Average amount of debt was Rs. 1,70,533 among **indebted households** in Rural India (Rs. 1,84,903 for cultivator households, Rs. 1,43,557 for non-cultivator households)
- ✚ Average amount of debt was Rs. 5,36,861 among **indebted households** in Urban India (Rs. 6,52,768 for self-employed households, Rs. 4,82,162 for other households)

### C. *Capital Expenditure*

#### ✚ **Percentage of household reporting Fixed Capital Expenditure (FCE) during 01.07.2018 to 30.06.2019**

- ✚ About 35% of the **rural households** reported incurring expenditure *towards formation of fixed capital* (45.1% cultivator households, 21.5% non-cultivator households)
- ✚ About 15% of the **urban households** reported incurring expenditure *towards formation of fixed capital* (25.3% self-employed households, 11% other households)

#### ✚ **Average amount of Fixed Capital Expenditure (FCE) during 01.07.2018 to 30.06.2019**

- ✚ The average fixed capital expenditure incurred per household was Rs. 8,966 in *Rural India* (Rs. 10,689 for cultivator households, Rs. 6,712 for non-cultivator households)

- ✚ The average fixed capital expenditure incurred per household was Rs. 10,863 in *Urban India* (Rs. 15,899 for self-employed households, Rs. 9,070 for other households)

#### *D. Deposit accounts in Bank*

##### ✚ **Percentage of adult population (18 years & above) having deposit account in Bank**

- ✚ About 84.4 % of the population of age 18 years and above had deposit account in Banks in *Rural India* (88.1% male and 80.7% female) .
- ✚ About 85.2 % of the population of age 18 years and above had deposit account in Banks in *Urban India* (89.0% male and 81.3% female).