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Department Of Statistics
Ministry Of Planning
GOVERNMENT OF INDIA

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PART-I

ARTICLES/NOTES

NATIONAL SAMPLE SURVEY ORGANISATION
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A NOTE ON SOME ASPECTS OF INDEBTEDNESS OF RURAL AND URBAN HOUSEHOLDS BASED ON ALL INDIA DEBT & INVESTMENT SURVEY 1982

SECTION ONE

1. INTRODUCTION

1.1.0 The Debt and Investment Survey carried out in the NSS 37th round (January to December 1982) was the fourth in the series of decennial country-wide enquiry on household indebtedness and investment. While the first two surveys were undertaken by the Reserve Bank of India (RBI), the third decennial survey was conducted by the National Sample Survey Organisation (NSSO) as a part of its programme for the 26th round (July 1971-September 1972) in which Land Holdings enquiry was also carried out. As in the 26th round, an integrated survey on both debt & investment and land holdings was again carried out in the 37th round during the calender year 1982. Like earlier occasions the objective of the 37th round Debt & Investment Survey was to get reliable estimates of the assets, liabilities, borrowings, capital formation etc. in the households sector.

1.1.1 The first report on the subject, highlighting the asset and liability position of the rural and urban households as on 30-6-1981, was published in the July 1986 issue of Sarvekshana. Tl e Present report provides the results on some important aspects of indebtedness like proportion of indebted households, rate of interest, credit agency, purpose of loan, type of security, duration of laon etc. The details regarding the methods adopted for collection and processing of data, sample design, estimation procedure and other aspects of the survey were given in the first report. Hence, to avoid duplication, the present report does not touch upon those details.

GEOGRAPHICAL COVERAGE :

1.2.0 The 37th round survey was initially planned to cover the whole of the Indian Union except (a) rural areas of Nagaland and (b) Ladakh and Kargil districts of Jammu & Kashmir. Moreover, due to operational difficulties and shortage of staff the following areas also could not be surveyed, viz.

(i) Andaman & Nicobar Islands and Lakshadeep

(ii) Urban areas of Dadra and Nagar Haveli

(iii) Rural areas of Sikkim

(iv) Rural areas of Chhatarpur district and urban areas of Guna and Jhabua districts of Madhya Pradesh.

SAMPLE SIZE

1.3.0 The all-India sample size was fixed at 8408 villages and 5300 urban blocks considering both central and state sample together. However, due to reasons mentioned in para 1.2.0, the survey was carried out in only 7718 villages and 5169 urban blocks. Interms of households the sample size was 61157 and 30965 in the rural and the urban sectors respectively. State-wise number of sample villages, blocks and houdseholds are given in Table (1).

CONTENT OF THE REPORT :

1.4.0 In this report some key estimates relating to outstanding cash debt as on 30-6-81 classified by various correlates like rate of interest, credit agency, duration of laon, size of outstanding loan, purpose of loan, type of security etc., are presented separately for each major household type. The report provides estimates for all-India (excluding the areas listed in para 1.2.0) and seventeen major states separately for rural and urban sectors. The major household types considered for the rural sector are (i) cultivator households and (ii) non-cultivator households, while for the urban sector the types are (iii) self-employed houdseholds and (iv) other households. All the estimates are based on the pooled data of central and state samples.

1.4.1 This report consists of two sections forming Part I while the detailed survey results are presented as Part II. The introductory section gives the scope and content of the report followed by an elaboration of the concepts and definitions used in the survey. Section Two presents the main findings of the survey alongwith comparison of some key estimates obtained from

this survey (1982) with the survey conducted in the 26th round (1971-72).

1.4.2 All the estimates presented in this report except those provided in Table (2) relate to cash loans only. It may be mentioned here that cash loans were those which were taken in cash irrespective of whether repaid or contracted to be repaid in cash or kind. The aggregate estimates of all households, indebted households (households reporting cash loan) and total amount of cash loan classified by household asset holdings and household type have been presented in Tables (3·1) to (3·3). The estimates of percentage of indebted households, amounts of cash debt and average amount of cash debt per indebted household classified by various correlates have been given in Tables (4) to (16). Table (2), on the other hand, provides the percentage of households reporting any outstanding loan and of amounts of such loans with break-ups of cash and kind. All the tables show the position as on 30th June 1981.

1.4.3 It may be mentioned here that the marginal totals may not agree exactly with the sum of the cell figures in state and all-India tables due to rounding off.

CONCEPTS AND DEFINITIONS :

1.5.0 The concepts and definitions of some important terms used in the survey are explained below :

A. *Definitions relating to major household type*

(i) *Cultivator households* : All rural households operating some land (i.e. area of 0.005 acre or more) were treated as cultivator households. For the purpose of this survey operation of land, according to the definition of operational holdings (as given in the Sarvekshana Vol. X No. 1 July, 1986), included growing of field crops, fruits grapes, nuts, seeds, trees, nurseries (except those of forest trees), bulbs, vegetables and flowers; and production of plantation crops, livestock and livestock products, poultry and poultry products, fish, honey, rabbits, fur-bearing animals and silk-worm cocoons.

(ii) *Non-Cultivator household* : The rural households operating no land or land less than 0·005 acre were considered as non-cultivator households.

(iii) *Self-employed households in urban areas* : Persons engaged in their own farm or non-farm enterprises were treated as self-employed. A household in urban areas was considered as self-employed if more than 50 per cent of its income during 365 days preceding the date of survey was derived from self-employment pursued by its members.

(iv) The major household type 'others' in urban areas covered all other households including those having no gainful source of income.

B. *Assets* : Assets were defined to include all items owned by the household which had money value such as land, buildings, livestock, agricultural implements, non-farm business equipments, all transport equipments, durable household assets, dues receivable on loans advanced, shares in the cooperative societies, banks etc., National Saving Certificates and the like, deposits in companies, banks, postoffices etc. However, crops standing in the fields, currency notes and coins in hand and stock of commodities held by the household were not considered as assets for the purpose of this survey.

C. *Definitions relating to credit agencies*

(i) *Government* : The Central or State Governments could act as agency for advancing loan. Governments might advance loans through departments like Revenue, Agriculture, Industry or the Community Development and National Extension Service etc Finance from Government might also be channelled through the Khadi and Village Industries Board. All loans received from the above sources were treated as from Government.

(ii) *Co-operative* : Loans might be obtained from agencies such as cooperative institutions like primary or cooperative credit societies, primary cooperative marketing societies, district or central co-operative banks, primary or central land mortgage banks, handloom weavers cooperative societies and other industrial and other types of cooperative societies. Such societies were treated as cooperatives.

(iii) *Commercial banks* : All loans taken from commercial banks including nationalised banks, regional rural banks and state Bank of India and its subsidiaries like State Bank of Rajasthan etc. were considered as laons taken from commercial banks.

(iv) *Insurance* : All loans taken from Life insurance Corporation or other insurance funds were considered as loans taken from insurance.

(v) *Provident Fund* : Loans taken from provident fund account such as Contributory Provident Fund, General Provident Fund or any other Provident Fund in the private sector offices and companies by the employees of the concern were classified as loans from Provident Fund.

(vi) *Landlord* : The credit agency for loans given by landlords to their own tenants were taken as loans from landlord. If the tenant took the loan from a person who was not his landlord but belonged to the landlord class, the credit agency in such cases was "agricultural money lender", "Professional money lender", etc. depending upon the types of business done by the landlord.

(vii) *Agriculture money lender* : An agricultural money lender was defined as one whose major profession was agriculture and whose money lending business was comparatively of minor importance. When a land owner or a cultivator derived the major part of his income from money lending, he was not classified as an agricultural money lender, but as a professional money lender.

(viii) *Professional money lender* : A professional money lender was a person who earned major part of his income from money lending.

(ix) *Relatives and friends* : If a loan was received from a relative or a friend *free of interest*, it was considered as a loan taken from relatives & friends. If the loan bore interest, it was considered as taken from "agricultural money lender", "trader", etc. depending upon the types of business carried out by the relative or the friend.

D. *Definitions relating to purpose of loan* :

(i) *Capital expenditure in farm business* : The expenditure incurred on account of purchase and reclamation of land, building and other land improvements (meant for cultivation), all works including additions and alterations, new purchase and major repairs of orchards and plantation, wells, irrigation resources, agricultural implements, machinery, transport equipments (used for farming activities), farm houses, grain golas, animal sheds, purchase of livestock etc. constituted the capital expenditure in farm business.

(ii) *Current expenditure in farm business* : 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 and implements etc. constituted the current expenditue in farm business.

(iii) *Capital expenditure in non-farm business* : The expenditure incurred on account of purchase of land, purchase and constructions, additions and alterations, major repairs of buildings, production equipments & accessories, transport equipments, furniture & fixtures etc. constituted the capital expenditure in non-farm business.

(iv) *Current expenditure in non-farm business* : The expenditure incurred on account of purchase of raw materials, merchandise, fuel and lubricants, rent, salaries and wages, hire purchase of implements & machinery etc. constituted the current expenditure in non-farm business.

(v) *Household expenditure* : The expenditure incurred on account of purchase of residential land; purchases, repairs, additions & alterations, new constructions of building for residential purposes; purchase of durable household assets and all kinds of family expenditures constituted the household expenditure for recording the purpose of loan in this 37th round enquiry.

(vi) *Expenditure on litigation, financial investments and others* : Besides expenditure on litigation, this head also included expenditures on financial investment, such as, payment of insurance premium, deposits in co-operative societies and banks; contribution to chit funds; purchase of government securities etc. and all other expenditures not mentioned earlier. [Due to shortage of space this term has been abridged as 'expd. on litigation etc.' in Tables (11) and (12)].

E. *Definitions relating to type of security* :

(i) *Surety security* : This covered securities or guarantees provided by a third party on behalf of the borrower.

(ii) *Firstcharge on immovable property :*

This was defined as the charge on an immovable property created by the first mortgagee when there were more than one mortgagee for the same immovable property. In such cases the liability of any mortgagee could not be cleared unless the liabilities of all the previous mortgagees were cleared.

F. Definitions relating to type of mortgage

(i) *Simple mortgage* : In this type of mortgage the mortgagor (i. e. the person who mortgages the property) retains the ownership and possession of the property mortgaged.

(ii) *Usufructuary mortgage* : In usufructuary mortage the ownership of the property remains with the mortgagor but the possession vests on 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 is relcased.

(iii) *Mortgage by conditional sale* : It is the type of mortgage by the execution of which the ownership and possession of the property vests with the mortgagee and a sale deed is executed. The property is returnable to the mortgagor only on termination of the mortgage (i. e. on full recovery of the loan).

G. Definition relating to type of lone

Short term/medium term/long term loan : Short term loans are loans advanced for a period of 12 months or less, medium term for a period ranging from 1 to 3 years, and long term loan for a period exceeding 3 years.

SECTION TWO

IMPORTANT FINDINGS OF THE SURVEY

2.0.0 In this section some summary results are presented for all-India with some reference to state level estimates to highlight the important aspects of indebtedness. The estimates are based on the pooled data of Central and State samples.

2.1.0 *Aggregate outstanding debt* : The aggregate amount of debt which remained outstanding on 30th June, 1981 with the households in the country (rural and urban sectors combined) was estimated as Rs. 9216 crores. Of the total outstanding debt, the share of the rural households was about 67 per cent. On the other hand, urban households which constituted 24 per cent of all households in the country, accounted for 33 per cent of the total outstanding debt. Table (I), which gives the amount of outstanding debt by major household types for rural sector during 1961, 1971 and 1981 and for urban sector in 1981, reveals that between the two broad categories of househods in the rural sector, namely, cultivators and non-cultivators, as high as 93 per cent (Rs. 5737 crores) of the total debt of rural households in 1981 was accounted for by the cultivator households which constituted 76 per cent of the rural households. The remaining 7 per cent (Rs. 456 crores) was shared by the different categories of non-cultivator households, comprising of 24 per cent of all the rural households. On the other hand, the self-employed households which formed about 33 per cent of the urban households, accounted for a little over 46 per cent of the total debt of urban households in 1981 and the remaining 54 per cent was taken by the non-self-employed households, comprising of 67 per cent of all urban households.

TABLE (I) : AMOUNT OF TOTAL OUTSTANDING DEBT BY MAJOR HOUSEHOLD TYPE FOR RURAL AND URBAN SECTORS

ALL-INDIA

(Rs. in crores)

major household type	as on June 30		
	1961*	1971*	1981
(1)	(2)	(3)	(4)
		RURAL	
cultivator	1670	3374	5737
non-cultivator	286	474	456
all households	1956	3848	6193
		URBAN	
self-employed	X	X	1406
others	X	X	1617
all households	X	X	3023

*Source : The report entitled "Indebtedness of rural households and availability of institutional finance" published by the Reserve Bank of India in 1977.

2.1.1 The estimates of Table (I) also indicate that the aggregate amount of outstanding debt of the rural households had been increasing over the years during the last two decades. While a two-fold increase in the total debt was noticed between 1961 and 1971 (from Rs. 1956 crores to Rs. 3848 crores), the rise during last decade was about 1½ times (from Rs. 3848 crores to Rs. 6193 crores). However, due to the rise in the prices of commodities during the intervening period, such upward trend in the aggregate amount of outstanding debt may not be of much significance. In fact, the increase in the value of total assets was proportionately more than the increase in the total debt during the decade (1971 to 1981)[1]. However, a point which needs mentioning in this regard is that the share of cultivator households in the total debt was steadily increasing over the years, from 85 per cent in 1961 to 88 per cent in 1971 and as high as 93 per cent in 1981. Such comparisons cannot however be made in the case of urban sector as the estimates of 1971 survey, though tabulated, were not considered to be satisfactory.

2.1.2 The total amount of debt when classified according to the cash and kind loans as shown in Table (II) reveals that only 1.3 per cent of the total debt was in kind in the rural sector and as low as 0.6 in the urban sector during 1981. Within the rural sector, not much variation is observed between the cultivators and non-cultivators although some variation is noticed in the urban sector between the self-employed and non self-employed households.

TABLE (II) : PERCENTAGE SHARE OF LOAN IN KIND TO TOTAL OUTSTANDING DEBT BY MAJOR HOUSEHOLD TYPE FOR RURAL AND URBAN SECTORS.

ALL-INDIA

household type	as on June 30		
	1961	1971	1981
(1)	(2)	(3)	(4)
		RURAL	
1. cultivator	1·6	2·5	1·3
2. non-cultivator	1·3	2·6	1·4
3. all households	1·5	2·5	1·3
		URBAN	
1. self-employed	X	X	0·4
2. other households	X	X	0·7
3. all households	X	X	0·6

2.1.3 The estimates presented in Table (II) indicate that at all-India level while the percentage of loan in kind to total debt in the rural sector increased during the first decade from 1.5 per cent in 1961 to 2.5 per cent in 1971, it declined during the last 10 years (1971-1981) from 2.5 per cent to 1.3 per cent a level even lower than what was observed in 1961.

2.1.4 Having discussed the magnitude of debt of rural and urban households, the structure and other related aspects of indebtedness of the households classified by various correlates are analysed in the subsequent paragraphs. These features of indebtedness are based on cash debts only as about 99 per cent of the total debt was contracted in cash.

2.2.0 *Percentage of indebted households* : It is observed from Table (IIIa) that the percentage of households reporting cash laon was 19.40 and 17.15 in rural and urban areas of India, the average amount of indebtedness per indebted household being Rs. 3365 and Rs. 5972 respectively.

1 Reference : "Assets and Liabilities of Rural and Urban households", publised in July 1986 issue of Sarvekshana.

TABLE (IIIa) : PERCENTAGE OF HOUSEHOLDS (P) REPORTING CASH DEBT AND AVERAGE AMOUNT OF OUTSTANDING CASH DEBT PER REPORTING HOUSEHOLD (A) BY ASSET HOLDINGS.

as on 30 June 1981

ALL-INDIA

household asset holding (Rs. 000)	rural		urban	
	P	A (Rs.)	P	A (Rs.)
(1)	(2)	(3)	(4)	(5)
1. upto 1	8·35	638	8·49	1080
2. 1—5	14·24	1123	15·08	1934
3. 5—10	17·38	1421	15·57	2413
4. 10—20	20·57	1920	20·42	2941
5. 20—50	22·96	2920	19·86	4770
6. 50—100	22·82	4548	20·16	8499
7. 100—500	24·41	9690	21·80	17993
8. 500 & above	30·90	52892	24·65	60244
9. all groups	19·40	3365	17·15	5972

2.2.1 It is also seen that the percentage of indebted households is smallest (8.35 in rural and 8.49 in urban areas) among the households belonging to the lowest asset holding class, and gradually increases so as to attain the largest value (30.90 in rural and 24.65 in urban areas) in the highest asset holding class. The average amount of debt per indebted household also exhibits a similar trend of steady increase from the lowest to the highest asset holding class in both rural and urban areas.

Although the households in the higher asset classes had a larger average debt they had to bear a smaller debt burden as revealed by small debt-asset ratio compared to households in lower asset classes. In fact, the estimates presented in Table (IIIb) shows that the debt-asset ratio had uniformly decreased over the bigger asset classes in both rural and urban areas (the only exception being the debt-asset ratio in the highest asset class of the rural sector). In other words, the households with smaller asset, i. e. the poorer households, had to carry, relatively speaking, heavier burden of debt compared to the households with larger asset i. e. the richer households. It may be mentioned here that these features have been discussed at some length in the first report on the subject published in the July 1986 issue of Sarvekshana.

TABLE (IIIb) : AVERAGE HOUSEHOLD ASSET (HA) PER HOUSEHOLD. AVERAGE AMOUNT OF OUTSTANDING CASH DEBT PER HOUSEHOLD (A1) AND DEBT-ASSET RATIO (IN PERCENTAGE) BY ASSET HOLDING

as on 30 June 1981

ALL-INDIA

household asset holding (Rs. 000)	rural			urban		
	HA (Rs.)	A1 (Rs.)	A1/HA ×100	HA (Rs.)	A1 (Rs.)	A1/HA ×100
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. upto 1	485	53	10·93	373	92	24·66
2. 1—5	2843	160	5·63	2746	292	10·63
3. 5—10	7330	247	3·37	7242	376	5·19
4. 10—20	14479	395	2·73	14566	601	4·12
5. 20—50	31888	670	2·10	32466	947	2·92
6. 50—100	69841	1038	1·49	70340	1713	2·44
7. 100—500	181914	2365	1·30	192747	3922	2·03
8. 500 & above	758868	16344	2·15	859512	14850	1·73
9. all groups	36090	653	1·81	40571	1024	2·52

2.2.2 It is worthwhile to mention here that the percentage of indebted households in rural areas has considerably fallen during the decade 1971-1981 for both cultivator (from 44.4 to 21.7) and non-cultivator households (from 33.4 to 12.0). Considering all households it is observed from Table IV that the percentage of indebted households declined substantially from 41 to 19. On the other hand, the average debt per indebted household has

risen from Rs. 1330 to Rs. 3656 for cultivator households, from Rs. 652 to Rs. 1678 for non-cultivator households, and from Rs. 1179 to Rs. 3365 for all households. These increases in monetary terms might have been caused, at least partially, by the steep rise in general price level and also extension of loan facilities especially institutional loans during the decade.

TABLE (IV): PERCENTAGE OF HOUSEHOLDS REPORTING CASH DEBT (P) AND AVERAGE AMOUNT OF CASH DEBT PER HOUSEHOLD (A1) AND AVERAGE PER REPORTING HOUSEHOLD (A) BY MAJOR HOUSEHOLD TYPE IN RURAL AND URBAN SECTORS

ALL-INDIA

household type	as on June 30					
	1971*			1981		
	P	A1 (Rs.)	A (Rs.)	P	A1 (Rs.)	A (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Rural						
1. cultivator	44·4	590	1330	21·7	793	3656
2. non-cultivator	33·4	217	652	12·0	202	1678
3. all households	41·3	487	1179	19·4	653	3365
Urban						
1. self-employed	–	–	–	16·6	1466	8813
2. other households	–	–	–	17·4	812	4662
3. all households	–	–	–	17·2	1024	5972

*Source : Report entitled "Indebtedness of rural households and availability of institutional finance" published by the Reserve Bank of India, Bombay, 1977.

2.2.3 However it is not possible to say if similar trend exists in the urban sector also because the 1971 survey results for the urban sector are not readily available.

2.2.4 The regional variations in the percentage (P) of indebted households, and the average debt (A) per indebted household for rural and urban areas of seventeen major states are presented in Table (V). It is seen from this table that the values of P and A vary widely among the states in both rural and urban sectors.

TABLE (V): PERCENTAGE OF INDEBTED HOUSEHOLDS (P) AND AVERAGE AMOUNT OF OUTSTANDING CASH DEBT PER INDEBTED HOUSEHOLD (A) IN DIFFERENT STATES OF INDIA—AS ON 30TH JUNE 1981

state	rural		urban	
	P	A(Rs.)	P	A(Rs.)
(1)	(2)	(3)	(4)	(5)
1. Andhra Pradesh	26·25	3559	22·60	6237
2. Assam	4·28	1157	4·34	5182
3. Bihar	12·18	1659	9·07	4921
4. Gujarat	17·39	4874	13·77	10165
5. Haryana	10·48	9171	7·75	10237
6. Himachal Pradesh	12·26	2875	6·64	5862
7. Jammu & Kashmir	8·91	2813	7·19	8221
8. Karnataka	23·84	5241	18·25	5890
9. Kerala	28·22	3371	29·72	9728
10. Madhya Pradesh	19·62	2887	14·67	5511
11. Maharashtra	21·97	3861	21·05	5814
12. Orissa	19·21	1800	12·24	6464
13. Punjab	18·92	7922	12·63	7013
14. Rajasthan	24·24	4773	15·16	8126
15. Tamil Nadu	28·53	3538	25·85	5053
16. Uttar Pradesh	17·39	2575	12·33	4066
17. West Bengal	17·53	1692	16·65	3712
18. All-India	19·40	3365	17·15	5972

2.3.0 *Pattern of interest rate* : The pattern of interest rates gives an idea regarding the cost to be borne by the indebted households. In this connection, it may be mentioned that the amounts received free of interest were quite substantial as was evident from Table (VI) presented here. Such loans were, generally, received from friends and relatives. However, small proportion of households reported to have received loans without any interest even from Government and other sources (refer to Table 10 of Survey Results).

TABLE (VI): PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DEBT OUTSTANDING OVER RATE OF INTEREST BY MAJOR HOUSEHOLD TYPE

ALL-INDIA AS ON 30 JUNE 1981

major household type	rate of interest					
	nil	upto 10%	10% to 15%	15% to 20%	above 20%	all groups
(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Rural			
1. cultivators	10·39	8·72	46·10	13·87	20·92	100·00
2. non-cultivators	21·42	10·01	24·33	11·28	32·96	100·00
3. all types	11·20	8·80	44·51	13·69	21·80	100·00
			Urban			
1. self-employed	17·77	12·30	35·18	17·97	16·78	100·00
2. other households	22·49	32·69	22·28	8·95	13·59	100·00
3. all types	20·29	23·18	28·30	13·15	15·08	100·00

2.3.1 The survey results indicate that in the rural sector at the all-India level 11 per cent of the total outstanding cash debt were received free of any interest. Another 9 per cent were received at rates of interest upto 10 per cent. No less than 44 per cent of the outstanding cash debt did bear the rate of interest varying between 10 to 15 per cent. The interest rate of above 15 per cent was charged on the remaining 35 per cent of the total amount of cash debt, out of which as high as 22 per cent were outstanding at the rate of interest of more than 20 per cent.

2.3.2 Within the rural sector, non-cultivator households enjoyed more interest-free cash debt (21 per cent of total cash debt) compared to cultivator households (10 per cent only). However, in the interest slab of 10 per cent or below, the amount of cash loan, in terms of percentage to the total cash loans, outstanding to the cultivator and non-cultivator households were more or less same, the percentages being 9 to 10 respectively. On the other hand, about 46 percent of the amount of cash debt was received by the cultivator households at the rate of interest of 10.15 per cent almost double of what was reported by the non-cultivator households. However, the debt burden of the non-cultivator households was much heavy since about 33 percent of their cash debt remained outstanding at a very high interest rate of above 20 per cent, as against 21 per cent for the cultivator households against the same slab of interest rate.

2.3.3. Compared to rural households, urban households were less heavily burdened with high rate of interest. The percentage of outstanding debt to be repaid without any interest was nearly double in the urban sector (20 per cent) than that of the rural (11 per cent). Further, in the urban sector, as high as 23 per cent of the total cash debt were outstanding at interest rate of 10 per cent or less, the corresponding percentage in the rural sector being 9 only. In the higher interest slabs, namely, 10-15 per cent, 15-20 per cent and above 20 per cent, the percentages ofo utstanding cash debt were consistently lower in the urban sector compared to rural. The respective percentages were 28, 13 and 15 in the urban sector and 44, 14 and 22 in the rural sector. Within the urban sector, percentage of cash debts to be repaid at higher rate of interest were considerably more in case of self-employed households than the non self-employed. Obviously, for the non self-employed households, the percentage of outstanding cash debt at the lower rate of interest (10 percent or less) was higher than that for the self-employed.

2.3.4 It may be of interest to compare the distribution of the amount of debt over different interest slabs as obtained from the present survey (1981)

with that of the 26th round survey (1971-72). In Table (VII), these distributions are presented for the cultivator households of the rural sector at the all-India level. It may be mentioned here that these two estimates are not strictly comparable, as over the decade, considerable changes have taken place both in the general price index and also in the structure of interest rates. Also, barring the tail ends, the middle slabs of interest rates are not exactly identical in both the distributions. Nevertheless, the comparison may be taken as a rough indicator of the change in the cost of borrowing.

TABLE (VII): PERCENTAGE DISTRIBUTION OF THE AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST

ALL-INDIA HOUSEHOLD TYPE: CULTIVATORS SECTOR : RURAL

NSS 26th round (1971-72)						
rate of interest						
nil	upto $9\frac{3}{8}$ %	$9\frac{3}{8}$ % to $18\frac{3}{4}$ %	$18\frac{3}{4}$ % to 25%	above 25%	n. r.	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
6·1	24·7	26·6	17·6	15·1	9·9	100·0

NSS 37th round (1981)						
rate of interest						
nil	upto 10%	10% to 15%	15% to 25%	above 25%	n.r.	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
10·4	8·7	46·1	26·4	8·4	—	100·0

2.3.5 The estimates presented in Table (VII) indicate a further limitation in making strict comparison of the results at two points of time. While interest rate had been specified for all debts in the estimates of 37th round, in about 10 per cent cases, the interest rate was not recorded in the 26th round survey. Nevertheless it is observed that compared to NSS 26th round, proportionately more amount were outstanding at 'nil' rate of interest in NSS 37th round, the percentage share being 6 and 10 respectively for NSS 26th round and NSS 37th round. It is interesting to note that the percentage share of both the lowest slab (excluding nil class) and the highest slab of interest in the aggregate amount of cash dues outstanding had gone down during the last decade with the consequential increase in the middle two slabs. The increase was definitely steep in the class of 10 per cent to 15 per cent. While 46 per cent of the total amount were outstanding at this slab in 1981, only about 27 per cent were outstanding in 1971 even at a wider range of interest rates, varying between $9\frac{3}{8}$ per cent to $18\frac{3}{4}$ per cent. It seems that during the last 10 years there is an upward shift in the lower ranges of interest rate. Only 9 per cent of the total cash dues were reported to be outstanding under the interest rate of "upto 10 per cent" 1981 as against 25 per cent under the rate "upto $9\frac{3}{8}$ per cent" observed in 1971. The important finding of the survey is that of the total cash dues outstanding, 8 per cent were contracted at a very high interest rate of 25 per cent & above in 1981, while 10 years back, the corresponding percentage was 15.

2.3.6 The high rate of interest retards growth and increases the burden of the indebted households even if such loans are taken for productive purposes. More often than not, the high rate of interest forces the households particularly the poorer section of them to be in a vicious cycle of perpetual indebtedness. Thus, taking the asset holding as a measure of living, the distribution of amount of debt over different slabs of interest for each group of asset holding is presented in Table (VIII) for rural and urban households. The estimates of Table (VIII) reveal that in rural sector the worst affected were the households in the lower asset groups. While as high as 57 percent of the total cash dues of the households with a meagre asset holding of upto Rs. 1000 were outstanding at the highest rate of interest of above 20 per cent, only about 2 per cent of the cash dues of the households having assets worth Rs. 5 lakhs and above were reported under the same slab of interest. The households of the next three asset groups, namely Rs. 1000 to 5000, Rs. 5000 to 10,000 and Rs. 10000 to 20,000 exhibited similar pattern as that of the lowest asset group of upto Rs. 1000 by reporting maximum amount of outstanding loan (viz, 48, 36 and 33 per cent) in the highest interest slab of more than 20 per cent. However, the households in the higher asset groups of Rs. 20,000 and above reported maximum amount of loan with interest rate of 10 to 15 per cent,

TABLE (VIII): PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING OVER RATE OF INTEREST BY HOUSEHOLD ASSET HOLDING

ALL-INDIA

HOUSEHOLD TYPE : ALL HOUSEHOLDS

households asset group (Rs. 000)	rate of interest					
	nil	upto 10%	10 to 15%	15% to 20%	above 20%	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
rural						
1. upto 1	22·64	2·08	14·14	4·48	56·66	100·00
2. 1—5	18·05	6·56	19·30	7·78	48·31	100·00
3. 5—10	22·54	9·98	23·34	8·62	35·52	100·00
4. 10—20	15·22	10·02	32·02	10·05	32·72	100·00
5. 20—50	11·29	11·60	37·13	13·94	26·04	100·00
6. 50—100	12·07	8·69	42.77	14·40	22·07	100·00
7. 100—500	7·49	7·85	55·60	16·99	12·06	100·00
8. 500 & above	4·40	3·47	77·89	12·49	1·76	100·00
9. all groups	11·20	8·80	44·50	13·68	21·79	100·00
urban						
1. upto 1	46·83	7·67	8·12	4·20	33·19	100·00
2. 1—5	35·57	11·48	10·61	7·07	35·27	100·00
3. 5—10	37·67	13·49	13·24	13·57	22·03	100·00
4. 10—20	23·49	19·34	19·12	10·39	27·67	100·00
5. 20—50	31·46	12·16	23·14	13·85	19·40	100·00
6. 50—100	25·42	27·38	25·31	11·84	10·05	100·00
7. 100—500	10·29	32·84	35·17	14·44	7·26	100·00
8. 500 & above	2·36	17·01	47·17	16·67	16·78	100·00
9. all groups	20·29	23·18	28·29	13·15	15·08	100·00

2.3.7 The pattern of interest rate in the urban sector was somewhat different from the rural sector. It is of interest to note that the incidence of interest-free loan was maximum in the lowest three asset groups of upto Rs. 10,000. The next in importance to these asset groups was the highest interest slab of above 20 per cent. Another feature worth noting is that compared to the rural sector, the percentage of the amount of outstanding loan in the urban sector was lower in the highest slab of interest rate (above 20 per cent) and was higher in the lowest slab of interest rate (upto 10 per cent) uniformly for all the asset groups.

2.3.8 So long the pattern of interest rate has been dealt with at the all-India level. To analyse the regional variations in the pattern of interest rates, if any, the percentage distribution of amount of cash loans outstanding over different slabs of interest rates for seventeen states separately for rural and urban sectors are presented in Table (IX). The estimates of Table (IX) reveal that the pattern of interest rate differs widely among the states both in the rural and urban sectors. In the rural sector, the percentage share of the amount of cash debt carrying interest rate of above 20 per cent to total cash debt was highest in Andhra Pradesh (39·63%) closely followed by Rajasthan (34·38%), Uttar pradesh (31·04%) and Tamil Nadu (30·30%). Bihar and Madhya pradesh also recorded a large percentage share of 27·60 and 27·24 respectively. On the contrary, the lowest percentage was observed in Himachal Pradesh (1·58%), the next in order being Jammu and Kashmir (2·45%), Maharashtra (4.65%), Karnataka (6·26%), Assam (6·82%), Gujarat (6·91%) and Kerala (8·68%). Among these states, Jammu & Kashmir and Assam received as high as 74·91 and 65·13 per cent of their outstanding cash loans free of interest. Even in the urban sector, Andhra Pradesh was at the top with 27·07 per cent of cash dues outstanding at the interest rate of "above 20 per cent". Kerala which reported a low percentage in the rural sector was found to have the second highest figure (26·28%) under the highest slab of interest rate, followed by Tamil Nadu (21.24%) and West Bengal (20.48%). On the other hand, Jammu & Kashmir, Assam and Himachal Pradesh did not report any outstanding loan carrying such a high interest rate of above 20 per cent. However in Himachal Pradesh substantially high percentage (47.92%) of outstanding cash dues were contracted at the interest rates varying berween 15 and 20 per cent.

2.3.9 Like all-India, the state estimates generally reveal lower percentage share of cash debt in higher interest slabs in the urban sector as compared to rural sector. The comparatively better position of the urban households might be due to the fact that the institutional credit agencies like government departments, co-operative societies, commercial banks, insurance and provident fund bodies etc. were comparatively easy to approach in the urban sector than in the rural. The institutional agencies generally charge less interest rate in comparison to the non-institutional agencies.

TABLE (IX): PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING OVER RATE OF INTEREST BY STATES FOR RURAL AND URBAN SECTOR

HOUSEHOLD TYPE: ALL HOUSEHOLDS

states	rural						urban					
	rate of interest						rate of interest					
	nil	upto 10%	10% to 15%	15% to 20%	above 20%	all	nil	upto 10%	10% to 15%	15% to 20%	above 20%	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. Andhra Pradesh	4·04	3·04	29·91	23·38	39·63	100·00	19·96	5·58	32·59	14·80	27·07	100·00
2. Assam	65·13	14·73	12·85	0·47	6·82	100·00	25·90	24·73	33·36	16·01	0·00	100·00
3. Bihar	14·27	18·61	38·56	0·96	27·60	100·00	11·36	20·36	55·50	2·53	10·25	100·00
4. Gujarat	18·36	12·48	50·13	12·12	6·91	100·00	13·39	49·39	32·77	4·22	0·23	100·00
5. Haryana	9·87	8·15	58·34	6·68	16·96	100·00	23·56	47·81	16·37	0·37	11·89	100·00
6. Himachal Pradesh	11·68	18·53	57·29	10·92	1·58	100·00	36·43	8·69	6·96	47·92	0·00	100·00
7. Jammu & Kashmir	74·91	9·38	11·30	1·96	2·45	100·00	29·73	3·70	65·36	0·21	0·00	100·00
8. Karnataka	9·43	8·30	61·37	14·64	6·26	100·00	24·19	32·56	23·53	11·46	8·26	100·00
9. Kerala	15·71	16·80	33·89	24·92	8·68	100·00	12·35	24·51	23·36	13·50	26·28	100·00
10. Madhya Pradesh	7·55	5·86	50·22	9·13	27·24	100·00	15·87	30·18	24·29	17·89	11·77	100·00
11. Maharashtra	10·74	9·03	58·48	17·10	4·65	100·00	24·41	25·31	29·02	16·68	4·58	100·00
12. Orissa	5·01	6·41	75·20	1·73	11·65	100·00	5·81	29·96	22·45	39·55	2·23	100·00
13. Punjab	13·85	8·48	60·05	5·04	12·58	100·00	25·09	19·11	19·40	27·60	8·80	100·00
14. Rajasthan	10·26	9·88	31·34	14·14	34·38	100·00	33·07	23·28	15·85	14·93	12·87	100·00
15. Tamil Nadu	9·74	6·17	32·42	21·37	30·30	100·00	12·97	6·13	37·80	21·86	21·24	100·00
16. Uttar Pradesh	13·22	9·93	41·13	4·68	31·04	100·00	29·67	29·31	21·24	1·41	18·37	100·00
17. West Bengal	21·51	8·03	50·76	4·99	14·71	100·00	33·98	28·61	12·40	4·53	20·48	100·00
18. all-India	11·20	8·80	44·51	13·69	21·80	100·00	20·29	23·18	28·30	13·15	15·08	100·00

2.4.0 *Distribution of cash debt by institutional and non-intitntional cedit agencies*: In view of the fact that the institutional credit agencies have an impact on the cost of borrowing, an attempt is made to examine the role of institutional and non-institutional agencies in providing loans to different categories of households in the rural and urban sector. For long the household sector particularly of rural India was exploited by the traditional credit agencies like agricultural money lender, professional money lender, land lord and traders etc. It seems that their stranglehold was slowly loosening during the last two decades as the institutional credit agencies were making steady inroads into the rural scene. As is seen from Table (X), the percentage share of institutional credit agencies in the cash dues outstanding to the rural households at the all-India level jumped from 17 in 1961 to 29 in 1971 and 61 in 1981. But the phenomenal rise in the share of institutional credit agencies between 1961 and 1971 was noticed in the case of cultivator households only and there was no visible sign of progress with the non-cultivator households. However, during the last decade (1971-1981) there has been a two fold increase (from 32 per cent to 63 per cent) in the share of institutional credit agencies in the case of cultivator households while for the non-cultivator households, the said percentage increased even more than three times (from 11 per cent to 37 per cent).

TABLE (X): PERCENTAGE OF CASH DEBT FROM INSTITUTIONAL AND NON-INSTITUTIONAL CREDIT AGENCIES TO TOTAL OUTSTANDING CASH DEBT

ALL-INDIA RURAL

credit agency	cultivators			non-cultivators			all types		
	1961	1971	1981	1961	1971	1981	1961	1971	1981
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. institutional . . .	18·4	31·7	63·2	10·5	10·8	36·7	17·3	29·2	61·2
2. non-institutional . .	81·6	68·3	36·8	89·5	89·2	63·3	82·7	70·8	38·8
3. all agencies . . .	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0

2.4.1 The estimates for the urban sector available only for the current survey of 1981 indicate (Table XI) that the extent of institutional loan (60%) was most the same as that of the rural sector (61%). However in the urban sector, the share of 'relatives and friends' advancing loan free of interest was 15% as against 9% in the rural sector (Ref. Table of survey Results). Hence, the traditional money lending agencies like agricultural money lender, professional money lender etc. were found to have a little more share in the rural sector (30%) compared to urban sector (25%). Within the urban sector, not much difference is observed between the two household types i.e. self employed and non self-imployed households, the percentage share of institutional credit agencies being 58 and 62 respectively for the above two categories of households.

TABLE (XI): PERCENTAGE OF OUTSTANDING CASH DUES OWED TO INSTITUTIONAL AND NON-INSTITUTIONAL CREDIT AGENCIES TO TOTAL CASH DUES OUTSTANDING.

ALL-INDIA URBAN

credit agency	self-employed	other households	all households
(1)	(2)	(3)	(4)
1. institutional	57·7	61·9	60·0
2. non-institutional	42·3	38·1	40·0
3. all agencies	100·0	100·0	100·0

2.4.2 The distribution of institutional and non-institutional loans contracted by rural and urban households for some states is presented in Table (XII). The estimates indicate that of the total outstanding cash dues, the share of institutional agencies increased substantially during the last 10 years in the rural sector of all the major states except Assam. But the coverage of the institutional agencies as judged from its share in the outstanding cash dues, varied from state to state. While Maharashtra (86·4%), Orissa (81·9%), Kerala (78·6%), Karnataka (78·2%) and Haryana (75·8%) provided more than three-fourths of the total outstanding cash debt through institutional credit agencies, not even 50% of the amount of loans were contracted through the institutional credit agencies in Assam (30·6%), Andhra pradesh (40·9%), Rajasthan (40·9%), Jammu & Kashmir (43·5%), Tamil Nadu (44·3%), and Bihar (47·2).

2.4.3 In the urban sector, the performance of institutional agencies was best in Gujarat (86.3%), followed by Orissa (83·1%), Kerala (77·2%), Assam (77·0%), Jammu & Kashmir (74·7%), and Madhya Pradesh (71·5%). In contrast, the percentage share of institutional agencies in the aggregate cash dues outstanding was only 25·9 in Andhra Pradesh and 47·2 in Rajasthan. In all other states, the percentage share varied between 56·0 to 66·3.

TABLE(XII) : PERCENTAGE DISTRIBUTION OF THE AMOUNT OF OUTSTANDING CASH DEBT CONTRACTED FROM INSTITUTIONAL AND NON-INSTITUTIONAL CREDIT AGENCIES FOR RURAL AND URBAN SECTOR

HOUSEHOLD TYPE : ALL HOUSEHOLDS.

States	source	rural			urban		
		institution	non-institutional	total	institution	non-institutional	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	37th	40·9	59·1	100·0	25·9	74·1	100.0
	26th	13·7	86·3	100·0	—	—	—
2. Assam	37th	30·6	69·4	100·0	77·0	23·0	100·0
	26th	34·7	65·3	100·0	—	—	—
3. Bihar	37th	47·2	52·8	100·0	60·6	39·4	100·0
	26th	10·7	89·3	100·0	—	—	—
4. Gujarat	37th	70·0	30·0	100·0	86·3	13·7	100·0
	26th	46·9	53·1	100·0	—	—	—
5. Haryana	37th	75·8	24·2	100·0	66·3	33·7	100·0
	26th	26·4	73·6	100·0	—	—	—
6. Himachal Pradesh	37th	74·5	25·5	100·0	62·1	37·9	100·0
	26th	23·9	76·1	100·0	—	—	—
7. Jammu & Kashmir	37th	43·5	56·5	100·0	74·7	25·3	100·0
	26th	20·4	79·6	100·0	—	—	—
8. Karnataka	37th	78·2	21·8	100·0	54·0	46·0	100·0
	26th	29·7	70·3	100·0	—	—	—
9. Kerala	37th	78·6	21·4	100·0	77·2	22·8	100·0
	26th	44·4	55·6	100·0	—	—	—
10. Madhya Pradesh	37th	66·3	33·7	100·0	71·5	28·5	100·0
	26th	31·6	68·4	100·0	—	—	—
11. Maharashtra	37th	86·4	13·6	100·0	65·1	34·9	100·0
	26th	67·4	32·6	100·0	—	—	—
12 Orissa	37th	81·9	18·1	100·0	83·1	16·9	100·0
	26th	30·0	70·0	100·0	—	—	—
13. Punjab	37th	74·2	25·8	100·0	60·9	39·1	100·0
	26th	36·0	64·0	100·0	—	—	—
4. Rajasthan	37th	40·9	59·1	100·0	47·2	58·8	100·0
	26th	9·4	90·6	100·0	—	—	—
15. Tamil Nadu	37th	44·3	55·7	100·0	56·2	43·8	100·0
	26th	22·1	77·9	100·0	—	—	—
16. Uttar Pradesh	37th	55·1	44·9	100·0	59·2	40·8	100·0
	26th	23·4	76·6	100·0	—	—	—
17. West Bengal	37th	65·5	34·5	100·0	55·8	44·2	100·0
	26th	30·6	69·4	100·0	—	—	—
18. all India	37th	61·2	38·8	100·0	60·0	40·0	100·0
	26th	29·2	70·8	100·0	—	—	—

2.4.4 The institutional credit agencies, no doubt play an important role in reducing the household's burden of heavy interest rate. Unfortunately, their dominance appears to be least among those who, probably, need their service most. It has been seen earlier (para 2.3.6) that the percentage of cash amount outstanding at very high rates of interest was comparatively more among the households of lower asset groups than among those of higher asset groups. The reason however, is not far to seek. Table (XIII) which gives the percentage distribution of the amount of debt contracted from institutional and non-institutional credit agencies for each household asset holding at all-India level, reveals that the households of the lower asset groups were heavily dependent on the non-institutional credit agencies both in the rural and urban sectors. In the rural sector the share of the institutional credit agencies was only 9 per cent in the case of lowest asset group of "upto Rs. 1000" as against 95 per cent in the highest asset group of "Rs. 5 lakhs and above", the corresponding percentages for these two asset groups in the urban sector being 5 and 67 respectively. In fact the proportion of cash debt contracted from the institutional credit agencies had increased consistently with the increase in the household asset except in the case of asset group of "Rs. 5 lakhs and above" in the urban sector. The tendency of the households of lower asset groups to avail more loan from the non-institutional agencies might, perhaps, be attributed to the fact that these households were unable to furnish suitable secruity for obtaining loans from institutional credit agencies.

TABLE (XIII) : PERCENTAGE DISTRIBUTION OF AMOUNTS OF OUTSTANDING CASH DUES CONTRACTED FROM INSTITUTIONAL AND NON-INSTITUTIONAL CREDIT AGENCIES FOR EACH HOUSEHOLD ASSET HOLDING.

ALL INDIA

Household type: all households.

household asset holding (Rs. 000)	rural			urban		
	institutional	non-institutional	total	institutional	non-institutional	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. upto 1	8·92	91·08	100·00	5·43	94·57	100·00
2. 1—5	28·60	71·40	100·00	24·79	45·21	100·00
3. 5—10	32·55	67·45	100·00	40·04	59·96	100·00
4. 10—20	45·69	54·31	100·00	44·10	55·90	100·00
5. 20—50	55·06	44·94	100·00	48·89	51·11	100·00
6. 50—100	57·99	42·01	100·00	62·10	37·90	100·00
7. 100—500	76·39	23·61	100·00	76·62	23·38	100·00
8. 500 & above	94·90	5·10	100·00	66·87	33·13	100·00
9. All groups	61·21	38·79	100·00	59·95	40·05	100·00

2.4.5 Having studied the performance of the institutional and non-institutional credit agencies in general, the relative position of the different credit agencies within the institutional and non-institutional agencies is shown in Table (XIV). It is observed from Table (XIV) that at the all India level among the institutional credit agencies, the co-operative societies and the Commercial Banks were the two most important agencies both in the rural and urban sectors. While in the rural sector both the agencies together accounted for 57 per cent of the outstanding cash debt, each of the agencies having almost equal share, only 40 per cent of the total outstanding cash debt in the urban sector were lent by the Co-operative societies and the Commercial banks, their respective shares being 18 and 22 per cent. The government departments came next in the urban sector, contributing 15 per cent of the outstanding cash dues, as against 4 per cent in the rural sector. Among the non-institutional credit agencies, money lenders—both agricultural and professional—were found to be equally important sources of finance in the rural sector, their respective shares being 9 per cent and 8 per cent. In the urban sector "professional money lenders" with the share of 9 per cent was the most important non-institutional credit agency followed by traders (5%) and agricultural money lenders (4%).

TABLE (XIV) : PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER CREDIT AGENCY.

ALL INDIA

credit agency	rural	urban
(1)	(2)	(3)
1. government etc.	3·9	14·7
2. co-operative societies etc.	28·7	17·5
3. commercial banks etc.	28·0	22·5
4. insurance	0·3	2·1
5. provident fund	0·3	3·2
6. institutional agencies	61·2	60·0
7. land lord	4·0	1·0
8. agri. money lender	8·6	3·6
9. prof. money lender	8·2	8·9
10. traders	3·4	4·8
11. relatives & friends	9·1	15·2
12. other sources	5·5	6·5
13. non-institutional agencies	38·8	40·0
14. all agencies	100·0	100·0

2.4.6 To assess the changes in the relative position of the different credit agencies over the years, the results of NSS 37th round and of NSS 26th round are presented in Table (XV) for the cultivator households in the rural sector at all-India level. As is evident from the table, the most remarkable performance during the last decade (1971—1981) was of commercial banks etc. While the share of co-operative societies increased from 22% to 30%, the rise in the case of commercial bank was 29% from as low as 2%. Opening of large number of branches in the rural areas by various commercial banks and introduction of rural bank scheme might have helped the commercial banks grow in a big way. Interestingly, the share of government departments did fall from 7% in 1971 to 4% in 1981. The percentage share of all the non-institutional credit agencies recorded a sharp decline during the last 10 years. But the decline was steepest for the credit agency "agricultural money lenders", the contribution of which came down to 8 per cent in 1981 from 23 per cent in 1971.

TABLE (XV) : PERCENTAGE DISTRIBUTION OF OUTSTANDING CASH DUES OF THE CULTIVATOR HOUSEHOLDS OVER CREDIT AGENCY.

ALL INDIA

SECTOR : RURAL

credit agency	1971	1981
(1)	(2)	(3)
1. government departments etc.	7·1	3·9
2. co-operative societies etc.	22·0	29·9
3. commercial banks etc.	2·4	28·9
4. Insurance	0·1	0·3
5. provident fund	0·1	0·2
6. Institutional agencies	31·7	63·2
7. land lord	8·1	3·6
8. agricultural money lenders	23·0	8·3
9. professional money lenders	13·1	7·8
10. traders	8·4	3·2
11. relative and friends	13·1	8.7
12. others	2·6	5·2
13. non-institutional agencies	68·3	36·8
14. all agencies	100·0	100·0

2.5.0 *Purpose of Loan* : One of the important aspects of a loan is the purpose for which it is taken. This is because the loans taken and utilised for productive purposes such as capital or current expenditure in household enterprises (agricultural or non-agricultural) can be expected to accelerate the economic activity of the households and ultimately promote their economic welfare. Hence if a large number of households are found to have taken loans for productive purposes it is surely a sign of flourishing economic activity in the society. On the other hand, purposes like meeting household expenditure, litigation expenditure, repayment of old debt and such other needs may be considered as 'unproductive purposes' as the money spent on these heads does neither result in production of any goods and services, nor does it bring any economic prosperity to the households. Such loans, if large or frequent, may lead to perpetual debt and misery. Any study of indebtedness, therefore, would be incomplete without a knowledge of the distribution of loans classified by different purposes. Keeping this in view the results have been analysed in Table (XVI) to (XIX) with purpose of loan as classificatory character.

Table (XVI) shows the percentage (P) of indebted households and the average debt per indebted household (A) by different purposes separately for each major household type.

TABEE (XVI) : PERCENTAGE OF HOUSEHOLD (P) REPORTING CASH DEBT AND AVERAGE CASH DEBT OUTSTANDING ON 30-6-81 PER REPORTING HOUSEHOLD (A) BY PURPOSE OF LOAN AND MAJOR HOUSEHOLD TYPE :

(P in percentage, A in Rs.) ALL INDIA

purpose of loan	type of estimate	rural			urban		
		cultivators	non-cultivators	all households	self employed	other households	all households
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. capital expenditure in farm business	P	6·61	0·56	5·18	1·44	0·78	1·00
	A	5411	3064	5350	7295	4430	5778
2. current expenditure in farm business	P	5·97	0·54	4·68	1·03	0·31	0·54
	A	2453	2208	2446	11575	2971	8273
3. capital expenditure in non-farm business	P	1·03	1·10	1·05	4·66	0·73	2·01
	A	4863	3466	4514	13074	8110	11855
4. current expenditure in non-farm business	P	0·46	0. 59	0. 39	2. 00	0. 30	0. 86
	A	2675	1469	2330	10965	6793	9974
5. household expenditure	P	7·88	8·38	8·00	6·25	12·59	10·53
	A	2019	1227	1822	3066	3493	3411
6. repayment of debt	P	0·20	0·15	0·18	0·29	0·33	0·32
	A	2995	1792	2768	6031	2893	3831
7. litigation & others	P	1·89	1·08	1·70	2·05	3·10	2·76
	A	3128	1866	2938	9665	7636	8127
8. unspecified	P	0·08	0·04	0·07	0·16	0·11	0·12
	A	2041	446	1805	3147	1264	2046
9. all purposes	P	21·68	12·04	19·40	16·63	17·40	17·15
	A	3656	1678	3365	8813	4662	5972

2·5·1 When 'all households' are considered, it is observed that 'household expenditure' happened to be the most important single reason for taking loans in both rural (P=8·00) and urban (P=10·53) sectors. It may be recalled here that in this survey the term household expenditure was used in a broad sense as it included expenditure on purchase of residential land, building, construction, renovation of building etc. The other reasons for borrowing money according to their importance were capital expenditure in farm business (P=5·18) and current expenditure in farm business (P=4·68) in the rural sector, and litigation, financial investment & others (P=2·76) and capital expenditure in non-farm business (P=2·01) in the urban sector. It is necessary to mention here that these percentage figures should be assessed in relation to overall percentage of indebted households which was 19·40 in the rural sector and 17·15 in the urban sector.

2·5·2 The values of A give an idea of the average size of outstanding loans taken for different purposes. It is observed that although 'household expenditure' was the most common purpose for taking loans, the largest amount of loans were taken for capital expenditure in farm business (A=Rs. 5350) and in non-farm business (A=Rs. 4514) in the rural sector, and for capital expenditure and current expenditure in non-farm business (A=Rs. 11855 and Rs. 9974 respectively) in the urban sector. The next largest loans were on account of 'litigation, financial investment and others' (A=Rs. 2938) in rural sector and current expenditure in farm business (A=Rs. 8273) in urban sector. The household expenditure registered an average of Rs. 1822 only in the rural sector and of Rs. 3411 in the urban sector.

2·5·3 Considering the major household types separately, it is seen that in the rural sector the average outstanding debt per indebted household was Rs. 3656 fotcultivator households and Rs. 1678 for non-cultivator households. In fact the cultivator households had a larger average debt than the non-cultivator households for each of the eight purposes of loan. Similarly in the urban sector, the self-employed households reported an average debt of Rs. 8813 against the average debt of Rs. 4662 owed by 'other' households. Here also, for each of the eight purposes (excepting household expenditure) the average outstanding debt was higher for self-employed households.

2·5·4 Although fewer loans may be taken for a particular purpose, the average amount of loans may be large enough to attach importance to that

purpose in the loan market, especially during allocation of loan funds by the financial institutions. In this respect the percentage shares of the amounts of debt due to different purposes in the total volume of debt for all purposes (taken as 100) provides a measure of the relative importance of different purposes. The estimates of these percentage shares (S) for rural and urban sectors by major household types have been presented in Table (XVII).

2.5.5 It is observed that among rural households the loans taken for the purposes of capital expenditure in farm business and household expenditure claimed the highest percentage shares of debt, viz. 42·46 per cent and 22·34 per cent respectively with current expenditure on farm business becoming a close third (17·36 per cent). The pattern was similar for cultivator households but for non-cultivator households the largest share belonged to household expenditure (50·90 per cent) with other important categories being capital expenditure in non-farm business (18·95 per cent), expenditure on financial investments, litigation etc. (9·96 per cent) and capital expenditure in farm business (8·56 per cent).

2.5.6 The situation was somewhat different in the urban sector where household expenditure, capital expenditure in non-farm business and expenditure on litigation, financial investments and others accounted for the largest shares, viz. 35·07 per cent, 23·27 per cent and 21·88 per cent respectively in the total debt of urban households. In the case of non-self-employed households (i.e. the major type 'others') household expenditure continued to occupy the highest position (54·25 per cent); but litigation etc. (29·16 per cent) and capital expenditure in non-farm business (7·31 per cent) have reversed their places. The self-employed households on the other hand took the maximum amount of loan for capital expenditure in non-farm business (41·58 per cent), followed by current expenditure is non-farm business (15·00 per cent) and household expenditure (only 13·07 per cent of total debt).

2.5.7 In short, loans taken for the purpose of operating and financing household enterprises constituted the largest share in the total amount of debt for cultivator households in rural areas and self-employed households in urban areas whereas household expenditure (including capital expenditure on residential land and building) claimed the maximum share of loan in the case of non-cultivator and non-self-employed households.

TABLE (XVII) : PERCENTAGE OF INDEBTED HOUSEHOLDS(P) AND PERCENTAGE SHARE(S) OF CASH DEBT BY PURPOSE OF LOAN AND MAJOR HOUSEHOLD TYPE IN RURAL AND URBAN AREAS.

as on 30th June, 1981 ALL-INDIA

purpose of loan	rural						urban					
	cultivator		non-cultivator		all households		self employed		others		all households	
	P	S	P	S	P	S	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. capital expenditure in farm business	6·61	45·15	0·56	8·56	5·18	42·46	1·44	7·18	0·78	4·28	1·00	5·63
2. current expenditure in farm business	5·97	18·48	0·54	5·92	4·68	17·56	1·03	8·11	0·31	1·13	0·54	4·38
3. capital expenditure in non-farm business	1·03	6·34	1·10	18·95	1·05	7·26	4·66	41·58	0·73	7·31	2·01	23·27
4. current expenditure in non-farm business	0·46	1·56	0·59	4·31	0·49	1·76	2·00	15·00	0·30	2·52	0·86	8·33
5. household expenditure	7·88	20·07	8·38	50·90	8·00	22·34	6·25	13·07	12·59	54·25	10·53	35·07
6. repayment of debt	0·20	0·74	0·15	1·29	0·18	0·78	0·29	1·21	0·33	1·19	0·32	1·20
7. litigation and others	1·89	7·46	1·08	9·96	1·70	7·64	2·05	13·52	3·10	29·16	2·76	21·88
8. unspecified	0·08	0·21	0·04	0·10	0·07	0·20	0·16	0·34	0·11	0·17	0·12	0·24
9. all	21·68	100·00	12·04	100·00	19·40	100·00	16·63	100·00	17·40	100·00	17·15	100·00

2.5.8 *Shift in purposes of loan since* 1971 : In order to study the changes in the distribution of loans by purposes during the decade 1971-81, the percentage shares of debt for different purposes at the two points of time, namely, 30-6-1971 and 30-6-81 in the rural sector have been presented in Table (XVIII).

TABLE (XVIII) : PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DEBT OVER PURPOSE OF LOAN BY MAJOR HOUSEHOLD TYPE IN RURAL AREAS AS ON 30 JUNE.

ALL-INDIA

purpose of Loan	percentage share in total cash debt					
	cultivators		non-cultivators		all households	
	1971	1981	1971	1981	1971	1981
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. capital expenditure in farm business	34·7	45·2	5·0	8·6	31·2	42·5
2. current expenditure in farm business	15·0	18·5	2·5	5·9	13·5	17·6
3. capital expenditure in non-farm business	3·2	6·3	8·0	19·0	3·7	7·3
4. current expenditure in non-farm business	1·1	1·6	5·7	4·3	1·7	1·8
5. productive purposes(1+2+3+4)	54·0	71·6	21·2	37·8	50·1	69·2
6. household expenditure	37·8	20·1	63·3	50·9	40·9	22·3
7. repayment of debt	1·5	0·7	4·0	1·3	1·8	0·8
8. litigation etc.	6·4	7·5	11·1	10·0	6·9	7·6
9. unspecified	0·3	0·2	0·4	0·1	0·3	0·2
10. other purposes (7+8+9)	8·2	8·4	15·5	11·4	9·0	8·6
11. all purposes	100·00	100·00	100·00	100·00	100·00	100·00

2.5.9 The most prominent and promising change seems to be that the share of loans taken for productive purposes has increased considerably from 50 per cent in 1971 to 69 per cent in 1981 and that this change is at the cost of loans intended for meeting household expenditure of which the share has declined from 41 per cent to 22 per cent.

2·5·10 Another encouraging trend is that the share of loans taken for repayment of old debt has diminished for both cultivator households (from 1·5 p.c. to 0·7 p.c.) and non-cultivator households (from 4·0 p.c. to 1·3 p.c.) which probably indicates that the indebted households have been largely able to come out of the perpetual debt trap. This might have been caused by the more extensive role played by the financial institutions over the private money lenders during the decade under study.

2.5.11 *Purpose of loan vis-a-vis household asset*: There is a general presumption that the poorer households (i.e. households with small assets) would be taking loans mostly for unproductive purposes like incurring household expenditure, repayment of debt, and other similar needs whereas the comparatively richer households (i.e. households with large assets) would be taking loans mainly for productive purposes like operating and expanding their household enterprises. In order to find out whether the results of 37th round survey substantiate this view, the percentage share of loans classified by different, purposes for households belonging to successive asset holding groups has been presented in Table (XIX). With the objective of condensing the results and focusing on the major features the first four purposes relating to capital and current expenditure on farm or non-farm business have been clubbed together under the term 'productive purposes' while the last two purposes, namely, expenditure on litigation, financial investments etc. and expenditure on purposes not specified have been grouped under 'others'.

2.5.12 It is abundantly clear from this table that the survey results confirm the presumption stated above, that is, little effort could be made by the households of the lower asset groups to invest the loans for productive purposes. In the rural sector, for example, the percentage share of debt on productive enterprises *steadily* increased from 15·17 per cent in the bottom asset class (upto Rs. 1000) to 96·98 per cent in the top asset class (Rs. 500,000 and above). Whereas the percentage share of debt for household expenditure *steadily decreased* from 79·04 per cent to 1·61 per cent down the asset classes. Although the shares of debt relating to repayment of debt and other purposes do not show any such increasing or decreasing trend over the asset classes, they do not upset the general pattern.

TABLE (XIX) : PERCENTAGE SHARE(S) OF CASH DEBT BY PURPOSE OF LOAN AND HOUSEHOLD ASSET HOLDING AS ON 30-6-1981

ALL-INDIA

household asset holding (Rs. 000)	rural					urban				
	productive purposes	household expenditure	repayment of debt	others	all purposes	productive purposes	household expenditure	repayment of debt	others	all purposes
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	15·17	79·04	0·00	5·79	100·00	11·92	81·24	0·06	6·78	100·00
2. 1—5	29·35	59·47	0·85	10·33	100·00	23·61	66·16	0·78	9·45	100·00
3. 5—10	41·15	44·94	0·62	13·29	100·00	21·93	62·85	0·62	14·60	100·00
4. 10—20	53·71	34·42	0·80	11·07	100·00	19·98	62·20	2·62	15·19	100·00
5. 20—50	64·28	27·15	0·81	7·76	100·00	32·85	49·37	1·23	16·55	100·00
6. 50—100	73·42	19·30	1·03	6·25	100·00	41·35	31·21	1·21	26·23	100·00
7. 100—500	81·02	10·10	0·70	8·18	100·00	45·99	21·32	1·32	31·37	100·00
8. 500 & above	96·98	1·61	0·45	0·96	100·00	86·68	3·74	0·00	9·58	100·00
9. all groups	69·07	22·33	0·76	7·84	100·00	41·63	35·04	1·19	22·14	100·00

2·5·13 The picture for the urban sector is broadly similar but not as sharp as that for the rural one. The estimates of percentage share of debt follow the increasing and decreasing trends as the rural sector although not so uniformly. Here the percentage share of debt on productive enterprises rises from 11·92 in the lowest class to 45·99 per cent in the asset class (Rs. 100,000—500,000) and then jumps to 86·68 per cent in the highest asset class (Rs. 500,000 and above) while the share of debt for the purpose of household expenditure falls monotonically from 81·24 per cent in the lowest asset class to 3·74 per cent in the highest class. What distinguishes the urban sector from the rural sector is that the percentage share of debt relating to 'other purposes' has *steadily* increased from 6·78 per cent in the lowest asset class (upto Rs. 1000) to 31·37 per cent in the second highest asset class (Rs. 100,000—500,000) and then slipped to 9·58 per cent in the top asset class (Rs. 500,000 & above). This sudden fall in the highest asset class is observable in the rural sector also.

2.6.0 *Loans against security* : Type of security against which loans are advanced is an important constraint that often forces the borrowers to take loans at higher rates of interest. Hence a study of this factor becomes an integral feature of any analytical study of indebtedness. Some results relating to types of security and types of mortgage (which is also a kind of security) have been presented in Tables (XX) and (XXI).

2.6.1 It is seen from columns (6) and (12) of Table (XX) that the highest percentage of households (P= 7·42 in rural and 7·92 in urban areas) took loans against personal security. Also a large percentage of households reporting cash debt in both rural and urban areas managed to get loans against 'no security'. Considering 'no security' and 'personal security' together (the latter being practically the same as the former) it can be easily concluded that in both rural and urban sectors, the highest percentage of indebted households took loans without any security. The next important security types are found to be mortgage of immovable property (P=4·03) and first charge on immovable property (P=2·09) in rural areas where as surety security (P=2·09) and mortgage of immovable property (P=1·73) were important in urban areas. [All these percentages should be viewed against the over-all percentage of indebted households, namely, 19·40 and 17·15 in rural and urban areas respectively.]

TABLE (XX) : PERCENTAGE OF HOUSEHOLDS (P) REPORTING CASH DEBT AND PERCENTAGE SHARE (S) OF AMOUNT OF CASH DEBT OUTSTANDING BY TYPE OF SECURITY AS ON 30 JUNE 1981

ALL-INDIA

type of security	rural						urban					
	cultivator		non-cultivator		all households		self-employed		others		all households	
	P	S	P	S	P	S	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. personal security	7·94	28·66	5·73	43·80	7·42	29·77	6·63	24·54	8·54	42·66	7·92	54·22
2. surety security	1·74	6·05	1·20	13·62	1·61	6·60	2·45	14·33	1·92	8·29	2·09	11·10
3. crop	0·50	2·24	0·03	0·85	0·39	2·13	0·19	0·39	0·04	0·17	0·09	0·28
4. first charge on immovable property	2·62	13·19	0·37	5·03	2·09	12·59	1·24	9·80	0·51	5·72	0·75	7·62
5. mortgage of immovable property	5·07	33·76	0·72	11·63	4·03	32·13	2·45	23·52	1·38	15·98	1·73	19·49
6. bullion & ornaments	1·07	2·96	0·56	2·72	0·95	2·94	1·07	2·89	1·84	5·27	1·59	4·16
7. shares etc.	0·13	0·27	0·05	0·26	0·11	0·27	0·19	2·06	0·48	4·27	0·39	3·25
8. other security	0·63	2·96	0·35	2·11	0·56	2·90	0·80	11·84	0·61	2·77	0·67	7·00
9. no security	3·92	9·07	3·24	18·78	3·76	9·78	3·03	9·63	3·87	14·26	3·59	12·11
10. unspecified	0·29	0·85	0·16	1·20	0·26	0·87	0·31	0·99	0·22	0·59	0·25	0·78
11. all types	21·69	100·00	12·04	100·00	19·40	100·00	16·63	100·00	17·40	100·00	17·15	100·00

2.6.2 The estimates of percentage share (S) of debt against different security types also follow almost the same priority order as that of security types. As such the personal security and no security together account for the largest share of debt while mortgage of immovable property, first charge on immovable property and surety security account for subsequent shares of debt.

2.6.3 By examining thesesP and S figures separately for each major household type, it is found that about 75 per cent of *indebted non-cultivator* households could get loans without any security while the corresponding percentage among indebted *cultivator* households was about 55 per cent only. The percentage share of debt obtained without any security was about 63 and 38 for these two categories of households. Possibly because of their inability to furnish the required security the non-cultivator households were found to be more dependent on the non-institutional credit agencies like traditional money-lenders etc. Similarly, in the urban sector, the self-employed households had to provide security more often than the 'others' (i.e· not self-employed) households. In fact approximately 58 per cent of indebted self-employed households and 71 per cent of indebted other households had taken loans without any security. Percentage share of debt relating to loanswithout security followed a similar pattern.

2.7.0 *Mortgage of Immovable Property* : It has been mentioned above that mortgage of immovable property was an important category of security pledged for obtaining large amounts of cash loans. In view of its importance, further breakdown of this category by different types of mortgage has been shown in Table (XXI).

TABEE (XXI) : PERCENTAGE OF HOUSEHOLDS (P) REPORTING CASH DEBT AND AVERAGE AMOUNT OF CASH DEBT (A) PER REPORTING HOUSEHOLD BY TYPE OF MORTGAGE AS ON 30 JUNE 1981.

ALL-INDIA

type of mortgage	rural		urban	
	P	A(Rs.)	P	A(Rs.)
(1)	(2)	(3)	(4)	(5)
1. Simple	2·96	5173	1·19	10005
2. usufractuary	0·51	3767	0·20	6146
3. mortgage by conditional sale	0·70	5845	0·25	10625
4. other type of mortgage	0·21	4894	0·13	27946
5. unspecified	0·37	4084	0·21	11950
6. all	4·03	5921	1·73	12677

2.7.1 It can be derived from the above table that around 70 per cent of mortgagor households had resorted to simple mortgage in both rural and urban areas. The next important type was mortgage by conditional sale reported by about 17 per cent and 14 per cent of mortgagor households in rural and urban areas respectively.

2.8.0 *Distribution of outstanding cash dues by duration af loan* : An analysis of the cash dues which remained outstanding for varying period of time throws light on the protracted debt burden of the households of different categories. The amount of outstanding cash dues as on 30th June 1981 comprised of fully or partly unpaid borrowings accumulated over the years. Table (XXII) gives the percentage distribution of the amount of outstanding cash debt over duration of loan classified by major household types at all-India level. It is seen that in the rural sector 35 and 20 per cent of the total cash debt were outstanding for a short period of less than 1 year and 1-2 yrs. respectively. At the same time the cash debt which remained outstanding for a relatively long period of 5-10 years accounted for no less than 18 per cent of the total outstanding cash dues, although the share of the duration period 10 years & above was observed to be about 2 per cent only. As far as cultivator and non-cultivator households of rural India are concerned, not much difference was observed in the pattern of the distribution of the amount of debt over duration slabs of loan.

TABLE (XXII) : PERCENTAGE DISTRIBUTION OF THE AMOUNT OF OUTSTANDING CASH DUES OVER DURATION OF LOAN BY MAJOR HOUSEHOLD TYPE

ALL-INDIA

duration of loan (in years)	rural			urban		
	cultivators	non-cultivators	all types	self-employed	others	all types
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. below 1	35·0	40·8	35·4	33·0	39·1	36·2
2. 1—2	20·4	19·9	20·4	21·6	18·7	20·1
3. 2—3	12·2	12·2	12·2	11·7	10·4	11·0
4. 3—4	6·9	5·3	6·8	5·7	5·3	5·5
5. 4—5	4·1	1·7	3·9	2·8	4·0	3·4
6. 5—10	18·0	18·4	18·0	23·2	19·4	21·2
7. 10 & above	2·5	1·0	2·4	1·4	2·2	1·8
8. n. r.	0·9	0·7	0·9	0·6	0·9	0·8
9. all	100·0	100·0	100·0	100·00	100·	100·00

2.8.1 The survey data reveal that the pattern of duration of outstanding loan in the urban sector was more or less similar to that of the rural sector. In the urban sector also the variation in the percentage distribution of outstanding cash dues over duration of loan between the two major household types —"self-employed" and "others" was not found to be appreciable, although the non-self-employed households seemed to have a little edge over the self-employed in the sense that comparatively less proportion of their cash dues remained outstanding for a longer period of time.

2.8.2 It is interesting to note the changes in the percentage distribution of cash dues over duration of loan which took place in the rural sector of India during the last two decades as revealed from Table (XXIII). During the period between 1962 and 1971, the share of the cash dues outstanding for a long period of 10 years and above declined from 6 per cent in 1962 to little over 1 per cent in 1971. So also the share of dues outstanding for a short period of less than 1 year which came down from 38 per cent to 35 per cent. But the share remained more or less the same for the dues that remained outstanding for a fairly long period of 5-10 years, the percentage being 9 in 1962 as against 10 in 1971, On the other hand, the percentage of the dues which was outstanding for the period of 1-5 years recorded an increase during the decade. The trend appeared to be geared in the reverse direction during the last decade i.e. between 1971 and 1981. In contrast to the change in the pattern of duration of loan during 1962—1971, the proportion of cash dues outstanding exhibited considerable increase from 10 per cent and 1 per cent in 1971 to 18 per cent and 2 per cent in 1981 respectively for the duration slabs of 5-10 years and 10 years & above, while the percentage share registered a decline for the period of 1-5 years during the last 10 years.

TABLE (XXIII) : PERCENTAGE DISTRIBUTION OF CASH DUES OUTSTANDING OVER DURATION OF LOAN

ALL-INDIA SECTOR : RURAL

duration of loan (years)	1962	1971	1981
(1)	(2)	(3)	(4)
1. below	38·0	34·0	35·4
2. 1—2	20·6	21·8	20·4
3. 2—3	11·8	15·6	12·2
4. 3—4	8·3	9·2	6·8
5. 4—5	5·0	4·2	3·9
6. 5—10	9·2	10·0	18·0
7. 10 & above	6·0	1·4	2·4
8. unspecified	1·1	3·0	0·9
9. total	100·0	100·0	100·0

2.9.0 *Type of loan* : An amount of cash debt might remain outstanding for a long period of time owing to the inability of the households to repay the loan within the stipulated period or a loan might be contracted on a long term basis to be repaid over a number of years. The distribution of indebted households contracting loans to be repaid over different periods is given in Table (XXIV). It is observed that in rural areas almost equal number of households (5 to 6 per cent) took short term non-pledged, medium term and long term loans while a smaller number of households (almost 4 per cent) had taken short term pledged loans. As expected the average debt per indebted household was highest for long term loans (Rs. 5213) followed by medium-term loans (Rs. 2986). The average for short-term pledged and non-pledged loans were only slightly different, viz. Rs. 2196 and Rs. 1955 respectively. In accordance with these figures, long term loans and medium term loans accounted for about 42 per cent and 27 per cent of total cash debt.

TABLE (XXIV) : PERCENTAGE OF HOUSEHOLDS(P) REPORTING CASH DEBT, AVERAGE AMOUNT (A) OF CASH DEBT PER REPORTING HOUSEHOLD AND PERCENTAGE SHARE(S) OF TOTAL CASH DEBT BY TYPE OF LOAN.

as on 30 June 1981

ALL-INDIA

type of laon	rural			urban		
	P	A(Rs.)	S	P	A(Rs.)	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. short term pledged	3·92	2196	13·19	2·33	3235	7·37
2. short term non-pledged	5·63	1955	16·86	4·15	3204	12·98
3. medium term	5·89	2986	26·94	5·80	5240	29·69
4. long term	5·23	5213	41·76	5·87	8568	49·12
5. not recorded	0·32	2605	1·25	0·32	2680	0·84
6. all	19·40	3365	100·00	17·15	5972	100·00

2.9.1 The situation in the urban sector was broadly similar to that in the rural sector with long term and medium term loans having larger average debt per reporting household and large percentage shares in the total debt.

2.10.0 *Size of the outstanding cash dues* : The average cash dues outstandtng per reporting household which was estimated as Rs. 3365 and Rs. 5972 respectively for the rural and urban sectors at the all-India level indicate the general level of indebtedness in the household sector. But the percentage distribution of indebted households and of amounts of cash dues outstanding over the size group of outstanding loan reflects the burden of debt on different groups of households, as could be seen from Table (XXV). It is observed that about one-fourth of the indebted households in the rural sector at all-India level was burdened with outstanding loan of size of Rs. 2000—5000. Next in importance were the size groups of "upto Rs. 500" and "Rs. 1000—2000", each reporting 20 per cent of the indebted households. In fact, more than half of the indebted households (58%) were found to have outstanding cash dues of size less than Rs. 2000.

2.10.1 As expected, between the two major household types in the rural sector namely, cultivators and non-cultivators, the proportion of the indebted households having small size loan was higher among

TABLE (XXV) : PERCENTAGE DISTRIBUTION OF REPORTING HOUSEHOLDS AND OF AMOUNTS OF CASH DUES OUTSTANDING OVER SIZE GROUP OF OUTSTANDING LOAN BY MAJOR HOUSEHOLD TYPE SEPARATELY FOR RURAL AND URBAN SECTORS.

ALL-INDIA

size group of outstanding loan (Rs. 000)	rural						urban					
	p.c. of hhs. reporting loan by major hh. type			p.c. of amounts of loan by major hh. type			p.c. of hhs. reporting loan by major hh. type			p.c. of amounts of loan by major hh. type		
	cultivators	non-cultivators	all types	cultivators	non-cultivators	all types	self-employed	non-self-employed	all types	self-employed	non-self-employed	all types
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. upto 0·5	18·0	32·6	20·2	1·3	5·1	1·6	10·2	10·3	10·5	0·3	0·6	0·4
2. 0·5—1	17·5	20·8	18·0	3·2	7·8	3·6	13·9	13·8	13·4	1·0	2·0	1·6
3. 1—2	20·3	20·8	20·2	7·4	16·2	8·0	15·7	18·4	17·3	2·2	5·4	4·0
4. 2—5	25·8	20·0	24·7	21·5	34·8	22·4	27·2	32·8	30·8	9·6	21·2	15·8
5. 5—10	11·5	5·0	10·8	21·2	20·0	21·2	14·4	13·8	14·0	10·6	19·7	15·4
6. 10—20	4·6	0·8	4·1	16·7	8·6	16·2	9·6	6·9	7·6	14·4	18·3	16·5
7. 20—50	1·8	—	1·5	13·1	2·7	12·3	5·4	3·4	4·1	19·1	21·2	20·3
8. 50—100	0·5	—	0·5	8·7	1·7	8·2	3·0	0·6	1·7	22·6	10·8	16·2
9. 100 & above	—	—	—	6·9	3·1	6·6	0·6	—	0·6	20·2	0·8	9·8
10. all group	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0

the non-cultivator households compared to the cultivator households. While for the non-cultivators, the debt group of "upto Rs. 500" accommodated the biggest chunk of indebted households (33%), the most important size class for the cultivator households was Rs. 2000 to 5000 which reported about 26 per cent of the indebted households. However, a different picture emerges when the percentage distribution of the amount of outstanding cash dues over different slabs of debt is considered for the two categories of households in the rural sector. Percentage of the amount of debt in the size group of Rs. 2000—5000 to total debt was found to be higest for both the cultivator and non-cultivator households, constituting 22 and 35 per cent respectively. Equally important was the size group of Rs. 5000-10,000 which accounted for 21 per cent of the total outstanding cash dues for cultivator households and 20 per cent for non-cultivator households. As was expected, larger amounts of outstanding debt (Rs. 5000 or more) contributed as large as 67 per cent of the total amount of debt of cultivator households as against only 36 per cent in case of non-cultivator households.

2.10.2 Like rural sector, the highest concentration (31 per cent) of the indebted households was noticed in the size group of Rs. 2000-5000 in the urban sector. However, in the urban sector, proportionately more households were found to have outstanding cash dues of bigger size. As against 6 per cent in the rural sector, 14 per cent of the indebted households in the urban sector had outstanding cash dues exceeding Rs. 10,000. Between the two major household types—self-employed and non-self-employed, self-employed category reported larger percentage of indebted households having outstanding cash dues exceeding Rs. 5000 in comparison to that of the non-self-employed. On the other hand, the percentage of indebted households having small-sized dues of Rs. 1000 or below was of the same order (24 per cent) for both the major household types. Although high concentration of the indebted households was noticed in the lower size groups, the share in the aggregate amount of outstanding cash loan was observed to be more for the higher size groups of outstanding loan. Another feature to be noted is that the amount of debt by debt sizes revealed marked variation between self-employed and non-self-employed households. While the amount of debt falling in the size group of Rs. 50,000 or more accounted for about 43 per cent of the total debt in case of self-employed households, only about 12 per cent were the share of the non-self-employed households in the same size group of debt.

2.10.3 Further, the sizes of cash dues which remained outstanding with the households were found to have a direct relation with the asset groups to which the household belonged. It can be observed from Table 7 (all-India of Survey Results) which presents the two way distribution of the indebted households and the amount of debt classified by asset holding and the debt size that the proportion

share the cash dues of lower debt sizes were substantial for lower asset holdings but they decreased with the increase in asset holding. Even with this trend, the indebted households belonging to the lowest two asset groups (i.e. upto Rs. 1000 and Rs. 1000—5000) in particular appeared to have a heavy debt burden in excess of their asset holding as evident from the estimates of Table (XXVI) presented here. Table (XXVI) gives the percentage distribution of indebted households and of amount of cash dues outstanding over debt sizes for six household asset groups. For the purpose of analysing the data, the debt sizes as presented in Table (7) of Survey Results were clubbed together to form two broad groups as mentioned below :

(i) size of the debt not exceeding the upper limit of the respective asset group

(ii) size of the debt exceeding the upper limit of the respective asset group.

TABLE (XXVI) : PERCENTAGE DISTRIBUTION OF INDEBTED HOUSEHOLDS AND OF AMOUNTS OF CASH DUES OUTSTANDING OVER DEBT SIZES FOR EACH HOUSEHOLD ASSET HOLDING.

ALL-INDIA

household asset holding (Rs. 000)	percentage distribution of indebted households			percentage distribution of amount of cash dues outstanding		
	A	B	all	A	B	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
			RURAL			
1. upto —1	83·95	16·05	100·00	45·30	54·70	100·00
2. 1—5	96·70	3·30	100·00	77·75	22·25	100·00
3. 5—10	99·48	0·52	100·00	95 32	4·68	100·00
4. 10—20	100·00	0·00	100·00	99·65	0·21	100·00
5. 20—50	99·91	0·09	100·00	98·02	1·98	100·00
6. 50—100	100·00	0·00	100·00	100·00	0·00	100·00
			URBAN			
1. upto —1	61·44	38·56	100·00	22·02	77·98	100·00
2. 1—5	92·37	7·63	100·00	70·38	29·62	100·00
3. 5—10	97·82	2·18	100·00	81·42	18·58	100·00
4. 10—20	99·27	0.73	100·00	94·20	5·80	100·00
5. 20—50	99·70	0·30	100·00	96·68	3·32	100·00
6. 50—100	99·45	0·55	100·00	92·28	7·72	100·00

Note A— Size of the debt not exceeding the upper limit of the respective asset group.
B— Size of the debt exceeding the upper limit to the respective asset group.

2.10.4 Although majority of the indebted households belonging to each asset holding could restrict the amount of their outstanding loans within the upper limits of the respective value of the asset holdings, an increasing trend in the proportion of such indebted households over the asset groups was noticed in both the rural and urban sectors. The said percentage in the rural sector was 83·95 for the household asset holding "upto Rs. 1000" as against 99·91 for the group "Rs. 20,000 to 50,000" and 100·00 for the group "Rs. 50,000 to 1,00,000". Similarly, in the urban sector, the respective percentages in the lowest and highest asset groups were 61·44 and 99·45.

2.10.5 Table (XXVI) also reveals that the trend remained the same even when instead of indebted households the amount of total outstanding cash dues was considered. In fact, in the lowest asset group, the size of the debt exceeding the upper limit of the asset group accounted for 55 per cent of the total dues in the rural sector and as high as 78 per cent in the urban sector. The situation though bleak was comparatively less acute in the case of households belonging to the next higher asset group of Rs. 1000 to 5000 in the rural sector and Rs. 1000 to 5000 and Rs. 5000 to 10,000 in the urban sector. It is significant to note that in each asset group the proportion share of the amount of dues exceeding

the upper limit of the respective asset group was more in the urban sector than in the rural indicating that the burden of debt was more on the urban households compared to their counterpart in the rural sector.

2.11.0 In addition to presentation of detailed results of the 37th round survey (1982), the report has made a comparison between some key estimates of 37th round and 26th round (1971-72) for the rural sector only. To sum up the findings of these two surveys, it may be concluded that there have been improvements during the decade (1971-81) in the burden of indebtedness and other related aspects in the rural sector as evidenced by the following features :—

(a) the proportion of indebted households has decreased appreciably,

(b) the average debt burden as indicated by the debt-asset ratio has lessened,

(c) the percentage share of loans carrying a very high rate of interest (25% and above) has reduced considerably,

(d) the financial institutions are assuming a greater role by displacing the private money-lenders, and lastly,

(e) increasing amounts of loans are being invested for productive purposes in place of loans put to unproductive uses. The improvements may not be spectacular, particularly in the case of households of lower asset groups, but then they do raise some hopes for achieving a further reduction in the debt burden of the rural people, if the trend availability of loans on easier terms and greater utilisation of loans for productive purposes continues in the next decade.

DISSEMINATION OF SURVEY RESULTS

Sarvekshana—the quarterly journal of the National Sample Survey Organisation (NSSO) was started in July, 1977 with a view to make available NSS data more speedily than before as well as to provide a channel of communication between the NSSO and the users of NSS data.

Earlier to 1977 the NSS results were published only in the form of reports on specific subjects covered in a given round. The complete list of the reports published till the start of Sarvekshana was published in Vol. I, No. 1 (July 1977) issue of the journal. Publication of results in this form though it had obvious advantage, was partly responsible for the delay in the publication because it required firstly completion of all-India tabulation and secondly of certain analytical write-up.

Since the start of the Sarvekshana the NSS results are now released in two forms. Firstly mimeograph reports are released to priority users. They could not be made available to research workers at large. However, they are available in the library of the Department of Statistics for the use of research workers and institutions. An up-to-date list of the mimeograph reports will be published in the next issue of Sarvekshana. Secondly, the NSS results are released in Sarvekshana as and when they are ready without waiting for completion of all-India tabulation. Due to constraints of space, only important results are selected for publication in this journal. In general, the survey results published in Sarvekshana are preceded by a note on the survey explaining the broad design, important concepts and definitions etc. A list of such survey results released through this journal classified by the main subjects of enquiry is given in Annexure-1. Analytical articles based on NSS results and credited to individual authors are also published in Sarvekshana. A list of such articles (subject-wise) is given in Annexure-2. Besides, Sarvekshana has also carried from time to time a number of notes of general nature brought out by NSSO. These relate to such issues as NSSO itself, the glossary of technical terms used to in NSS and results of some of NSS enquiries without detailed survey results. A list of such notes is also given in Annexure-1. NSSO could also make available for reference only the computer print outs containing detail survey results which could not be released otherwise for use of research workers.

ANNXEXURE—1

SURVEY RESULTS WITH EXPLANATORY NOTES

Sl. No.	Topics covered	Round	Survey period	Vol.	No.	Month & Year	Issue No.	Notes/ survey results	Page No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
I. CONSUMER EXPENDITURE									
1·1	First quinquennial survey on consumer expenditure.	27	Oct. 72—Sep. 73	II	3	Jan. 1979	7	N SR	129 to 133 S-287 to S-436
1·2	Survey on consumer expenditure.	28	Oct. 73—June 74	I	1	July 1977	1	N SR	49 to 51 S-1 to S-144
1·3	Second quinquennial survey on consumer expenditure.	32	July 77—June 78	IX	3	Jan. 1986	26	N SR	17—23 S-51 to S-184
1·4	Third quinquennial survey on consumer expenditure.	38	Jan. 83—Dec. 83	IX	4	April 1986	27	N SR	S-1 to S-15 S-17 to S-102
II. DEBT AND INVESTMENT									
1·1	Assets and Liabilities—selected results.	37	Jan.—Dec. 1982	X	1	July 1986	28	N SR	1 to 23 S-1 to S-336
III. DISABILITY									
1·1	Prevalance of physical and mental disability.	28	Oct. 73—June 74	II	4	April 1979	8	SR	S-699 to S-751

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1·2	A report on survey of disabled persons.	36	July—Dec. 1981	VII	1 & 2	July—Oct. 83	19	N SR	1 to 62 63 to 154
1·3	Study on delayed mental development.	,,	,,	X	2	Oct. 1986	29	N	15 to 32
IV.	**EMPLOYMENT AND UNEMPLOYMENT**								
	First quinquennial survey								
1·1	Employment-Unemployment situation at a glance.	27	Oct. 72—Sep. 73	I	2	Oct. 1977	2	N	81 to 102
1·2	All India and Statewise results	,,	,,	III	3	Jan. 1980	11	N SR	75 to 85 S-1 to S-104
	Second quinquennial survey								
2·1	Some key results	32	July. 77—June 78	II	2	Oct. 1978	6	N	35 to 55
2·2	Preliminary results for persons aged 15 to 59 subrounds 2, 3 & 4 & all subrounds combined.	,,	,,	II	4	April 1979	8	N SR	149 to 158 S-507 to S-606
2·3	Activity situation pertaining to women usually engaged in domestic duties.	,,	,,	IV	3 & 4	Jan.—Apr. 81	14	N SR	1 to 71 S-1 to S-249
2·4	Final results : All India	,,	,,	V	1 & 2	July—Oct. 81	15	N SR	1 to 49 S-1 to S-190
2·5	Selected important results for 8 States : A.P., Maharashtra, Bihar, Gujarat, Haryana, Punjab, Tamil Nadu and West Bengal.	,,	,,	VI	1 & 2	July—Oct. 82	17	N SR	18 to 23 S-1 to S-192
2·6	Selected important results for 4 States : Kerala, M.P., Rajasthan and U.P.	,,	,,	VI	3 & 4	Jan.—April 83	18	SR	S-89 to S-198
2·7	Selected important results for 5 States/UTs : Assam, Delhi, H. P., Karnataka and J. & K.	,,	,,	VII	3	Jan. 1984	20	SR	S-79 to S-188
2·8	Selected important results for 9 states/UTs : Arunachal Pradesh, Goa, Daman & Diu, Manipur, Meghalaya, Orissa, Pondicherry, Tripura, Chandigarh and Nagaland.	,,	,,	VII	4	April 1984	21	N SR	7 to 11 S-1 to S-160
2·9	Employment / Unemployment situation in cities and towns during late seventies.	,,	,,	X	2	Oct. 1986	29	N SR	33 to 50 S-1 to S-115
	Third quinquennial survey								
3·1	Preliminary results based on first two subrounds data.	38	Jan—Dec. 1983	IX	4	April 1986	27	N SR	S-103 to S-124 S-125 to S-213
V.	**FAMILY PLANNING**								
1·1	State results	28	Oct. 73—June 74	I	3	Jan. 1978	3	N SR	140 to 148 151 to 157 S-235 to S-398
1·2	All India results	,,	,,	II	1	July 1978	5	SR	S-153 to S-163
VI.	**HOUSING CONDITIONS AND CONSTRUCTION**								
1·1	All India and states	28	Oct. 73—June 74	I	2	Oct. 1977	2	N SR	103 to 118 121 to 129 S-145 to S-234

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1·2	Particulars of owned houses.	32	July 77—June 78	X	3	Jan. 1987	30	N SR	1 to 8 S-1 to S-153
1·3	Conditions of slums in cities	31	July 76—June 77	III	4	April 1980	12	N SR	187 to 190 S-383 to S-473
1·4	Construction activity	34	July 79—June 80	III	4	April 1980	12	N	122 to 144
VII. IRRIGATION									
1·1	Fertiliser use in Agricultural holdings.	26	July 71—Sept. 72	JI	2	Oct. 1978	6	N SR	56 to 67 83 to 89
1·2	Survey on irrigation, NSS 31st round.	31	July 76—June 77	III	2	Oct. 1979	10	N	79 to 86
1·3	Use of irrigation in household holdings in India.	,,	,,	X	4	April 1987	31	N SR	28 to 36 S-111 to S-128
1·4	**Use of irrigation in household holdings—some selected important results.**								
1·41	States : A. P., Assam, Bihar, Karnataka, M. P., Maharashtra, Manipur, Orissa, Tripura and West Bengal (10 States).	,,	,,	VIII	2	Oct. 1984	23	N SR	10 to 14 S-1 to S-104
1·42	States : Gujarat, Haryana, H.P., J. & K., Kerala, Punjab, Rajasthan, Tamil Nadu, U.P., Delhi, Goa and Pondicherry (12 States).	,,	,,	IX	1 & 2	July—Oct. 85	25	N SR	1 to 2 S-1 to S-136
1·43	Results on unirrigated household holdings—States and all India.	,,	,,	IX	1 & 2	,,	25	N SR	3 to 4 S-137 to S-152
VIII. LAND HOLDINGS									
	Survey results on land holdings.	26	July 71—Sept. 72	V	3 &4	Jan—April 82	16	N SR	1 to 7 S-1 to S-293
IX. LIVESTOCK NUMBER AND PRODUCTS									
1·1	Number and products	30	July 75—June 76	II	2	Oct. 1978	6	N SR	69 to 79 91 to 105 S-235 to S-284
1·2	Pack animals	,,	,,	II	4	April 1979	8	N SR	140 to 148 S-459 to S-505
1·3	Household dairy enterprises	,,	,,	III	4	April 1980	12	N SR	145 to 153 S-259 to S-279
1·4	Number of bovines and yield of milk.	,,	,,	VIII	1	July 1984	22	N SR	1 to 18 S-1 to S-117
1·5	Estimates of birth, death and calving interval of bovines.	,,	,,	,,	—	,,	22	SR	S-119—S-173
1·6	Characteristics of household poultry enterprises.	,,	,,	IX	3	Jan. 1986	26	N SR	10 to 16 S-1 to S-49
X. MORBIDITY									
1·1	Notes and survey results	28	Oct. 73—June 74	IV	1 & 2	July—Oct. 1980	13	N SR	17 to 21 S-137 to S-180
XI. NUTRITION									
	Per capita per diem intake of nutrients	27	Oct. 72—Sep. 73	VI	3 & 4	Jan—April 83	18	N SR	1 to 10 S-1 to S-88

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
XII. POWER AND ELECTRICITY									
1·1	Use of power for industrial/ commercial purpose.	31	July 76—June 77	III	4	April 1980	12	N SR	183 to 186 S-313 to S-382
1·2	Use of power (electricity/ diesel).	,,	,,	IV	1 & 2	July—Oct. 1980	13	N SR	22 to 27 S-3 to S-24
1·3	Use of electricity for domestic purposes.	,,	,,	IV	1 & 2	"	13	N SR	22 to 27 S-25 to S-136
1·4	General information on electrification in rural areas.	,,	,,	VII	3	July 1984	20	N SR	1 to 4 S-1 to S-78
XIII. RURAL LABOUR									
1·1	Indebtedness of rural labour households.	32	July 77—June 78	VIII	3 & 4	Jan.—April 1985	24	N SR	1 to 32 S-1 to S-129
1·2	Wages and earnings of rural labour households.	,,	,,	X	4	April 1987	31	N SR	20 to 27 S-1 to S-109
XIV. NON-AGRICULTURAL ENTERPRISES									
1·11	Survey on self-employed	29	July 74—June 75	I	1	July 1977	1	N	42 to 46
1·12	All India results on general characteristics.	,,	,,	II	3	Jan. 1979	7	SR	S-437 to S-456
1·2	**Statewise results on general characteristics.**								
1·21	12 States ; A. P., Assam, Gujarat, Haryana, Karnataka, Kerala, M.P., T. N., Maharashtra, Punjab, U.P. and West Bengal.	,,	,,	I	4	April 1978	4	N SR	167 to 179 183 to 185 S-399 to S-584
1·22	13 States : Bihar, Delhi, Goa, H.P., J. & K., Manipur, Meghalaya, Orissa, Pondicherry, Rajasthan, Tripura, Chandigarh and Nagaland.	,,	,,	II	1	July 1978	5	SR	S-1 to S-149
1·3	**Detailed tables on fixed assets, working capital, employment, emoluments, output, input value added etc.**								
1·31	All India results	,,	,,	III	4	April 1980	12	N SR	177 to 182 S-281 to S-312
1·32	9 States : Assam, Bihar, Delhi, Gujarat, Haryana, M. P., J. & K., Kerala, H.P. and Maharashtra.	,,	,,	III	1	July 1979	9	SR	S-3 to S-253
1·33	7 States : A. P., Karnataka, Manipur, Meghalaya, U.P., T. N. and W. Bengal.	,,	,,	III	2	Oct. 1979	10	SR	S-257 to S-432
1·34	8 States : Chandigarh, Goa, Nagaland, Orissa, Pondicherry, Punjab, Rajasthan and Tripura.	,,	,,	III	3	Jan. 1980	11	SR	S-107 to S-257

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
XV. SERVICES									
1·1	Non-directory establishments in service-sector other than education, medical, health and selected community and cultural services.	34	July 79—June 80	X	3	Jan. 1987	30	N SR	9 to 19 S-155 to S-208
1·2	Non-directory establishments and own Account Enterprises in services incidental to transport.	"	"	"	"	"	"	N SR	20 to 27 S-209 to S-213
XVI. SURVEYS IN NORTH-EASTERN STATES									
1·1	Jhum Cultivation in NE States.	31	July. 76—June 77	II	4	April 1979	8	N SR	159 to 161 S-609 to S-698
1·2	Jhum Cultivation in N.E. States.	"	"	III	4	April 1980	12	N	169 to 176
1·3	Results of educational survey in N.E. States.	"	"	III	4	April 1980	12	N SR	20 to 27 S-1 to S-109
XVII. MISCELLANEOUS NOTES									
1·1	National Sample Survey Organisation.	—	—	I	1	July 1977	1	N	21 to 31
1·2	Number of State, Sample size and subjects of enquiry in different rounds of NSS.	—	—	II	1	July 1978	5	N	19 to 22
1·3	Glossary of technical terms used in NSS.	—	—	III	3	Jan. 1980	11	N	1 to 74
1·4	In-migration and out-migration rates.	28	Oct. 73—June 74	I	1	July 1977	1	N	33 to 41

ANNEXURE—2

ARTICLES PUBLISHED IN SARVEKSHANA

Sl. No.	Name of Article and Author(s)	Vol.	No.	Month & Year	Issue No.	Page Number
(0)	(1)	(2)	(3)	(4)	(5)	(6)
I.	**SURVEY/SAMPLE DESIGN, ESTIMATION PROCEDURE**					
1·1	Development of the sample design of the Indian National Sample Survey during its first thirty-two rounds (1950—1977) by A. K. Bhattacharya	I	3	January 1978	3	131 to 139
1·2	Estimates of standard errors of selected estimates built up from NSS 27th round survey on employment and unemployment by K. Sankaranarayanan	II	3	January 1978	7	107 to 110
1·3	Survey design for an enquiry on self-employment in agricultural enterprises : NSS 29th round (July 1974—June 1975) by S. Banerjee and P. K. Basak	II	4	April 1979	8	135 to 139
1·4	Survey on enterprises in trade, hotel & restaurant, transport, storage & warehousing & service sectors, NSS 34th round by Saibal Banerjee	III	2	October 1979	10	20 to 23

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1·5	Standard error of estimates from the NSS 28th round consumer expenditure survey by G. D. Rao and V.R.R. Sharma	III	4	April 1980	12	87 to 93
1·6	NSS thirty-second round enquiry on employment-unemployment : preliminary results of a comparative study of two estimation procedures by K. Sankaranarayanan	X	4	April 1987	31	1 to 19
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(0)	(1)	(2)	(3)	(4)	(5)	(6)
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6·2	Trends in some characteristics of Land Holdings—An analysis for a few states : Punjab, Haryana, Gujarat, Andhra Pradesh, Bihar and West Bengal by S. K. Sanyal	I	2	October 1977	2	65 to 76
6·3	Analysis of indicators of tenancy in India by Sharwan Kumar	IV	1 & 2	July—October 1980	13	1 to 16
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PART II
SURVEY RESULTS

RESULTS ON SOME ASPECT OF INDEBTEDNESS OF RURAL AND URBAN HOUSEHOLDS

National Sample Survey
Thirty-Seventh round (January—December 1982)

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6—3Statistics/87

TABLE (1) : DISTRIBUTION OF NUMBER OF SAMPLE VILLAGE AND HOUSEHOLDS BY STATES.

RURAL

States	Number of sample	
	villages	households
(1)	(2)	(3)
1. Andhra Pradesh	580	4633
2. Assam	327	2585
3. Bihar	692	5486
4. Gujarat	298	2384
5. Haryana	232	1850
6. Himachal Pradesh	151	1153
7. Jammu & Kashmir	291	2313
8. Karnataka	335	2666
9. Kerala	312	2496
10. Madhya Pradesh	556	4429
11. Maharashtra	580	4636
12. Orissa	295	2299
13. Punjab	300	2391
14. Rajasthan	314	2464
15. Tamil Nadu	453	3605
16. Uttar Pradesh	895	7032
17. West Bengal	441	3499
18. *All India	7718	61157

*All-India includes the figures of all the states and union territories.

TABLE (2) : PERCENTAGE OF HOUSEHOLDS REPORTING OUTSTANDING LOAN (I) IN CASH (II) IN KIND AND IN CASH AND/OR KIND TO ALL HOUSEHOLDS AND PERCENTAGE SHARE OF CASH LOAN AND KIND LOAN IN THE AGGREGATE AMOUNT OF TOTAL OUTSTANDING LOAN AS ON 30-6-81.

HOUSE HOLD TYPE : ALL HOUSEHOLDS RURAL

State/U. T.	estimated no. of all households (in 000)	Percentage of households reporting outstanding loan in			estd. amount of total outstanding loan (in 000)	Percentage share of amount of loan in	
		cash	kind	cash/and/ or kind		cash	kind
(1)	(2)	(3)	(3)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	8478	26·25	0·56	26·47	7959648	99·52	0·48
2. Assam	2430	4·28	0·53	4·81	125010	96·31	3·69
3. Bihar	11170	12·18	1·70	13·24	2328607	96·96	3·04
4. Gujarat	3739	17·39	1·82	18·53	3268859	96·95	3·05
5. Harayana	1478	10·48	0·23	10·57	1425960	99·68	0·32
6. Himachal Pradesh	760	12·26	0·05	12·32	268405	99·86	0·14
7. Jammu & Kashmir	787	8·91	0·00	8·91	197291	100·00	0·00
8. Karnataka	4625	23·84	0·36	24·00	5783035	99·93	0·07
9. Kerala	3459	28·22	0·44	28·46	3298529	99·75	0·25
10. Madhya pradesh	6783	19·62	2·11	20·47	3937587	97·57	2·43
11. Maharashtra	7350	21·97	1·08	22·47	6283856	99·21	0·79
12. Orissa	4089	19·21	1·79	20·45	1140067	98·22	1·78
13. Punjab	2121	18·92	0·79	19·53	3276523	97·02	2·98
14. Rajasthan	4468	24·24	1·26	24·74	5254494	98·36	1·64
15. Tamil Nadu	7041	28·53	0·32	28·69	7127399	99·70	0·30
16. Uttar Pradesh	16120	17·39	1·07	17·93	7382777	97·77	2.23
17. West Bengal	7743	17·53	0·97	18·21	2344135	97·98	2·02
18. All India	93623	19·40	1·06	19·97	61923475	98·68	1·32

TABLE (3·1) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

Household asset holdings (Rs. 000)	estimated households (in 00) by household type					
		non-cultivators				all types
	cultivators	agri. labour	artisans	other house-holds	total (col. 3 to 5)	(cols. -2+6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. upto 1	732	4442	416	2134	6992	7724
2. 1 — 5	7618	8461	1188	4747	14397	22015
3. 5 — 10	8580	2112	486	1559	4157	12737
4. 10 — 20	12697	283	305	1579	2167	14864
5. 20 — 50	14720	147	49	593	789	15510
6. 50 — 100	7283	46	—	215	261	7544
7. 100 — 500	4074	—	—	167	167	4241
8. 500 — &above	124	—	20	—	20	144
9. all groups	55828	15490	2464	10995	28949	84777
ASSAM						
1. upto — 1	367	276	7	217	500	868
2. 1 — 5	3727	1119	42	936	2097	5824
3. 5 — 10	3413	212	19	226	457	3870
4. 10 — 20	5786	23	—	97	121	5906
5. 20 — 50	5779	3	—	26	30	5809
6. 50 — 100	1571	—	—	1	1	1572
7. 100 — 500	437	—	—	—	—	437
8. 500 & above	15	—	—	—	—	15
9. all groups	21095	1633	68	1503	3205	24300
BIHAR						
1. upto — 1	1661	1622	81	882	2585	4247
2. 1 — 5	11578	10891	363	2944	14198	25777
3. 5 — 10	13629	3315	158	1492	4964	18593
4. 10 — 20	15530	764	100	1749	2614	18144
5. 20 — 50	25086	96	23	490	609	25695
6. 50 — 100	11257	26	—	218	244	11501
7. 100 — 500	7529	—	—	34	34	7563
8. 500 & above	185	—	—	—	—	185
9. all groups	86455	16714	726	7810	25250	111704
GUJARAT						
1. upto — 1	246	535	23	360	918	1164
2. 1 — 5	2629	1900	129	1059	3087	5716
3. 5 — 10	3673	1243	30	657	1930	5603
4. 10 — 20	5841	301	36	555	892	6734
5. 20 — 50	9765	150	154	365	669	10434
6. 50 — 100	4494	—	—	110	110	4604
7. 100 — 500	3064	—	—	8	8	3072
8. 500 & above	62	—	—	—	—	62
9. all groups	29774	4129	371	3115	7615	37389

TABLE (3·1) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	estimated households (in 00) by household type					
	cultivators	non-cultivators				all types
		agri. labour	artisons	other households	total (cols. 3 to 5)	(cols. 2+6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
1. upto — 1	—	4	—	68	72	72
2. 1 — 5	75	194	13	360	566	641
3. 5 — 10	79	280	89	650	1019	1098
4. 10 — 20	369	744	183	1231	2159	2528
5. 20 — 50	1371	612	97	1489	2198	3569
6. 50 — 100	2535	26	19	186	231	2765
7. 100 — 500	3722	3	1	99	102	3824
8. 500 & above	276	—	—	8	8	284
9. All groups	8427	1863	403	4090	6356	14783
HIMACHAL PRADESH						
1. upto — 1	8	2	—	85	88	96
2. 1 — 5	90	48	2	132	183	273
3. 5 — 10	156	13	10	143	166	322
4. 10 — 20	639	10	56	234	300	939
5. 20 — 50	2632	101	6	58	166	2798
6. 50 — 100	1987	—	1	32	33	2020
7. 100 — 500	1110	—	—	22	22	1132
8. 500 & above	21	—	—	—	—	21
9. all groups	6644	175	75	707	957	7601
JAMMU AND KASHMIR						
1. upto 1	—	—	—	113	113	113
2. 1— 5	41	18	7	107	133	174
3. 5— 10	254	16	19	85	120	374
4. 10— 20	817	70	11	220	301	1118
5. 20— 50	2784	41	102	235	378	3162
6. 50—100	1632	1	2	137	140	1772
7. 100—500	986	—	7	120	127	1113
8. 500 & above	44	—	—	—	—	44
9. all groups	6559	147	148	1017	1313	7871
KARNATAKA						
1. upto 1	324	1516	62	1382	2960	3284
2. 1— 5	2906	3033	114	1166	4313	7219
3. 5— 10	4710	1188	187	860	2236	6945
4. 10— 20	8367	284	91	677	1052	9419
5. 20— 50	10570	129	78	521	727	11297
6. 50—100	5131	—	—	105	105	5236
7. 100—500	2594	—	—	127	127	2720
8. 500 & above	133	—		—	—	133
9. all groups	34735	6149	532	4838	11520	46255

TABLE (3·1) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	estimated households (in 00) by household type					
	cultivators	non-cultivators				all types (cols. 2+6)
		agri-labour	artisans	other householgs	total (cols. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
1. upto 1	263	193	12	759	964	1227
2. 1— 5	1980	174	35	397	605	2586
3. 5— 10	3470	120	14	227	361	3830
4. 10— 20	4682	133	4	138	274	4957
5. 20— 50	8402	2	—	118	120	8522
6. 50—100	5908	—	—	5	5	5914
7. 100—500	7039	—	—	4	4	7043
8. 500 & above	510	—	—	—	—	510
9. all groups	32255	622	65	1647	2334	34589
MADHYA PRADESH						
1. upto 1	715	1342	47	1034	2423	3138
2. 1— 5	5027	4004	328	2115	6446	11473
3. 5— 10	8957	849	227	969	2045	11002
4. 10— 20	12687	234	112	1109	1455	14142
5. 20— 50	16804	24	94	735	854	17658
6. 50—100	6564	—	—	281	281	6845
7. 100—500	3441	—	—	19	19	3460
8. 500 & above	111	—	—	—	—	111
9. all groups	54306	6453	808	6262	13523	67830
MAHARASHTRA						
1. upto 1	253	2359	125	2383	4867	5120
2. 1— 5	3784	6253	632	3907	10792	14576
3. 5— 10	4741	1615	572	1726	3913	8654
4. 10— 20	10616	985	185	1642	2811	13427
5. 20— 50	16452	519	168	737	1424	17876
6. 50—100	7956	32	19	53	104	8060
7. 100—500	5510	4	23	50	77	5587
8. 500 & above	196	—	—	—	—	196
9. all groups	49508	11767	1723	10497	23987	73495
ORISSA						
1. upto 1	1213	1590	4	700	2294	3507
2. 1— 5	8131	1414	18	1295	2726	10857
3. 5— 10	7617	369	6	573	948	8565
4. 10— 20	7578	56	14	353	423	8001
5. 20— 50	6700	—	—	215	215	6915
6. 50—100	2127	—	—	7	7	2134
7. 100—500	908	—	—	—	—	908
8. 500 & above	3	—	—	—	—	3
9. all groups	34276	3429	42	3142	6614	40889

TABLE (3·1) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holding (Rs. 000)	estimated households (in 00) by household type					
	cultivators	non-cultivators				all types (cols. 2+6)
		agri. labour	artisans	other households	total (cols. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. upto 1	29	99	—	113	212	242
2. 1— 5	445	822	15	634	1471	1916
3. 5— 10	1214	1359	177	641	2178	3391
4. 10— 20	1798	944	179	869	1993	3790
5. 20— 50	1998	454	82	818	1355	3352
6. 50—100	2502	—	55	296	350	2853
7. 100—500	4702	—	—	230	230	4932
8 500 & above	731	—	—	—	—	731
9 all groups	13418	3678	508	3603	7789	21208
RAJASTHAN						
1. upto 1	34	192	—	497	690	724
2. 1— 5	1656	412	146	1417	1975	3632
3. 5— 10	3559	140	291	1025	1456	5015
4. 10— 20	8881	387	308	564	1258	10140
5 20— 50	13706	90	157	626	873	14579
6. 50—100	6305	—	118	332	449	6754
7 100—500	3628	—	28	54	82	3710
8 500 & above	122	—	—	—	—	122
9. all groups	37892	1222	1046	4515	6783	44675
TAMIL NADU						
1 upto 1	2646	4643	120	2275	7038	9684
2. 1— 5	11082	4521	463	2713	7697	18779
3. 5— 10	8185	1397	496	2086	3979	12164
4. 10— 20	9949	403	289	1264	1956	11905
5. 20— 50	10378	84	77	867	1028	11406
6. 50—100	4164	—	—	138	138	4302
7. 100—500	2042	—	20	55	75	2117
8. 500 & above	48	—	—	—	—	48
9. all groups	48494	11048	1465	9398	21911	70405

TABLE (3·1) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	estimated households (in 00) by household type					
	cultivators	non-cultivators				all types (cols. 2+6)
		agri. labour	artisans	other households	total (cols. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
1. upto 1	382	926	115	1593	2635	3017
2. 1— 5	6630	5740	842	4462	11044	17674
3. 5— 10	11975	4185	1175	3375	8735	20710
4. 10— 20	27018	2073	665	3424	6162	33180
5. 20— 50	41825	1199	567	2671	4438	46262
6. 50—100	21715	92	—	1087	1180	22894
7. 100—500	16348	18	—	535	553	16901
8. 500 & above	557	—	—	3	3	560
9. all groups	126451	14234	3365	17150	34749	161199
WEST BENGAL						
1. upto 1	2198	2476	53	3935	6463	8661
2. 1— 5	11627	3915	227	2847	6989	18616
3. 5— 10	10324	473	114	1091	1678	12001
4. 10— 20	13119	37	34	643	714	13833
5. 20— 50	15262	—	51	449	501	15763
6. 50—100	6085	—	114	191	305	6390
7. 100—500	2101	4	—	31	35	2136
8. 500 & above	29	—	—	—	—	29
9. all groups	60744	6905	593	9187	16685	77429
ALL INDIA						
1. upto 1	11256	22513	1079	19016	42608	53864
2. 1— 5	80663	52890	4605	32055	89550	170214
3. 5— 10	95848	18912	4066	17685	40664	136512
4. 10— 20	148054	7799	2568	16497	26865	174919
5. 20— 50	205910	3663	1712	11257	16633	222543
6. 50—100	99785	224	333	33468	4025	103810
7. 100—500	69389	29	95	1606	1731	71120
8. 500 & above	3204	2	20	17	39	3243
9. all groups	714111	106034	14479	101602	222116	936227

TABLE (3·2) : DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOAN CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	estimated households (in 00) reporting cash loan by hh. type.					
		non-cultivators				
	cultivators	agri. labour	artisans	other-households	total (cols. 3 to 5)	all types (cols.—2+6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. upto— 1	111	786	8	169	962	1073
2. 1 — 5	1862	1123	233	1021	2377	4239
3. 5 — 10	2312	302	22	215	539	2860
4. 10 — 20	3979	65	140	203	408	4387
5. 20 — 50	5125	4	4	104	113	5238
6. 50 — 100	2741	46	—	62	108	2849
7. 100 — 500	1503	—	—	39	39	1541
8. 500 —& above	71	—	—	—	—	71
9. all group	17713	2325	407	1813	4545	22258
ASSAM						
1. upto— 1	—	10	—	—	10	10
2. 1 — 5	98	11	—	78	88	186
3. 5 — 10	148	—	—	17	17	165
4. 10 — 20	295	—	—	—	—	295
5. 20 — 50	280	—	—	—	—	280
6. 50 — 100	48	—	—	—	—	48
7. 100 — 500	56	—	—	—	—	56
8. 500 & above	—	—	—	—	—	—
9. all group	925	20	—	95	115	1040
BIHAR						
1. upto— 1	360	87	—	145	232	692
2. 1 — 5	1344	1050	81	279	1410	2753
3. 5 — 10	1949	692	8	24	724	2674
4. 10 — 20	1973	125	—	120	245	2218
5. 20 — 50	2976	—	—	68	68	3044
6. 50 — 100	1259	—	—	—	—	1259
7. 100 — 500	1042	—	—	—	—	1042
8. 500 & above	29	—	—	—	—	29
9. all group	10932	1953	89	637	2679	13611
GUJARAT						
1. upto— 1	—	6	—	—	6	6
2. 1 — 5	107	88	—	100	187	295
3. 5 — 10	181	187	—	139	326	507
4. 10 — 20	1450	47	5	101	153	1602
5. 20 — 50	2170	103	70	32	205	2376
6. 50 — 100	990	—	—	26	26	1016
7. 100 — 500	688	—	—	—	—	688
8. 500 & above	13	—	—	—	—	13
9. all group	5600	430	74	398	902	6503

TABLE (3·2) : DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOAN CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	Estimated households (in 00) reporting cash loan by household type.					
	cultivators	non-cultivators				all types (cols. 2+6)
		agi. labours	artisans	other house holds	total (Col. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
1. upto— 1	—	—	—	—	—	—
2. 1 — 5	4	18	—	76	94	98
3. 5 — 10	11	18	—	15	32	43
4. 10 — 20	50	107	18	87	213	262
5. 20 — 50	134	88	—	133	220	354
6. 50 — 100	222	—	—	—	—	222
7. 100 — 500	487	—	—	6	6	493
8 500 & above	71	—	—	7	7	77
9. all group	978	230	18	324	572	1550
HIMACHAL PRADESH						
1. upto— 1	—	1	—	—	1	1
2. 1 — 5	4	—	—	5	5	9
3. 5 — 10	5	10	—	2	13	18
4. 10 — 20	8	—	14	20	34	41
5. 20 — 50	509	13	—	48	62	571
6. 50 — 100	168	—	—	1	1	169
7. 100 — 500	118	—	—	—	—	118
8. 500 & above	4	—	—	—	—	4
9. all group	816	25	14	77	116	932
JAMMU AND KASHMIR						
1. upto— 1	—	—	—	—	—	—
2. 1 — 5	9	—	1	9	9	18
3. 5 — 10	21	8	5	—	13	33
4. 10 — 20	115	8	—	3	11	126
5. 20 — 50	228	—	18	15	33	261
6. 50 — 100	153	—	1	12	14	166
7. 100 — 500	84	—	4	3	7	92
8. 500 & above	5	—	—	—	—	5
9. all group	614	15	29	42	87	701
KARNATAKA						
1. upto— 1	74	116	—	126	243	317
2. 1 — 5	650	299	39	157	496	1146
3. 5 — 10	1226	56	11	199	267	1493
4. 10 — 20	2260	—	91	205	296	2556
5. 20 — 50	2683	31	—	16	47	2730
6. 50 — 100	1637	—	—	—	—	1637
7. 100 — 500	1079	—	—	—	—	1079
8. 500 & above	68	—	—	—	—	68
9. all groups	9678	503	142	703	1349	11026

TABLE (3·2): DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOAN CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs 000)	estimated households (in 00) reporting cash loan by household type					
	cultivators	non-cultivators				all types (cols. 2+6)
		agri. labour	artisans	other hhs.	total (cols. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
1. upto— 1	21	2	—	4	6	27
2. 1 — 5	372	6	—	122	129	501
3. 5 — 10	576	8	—	95	102	678
4. 10 — 20	1047	15	—	22	37	1084
5. 20 — 50	2822	—	—	43	43	2864
6. 50 — 100	1920	—	—	1	1	1921
7. 100 — 500	2544	—	—	—	—	2544
8. 500 & above	143	—	—	—	—	143
9. all groups	9445	31	—	286	317	9762
MADHYA PRADESH						
1. upto— 1	19	41	—	—	41	60
2. 1 — 5	727	256	5	306	567	1294
3. 5 — 10	1530	274	64	65	404	1933
4. 10 — 20	2722	35	43	182	259	2982
5. 20 — 50	3680	—	—	112	112	3792
6. 50 — 100	2075	—	—	45	45	2120
7. 100 — 500	1065	—	—	—	—	1065
8. 500 & above	60	—	—	—	—	60
9. all groups	11878	606	112	710	1428	13306
MAHARASHTRA						
1. upto— 1	—	133	—	61	194	194
2. 1 — 5	607	472	164	452	1088	1695
3. 5 — 10	796	120	34	175	329	1125
4. 10 — 20	2431	100	4	234	338	2869
5. 20 — 50	4727	253	—	203	455	5182
6. 50 — 100	2840	17	—	30	47	2887
8. 100 — 500	2098	4	—	—	4	2102
8. 500 & above	90	—		—	—	90
9. all groups	13689	1098	203	1155	2456	16145
ORISSA						
1. upto— 1	22	37	—	6	44	66
2. 1 — 5	1357	188	—	200	388	1745
3. 5 — 10	1554	12	—	63	164	1719
4. 10 — 20	1715	2	14	21	37	1752
5. 20 — 50	1527	—	—	83	83	1609
6. 50 — 100	670	—	—	—	—	670
7. 100 — 500	296	—	—	—	—	296
8. 500 & above	—	—	—	—	—	—
9. all groups	7141	329	14	373	716	7856

TABLE (3·2) : DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOANS CLASSIFIED BY HOUSEHOLDS ASSETS HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	estimated households (in 00) reporting cash loan by household type.					
		non-cultivators				
	cultivators	agri. labour	artisans	other households	total (cols. 3 to 5)	all types (cols. 2+6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. upto— 1	—	—	—	—	—	—
2. 1 — 5	143	59	—	61	121	264
3. 5 — 10	382	164	85	62	310	692
4. 10 — 20	487	114	21	87	223	710
5. 20 — 50	411	88	33	137	258	669
6. 50 — 100	353	—	—	36	36	389
7. 100 — 500	981	—	—	51	51	1032
8. 500 & above	257	—	—	—	—	257
9. all groups	3014	425	139	434	999	4012
RAJASTHAN						
1. upto— 1	8	9	—	38	47	54
2. 1 — 5	355	68	74	190	333	688
3. 5 — 10	765	12	5	148	164	929
4. 10 — 20	2391	72	165	156	393	2784
5. 20 — 50	3812	43	53	203	299	4112
6. 50 — 100	1593	—	—	19	19	1612
7. 100 — 500	613	—	—	7	7	620
8. 500 & above	28	—	—	—	—	28
9. all groups	9565	204	297	761	1263	10828
TAMIL NADU						
1. upto— 1	765	375	70	299	743	1509
2. 1 — 5	2986	534	63	586	1183	4169
3. 5 — 10	2623	378	131	104	613	3236
4. 10 — 20	3413	1	9	177	187	3601
5. 20 — 50	4353	10	—	339	349	4703
6. 50 — 100	1800	—	—	—	—	1800
7. 100 — 500	1025	—	—	27	27	1051
8. 500 & above	18	—	—	—	—	18
9. all groups	16984	1298	273	1531	3102	20086

TABLE (3·2) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	estimated households (in 00) by household type					
	cultivators	non-cultivators				all types (cols 2+6)
		agri. labour	artisans	other house-holds	total (cols. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
1. upto 1	2	104	10	39	152	154
2. 1— 5	1292	854	84	676	1613	2906
3. 5— 10	2013	834	165	572	1571	3584
4. 10— 20	4944	358	88	546	991	5936
5. 20— 50	8373	285	96	341	723	9095
6. 50— 100	3134	—	—	113	113	3247
7. 100— 500	2967	6	—	10	16	2983
8. 500 & above	128	—	—	—	—	128
9. all groups	22853	2441	442	2297	5180	28033
WEST BENGAL						
1. upto— 1	137	75	12	159	248	383
2. 1— 5	1787	183	—	152	336	2122
3. 5— 10	1997	56	—	29	84	2082
4. 10— 20	2563	—	—	99	99	2663
5. 20— 50	4058	—	—	57	57	4115
6. 50— 100	1632	—	—	44	44	1676
7. 100— 500	530	—	—	—	—	530
8. 500 & above	4	—	—	—	—	4
9. all group	12709	314	12	540	866	13574

TABLE (3·2) : DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOANS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs,000)	estimated households (in 00) reporting cash loan by household type					
	cultivators	non-cultivators				all types (cols. 2+6)
		agri. labour	artisans	other house-holds	total (cols. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ALL-INDIA						
1. upto— 1	1529	1821	99	1048	2968	4497
2. 1— 5	13802	5210	743	4492	10444	24247
3. 5— 10	18110	3173	524	1920	5617	23728
4. 10— 20	32030	1047	613	2287	3947	35977
5. 20— 50	47971	918	276	1926	3130	51102
6. 50— 100	23233	62	1	3389	453	23686
7. 100— 500	17186	11	4	162	177	17363
8. 500 & above	993	—	—	9	9	1002
9. all groups	154856	12243	2261	12242	26746	181602

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (RS. 000) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	estimated amount (Rs. 000) of cash dues outstanding by household type.					
		non-cultivators				
	cultivators	agricultural labour	artisans	other households	total (cols. 3 to 5)	all types (cols. 2+6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. upto 1	5272	33545	798	9476	43819	49091
2. 1– 5	321649	91156	11092	131603	233851	555500
3. 5– 10	371486	24432	4029	33505	61966	433452
4. 10– 20	1098140	29259	31584	55097	115940	1214080
5. 20– 50	1963197	457	275	48211	48942	2012139
6. 50– 100	1713414	71689	—	11466	83154	1796569
7. 100–500	1467072	—	—	115181	115181	1582253
8. 500 & above	278549	—	—	—	—	278549
9. all groups	7218777	250538	47778	404538	702854	7921631
ASSAM						
1. upto 1	—	29	—	—	29	29
2. 1– 5	6134	142	—	8252	8394	14528
3. 5– 10	13932	—	—	214	214	14146
4. 10– 20	25515	—	—	—	—	25515
5. 20– 50	34960	—	—	—	—	34960
6. 50– 100	6332	—	—	—	—	6332
7. 100– 500	24882	—	—	—	—	24882
8. 500 & above	—	—	—	—	—	—
9. all groups	111755	171	—	8466	8637	120392
BIHAR						
1. upto 1	23986	4161	—	23035	27195	51181
2. 1– 5	101586	67502	4156	18764	90422	192008
3. 5– 10	179154	29908	1671	3151	34730	213884
4. 10– 20	239728	4596	—	9821	14417	254144
5. 20– 50	573765	—	—	66085	66085	639850
6. 50– 100	327191	—	—	—	—	327191
7. 100– 500	494042	—	—	—	—	494042
8. 500 & above	85632	—	—	—	—	85632
9. all groups	2025082	106166	5827	120856	232849	2257931
GUJARAT						
1. upto 1	—	851	—	—	851	851
2. 1– 5	13443	5367	—	1196	6563	20006
3. 5– 10	33315	34124	—	39047	73170	106486
4. 10– 20	310690	12947	2353	27139	42438	353128
5. 20– 50	708060	47442	32111	15810	95363	803423
6. 50– 100	735889	—	—	25598	25598	761487
7. 100– 500	1092086	—	—	—	—	1092086
8. 500 & above	31665	—	—	—	—	31665
9. all groups	2925148	100731	34464	108790	243984	3169132

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (RS. 000) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHED TYPE.

RURAL

household asset holdings (Rs. 000)	estimated amount (Rs. 000) of cash dues outstanding by households type.					
		non-cultivators				
	cultivators	agricultural labour	artisans	other house-holds	total (col. 3 to 5)	all types (col. 2+6)
(1)	(2)	(3)	(4)	(5)	(7)	(8)
HARYANA						
1. upto 1	—	—	—	—	—	—
2. 1— 5	1319	791	—	15472	16262	17581
3. 5— 10	3101	7029	—	1638	8667	11768
4. 10— 20	6743	30654	11744	23056	65453	72196
5. 20— 50	41630	3810	—	42505	46315	87945
6. 50— 100	122588	—	—	—	—	122588
7. 100— 500	827911	—	—	3482	3482	831393
8. 500 & above	277494	—	—	469	469	277963
9. all grous	1280785	42284	11744	86621	140649	1421434
HIMACHAL PRADESH						
1. upto 1	—	124	—	—	124	124
2. 1— 5	394	—	—	342	342	736
3. 5— 10	911	725	—	119	844	1755
4. 10— 20	727	—	5470	3537	9007	9734
5. 20— 50	92330	552	—	4330	4882	97212
6. 50— 100	79654	—	—	782	782	80436
7. 100- 500	70700	—	—	—	—	70700
8. 500 & above	7320	—	—	—	—	7320
9. all groups	252035	1401	5470	9111	15982	268017
JAMMU AND KASHMIR						
1. upto 1	—	—	—	—	—	—
2. 1— 5	1868	—	2	2559	2561	4428
3. 5— 10	2777	174	57	—	231	3009
4. 10— 20	14934	728	—	418	1146	16080
5. 20— 50	40880	—	1116	1493	2609	43489
6. 50—100	43425	—	144	557	700	44125
7. 100—500	31725	—	5168	831	5999	37724
8. 500 & above	48436	—	—	—	—	48436
9. all groups	184045	902	6487	5857	13246	197291
KARNATAKA						
1. upto 1	3858	12202	—	6069	18272	22130
2. 1— 5	84993	38770	3598	12400	54767	139760
4. 5— 10	173761	15896	342	52010	68249	242009
4. 10— 20	469720	—	18781	39170	57950	527670
5. 20— 50	890069	8228	—	1339	9566	899635
6. 50—100	645853	—	—	—	—	e645853
7. 100—500	1158914	—	—	—	—	1158914
8. 500 & above	2143030	—	—	—	—	2143030
9. all groups	5570197	75096	22721	110987	208804	5779001

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (RS. 0·00) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asseet holdings (Rs. 000)	estimated amount (Rs. 000) of cash dues outstanding by household type					
	cultivators	non-cultivators				all types (cols. 2+6)
		agricultural labour	artisans	other households	total (cols. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
1. upto 1	2038	120	—	439	559	2596
2. 1— 5	26404	268	—	13696	13964	40368
3. 5— 10	68723	850	—	14887	15737	84460
4. 10— 20	150532	4585	—	7083	11668	162199
5. 20— 50	572918	—	—	8096	8096	581014
6. 50—100	604623	—	—	940	940	605563
7. 100—500	1544350	—	—	—	—	1544350
8. 500 & above	269702	—	—	—	—	269702
9. all agroups	3239289	5822	—	45142	50964	3290253
MADHYA PRADESH						
1. upto 1	1950	1998	—	—	1998	3948
2. 1— 5	78070	21798	364	20354	42516	120586
3. 5— 10	98543	20994	11919	9281	42194	140737
4. 10— 20	462548	674	6417	42572	49663	512211
5. 20— 50	828866	—	—	29064	29064	857930
6. 50—100	1079119	—	—	17930	17930	1097049
7. 100—500	942591	—	—	—	—	942591
8. 500 & above	166919	—	—	—	—	166919
9. all groups	3658607	45465	18700	119201	183366	3841973
MAHARASHTRA						
1. upto 1	—	6754	—	6281	13035	13035
2. 1— 5	44882	33116	14089	53105	100310	145192
3. 5— 10	105354	13171	2465	31543	47179	152532
4. 10— 20	397517	28892	2417	34615	65924	463441
5. 20— 50	1433952	44414	—	77001	121414	1555366
6. 50—100	1103368	10529	—	2402	12931	1116298
7. 100—500	2186168	1804	—	—	1804	2187972
8. 500 & above	600428	—	—	—	—	600428
9. all groups	5871668	138680	18971	204946	362597	6234265
ORISSA						
1. upto 1	559	1736	—	282	2018	2577
2. 1— 5	110910	10864	—	29835	40699	151609
3. 5— 10	231636	8267	—	7192	15460	247096
4. 10— 20	206494	194	2845	598	3638	210133
5. 20— 50	390417	—	—	5427	5427	395843
6. 50— 10	243080	—	—	—	—	243080
7. 100—500	164106	—	—	—	—	164106
8. 500 & above	—	—	—	—	—	—
9. all groups	1347202	21061	2845	43335	67242	141444

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (Rs. 000) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	estimated amount (Rs. 000) of cash dues outstanding by household type					
	cultivators	non-cultivators				all types (cols. 2+6)
		agricultural labour	artisans	other households	total (cols. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. upto 1	—	—	—	—	—	—
2. 1— 5	31964	5514	—	13020	18534	50498
3. 5— 10	102357	24158	8649	30600	63406	165763
4. 10— 20	127780	37801	9054	17045	63900	191680
5. 20— 50	132815	22731	7556	59339	89626	222440
6. 50—100	134127	—	—	11405	11406	145532
7. 100—500	1526664	—	—	18803	18803	1545467
8. 500 & above	857425	—	—	—	—	857425
9. all groups	2913132	90204	25259	150212	265675	3178807
RAJASTHAN						
1. upto 1	1386	280	—	8486	8767	10152
2. 1— 5	110455	13457	5419	85967	104844	215299
3. 5— 10	216545	3744	1143	61497	66384	282929
4. 10— 20	787133	24340	27787	37431	89557	876691
5. 20— 50	1616665	14679	19255	71460	105394	1722059
6. 50—100	974425	—	—	15542	15542	989967
7. 100—500	1004500	—	—	42594	42594	1047095
8. 500 & above	23976	—	—	—	—	23976
9. all groups	4735085	56500	53605	322978	433083	5168167
TAMIL NADU						
1. upto 1	73131	24197	1068	11770	37034	110165
2. 1— 5	408474	57590	8039	81671	147300	555774
3. 5— 10	522255	65886	26148	4670	96705	618960
4. 10— 20	793020	76	927	51566	52569	845589
5. 20— 50	2091746	3055	—	98463	101518	2193264
6. 50—100	1320554	—	—	—	—	1320554
7. 100—500	1390634	—	—	5687	5687	1396321
8. 500 & above	65311	—	—	—	—	65311
9. all groups	6665126	150804	36182	253827	440813	7105939

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (Rs. 000) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

RURAL

household asset holdings (Rs. 000)	estimated amount (Rs. 000) of cash dues outstanding by household type					
	cultivators	non-cultivators				all types (cols. 2+6)
		agricultural labour	artisans	other households	total (cols. 3 to 5)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
1. upto 1	58	5358	801	2279	8438	8496
2. 1— 5	122221	133977	14598	105312	253887	376107
3. 5— 10	278782	98567	14987	105750	219304	498086
4. 10— 20	601581	32521	6630	126958	166110	76769
5. 20— 50	1807375	41907	3865	126945	172717	1980092
6. 50—100	985706	—	—	19266	19266	1004971
7. 100—500	2156842	33883	—	5560	39443	2196285
8. 500 & above	386394	—	—	—	—	386394
9. all groups	6338957	346213	40880	492071	879164	7218122
WEST BENGAL						
1. upto 1	4409	1292	135	3688	5115	95
2. 1— 5	93127	6767	—	14327	21094	114221
3. 5— 10	143067	5774	—	6310	12084	155151
4. 10— 20	304724	—	—	86637	86637	391361
5. 20— 50	763921	—	—	2973	2973	766894
6. 50—100	453455	—	—	8340	8340	461795
7. 100—500	385796	—	—	—	—	385796
8. 500 & above	12054	—	—	—	—	12054
9. all groups	2160554	13832	135	122274	136242	2296796
ALL INDIA						
1. upto 1	118366	93624	2802	71888	168313	286679
2. 1— 5	1566149	486899	61357	608766	1157022	2723171
3. 5— 10	2549347	350260	69939	401482	821680	3371027
4. 10— 20	6004008	207260	126008	569834	903103	6907111
5. 20— 50	14011806	187275	64228	657749	909252	14921057
6. 50—100	10575851	82217	144	114229	196590	0772441
7. 100—500	16524517	35687	5168	259465	300320	16824837
8. 500 & above	5267847	—	—	32286	32286	5300133
9. all groups	56617892	1443221	329645	2715699	4488565	61106457

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

rate of interest (per cent)	percentage of households and of amounts by major household type					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	ANDHRA PRADESH					
1. nil	2·17	3·80	3·07	6·47	2·48	4·04
2. upto 4	0·07	0·07	0·00	0·00	0·05	0·07
3. 4— 5	0·00	0·00	0·19	0·11	0·08	0·05
4. 5— 6	0·00	0·00	0·00	0·00	0·00	0·00
5. 6— 7	0·19	0·25	0·00	0·00	0·13	0·23
6. 7— 8	0·13	0·11	0·00	0·00	0·09	0·10
7. 8— 9	0·13	0·21	0·00	0·00	0·09	0·19
8. 9—10	0·98	2·51	0·11	1·33	0·69	2·40
9. 10—12	2·24	4·50	0·12	0·90	1·52	4·18
10.) 12—15	8·78	27·14	1·37	11·22	6·25	25·73
11. 15—20	7·55	22·99	1·58	27·44	5·51	23·38
12. 20—25	10·59	30·21	5·08	39·41	8·86	31·03
13. 25—30	0·00	0·21	0·00	0·00	0·05	0·19
14. 30 and above	4·39	7·95	4·55	13·13	4·44	8·41
15. total	31·73	100·00	15·70	100·00	26·25	100·00
	ASSAM					
1. nil	2·40	69·50	1·51	8·62	2·28	65·13
2. upto 4	0·03	0·29	0·00	0·00	0·03	0·27
3. 4— 5	0·20	5·97	0·00	0·00	0·17	5·54
4. 5— 6	0·03	0·23	0·00	0·00	0·02	0·21
5. 6— 7	0·39	7·18	0·00	0·00	0·34	6·66
6. 7— 8	0·07	0·95	0·00	0·00	0·06	0·88
7. 8— 9	0·12	1·26	0·00	0·00	0·10	1·17
8. 9—10	0·00	0·00	0·00	0·00	0·00	0·00
9. 10—12	0·55	5·04	0·54	2·48	0·55	4·86
10. 12—15	0·12	1·73	1·55	88·90	0·31	7·99
11. 15—20	0·03	0·51	0·00	0·00	0·03	0·47
12. 20—25	0·04	1·63	0·00	0·00	0·03	1·51
13. 25—30	0·11	1·35	0·00	0·00	0·10	1·25
14. 30 and above	0·30	4·36	0·00	0·00	0·26	4·05
15. total	4·38	100·00	3·60	100·00	4·28	100·00

Note : P—Percentage of reporting households;
S—Percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

rate of interest (per cent)	percentage of households and of amounts by major household type					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
BIHAR						
1. nil	2·87	14·76	1·95	10·02	2·66	14·27
2. up to 4	1·24	7·90	0·62	4·18	1·10	7·51
3. 4— 5	0·39	1·74	0·25	4·35	0·36	2·01
4. 5— 6	0·23	1·35	0·04	0·14	0·19	1·22
5. 6— 7	0·68	2·89	0·31	1·60	0·60	2·76
6. 7— 8	0·26	0·90	0·00	0·00	0·20	0·81
7. 8— 9	0·16	0·86	0·07	22·56	0·14	3·10
8. 9—10	0·11	1·28	0·13	0·47	0·12	1·20
9. 10—12	1·26	17·36	0·36	0·76	1·06	15·65
10. 12—15	2·16	24·76	0·90	6·78	1·87	22·91
11. 15—20	0·18	0·65	0·31	3·65	0·21	0·96
12. 20—25	0·44	3·25	0·91	9·22	0·55	3·86
13. 25—30	0·61	2·14	2·76	16·27	1·09	3·60
14. 30 and above	3·01	20·15	2·00	20·01	2·78	20·14
15. total	12·64	100·00	10.61	100.00	12.18	100.00
GUJARAT						
1. nil	4.77	15.87	7.02	48.19	5.23	18·36
2. upto 4	0.11	0.48	0.63	12.02	0·21	1·36
3. 4— 5	0.30	0.33	0.09	0.07	0.25	0·31
4. 5— 6	0.14	0.12	0.00	0.00	0.11	0.11
5. 6— 7	0.09	0.21	0.00	0.00	0.07	0·20
6. 7— 8	0·15	0·90	0·15	0·51	0·15	0·87
7. 8— 9	1·22	4·38	0·72	9·68	1·12	4·79
8. 9—10	1·44	5·25	0·00	0·00	1·15	4·84
9. 10—12	1·87	10·48	0·16	0·20	1·52	9·69
10. 12—15	7·28	41·67	2·89	25·64	6·39	40·43
11. 15—20	2·50	13·13	0·00	0·00	1·99	12·12
12. 20—25	0·74	6·29	0·42	3·68	0·68	6·09
13. 25—30	0·10	0·29	0·00	0·00	0·08	0·27
14. 30 and above	0·41	0·60	0·00	0·00	0·33	0·55
15. total	18·81	100·00	11·85	100·00	17·39	100·00

NOTE : P—Percentage of reporting households;

S—Percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

rate of interest (per cent)	percentage of households and of amounts by major household type					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
1. nil	1·82	10·22	1·42	6·64	1·65	9·87
2. upto 4	0·36	1·67	0·67	8·42	0·50	2·34
3. 4— 5	0·17	1·33	0·45	5·02	0·30	1·70
4. 5— 6	0·14	0·55	0·00	0·00	0·08	0·50
5. 6— 7	0·00	0·00	0·18	3·73	0·08	0·37
6. 7— 8	0·00	0·00	0·00	0·00	0·00	0·00
7. 8— 9	0·02	0·62	0·00	0·00	0·01	0·56
8. 9—10	0·11	2·01	0·51	8·79	0·28	2·68
9. 10—12	2·46	32·69	0·35	3·04	1·55	29·75
10. 12—15	3·59	30·12	1·63	14·69	2·75	28·60
11. 15—20	1·56	7·14	0·46	2·52	1·09	6·68
12. 20—25	1·75	6·26	2·38	34·62	2·02	9·06
13. 25—30	0·00	0·00	0·00	0·00	0·00	0·00
14. 30 and above	0·59	7·39	2·18	12·53	1·28	7·90
15. total	11·60	100·00	9·00	100·00	10·48	100·00
HIMACHAL PRADESH						
1. nil	2·32	12·03	2·46	6·19	2·34	11·68
2. upto 4	0·00	0·00	0·00	0·00	0·00	0·00
3. 4— 5	1·04	6·15	5·76	41·68	1·63	8·27
4. 5— 6	0·83	2·33	0·34	1·82	0·77	2·30
5. 6— 7	0·00	0·00	0·00	0·00	0·00	0·00
6. 7— 8	0·00	0·00	0·00	0·00	0·00	0·00
7. 8— 9	0·03	0·24	0·00	0·00	0·03	0·22
8. 9—10	2·00	8·23	0·00	0·00	1·75	7·74
9. 10—12	1·09	8·30	0·74	9·30	1·05	8·36
10. 12—15	4·30	49·76	1·87	35·75	3·99	48·93
11. 15—20	0·77	11·28	2·31	5·25	0·96	10·92
12. 20—25	0·19	1·50	0·00	0·00	0·16	1·41
13. 25—30	0·03	0·18	0·00	0.00	0.03	0.17
14. 30 and above	0.00	0.00	0·00	0·00	0.00	0.00
15. total	12·29	100·00	12·11	100·00	12·26	100·00

NOTE : P—Percentage of reporting households;

S—Percentage distribution of amounts of cash dues outstanding.

TABLE (4): PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

rate of interest (per cent)	percentage of households and of amounts by major household type					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU AND KASHMIR						
1. nil	7·00	74·31	4·45	83·15	6·58	74·91
2. upto 4	0·14	3·36	0·00	0·00	0·12	3·13
3. 4— 5	0·56	3·12	0·05	0·53	0·47	2·95
4. 5— 6	0·12	0·59	0·58	0·70	0·20	0·60
5. 6— 7	0·00	0·00	0·00	0·00	0·00	0·00
6. 7— 8	0·08	0·13	0·00	0·00	0·07	0·12
7. 8— 9	0·04	0·10	0·37	0·43	0·10	0·12
8. 9—10	0·11	2·35	0·84	3·95	0·23	2·46
9. 10—12	0·11	2·87	0·00	0·00	0·09	2·68
10. 12—15	1·07	8·43	0·33	11·23	0·95	8·62
11. 15—20	0·20	2·11	0·00	0·00	0·17	1·96
12. 20—25	0·09	1·64	0·00	0·00	0·07	1·53
13. 25—30	0·00	0·00	0·00	0·00	0·00	0·00
14. 30 & above	0·11	0·99	0·00	0·00	0·09	0·92
15. total	9·37	100·00	6·62	100·00	8·91	100·00
KARNATAKA						
1. nil	5·71	8·70	5·28	28·94	5·60	9·43
2. upto 4	0·55	2·39	1·06	9·76	0·67	2·65
3. 4— 5	0·74	0·71	0·16	0·95	0·60	0·72
4. 5— 6	0·20	0·76	0·00	0·00	0·15	0·74
5. 6— 7	1·07	0·91	0·00	0·00	0·80	0·88
6. 7— 8	0·09	0·09	0·00	0·00	0·07	0·09
7. 8— 9	0·21	0·90	0·00	0·00	0·16	0·87
8. 9—10	0·84	2·33	0·09	2·78	0·65	2·35
9. 10—12	2·85	43·81	0·79	4·39	2·34	42·39
10. 12—15	9·08	19·69	0·25	0·28	6·88	18·99
11. 15—20	5·60	13·58	2·62	42·75	4·86	14.64
12. 20—25	2·99	3·75	0·86	4·64	2·46	3·78
13. 25—30	0·50	0·20	0·00	0·00	0·38	0·19
14. 30 & above	1·11	2·17	0·60	5·51	0·98	2·29
15. total	27·86	100·00	11·71	100·00	23·84	100·00

NOTE: P—Percentage of reporting households;

S—Percentage distribution of amounts of cash dues outstanding.

TABLE (4): PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

rate of interest (per cent)	percentage of households and of amounts by major household type					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
1. nil	7·11	15·68	2·38	17·88	6·79	15.7
2. upto 4	0·28	1·42	2·33	1·39	0·42	1·42
3. 4—5	1·24	3·52	2·96	4·11	1·35	3·53
4. 5—6	0·58	1·63	0·00	0·00	0·54	1·60
5. 6—7	0·94	2·99	0·00	0·00	0·87	2·94
6. 7—8	0·59	1·35	0·00	0·00	0·55	1·33
7. 8—9	0·59	1·27	0·47	6·53	0·58	1·35
8. 9—10	1·79	4·70	0·00	0·00	1·67	4·63
9. 10—12	4·75	14·84	0·48	2·14	4·46	14·64
10. 12—15	6·79	19·30	1·31	15·53	6·42	19·24
11. 15—20	9·12	25·01	3·79	19·21	8·76	24·92
12. 20—25	1·70	5·64	2·38	24·08	1·75	5·92
13. 25—30	0·23	0·41	0·00	0·00	0·21	0·41
14. 30 & above	0·91	2·24	0·76	9·13	0·98	2·35
15. total	29·28	100·00	13·59	100·00	28·22	100·00
MADHYA PRADESH						
1. nil	2·35	6·44	3·74	29·60	2·62	7·55
2. upto 4	0·24	0·81	0·00	0·00	0·20	0·77
3. 4—5	0·01	0·03	0·23	3·41	0·05	0·19
4. 5—6	0·05	0·08	0·00	0·00	0·04	0·07
5. 6—7	0·07	0·16	0·03	0·11	0·06	0·16
6. 7—8	0·58	0·46	0·07	0·34	0·48	0·46
7. 8—9	0·20	0·39	0·00	0·00	0·16	0·37
8. 9—10	0·82	4·01	0·16	0·41	0·69	3·84
9. 10—12	2·72	13·79	0·86	16·02	2·35	13·90
10. 12—15	8·61	36·96	1·95	23·68	7·28	36·33
11. 15—20	1·97	9·39	0·32	3·95	1·64	9.13
12. 20—25	3·61	20.51	2·28	16·68	3·35	20·32
13. 25—30	0·57	1·46	0·00	0·00	0·45	1·39
14. 30 & above	2·22	5·53	1·21	5·81	2·02	5·54
15. total	21·87	100·00	10·56	100·00	19·62	100·00

NOTE: P—Percentage of reporting households;

S—Percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLD CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

rate of interest (per cent)	percentage of households and of amounts by major household type					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MAHARASHTRA						
1. nil	4·98	9·71	4·44	27·42	4·80	10·74
2. up to—4	0·27	0·50	0·10	0·52	0·21	0·51
3. 4—5	0·93	1·19	0·97	3·45	0·95	1·32
4. 5—6	0·11	0·07	0·61	·16	0·28	0·31
5. 6—7	0·26	0·62	0·00	0·00	0·17	0·58
6. 7—8	0·32	0·46	0·02	0·06	0·22	0·44
7. 8—9	0·50	1·82	0·05	0·18	0·36	1·73
8. 9—10	1·34	4·36	0·01	0·55	0·91	4·14
9. 10—12	4·91	21·83	1·05	8·53	3·65	21·06
10. 12—15	11·24	37·00	2·03	44·29	8·24	37·42
11. 15—20	3·42	17·83	0·41	5·37	2·44	17·10
12. 20—25	0·27	0·83	0·00	0·00	0·18	0·78
13. 25—30	1·29	19·11	0·40	1·33	1·00	1·87
14. 30 and above	1·03	1·87	0·55	4·14	0·88	2·00
15. total	27·65	100·00	10·24	100·00	21·97	100·00
ORISSA						
1. nil	1·09	4·76	1·68	9·97	1·18	5·01
2. upto 4	0·23	0·39	0·03	0·51	0·20	0·39
3. 4—5	0·09	0·10	0·03	0·07	0·08	0·10
4. 5—6	0·55	0·77	0·08	0·20	0·48	0·75
5. 6—7	0·36	1·10	0·00	0·00	0·30	1·05
6. 7—8	0·06	0·03	0·00	0·00	0·05	0·03
7. 8—9	0·40	1·50	0·00	0·00	0·34	1.43
8. 9—10	0·52	2·74	0·09	1·00	0·45	2·66
9. 10—12	5·76	25·76	2·23	27·83	5·19	25·82
10. 12—15	10·52	50·69	3·16	23·08	9·33	49·38
11. 15—20	0·36	1·82	0·00	0·00	0·30	1·73
12. 20—25	0·21	0·39	0·74	8·86	0·30	0·79
13. 25—30	1·15	3·68	2·03	17·18	1·29	4·32
14. 30 and above	1·10	6·26	0·93	12·10	1·07	6·54
15. total	20·83	100·00	10·82	100·00	19·21	100·00

Note : P—Percentage of reporting households;

S—percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

rate of interest (percent)	percentage of households and of amounts by major household type					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	PUNJAB					
1. nil	7·41	11·77	5·94	36·74	6·87	13·85
2. upto 4	0·68	0·46	0·50	6·72	0·61	0·99
3. 4— 5	0·03	0·04	0·00	0·00	0·02	0·03
4. 5— 6	0·59	0·47	0·00	0·00	0·37	0·43
5. 6— 7	0·44	4·85	0·02	0·11	0·28	4·46
6. 7— 8	0·03	0·20	0·01	0·05	0·02	0·19
7. 8— 9	0·19	0·58	0·62	9·29	0·35	1·30
8. 9—10	0·28	1·18	0·00	0·00	0·18	1·08
9. 10—12	2·55	18·66	1·85	21·33	2·29	18·88
10. 12—15	6·38	44·07	1·07	9·32	4·43	41·16
11. 15—20	1·65	5·45	0·35	0·60	1·18	5·04
12. 20—25	2·75	8·97	1·29	7·80	2·21	8·87
13. 25—30	0·12	0·15	0·05	0·21	0·10	0·15
14. 30 and above	1·65	3·17	1·72	7·83	1·68	3·56
15. total	22·46	100·00	12·82	100·00	18·92	100·00
	RAJASTHAN					
1. nil	4·46	10·05	4·77	12·54	4·51	10·26
2. upto 4	0·31	7·48	0·00	0·00	0·26	6·85
3. 4— 5	0·00	0·00	0·08	0·06	0·01	0·01
4. 5— 6	0·00	0·00	0·00	0·22	0·01	0·02
5. 6— 7	0·29	0·12	0·00	0·00	0·25	0·11
6. 7— 8	0·00	0·00	0·00	0·00	0·00	0·00
7. 8— 9	0·02	0·02	0·00	0·00	0·01	0·02
8. 9—10	0·92	3·00	0·40	1·47	0·84	2·87
9. 10—12	1·97	6·58	0·99	5·01	1·82	6·45
10. 12—15	7·73	25·11	2·82	22·54	6·99	24·89
11. 15—20	3·37	13·91	4·19	16·66	3·50	14·14
12. 20—25	8·47	28·07	5·57	29·74	8·03	28·21
13. 25—30	0·04	0·13	0·00	0·00	0·03	0·12
14. 30 and above	1·23	5·54	1·89	11·76	1·33	6·06
15. total	25·24	100·00	18·62	100·00	24·24	100·00

Note : P—Percentage of reporting households;

S—Percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

rate of interest (per cent)	percentage of households and of amounts by major household type					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TAMIL NADU						
1. nil	6·81	8·92	3·80	22·07	5·87	9·74
2. upto 4	0·15	0·11	0·02	0·01	0·11	0·11
3. 4— 5	0·25	0·26	0·00	0·00	0·17	0·25
4. 5— 6	0·12	0·09	0·14	0·20	0·13	0·10
5. 6— 7	0·46	1·34	0·00	0·00	0·32	1·26
6. 7— 8	0·21	0·75	0·00	0·00	0·14	0·71
7. 8— 9	0·51	1·84	0·19	2·83	0·41	1·15
8. 9—10	0·80	2·65	0·28	1·69	0·64	2·59
9. 10—12	2·12	6·88	0·30	0·30	1·55	6·48
10. 12—15	8·05	26·56	2·67	16·63	6·38	25·95
11. 15—20	6·40	21·29	1·79	22·66	4·97	21·37
12. 20—25	8·16	19·35	1·43	10·51	6·07	18·80
13. 25—30	0·23	0·32	0·26	0·59	0·24	0·34
14. 30 & above	7·68	10·41	4·32	22·50	6·63	11·16
15. total	35·02	100·00	14·16	100·00	28·53	100·00
UTTAR PRADESH						
1. nil	3·75	11·22	4·77	27·64	3·97	13·22
2. upto 4	0·41	1·39	0·00	0·04	0·33	1·23
3. 4— 5	0·85	3·66	0·26	1·26	0·72	3·37
4. 5— 6	0·15	0·54	0·07	0·61	0·13	0·55
5. 6— 7	0·15	0·34	0·09	0·07	0·14	0·31
6. 7— 8	0·01	0·01	0·00	0·00	0·01	0·01
7. 8— 9	0·15	1·85	0·07	0·58	0·13	1·70
8. 9—10	0·53	2·98	0·20	1·19	0·46	2·76
9. 10—12	1·66	12·98	0·82	2·22	1·48	11·67
10. 12—15	4·27	30·97	1·61	18·59	3·69	29·46
11. 15—20	0·63	5·31	0·04	0·11	0·58	4·68
12. 20—25	1·27	6·96	1·65	10·31	1·36	7·37
13. 25—30	1·07	3·19	1·59	5·34	1·18	3·45
14. 30 & above	5·00	18·58	5·28	32·03	5·06	20·22
15. total	18·07	100·00	14·91	100·00	17·39	100·00

Note : P—Percentage of reporting households.

S—Percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

rate of interest (percent)	percentage of households and of amounts by major household type					
	cultivators		non-cultivators.		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
WEST BENGAL						
1. nil	6·64	21·42	2·26	23·00	5·69	21·51
2. upto 4	0·34	2·28	0·43	2·50	0·36	2·30
3. 4— 5	0·30	0·83	0·14	0·28	0·26	0·80
4. 5— 6	0·13	0·82	0·01	0·01	0·10	0·77
5. 6— 7	0·71	2·09	0·31	0·49	0·62	1·99
6. 7— 8	0·08	0·49	0·00	0·00	0·06	0·46
7. 8— 9	0·24	1·10	0·32	1·16	0·26	1·10
8. 9—10	0·09	0·65	0·00	0·00	0·07	0·61
9. 10—12	2·21	7·70	0·16	3·65	1·77	7·46
10. 12—15	7·15	42·19	0·66	60·78	5·75	43·29
11. 15—20	0·80	5·30	0·05	0·10	0·64	4·99
12. 20—25	0·64	1·72	0·00	0·00	0·50	1·61
13. 25—30	0·86	0·69	0·12	0·11	0·08	0·66
14. 30 & above	4·06	12·73	0·72	7·93	3·34	12·44
15. total	20·92	100·00	5·19	100·00	17·53	100·00
ALL-INDIA						
1. nil	4·15	10·39	3·67	21·42	4·04	11·20
2. upto 4	0·40	1·70	0·26	2·22	0·36	1·74
3. 4— 5	0·45	1·05	0·32	2·90	0·42	1·18
4. 5— 6	0·18	0·41	0·10	0·52	0·16	0·41
5. 6— 7	0·40	1·07	0·08	0·27	0·32	1·01
6. 7— 8	0·17	0·38	0·01	0·05	0·14	0·36
7. 8— 9	0·28	1·12	0·12	2·78	0·24	1·24
8. 9—10	0·68	2·99	0·14	1·27	0·55	2·86
9. 10—12	2·42	15·50	0·62	4·55	2·00	14·69
10. 12—15	6·48	30·61	1·60	19·78	5·32	29·81
11. 15—20	2·66	13·87	0·83	11·28	2·22	13·68
12. 20—25	2·80	12·50	1·76	15·70	2·55	12·73
13. 25—30	0·53	0·99	0·70	2·33	0·57	1·08
14. 30 & above	2·99	7·43	2·51	14·94	2·88	7·98
15. total	21·69	100·00	12·04	100·00	19·40	100·00

Note : P—Percentage of reporting households;

S—Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENGAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING

ANDHRA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holdings (Rs. 000)	Type of estimates@	Percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	2·88	0·00	0·71	0·00	0·00	0·00	0·00	0.00	0·12	1·26	0·27	4·73	0·00	4·19	13·90
	S	13·87	0·00	1·54	0·00	0·00	0·00	0·00	0·00	0·42	13·45	1·76	41·16	0·00	27·80	100·00
2. 1— 5	P	3·34	0·13	0·00	0·00	0·14	0·10	0·01	0·00	2·25	2·91	2·82	6·27	0·00	5·83	19·26
	S	4·86	0·14	0·00	0·00	0·17	1·02	0·03	0·00	0·59	8·61	18·27	46·43	0·00	19·88	100·00
3. 5— 10	P	3·01	0·00	0·00	0·00	0·00	0·09	0·00	0·00	0·66	6·20	2·56	7·20	0·00	3·92	22·45
	S	9·97	0·00	0·00	0·00	0·00	0·09	0·68	0·00	3·25	20·41	14·18	29·45	0·00	21·97	100·00
4. 10— 20	P	2·00	0·00	0·00	0·00	0·15	0·00	0·00	0·59	2·46	5·38	7·15	10·52	0·07	5·70	29·51
	S	3·94	0·00	0·00	0·00	0·38	0·00	0·00	2·13	7·63	15·60	12·75	39·28	0·12	18·18	100·00
5. 20— 50	P	1·24	0·06	0·00	0·00	0·26	0·24	0·00	2·22	3.03	9·24	7·81	11·04	0·18	3·88	33·77
	S	3·80	0·15	0·00	0·00	0·33	0·03	0·00	3·71	5·67	28·86	16·72	33·53	0·37	6·84	100·00
6. 50— 100	P	2·85	0·04	0·11	0·00	0·19	0·00	0·25	1·14	2·76	12·23	9·58	14·62	0·00	2·31	37·76
	S	4·84	0·02	0·04	0·00	0·34	0·00	0·45	1·51	3·68	28·02	25·26	32·17	0·00	3·66	100·00
7. 100— 500	P	1·26	0·02	0·10	0·00	0·00	0·10	0·08	1·38	2·18	13·76	12·85	10·93	0·12	0·89	36·34
	S	1·99	0·07	0·17	0·00	0·00	0·08	0·23	3·65	2·47	32·99	36·10	20·38	0·42	1·44	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	3·11	2·00	23·20	22·37	0·00	0·00	0·00	49·13
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·81	0·61	35·78	61·80	0·00	0·00	0·00	100·00
ALL GROUPS	P	2·48	0·05	0·08	0·00	0·13	0·09	0·09	0·69	1·52	6·25	5·51	8·86	0·05	4·44	26·25
	A	1523	1257	624	—	1687	1056	1972	3279	2570	3844	3966	3272	3445	1768	3559
	S	4·04	0·07	0·05	0·00	0·23	0·10	0·19	2·40	4·18	25·73	23·38	31·03	0·19	8·41	100·00

@P : Percentage of households reporting cash dues outstanding to all households
A : Average amount per reporting household
S : Percentage distribution of amount of cash dues outstanding

TABLE (5) PERCENGAGE OF HOUSEHOLDS REFORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING

ASSAM — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holdings (Rs.000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(4)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	1·12	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·12
	S	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
2. 1— 5	P	1·66	0·00	0·00	0·00	0·63	0·00	0·00	0·00	0·00	0·85	0·00	0·00	0·00	0·06	3·20
	S	18·92	0·00	0·00	0·00	24·10	0·00	0·00	0·00	0·00	52·85	0·00	0·00	0·00	4·18	100·00
3. 5— 10	P	1·19	0·00	0·00	0·00	0·00	0·00	0·63	0·00	1·42	0·00	0·19	0·00	0·62	0·23	4·27
	S	48·00	0·00	0·00	0·00	0·00	0·00	9·99	0·00	23·29	0·00	4·03	0·00	10·68	4·00	100·00
4. 10—20	P	2·67	0·11	0·00	0·09	0·69	0·25	0·00	0·00	0·67	0·00	0·00	0·00	0·00	0·50	5·00
	S	64·20	1·25	0·00	1·00	15·42	4·17	0·00	0·00	7·03	0·00	0·00	0·00	0·00	6·93	100·00
5. 20— 50	P	2·95	0·00	0·63	0·00	0·00	0·00	0·00	0·00	0·35	0·39	0·00	0·13	0·00	0·36	4·82
	S	68·12	0·00	15·25	0.00	0·00	0·00	0·00	0·00	1·23	4·65	0·00	5·20	0·00	5·55	100·00
6. 50—100	P	1.18	0·00	0·34	0·00	0·39	0·00	0·00	0·00	1·12	0·00	0·00	0·00	0·00	0·00	3·03
	S	64·38	0·00	21·20	0·00	9·24	0·00	0·00	0·00	5·19	0·00	0·00	0·00	0·00	0·00	100·00
7. 100—500	P	12·40	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·45	0·00	0·00	0·00	0·00	12.85
	S	98·75	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·25	0·00	0·00	0·00	0·00	00·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9. ALL GROUPS	P	2·28	0·03	0·17	0·02	0·34	0·06	0·10	0·00	0·55	0·31	0·03	0·03	0·10	0·26	4·28
	A	1414	475	1589	461	965	716	580	71	489	1293	780	2320	633	777	1157
	S	65·13	0·27	5·54	0·21	6·66	0·88	1·17	0·00	4·86	7·99	0·47	1·51	1·25	4·05	100·00

@P : Percentage of households reporting cash dues outstanding to all households

A : Average amount per reporting household

S : Percentage distribution of amounts of cash dues outstanding

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASE DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING

BIHAR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RUUAL

household asset holding (Rs. 000)	type of esti-mates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	2·37	0.92	0·00	0·00	0·00	0·00	00·00	0·00	0·00	2·84	0·00	1·80	1·65	5·06	13·93
	S	3.08	3.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.83	0.00	3.10	34.94	20.55	100·00
2. 1— 5	P	2·65	0·90	0·21	0·22	0·91	0·05	0·00	0·12	0·44	1·07	0·26	0·59	0·63	3·24	10·68
	S	5·48	7·79	0·81	1·40	4·28	0·09	0·00	0·57	3·02	7·92	2·17	9·59	3·00	43·87	100y00
3. 5— 10	P	3·43	1·01	0·81	0·10	1·25	0·33	0·00	0·00	0·87	0·59	0·02	0·00	3·50	2·74	14·38
	S	17·84	14·91	2·77	0·51	9·55	3·07	0·00	0·00	13·19	2·25	0·04	0·00	12·27	23·59	100·00
4. 10— 20	P	3·24	1·01	0·29	0·28	0·16	0·23	0·22	0·00	1·23	0·77	0·43	1·24	0·41	3·35	12·22
	S	21·64	12·82	2·66	0·67	0·24	2·43	0·40	0·00	5·73	2·47	2·29	12·18	1·62	34·86	100·00
5. 20— 50	P	1·81	1·72	0·39	0·10	0·11	0·38	0·12	0·16	0·79	3·78	0·09	0·32	0·38	2·98	11·85
	S	5·95	5·94	3·95	1·50	0·26	0·35	8·23	1·12	3·33	32·92	0·58	4·49	1·39	29·97	100·00
6. 50—100	P	2·55	0·77	0·24	0·25	0·49	0·00	0·24	0·07	2·19	1·88	0·41	0·39	1·34	0·77	10·95
	S	25·40	6·15	0·14	1·33	2·53	0·00	1·34	0·40	30·77	20·97	0·54	0·77	4·78	4·89	100·00
7. 100—500	P	2·68	0·76	0·24	0·40	1·07	0·13	0·73	0·53	2·94	3·38	0·20	0·44	0·20	1·16	13·78
	S	15·18	6·12	1·09	1·66	3·71	0·64	2·39	2·74	22·09	38·91	1·25	1·03	0·56	2·63	100·00
8. 500 & abover	P	2·19	0·00	0·00	0·00	2·71	0·00	0·00	3·98	4·01	1·75	0·00	0·00	0·00	0·96	15·61
	S	1·72	0·00	0·00	0·00	5·59	0·00	0·00	4·60	86·08	1·92	0·00	0·00	0·00	0·08	100·00
9. all groups	P	2·66	1·10	0·36	0·19	0·60	0·20	0·14	0·12	1·06	1·87	0·21	0·55	1·09	2·78	12·18
	A	1084	1377	1128	1313	938	829	4608	2094	2989	2475	926	1421	665	1462	1659
	S	14·27	7·51	2·01	1·22	2·67	0·81	3·10	1·20	15·65	22·91	0·96	3·86	3·60	20·14	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting households.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLDS ASSET HOLDING.

GUJARAT — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·49	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·49
	S	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
2. 1— 5	P	3·68	0·00	0·37	0·00	0·00	0·20	0.00	0·00	0·00	0·42	0·00	0·31	0·00	0·29	5·15
	S	69·14	0·00	1·15	0·00	0·00	6·21	0·00	0·00	0·00	7·96	0·00	4·84	0·00	10·70	100·00
3. 5— 10	P	5·40	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·43	2·40	0·35	0·15	0·00	0·55	9·06
	S	58·54	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·56	28·04	7·99	0·89	0·00	2·97	100·00
4. 10— 20	P	8·20	0·33	0·57	0·63	0·00	0·00	2·54	2·45	0·05	8·24	0·42	0·94	0·00	0·47	23·00
	S	41·40	1·06	1·45	1·02	0·00	0·00	15·05	5·13	2·63	24·58	2·63	4·38	0·00	0·68	100·00
5. 20— 50	P	4·43	0·15	0·20	0·00	0·25	0·30	1·50	1·18	2·82	8·58	4·46	0·87	0·17	0·30	22·77
	S	22·07	0·68	0·28	0·00	0·78	0·41	6·14	5·95	15·90	25·70	19·43	2·32	0·20	0·14	100·00
6. 50—100	P	5·97	0·92	0·31	0·00	0·00	0·00	1·63	1·96	2·39	9·68	2·12	0·10	0·00	0·20	22·06
	S	13·41	4·48	0·31	0·00	0·00	0·00	4·96	3·80	7·19	52·45	12·40	0·28	0·00	0·73	100·00
7. 100—500	P	4·77	0·00	0·00	0·00	0·00	0·41	0·53	1·65	2·24	10·49	5·35	2·25	0·39	0·14	22·40
	S	7·24	0·00	0·00	0·00	0·00	2·10	1·06	5·37	10·40	48·23	10·51	14·17	0·63	0·29	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0.00	19·86	0·69	0·00	0·00	0·00	20·56
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0.00	96·33	3·67	0·00	0·00	0·00	100·00
9. all groups	P	5·23	0·21	0·25	0·11	0·07	0·15	1·12	1·15	1·52	6.39	1·99	1·68	0·08	0·33	17·39
	A	2977	5430	1047	850	2350	4966	3626	3576	5408	5365	5155	7627	2833	1423	4874
	S	18·36	1·36	0·31	0·11	0·20	0.87	4·79	4·84	9·69	40·43	12·12	6·09	0·27	0·55	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

HARYANA

HOUSEHOLD TYPE : ALL HOUSEHOLDS

RURAL

household assets holdings (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0.00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2. 1— 5	P	5·32	1·56	0·00	0·00	0·00	0·00	0·00	0·00	1·99	0·00	0·00	4·55	0·00	2·97	15·25
	S	12·69	8·96	0·00	0·00	0·00	0·00	0·00	0·00	6·04	0·00	0·00	64·39	0·00	7·91	100·00
3. 5— 10	P	0·82	1·33	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·21	0·41	0·00	0·00	0·17	3·94
	S	19·82	60·54	0·00	0·00	0·00	0·00	0·00	0·00	0·00	5·97	7·15	0·00	0·00	6·53	100·00
4. 10— 20	P	1·08	0·00	1·14	0·00	0·00	0·00	0·00	1·28	0·21	1·04	0·99	4·99	0·00	0·42	10·38
	S	1·83	0·00	9·79	0·00	0·00	0·00	0·00	17·12	1·12	10·48	3·75	55·41	0·00	0·50	100·00
5. 20— 50	P	1·57	0·51	0·00	0·00	0·32	0·00	0·00	0·00	0·97	2·47	0·70	1·53	0·00	3·36	9·92
	S	11·06	3·57	0·00	0·00	5·96	0·00	0·00	0·00	16·41	27·74	2·13	14·67	0·00	18·46	100·00
6. 50—100	P	1·98	0·79	0·44	0·00	0·00	0·00	0·00	0·00	0·73	1·70	1·79	1·49	0·00	0·11	8·03
	S	27·67	7·27	13·48	0·00	0·00	0·00	0·00	0·00	10·51	10·36	7·32	22·28	0·00	1·10	100·00
7. 100—500	P	1·33	0·23	0·07	0·31	0·00	0·00	0·00	0·23	3·24	5·52	1·33	0·90	0·00	0·90	12·89
	S	7·83	1·51	0·06	0·85	0·00	0·00	0·00	3·09	28·43	35·88	7·80	3·47	0·00	11·08	100·00
8. 500 & above	P	4·12	0·00	0·00	0·00	0·00	0·00	0·52	0·00	11·30	7·02	2·32	4·61	0·00	0·00	27·20
	S	9·21	0·00	0·00	0·00	0·00	0·00	2·87	0·00	56·62	22·60	5·65	3·05	0·00	0·00	100·00
9. all groups	P	1·65	0·50	0·30	0·08	0·08	0·00	0·01	0·28	1·55	2·75	1·09	2·02	0·00	1·28	10·48
	A	5758	4535	5525	6043	4562	—	53830	9192	18463	0007	5897	4311	—	5949	9171
	S	9·87	2·34	1·70	0·50	0·37	0·00	0·56	2·68	29·75	8·60	6·68	9·06	0·00	7·90	100·00

@P : Percentag of households reporting cash dues outstanding to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) PERENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

HIMACHAL PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1·42	0.00	0.00	0.00	0·00	1.42
	S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
2. 1→ 5	P	0·00	0·00	0·00	2·37	0·00	0·00	0·00	0·00	0·00	0·34	0·62	0·00	0·00	0·00	3·34
	S	0·00	0·00	0·00	92·34	0·00	0·00	0·00	0·00	0·00	0·71	6·95	9·00	0·00	0·00	100·00
3. 5— 10	P	3·66	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·32	0·00	0·59	0·00	0·00	5·57
	S	57·62	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	17·13	0·00	25·25	0·00	0·00	100·00
4. 10→ 20	P	0·00	0·00	1·08	0·00	0·00	0·00	0·00	0·00	0·76	1·71	0·86	0·00	0·00	0·00	4·41
	S	0·00	0·00	16·92	0·00	0·00	0·00	0·00	0·00	15·27	58·49	9·32	0·00	0·00	0·00	100·00
5. 20→ 50	P	4·14	0·00	1·99	1·55	0·00	0·00	0·07	4·46	2·25	4·41	1·95	0·31	0·07	0·00	20·41
	S	18·49	0·00	5·24	3·49	0·00	0·00	0·62	20·36	2·29	17·16	28·55	3·35	0·47	0·00	100·00
6. 50→100	P	1.79	0·00	1·05	0·00	0·00	0·00	0·00	0·00	0·10	5·73	0·00	0·00	0·00	0·00	8·37
	S	10·67	0·00	7·90	0·00	0·00	0·00	0·00	0·00	0·25	81·18	0·00	0·00	0·00	0·00	100·00
7. 100—500	P	1·05	0·00	3·09	0·74	0·00	0·00	0·00	0·75	0·69	3·48	0·77	0·15	0·00	0·00	10·44
	S	2·81	0·00	5·98	2·96	0·00	0·00	0·00	1·35	26.14	59.86	0·77	0·12	0·00	0·00	100·00
8. 500 & veabov	P	9·17	0·00	9·17	0·00	0·00	0·00	0·00	0·00	0·00	10·92	0·00	0·00	0·00	0·00	20·09
	S	23·83	0·00	66·32	0·00	0·00	0·00	0·00	0·00	0·00	9·80	0·00	0·00	0·00	0·00	100·00
9. all groups	P	2·34	0·00	1·63	0·77	0·00	0·00	0·03	1·75	1·05	3·99	0·96	0·16	0·03	0·00	12·26
	A	1760	—	1787	1058	—	—	3008	1558	2811	4320	4007	3065	2271	—	2875
	S	11·68	0·00	8·27	2·30	0·00	0·00	0·22	7·74	8·36	48·93	10·92	1·41	0·17	0·00	100·00

@P : Percentage of households reporting cash dues out standing to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

JAMMU & KASHMIR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2. 1— 5	P	10·28	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	10·28
	S	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
3. 5— 10	P	7·56	0·00	0·00	0·00	0·00	0·69	1·30	0·00	0·00	0·00	0·00	0·00	0·00	0·00	8·86
	S	96·26	0·00	0·00	0·00	0·00	1·84	1·91	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
4. 10— 20	P	8·87	0·00	0·87	0·00	0·00	0·00	0·00	0·00	0·00	1·50	0·00	0.00	0·00	0·00	11·24
	S	55·81	0·00	24·94	0·00	0·00	0·00	0·00	0·00	0·00	19·26	0·00	0·00	0·00	0·00	100·00
5. 20— 50	P	6·00	0·10	0.49	0·07	0·00	0·07	0·08	0·32	0·07	0·92	0·00	0·00	0·00	0·23	8·25
	S	71·54	1·55	3·17	1·76	0·00	0·33	0·40	1·17	0·22	15·68	0·00	0·00	0·00	4·18	100·00
6. 50— 100	P	6·67	0·11	0·45	0·43	0·00	0·04	0·00	0·26	0·09	1·19	0·51	0·32	0·00	0·00	9·39
	S	73·75	2·50	0·39	0·21	0·00	0·09	0·00	0·97	0·67	9·73	4·87	6·82	6·00	0·00	100·00
7. 100—500	P	5·38	0.28	0·38	0·52	0·00	0·00	0·00	0·32	0·30	0·70	0·35	0·00	0·00	0·00	8·24
	S	59·80	3·31	0·68	0·86	0·00	0·00	0·00	10·38	12·98	7·42	4·58	0·00	0·00	0·00	100·00
8. 500 & above	P	10·25	1·96	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	12·20
	S	93·47	6·53	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9 all groups	P	6·58	0·12	0·47	0·20	0·00	0·07	0·10	0·23	0·09	0·95	0·17	0·07	0·00	0·09	8·91
	A	2854	6774	1556	760	—	435	310	2675	7297	2230	2974	5338	—	2525	2813
	S	74·91	3·13	2·95	0·60	0·00	0·12	0·12	2·46	2·68	8·62	1·96	1·53	0·00	0·92	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting households.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

KARNATAKA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	up to 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	6·03	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·29	0·07	0·77	3·26	0·00	0·76	9·65
	S	36·45	0·00	0·00	0·00	0·00	0·00	0·00	0·00	5·61	0·21	29·86	15·67	0·00	12·20	100·00
2. 1— 5	P	10·61	0·17	1·19	0·00	1·10	0·00	0·00	0·00	0·30	0·68	0·75	1·80	0·79	0·00	15·87
	S	62·53	1·48	12·95	0·00	1·71	0·00	0·00	0·00	5·23	3·22	4·81	6·84	1·23	0·00	100·00
3. 5— 10	P	2·75	1·76	1·04	1·02	1·17	0·00	0·00	0·15	0·70	5·94	1·85	3.17	0·48	1·90	81·49
	S	11·07	8·42	6·37	17·57	2·91	0·00	0·00	2·39	0·93	12·02	16·08	8·70	2·64	10·89	100·00
4. 10— 20	P	4·91	0·00	0·47	0·00	0·62	0·00	0·00	0·27	3·35	9·83	5·53	2·43	0·84	1·33	27·14
	S	13·94	0·00	0·25	0·00	1·08	0·00	0·00	1·57	16·43	34·72	18·07	10·41	0·22	3·30	100·00
5. 20— 50	P	5·10	0·83	0·15	0·00	0·75	0·20	0·17	1·28	2·94	6·46	6·59	2·08	0·05	0·72	24·17
	S	10·91	6·98	0·03	0·00	1·44	0·40	1·50	7·33	10·40	26·55	22·97	5·99	0·20	5·32	100·00
6. 50—100	P	4·30	1·30	0·93	0·00	1·06	0·12	1·05	1·23	2·08	11·45	8·84	3·60	0·00	1·49	31·26
	S	11·37	5·47	1·00	0·00	3·15	0·07	5·67	4·59	7·74	28·03	19·27	8·38	0·00	5·26	100·00
7. 100—500	P	6·32	0·58	0·26	0·00	0·43	0·07	0·00	1·82	5·07	16·14	11·32	1·11	0·00	0·50	39·68
	S	15·33	2·82	0·01	0·00	0·20	0·09	0·00	1·15	10·74	36·39	31·05	1·84	0·00	0·37	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	4·70	31·46	18·84	1·79	0·00	0·00	0·00	51·13
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·59	97·25	1·82	0·34	0·00	0·00	0·00	100·00
9. all groups	P	5·60	0·67	0·60	0·15	0·80	0·07	0·16	0·65	2·34	6·88	4·86	2·46	0·38	0·98	23·84
	A	2104	4910	1513	6001	1367	1614	6775	4510	22660	3447	3764	1917	631	2913	5241
	S	9·43	2·65	0·72	0·74	0·88	0·09	0·87	2·35	42·39	18·99	14·64	3·78	0·19	2·29	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting households.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

KERALA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·54	0·00	0·00	0·00	0·26	0·00	0·00	0·00	0·00	1·11	0·28	0·00	0·26	0·26	2·17
	S	12·43	0·00	0·00	0·00	27·30	0·00	0·00	0·00	0·00	17·72	32·19	0·00	2·29	8·07	100·00
2. 1— 5	P	5·60	2·11	2·02	0·00	0·00	0·00	1·17	0·00	0·40	3·42	1·78	2·54	0·00	2·34	19·37
	S	15·68	1·75	4·81	0·00	0·00	0·00	0·39	0·00	3·05	24·95	8·55	30·88	0·00	9·38	17·70
3. 5— 10	P	4.86	0.00	2.75	0.00	2.07	0.00	0.28	0.00	1.95	2.70	6.04	0.91	0·00	0·32	17 70
	S	30·73	0.00	16.09	0·00	9·74	0.00	3.94	0·00	6·42	8.37	22.60	0·51	0.00	1·60	100.00
4. 10— 20	P	8·77	0·00	1·49	1·37	0·00	0·00	0·68	1·49	1·62	4·82	6·26	0·02	0·00	0·61	21·87
	S	28·06	0·00	14·78	8·04	0·00	0·00	0·81	4·05	3·04	24·19	13·82	0·11	0·00	3·10	100·00
5. 20— 50	P	6·51	0·30	1·10	0·81	1·70	1·36	0·00	2·13	6·29	7·55	9·88	1·62	0·00	0·55	33·61
	S	20·15	2·82	3·53	3·22	5·06	3·38	0·00	5·48	8·66	21·17	21·40	1·68	0·00	3·45	100·00
6. 50—100	P	7·00	0·62	1·42	0·33	0·12	0·81	1·13	2·13	4·76	5·92	11·49	3·85	0·00	1·13	32·48
	S	12·81	2·80	4·39	0·59	0·06	0·43	1·83	1·59	16·90	17·83	27·55	8·57	0·00	1·63	100·00
7. 100—500	P	8·49	0·40	0·84	0·02	0·72	0·38	0·78	2·63	7·56	10·55	12·24	1·78	0·99	1·28	36·13
	S	14·96	0·82	1·92	1·13	3·09	1·40	1·70	5·37	18·68	18·69	22·05	6·93	0·86	2·40	100·00
8. 500 & above	P	1·93	0·00	0·00	0·00	3·28	0·00	0·88	1·87	5·17	7·75	11·04	2·27	0·00	0·00	27·96
	S	4·92	0·00	0·00	0·00	3·89	0·00	0·84	1·13	10·48	21·06	52·86	4·83	0·00	0·00	100·00
9. all groups	P	6·79	0·42	1·35	0·54	0·87	0·55	0·58	1·67	4·46	6·42	8·76	1·75	0·21	0·90	28·22
	A	2201	3229	2484	2842	3210	2303	2203	2642	3121	2849	2705	3224	1838	2496	3371
	S	15·71	1·42	3·53	1·60	2·95	1·33	1·35	4·63	14·64	19·24	24·92	5·92	0·41	2·35	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting households.
S : Percentage distribution amounts of eash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

MADHYA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(13)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·27	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·54	0·07	0·77	0·00	0·25	1·90
	S	2·05	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	43·75	5·64	42·48	0·00	6·07	100·00
2. 0— 5	P	2·51	0·00	0·13	0·00	0·13	0·06	0·00	0·23	1·11	2·18	0·58	2·75	0·18	1·41	11·28
	S	5·61	0·00	0·06	0·00	1·96	0·25	0·00	1·86	7·49	18·61	7·17	28·42	4·01	24·56	100·00
3. 5— 10	P	4·07	0·00	0·15	0·00	0·00	0·48	0·18	0·29	0·73	4·05	1·43	2·97	0·13	3·46	17·57
	S	20·02	0·00	4·56	0·00	0·00	0·85	0·15	10·04	3·75	17·77	11·55	13·51	0·42	17·39	100·00
4. 10—20	P	2·93	0·00	0·00	0·00	0·00	1·05	0·14	0·34	2·63	7·73	0·82	4·08	1·08	1·49	21·08
	S	7·14	0·00	0·00	0·00	0·00	0·93	0·11	2·85	17·64	33·49	1·05	25·44	7·68	3·67	100·00
5. 20— 50	P	2·32	0·62	0·00	0·08	0·11	0·10	0·35	1·02	2·81	8·90	1·60	2·48	0·65	2·76	21·48
	S	8·42	2·87	0·00	0·24	0·41	0·07	0·49	3·07	17·59	37·08	6·72	15·40	0·99	6·66	100·00
6. 50—100	P	2·16	0·26	0·00	0·00	0·13	0·84	0·09	1·59	5·47	14·43	3·97	5·79	0·07	1·02	30·97
	S	7·73	0·16	0·00	0·00	0·02	0·09	0·74	3·83	13·96	33·71	6·33	30·63	0·01	2·79	100·00
7. 100—500	P	1·57	0·14	0·08	0·30	0·00	1·24	0·00	2·10	3·97	15·37	5·83	5·43	0·00	1·35	30·77
	S	6·07	0·34	0·08	0·07	0·00	1·02	0·00	4·99	12·93	45·05	12·43	12·56	0·00	4·46	100·00
8. 500 & above	P	6·31	0·00	0·00	0·00	0·00	0·00	1·50	0·84	3·75	36·94	12·12	5·33	0·00	5·59	53·68
	S	2·43	0·00	0·00	0·00	0·00	0·00	0·76	0·58	2·02	37·34	45·53	5·41	0·00	5·93	100·00
9. all groups	P	2·62	0·20	0·05	0·04	0·06	0·48	0·16	0·69	2·35	7·28	1·64	3·35	0·45	2·02	19·62
	A	1630	2234	2082	1116	1391	536	1307	3141	3356	2827	3155	3439	1735	1551	2887
	S	7·55	0·77	0·19	0·07	0·16	0·46	0·37	3·84	13·90	36·33	9·13	20·32	1·39	5·54	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A: Average amount per reporting household.
S : Percentage distribution amoants of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

MAHARASHTRA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	3·77	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·02	0·00	3·79
	S	99·77	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·23	0·00	100·00
2. 1— 5	P	4·64	0·00	1·33	0·89	0·00	0·00	0·09	0·00	0·62	2·33	0·34	0·00	0·94	0·49	11·63
	S	26·46	0·00	7·62	6·58	0·00	0·00	0·44	0·00	7·56	31·08	4·28	0·00	4·06	11·91	100·00
3. 5— 10	P	3·68	0·41	0·96	0·07	0·10	0·00	0·27	0·66	2·47	3·73	1·71	0·00	0·04	0·68	13·00
	S	19·29	1·75	10·52	0·08	0·03	0·00	0·17	6·50	14·36	27·72	16·39	0·00	0·17	3·02	100·00
4. 10— 20	P	5·21	0·00	1·55	0·00	0·45	0·19	0·15	0·48	4·29	5·60	2·54	0·00	1·22	1·78	21·37
	S	18·62	0·39	2·99	0·00	3·69	0·54	0·27	3·21	17·79	29·86	10·00	0·00	5·30	7·34	100·00
5. 20— 50	P	5·29	0·40	0.89	0·26	0·20	0.59	0·50	1·34	4·24	12·27	3·34	0·51	1·16	0·98	28·99
	S	10·16	0·91	1·86	0·47	0·20	0·41	2·00	6·88	19·59	40·26	13·47	1·32	1·04	1·45	100·00
6. 50—100	P	5·90	0·39	0·65	0·80	0·05	0·11	0·87	1·60	6·91	15·47	4·46	0·33	2·49	2·49	35·82
	S	15·28	0·69	1·12	0·03	0·03	0·12	2·56	3·41	20·80	40·02	9·19	0·67	5·29	0·80	100·00
7. 100—500	P	3·91	0·90	0·00	0·24	0·28	0·41	0·85	3·11	8·20	20·56	4·83	0·32	0·40	0·63	37·62
	S	5·62	0·24	0·00	0·09	0·72	0·78	2·10	4·01	21·30	39·65	22·34	0·95	0·50	1·71	100·00
8. 500 & above	P	1·75	0·00	0·00	0·00	0·00	0·00	0·00	1·92	13·75	25·55	13·82	0·00	0·00	0·00	45·77
	S	8·46	0·00	0·00	0·00	0·00	0·00	0·00	0·08	32·37	27·78	31·80	0·00	0·00	0·00	100·00
9. all groups	P	4·80	0·21	0·95	0·28	0·17	0·22	0·36	0·91	3·65	8·24	2·44	0·18	1·00	0·88	21·97
	A	1896	2004	1183	953	2868	1659	4115	3864	4898	3854	5947	3602	1587	1937	3861
	S	10·74	0·50	1·32	0·31	0·58	0·44	1·73	4·14	21·06	37·42	17·10	0·78	1·87	2·00	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S ; Percentage distribution of amounts of cash dues outstanding.

LE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

ORISSA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·05	0·00	0·00	0·14	0·00	0·00	0·00	0·00	0·00	0·90	0·00	0·00	0·70	0·23	1·88
	S	2·05	0·00	0·00	4·32	0·00	0·00	0·00	0·00	0·00	42·18	0·00	0·00	39·57	11·88	100·00
2. 1—5	P	1·21	0·54	0·19	1·31	0·28	0·00	0·00	0·51	2·51	8·44	0·00	0·00	1·05	1·13	16·07
	S	2·99	0·43	0·43	4·12	0·78	0·00	0·00	3·67	24·39	48·35	0·00	0·00	7·28	7·56	100·00
3. 5—10	P	0·75	0·00	0·00	0·07	0·18	0·23	0·34	0·46	7·29	9·12	0·00	0·57	1·25	0·69	20·07
	S	2·68	0·00	0·00	0·70	0·20	0·13	1·84	4·48	34·51	48·75	0·00	2·41	2·22	2·07	100·00
4. 10—20	P	2·73	0·05	0·00	0·31	0·91	0·03	0·48	0·24	5·37	8·75	0·87	0·07	2·27	1·85	21·89
	S	7·17	0·06	0·00	0·83	6·12	0·02	0·83	0·17	24·44	41·21	3·09	0·18	7·25	8·64	100·00
5. 20—50	P	0·40	0·15	0·19	0·24	0·08	0·00	0·87	0·92	6·79	11·83	0·51	0·87	0·88	1·33	23·27
	S	0·23	0·92	0·20	0·19	0·08	0·00	3·31	4·63	22·14	49·14	4·16	0·37	3·31	11·31	100·00
6. 50—100	P	1·89	0·00	0·00	0·00	0·00	0·00	0·45	0·16	11·97	17·58	0·87	0·29	0·37	0·39	31·41
	S	17·97	0·00	0·00	0·00	0·00	0·00	0·31	0·36	34·03	39·81	0·64	1·37	0·28	5·22	100·00
7. 100—500	P	0·00	0·84	0·00	0·00	0·00	0·00	0·00	0·43	7·62	21·54	0·00	0·00	3·49	0·00	32·55
	S	0·00	0·70	0·00	0·00	0·00	0·00	0·00	0·86	12·97	76·60	0·00	0·00	8·87	0·00	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9. all groups	P	1·18	0·20	0·08	0·48	0·30	0·05	0·34	0·45	5·19	9·33	0·30	0·30	1·29	1·07	19·21
	A	1467	686	422	542	1198	170	1462	2039	1722	1830	1990	922	1157	211	1800
	S	5·01	0·39	0·10	0·75	1·05	0·03	1·43	2·66	25·82	49·38	1·73	0·79	4·32	6·54	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5): PERCENTAGE OF REPORTING HOUSEHOLDS CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

PUNJAB — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	Percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—12	12—15	15—20	20—25	25—30	30& above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2. 1— 5	P	9·13	0·02	0·00	0·51	0·00	0·00	0·00	0·00	0·00	1·51	0·00	0·85	0·00	2·82	13·77
	S	47·38	0·12	0·00	0·63	0·00	0·00	0·00	0·00	0·00	2·95	0·00	24·26	0·00	24·67	100·00
3. 5— 10	P	9·50	0·00	0·00	0·05	0·00	0·00	1·42	0·00	0·30	0·30	0·04	4·39	0·00	4·64	20·40
	S	46·03	0·00	0·00	0·10	0·00	0·00	14·89	0·00	1·62	1·17	0·04	24·57	0·00	11·59	100·00
4. 10— 20	P	10·02	1·02	0·00	0·80	0·71	0·02	0·00	0·00	3·95	1·31	2·37	0·54	0·00	0·85	18·73
	S	37·07	2·36	0·00	2·15	5·11	0·07	0·00	0·00	13·97	19·96	11·38	3·21	0·00	4·70	100·00
5. 20— 50	P	10·18	1·57	0·07	0·14	0·00	0·00	0·00	0·00	2·82	2·72	0·78	2·17	0·00	1·46	19·96
	S	47·25	3·80	0·18	0·22	0·00	0·00	0·00	0·00	14·57	11·23	4·71	12·37	0·00	5·67	100·00
6. 50—100	P	2·58	0·53	0·00	0·45	0·00	0·00	0·71	0·00	1·58	4·74	1·48	1·73	0·69	0·53	13·64
	S	8·94	1·25	0·00	1·87	0·00	0·00	3·22	0·00	9·23	31·26	5·96	30·16	2·89	5·21	100.00
7. 100—500	P	2·56	0·39	0·03	0·37	0·63	0·08	0·04	0·66	3·09	9·20	1·61	2·84	0·01	0·93	20·92
	S	5·46	0·97	0·04	0·20	7·99	0·37	0·05	0·77	26·76	40·50	6·46	7·54	0·04	2·83	100·00
8. 500 & above	P	5·38	0·58	0·00	0·26	0·23	0·00	0·53	0·72	4·72	23·27	1·46	2·99	0·00	0·25	35.10
	S	7·77	0·17	0·00	0·31	0·98	0·00	1·31	2·61	12·99	66·53	2·26	4·07	0·00	0·99	100·00
9. all groups	P	6·87	0·61	0·02	0·37	0·28	0·02	0·36	0·18	2·29	4·43	1·18	2·21	0·10	1·68	18.92
	A	3021	2409	2885	1714	23652	13046	5593	9109	12335	13933	6423	6004	2410	3180	7922
	S	13·85	0·99	0·03	0·43	4·46	0·19	1·30	1·08	18·88	41·16	5·04	8·87	0·15	3·56	100.00

@P : Percentage of household reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLDS ASSET HOLDING

RAJASTHAN — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	1·04	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·62	0·00	4·85	0·00	0·00	7·52
	S	14·86	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	14·48	0·00	70·66	0·00	0·00	100.00
2 1—5	P	5·48	0·00	0·00	0·00	0·00	0·00	0·00	0·67	1·13	4·35	0·70	5·97	0·00	2·30	18·94
	S	17·34	0·00	0·00	0·00	0·00	0·00	0·00	1·88	4·43	8·56	1·57	45·90	0·00	20·33	100·00
3. 5—10	P	4·84	0·00	0·00	0·06	0·00	0·00	0·00	0·24	1·66	4·06	3·31	5·80	0·00	1·08	18·53
	S	35·03	0·00	0·00	0·34	0·00	0·00	0·00	1·19	3·37	13·62	10·41	28·67	0·00	7·35	100·00
4. 10—20	P	5·07	0·87	0·05	0·00	0·90	0·00	0·00	0·94	0·88	7·80	3·66	8·62	0·14	1·74	27·46
	S	9·94	16·02	0·03	0·00	0·27	0·00	0·00	2·62	2·59	17·96	13·98	25·28	0·69	10·63	100·00
5. 20—50	P	4·75	0·11	0·00	0·00	0·00	0·00	0·00	0·89	2·50	8·81	4·31	10·42	0·00	1·15	28·20
	S	7·22	10·79	0·00	0·00	0·00	0·00	0·00	2·10	7·78	16·74	12·24	37·08	0·00	6·07	100·00
6. 50—100	P	3·80	0·18	0·00	0·00	0·14	0·00	0·00	0·93	2·40	5·41	4·58	8·23	0·00	1·49	23·87
	S	10·62	2·81	0·00	0·00	0·10	0·00	0·00	3·34	6·46	13·94	23·61	34·95	0·00	4·18	100·00
7. 100—500	P	2·60	0·00	0·00	0·00	0·30	0·00	0·16	1·37	1·87	7·86	1·64	2·45	0·00	0·36	16·71
	S	6·49	0·00	0·00	0·00	0·21	0·00	0·08	4·64	8·36	61·07	12·42	5·80	0·00	0·93	100·00
8. 500 & above	P	4·64	0·00	0·00	0·00	0·00	0·00	0·00	0·00	3·40	13·68	1·54	2·32	0·00	0·00	23·29
	S	31·86	0·00	0·00	0·00	0·00	0·00	0·00	0·00	26·00	21·06	4·23	16·85	0·00	0·00	100·00
9. all groups	P	4·51	0·26	0·01	0·01	0·25	0·00	0·01	0·84	1·82	6·99	3·50	8·03	0·03	1·33	24·24
	A	2631	30521	500	3436	496	—	1452	3957	4098	4121	4677	4065	4112	5262	4773
	S	10·26	6·85	0·01	0·02	0·11	0·00	0·02	2·87	6·45	24·89	14·14	28·21	0·12	6·06	100·00

@ P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

TAMIL NADU

HOUSEHOLD TYPE : ALL HOUSEHOLDS

RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	6·08	0·24	0·00	0·31	0·00	0·00	0·00	0·00	0·56	2·20	0·85	1·19	0·00	6·01	15·58
	S	20·35	0·64	0·00	0·82	0·00	0·00	0·00	0·00	0·98	7·57	3·79	14·43	0·00	51·42	100·00
2. 1—5	P	5·72	0·00	0·16	0·22	0·38	0·00	0·40	0·27	1·03	1·36	2·15	3·72	0·30	9·26	22·20
	S	22·05	0·00	0·82	0·08	0·73	0·00	5·09	0·96	4·67	10·01	13·83	12·49	0·44	28·81	100·00
3. 5—10	P	6·90	0·09	0·11	0·00	0·11	0·00	0·41	0·29	0·76	4·78	3·83	7·18	0·07	5·99	26·60
	S	18·90	0·10	0·21	0·00	0·34	0·00	0·37	0·20	2·84	15·51	14·29	24·56	0·03	22·64	100·00
4. 10—20	P	4·18	0·00	0·62	0·10	0·16	0·11	0·40	0·43	1·77	9·43	4·63	7·33	0·26	5·57	30·25
	S	9·33	0·00	1·30	0·28	0·79	1·26	0·27	0·67	7·89	29·33	14·28	21·65	0·07	12·87	100·00
5. 20—50	P	5·79	0·29	0·03	0·02	0·23	0·23	0·69	1·72	1·19	11·59	11·22	10·71	0·54	6·36	41·23
	S	7·31	0·02	0·03	0·02	0·54	0·17	0·93	3·91	1·26	27·40	27·73	21·42	0·56	8·70	100·00
6. 50—100	P	8·28	0·23	0·00	0·09	0·71	1·38	0·50	1·56	5·89	12·52	9·95	7·60	0·25	4·30	41·83
	S	10·13	0·45	0·00	0·21	3·97	2·65	1·24	3·22	10·34	27·74	17·52	17·14	0·63	4·75	100·00
7. 100—500	P	5·27	0·00	0·00	0·08	3·02	0·07	0·68	2·14	7·18	20·92	13·21	7·61	0·00	2·29	49·67
	S	3·65	0·00	0·00	0·02	0·88	0·05	0·38	2·98	12·95	31·15	27·24	15·43	0·00	5·28	100·00
8. 500 & above	P	8·68	0·00	0·00	0·00	0·00	0·00	2·25	4·25	3·72	27·65	11·90	8·33	0·00	0·00	38·88
	S	9·32	0·00	0·00	0·00	0·00	0·00	10·41	3·34	5·92	51·58	13·03	6·41	0·00	0·00	100·00
9. all groups	P	5·87	0·11	0·17	0·13	0·32	0·14	0·41	0·64	1·55	6·38	4·97	6·07	0·24	6·63	28·53
	A	1674	983	1447	798	3973	5037	2840	4122	4206	4108	4344	3127	1423	1697	3538
	S	9·74	0·11	0·25	0·10	1·26	0·71	1·15	2·59	6·48	25·95	21·37	18·80	0·34	11·16	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A: Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING

UTTAR PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	11-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	1·65	0·06	0·00	0·00	0·06	0·00	0·00	0·00	0·00	0·00	0·22	0·28	0·51	2·37	5·10
	S	16·89	0·45	0·00	0·00	0·23	0·00	0·00	0·00	0·00	0·00	1·66	7·48	21·79	51·49	100·00
2. 1—5	P	3·40	0·03	0·94	0·00	0·18	0·00	0·02	0·09	0·37	1·72	0·02	1·45	1·78	7·26	16·44
	S	11·61	0·04	2·24	0·00	0·17	0·00	0·07	0·96	1·71	22·20	0·08	8·37	4·61	47·94	100·00
3. 5—10	P	6·11	0·10	0·67	0·13	0·00	0·00	0·09	0·01	0·96	1·37	0·00	1·69	0·77	8·09	17·31
	S	25·45	0·14	4·38	0·31	0·00	0·00	0·97	0·06	2·13	8·94	0·00	10·25	1·08	46·30	100·00
4. 10—20	P	4·29	0·33	1·02	0·15	0·00	0·00	0·02	0·59	0·54	2·67	1·01	0·94	1·91	6·03	17·89
	S	24·76	1·31	7·38	1·25	0·00	0·00	0·39	3·88	2·92	10·58	7·52	2·79	8·52	28·70	100·00
5. 20—50	P	4·35	0·65	0·98	0·14	0·27	0·00	0·25	0·58	1·88	4·13	0·38	1·72	1·15	5·08	19·66
	S	16·71	2·80	4·02	0·92	0·54	0·00	4·78	2·57	8·61	18·91	2·30	6·27	4·64	26·92	100·00
6. 50—100	P	2·55	0·31	0·09	0·08	0·22	0·00	0·12	0·55	2·76	5·11	0·44	1·07	0·30	1·74	14·18
	S	14·28	1·86	0·42	0·15	0·73	0·00	0·56	3·40	17·41	33·11	3·17	11·97	0·88	12·05	100·00
7. 100—500	P	2·71	0·08	0·18	0·32	0·08	0·05	0·28	0·72	2·48	7·85	1.07	1.28	1.07	2.26	17.65
	S	4·90	0·16	0·42	0·40	0·17	0·02	0 65	3.53	17 20	45·92	7.96	8.25	2.67	7·73	100.00
8. 500 & above	P	1·41	0.00	2.91	0.00	0.00	0.00	0.00	2.02	5.11	13.26	0.80	0.68	0 00	0 00	22 84
	S	2 62	0.00	16.37	0.00	0.00	0.00	0.00	0.74	20.70	52·12	7·05	0·39	0·00	0·00	100·00
9. all groups	P	3.97	0.33	0.72	0.13	0.14	0·01	0·13	0·46	1.48	3·69	0.50	1.36	1.18	5·06	17·39
	A	1491	1690	2088	1845	1011	614	5643	2690	3525	3572	4180	2433	1311	1789	2575
	S	13·22	1·23	3·37	0·55	0·31	0·01	1·70	2·76	11·67	29·46	4·68	7·37	3·45	20·22	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A: Average amount per reporting household.

S: Percentage distribution of amount of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING

WEST BENGAL — HOUSEHOLDS TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	2·00	0·18	0·14	0·00	0·22	0·00	0·00	0·00	0·00	0·15	0·00	0·00	0·00	1·74	4·43
	S	63·87	4·49	1·42	0·00	3·34	0·00	0·00	0·00	0·00	2·92	0·00	0·00	0·00	23·96	100·00
2. 1— 5	P	4·43	0·02	0·46	0·02	0·56	0·00	0·28	0·00	0·92	1·86	0·04	0·89	0·12	2·95	11·40
	S	32·08	0·22	2·31	0·06	1·86	0·00	1·38	0·00	8·25	8·87	0·12	15·34	0·16	29·35	100·00
3. 5— 10	P	7·49	0·05	0·21	0·22	0·00	0·12	0·23	0·00	1·35	4·40	0·28	0·16	0·00	3·89	17·34
	S	45·21	0·22	0·57	0·57	0·00	2·48	18·65	0·00	10·76	1·18	1·13	0·04	0·00	19·16	100·00
4. 10— 20	P	5·54	0·30	0·00	0·02	0·24	0·00	0·04	0·00	2·83	6·06	1·35	0·31	0·06	4·05	19·25
	S	22·32	0·87	0·00	0·23	0·09	0·00	0·05	0·00	5·19	47·62	5·56	1·69	0·17	16·20	100·00
5. 20— 50	P	7·01	0·71	0·30	0·15	1·56	0·00	0·48	0·01	2·25	11·03	0·95	0·84	0·18	3·64	26·10
	S	17·79	3·91	1·52	1.04	3·49	0·00	1·68	0·03	7·51	40·36	8·49	1·07	1·86	11·25	100·00
6. 50—100	P	7·66	1·26	0·50	0·29	1·09	0·26	0·11	0·65	2·76	12·00	1·01	0·48	0·00	3·90	26·23
	S	21·79	2·68	0·55	1.69	3·10	0·62	0·42	2·00	7·96	41·73	3·55	1·01	0·00	12·90	100·00
7. 100—500	P	7·08	0·83	0·07	0·13	0·49	0·70	1·28	0·43	5·27	10·15	2·44	0·00	0·00	1·79	24·81
	S	14·70	1·55	0·14	0·03	0·50	1·01	1·78	1·17	7·92	65·93	2·45	0·00	0·00	2·84	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0.00	0·00	13·63	0·00	0·00	0·00	0·00	13·63
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0.00	0·00	100·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	5·69	0·36	0·26	0·10	0·62	0·06	0·26	0·07	1·77	5·75	0·64	0·50	0·08	3·34	17·53
	A	1120	1910	903	2279	948	2309	1280	2644	1253	2233	2314	951	2545	1104	1692
	S	21·51	2·30	0·80	0·77	1·99	0·46	1·10	0·61	7·46	43·29	4·99	1·61	0·66	12·44	100·00

P: Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS UNDER DIFFERENT CLASSES OF RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST CLASSIFIED BY HOUSEHOLDS ASSET HOLDING AND MAJOR HOUSEHOLD TYPE :

ALL INDIA — HOUSEHOLD TYPE : CULTIVATORS — RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest													
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	4·64	0·37	0·01	0·04	0·05	0·00	0·00	0·00	0·52	1·16	0·80	2·45	0·03	6·02	13·58
	S	21·47	1·72	0·03	0·09	0·62	0·00	0·00	0·00	0·19	16·32	4·23	18·05	0·05	37·22	100·00
2. 1—5	P	4·61	0·26	0·53	0·30	0·65	0·05	0·13	0·14	0·99	3·40	0·96	2·35	0·51	4·22	17·11
	S	17·48	0·70	1·99	0·62	1·34	0·39	1·83	0·93	5·48	14·85	9·27	20·87	1·44	22·80	100·00
3. 5—10	P	4·50	0.25	0·51	0·46	0·16	0·16	0·23	0.15	1·60	3·97	1·52	2·65	0·35	3·94	18·89
	S	21·07	1·36	2·81	1·88	1·54	0·46	0·53	1·39	7·80	15·88	8·80	14·78	0·94	20·75	100·00
4. 10—20	P	4·34	0·33	0·57	0·18	0·28	0·16	0·26	0·50	2·24	5·78	2·46	2·83	0·76	3.46	21·63
	S	13·40	3·19	2·06	0·54	1·05	0·42	1·12	2·23	9·24	24·50	9·45	16·63	2·41	13·76	100·00
5. 20—50	P	3·93	0·58	0·44	0·15	0.39	0·22	0·28	0·98	2·55	7·39	3·05	3·02	0·53	2·91	23·30
	S	10·61	3·14	1·20	0·46	0·83	0·29	1·46	4·04	9·30	28·07	14·37	15·19	1·12	9·93	100·00
6. 50—100	P	3·94	0·48	0·32	0·10	0·31	0·20	0·41	0·92	3·41	8·18	3·59	3·23	0·46	1·50	23·28
	S	12·04	1·58	0·72	0·22	1·05	0·43	1·56	3·00	11·93	31·00	14·06	16·97	0·91	4·53	100·00
7. 100—500	P	3·70	0·24	0·24	0·27	0·42	0·22	0·40	1·27	3·96	10·34	4·32	2·26	0·49	1·26	24·77
	S	7·56	0·68	0·33	0·30	1·39	0·53	0·77	3·46	15·88	40·18	16·64	8·20	0·69	3·39	100·0 0
8. 500 & above	P	3·17	0·16	0·59	0·06	0·73	0·01	0·39	1·64	6·58	15·77	5·06	1·79	0·00	0·29	30·99
	S	4·43	0·09	1·29	0·05	0·45	0·00	0·56	1·03	52·09	25·67	12·57	1·43	0·00	0·33	100.00
9. all groups	P	4·15	0·40	0·45	0·18	0·40	0·17	0·28	0·68	2·42	6·48	2·66	2·80	0.53	2·99	21·68
	A	1983	3407	1865	1824	2142	1735	3182	3478	5070	3743	4138	3542	1487	1968	3656
	S	10·39	1·70	1·05	0·41	1·07	0·38	1·12	2·99	15·50	30·61	13·87	12·50	0·99	7·43	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS UNDER DIFFERENT CLASSES OF RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST CLASSIFIED BY HOUSEHOLDS ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA — HOUSEHOLD TYPE : NON-CULTIVATORS — RURAL

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	2·53	0·09	0·16	0·07	0·04	0·00	0·00	0·00	0·19	0·92	0·12	1·06	0·26	1·71	6·97
	S	23·45	0·55	0·53	0·54	0·19	0·00	0·00	0·00	1·40	11·07	4·66	17·24	12·35	28·01	100·00
2. 1—5	P	3·34	0·22	0·36	0·17	0·13	0·01	0·08	0·10	0·44	1·09	0·65	1·73	0·54	3·24	11·66
	S	18·81	0·89	1·76	0·89	0·39	0·11	0·21	0·63	3·73	14·17	5·77	21·38	2·35	28·91	100·00
3. 5—10	P	4·49	0·39	0·31	0·01	0·00	0·02	0·20	0·11	0·95	2·28	0·88	1·68	1·63	2·45	13·81
	S	27·10	3·54	1·20	0·12	0·00	0·06	4·01	1·07	3·16	19·14	8·05	14·99	2·69	14·88	100·00
4. 10—20	P	4·31	0·11	0·24	0·09	0·13	0·02	0·01	0·44	0·71	1·51	1·70	2·80	0·85	2·24	14·69
	S	27·27	1·01	1·37	0·59	0·07	0·04	0·08	2·81	3·42	17·13	14·04	21·81	1·56	8·79	100·00
5. 20—50	P	5·63	0·69	0·62	0·06	0·11	0·00	0·67	0·13	1·57	3·92	1·64	2·71	0·40	2·06	18·82
	S	21·76	1·40	1·58	0·57	0·74	0·00	9·75	0·66	8·85	24·66	7·21	11·17	2·18	9·49	100·00
6. 50—100	P	3·83	0·64	0·37	0·36	0·00	0·00	0·00	0·00	1·72	3·29	2·03	0·24	0·09	0·50	11·25
	S	13·62	13·02	2·48	0·23	0·00	0·00	0·00	0·00	9·64	24·45	32·52	3·21	0·28	0·56	100·00
7. 100—500	P	0·81	0·72	1·10	0·00	0·00	0·00	0·00	1·98	0·22	3·23	2·16	0·00	0·00	0·00	10·22
	S	3·57	3·99	22·41	0·00	0·00	0·00	0·00	3·11	0·81	29·73	36·38	0·00	0·00	0·00	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	6·33	0·00	16·82	0·00	0·00	23·15
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	98·55	0·00	1·45	0·00	0·00	100·00
9. all groups	P	3·67	0·26	0·32	0·10	0·08	0·01	0·12	0·14	0·62	1·60	0·83	1·76	0·70	2·51	12·04
	A	1178	1740	1817	995	664	855	4646	1853	1479	2504	2749	1804	668	1201	1678
	S	21·42	2·22	2·90	2·52	2·27	0·05	2·78	1·27	4·55	19·78	11·28	15·70	2·33	14·94	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : average amount per reporting household.

S : percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS UNDER DIFFERENT CLASSES OF RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates@	nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
		percentage of households and of amounts by rate of interest														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. up to 1	P	2·97	0·15	0·13	0·07	0·04	0·00	0·00	0·00	0·26	0·97	0·26	1·35	0·21	2·61	8·35
	S	22·64	1·04	0·33	0·35	0·36	0·00	0·00	0·00	0·90	13·24	4·48	17·57	7·27	31·82	100·00
2. 1—5	P	3·94	0·24	0·44	0·23	0·37	0·03	0·10	0·12	0·70	2·19	0·80	2·02	0·53	3·70	14·24
	S	18·05	0.78	1·89	0·74	0·94	0·27	1·14	0·80	4·74	14·56	7·78	21·08	1·83	25·40	100·00
3. 5—10	P	4·49	0·29	0·45	0·12	0·32	0·12	0·23	0·14	1·41	3·47	1·33	2·37	0·73	3·50	17·38
	S	22·54	1·89	2·42	1·45	1·17	0·36	1·38	1·31	6·67	16·67	8·62	14·83	1·37	19·32	100·00
4. 10—20	P	4·33	0·29	0·52	0·17	0·26	0·14	0·23	0·49	2·00	5·12	2·34	2·83	0·77	3·27	20·57
	S	15·22	2·91	1·97	0·54	0·93	0·37	0·99	2·31	8·48	23·54	10·05	17·31	2·30	13·11	100·00
5. 20—50	P	4·06	0·59	0·46	0·14	0·37	0·21	0·31	0·92	2·47	7·13	2·94	3·00	0·52	2·84	22·96
	S	11·29	3·03	1·22	0·47	0·82	9·27	1·96	3·83	9·27	27·86	13·94	14·95	1·18	9·91	100·00
6. 50—100	P	3·93	0·48	0·32	0·11	0·30	0·20	0·39	0·88	3·34	7·99	3·53	3·12	0·45	1·46	22·82
	S	12·07	1·79	0·75	0·22	1·03	0·42	1·53	2·95	11·89	30·88	14·40	16·71	0·90	4·46	100·00
7. 100—500	P	3·63	0·26	0·26	0·26	0·41	0·21	0·39	1·29	3·87	10·16	4·27	2·21	0·47	1·23	24·41
	S	7·49	0·74	0·72	0·30	1·36	0·52	0·76	3.45	15·61	39·99	16·99	8·05	0·68	3·33	100·00
8. 500 & above	P	3·13	0·16	0·58	0·06	0·72	0·01	0·39	1·62	6·50	15·66	5·00	1·97	0·00	0·29	30·90
	S	4·40	0·09	1·29	0·05	0·45	0·00	0·56	1·03	51·78	26·11	12·49	1·43	0·00	0·33	100·00
9. all groups	P	4·04	0·36	0·42	0·16	0·32	0·14	0·24	0·55	2·00	5·32	2·22	2·55	0·57	2·88	19·40
	A	1809	3126	1856	1695	2051	1718	3355	3381	4805	3655	4015	3257	1246	1809	3365
	S	11·20	1·74	1·18	0·41	1·01	0·36	1·24	2·86	14·69	29·81	13·68	12·73	1·08	7·98	100·00

@P : percentage of households reporting cash dues outstanding to all households.

A : average amount per reporting household.

S : percentage distribution of amounts of cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

duration of loan (in years)	major household types								
	cultivators			non-cultivators			all-types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
ANDHRA PRADESH									
1. less than 1	14·55	3286	36·99	8·70	1122	40·21	12·55	2774	37·27
2. 1 to 2	8·90	3597	24·76	2·12	1302	11·37	6·58	3344	23·57
3. 2 to 3	6·51	3049	15·36	2·47	1153	11·72	5·13	2738	15·03
4. 3 to 4	2·97	2648	6·09	0·64	2794	7·32	2·17	2663	6·19
5. 4 to 5	1·25	3406	3·29	0·52	969	2·07	1·00	2973	3·18
6. 5 to 10	4·58	3198	11·32	1·98	3339	27·19	3·69	3224	12·73
7. 10 and above	0·37	5817	1·67	0·03	165	0·02	0·25	5618	1·52
8. unspecified	0·52	1346	0·54	0·09	304	0·11	0·37	1262	0·50
9. Total	31·73	4075	100·00	15·70	1546	100·00	26·25	35·59	100·00
ASSAM									
1. less than 1	2·90	1157	63·37	1·88	1285	89·59	2·77	1168	65·25
2. 1 to 2	0·87	1010	16.66	1·38	171	8·76	0·94	847	16·09
3. 2 to 3	0·26	747	3·72	0·34	132	1·64	0·27	647	3·57
4. 3 to 4	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
5. 4 to 5	0·15	3989	11·27	0·00	—	0·00	0·13	3989	10·46
6. 5 to 10	0·19	785	2·78	0·00	—	0·00	0·16	785	2·58
7. 10 and above	0·03	475	0·29	0·00	—	0·00	0·03	475	0·27
8. unspecified	0·03	3001	1·91	0·00	—	0·00	0·03	3001	1·77
9. total	4·38	1208	100·00	3·60	749	100·00	4·28	1157	100·00
BIHAR									
1. less than 1	5·52	1334	31·46	3·35	1356	49·30	5·03	1337	33·30
2. 1 to 2	2·62	1950	21·84	2·98	629	20·31	2·70	1621	21·68
3. 2 to 3	1·87	1446	11·55	1·13	829	10·17	1·70	1353	11·40
4. 3 to 4	0·96	1991	8·18	0·09	1065	1·03	0·77	1966	7·44
5. 4 to 5	0·61	1587	4·13	0·00	—	0·00	0·47	1587	3·70
6. 5 to 10	2·25	1727	16.61	3·47	497	18·69	2·53	1345	16·82
7. 10 and above	0·27	3283	3·80	0·03	1501	0·51	0·22	3225	3·46
8. unspecified	0·17	3274	2·44	0·00	—	0·00	0·14	3274	2·19
9. total	12·64	1852	100·00	10·61	869	100·00	12·18	1659	100·00
GUJARAT									
1. less than 1	7·39	3361	25·27	3·89	1894	23·00	6·68	3187	25·10
2. 1 to 2	3·49	4595	16·34	4·22	2983	38·23	3·64	4196	18·03
3. 2 to 3	1·75	8369	14·91	1·09	833	2·84	1·62	7332	13·98
4. 3 to 4	2·05	5050	10·52	1·29	3358	13·52	1·89	4815	10·75
5. 4 to 5	1·51	2218	3·41	0·32	465	0·47	1·27	2127	3·18
6. 5 to 10	4·75	5239	25·35	1·74	4034	21·94	4·14	5136	25·09
7. 10 and above	0·58	5753	3·38	0·00	—	0·00	0·46	5753	3·12
8. unspecified	0·12	6531	0·81	0·00	—	0·00	0·10	6531	0·75
9. total	18·81	5223	100·00	11·85	2704	100·00	17·39	4874	100·00

Note : P : Percentage of reporting households.
A : Average per reporting household.
S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLD (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (Rs.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

duration of loan (in years)	major household types								
	cultivators			non-cultivators			all-types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	10)
HARYANA									
1. less than 1	4·60	8900	26·91	5·60	1940	49·11	5·03	5566	29·11
2. 1 to 2	2·79	13171	24·20	1·29	3340	19·53	2·15	10625	23·74
3. 2 to 3	1·06	18915	13·14	1·08	4515	22·01	1·07	12647	14·01
4. 3 to 4	0·18	17864	2·09	0·56	317	0·80	0·34	5529	1·96
5. 4 to 5	0·39	32664	8·40	0·08	1500	0·58	0·26	28276	7·63
6. 5 to 10	3·40	11084	24·83	1·06	1661	7·96	2·40	9291	23·16
7. 10 and above	0·15	4512	0·43	0·00	—	0·00	0·08	4512	0·39
8. unspecified	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
9. total	11·60	13098	100·00	9·00	2459	100·00	10·48	9171	100·00
HIMACHAL PRADESH									
1. less than 1	5·21	2348	32·24	1·51	722	6·55	4·74	2282	30·71
2. 1 to 2	1·87	4847	23·86	3·31	2426	48·07	2·05	4354	25·31
3. 2 to 3	1·67	1771	7·77	17·33	727	31·90	2·38	1366	9·21
4. 3 to 4	0·62	3395	5·53	2·53	867	13·17	0·86	2456	5·99
5. 4 to 5	0·97	4816	12·35	0·00	—	0·00	0·85	4816	11·61
6. 5 to 10	1·39	4218	15·46	0·18	301	0·32	1·24	4147	14·56
7. 10 and above	0·23	1987	1·21	0·00	—	0·00	0·20	1987	1·14
8. unspecified	0·60	998	1·57	0·00	—	0·00	0·52	998	1·47
9. total	12·29	3087	100·00	12·11	1379	100·00	12·26	2875	100·00
JAMMU & KASHMIR									
1. less than 1	5·01	3398	60·73	3·42	1820	61·60	4·75	3209	60·78
2. 1 to 2	1·87	2383	15·91	1·45	695	9·99	1·80	2156	15·51
3. 2 to 3	0·73	3982	10·34	1·36	2039	27·48	0·83	3454	11·49
4. 3 to 4	0·30	3280	3·49	0·00	—	0·00	0·25	3280	3·25
5. 4 to 5	0·32	1328	1·52	0·00	—	0·00	0·27	1328	1·42
6. 5 to 10	1·24	1491	6·61	0·08	621	0·50	1·05	1480	6·20
7. 10 and above	0·52	746	1·40	0·00	—	0·00	0·44	746	1·30
8. unspecified	0·01	518	0·01	0·37	118	0·43	0·06	136	0·03
9. total	9·37	2995	100·00	6·62	1525	100·00	8·91	2813	100·00
KARNATAKA									
1. less than 1	8·49	10021	53·02	5·84	1648	53·12	7·83	8464	53·03
2. 1 to 2	5·64	3990	14·04	3·30	1398	25·43	5·06	3569	14·45
3. 2 to 3	5·37	2105	7·05	0·32	1817	3·20	4·11	2100	6·91
4. 3 to 4	2·71	2444	4·13	1·16	1214	7·76	2·32	2291	4·26
5. 4 to 5	2·07	2712	3·50	0·26	728	1·03	1·62	2634	3·41
6. 5 to 10	6·36	3459	13·71	0·77	1874	7·96	4·97	3398	13·50
7. 10 and above	1·01	3557	2·24	0·53	500	1·47	0·89	3102	2·21
8. unspecified	1·67	2228	2·32	0·01	661	0·03	1·25	2225	2·23
9. total	27·86	5756	100·00	11·71	1548	100·00	23·84	5241	100·00

Note :— P — Percentage of reporting households;
A — Average per reporting household;
S — Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-1981 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

duration of loan (in years)	major household types								
	cultivators			non-cultivators			all-types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
KERALA									
1. less than 1	16·02	2941	46·92	8·38	1366	52·41	15·51	2883	47·00
2. 1 to 2	8·59	2659	22·76	0·68	728	2·26	8·86	2648	22·44
3. 2 to 3	4·44	3069	13·57	2·42	2171	24·03	4·30	3035	13·73
4. 3 to 4	1·61	1783	2·87	0·00	—	0·00	1·51	1783	2·82
5. 4 to 5	0·45	4342	1·96	0·00	—	0·00	0·42	4342	1·93
6. 5 to 10	4·22	2648	11·13	2·76	1684	21·30	4·12	2604	11·28
7. 10 and above	0·36	2213	0·80	0·00	—	0·00	0·34	2213	0·79
8. unspecified	0·00	1009	0·00	0·00	—	0·00	0·00	1009	0·00
9. total	29·28	3430	100·00	13·59	1607	100·00	28·22	3371	100·00
MADHYA PRADESH									
1. less than 1	9·39	2179	30·35	5·78	1317	56·14	8·67	2064	31·58
2. 1 to 2	4·23	3648	22·92	1·38	531	5·41	3·66	3414	22·08
3. 2 to 3	2·49	3300	12·22	1·19	622	5·47	2·23	3015	11·89
4. 3 to 4	1·50	4044	9·03	0·41	4108	12·54	1·29	4048	9·20
5. 4 to 5	1·10	4360	7·14	0·55	1318	5·36	0·99	4023	7·06
6. 5 to 10	4·81	2339	16·72	0·91	481	3·22	4·04	2256	16·07
7. 01 & above	0·56	1875	1·57	0·31	896	2·08	0·51	1755	1·59
8. unspecified	0·03	1582	0·06	0·33	4000	9·78	0·09	3424	0·52
9. total	21·87	3080	100·00	10·56	1284	100·00	19·62	2887	100·00
MAHARASHTRA									
1. less than 1	9·67	3638	29·66	4·22	1176	32·84	7·89	3208	29·84
2. 1 — 2	4·42	4569	17·01	1·27	1172	9·84	3·39	4153	16·59
3. 2 — 3	2·43	2801	5·74	0.83	3542	19·39	1·91	2906	6·54
4. 3 — 4	1·93	5264	8·57	0·88	657	3·82	1·59	4432	8·30
5. 4 — 5	1·78	2423	3·63	0·22	570	0·84	1·27	2317	3·47
6. 5 —10	8·87	3691	27·60	2·89	1484	28·36	6·92	3390	27·64
7. 10 & above	1·46	5963	7·34	0·51	1220	4·11	1·15	5278	7·15
8. unspecified	0·26	2037	0·45	0·16	776	0·80	0·23	1756	0·47
9. total	27·65	4289	100·00	10·24	1476	100·00	21·97	3861	100·00

Note : P—Percentage of reporting households ;
A—Average per reporting household ;
S—Percentage share of each duration in the aggregate cash due outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

duration of loan (in years)	major household types								
	cultivators			non-cultivators			all-types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
ORISSA									
1. less than 1	7·08	1471	26·51	1·97	1032	20·01	6·26	1449	26·20
2. 1— 2	6·28	1271	20·31	3·27	1285	41·30	5·79	1272	21·31
3. 2— 3	3·22	2230	18·29	2·53	330	8·21	3·11	1981	17·81
4. 3— 4	1·57	1792	7·17	1·95	1245	23·91	1·63	1686	7·97
5. 4— 5	1·08	1539	4·23	1·07	302	3·17	1·08	1342	4·18
6. 5—10	3·90	2046	20·30	0·59	494	2·89	3·36	2002	19·47
7. 10 & above	1·00	1241	3·15	0·03	1535	0·51	0·84	1243	3·02
8. unspecified	0·04	350	0·03	0·00	—	0·00	0·03	3350	0·03
9. total	20·83	1887	100·00	10·82	939	100·00	19·21	1800	100·00
PUNJAB									
1. less than 1	12·16	8110	45·43	6·94	2914	59·27	10·24	6817	46·59
2. 1— 2	3·51	15260	24·67	2·20	2668	17·21	3·03	11899	24·04
3. 2— 3	2·02	10261	9·53	0·85	4871	12·16	1·59	9200	9·75
4. 3— 4	1·53	7396	5·22	0·90	1486	3·91	1·30	5896	5·11
5. 4— 5	1·04	5674	2·71	0·62	1439	2·62	0·88	4582	2·70
6. 5—10	5·08	5138	12·01	2·00	734	4·30	3·95	4318	11·37
7. 10 & above	0·08	11535	0·43	0·35	523	0·53	0·18	3665	0·43
8. unspecified	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
9. total	22·46	9667	100·00	12·82	2660	100·00	18·92	7922	100·00
RAJASTHAN									
1. less than 1	9·39	4659	34·99	7·03	4301	47·35	9·03	4616	36·03
2. 1— 2	6·07	3426	16·65	4·27	2886	19·29	5·80	3366	16·87
3. 2— 3	3·22	6880	17·74	2·59	4332	17·55	3·13	6560	17·72
4. 3— 4	2·51	3198	6·43	0·48	5090	3·80	2·20	3260	6·21
5. 4— 5	0·91	4655	3·38	0·02	1802	0·06	0·77	4642	3·10
6. 5 —10	7·26	3067	17·83	3·56	1888	10·52	6·70	2972	17·22
7. 10 & above	0·15	3822	0·44	0·66	1233	1·28	0·22	2658	0·52
8. unspecified	0·91	3480	2·53	0·09	982	0·14	0·79	3435	2·33
9. total	25·24	4950	100·00	18·62	3430	100·00	24·24	4773	100·00

Note : — P—Percentage of reporting households.
A—Average for reporting household.
S—Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

duration of loan (in years)	major household types								
	cultivators			non-cultivators			all-types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(9)	(9)	(10)
TAMILNADU									
1. less than 1	15·14	2068	22·78	5·29	995	26·17	12·08	1922	22·99
2. 1 — 2	9·80	3394	24·20	4·29	1358	28·97	8·09	3057	24·49
3. 2 — 3	5·67	2861	11·80	2·00	1971	19·57	4·53	2739	12·28
4. 3 — 4	3·14	3731	8·53	0·97	1114	5·38	2·47	3411	8·34
5. 4 — 5	1·84	2882	3·86	0·26	638	0·83	1·35	2747	3·67
6. 5 — 10	7·28	4358	23·07	2·27	1483	16·76	5·72	4002	22·68
7. 10 & above	1·42	4184	4·32	0·16	417	0·32	1·03	4·05	4·07
8. unspecified	0·69	2859	1·44	0·48	839	2·00	0·63	2378	1·47
9. total	35·02	3924	100·00	14·16	1421	100·00	28·63	3538	100·00
UTTAR PRADESH									
1. less than 1	8.17	2225	36.25	5.81	1676	38.51	7·66	2135	30.52
2. 1 to 2	3·55	2750	19.46	3·18	1497	18.81	3·47	2502	19·38
3. 2 to 3	1·96	2800	10·95	1·70	1388	9·33	1·90	2528	10.75
4. 3 to 4	1·60	2513	8·04	1·24	634	3·09	1·52	2185	7·44
5. 4 to 5	0·71	3565	5·05	0·63	1247	3·11	0·69	3110	4.82
6. 5 to 10	4.05	2259	18·26	4·24	1520	25·47	4·09	2094	19·14
7. 10 and above	0·38	1932	1·48	0·53	731	1·52	0·41	1604	1·48
8. unspecified	0·15	1695	0·51	0·05	749	0·16	0·13	1612	0·47
9. total	18·07	2774	100·00	14.91	1697	100·00	17·39	2575	100·00
WEST BENGAL									
1. less than 1	9·50	1157	30·92	3·09	2108	79·77	8·12	1235	33·82
2. 1 to 2	5·51	1225	18·98	0·99	700	8·45	4·54	1201	18·36
3. 2 to 3	3·43	2112	20·35	0·52	1223	7·77	2·80	2076	19·60
4. 3 to 4	1·38	1976	7·66	0·35	800	3·41	1·16	1899	7·41
5. 4 to 5	1·14	1581	5·07	0.15	258	0·48	0·93	1534	4·80
6. 5 to 10	2·97	1902	15·89	0·00	—	0·00	2·33	1902	14·95
7. 10 & above.	0·31	1111	0·96	0·09	950	0.00	0.26	1034	0·91
8. unspecified	0·07	913	0·17	0·00	—	0·00	0·05	913	0·16
9. total	20·92	1700	100·00	5·19	1574	100·00	17.53	1692	100·00

Note : P : Percentage of reporting household.
A : Average per reporting household.
S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD UNDER DIFFERENT CLASSES OF DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING CLASSIFIED BY HOUSEHOLD ASSET HOLDING FOR EACH MAJOR HOUSEHOLD TYPE.

ALL-INDIA HOUSEHOLD TYPE : CULTIVATORS RURAL

household asset holding (Rs. 000)	type of etimates @	duration of loan (in years) less than than 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 & above	unspecified	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	6·00	3·10	1·77	1·21	0·23	3·12	0·54	0·88	13·58
	A	538	402	823	461	553	963	1200	293	774
	S	30.67	11.85	13.82	5.31	1.20	28 55	6.13	2.46	100.00
2. 1 — 5	P	7.41	4.50	2.90	1.71	0.73	2.47	0.27	0.31	17.11
	A	860	989	915	989	1287	997	1674	1234	1135
	S	32.85	22.90	13.67	8·70	4.87	12.70	2.36	1.95	100.00
3. 5 — 10	P	8·26	4·33	3·00	1·37	0·99	2·91	0·33	0·35	1889
	A	950	1268	1356	1509	1757	1601	664	1501	1408
	S	29.51	20.62	15.27	7.75	6.52	17.54	0.83	1.96	100.00
4. 10— 20	P	9.09	4·68	2.93	2.01	1.05	4.06	0.47	0.32	21.63
	A	1417	1725	2088	1380	1669	1805	1931	2093	1875
	S	31·79	19·93	15·10	6·85	4·31	18·08	2·26	1·68	100·00
5. 20— 50	P	9·90	5·23	3·16	1·60	1·17	5·36	0·74	0·21	23·30
	A	2164	2570	2546	2801	2739	2572	4000	3402	2921
	S	31·48	19·73	11·81	6·58	4·73	20·26	4·37	1·05	100·00
6. 50—100	P	9·72	5·81	3·45	2·22	1·12	5·30	0·65	0·42	23·28
	A	3249	3979	4067	4963	4020	3604	2826	1872	4552
	S	29·80	21·83	13·23	10·42	4·25	18·01	1·74	0·73	100·00
7. 100—500	P	10·53	5·71	3·04	1·61	1·25	6·61	0·68	0·23	24·77
	A	7374	8815	10212	8640	7125	7345	8978	6944	9615
	S	32·62	21·14	13·03	5·85	3·73	20·39	2·55	0·68	100·00
8. 500 & above	P	15·59	7·96	3·29	3·32	1·24	5·67	0·53	0·11	30·99
	A	73140	34576	16999	16729	16941	15557	10673	22046	53049
	S	69·35	16·75	3·38	3·38	1·28	5·37	0·34	0·15	100·00
9. All Groups	P	9·23	5·02	3·07	1·76	1·06	4·51	0·56	0·30	21·69
	A	3006	3221	3165	3125	3041	3151	3620	2434	3656
	S	35·00	20·39	12·21	6·92	4·06	17·95	2·54	0·93	100·00

Note : @P : Percentage of households reporting to all households.

A : Average amount per reporting household.

S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD UNDER DIFFERENT CLASSES OF DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING CLASSIFIED BY HOUSEHOLD ASSET HOLDING FOR EACH MAJOR HOUSEHOLD TYPE.

ALL-INDIA HOUSEHOLD TYPE : NON CULTIVATORS RURAL

household asset holding (Rs. 000)	type of estimates@	duration of loan (in years) less than 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 & above	un-specified	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. up to 1	P	3·26	1·42	0·78	0·36	0·22	0·85	0·30	0·24	6·97
	A	549	459	967	541	612	295	299	377	567
	S	45·26	16·54	18·99	4·88	3·42	6·35	2·29	2·26	100·00
2. 1 — 5	P	4·99	2·61	1·52	0.73	0·39	1·92	0·12	0·06	11·66
	A	987	920	1285	1534	935	1045	950	300	1108
	S	38·13	18·60	15·15	8·69	2·85	15·52	0·92	0·14	100·00
3. 5 — 10	P	6.12	3·11	1.12	1·03	0.25	3.03	0.48	0.10	13.81
	A	1465	1666	1855	608	1262	794	878	2138	1463
	S	44·38	25·62	10·32	3·09	1·54	11·91	2·07	1·06	100·00
4. 10 — 20	P	6·34	2·20	1·87	0·75	0·70	3·96	0·06	0·01	1469
	A	2121	2347	1921	2007	890	2313	1300	3011	2288
	S	40·03	15·35	10·70	4·49	1·86	27·28	0·25	0·05	100·00
5. 20 — 50	P	7·84	4·69	3·07	1·17	0·16	3·61	0·48	0·00	18·82
	A	2860	2539	2777	1856	2227	2436	1031		2905
	S	41·02	21·77	15·58	3·98	0·64	16·09	0·91	0·00	100·00
6. 50 — 100	P	4·45	1·02	2·01	1·70	0·00	0·96	0·41	1·11	11·25
	A	5792	7183	1826	3136		1372	2331	4000	4341
	S	52·80	15·03	7·53	10·88	0·00	2·69	1·96	9·12	100·00
7. 100—500	P	5·45	3·41	0·18	0·61	0·00	0·56	0·00	0·00	10·22
	A	11775	12804	2629	4917		110535			16978
	S	36·99	25·15	0·28	1·74	0··00	35·85	0·00	0·00	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	23·15	0·00	0·00	23·15
	A						35715			35715
	S	0·00	0·00	0·00	0·00	0·00	100·	0·00	0·00	100·00
9. All Groups	P	5·24	2·56	1·46	0·77	0·34	2·27	0·25	0·11	12·04
	A	1575	1576	1680	1391	971	1640	836	1339	1678
	S	40·80	19·94	12·16	5·29	1·65	18·40	1·02	0·72	100·00

Note : @P : Percentage of households reporting to all households.
A : Average amount per reporting household.
S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD UNDER DIFFERENT CLASSES OF DURATION LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING CLASSIFIED BY HOUSEHOLD ASSET HOLDING FOR EACH MAJOR HOUSEHOLD TYPE.

ALL-INDIA HOUSEHOLD TYPE : ALL HOUSEHOLDS RURAL

house hold asset holding (Rs. 000)	type of estimates@	duration of loan (in years) less than 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 & above	unspecified	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	3·83	1·77	0·98	0·54	0·22	1·33	0·35	0·37	8·35
	A	545	438	913	503	599	623	587	335	638
	S	39·24	14·61	16·86	5·06	2·50	15·52	3·88	2·34	100·00
2. 1— 5	P	6·14	3·51	2·18	1·19	0·56	2·18	0·20	0·18	14.24
	A	915	962	1051	1165	1156	1020	1431	1064	1123
	S	35·09	21·07	14·30	18·70	4·01	13·90	1·75	1·18	100·00
3. 5— 10	P	7·62	3·96	2·44	1·27	0·77	2·95	0·37	0·27	1738
	A	1074	1361	1424	1291	1709	1354	746	1571	1421
	S	33·13	21·84	14·06	6·62	5·31	16·17	1·13	1·74	100·00
4. 10— 20	P	8·67	4·30	2·77	1·82	1·00	4·05	0·41	0·28	20·57
	A	14·97	1774	20·71	1420	1584	1881	1916	2096	1920
	S	32·86	19·33	14·52	6·54	3·99	19·28	2·00	1·46	100·00
5. 20— 50	P	9·75	5·19	3·15	1·57	1·10	5·23	0·72	0·19	22·96
	A	2206	2568	2563	2748	2733	2565	3851	3402	2920
	S	32·06	19·86	12·04	6·42	4·48	20·00	4·16	0·99	100·00
6. 50—100	P	9·51	5·63	3·39	2·20	1·08	5·13	0·64	0·44	22·81
	A	3295	4002	4015	4908	4020	3588	2814	2080	4548
	S	30·22	21·70	13·12	10·43	4·17	17·73	1·74	0·89	100·00
7. 100—500	P	10·41	5·66	2·97	1·59	1·22	6·46	0·66	0·23	24·41
	A	7430	8873	10201	8605	7125	7564	8978	6944	9690
	S	32·70	21·22	12·80	5·78	3·67	20·66	2.50	0·67	100·00
8. 500 & above	P	15·40	7·87	3·25	3·28	1·23	5·88	0·52	0·11	30·90
	A	73140	34576	16909	16729	16941	16513	10673	22046	52892
	S	68·93	16·65	3·36	3·35	1·27	5·94	0·34	0·15	100. 00
9. all Groups	P	8·28	4·43	2·69	1·52	0·89	3·98	0·48	0·26	19·40
	A	2791	2996	2965	2919	2852	2947	3281	2324	3365
	S	35·43	20·36	12·20	6·80	3·88	17·98	2·43	0·92	100·00

Notes : P : Percentage of households reporting to all households.
A : Average amount per reporting household.
S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLD TYPE.

RURAL

size group of outstanding cash debt (Rs. 000)	major household types					
	cultivators		non-cultivators		all-types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. upto 0·5	2·89	0·66	5·94	6·47	3·93	1·18
2. 0·5—1	3·65	1·96	3·50	8·70	3·60	2·56
3. 1—2	6·75	6·90	3·70	20·42	5·71	8·10
4. 2—5	10·88	25·89	1·97	23·83	7·84	25·71
5. 5—10	4·79	24.72	0·28	7·87	3·25	23·23
6. 10—20	2·13	21·19	0·29	17·64	1·58	20·87
7. 20—30	0.53	12.12	0·00	0·00	0·35	11.05
8. 50—100	0.10	4.88	0.00	0.00	0.06	4·45
9. 100 & above	0.01	1·67	0·02	15.06	0·01	2.86
10. total	31·73	100·00	15·70	100·00	26·25	100·00
ASSAM						
1. upto 0·5	1·64	7·64	2·05	11·10	1·69	7·88
2. 0·5—1	1·19	16·57	0·00	0·00	1·03	15·38
3. 1—2	0·56	13·66	1·55	88·90	0·69	19·06
4. 2—5	0·83	42·65	0·00	0·00	0·72	39·59
5. 5—10	0·13	12·14	0·00	0·00	0·11	11·27
6. 10—20	0·04	7·35	0·00	0·00	0·03	6·82
7. 20—50	0·00	0·00	0·00	0·00	0·00	0·00
8. 50—100	0·00	0·00	0·00	0·00	0·00	0·00
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	4·38	100·00	3·69	100·00	4·28	100·00
BIHAR						
1. upto 0·5	4·26	4·30	6·22	17·74	4·70	5·69
2. 0·5—1	2·72	7·89	2·41	16·21	2·65	8·75
3. 1—2	2·30	13·02	1·18	18·49	2·05	13·58
4. 2—5	2·21	28·58	0·70	21·01	1·87	27·80
5. 5—10	0·99	27·50	0·04	4·00	0·77	25·08
6. 10—20	0·10	5·34	0·00	0·00	0·07	4·79
7. 20—59	0·03	4·15	0·07	22·56	0·04	6·05
8. 50—100	0·02	5·59	0·00	0·00	0·02	5·01
9. 100 & above	0·01	3·63	0·00	0·00	0·01	3·26
10. total	12·64	100·00	10·61	100·00	12·18	100·00
GUJARAT						
1. upto 0·5	1·78	0·48	1·87	1·08	1·79	0·52
2. 0·5—1	2·19	1·50	2·21	4·71	2·19	1·75
3. 1—2	4·21	5·57	1·19	5·21	3·59	5·54
4. 2—5	4·78	15·51	4·41	43·14	4·70	17·64
5. 5—10	3·31	21·28	1·83	35·36	3·01	22·36
6. 10—20	1·80	25·02	0·34	10·49	1·50	23·90
7. 20—50	0·58	17·87	0·00	0·00	0·46	16·49
8. 50—100	0·16	11·49	0·00	0·00	0·13	10·61
9. 100 & above	0·01	1·28	0·00	0·00	0·01	1·18
10. total	18·81	100·00	11·85	100·00	17·39	100·00

Note : P—Percentage of reporting households.
S—Percentage distribution of amount of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLD TYPE.

RURAL

size group of outstanding cash debt (Rs. 000)	major household types					
	cultivators		non-cultivators		all-types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
1. upto 0·5	0·31	0·07	1·82	3·25	0·96	0·39
2. 0·5—1	0·75	0·35	1·06	3·66	0·89	0·68
3. 1—2	1·09	1·13	2·66	16·49	1·77	2·65
4. 2—5	3·81	7·52	1·82	31·10	2·96	9·85
5. 5—10	2·00	8·63	1·61	44·04	1·83	12·13
6. 10—20	1·55	14·66	0·03	1·46	0·89	13·35
7. 20—50	1·04	23·29	0·00	0·00	0·59	20·99
8. 50—100	1·02	41·51	0·00	0·00	0·58	37·40
9. 100 & above	0·03	2·83	0·00	0·00	0·02	2·55
10. total	11·60	100·00	9·00	100·00	10·48	100·00
HIMACHAL PRADESH						
1. upto 0·5	1·28	1·09	1·56	3·78	1·31	1·25
2. 0·5—1	2·27	4·64	7·62	38·10	2·94	6·63
3. 1—2	4·60	16·31	0·00	0·00	4·02	15·34
4. 2—5	2·28	17·50	2·80	53·23	2·34	19·63
5. 5—10	1·38	25·55	0·13	4·89	1·23	24·32
6. 10—20	0·00	0·00	0·00	0·00	0·00	0·00
7. 20—50	0·48	34·91	0·00	0·00	0·42	32·83
8. 50—100	0·00	0·00	0·00	0·00	0·00	0·00
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	12·29	100·00	12·11	100·00	12·26	100·00
JAMMU AND KASHMIR						
1. upto 0·5	1·80	1·81	2·20	4·93	1·87	2·02
2. 0·5—1	1·33	3·10	2·18	12·23	1·47	3·71
3. 1—2	2·45	11·47	0·70	6·97	2·16	11·17
4. 2—5	2·86	31·89	1·19	35·84	2·59	31·41
5. 5—10	0·67	14·75	0·02	1·01	0·56	13·83
6. 10—20	0·17	8·20	0·33	39·02	0·20	10·27
7. 20—50	0·05	4·74	0·00	0·00	0·04	4·42
8. 50—100	0·01	1·30	0·00	0·00	0·00	1·12
9. 100 & above	0·02	23·55	0·00	0·00	0·02	21·97
10. total	9·37	100·00	6·62	100·00	8·91	100·00
KARNATAKA						
1. upto 0·5	2·49	0·46	2·29	3·32	2·44	0·57
2. 0·5—1	5·39	2·13	3·14	10·21	4·83	2·42
3. 1—2	6·31	5·28	2·23	18·41	5·29	5·75
4. 2—5	8·06	14·91	3·64	51·46	6·95	16·23
5. 5—10	3·81	16·22	0·41	16·61	2·96	16·23
6. 10—20	1·23	9·95	0·00	0·00	0·92	9·59
7. 20—50	·28	4·98	0·00	0·00	0·21	4·80
8. 50—100	·14	5·67	0·00	0·00	0·10	5·46
9. 100 & above	·16	40·41	·00	0·00	0·12	38·95
10. total	27·86	100·00	11·71	100·00	23·84	100·00

Note : P—Percentage of reporting households.
S—Percentage distribution of amount of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLD TYPE

RURAL

size group of outstanding cash debt (Rs. 000)	major household types					
	cultivators		non-cultivators		all-types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
1. upto 0·5	4·77	1·29	2·58	1·70	4·63	1·29
2. 0·5—1	4·54	3·04	1·56	4·28	4·34	3·06
3. 1—2	5·83	7·96	3·81	25·53	5·70	8·23
4. 2—5	8·38	24·56	5·60	66·65	8·18	25·21
5. 5—10	3·78	26·49	0·00	0·00	3·52	26·08
6. 10—20	1·35	16·81	0·04	1·85	1·27	16·57
7. 20—50	0·59	15·31	0·00	0·00	0·55	15·07
8. 50—100	0·01	0·59	0·00	0·00	0·01	0·50
9. 100 & above	0·03	4·06	0·00	0·00	0·03	3·99
10. total	29·28	100·00	13·59	100·00	28·22	100·00
MADHYA PRADESH						
1. upto 0·5	5·70	2·28	3·57	6·18	5·29	2·47
2. 0·5—1	4·59	4·76	1·85	9·51	4·04	4·99
3. 1—2	3·75	7·53	2·96	29·54	3·59	8·58
4. 2—5	4·38	19·77	2·19	54·77	3·94	21·44
5. 5—10	2·00	20·37	0·00	0·00	1·60	19·40
6. 10—20	1·01	19·82	0·00	0·00	0·81	18·87
7. 20—50	0·35	15·11	0·00	0·00	0·28	14·39
8. 50—100	0·07	8·51	0·00	0·00	0·06	8·11
9. 100 & above	0·01	1·84	0·00	0·00	0·01	1·75
10. total	21·87	100·00	10·56	100·00	19·62	100·00
MAHARASHTRA						
1. upot 5	4·95	1·15	2·94	5·00	4·30	1·38
2. 0·5—1	4·44	2·43	2·42	9·78	3·78	2·86
3. 1—2	5·57	6·34	2·57	19·31	4·59	7·09
4. 2—5	6·93	17·99	1·48	30·85	5.16	18·74
5. 5—10	3·43	19·34	0·83	34·73	2·58	20·24
6. 10—20	1·44	15·71	0·00	0·33	0·97	14·82
7. 20—50	0·52	12·20	0·00	0·00	0·35	11·49
8. 50—100	0·29	16·72	0·00	0·00	0·19	15·75
9. 100 & above	0·08	8·11	0·00	0·00	0·05	7·64
10. total	27·65	100·00	10·24	100·00	21·97	100·00

Note : P—Percentage of reporting households.
S—Percenta ge distribution of amount of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLDS TYPE.

RURAL

size group of outstanding cash debt (Rs. 000)	major household types					
	cultivators		non-cultivators		all-types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
			ORISSA			
1. upto 0·5	5·50	3·68	4·77	13·72	5·38	4·16
2. 0·5—1	4·17	7·13	1·24	8·04	3·69	7·18
3. 1—2	4·21	14·15	4·21	58·69	4·21	16·27
4. 2—5	5·21	39·06	0·44	11·10	4·44	37·73
5. 5—10	1·45	24·08	0·15	8·46	1·24	23·34
6. 10—20	0·20	6·63	0·00	0·00	0·17	6·32
7. 20—50	0·10	5·27	0·00	0·00	0·08	5·02
8. 50—100	0·00	0·00	0·00	0·00	0·00	0·00
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	20·83	100·00	10·82	100·00	19·21	100·00
			PUNJAB			
1. upto 0·5	0·84	0·11	1·04	0·80	0·91	0·17
2. 0·5—1	1·88	0·52	3·02	5·69	2·30	0·95
3. 1—2	4·25	2·71	1·89	6·36	3·38	3·01
4. 2—5	6·90	9·61	4·17	42·90	5·90	12·39
5. 5—10	3·03	8·80	2·71	44·26	2·91	11·76
6. 10—20	2·50	14·81	0·00	0·00	1·58	13·57
7. 20—50	1·96	31·89	0·00	0·00	1·24	29·22
8. 50—100	1·09	30·36	0·00	0·00	0·69	27·82
9. 100 & above	0·02	1·21	0·00	0·00	0·02	1·11
10. total	22·46	100·00	12·82	100.00	18·92	100·00
			RAJASTHAN			
1. upto 0·5	2·16	0·54	1·37	0·83	2·04	0·57
2. 0·5—1	3·07	1·74	2·35	2·43	2·96	1·79
3. 1— 2	4·33	4·37	4·55	9·97	4·37	4·84
4. 2— 5	8·10	19·73	6·10	28·60	7·80	20·48
5. 5— 10	4·72	24·69	3·57	38·23	4·55	25·83
6. 10— 20	2·15	22·47	0·57	10·10	1·91	21·43
7. 20— 50	0·52	12·04	0·00	0·00	0·44	11·03
8. 50—100	0·07	3·24	0·11	9·84	0·08	3·79
9. 100 & above	0·12	11·17	0·00	0·00	0·10	10·23
10. total	25·24	100·00	18·62	100·00	24·24	100·00

Note : P—Percentage of reporting households.
S—Percentage distribution of amounts of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLD TYPE.

RURAL

size group outstanding cash debt.	major household type					
	cultivators		non-cultivators		all-types.	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TAMIL NADU						
1. upto 0·5	5·18	0·96	4·54	6·17	4·98	1·29
2. 0·5—1	5·19	2·55	2·39	8·25	4·32	2·91
3. 1—2	6·22	6·10	2·03	12·95	4·91	6·52
4. 2—5	10·42	22·69	4·78	61·07	8·67	25·07
5. 5—10	4·91	24·60	0·41	10·48	3·51	23·73
6. 10—20	2·17	22·85	0·02	1·07	1·58	21·50
7. 20—50	0·89	17·72	0·00	0·00	0·61	16·62
8. 50—100	0·04	1·85	0·00	0·00	0·03	1·74
9. 100 & above	0·01	0·68	0·00	0·00	0·01	0·63
10. total	35·02	100·00	14·16	100·00	28·53	100·00
UTTAR PRADESH						
1. upto 0·5	3·53	1·89	4·19	4·62	3·67	2·22
2. 0·5—1	3·51	4·88	3·48	8·65	3·50	5·34
3. 1—2	4·34	11·95	3·33	17·75	4·13	12·66
4. 2—5	4·34	26·87	3·00	34·34	4·05	27·78
5. 5—10	1·61	21·21	0·59	19·14	1·39	20·96
6. 10—20	0·50	12·73	0·29	11·66	0·46	12·60
7. 20—50	0·15	10·49	0·00	0·00	0·12	9·21
8. 50—100	0·08	9·99	0·02	3·85	0·07	9·24
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	18·07	100·00	14·91	100·00	17·39	100·00
WEST BENGAL						
1. upto 0·5	6·31	4·25	3·13	7·22	5·62	4·42
2. 0·5—1	5·55	10·36	0·75	5·39	4·52	10·07
3. 1—2	4·08	15·40	0·48	6·82	3·31	14·89
4. 2—5	3·46	28·94	0·37	11·83	2·79	27·93
5. 5—10	1·15	21·29	0·17	11·75	0·94	20·72
6. 10—20	0·29	9·44	0·29	57·00	0·29	12·27
7. 20—50	0·05	4·22	0·00	0·00	0·04	3·97
8. 50—100	0·03	6·10	0·00	0·00	0·02	5·74
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	20·92	100·00	5·19	100·00	17·53	100·00

Note : P—Percentage of reporting households.

S—Percentage distribution of amounts of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : CULTIVATORS

ALL INDIA RURAL

household asset holding (Rs. 000)	type of estimates @	size group of outstanding cash debt (in Rs. 000)									
		upto 0.5	0.5—1	1—2	2—5	5—10	10—20	20—50	50—100	100 and above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. upto 1	P	7.63	3.42	0.89	1.56	0.08	0.00	0.00	0.00	0.00	13.58
	S	13.88	21.71	11.08	49.46	3.87	0.00	0.00	0.00	0.00	100.00
2. 1—5	P	7.42	3.64	3.19	2.30	0.51	0.05	0.00	0·00	0 00	17·11
	S	9·60	12·72	21·08	34·97	17·65	3·97	0·00	0·00	0·00	100·00
3. 5—10	P	5·64	4·60	4·22	3·58	0·74	0·12	0·00	0·00	0·00	18·89
	S	5·01	11·76	20·69	40·51	16·71	5·32	0·00	0·00	0.00	100.00
4. 10—20	P	4·88	4·70	4·79	5·82	1·20	0·25	0·00	0·00	0·00	21·63
	S	3·26	7·96	16·25	43·76	19·88	8·65	0·24	0·00	0·00	100·00
5. 20—50	P	2·89	4·06	5·34	6·85	3·10	0·90	0·14	0·01	0·01	23·30
	S	1·20	4·00	10·50	29·83	30·09	16·68	5·59	0·78	1·33	100·00
6. 50—100	P	2·02	2·60	4·25	6·93	4·84	2·12	0·47	0·04	0·00	23·28
	S	0·57	1·64	5·38	20·40	30·68	25·92	12·37	3·03	0·00	100·00
7. 100—500	P	0·88	1·73	3·12	7·03	5·42	3·65	2·08	0·76	0·10	24·77
	S	0·12	0·51	1·84	9·23	15·60	20·96	26·33	20·66	4·75	100·00
8. 500— & above	P	0·06	0·28	1·37	3·97	3·56	4·24	9·03	5·17	3·30	30·99
	S	0·00	0·02	0·11	0·83	1·57	3·48	18·27	20·45	55·28	100·00
9. all groups	P	3·93	3·76	4·38	5·61	2·52	1·00	0·35	0·11	0·03	21.69
	S	1·30	3·22	7·41	21·50	21·23	16·68	13·10	8·69	6·86	100·00

@P : Percentage of households reporting to all households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE (7): PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL-INDIA HOUSEHOLD TYPE : NON-CULTIVATORS RURAL

household asset holding (Rs. 000)	type of estimates @	size group of outstanding cash debt (in Rs. 000)									
		upto 0.5	0·5—1	1—2	2—5	5—10	10—20	20—50	50—100	100 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. upto 1	P	4·36	1·60	0·65	0·36	0·00	0·00	0·00	0·00	0·00	6·97
	S	28·37	23·76	19·76	28·11	0·00	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	4·60	2·69	2·65	1·33	0·25	0·14	0·00	0·00	0·00	11·66
	S	8·64	13·28	27·60	27·21	12·35	10·73	0·00	0·00	0·00	100·00
3. 5—10	P	3·81	2·96	2·65	3·81	0·53	0·04	0·00	0·00	0·00	13·81
	S	5·53	9·68	18·41	47·21	16·48	2·69	0·00	0·00	0·00	100·00
4. 10—20	P	2·68	2·39	3·72	4·18	1·46	0·26	0·00	0·00	0·00	14·69
	S	2.27	4·53	14.26	40.02	27·33	11·60	0·00	0·00	0·00	100·00
5. 20—50	P	2·41	2·42	4·13	6·81	2·81	0·14	0·10	0·00	0·00	18·82
	S	1·43	2·63	9·66	42·03	34·83	3·65	5·78	0·00	0·00	100·00
6. 50—100	P	0·42	3·11	1·34	3·25	1·34	1·80	0·00	0·00	0·00	11·25
	S	0·15	4·54	3·25	22·72	19·37	49·97	0·00	0·00	0·00	100·00
7. 100—500	P	0·06	1·60	0·00	4·62	1·50	0·25	1·10	0·79	0·31	10·22
	S	0·00	0·53	0·00	7·98	6·64	1·72	22·41	25·47	35·25	100·00
8. 500 & above	P	0·00	16·82	0·00	0·00	0·00	0·00	0·00	0·00	6·33	23·15
	S	0·00	1·45	0·00	0·00	0·00	0·00	0·00	0·00	98·55	100·00
9. all groups	P	3·90	2·48	2·46	2·41	0·62	0·14	0·02	0·01	0·00	12·04
	S	5·06	7·77	16·24	34·80	20·05	8·64	2·67	1·70	3·07	100·00

@P : Percentage of households reporting to all households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL-INDIA HOUSEHOLD TYPE : ALL HOUSEHOLDS RURAL

household asset holding (Rs. 000)	type of estimates @	size group of outstanding cash debt (in Rs. 000)									
		upto 0·5	0·5—1	1—2	2—5	5—10	10—20	20—50	50—100	100 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. upto 1	P	5·03	1·98	0·70	0·62	0·02	0·00	0·00	0·00	0·00	8·35
	S	22·39	22·91	16·18	36·92	1·60	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	5·94	3·14	2·90	1·79	0·37	0·10	0·00	0·00	0·00	14·24
	S	9·19	12·96	23·93	31·67	15·40	6·84	0·00	0·00	0·00	100·00
3. 5—10	P	5·10	4·11	3·75	3·65	0·68	0·09	0·00	0·00	0·00	17·38
	S	5·14	11·25	20·14	42·14	16·65	4·68	0·00	0·00	0·00	100·00
4. 10—20	P	4·54	4·34	4·62	5·57	1·24	0·26	0·00	0·00	0·00	20·57
	S	3·13	7·51	15·99	43·27	20·85	9·04	0·21	0·00	0·00	100·00
5. 20—50	P	2·85	3·94	5·25	6·84	3·08	0·84	0·14	0·01	0·01	22·96
	S	1·22	3·91	10·45	30·57	30·38	15·89	5·60	0·74	1·24	100·00
6. 50—100	P	1·96	2·62	4·14	6·80	4·70	2·11	0·45	0·04	0·00	22·82
	S	0·56	1·69	5·35	20·45	30·47	26·36	12·14	2·98	0·00	100·00
7. 100—500	P	0·86	1·73	3·04	6·97	5·32	3·57	2·06	0·76	0·10	24·41
	S	0·12	0·51	1·80	9·20	15·44	20·62	26·26	20·75	5·30	100·00
8. 500 & above	P	0·05	0·48	1·36	3·93	3·52	4·19	8·92	5·11	3·33	30·90
	S	0·00	0·02	0·11	0·82	1·56	3·45	18·16	20·32	55·54	100·00
9. all groups	P	3·92	3·46	3·92	4·86	2·07	0·80	0·27	0·08	0·02	19·40
	S	1·58	3·55	8·06	22·48	21·15	16·09	12·34	8·18	6·58	100·00

@P : Percentage of households reporting to all households.

S: Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE.

RURAL

credit agency	major household types					
	cultivators		non-cultivators		all-types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. Government	1·15	2·48	0·00	0·00	0.76	2·26
2. Co-op. societies etc.	8·06	21·44	0·74	8·04	5·56	20·25
3. Commercial Banks	6·71	19·52	0-76	5·80	4·68	18.30
4. Insurance	0·07	0·09	0·00	0·00	0·05	0·08
5. Provident Fund	0·01	0·00	0·00	0·00	0·01	0·00
6. Landlord	3·07	9·65	3·80	24·04	3·32	10·93
7. Agri. Money Lender	5·97	14·88	2·70	9·49	4·85	14·40
8. Prof. Money Lender	3·51	9·04	2·30	17·32	3·09	9·77
9. Trader	1·48	4·43	1·94	8·60	1·64	4·80
10. Relatives & Friends	3·51	7·47	1·82	8·66	2·93	7·57
11. Other sources	4·23	11·01	2·04	18·05	3·48	11·64
12. total	31·73	100·00	15·70	10·00	26·25	100·00
ASSAM						
1. Government	0·05	1·66	0·00	0.00	0·05	1·54
2. Co-op.societies etc.	0·40	7·46	0·00	0·00	0·35	6·92
3. Commercial banks	0·53	11·25	1·55	88·90	0·66	16·83
4. Insurance	0·00	0·00	0·00	0·00	0·00	0·00
5. Provident fund	0·06	5·67	0·00	0.00	0·05	5·26
0. Landlord	0·04	0·53	0·00	0·00	0·03	0·49
7. Agri. Money Lender	0·04	1·15	0.00	0·00	0·04	1·07
8. Prof. Money Lender	0·35	3·92	0·54	2·48	0·37	3·81
9. Trader	0·04	1·65	0·00	0·00	0·04	1·53
10. Relatives & Friends	1·27	35·78	1·17	6·97	1·26	33·71
11. Other Sources	1·63	30·94	0·34	1·64	1·46	28·84
12. total	4·38	100·00	3·60	100·00	4·28	100·00
BIHAR						
1. Government	1·11	10·21	0·00	0·00	0·86	9·16
2. Co-op. societies etc.	1·66	8·71	0·67	3·95	1·43	8·22
3. Commercial banks	1·91	29·88	0·63	26·92	1·62	29·57
4. Insurance	0·02	0·07	0·00	0·00	0·01	0·07
5. Provident fund	0·02	0·20	0·00	0·00	0·02	0·18
6. Landlord	2·33	11·69	1·29	9·83	2·10	11·50
7. Agri. money Lender	2·84	16·85	4·85	35·68	3·29	18·79
8. Prof. money Lender	0·44	4·15	0·82	13·06	0·53	5·07
9. Trader	0·33	1·29	0·18	1·02	0·29	1·26
10. Relatives & Friends	1·95	11·86	1·42	5·40	1·83	11·20
11. Other sources	1·13	5·07	0·87	4·15	1·07	4·98
12. total	12·64	100·00	10·61	100·00	12·18	100·00

Note : P—Percentage of reporting households.

S—Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE.

RURAL

credit agency	major household types					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GUJARAT						
1. government	0·77	1·21	0·72	9·68	0·76	1·86
2. co-op. societies etc.	11·57	55·88	2·59	28·79	9·74	53·80
3. commercial banks	2·23	14·48	0·66	12·59	1·91	14·33
4. insurance	0·01	0·04	0·00	0·00	0·01	0·04
5. provident fund	0·00	0·00	0·21	0·32	0·04	0·02
6. landlord	0·65	2·95	0·07	0·35	0·53	2·75
7. agri. money lender	0·22	0·45	1·09	8·64	0·40	1·08
8. prof. money lender	0·14	1·38	0·30	4·28	0·17	1·60
9. trader	1·43	6·77	0·44	3·88	1·23	6·55
10. relatives & friends	3·39	15·10	6·00	31·47	3·92	16·36
11. other sources	0·41	1·75	0·00	0·00	0·33	2·62
12. Total	18·81	100·00	11·85	100·00	17·39	100·00
HARYANA						
1. government	0·25	6·89	0·00	0·00	0·14	6·21
2. co-op. societies etc.	4·57	22·86	1·51	20·62	3·26	22·64
3. commercial banks	3·36	50·29	1·12	13·20	2·40	46·62
4. insurance	0·01	0·31	0·00	0·00	0·01	0·28
5. provident fund	0·00	0·00	0·00	0·00	0·00	0·00
6. landlord	0·64	2·02	0·63	3·71	0·64	2·19
7. agri. money lender	0·77	2·65	1·65	27·73	1·15	5·13
8. prof. money lender	1·03	7·57	2·66	21·80	1·73	8·98
9. trader	0·09	0·25	1·06	3·84	0·51	0·60
10. relatives & friends	1·59	6·36	1·66	5·70	1·62	6·29
11. other sources	0·53	0·80	0·35	3·39	0·45	1·06
12. Total	11·60	100·00	9·00	100·00	10·48	100·00
HIMACHAL PRADESH						
1. government	1·30	7·39	0·00	0·00	1·13	6·95
2. co-op. societies etc.	6·61	43·04	2·21	19·89	6·05	41·66
3. commercial banks	0·97	22·99	7·11	71·02	1·75	25·85
4. insurance	0·00	0·00	0·00	0·00	0·00	0·00
5. provident fund	0·00	0·00	0·00	0·00	0·00	0·00
6. landlord	0·07	0·47	0·00	0·00	0·06	0·44
7. agri. money lender	0·94	4·35	1·70	2·00	1·04	4·21
8. prof. money lender	0·44	6·51	0·00	0·00	0·38	4·24
9. trader	0·20	1·35	0·00	0·00	0·17	1·27
10. relatives & friends	1·84	14·28	2·46	6·19	1·92	13·80
11. other sources	0·22	1·62	1·38	0·90	0·37	1·58
12. Total	12·29	100·00	12·11	100·00	12·26	100·00

Note : P—Percentage of reporting households.

S—Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE.

RURAL

credit agency	major household types					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU AND KASHMIR						
1. government	0·51	5·21	0·37	0·43	0·49	4·89
2. co.-op. societies etc.	1·83	7·66	1·34	4·55	1·75	7·45
3. commercial banks	1·63	32·87	0·29	6·80	1·40	31·12
4. isurance	0·02	0·00	0·00	0·00	0·02	0·00
5. provident fund	0·02	0·08	0·00	0·00	0·02	0·07
6. landlord	0·05	0·13	0·00	0·00	0·04	0·12
7. agri. money lender	0·20	1·26	0·00	0·00	0·16	1·17
8. prof. money lender	0·01	0·56	0·06	0·61	0·02	0·56
9. trader	3·39	24·07	1·95	73·91	3·15	27·41
10. relatives & friends	1·82	12·94	2·04	11·71	1·86	12·86
11. other sources	0·58	15·23	0·62	1·98	0·58	14·34
12. Total	9·37	100·00	6·62	100·00	8·91	100·00
KARNATAKA						
1. government	0·70	1·92	1·51	15·59	0·90	2·41
2. co.-op. societies etc.	11·38	27·21	1·37	8·24	8·89	26·52
3. commercial banks	4·81	49·13	2·58	41·45	4·26	48·85
4. insurance	0·34	0·41	0·00	0·00	0·25	0·40
5. provident fund	0·01	0·03	0·00	0·00	0·01	0·03
6. landlord	2·20	1·96	2·48	10·41	2·27	2·27
7. agri. money lender	4·57	5·95	0·90	7·88	3·66	6·02
8. prof. money lender	1·74	3·31	0·75	6·68	1·49	3·44
9. trader	0·45	0·90	0·41	0·46	0·44	0·89
10. relatives & friends	3·87	7·29	1·37	4·37	3·25	7·18
11. other sources	1·11	1·88	0·34	4·94	0·92	1·99
12. Total	27·86	100·00	11·71	100·00	23·84	100·00
KERALA						
1. government	2·10	5·82	0·54	6·59	1·99	5·83
2. co. op. societies etc.	13·76	33·79	6·40	44·50	13·26	33·96
3. commercial banks	9·98	37·37	4·81	20·56	9·64	37·11
4. insurance	0·06	0·41	0·00	0·00	0·06	0.40
5. provident fund	0·33	1·35	0·00	0·00	0·30	1·33
6. landlord	0·24	0·09	0·00	0·00	0·23	0·08
7. agri. money lender	0·14	0·10	0·00	0·00	0·13	0·10
8. prof. money lender	2·08	3·43	3·11	10·62	2·15	3·54
9. trader	0·72	1·42	0·00	0·00	0·67	1·40
10. relatives & friends	5·23	11·82	2·04	17·29	5·02	11·91
11. other sources	1·81	4·39	0·23	0·44	1·70	4·33
12. Total	29·28	100·00	13·59	100 00	28.22	100 00

Note : P—Percentage of reporting households.

S—Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE.

RURAL

credit agency	major household types					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MADHYA PRADESH						
1. government	1.20	2·24	0·07	0·34	0·98	2 15
2. co.-op. societies etc	11.07	33·85	1.41	6.93	9·14	32.56
3. commercial banks	3.21	31·29	1·63	36.23	2.89	31·53
4. insurance	0.01	0.02	0.00	0.00	0·01	0.02
5. provident fund	0.01	0·06	0.03	0·30	0·02	0·07
6. landlord	0·82	2·11	0·82	8.04	0·82	2·39
7. agri. money lender	1·72	5·98	1·61	9·65	1·70	6·15
8. prof. money lender	2·88	16·04	0·69	3.32	2·45	15·43
9. trader	1·10	4·16	1·28	10.44	1·14	4·46
10. relatives & friends	1·80	3·52	2·39	20·92	1·92	4·35
11. other sources	0·52	0·73	1·00	3·83	0·61	0·88
12. total	21·87	100·00	10·56	100·00	19·62	100·0
MAHARASHTRA						
1. government	1·96	3·90	0·53	4·33	1·49	3·92
2. co.-op. societies etc.	17·41	55·92	2·97	36·57	12·69	54·79
3. commercial banks	3·80	27·00	1·43	22·60	3·03	26·75
4. insurance	0·05	0·96	0·02	0·06	0·04	0·90
5. provident fund	0·00	0·00	0·24	1·12	0·08	0·07
6. landlord	0·54	0·80	0·27	1·70	0·45	0·85
7. agri. money lender	0·79	1·14	0·43	2·98	0·67	1·25
8. prof. money lender	0·66	1·27	0·30	1·24	0·54	1·26
9. trader	0·92	0·76	0·37	0·68	0·74	0·76
10. relatives & friends	3·80	6·61	3·35	18·47	3·65	7·30
11. other sources	0·74	1·65	1·18	10·25	0·88	2·15
12. total	27·65	100·00	10·24	100·00	21·97	100·00
ORISSA						
1. government	2·44	8·11	0·34	1·11	2·10	7·78
2. co-op. societies etc.	12·62	47·37	3·41	34·07	11·13	46·73
3. commercial banks	4·75	27·98	1·80	16·52	4·27	27·43
4. insurance	0·00	0·00	0·00	0·00	0·00	0·00
5. provident fund	0·00	0·00	0·00	0·00	0·00	0·00
6. landlord	0·23	1·02	0·00	0·00	0·19	0·97
7. agri. money lender	0·34	1·10	0·35	2·26	0·34	1·16
8. prof. money lender	1·27	6·03	0·07	0·37	1·08	5·76
9. trader	0·38	3·65	0·00	0·00	0·31	3·48
10. relatives & friends	0·65	1·11	3·19	20·61	1·00	2·03
11. other sources	0·99	3·64	1·78	25·07	1·11	4·66
12. total	20·83	100·00	10·82	100·00	19·21	100·00

Note : P—Percentage of reporting households.

S—Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE.

RURAL

credit agency	major household types					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. government	1·07	7·43	0·62	8·07	0·91	7·49
2. co-op. societies etc.	6·82	21·61	2·02	19·53	5·05	21·43
3. commercial banks	5·36	46·19	1·32	17·97	3·87	43·83
4. insurance	0·10	1·10	0·00	0·00	0·06	1.01
5. provident fund	0·50	0·44	0·00	0·00	0·32	0·40
6. landlord	1·70	1·83	1·94	12·72	1·79	2·74
7. agri. money lender	1·76	4·49	1·63	7·43	1·71	4·74
8. prof. money lender	1·37	4·74	0·05	0·15	0·88	4·36
9. trader	2·66	4·83	1·30	6·56	2·16	4·97
10. relatives & friends	3·28	4·80	3·79	16·07	3·47	5·74
11. other sources	0·74	2·54	1·96	11·51	1·19	3·29
12. total	22·46	100·00	12·82	100·00	18·92	100·00
RAJASTHAN						
1. government	0·73	0·61	0·88	0·55	0·75	0·61
2. co-op. societies etc.	8·73	16·14	3·52	18·60	7·94	16·35
3. commercial banks	3·99	25·40	1·01	3·98	3·54	23·61
4. insurance	0·09	0·29	0·10	0·30	0·09	0·29
5. provident fund	0·03	0·02	0·00	0·00	0·02	0·02
6. landlord	1·19	4·67	0·89	7·70	1·14	4·92
7. agri. money lender	2·86	9·44	1·99	10·68	2·73	9·54
8. prof. money lender	3·80	15·26	3·06	27·58	3·68	16·29
9. trader	2·10	4·53	2·29	9·20	2·13	4·92
10. relatives & friends	3·49	12·30	3·32	11·41	3·46	12·23
11. other sources	2·92	11·34	3·40	9·99	2·99	11·23
12. total	25·24	100·00	18·62	100·00	24·24	100·00
TAMIL NADU						
1. government	1·41	2·73	0·00	0·00	0·97	2·56
2. co-op. societies etc.	10·00	28·98	0·98	10·16	7·19	27·81
3. commercial banks	3·87	13·12	1·33	8·67	3·08	12·84
4. insurance	0·05	0·36	0·28	1·69	0·12	0·45
5. provident fund	0·07	0·08	0·83	8·55	0·30	0·61
6. landlord	2·76	4·72	0·90	4·19	2·18	4·68
7. agri. money lender	5·35	15·44	1·42	9·40	4·13	15·06
8. prof. money lender	6·85	12·31	3·13	21·86	5·70	12·91
9. trader	1·67	3·71	1·53	12·55	1·63	4·26
10. relatives & friends	5·83	9·62	1·86	11·17	4·59	9·71
11. other sources	4·85	8·93	2·37	11·74	4·08	9·11
12. total	35·02	100·00	14·16	100·00	28·53	100·00

Note : P—Percentage of reporting households.

S—Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE.

RURA L

credit agency	major household types					
	cultivators		non-cultivators		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
1. government	1·20	4·99	0·51	3·72	1·05	4·84
2. co-op. societies etc.	4·42	23·18	1·65	5·99	3·82	21·09
3. commercial banks	2·73	30·88	1·08	15·66	2·38	29·03
4. insurance	0·02	0·10	0·00	0·00	0·01	0·08
5. provident fund	0·05	0·09	0·06	0·03	0·05	0·08
6. landlord	0·56	2·22	0·99	5·09	0·65	2·57
7. agri. money lender	4·00	14·10	4·51	16·56	4·11	14·40
8. prof. money lender	2·57	11·19	2·94	18·56	2·65	12·09
9. trader	0·64	2·45	1·26	3·65	0·77	2·59
10. relatives & friends	2·77	7·54	2·44	20·08	2·70	9·06
11. other sources	1·10	3·27	1·95	10·65	1·29	4·17
12. total	18·07	100·00	14·91	100·00	17·39	100·00
WEST BENGAL						
1. government	1·58	7·40	0·20	0·26	1·28	6·98
2. co-op. societies etc.	7·77	24·63	0·69	6·96	6·24	23·59
3. commercial banks	3·04	30·62	1·02	59·97	2·61	32·36
4. insurance	0·07	0·32	0·00	0·00	0·05	0·30
5. provident fund	0·58	2·38	0·00	0·00	0·46	2·24
6. landlord	0·28	1·22	0·05	0·19	0·23	1·16
7. agri. money lender	1·75	4·97	0·39	1·05	1·46	4·73
8. prof. money lender	1·94	5·36	0·33	1·60	1·59	5·14
9. trader	1·39	4·98	0·37	9·91	1·17	5·27
10. relatives & friends	4·57	14·98	1·43	14·66	3·89	14·96
11. other sources	1·22	3·14	0·74	5·41	1·12	3·27
12. total	20·92	100·00	5·19	100·00	17·53	100·00
ALL-INDIA						
1. government	1·26	3·87	0·33	4·49	1·04	3·92
2. co-op. societies	8·01	29·84	1·55	13·77	6·47	28·66
3. commercial banks	3·68	28·86	1·22	17·29	3·10	28·01
4. insurance	0·05	0·34	0·03	0·20	0·05	0·33
5. provident fund	0·10	0·24	0·13	0·97	0·10	0·29
6. landlord	1·19	3·64	1·22	8·24	1·20	3·97
7. agri. money lender	2·68	8·34	2·19	11·37	2·56	8·56
8. prof. money lender	2·18	7·83	1·53	13·59	2·03	8·25
9. trader	0·98	3·19	0·97	6·00	0·98	3·39
10. relatives & friends	3·13	8·65	2·29	14·27	2·93	9·06
11. other sources	1·63	5·20	1·43	9·83	1·58	5·54
12. total	21·69	100·00	12·04	100·00	19·40	100·00

Note : P—Percentage of reporting households.

S—Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

ANDHRA PRADESH

HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land lord	agrl. money lender	prof. money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·03	0·30	1·61	0·00	0·00	5·59	2·18	1·38	0·29	1·45	1·38	13·90
	S	0·23	2·71	12·74	0·00	0·00	42·48	11·41	7·88	2·31	9·61	10·61	100·00
2. 1—5	P	0·09	2·19	1·02	0·00	0·00	3·85	3·53	3·18	2·07	2·59	2·88	19·26
	S	0·07	13·59	2·80	0·00	0·00	18·32	15·02	12·52	8·25	5·71	23·71	100·00
3. 5—10	P	0·70	2·75	3·41	0·00	0·00	3·83	3·00	3·12	0·76	4·43	2·53	22·45
	S	0·99	8·97	13·57	0·00	0·00	16·03	10·34	16·12	5·37	16·14	12·47	100·00
4. 10—20	P	0·36	7·83	5·19	0·00	0·00	2·09	5·50	4·78	1·18	2·22	4·61	29·51
	S	0·23	21·98	8·92	0·00	0·00	4·84	13·44	22·15	3·34	7·52	17·59	100·00
5. 20—50	P	1·19	8·41	8·16	0·19	0·00	2·05	7·31	2·84	1·84	2·96	5·17	33·77
	S	1·77	22·37	19·52	0·21	0·00	7·83	17·16	3·46	3·33	8·40	15·94	100·00
6. 50—100	P	1·35	9·54	9·11	0·01	0·00	4·18	7·91	1·92	2·75	4·91	4·08	37·76
	S	1·06	16·58	16·46	0·02	0·00	17·27	15·78	6·16	8·28	10·02	8·38	100·00
7. 100—500	P	4·18	15·20	10·01	0·22	0·10	2·44	5·62	2·64	3·47	1·95	2·13	36·34
	S	6·83	26·57	23·36	0·12	0·01	9·29	13·30	10·86	3·37	3·36	2·92	100·00
8. 500 & above	P	10·04	18·44	25·82	0·00	0·00	0·00	1·80	6·42	0·00	0·00	0·00	49·13
	S	3·03	19·21	72·73	0·00	0·00	0·00	1·60	3·43	0·00	0·00	0·00	100·00
9. all groups	P	0·76	5·56	4·68	0·05	0·01	3·32	4·85	3·09	1·64	2·93	3·48	26·25
	S	2·26	20·25	18·30	0·08	0·00	10·93	14·40	9·77	4·80	7·57	11·64	100.00

ASSAM

HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·12	0·00	1·12
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00	0·00	100·00
2. 1—5	P	0·00	0·63	0·85	0·00	0·00	0·00	0·06	0·00	0·00	0·61	1·05	3·20
	S	0·00	24·10	52·85	0·00	0·00	0·00	4·12	0·00	0·00	4·97	13·96	100·00
3. 5—10	P	0·00	0·00	1·23	0·00	0·13	0·19	0·00	1·37	0·02	0·26	1·07	4·27
	S	0·00	0·00	29·51	0·00	4·56	4·03	0·00	16·67	0·17	1·53	43·52	100·00
4. 10—20	P	0·00	0·69	0·25	0·00	0·00	0·00	0·00	0·50	0·00	1·16	2·40	5·00
	S	0·00	15·42	4·17	0·00	0·00	0·00	0·00	6·93	0·00	12·63	60·84	100·00
5. 20—50	P	0·04	0·00	0·75	0·00	0·00	0·02	0·03	0·13	0·13	2·37	1·35	4·82
	S	1·29	0·00	17·15	0·00	0·00	0·07	0·76	1·33	5·20	51·80	22·39	100·00
6. 50—100	P	0·00	0·39	0·34	0·00	0·00	0·00	0·24	0·00	0·00	0·37	1·69	3·03
	S	0·00	9·24	21·20	0·00	0·00	0·00	6·64	0·00	0·00	14·31	48·62	100·00
7. 100—500	P	2.13	0.45	0·00	0·00	1·63	0·00	0·00	0.00	0·00	9·10	1·16	12·85
	S	5·63	1·25	0·00	0·00	22.87	0·00	0·00	0·00	0·00	69·84	0·41	100·00
8. 500—above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
9. all groups	P	0·05	0·35	0·66	0·00	0·05	0·03	0·04	0·37	0·04	1·26	1·46	4·28
	S	1·54	6·92	16·83	0·00	5·26	0·49	1·07	3·81	1·53	33·71	28·84	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

BIHAR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land lord	agrl. money lender	prof. money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·00	1·77	0·00	0·00	6·10	3·82	0·82	0·11	0·00	1·31	13·93
	S	0·00	0·00	7·23	0·00	0·00	16·85	37·46	30·60	0.16	0·00	7·70	100·00
2. 1—5	P	0·00	0·85	0·31	0·00	0·00	2·43	3·69	0·66	0·15	1·57	1·25	10·68
	S	0·00	6·26	5·04	0·00	0·00	25·59	39·79	7·42	1·96	8·90	5·04	100·00
3. 5—10	P	0·13	0·66	1·84	0 00	0·00	2·43	5·69	0·36	0·19	2·15	1·52	14·38
	S	0·66	3·36	16·96	0·C0	0·C0	22·08	34·99	2·01	0·47	15·80	3·66	100 00
5. 10—20	P	0·54	1·53	0·93	0·08	0·10	0·78	4·13	0·56	0·45	2·07	1·93	12·22
	S	1·24	5·87	5·96	0·60	1·63	6·49	43·62	4·57	1·43	11·49	17·11	100·00
5. 20—50	P	1·40	1·93	2·38	0·00	0·00	2·83	2·10	0·54	0·29	1·77	0·36	11·85
	S	8·52	8·02	32·09	0·00	0·00	18·28	16·57	9·31	0·79	4·62	1·79	100·00
6. 50—100	P	1·81	2·21	1·86	0·C0	0·00	0·89	1·26	0·41	0·60	2·03	0·43	10·95
	S	19·34	9·76	27·66	0·00	0·00	2·70	8·90	0·75	2·10	26·62	2·16	100·00
7. 100—500	P	3·52	3·02	3·95	0·00	0·00	0·44	0·94	0·40	0·29	2·28	0·53	13·78
	S	16·13	13·44	46·22	0·00	0·00	2·51	1·58	1·34	1·65	11·28	5·85	100·00
8. 500 & above	P	2·71	1·78	9·30	0·00	0·00	0·00	0·00	0·96	0·00	0·86	0·00	15·61
	S	5·59	2·08	91·96	0·00	0·00	0·00	0·00	0·08	0·00	0·28	0·00	100·00
9. all groups	P	0·86	1·43	1·62	0·01	0·02	2·10	3·29	0·53	0·29	1·83	1·07	12·18
	S	9·16	8·22	29·57	0·07	0·18	11·50	18·79	5·07	1·26	11·20	4·98	100·00

GUJARAT — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URAL

1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·49	0·00	0·00	0·00	0·00	0·00	0·49
	S	0·00	0·00	0·00	0·00	0·00	100·00	0·00	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	0·00	0·66	0·32	0·00	0·00	0·23	0·06	0·00	0·50	3·47	0·00	5·15
	S	0·00	8·24	7·08	0·00	0·00	8·98	1·73	0·00	28·58	45·41	0·00	100·00
3. 5—10	P	0·52	1·44	0·00	0·00	0·28	0·69	1·22	0·00	0·08	4·21	0·62	9·06
	S	2·76	15·67	0·00	0·00	0·74	4·12	19·39	0·00	0·52	48·69	8·11	100·00
4. 10—20	P	1·51	13·69	0·89	0·00	0·00	0·41	0·60	0·18	2·00	5·96	0·58	23·80
	S	2·37	47·02	2·60	0·00	0·00	8·59	0·48	1·02	7·42	29·39	1·11	100·00
5. 20—50	P	0·88	14·71	3·81	0·04	0·00	1·08	0·21	0·30	1·11	2·18	0·10	22·77
	S	3·81	62·27	16·21	0·15	0·00	5·51	0·20	1·87	1·79	6·42	1·77	100·00
6. 50—100	P	0·65	15·20	2·17	0·00	0·C0	0·C0	0·00	0·C0	2·22	4·67	0·73	22·06
	S	1·26	72·01	6·42	0·00	0·00	0·C0	0·00	0·00	9·39	7.82	3·10	100·00
·· 100—500	P	0·96	11·83	4·15	0·00	0·00	0·07	0·42	0·69	2·38	6·01	0·12	22·40
	S	0·56	42·80	21·85	0·00	0·00	0·51	0·91	2·94	8·15	22·20	0·08	100·00
8 ɔ00 & above	P	4·75	5·00	15·55	0·00	0·C0	0·00	0·00	0·00	0·00	0·00	0·00	20·56
	S	4·32	14·34	81·33	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	0·76	9·74	1·91	0·01	0·04	0·53	0·40	0·17	1·23	3·92	0·33	17·39
	S	1·86	53·80	14·33	0·04	0·02	2·75	1·08	1·60	6·55	16·36	1·62	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

RURAL

HOUSEHOLD TYPE : ALL HOUSEHOLDS

HARYANA

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land lord	agrl. money lender	prof. money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
2. 1—5	P	0·00	0·00	0·00	0·00	0·00	2·19	2·00	2·31	0·00	8·46	0·29	15·25
	S	0·00	0·00	0·00	0·00	0·00	12·34	10·09	52·17	0·00	23·59	1·82	100·00
3. 5—10	P	0·00	0·57	1·33	0·00	0·00	0·00	1·05	0·00	0·00	0·00	0·99	3·94
	S	0·00	7·92	13·92	0·00	0·00	0·00	51·81	0·00	0·00	0·00	26·35	100·00
4. 10—20	P	0·00	2·28	1·40	0·00	0·00	1·13	3·49	1·03	0·04	1·00	0·84	10·38
	S	0·00	26·56	11·95	0·00	0·00	5·61	46·34	5·29	0·20	1·80	2·35	100·00
5. 20—50	P	0·00	2·61	1·10	0·00	0·00	0·00	0·44	4·40	1·89	1·30	0·58	9·92
	S	0·00	37·04	11·57	0·00	0·00	0·00	5·98	26·99	6·14	6·89	5·40	100·00
6. 50—100	P	0·20	4·19	0·51	0·00	0·00	1·05	0·61	0·71	0·13	2·12	0·00	8·03
	S	8·07	30·06	9·99	0·00	0·00	9·67	2·52	3·29	1·24	35·16	0·00	100·00
7. 100—500	P	0·40	5·03	5·20	0·00	0·00	0·60	0·64	0·91	0·08	1·12	0·33	12·89
	S	9·43	22·08	50·64	0·00	0·00	1·57	2·79	9·96	0·18	2·73	0·62	100·00
8. 500 & above	P	0·00	5·61	18·37	0·39	0·00	0·00	0·00	1·39	0·00	4·13	0·00	27·20
	S	0·00	17·54	75·17	1·45	0·00	0·00	0·00	1·48	0·00	4·37	0·00	100·00
9. all groups	P	0·14	3·26	2·40	0·01	0·00	0·64	1·15	1·73	0·51	1·62	0·45	10·48
	S	6·21	22·64	46·62	0·28	0·00	2·19	5·13	8·98	0·60	6·29	1·06	100·00

RURAL

HOUSEHOLD TYPE : ALL HOUSEHOLDS

HIMACHAL PRADESH

1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	1·42	0·00	0·00	0·00	0·00	1·42
	S	0·00	0·00	0·00	0·00	0·00	0·00	100·00	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	0·00	2·72	0·00	0·00	0·00	0·00	0·62	0·00	0·00	0·00	0·00	3·34
	S	0·00	93·05	0·00	0·00	0·00	0·00	6·95	0·00	0·00	0·00	0·00	100·00
3. 5—10	P	0·00	1·32	0·00	0·00	0·00	0·00	0·00	0·00	0·00	4·25	0·00	5·57
	S	0·00	17·13	0·00	0·00	0·00	0·00	0·00	0·00	0·00	82·87	0·00	100·00
4. 10—20	P	0·00	1·62	2·09	0·00	0·00	0·10	0·00	0·10	0·00	0·50	0·00	4·41
	S	0·00	20·70	72·13	0·00	0·00	4.19	0·00	2.01	0.00	0.99	0.00	100.00
5. 20—50	P	2·18	10.98	2.11	0.00	0.00	0.00	1·77	0.80	0.48	2.80	0.57	20.41
	S	9.90	50.96	4.94	0.00	0.00	0.00	6·86	8·57	3·51	13·99	1·27	100·00
6. 50—100	P	0·58	4·69	0·20	0·00	0·00	0·00	1·02	0·30	0·00	1·57	0·31	8·37
	S	1·55	69·25	0·50	0·00	0·00	0·00	3·44	3·54	0·00	19·68	2·04	100·00
7. 100—500	P	1·04	2·78	4·41	0·00	0·00	0·34	0·50	0·00	0·00	1·13	0·52	10·44
	S	4·09	4·81	80·72	0·00	0·00	1·10	2·38	0·00	0·00	5·00	1·91	100·00
8. 500 & above	P	9·17	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	20·09	0·00	20·09
	S	66·32	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	33·68	0·00	100·00
9. all groups	P	1·13	6·05	1·75	0·00	0·00	0·06	1·04	0·38	0·17	1·92	0·37	12·26
	S	6·95	41·66	25·85	0·00	0·00	0·44	4·21	4·24	1·27	13·80	1·58	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

JAMMU AND KASHMIR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land-lord	agri. money lender	professional money lender	trader	relatives & friends	others sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
2. 1—5	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	9·92	—	0·00	10·28
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	99·96	0·04	0·00	100·00
3. 5—10	P	1·30	0·69	0·00	0·00	0·00	0·81	0·00	0·00	4·57	0·14	2·04	8.86
	S	1·91	1·84	0·00	0·00	0·00	8·03	0·00	0·00	81·58	0·87	5·78	100·00
4. 10—20	P	0·82	1·24	2·67	0·00	0·00	0·00	0·00	0·07	4·15	1·66	0·62	11·24
	S	24·50	3·04	34·09	0·00	0·00	0·00	0·00	0·50	17·90	12·19	7·78	100·00
5. 20—50	P	0·26	1·58	0·71	0·00	0·00	0·00	0·32	0·00	2·54	2·57	0·85	8·25
	S	2·86	7·51	17·77	0·00	0·00	0·00	3·14	0·00	30·61	26·61	11·50	100·00
6. 50—100	P	0·56	2·68	2·42	0·09	0·00	0·00	0·00	0·03	3·12	1·60	0·17	9·39
	S	5·62	9·82	28·26	0·01	0·00	0·00	0·00	2·33	30·82	21·55	1·59	100·00
7. 100—500	P	0·56	2·11	1·15	0·00	0·14	0·00	0·24	0·00	2·80	1·31	0·00	8.24
	S	5·09	17·39	27·51	0·00	0·37	0·00	2·50	0·00	43·73	3·40	0·00	100·00
8. 500 & above	P	0·00	0·00	5·46	0·00	0·00	0·00	0·00	0·00	1·01	5·73	3·51	12·20
	S	0·00	0·00	52·32	0·00	0·00	0·00	0·00	0·00	1·88	2·11	43·69	100·00
9. all groups	P	0·49	1·75	1·40	0·02	0·02	0·04	0·16	0·02	3·15	1·86	0·58	8·91
	S	4·89	7·45	31·12	0·00	0·07	0·12	1·17	0·56	27·41	12·86	14·34	100·00

KARNATAKA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·00	0·09	0·00	0·00	0·00	4·99	0·00	2·15	1·45	2·25	0·50	9·65
	S	0·00	0·12	0·00	0·00	0·00	29·87	0·00	47·15	4·31	9·24	9·30	100·00
2. 1—5	P	1·41	0·92	0·94	0·00	0·00	3·77	1·96	1·28	0·54	5·00	0·49	15·87
	S	16·72	6·34	11·88	0·00	0·00	14·61	7·89	3·61	11·07	24·47	3·41	100·00
3. 5—10	P	0·52	6·16	3·65	0·00	0·00	2·40	4·71	1·57	0·30	2·10	0·98	21·49
	S	3·06	18·31	20·52	0·00	0·00	11·87	29·10	4·57	1·17	6·21	5·19	100·00
4. 10—20	P	1·10	9·82	5·79	0·99	0·00	1·95	5·73	0·99	0·16	2·22	0·67	27·14
	S	3·28	43·05	19·15	3·16	0·00	4·93	17·10	1·45	0·37	5·12	2·39	100·00
5. 20—50	P	0·91	10·00	3·42	0·15	0·00	1·26	4·01	1·69	0·55	3·78	1·61	24·17
	S	7·25	33·30	14·91	0·18	0·00	2·73	13·46	10·09	2·54	9·85	5·69	100·00
6. 50—100	P	0·84	17·45	6·55	0·04	0·00	2·26	3·43	2·51	0·33	3·40	0·53	31·26
	S	1·71	41·02	26·67	0·06	0·00	3·81	4·37	10·38	1·06	8·98	1·93	100·00
7. 100—500	P	1·10	23·04	11·59	0·17	0·17	0·00	1·86	0·18	0·10	3·96	1·21	39·68
	S	1·30	56·45	21·22	0·38	0·16	0·00	2·32	0·56	0·03	16·40	1·18	100·00
8. 500 & above	P	0·00	13·13	42·83	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·83	51·13
	S	0·00	1·58	98·15	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·27	100·00
9. all groups	P	0·90	8·89	4·26	0·25	0·01	2·27	3·66	1·49	0·44	3·25	0·92	23·84
	S	2·41	26·52	48·85	0·40	0·03	2·27	6·02	3·44	0·89	7·18	1·99	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

KERALA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land lord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·25	1·25	0·14	0·00	0·00	0·00	0·00	0·00	0·00	0·40	0·40	2·17
	S	18·29	29·72	20·19	0·00	0·00	0·00	0·00	0·00	0·00	11·13	20·67	100·00
2. 1—5	P	0·03	8·73	2·64	0·00	0·00	0·48	0·00	4·46	1·29	3·62	0·17	19·37
	S	0·79	67·10	3·79	0·00	0·00	2·50	0·00	11·26	1·57	12·76	0·22	100·00
3. 5—10	P	1·44	8·01	4·75	0·00	0·00	1·14	0·00	1·84	1·25	2·24	1·21	17·70
	S	10·22	42·10	24·17	0·00	0·00	1·03	0·00	2·62	8·89	6·14	4·83	100·00
4. 10—20	P	2·80	9·33	6·95	0·00	0·00	0·45	0·00	0·33	1·63	4·04	2·11	21·87
	S	22·10	29·98	25·45	0·00	0·00	0·55	0·00	2·83	2·05	9·35	7.69	600.00
5. 20—50	P	2·21	15·79	11·97	0·00	0·00	0·00	0·09	2·19	0·00	5·95	1·64	33·61
	S	8·83	32·56	32·81	0·00	0·00	0·00	0·14	5·59	0·00	17·57	2·50	100·00
6. 50—100	P	1·93	15·71	9·48	0·11	0·60	0·00	0·01	3·73	0·67	6·01	2·93	32·48
	S	2·59	42·95	28·52	0·86	1·57	0·00	0·01	6·72	0·14	12·13	4·51	100·00
7. 100—500	P	2·52	17·80	15·34	0·18	0·99	0·00	0·53	1·91	0·41	6·78	1·53	36·13
	S	5·02	32·46	39·12	0·52	2·22	0·00	0·16	2·08	2·19	10·99	5·25	100·00
8. 500 & above	P	2·34	9·31	14·31	0·00	0·00	0·00	0·00	0·00	0·00	2·03	1·49	27·96
	S	0·79	20·40	70·19	0·00	0·00	0·00	0·00	0·00	0·00	7·69	0·92	100·00
9. all groups	P	1·99	13·26	9·64	0·06	0·30	0·23	0·13	2·15	0·67	5·02	1·70	28·22
	S	5·84	33·96	37·11	0·40	1·33	0·08	0·10	3·54	1·40	11·91	4·33	100·00

MADHYA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·00	0·00	0·61	0·00	0·00	0·82	0·10	0·00	0·00	0·12	0·25	1·90
	S	0·00	0·00	49·40	0·00	0·00	1·67	2·47	0·00	0·00	0·39	6·07	100·00
2. 1—5	P	0·39	1·60	1·69	0·00	0·00	1·05	1·66	1·71	0·82	1·06	1·39	11·28
	S	0·66	11·33	18·40	0·00	0·00	8·43	20·46	11·55	22·14	1·96	5·07	100·00
3. 5—10	P	1·48	5·63	0·77	0·00	0·01	0·94	2·07	2·29	0·84	3·53	0·94	17·57
	S	14·42	29·24	8·10	0·00	0·07	3·92	13·39	8·12	4·36	14·57	3·81	100·00
4. 10—20	P	0·89	9·11	3·22	0·00	0·02	1·28	2·35	2·17	1·95	1·30	0·27	21·08
	S	0·81	22·55	33·53	0·00	0·09	8·95	15·80	9·89	5·38	2·85	0·16	100·00
5. 20—50	P	0·96	11·83	3·06	0·01	0·00	0·32	1·20	3·14	1·18	2·03	0·41	21·48
	S	3·12	39·48	28·76	0·01	0·00	0·28	4·00	12·79	7·17	4·17	0·23	100·00
6. 50—100	P	1·55	19·67	4·90	0·08	0·11	0·65	1·71	3·15	1·28	2·72	0·17	30·97
	S	0·98	37·67	22·79	0·05	0·20	1·94	2·05	25·86	3·13	4·99	0·34	100·00
7. 100—500	P	1·45	18·65	8·75	0·00	0·00	0·63	1·76	3·90	0·21	1·65	0·64	30·77
	S	1·71	30·16	43·36	0·00	0·00	0·53	4·79	13·11	0·66	4·05	1·63	100·00
8. 500 & above	P	2·21	24·14	27·33	0·00	0·00	0·00	5·59	0·00	5·33	0·97	0·00	53·68
	S	2·21	26·69	59·12	0·00	0·00	0·00	5·93	0·00	5·41	0·65	0·00	100·00
9. all groups	P	0·98	9·14	2·89	0·01	0·02	0·82	1·70	2·45	1·14	1·92	0·61	19·62
	S	2·15	32·56	31·53	0·02	0·07	2·39	6·15	15·43	4·46	4·35	0·88	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

MAHARASHTRA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land-lord	agrl. money lender	professional money lender	trader	relativers & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·94	0·00	1·60	1·27	0·92	3·79
	S	0·00	0·00	0·00	0·00	0·00	0·00	4·61	0·00	16·30	63·01	16·08	100·00
2. 1—5	P	0·33	4·06	0·88	0·00	0·00	0·00	0·43	0·28	0·50	4·14	1·49	11·63
	S	3·90	35·97	13·72	0·00	0·00	0·00	4·74	1·53	1·60	24·47	14·07	100·00
3. 5—10	P	2·14	6·76	2·10	0·00	0·67	0·58	0·42	0·80	0·25	1·13	0·00	13·00
	S	17·47	41·22	18·77	0·00	2·67	2·83	1·54	8·91	0·21	6·37	0·00	100·00
4. 10—20	P	2·20	10·53	2·37	0·04	0·00	1·30	0·62	0·46	0·61	3·64	1·47	21·37
	S	5·84	47·17	12·88	0·05	0·00	5·21	3·16	1·21	0·91	13·23	10·35	100·00
5. 20—50	P	1·58	17·98	4·13	0·03	0·00	0·27	0·85	0·68	0·70	5·02	0·30	28·99
	S	2·47	58·30	26·57	0·03	0·00	0·69	1·29	1·21	0·36	8·45	0·62	100·00
6. 50—100	P	1·97	22·72	5·26	0·00	0·00	0·66	0·83	0·99	1·25	5·37	1·15	35·82
	S	4·25	56·33	18·47	0·00	0·00	1·19	1·66	2·47	1·30	12·51	1·81	100·00
7. 100—500	P	2·22	29·42	6·84	0·25	0·03	0·10	0·77	0·42	1·07	1·76	0·74	37·62
	S	2·22	66·34	24·19	0·52	0·01	0·02	0·67	0·51	0·83	3·15	1·54	100·00
8. 500 & above	P	1·75	25·47	26·60	2·21	0·00	0·00	0·00	0·00	0·00	0·00	0·00	45·77
	S	8·46	15·81	68·36	7·37	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	1·49	12·69	3·03	0·04	0·08	0·45	0·67	0·54	0·74	3·65	0·88	21·97
	S	3·92	54·79	26·75	0·90	0·07	0·85	1·25	1·26	0·76	7·30	2·15	100·00

ORISSA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·05	0·15	0·70	0·00	0·00	0·05	0·15	0·00	0·00	0·00	0·82	1·88
	S	0·95	8·28	32·95	0·00	0·00	2·05	10·52	0·00	0·00	0·00	45·25	100·00
2. 1—5	P	1·44	10·46	1·86	0·00	0·00	0·19	0·07	0·38	0·30	1·27	1·70	16·07
	S	2·65	43·20	35·92	0·00	0·00	0·24	0·05	0·64	1·88	2·12	13·29	100·00
3. 5—10	P	1·90	10·94	5·34	0·00	0·00	0·07	0·86	0·66	0·00	1·23	0·46	20·07
	S	5·13	46·84	37·98	0·00	0·00	0·70	2·57	1·50	0·00	4·94	0·34	100·00
4. 10—20	P	4·60	11·27	2·62	0·00	0·00	0·05	0·08	2·35	0·75	1·81	1·31	21·89
	S	16·11	45·03	16·46	0·00	0·00	0·06	0·02	13·83	1·42	4·08	2·98	100·00
5. 20—50	P	0·82	13·97	7·38	0·00	0·00	0·39	0·55	1·82	0·00	0·62	1·29	23·27
	S	3·21	47·01	30·14	0·00	0·00	0·61	2·22	6·69	0·00	1·11	9·00	100·00
6. 50—100	P	4·08	20·53	10·42	0·00	0·00	0·00	0·47	0·58	1·71	0·17	0·18	31·41
	S	11·06	41·60	22·28	0·00	0·00	0·00	0·33	6·55	17.82	0·15	0·21	100·00
7. 100—500	P	2·95	18·42	13·25	0·00	0·00	2·02	0·00	1·77	0·00	0·00	0·54	32·55
	S	12·09	59·56	18·78	0·00	0·00	5·52	0·00	3·24	0·00	0·00	0·80	100·00
8 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
9 all groups	P	2·10	11·13	4·27	0·00	0·00	0·19	0·34	1·08	0·31	1·06	1·11	19·21
	S	7·78	46·73	27·43	0·00	0·00	0·97	1·16	5·76	3·48	2·03	4·66	100·00

@ P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9): PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

PUNJA

HOUSEHOLD TYPE : ALL HOUSEHOLDS

RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency											
		government	co-op. society etc.	com. bank	insurance	provident fund	landlord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. up to 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
2. 1—5	P	0·00	1·75	1·35	0·00	0·00	5·12	1·35	0·00	4·17	1·04	1·51	13·77
	S	0·00	16·52	4·05	0·00	0·00	17·31	24·89	0·00	30·35	3·94	2·95	100·00
3. 5—10	P	0·41	0·57	2·80	0·00	0·00	2·63	3·20	1·38	3·64	5·92	1·96	20·40
	S	3·57	3·27	21·37	0·00	0·00	12·83	13·68	3·76	9·24	9·87	22·42	100·00
4. 10—20	P	2·08	6·19	1·13	0·00	1·68	2·45	0·72	0·72	1·45	5·08	0·70	18·73
	S	3·81	45·29	6·30	0·00	2·83	11·76	1·87	7·54	6·64	13·53	0·00	100·00
5. 20—50	P	0·86	3·96	2·48	0·00	0·00	2·60	4·12	0·55	1·25	5·41	2·69	19.96
	S	6·10	12·66	8·76	0·00	0·00	8·61	22·56	2·57	3·03	21·71	13·99	100·00
6. 50—100	P	0·00	4·29	4·22	0·00	0·00	0·00	0·00	1·70	1·60	1·90	0·93	13·64
	S	0·00	28·55	25·31	0·00	0·00	0·00	0·00	22·54	12·58	4·33	6·69	100·00
7. 100—500	P	1·08	9·52	5·93	0·26	0·07	0·18	1·16	0·83	1·87	1·39	0·21	20·92
	S	12·41	24·62	44·75	1·78	0·47	0·63	3·18	4·53	3·83	3·45	0·35	100·00
8. 500 & above	P	2·37	8·19	22·10	0·12	0·00	0·38	0·75	0·67	2·76	2.50	0·50	35·10
	S	2·25	15·23	69·49	0·53	0·00	0·65	1·47	1·10	3·54	3.54	2.21	100·00
9. all groups	P	0.91	5.05	3.87	0·06	0·32	1·79	1·71	0·88	2·16	3·47	1·19	18·92
	S	7·49	21·43	43·83	1·01	0·40	2·74	4·74	4·36	4·97	5·74	3·29	100·00

RAJASTHAN

HOUSEHOLD TYPE : ALL HOUSEHOLDS

RURAL

1. upto 1	P	0·00	1·62	0·00	0·00	0·00	0·00	4·17	0·68	0·00	1·04	0·00	7·52
	S	0·00	14·48	0·00	0·00	0·00	0·00	68·73	1·93	0·00	14·86	0·00	100·00
2. 1— 5	P	0·00	7·23	0·78	0·00	0·00	0·24	2·52	3·00	1·18	4·00	2·90	18·94
	S	0·00	15·00	1·43	0·00	0·00	2·09	17·38	32·59	2·18	14·93	14·40	100·00
3. 5— 10	P	1·23	2·42	2·04	0·00	0·00	0·82	1·35	4·14	2·27	5·05	3·84	18·53
	S	0·21	5·32	9·92	0·00	0·00	4·03	2·78	17·87	17·79	9·64	32·43	100·00
4. 10— 20	P	0·66	11·49	3·93	0·25	0·11	1·82	2·43	3·68	2·63	2·16	1·94	27·46
	S	0·32	22·21	13·58	0·32	0·10	5·74	8·65	11·15	13·54	19·43	4·96	100·00
5. 20— 50	P	0·62	9·13	3·65	0·00	0·00	0·43	2·82	4·95	2·24	5·07	4·19	28·20
	S	0·24	14·20	21·80	0·00	0·00	1·47	9·54	26·01	3·50	12·62	10·62	100·00
6. 50—100	P	1·37	4·97	4·30	0·25	0·00	2·48	4·49	2·49	1·42	2·24	3·07	23·87
	S	2·19	14·57	18·02	1·24	0·00	11·13	15·55	8·41	1·86	10·80	16·22	100·00
7. 100—500	P	0·69	8·15	6·03	0·00	0·00	1·18	1·80	1·58	0·12	0·74	0·61	16·71
	S	0·20	19·81	48·69	0·00	0·00	4·77	4·36	8·42	0·17	6·84	6·73	100·00
8. 500 & above	P	0·00	13·68	3·40	0·00	0·00	2·32	1·54	2·32	0·00	4·64	0·00	23·29
	S	0·00	21·06	26·00	0·00	0·00	11·80	4·23	16·85	0·00	20·06	0·00	100·00
9. all groups	P	0·75	7·94	3·54	0·09	0·02	1·14	2·73	3·68	2·13	3·46	2·99	24·24
	S	0·61	16·35	23·61	0·29	0·02	4·92	9·54	16·29	4·92	12·23	11·23	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

TAMIL NADU — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	landlord	agrl. money lender	prof. money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·39	1·43	0·00	0·00	1·65	0·23	0·97	3·08	3·30	5·53	15·58
	S	0·00	0·27	4·89	0·00	0·00	10·92	0·66	3·63	37·73	7·77	34·15	100·00
2. 1—5	P	1·04	2·66	0·53	0·13	0·74	2·86	3·02	7·06	0·43	3·08	3·91	22·20
	S	7·35	14·07	1·31	0·26	5·77	5·55	11·29	27·38	1·68	10·12	15·22	100·00
3. 5—10	P	0·00	4·95	1·03	0·20	0·00	1·79	3·84	5·58	3·43	6·37	3·68	26·60
	S	0·00	11·24	5·43	0·08	0·00	3·72	12·11	18·10	14·73	21·61	12·98	100·00
4. 10—20	P	1·15	8·37	5·39	0·00	0·00	0·67	3·52	5·70	0·84	5·10	4·00	30·25
	S	4·83	29·62	10·61	0·00	0·00	1·99	16·08	14·26	3·26	9·40	9·96	100·00
5. 20—50	P	2·06	13·81	5·15	0·14	0·57	3·24	9·82	7·30	1·59	4·75	3·56	41·23
	S	1·41	28·76	10·81	0·28	0·38	6·82	23·68	8·91	2·94	8·58	7·44	100·00
6. 50—100	P	2·10	19·18	5·88	0·28	0·00	3·16	4·93	6·18	1·41	7·33	4·73	41·83
	S	3·72	34·39	11·51	1·42	0·00	4·26	8·14	11·09	5·08	11·31	9·09	100·00
6. 100—500	P	1·04	24·51	14·88	0·41	0·44	1·55	4·43	6·05	0·37	4·05	3·10	49·67
	S	1·05	34·34	26·64	0·35	0·19	3·18	11·81	13·00	0·08	3·83	5·54	100·00
8. 500 & above	P	8·33	15·37	19·43	0·00	0·00	0·00	4·52	11·52	0·00	17·01	0·00	38·88
	S	8·74	20·88	23·68	0·00	0·00	0·00	6·54	7·61	0·00	32·55	0·00	100·00
9. all groups	P	0·97	7·19	3·08	0·12	0·30	2·18	4·13	5·70	1·63	4·59	4·08	28·53
	S	2·56	27·81	12·84	0·45	0·61	4·68	15·06	12·91	4·26	9·71	9·11	100·00

UTTAR PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·00	0·22	0·00	0·00	0·63	0·24	1·86	0·99	0·06	1·16	0·00	5·10
	S	0·00	1·66	0·00	0·00	2·82	17·23	28·45	35·00	0·23	14·60	0·00	100·00
2. 1—5	P	0·36	1·10	1·07	0·00	0·00	0·97	5·63	3·69	0·36	2·45	2·12	16·44
	S	4·99	3·25	18·29	0·00	0·00	6·29	26·71	17·11	1·59	17·90	3·87	100·00
3. 5—10	P	0·62	1·90	0·76	0·00	0·00	1·62	6·31	2·36	1·05	4·03	1·91	17·31
	S	4·86	7·54	4·95	0·00	0·00	13·93	27·85	17·91	3·24	15·45	4·27	100·00
4. 10—20	P	1·16	2·73	1·03	0·00	0·12	0·91	4·73	2·64	0·99	3·82	1·36	17·89
	S	6·26	11·34	11·31	0·00	0·43	4·88	18·57	13·56	4·83	16·61	12·21	100·00
5. 20—50	P	1·28	4·61	3·09	0·04	0·00	0·37	4·26	3·55	1·01	2·52	1·05	19·66
	S	3·65	19·48	20·72	0·31	0·00	1·15	18·76	17·50	4·68	10·55	3·20	100·00
6. 50—100	P	1·48	5·31	3·25	0·00	0·02	0·12	1·43	1·51	0·13	1·59	1·15	14·18
	S	6·63	28·52	25·56	0·00	0·05	0·33	11·11	12·27	0·76	9·97	4·80	100·00
7. 100—500	P	1·00	7·50	5·36	0·00	0·11	0·21	2·32	1·40	0·78	1·47	0·59	17·65
	S	2·25	27·43	47·70	0·00	0·00	1·23	7·74	6·49	1·19	3·25	2·34	100·00
8. 500 & above	P	2·91	8·77	10·88	0·00	0·00	0·00	0·77	0·00	0·68	0·53	0·65	22·84
	S	16·37	28·58	51·79	0·00	0·00	0·00	0·56	0·00	0·39	0·24	2·07	100·00
9. all groups	P	1.05	3·82	2·38	0·01	0·05	0·65	4·11	2·65	0·77	2·70	1·29	17·39
	S	4·84	21·09	29·03	0·08	0·08	2·57	14·40	12·09	2·59	9·06	4·17	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

WEST BENGAL — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency											
		government	co-op. society etc.	com. bank	insurance	provident fund	landlord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·47	0·47	0·54	0·00	0·00	0·11	0·86	0·51	0·08	1·56	0·31	4·43
	S	0·00	5·79	12·20	0·00	0·00	2·68	2·53	14·19	1·07	27·91	33·62	100·00
2. 1—5	P	1·02	1·52	1·12	0·00	0·00	0·31	2·08	1·59	0·84	3·41	1·45	11·40
	S	3·85	7·46	8·76	0·00	0·00	1·37	19·71	10·92	5·18	33·86	8·90	100·00
3. 5—10	P	1·54	4·98	0·35	0·00	0·00	0·42	1·19	1·90	1·86	5·11	1·07	17·34
	S	11·45	23·02	1·12	0·00	0·00	0·58	5·52	11·93	4·27	38·42	3·70	100·00
4. 10—20	P	1·25	8·33	2·01	0·11	0·00	0·00	1·45	2·18	0·78	4·23	0·08	19·25
	S	8·15	21·47	28·07	0·45	0·00	0·00	8·63	6·89	7·81	18·23	0·30	100·00
5. 20—50	P	1·25	11·11	5·94	0·05	1·70	0·25	1·68	1·40	1·72	3·75	2·45	26·10
	S	4·68	24·82	34·05	0·11	5·59	2·59	3·84	3·76	5·29	5·87	6·39	100·00
6. 50—100	P	2·72	11·94	5·63	0·14	1·11	0·35	0·68	1·73	1·85	5·61	0·40	26·23
	S	11·70	31·70	25·02	0·80	1·37	0·89	1·73	5·36	6·24	14·58	0·62	100·00
7. 100—500	P	3·42	11·51	6·83	0·35	0·80	0·00	0·74	1·48	1·07	4·46	0·84	24·81
	S	4·21	19·74	60·05	0·14	0·59	0·00	1·61	1·34	2·19	9·33	0·79	100·00
8. 500 & above	P	0·00	0·00	13·63	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	13·63
	S	0·00	0·00	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	1·28	6·24	2·61	0·05	0·46	0·23	1·45	1·59	1·17	3·89	1·12	17·53
	S	6·98	23·59	32·36	0·30	2·24	1·16	4·73	5·14	5·27	14·96	3·27	100·00

@P: Percentage of households reporting to all households.

S: Percentage distribution of amount of cash dues outstanding.

TABLE (9): PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA — HOUSEHOLD TYPE : CULTIVATORS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	Provident fund	landlord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·03	0·47	0·33	0·00	0·00	4·23	1·92	0·78	2·34	2·00	2·63	13·58
	S	0·47	1·65	2·46	0·00	0·00	16·97	14·21	3·23	33·79	6·74	20·49	100·00
2. 1—5	P	0·81	3·96	1·13	0·00	0·00	1·92	2·84	2·45	0·80	3·23	2·38	17·11
	S	3·84	19·68	7·27	0·00	0·00	7·71	17·06	14·11	5·24	11·60	13·48	100·00
3. 5—10	P	1·03	4·38	2·17	0·00	0·01	1·77	2·91	2·28	0·95	3·59	1·74	18·89
	S	4·00	16·35	12·87	0·00	0·03	9·49	14·77	10·51	5·90	14·73	11·35	100·00
4. 10—20	P	1·29	7·79	2·78	0·10	0·09	0·92	3·01	2·39	0·96	3·20	1·62	21·63
	S	4·11	29·85	12·61	0·36	0·23	4·34	13·34	11·91	4·35	12·23	6·67	100·00
5. 20—50	P	1·22	9·13	4·28	0·04	0·14	1·04	3·00	2·40	0·99	3·03	1·62	23·30
	S	3·20	30·50	21·41	0·11	0·33	4·21	12·13	9·57	3·07	8·79	6·69	100·00
6. 50—100	P	1·58	10·57	4·63	0·06	0·12	0·97	2·00	1·80	1·06	3·26	1·40	23·28
	S	3·91	34·90	18·97	0·39	0·19	4·66	7·10	9·09	4·55	10·66	5·57	100·00
7. 100—500	P	1·85	12·29	7·41	0·10	0·20	0·48	1·69	1·45	0·91	2·61	0·85	24·77
	S	4·52	35·20	36·04	0·36	0·34	1·96	4·70	5·39	1·92	6·91	2·66	100·00
8. 500 & above	P	2·56	10·15	17·81	0·20	0·00	0·18	0·68	0·88	0·95	1·96	0·55	30·99
	S	3·32	11·32	79·23	1·00	0·00	0·16	0·63	0·61	0·79	1·86	1·07	100·00
9. all groups	P	1·26	8·01	3·68	0·05	0·10	1·19	2·68	2·18	0·98	3·13	1·63	21·68
	S	3·87	29·84	28·86	0·34	0·24	3·64	8·34	7·83	3·19	8·65	5·20	100·00

@P: Percentage of households reporting to all households.

S: percentage distribution of amount of cash dues outstanding.

TABLE (9): PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA — HOUSEHOLD TYPE : NON-CULTIVATORS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency											
		government	co-op. society etc.	com. bank	insurance	provident fund	landlord	agrl. money lender	professional money lenders	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·01	0·21	0·92	0·00	0·04	1·41	0·83	0·70	0·47	1·29	1·32	6·97
	S	0·03	1·73	10·07	0·00	0·14	19·18	11·53	20·60	3·56	13·66	19·50	100·00
2. 1—5	P	0·21	1·17	0·79	0·03	0·16	1·40	2·18	1·99	0·68	2·03	1·36	11·66
	S	3·70	7·87	11·17	0·13	2·77	11·74	15·05	17·10	5·87	13·69	10·90	100·00
3 5—10	P	0·35	2·42	1·15	0·06	0·19	0·95	3·63	1·31	1·30	3·02	1·29	13·81
	S	3·53	13·82	13·37	0·06	0·60	5·65	14·56	15·42	8·94	18·99	6·06	100·00
4. 10—20	P	0·85	1·59	2·07	0·05	0·01	1·39	2·47	1·06	1·83	2·35	2·04	14·69
	S	2·26	10·36	23·08	0·17	0·05	8·01	9·83	4·56	8·72	11·92	21·05	100·00
5. 20—50	P	0·96	4·13	2·46	0·07	0·25	0·23	2·21	2·98	1·86	4·40	1·53	18·82
	S	4·62	24·05	17·84	0·61	0·62	1·25	9·89	15·02	4·06	18·03	4·02	100·00
6. 50—100	P	0·00	2·66	2·83	0·00	0·00	1·14	0·99	0·23	0·31	2·38	1·64	11·25
	S	0·00	12·79	24·99	0·00	0·00	36·47	9·44	0·10	0·48	12·92	2·82	100·00
7. 100—500	P	1·10	5·11	3·52	0·00	0·00	0·00	0·00	0·31	0·25	0·56	0·00	10·22
	S	22·41	24·31	25·52	0·00	0·00	0·00	0·00	24·19	1·72	1·85	0·00	100·00
8. 500 & above	P	0·00	0·00	6·33	0·00	0·00	0·00	0·00	0·00	0·00	16·82	0·00	23·15
	S	0·00	0·00	98·55	0·00	0·00	0·00	0·00	0·00	0·00	1·45	0·00	100·00
9. all groups	P	0·33	1·55	1·22	0·03	0·13	1·22	2·19	1·53	0·97	2·29	1·43	12·04
	S	4·49	13·77	17·29	0·20	0·97	8·24	11·37	13·59	6·00	14·27	9·83	100·00

@P: Percentage of households reporting to all households.

S: Percentage distribution of amount of cash dues outstanding.

TABLE (9): PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	credit agency											
		government	co-op. society etc.	com. bank	insurance	provident fund	landlord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·01	0·27	0·80	0·00	0·04	2·00	1·06	0·71	0·86	1·44	1·59	8·35
	S	0·21	1·70	6·93	0·00	0·08	18·27	12·64	13·43	16·04	10·80	19·91	100·00
2. 1— 5	P	0·50	2·49	0·95	0·01	0·08	1·65	2·49	2·21	0·74	2·60	1·84	14·24
	S	3·78	14·67	8·92	0·05	1·18	9·43	16·21	15·38	5·51	12·49	12·38	100·00
3. 5— 10	P	0·83	3·79	1·87	0·02	0·06	1·52	3·12	1·99	1·05	3·42	1·61	17·38
	S	3·89	15·73	12·75	0·01	0·17	8·56	14·72	11·70	6·64	15·77	10·06	100·00
4. 10— 20	P	1·22	6·84	2·67	0·09	0·08	0·99	2·93	2·19	1·09	3·07	1·69	20·57
	S	3·87	27·30	13·98	0·33	0·21	4·82	12·88	10·95	4·92	12·19	8·55	100·00
5. 20— 50	P	1·20	8·76	4·14	0·05	0·15	0·98	2·94	2·44	1·05	3·14	1·61	22·96
	S	3·28	30·11	21·19	0·14	0·34	4·03	11·99	9·90	3·13	9·36	6·53	100·00
6. 50—100	P	1·52	10·26	4·56	0·05	0·12	0·98	1·97	1·74	1·03	3·22	1·41	22·82
	S	3·84	34·50	19·08	0·39	0·18	5·24	7·15	8·93	4·48	10·70	5·52	100·00
7. 100—500	P	1·83	12·11	7·31	0·10	0·19	0·46	1·65	1·42	0·89	2·56	0·83	24·41
	S	4·84	35·01	35·85	0·35	0·34	1·93	4·62	5·72	1·92	6·82	2·61	100·00
8. 500 & above	P	2·53	10·03	17·67	0·19	0·00	0·17	0·67	0·87	0·94	2·14	0·54	30·90
	S	3·30	11·25	79·35	1·00	0·00	0·16	0·62	0·61	0·79	1·85	1·06	100·00
9. all groups	P	1·04	6·47	3·10	0·05	0·10	1·20	2·56	2·03	0·98	2·93	1·58	19·40
	S	3·92	28·66	28·01	0·33	0·29	3·97	8·56	8·25	3·39	9·06	5·54	100·00

@P: Percentage of households reporting to all households.

S: Percentage distribution of amount of cash dues outstanding.

TABLE (10) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS BY CREDIT AGENCY AND RATE OF INTEREST.

ALL INDIA RURAL

rate of interest (per cent)	credit agency											
	government	co-op. society	com. bank	insurance	provident fund	land lord	agrl. money lender	prof. money lender	trader	relatives & friends	other sources	all agencies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
nil	0·19	0·31	0·16	0·00	0·07	0·31	0·29	0·06	0·34	2·09	0·41	4·04
upto 4	0·02	0·07	0·05	0·00	0·00	0·06	0·04	0·03	0·02	0·06	0·04	0·36
4—5	0·11	0·06	0·20	0·00	0·00	0·01	0·02	0·00	0.00	0·00	0·02	0·42
5—6 . . .	0·03	0·04	0·02	0·00	0·00	0·01	0·01	0·01	0·00	0·02	0·02	0·16
6—7	0·08	0·09	0·04	0·00	0·02	0·02	0·04	0·00	0·01	0·01	0·01	0·32
7—8	0·05	0·04	0·03	0·00	0·00	0·00	0·01	0·00	0·00	0·01	0·00	0·14
8—9	0·05	0·13	0·06	0·00	0·00	0·00	0·01	0·00	0·01	0·00	0·00	0·24
9—10	0·06	0·32	0·15	0·01	0·00	0·00	0·00	0·01	0·00	0·00	0·01	0·55
10—12	0·15	1·12	0·63	0·00	0·00	0·02	0·04	0·01	0·01	0·02	0·04	2·00
12—15	0·25	3·37	1·26	0·02	0·00	0·10	0·19	0·11	0·05	0·11	0·11	5·32
15—20	0·06	1.00	0·54	0·00	0·00	0·10	0·19	0·17	0·06	0·08	0·10	2·22
20—25	0·00	0·04	0·03	0·00	0·00	0·28	0·73	0·65	0·24	0·26	0·41	2·55
25—30	0·00	0·00	0·00	0·00	0·00	0·07	0·22	0·10	0·02	0·08	0·08	0·57
30 & above . . .	0·00	0·00	0·00	0·00	0·00	0·29	0·90	0·92	0·25	0·26	0·38	2·88
Total	1·04	6·47	3·10	0·05	0·10	1·20	2·56	2·03	0·98	2·93	1·58	19·40

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN

ANDHRA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of loan								
		capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·11	0·10	0·14	13·24	0·00	0·31	0.27	13·90
	A	—	529	536	350	457	—	289	200	457
2. 1—5	P	1·44	2·12	1·24	0·00	14·63	0·00	0·61	0·02	19·26
	A	1956	1919	701	—	1171	—	554	818	1310
3. 5—10	P	4·69	2·89	0·47	0·60	11·83	0·50	2·19	0·00	22·45
	A	1673	1621	1679	971	1305	783	1964	—	1516
4. 10—20	P	9·67	8·18	1·62	0·80	11·27	0·20	2·80	0·00	29·51
	A	2324	2307	1734	1321	2149	8248	3788	—	2768
5. 20—50	P	11·69	12·88	1·10	0·09	10·01	0·03	3·15	0·00	33·77
	A	4238	2817	6119	1202	2523	2004	3733	—	3842
6. 50—100	P	17·39	11·25	1·00	0·34	11·40	0·49	2·40	0·00	37·76
	A	5559	4028	12258	29314	4968	9511	5316	—	6306
7. 100—500	P	17·54	16·01	0·18	0·30	2·95	0·00	4·11	0·00	36·34
	A	9607	9020	53495	7929	8188	—	5856	—	10267
8. 500 & above	P	23·41	18·19	6·37	0·00	1·55	0·00	1·14	0·00	49·13
	A	32977	8517	155553	—	4014	—	5760	—	39293
9. all groups	P	7·38	6·62	0·99	0·30	11·75	0·16	2·00	0·03	26·25
	A	4508	3510	5356	4261	1910	4839	3545	304	3559

ASSAM — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·00	0·00	0·00	0·00	1·12	0·00	0·00	0·00	1·12
	A	—	—	—	—	30	—	—	—	30
2. 1—5	P	1·37	0·63	0.00	0·01	1·19	0·00	0·00	0·00	3·20
	A	1132	960	—	402	283	—	—	—	780
3. 5—10	P	0·19	0·00	0·60	0·00	2·03	0·08	1·37	0·00	4·27
	A	786	—	1185	—	1129	220	355	—	856
4. 10—20	P	0·07	0·73	0·25	0·00	2·09	1·86	0·00	0·00	5·00
	A	1121	879	716	—	383	1411	—	—	864
5. 20—50	P	0·75	0·00	0·03	0·00	3·52	0·00	0·51	0·00	4·82
	A	1382	—	1403	—	1331	—	484	—	1249
6. 50—100	P	0·44	0·39	0·00	0·00	1·69	0·00	0·51	0·00	3·03
	A	723	954	—	—	1162	—	2685	—	133)
7. 100—500	P	6·71	2·13	0·09	0·00	0·00	0·00	3·91	0·00	12·85
	A	3940	1501	10191	—	—	—	6742	—	4429
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	A	—	—	—	—	—	—	—	—	—
9. all groups	P	0·70	0·39	0·17	0·00	2·11	0·46	0·44	0·00	4·28
	A	1646	976	1108	402	896	1378	1576	—	1157

@P : percentage of households reporting to all households of the corresponding asset holding.

A : average amount (Rs). per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN

BIHAR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of loan: capital exp. in farm buisness	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	houseohld expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3).	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·11	0·22	2·26	10·36	0·00	0·97	0 00	13·93
	A	—	165	676	413	993	—	678	—	865
2. 1—5	P	0·82	0·37	0·44	0·59	7·87	0·00	1·11	0 00	10·68
	A	485	316	707	652	701	—	647	—	697
3. 5—10	P	0·87	1·23	1·13	0·00	10·37	0·00	1·21	0·11	14·38
	A	880	641	1303	—	673	—	1136	993	800
4. 10—20	P	1·82	0·66	1·04	1·03	5·59	0·00	2·50	0·00	12·22
	A	573	912	1209	462	827	—	2404	—	1146
5. 20—50	P	2·86	3·48	1·09	0·24	4·37	0·00	1·47	0 00	11·85
	A	2234	1176	3617	711	1934	—	1263	—	2102
6. 50—100	P	4·11	2·56	0·27	0·00	1·68	0·50	2·80	0·06	10·95
	A	3334	1038	4580	—	1120	3000	2614	3002	2598
7. 100—500	P	7·76	2·82	0·42	0·28	1·49	0·00	1·83	0 00	13·78
	A	5942	2741	2112	3108	3053	—	2838	—	4742
8. 500 & above	P	9·81	0·96	3·98	0·00	0·00	0·00	0·86	0·00	15·61
	A	6482	400	100102	—	—	—	1509	—	29692
9. all groups	P	2·25	1·66	0·78	0·46	6·13	0·05	1·65	0·02	12·18
	A	2882	1204	2915	646	984	3000	1773	1517	1659

GUJARAT — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·00	0·00	0·00	0·00	0·49	0·00	0·00	0·00	0·49
	A	—	—	—	—	1500	—	—	—	1500
2. 1—5	P	0·00	0·31	0·00	0·24	4·28	0·06	0·26	0·00	5·15
	A	—	1500	—	40	642	1002	840	—	679
3. 5—10	P	1·59	0·47	0.03	0·00	5·85	0·00	1·34	0·00	9.06
	A	1231	841	3065	—	2667	—	734	—	2098
4. 10—20	P	7·43	8·41	0·37	0·00	6·86	0·00	1·36	0·12	23 80
	A	1724	1907	1519	—	2658	—	3522	200	2204
5. 20—50	P	10·45	7·45	0·80	0·78	4·58	0·00	0·66	0·10	22·77
	A	4299	1818	2951	1571	2069	—	6249	13505	3382
6. 50—100	P	10·51	8·49	0·80	0·00	4·87	0·00	0·01	0·00	22·06
	A	7633	6754	7375	—	4451	—	40836	—	7496
7. 100—500	P	10·14	8·66	0·12	0·00	5·46	0·07	0·44	0·00	22·40
	A	15054	12363	40880	—	13761	27099	31868	—	15871
8. 500 & above	P	20·56	0·00	0·00	0·00	0·00	0·00	0·00	0·00	20·56
	A	24777	—	—	—	—	—	—	—	24777
9. all groups	P	6.65	5·47	0.40	0·25	5·11	0·01	0·71	0·05	17·39
	A	5772	4143	4697	1347	3436	10680	4794	7817	4874

@P: percentage of households reporting to all households of the corresponding asset holding
A : average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

HARYANA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	house-hold expendi-ture	repay-ment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	A	—	—	—	—	—	—	—	—	—
2. 1— 5	P	0·00	0·00	0·00	0·00	13·42	0·00	1·82	0·00	15·25
	A	—	—	—	—	1906	—	1000	—	1798
3. 5— 10	P	0·86	0·17	1·05	0·00	0·98	0·00	1·05	0·00	3·94
	A	25·85	1023	531	—	2248	—	5302	—	2720
4. 10— 20	P	1·47	0·00	0·96	0·40	7·58	0·00	0·66	0·00	10·38
	A	1373	—	2626	4834	2657	—	2908	—	2752
5. 20— 50	P	1·44	0·19	1·48	0·84	5·20	0·00	2·25	0·00	9·92
	A	2550	11295	2709	1954	2059	—	1106	—	2484
6. 50—100	P	2·03	2·48	0·36	0·08	3·01	0·00	0·56	0·0	8·03
	A	3300	3133	11781	1042	8371	—	648	—	5522
7. 100—500	P	5·96	3·16	0·75	0·37	2·44	0·00	0·73	0·00	12·89
	A	25458	7333	32678	3561	5547	—	4468	—	16861
8. 500 & above	P	19·67	4·29	0·00	0·00	4·13	1·40	0·00	0·00	27·20
	A	41650	25076	—	—	10342	6004	—	—	35964
9. all groups	P	2·96	1·42	0·86	0·38	4·48	0·03	1·11	0·00	10·48
	A	19463	7062	9927	2839	3646	6004	2105	—	9171

HIMACHAL PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	1·42	0·00	2·42
	A	—	—	—	—	—	—	911	—	911
2. 1— 5	P	0·00	0·00	0·00	0·00	2·99	0·00	0·34	0·00	3·34
	A	—	—	—	—	895	—	56	—	808
3. 5— 10	P	0·59	0·00	0·73	0·00	4·25	0·00	0·00	0·00	5·57
	A	2320	—	1500	—	701	—	—	—	979
4. 10— 20	P	0·10	0·00	0·00	2·01	2·30	0·00	0·00	0·00	4·41
	A	2122	—	—	2940	1841	—	—	—	2349
5. 20— 50	P	7·25	1·20	0·13	0·00	5·68	5·20	1·79	0·0	20·41
	A	1903	867	443	—	2077	1123	1245	—	1703
6. 50—100	P	0·57	0·18	1·14	0·00	4·89	0·00	1·80	0·00	8·37
	A	2719	2000	3512	—	5408	—	4130	—	4756
7. 100—500	P	5·17	0·34	0·48	0·84	3·05	0·15	0·04	0·00	10·44
	A	8148	30033	1993	1030	2238	519	3684	—	5986
8. 500 & above	P	9·17	0·00	0·00	0·00	10·92	0·00	0·00	0·00	20·09
	A	34034	—	—	—	3105	—	—	—	17223
9. all groups	P	3·65	0·54	0·45	0·37	4·45	1·93	1·23	0·00	12·26
	A	3481	3689	2818	2300	2975	1116	2473	—	2875

@P : Percentage of households reporting to all households of the corresponding asset holding
A : Average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN

JAMMU AND KASHMIR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of loan								
		capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	house-hold expendi-ture	repay-ment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1 . .	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	A	—	—	—	—	—	—	—	—	—
2. 1— 5 . .	P	0·00	0·00	0·14	4·81	5·32	0·00	0·00	0·00	10·20
	A	—	—	2027	3000	2021	—	—	—	2478
3. 5— 10 . .	P	0·69	0·00	1·30	0·00	6·14	1·42	0·0	0·00	8·86
	A	214	—	118	—	799	2001	—	—	908
4. 10— 20 . .	P	3·25	0·0	0·84	0·55	5·50	0·00	1·10	0·00	11·24
	A	1323	—	4343	1001	760	—	1549	—	1279
5. 20— 50 . .	P	0·76	0·95	0·09	0·11	5·57	0·00	0·95	0·07	8·25
	A	1631	849	3104	1002	1637	—	2292	200	1667
6. 50—100 . .	P	2·74	1·43	0·30	0·82	3·79	0·00	0·90	0·00	9·39
	A	2873	452	1437	5197	2014	—	4489	—	2651
7. 100—500 . .	P	0·88	0·95	0·65	0·35	3·44	0·00	1·97	0·00	8·24
	A	9674	1058	6863	13138	3273	—	2063	—	4114
8. 500 & above .	P	1·96	0·00	3·51	0·00	6·74	0·00	0·00	0·00	12·20
	A	36356	—	277829	—	6440	—	—	—	89201
9. All Groups	P	1·55	0·84	0·40	0·46	4·81	0·07	1·02	0·03	8·91
	A	2892	729	17172	4433	1723	2001	2550	200	2813

KARNATAKA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1 .	P	0·00	0·00	0·00	0·09	8·72	0·00	0·84	0·00	9.65
	A	—	—	—	0·90	678	—	977	—	698
2. 1— 5 . .	P	0·89	0·00	0·87	0·20	13·11	0·00	0·97	0·00	15·87
	A	3568	—	1763	2279	980	—	1392	—	1220
3. 5— 10 .	P	5·63	2·80	2·02	2·75	6·98	0·00	2·72	0·00	21·49
	A	1955	437	3648	529	1682	—	760	—	1621
4. 10— 20 . .	P	11·51	5·98	0·16	1·34	8·25	0·45	1·33	0·00	27·14
	A	2056	2358	1210	1005	1598	740	2407	—	2064
5. 20— 50 . .	P	8·14	5·93	1·72	0·08	8·57	0·11	1·98	0·16	24·17
	A	3313	2585	1939	5268	2913	1894	4263	325	3295
6. 50—100 . .	P	8·95	16·15	1·53	0·17	8·37	0·00	1·76	0·00	31·26
	A	5426	2227	4032	4946	2762	—	4948	—	3946
7. 100—500	P	15·05	21·06	1·70	0·86	3·29	0·00	2·42	0·38	39·68
	A	15017	5606	10366	17616	6721	—	10581	3626	10736
8. 500 & above .	P	41.07	4·47	5·71	0·83	0·00	0·00	0·00	0·00	51·13
	A	386830	24201	6957	52305	—	—	—	—	314412
9. all groups .	P	7·33	6·16	1·18	0·81	8·63	0·12	1·71	0·06	23·84
	A	10655	2939	3431	2180	1957	998	3372	1540	5241

@P : Percentage of household reporting to all households of the corresponding asset holding
A : Average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN

KERALA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	house-hold expendi-ture	repay-ment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·53	0·00	0·10	0·69	0·07	1·03	0·00	2·17
	A	—	1593	—	201	962	842	512	—	976
2. 1— 5	P	2·02	1·09	1·87	0·15	10·82	2·40	2·41	0·00	19·37
	A	372	2392	1450	652	215	2060	904	—	806
3. 5— 10	P	1·35	1·66	2·08	3·94	7·08	0·40	3·14	0·00	17·70
	A	808	1042	1208	538	1511	2987	867	—	1246
4. 10— 20	P	0·10	3·07	1·81	0·93	14·46	1·16	3·43	0·00	21·87
	A	2225	1527	1592	1457	1105	800	1950	—	1496
5. 20— 50	P	4·23	7·06	1·96	2·78	10·57	0·89	9·84	0·00	33·61
	A	1749	1811	1882	1275	1665	2829	2099	—	2028
6. 50—100	P	4·83	9·90	2·60	0·89	11·17	2·00	6·48	0·00	32·48
	A	3402	3734	3509	1257	1946	1257	2220	—	3152
7. 100—500	P	10·55	8·43	4·07	0·85	11·07	1·24	6·31	0·00	36·13
	A	5089	3392	10526	2654	3541	3995	7566	—	6069
8. 500 & above	P	7·85	9·73	5·69	0·82	3·87	1·17	2·30	0·00	27·96
	A	14259	7597	41636	561	12584	25627	11469	—	18899
9. all groups	P	4·45	6·02	2·47	1·61	10·52	1·22	5·91	0·00	28·22
	A	3919	2904	6311	1224	1942	2564	3233	—	3371

MADHYA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto —1	P	0·00	0·54	0·07	0·00	1·30	0·00	0·00	0·00	1·90
	A	—	1026	1004	—	491	—	—	—	661
2. 1— 5	P	1·71	1·04	0·77	0·24	6·74	0·00	0·78	0·00	11·28
	A	968	1117	661	236	911	—	1271	—	932
3. 5— 10	P	2·92	3·73	1·71	0·15	9·15	0·00	0·40	0·00	17·57
	A	922	412	1928	1083	540	—	442	—	728
4. 10— 20	P	5·69	8·27	1·19	0·80	6·06	0·00	0·93	0·00	21·08
	A	2436	1043	1296	1824	1566	—	1346	—	1718
5. 20— 50	P	6·44	10·18	0·99	0·01	4·96	0·09	0·51	0·08	21·48
	A	3530	1361	2293	201	1825	500	1148	164	2262
6. 50—100	P	14·30	11·82	0·49	1·55	4·96	0·00	1·08	0·19	30·97
	A	5331	2784	51301	1064	2946	—	8323	2950	5174
7. 100—500	P	16·75	11·49	0·91	0·47	6·16	0·00	0·77	0·20	30·77
	A	10714	4210	7472	5308	5153	—	4512	680	8854
8. 500 & above	P	43·48	6·26	0·95	0·00	6·83	0·00	4·02	0·00	53·68
	A	29777	22473	10645	—	5085	—	5412	—	27946
9. all groups	P	5·99	6·97	1·01	0·42	6·07	0·02	0·68	0·05	19·62
	A	4754	1706	4393	1527	1542	500	2552	1311	2887

@P : percentage of households reporting to all households of the corresponding asset holding
A : average amount (Rs.) per reporting household

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN

MAHARASHTRA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	house-hold expendi-ture	repay-ment of debt.	expenses on litigaton & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·00	0·40	3·39	0·00	0·94	0·00	3·79
	A	—	—	—	1000	398	—	125	—	672
2. 1— 5	P	0·45	1·62	1·00	0·86	7·18	0·00	0·55	0·00	11·63
	A	1610	642	883	206	895	—	1292	—	856
3. 5— 10	P	4·06	3·44	0·69	0·33	3·89	0·00	1·50	0·00	13·00
	A	1660	1019	933	720	1120	—	1426	—	1356
4. 10— 20	P	4·73	7·90	0·79	0·46	6·91	0·23	2·15	0·00	21.37
	A	1941	1295	1162	1162	1053	646	2894	—	1615
5. 20— 50	P	9·91	12·07	0·26	0·94	7·60	0·02	0·99	0·00	28·99
	A	4319	1951	1383	6468	1693	2251	1315	—	3001
6. 20—100		13.83	15.93	0·61	0·26	6·55	0.00	1.78	0.00	35.82
		4598	2855	33.03	4210	2859	—	4235	—	3867
7. 100—500	P	14·90	21·02	0·89	0·48	3·72	0·00	1·66	0·17	37·62
	A	12487	5050	29760	16484	3701	—	30919	691	10410
8. 500 & above	P	28·68	13·35	9·79	0·00	5·48	0·00	0·47	0·00	45·77
	A	62459	9151	113275	—	3697	—	37558	—	66870
9. all groups	P	6·57	8·49	0·65	0·61	6·25	0·05	1·31	0·01	21·97
	A	5925	2545	8803	3884	1528	7·87	5071	691	3861

ORISSA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·00	0·15	0·30	0·40	1·03	0·00	0·00	0·00	1·88
	A	—	402	388	314	421	—	—	—	391
2. 1— 5	P	3.12	5·00	0·90	0·04	5·42	0·05	1·47	0·00	16·07
	A	1239	610	1001	531	541	1301	440	—	8869
3. 5— 10	P	6·30	7·87	2·88	0·48	3·11	0·00	1·42	0·00	20·07
	A	1913	589	2834	960	900	—	518	—	1438
4. 10— 20	P	8·13	6·00	1.56	0·56	6·71	0·06	1·12	0·00	21·89
	A	1125	1314	1215	1139	838	300	937	—	1200
5. 20—50	P	12·58	4·13	1·08	0·64	4·83	0·66	0·94	0·00	23·27
	A	2292	1985	878	1952	2555	2224	4466	—	2460
6. 50—100	P	16·87	9·68	0·61	1·01	4·45	1·04	3·66	0·00	31·41
	A	2241	2492	1750	20007	2824	3120	4066	—	3627
7. 100—500	P	20·45	7·53	0·39	0·00	4·46	0·29	4·57	0·00	32·55
	A	47·61	2050	4890	—	7467	3123	6952	—	5551
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	A	—	—	—	—	—	—	—	—	—
9. all groups	P	7·73	5·53	1·40	0·42	4·64	0·20	1·36	0·00	19·21
	A	1941	1141	1853	3610	1290	2319	2004	—	18·00

@ P : Percentage of households reporting to all households of the corresponding asset holding
A : average amount. (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (Rs.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

PUNJAB — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	A	—	—	—	—	—	—	—	—	
2. 1— 5	P	0·00	0·00	3·08	1·06	9·63	0·00	0·00	0·00	13·77
	A	—	—	1749	4950	1632	—	—	—	1914
3. 5— 10	P	0·49	1·22	2·86	0·00	14·29	0·94	1·94	0·00	20·40
	A	2500	840	4044	—	2201	800	1483	—	2397
4. 10— 20	P	4·50	1·00	0·76	0·83	13·48	0·00	0·36	0·00	18·73
	A	3045	3631	5131	3237	1944	—	1201	—	2699
5. 20— 50	P	1·41	1·90	5·06	1·29	8·81	0·79	1·17	0·00	19·96
	A	3788	1813	3994	5030	2991	1000	3195	—	3325
6. 50— 100	P	8·67	2·94	0·08	1·05	1·65	0·00	0·24	0·00	13·64
	A	3692	2899	5226	3200	2881	—	8125	—	3741
7. 100—500	P	10·55	6·20	0·33	0·43	3·47	0·10	1·18	0·00	20·92
	A	22387	6090	9365	9484	7076	13256	5257	—	14974
8. 500 & above	P	28·04	5·40	0·75	0·67	3·33	0·41	1·02	0·50	35·10
	A	34723	10947	68039	11882	13342	13160	5601	51670	33412
9. all groups	P	5·69	2·70	1·79	0·71	8·10	0·31	0·90	0·02	18·92
	A	16919	4939	4906	5129	2861	2384	3358	51670	7922

RAJASTHAN — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·00	0·00	1·04	0·00	5·89	0·00	0·58	0·00	7·52
	A	—	—	1838	—	2036	—	200	—	1867
2. 1— 5	P	2·91	3·57	1·14	0·00	10·04	0·34	2·17	1·66	18·94
	A	1315	1183	1385	—	4020	2226	3612	400	3129
3. 5— 10	P	6·34	1·59	1·38	0·89	9·28	0·00	1·23	0·00	18·53
	A	2580	897	2757	3393	2182	—	9433	—	3044
4. 10— 20	P	2·50	9·85	3·41	1·20	11·87	0·07	2·10	0·00	27·46
	A	2504	2077	2493	2116	3446	1822	3642	—	3149
5. 20— 50	P	7·98	6·81	2·36	0·37	12·23	0·28	1·38	0·51	28·20
	A	2951	2090	11534	5010	3535	5587	4287	1213	4188
6. 50—100	P	8·80	5·17	1·36	0·29	10·28	0·00	1·16	1·34	23·87
	A	8133	2671	4943	8003	4298	—	4227	2269	6141
7. 100—500	P	9·33	3·02	0·67	0·17	3·79	0·00	0·69	0·00	16·71
	A	22600	3069	28452	242	10060	—	6746	—	16890
8. 500 & above	P	8·04	12·91	0·00	0·00	0·00	0·00	2·32	0·00	23·29
	A	11332	3287	—	—	—	—	27368	—	8460
9. all group	P	6·25	5·99	2·07	0·55	10·51	0·14	1·49	0·50	24·24
	A	6376	2129	6768	3396	3711	4458	4610	1421	4773

@ P : Percentage of households reporting to all households of the corresponding asset holding.
A : Average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (Rs.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

TAMILNADU — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt.	expenses of litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·62	2·61	0·00	0·76	11·61	0·00	1·51	0·00	15·58
	A	2200	314	—	219	711	—	503	—	730
2. 1— 5	P	3·09	1·86	0·34	0·27	16·63	0·19	2·21	0·00	22·20
	A	1730	711	3270	1463	1033	2100	1741	—	1333
3. 5— 10	P	5·35	4·65	0·58	0·58	14·83	0·24	4·82	0·00	26·60
	A	2242	897	448	4587	1468	1217	2020	—	1913
4. 10— 20	P	6·35	6·87	1·72	0·88	15·89	0·08	1·93	0·00	30·25
	A	3804	1841	1652	670	1511	1501	3447	—	2348
5. 20— 50	P	14·00	11·08	1·93	1·08	17·00	0·39	3·46	0·00	41·23
	A	5181	3135	4870	3525	3022	5119	5322	—	4664
6. 50—100	P	16·65	13·78	4·56	0·60	11·87	0·30	1·77	0·24	41·83
	A	7461	4961	7675	9403	5150	4677	5261	7298	7338
7. 100—500	P	23·42	17·55	0·87	0·07	7·41	0·86	8·77	0·27	49·67
	A	13457	7327	12676	11336	7453	12825	15715	160	13281
8. 500 & above	P	28·11	14·21	0·00	4·16	7·36	0·00	0·46	0·00	38·88
	A	37985	13500	—	10005	9040	—	11565	—	35322
9. all groups	P	6·92	6·00	1·10	0·64	14·99	0·22	2·89	0·02	28·53
	A	5394	2857	4381	2654	1821	4286	4026	4762	3538

UTTAR PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

1. upto 1	P	0·99	0·00	0·00	0·00	3·91	0·00	1·29	0·00	5·10
	A	1000	—	—	—	393	—	228	—	552
2. 1— 5	P	0·35	1·19	1·41	1·17	10·64	0·03	1·79	0·08	16·44
	A	1249	1341	1359	1205	971	621	3080	888	1294
3. 5— 10	P	1·42	1·79	1·02	0·26	11·86	0·48	1·97	0·26	17·31
	A	823	920	1983	1001	1238	448	2033	124	1390
4. 10— 20	P	2·91	2·17	1·71	0·42	8·53	0·10	3·04	0·14	17·89
	A	1406	944	1685	1074	1215	321	1056	472	1293
5. 20— 50	P	6·22	3·34	1·04	0·29	8·05	0·15	2·47	0·04	19·66
	A	2471	1740	3473	2851	1679	2800	1240	3230	2177
6. 50—100	P	6·57	3·51	0·77	0·23	3·91	0·24	0·24	0·35	14·18
	A	3622	1901	2024	4955	2017	5745	3722	1558	3095
7. 100—500	P	8·99	5·08	0·86	0·15	4·01	0·42	0·57	0·00	17·65
	A	8798	4337	7374	5000	3864	6363	6185	—	7363
8. 500& above	P	15·25	5·56	0·00	0·00	0·00	0·00	2·97	0·65	22·84
	A	42192	3170	—	—	—	—	4923	22046	30204
9. all groups	P	4·55	2·82	1·14	0·38	7·81	0·21	1·91	0·14	17·39
	A	4256	2058	2631	2006	1512	3082	1679	1425	2575

@ P : percentage of households reporting to all households of the corresponding asset holding.

A : average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

WEST BENGAL HOUSEHOLD TYPE : ALL HOUSEHOLDS RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of land								
		capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·85	0·00	3·32	0·00	0·25	0·00	4·43
	A	—	—	194	—	270	—	150	—	248
2. 1—5	P	0·69	1·95	0·50	0·41	8·21	0·00	0·88	0·00	11·40
	A	333	345	398	773	535	—	364	—	538
3. 5—10	P	1·05	4·34	1·45	0·22	9·96	0·00	0·99	0·00	17·34
	A	602	453	1038	1200	616	—	2439	—	745
4. 10—20	P	5·28	6·08	0·64	0·50	6·87	0.14	0.92	0.30	19.25
	A	1208	1019	9113	2012	1162	672	677	629	1470
5. 20—50	P	7.16	7.76	0.41	0.73	10.76	0.01	1.26	0.12	26.10
	A	1928	986	1117	1337	2125	403	2292	122	1864
6. 50—100	P	10.63	9.43	1.56	0.21	7.64	0.00	1.61	0.04	26.23
	A	2728	1841	3310	905	2030	—	3138	200	2756
7. 100—500	P	11.06	7.48	0.90	0.68	6.97	0.49	1.74	0.15	24.81
	A	10412	2422	5370	4137	3874	1494	6789	1014	7280
8. 500 & above	P	0.00	0.00	13.63	0.00	0.00	0.00	0.00	0.00	13.63
	A	—	—	30672	—	—	—	—	—	30672
9. all groups	P	3.91	4.79	0.80	0.41	8.13	0.04	1.00	0.09	17.53
	A	2472	1057	2696	1446	1256	948	1905	484	1692

@ P—Percentage of households reporting to all households of the corresponding asset holding.

A—Average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

ALL INDIA HOUSEHOLD TYPE : CULTIVATORS RURAL

household asset holding (Rs 000)	type of estimates @	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	house-hold expendi-ture	repay-ment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·54	0·84	0·24	0·56	10·82	0·00	1·74	0·00	13·58
	A	2200	640	923	109	686	—	628	—	774
2. 1— 5	P	2·60	3·03	0·73	0·44	10·46	0·03	1·32	0·00	17·11
	A	1357	972	1275	1015	950	1614	1188	—	1135
3. 5— 10	P	3·99	3·86	1·15	0·53	8·81	0·06	2·01	0·08	18·89
	A	1694	783	1679	1448	1161	1743	1869	364	1408
4. 10— 20	P	5·54	5·69	1·18	0·53	8·59	0·21	2·03	0·07	21·63
	A	1986	1585	1697	1208	1564	936	2083	517	1875
5. 20— 50	P	7·48	6·85	1·02	0·47	7·84	0·24	2·02	0·08	23·30
	A	3357	1977	4138	2844	2288	2491	2558	1943	2921
6. 50—100	P	9·29	7·76	1·01	0·35	6·06	0·30	1·67	0·20	23·28
	A	4926	3063	5965	6046	3378	3696	3742	2294	4552
7. 100—500	P	11·15	8·52	1·03	0·37	4·60	0·29	2·09	0·05	24·77
	A	11682	5443	12592	6954	5283	5956	9491	1497	9615
8. 500 & above	P	19·87	7·00	2·64	0·38	2·54	0·42	1·48	0·23	30·99
	A	66099	9546	77469	11348	10443	7544	8621	36960	53049
9. all groups	P	6·61	5·97	1·03	0·46	7·88	0·20	1·89	0·08	21·68
	A	5411	2453	4863	2675	2019	2995	3128	2041	3646

@ P : Percentage of households reporting to all households of the corresponding asset holding.

A : Average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLDS BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

ALL INDIA HOUSEHOLD TYPE : NON CULTIVATORS RURAL

household asset holding (Rs. 000)	type of estimates @	Purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	house-hold expendi-ture	repay-ment of debt.	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·09	0·49	0·20	0·37	5·66	0·00	0·40	0·05	6·97
	A	940	339	239	501	595	842	230	200	567
2. 1— 5	P	0·39	0·18	0·84	0·38	8·94	0·11	0·93	0·09	11·66
	A	1389	673	989	906	1019	2038	1826	511	1108
3. 5— 10	P	0·26	0·36	1·37	0·48	10·22	0·48	1·38	0·00	13·81
	A	1468	548	2693	812	1284	615	1536	—	1463
4. 10— 20	P	0·78	1·33	1·89	1·50	7·91	0·10	1·56	0·00	14·69
	A	2829	1959	3236	1549	1831	9662	3178	—	2288
5. 20— 50	P	2·50	1·64	2·66	0·99	10·15	0·00	2·21	0·00	18·82
	A	3343	1866	5616	3086	2096	—	1809	—	2905
6. 50—100	P	1·20	1·10	2·01	1·23	5·29	0·00	0·42	0·00	11·25
	A	4423	2044	12482	5088	1732	—	2001	—	4341
7. 100—500	P	4·88	0·78	1·82	0·00	1·14	0·00	1·60	0·00	10·22
	A	11456	81655	25176	—	6379	—	576	—	16978
8. 500 & above	P	0·00	0·00	6·33	0·00	16.82	0·00	0·00	0·00	23.15
	A	—	—	128813	—	715	—	—	—	35715
9. all groups	P	0·56	0·54	1·10	0·59	8·38	0·15	1·08	0·04	12·04
	A	3064	2208	3466	1469	1227	1792	1866	446	1678

@ P : Percentage of households reporting to all households of the corresponding asset holding.

A : Average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE

ALL INDIA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — RURAL

household asset holding (Rs. 000)	type of estimates @	purpose of loan								
		capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	house-hold expendi-ture	repay-ment of debt.	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·19	0·56	0·21	0·41	6·71	0·00	0·68	0·04	8·35
	A	1704	433	404	388	625	842	443	200	638
2. 1— 5	P	1·44	1·53	0·79	0·41	9·66	0·07	1·11	0·05	14·24
	A	1362	954	1115	961	983	1961	1468	511	1123
3. 5— 10	P	2·88	2·82	1·22	0·53	9·23	0·18	1·82	0·05	17·38
	A	1688	774	2019	1270	1202	857	1794	364	1421
4. 10— 20	P	4·81	5·02	1·29	0·68	8·49	0·20	1·96	0·06	20·5
	A	2007	1600	2043	1323	1602	1598	2218	517	1920
5. 20— 50	P	7·11	6·46	1·14	0·51	8·02	0·22	2·03	0·07	22·96
	A	3357	1975	4395	2879	2270	2491	2497	1943	2920
v. 50—100	P	8·98	7·50	1·05	0·38	6·03	0·29	1·62	0·20	22·82
	A	4923	3057	6447	5926	3322	3696	3725	2294	4548
7. 100—500	P	11·00	8·33	1·05	0·36	4·52	0·28	2·07	0·05	24·41
	A	11679	5617	13121	6954	5289	5956	9324	1497	9690
8. 500 & above	P	19·63	6·91	2·68	0·38	2·71	0·42	1·46	0·22	30·90
	A	66099	9546	78926	11348	9716	17544	8612	36960	52892
9. all groups	P	5·18	4·68	1·05	0·49	8·00	0·18	1·70	0·07	19·40
	A	5350	2446	4514	2330	1822	2768	2938	1805	3365

@P : Percentage of households reporting to all households of the corresponding asset holding.

A : Average amount (Rs.) per reporting household.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-81 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE

RURAL

purpose of loan	cultivators		non-cultivators		all household	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. Capl. exp. in farm business	10·93	38.11	0·52	9·75	7·38	35·59
2. cur. exp. in farm business	9·93	25·68	0·24	16·52	6·62	24·86
3. cap. exp. in non-farm business	0·94	4·83	1·10	14·65	0·99	5·70
4. cur. exp. in non-farm business	0·43	1·49	0·06	0·29	0·30	1·39
5. household expenditure	11·25	21·64	12·73	48·41	11·75	24·02
6. repayment of debt	0·09	0·51	0·29	4·11	0·16	0·83
7. exp. on litigation and others	2·53	7·74	0·99	6·17	2·00	7·60
8. unspecified	0·00	0·00	9·09	0·11	0·03	0·01
9. all	31·73	100.00	15·70	100·00	26·25	100·00
ASSAM						
1. cap. exp. in farm business	0·57	18·28	1·55	88·90	0·70	23·35
2. cur. exp. in farm business	0·45	8·31	0·00	0·00	0·39	7·71
3. cap. exp. in non-farm business	0·19	4·01	0·00	0·00	0·17	3·72
4. cur. exp. in non-farm business	0·00	0·00	0·02	0·35	0·00	0·03
5. household expenditure	2·20	40·45	1·49	8·26	2·11	38·14
6. repayment of debt	0·53	13·90	0·00	0·00	0·46	12·91
7. exp. on litigation and others	0·43	15·05	0·54	2·48	0·44	14·15
8. unspecified	0·00	0·00	0·00	0·00	0·00	0·07
9. all	4·38	100·00	3·60	100·00	4·28	100·00
BIHAR						
1. cap. exp. in farm business	2·85	35·67	0·22	1·35	2·25	32·13
2. cur. exp. in farm business	2·14	11·01	0·00	0·00	1·66	9·88
3. cap. exp. in non-farm business	0·87	9·58	0·48	25·94	0·78	11·27
4. cur. exp. in non-farm business	0·42	1·26	0·62	3·37	0·46	1·48
5. household expenditure	5·48	26·12	8·33	62·00	6·13	29·82
6. repayment of debt	0·07	0·85	0·00	0·00	0·05	0·76
7. exp. on litigation and others	1·84	15·30	1·01	7·34	1·65	14·48
8. unspecified	0·03	0·21	0·00	0·00	0·02	0·19
9. all	12·64	100·00	10·61	100·00	12·18	100·00
GUJARAT						
1. capital exp. in farm business	8·16	47·70	0·76	16·60	6·65	45·30
2. current exp. in farm business	6·69	28·61	0·69	4·30	5·47	26·74
3. capital exp. in non-farm business	0·23	0·71	1·08	20·37	0·40	2·23
4. current exp. in non-farm business	0·32	0·44	0·00	0·00	0·25	0·40
5. household expenditure	4·51	18·70	7·45	44·68	5·11	20·70
6. repayment of debt	0·02	0·20	0·00	0·00	0·01	0·19
7. expenditure on litigation and others	0·41	3·15	1·88	14·04	0·71	3·99
8. unspecified	0·06	0·49	0·00	0·00	0·05	0·45
9. all	18·81	100·00	11·85	100·00	17·39	100·00

P : Percentage of reporting households to all households of corresponding major household type.
S : Percentage share of amount of cash dues to total dues.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-81 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

purpose of loan	cultivators		non-cultivators		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
1. capital exp. in farm business	4·28	65·31	1·21	11·28	2·96	59·96
2. current exp. in farm business	2·45	11·40	0·06	1·71	1·42	10·44
3. capital exp. in non-farm business	0·82	8·79	0·91	9·71	0·86	8·88
4. current exp. in non-farm business	0·19	0·41	0·63	7·70	0·38	1·13
5. household expenditure	3·27	12.48	6·09	58·12	4·48	17·00
6. repayment of debt	0·05	0·19	0·00	0·00	0·03	0·17
7. expenditure on litigation and others	1·04	1·43	1·19	11·47	1·11	2·42
8. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
9. all	11·60	100·00	9·00	100·00	10·48	100·00
HIMACHAL PRADESH						
1. capital exp. in farm business	3·25	36·52	6·44	28·74	3·65	36·05
2. current exp. in farm business	0·62	5·99	0·00	0·00	0·54	5·63
3. capital exp. in non-farm business	0·50	3·55	0·13	4·89	0·45	3·63
4. current exp. in non-farm business	0·21	0·43	1·48	34·23	0·37	2·44
5. household expenditure	4·33	37·91	5·29	31·36	4·45	37·52
6. repayment of debt	2·21	6·51	0·00	0·00	1·93	6·12
7. expenditure on litigation and others	1·38	9·10	0·14	0·78	1·23	8·61
8. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
9. all	12·29	100·00	12·11	100·00	12·26	100·00
JAMMU & KASHMIR						
1. capital exp. in farm business	1·87	19.23	0·00	0·00	1·55	17·94
2. current exp. in farm business	0·89	2·56	0·58	0·70	0·84	2·43
3. capital exp. in non-farm business	0·33	29·03	0·76	5·33	0·40	27·44
4. current exp. in non-farm business	0·43	7·45	0·64	18·93	0·46	8·22
5. household expenditure	4·86	30·15	4·52	73·31	4·81	33·05
6. repayment of debt	0·08	0·58	0·00	0·00	0·07	0·54
7. expenditure on litigation and others	1·20	10·98	0·11	1·73	1·02	10·36
8. unspecified	0·03	0·02	0·00	0·00	0·00	0·02
9. all	9·37	100·00	6·62	100·00	8·91	100·00
KARNATAKA						
1. capital exp. in farm business	9·60	64·62	0·50	6·49	7·33	62·52
2. current exp. in farm business	7·94	14·52	0·82	14·05	6·16	14·50
3. capital exp. in non-farm business	1·25	2·66	0·98	18·62	1·18	3·24
4. current exp. in non-farm business	0·56	1·15	1·58	8·53	0·81	1·42
5. household expenditure	9·05	12·26	7·34	46·93	8·63	13·51
6. repayment of debt	0·16	0·10	0·00	0·00	0·12	0·09
7. expenditure on litigation and others	2·12	4·60	0·48	5·37	1·71	4·63
8. unspecified	0·08	0·08	0·00	0·00	0·06	0·08
9. all	27·86	100·00	11·71	100·00	23·84	100·00

P : Percentage of reporting households to all households of corresponding major household type.

S : Percentage share of amount of cash dues to total dues.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-81 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE

RURAL

purpose of loan	cultivators		non-cultivators		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
1. capital exp. in farm business	4·77	18·60	0·00	0·00	4·45	18·32
2. current exp. in farm business	6·44	18·65	0·22	0·50	6·02	18·37
3. capital exp. in non-farm business	2·38	16·30	3·66	21·86	2·47	16·39
4. current exp. in non-farm business	1·46	1·83	3·66	17·31	1·61	2·07
5. household expenditure	10·85	21·36	5·93	28·83	10·52	21·47
6. repayment of debt	1·14	2·97	2·40	24·11	1·22	3·29
7. expenditure on litigation and others	6·29	20·29	0·68	7·39	5·91	20·09
8. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
9. all	29·28	100·00	13·59	100·00	28·22	100·00
MADHYA PRADESH						
1. cap. exp. in farm business	7·36	52·58	0·51	5·07	5·99	50·31
2. cur. exp. in farm business	8·48	21·36	0·89	13·63	6·97	20·99
3. cap. exp. in non-farm business	0·75	6·79	2·06	29·39	1·01	7·87
4. cur. exp. in non-farm business	0·30	0·78	0·89	7·92	0·42	1·12
5. household expenditure	5·90	15·15	6·75	43·86	6·07	16·52
6. repayment of debt	0·03	0·02	0.00	0·00	0·02	0·02
7. exp. on litigation and others	0·83	3·20	0·06	0·13	0·68	3·05
8. unspecified	0·06	0·12	0·00	0·00	0·05	0·12
9. all	21·87	100·00	10·56	100·00	19·62	100·00
MAHARASHTRA						
1. cap. exp. in farm business	9·44	47·70	0·65	16·65	6·57	45·90
2. cap. exp.in farm business	12·10	26·36	1·04	11·00	8·49	25·47
3. cap. exp. in non-farm business	0·64	6·81	0·67	5·02	0·65	6·71
4. cur. exp. in non-farm business	0·46	2·67	0·94	5·06	0·61	2·81
5. household expenditure	6·26	9·05	6·21	46·84	6·25	11·25
6. repayment of debt.	0·07	0·05	0·00	0·00	0·05	0·04
7. exp. on litigation and others	1·41	7·34	1·09	15·44	1·31	7·81
8. unspecified	0·02	0·01	0·00	0·00	0·01	0·01
9. all	27·65	100·00	10·24	100·00	21·97	100·00
ORISSA						
1. cap. exp. in farm business	9·03	44·79	1·00	15·45	7·73	43·39
2. cur. exp. in farm business	6·55	19·11	0·27	1·13	5·53	18·25
3. cap. exp. in non-farm business	1·40	7·15	1·36	14·03	1·40	7·48
4. cur. exp. in non-farm business	0·32	4·03	0·93	10·81	0·42	4.35
5. household expenditure	4·16	15·38	7·16	56·05	4·64	17·32
6. repayment of debt	0·22	1·34	0·09	1·15	0·20	1·33
7. exp. on litigation and others	1·51	8·20	0·59	1·38	1·36	7·88
8. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
9. all	20·83	100·00	10·82	100·00	19·21	100·00

P : percentage of reporting households to all households of corresponding major households type.

S : percentage share of amount of cash dues to total dues.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-81 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE

RURAL

purpose of loan	cultivators		non-cultivators		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. cap. exp. in farm business	8·68	69·57	0·54	5·95	5·69	64·25
2. cur. exp. in farm business	3·88	9·27	0·66	4·62	2·70	8·88
3. cap. exp. in non-farm business	1·14	2·99	2·91	37·09	1·79	5·84
4. cur. exp. in non-farm business	0·57	1·56	0·96	12·10	0·71	2·44
5. household expenditure	8·84	13·40	6·81	38·06	8·10	15·46
6. repayment of debt.	0·26	0·46	0·41	0·96	0·31	0·50
7. exp. on litigation and others	1·12	2·10	0·53	1·22	0·90	2·02
8. unspecified	0·03	0·65	0·00	0·00	0·02	0·60
9. all	22·46	100·00	12·82	100·00	18·92	100·00
RAJASTHAN						
1. cap. exp. in farm business	7·04	36·24	1·82	14·72	6·25	34·44
2. cur. exp. in farm business	7·07	12·04	0·00	0·00	5·99	11·03
3. cap. exp. in non-farm business	1·91	11·71	2·96	16·67	2·07	12·13
4. cur. exp. in non-farm business	0·43	0·91	1·25	9·43	0·55	1·62
5. household expenditure	10·22	31·98	12·10	52·57	10·51	33·71
6. repayment of debt.	0·14	0·55	0·10	0·30	0·14	0·52
7. exp. on litigation and others	1·58	5·95	0·97	5·76	1·49	5·93
8. unspecified	0·44	0·63	0·89	0·56	0·50	0·62
9. all	25·24	100·00	18·62	100·00	24·24	100·00
TAMILNADU						
1. cap. exp. in farm business	9·99	39·34	0·12	1·29	6·92	36·98
2. cur. exp. in farm business	8·20	17·95	1·11	2·18	6·00	16·97
3. cap. exp. in non-farm business	1·52	4·98	0·17	1·54	1·10	4·77
4. cur. exp. in non-farm business	0·83	1·73	0·22	0.90	0·64	1·68
5. household expenditure	16·93	24·12	10·70	71·31	14·99	27·05
6. repayment of debt	0·24	0·86	0·16	1·70	0·22	0·91
7. exp. on litigation and others	3·28	10·90	2·02	21·07	2·89	11·53
8. unspecified	0·03	0·12	0·00	0·00	0·02	0·11
9. all	35·02	100·00	14·16	100·00	28·53	100·00

P : Percentage of reporting households to all households of corresponding major household type.

S : Percentage share of amount of cash dues to total dues.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-81 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

purpose of loan	cultivators		non-cultivators		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
1. capital exp. in farm business	5·65	48·34	0·54	6·76	4·55	43·27
2. current exp. in farm business	3·38	14·40	0·76	2·44	2·82	12·95
3. capital exp. in non-farm business	1·04	5·49	1·48	15·19	1·14	6·67
4. current exp. in non-farm business	0·33	1·61	0·57	2·40	0·38	1·70
5. household expenditure	7·13	22·08	10·27	57·22	7·81	26·36
6. repayment of debt	0·18	1·56	0·30	0·54	0·21	1·43
7. exp. on litigation and others	1·95	6·05	1·78	15·30	1·91	7·17
8. unspecified	0·16	0·47	0·04	0·14	0·14	0·43
9. all	18·07	100·00	14·91	100·00	17·39	100·00
WEST BENGAL						
1. capital exp. in farm business	4·90	34·59	0·32	1·16	3·91	32·60
2. current exp. in farm business	6·04	17·96	0·27	3·05	4·79	17·08
3. capital exp. in non-farm business	0·77	3·92	0·90	60·01	0·80	7·25
4. current exp. in non-farm business	0·52	2·11	0·00	0·00	0·41	1·98
5. household expenditure	9·43	34·52	3·39	33·00	8·13	34·43
6. repayment of debt	0·05	0·13	0·00	0·00	0·04	0·13
7. exp. on litigation and others	1·18	6·62	0·31	2·78	1·00	6·39
8. unspecified	0·11	0·15	0·00	0·00	0·09	0·14
9. all	20·92	100·00	5·19	100·00	17·53	100·00
ALL-INDIA						
1. capital exp. in farm business	6·61	45·15	0·56	8·56	5·18	42·46
2. current exp. in farm business	5·97	18·48	0·54	5·92	4·68	17·56
3. capital exp. in non-farm business	1.03	6·34	1·10	18·95	1·05	7·26
4. current exp. in non-farm business	0·46	1·56	·59	4·31	·49	1·76
5. household expenditure	7·88	20·07	8·38	50·90	8·00	22·34
6. repayment of debt	0·20	0·74	0·15	1·29	0·18	0·78
7. expenditure on litigation and others	1·89	7·46	1·08	9·96	1·70	7·64
8. unspecified	0·08	0·21	0·04	0·10	0·07	0·20
9. all	21·69	100·00	12·04	100·00	19·40	100·00

P : Percentage of reporting households to all households of corresponding major household type.

S : Percentage share of amount of cash dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (Rs.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

type of security	cultivators		non-cultivators		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5).	(6)	(7)
ANDHRA PRADESH						
1. personal security	17·99	50·69	10·68	68·73	15·49	52·29
2. surety security by 3rd party	2·07	4·33	1·91	8·83	2·02	4·73
3. crop	0·72	1·65	0·01	0·04	0·48	1·51
4. first charge on immovable property	2·71	9·31	0·11	1·33	1·83	8·60
5. mortgage of immovable property	7·98	26·33	0·41	9·80	5·39	24·86
6. bullion & ornaments	1·00	1·94	0·31	0·65	0·76	1·82
7. shares, govt. security etc.	0·01	0·01	0·02	0·27	0·01	0·04
8. other securities	0·31	0·50	0·62	0·92	0·42	0·54
9. no security	2·40	5·08	1·76	9·33	2·18	5·46
10. unspecified	0·23	0·16	0·09	0·11	0·18	0·15
11. all	31·73	100·00	15·70	100·00	26·25	100·00
ASSAM						
1. personal security	0·98	14·93	0·87	4·13	0·96	14·15
2. surety security by 3rd party	0·63	10·88	0·00	0·00	0·54	10·10
3. crop	0·31	3·36	0·00	0·00	0·27	3·12
4. first charge on immovable property	0·02	0·38	0·00	0·00	0·02	0·35
5. mortgage of immovable property	0·97	32·29	1·55	88·90	1·04	36·36
6. bullion & ornaments	0·00	0·00	0·00	0·00	0·00	0·00
7. shares, govt. security etc.	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	0·07	0·74	0·00	0·00	0·06	0·69
9. no security	1·38	30·42	1·17	6·97	1·35	28·74
10. unspecified	0·03	7·00	0·00	0·00	0·03	6·50
11. all	4·38	100·00	3·60	100·00	4·28	100·00
BIHAR						
1. personal security	4·35	30·68	4·47	39·59	4·38	31·60
2. surety security by 3rd party	0·60	8·82	0·32	2·00	0·54	8·12
3. crop	0·15	1·27	0·11	0·91	0·14	1·23
4. first charge on immovable property	1·03	10·85	0·06	1·23	0·81	9·86
5. mortgage of immovable property	2·31	20·49	0·15	22·66	1·82	20·72
6. bullion & ornaments	0·11	1·37	1·92	6·26	0·52	1·87
7. shares, govt. security etc.	0·09	0·35	0·00	0·00	0·07	0·31
8. other securities	0·34	6·47	0·04	0·57	0·27	5·86
9. no security	4·21	19·20	3·62	26·79	4·07	19·98
10. unspecified	0·05	0·50	0·00	0·00	0·04	0·45
11. all	12·64	100·00	10·61	100·00	12·18	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

type of security	cultivators		non-cultivators		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GUJARAT						
1. personal security	4·98	25·04	4·87	21·87	4·96	24·80
2. surety security by 3rd party	3·69	10·59	2·40	33·00	3·42	12·32
3. crop	0·63	7·84	0·00	0·00	0·50	7·23
4. first charge on immovable property	4·92	18·98	0·16	0·20	3·95	17·53
5. mortgage of immovable property	2·85	22·21	0·44	4·01	2·36	20·81
6. bullion & ornaments	0·30	0·32	0·00	0·00	0·24	0·29
7. shares, govt. security etc.	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	0·68	7·65	0·00	0·00	0·54	7·06
9. no security	2·43	6·77	3·38	24·09	2·63	8·11
10. unspecified	0·11	0·60	0·82	16·83	0·26	1·85
11. all	18·81	100·00	11·85	100·00	17·39	100·00
HARYANA						
1. personal security	3·42	13·06	3·75	36·53	3·56	15·38
2. surety security by 3rd party	2·24	6·44	2·48	40·96	2·34	9·85
3. crop	1·41	5·82	0·00	0·00	0·80	5·25
4. first charge on immovable property	0·41	5·27	0·00	0·00	0·23	4·74
5. mortgage of immovable property	3·07	54·90	0·04	0·76	1·77	49·55
6. bullion & ornaments	0·10	5·75	0·32	0·38	0·20	5·22
7. shares, govt. security etc.	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	0·39	3·22	0·00	0·00	0·22	0·00
9. no security	1·39	5·54	3·31	21·37	2·22	7·11
10. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
11. all	11·60	100·00	9·00	100·00	10·48	100·00
HIMACHAL PRADESH						
1. personal security	2·75	18·94	2·60	8·77	2·73	18·33
2. surety security by 3rd party	5·31	44·53	3·27	53·77	5·06	45·08
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first charge on immovable property	0·29	1·65	0·74	9·30	0·35	2·11
5. mortgage of immovable property	0·67	13·07	5·06	27·09	1·23	13·91
6. bullion & ornaments	0·00	0·00	0·09	0·00	0·00	0·00
7. shares, govt. security etc.	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	0·06	0·10	0·00	0·00	0·05	0·09
9. no security	3·46	21·71	0·43	1·07	3·08	20·48
10. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
11. all	12·29	100·00	12·11	100·00	12·26	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

type of security	cultivators		non-cultivators		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU & KASHMIR						
1. personal security	4·86	32·29	3·46	60·24	4·63	34·17
2. surety security by 3rd party	0·52	4·09	0·63	1·22	0·54	3·90
3. crop	0·05	0·94	0·00	0·00	0·04	0·88
4. first charge on immovable property	0·24	2·14	0·00	0·00	0·20	2·00
5. mortgage of immovable property	0·78	34·38	0·16	6·17	0·67	32·48
6. bullion & ornaments	0·00	0·00	0·00	0·00	0·00	0·00
7. shares, govt. security etc.	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	0·02	1·96	0·00	0·00	0·02	1·83
9. no security	3·18	24·17	2·36	32·36	3·04	24·72
10. unspecified	0·03	0·02	0·00	0·00	0·03	0·02
11. all	9·37	100·00	6·62	100·00	8·91	100·00
KARNATAKA						
1. personal security	11·27	18·84	6·32	41·88	10·04	19·66
2. surety security by 3rd party	2·65	5·07	1·76	19·75	2·43	5·60
3. crop	1·83	2·76	0·14	0·64	1·41	2·69
4. first charge on immovable property	3·34	5·61	0·82	14·05	2·72	5·91
5. mortgage of immovable property	5·09	57·50	0·27	3·94	3·89	55·56
6. bullion & ornaments	0·82	1·39	0·43	7·61	0·72	1·61
7. shares, govt. security etc.	0·09	0·13	0·00	0·00	0·07	0·13
8. other securities	1·23	2·58	1·30	8·15	1·25	2·78
9. no security	2·12	2·32	0·98	3·95	1·84	2·38
10. unspecified	1·77	3·80	0·02	0·03	1·33	3.66
11. all	27·86	100·00	11·71	100·00	23·84	100·00
KERALA						
1. personal security	6·84	16·88	4·00	9·92	6·65	16·77
2. surety security by 3rd party	3·61	7·01	5·98	42·20	3·77	7·56
3. crop	0·34	0·25	0·00	0·00	0·32	0·24
4. first charge on immovable property	3·02	14·28	0·27	1·63	2·83	14·09
5. mortgage of immovable property	9·14	32·07	1·79	14·92	8·64	31·80
6. bullion & ornaments	6·73	12·56	3·46	11·47	6·51	12·55
7. shares, govt. security etc.	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	0·90	5·50	1·03	19·24	0·91	5·71
9. no security	5·46	11·37	0·32	0·62	5·11	11·21
10. unspecified	0·09	0·08	0·00	0·00	0·09	0·08
11. all	29·28	100·00	13·59	100·00	28·22	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

type of security	cultivators		non-cultivators		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MADHYA PRADESH						
1. personal security	7·00	22·48	5·34	36·29	6·67	23·14
2. surety security by 3rd party	0·79	2·75	0·84	8·97	0·80	3·05
3. crop	0·22	0·29	0·00	0·00	0·18	0·28
4. first charge on immovable property	5·17	26·47	1·03	20·49	4·34	26·19
5. mortgage of immovable property	5·55	37·55	0·92	13·68	4·63	36·41
6. bullion & ornaments	0·56	2·06	0·17	0·35	0·48	1·98
7. shares, govt. security etc.	0·08	0·07	0·00	0·00	0·06	0·06
8. other securities	0·47	1·68	0·00	0·00	0·38	1·60
9. no security	3·46	6·28	2·54	20·16	3·27	6·95
10. unspecified	0·28	0·36	0·01	0·06	0·23	0·35
11. all	21·87	100·00	10·56	100·00	19·62	100·00
MAHARASHTRA						
1. personal security	7·06	14·11	5·43	52·90	6·53	16·37
2. surety security by 3rd party	2·29	10·33	0·31	6·01	1·64	10·08
3. crop	1·39	3·76	0·05	0·18	0·96	3·55
4. first charge on immovable property	7·38	28·85	1·07	15·26	5·32	28·06
5. mortgage of immovable property	8·05	33·09	0·70	10·18	5·65	31·76
6. bullion & ornaments	0·34	0·29	0·00	0·00	0·23	0·27
7. shares, govt. security etc.	0·50	1·03	0·02	0·06	0·34	0·97
8. other securities	0·85	6·15	0·36	4·70	0·69	6·07
9. no security	1·62	2·00	2·41	10·61	1·88	2·47
10. unspecified	0·17	0·38	0·09	0·57	0·14	0·39
11. all	27·65	100·00	10·24	100·00	21·97	100·00
ORISSA						
1. personal security	3·46	14·32	1·64	14·61	3·17	14·33
2. surety security by 3rd party	1·17	2·63	1·12	18·43	11·16	3·38
3. crop	0·25	0·93	0·00	0·00	0·21	0·89
4. first charge on immovable property	3·81	20·98	1·17	3·79	3·58	20·17
5. mortgage of immovable property	10·19	51·61	1·49	24·99	8·78	50·34
6. bullion & ornaments	0·32	0·79	0·00	0·00	0·27	0·75
7. shares, govt. security etc.	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	0·54	2·30	0·03	0·01	0·45	2·19
9. no security	2·05	6·43	5·38	38·17	2·58	7·94
10. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
11. all	20·83	100·00	10·82	100·00	19·21	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

type of security	cultivators		non-cultivators		all-households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. personal security	9·48	24·19	6·42	49·75	8·36	26·32
2. surety security by 3rd party	1·83	5·51	2·60	30·13	2·14	7·56
3. crop	0·15	0·97	0·00	0·00	0·09	0·89
4. first charge on immovable property	0·40	2·76	0·00	0·00	0·25	2·53
5. mortgage of immovable property	5·56	56·19	0·55	2·93	3·72	51·74
6. bullion & ornaments	0·38	0·07	0·11	0·19	0·28	0·08
7. shares, govt. security etc.	0·31	0·29	0·00	0·00	0·19	0·26
8. other securities	0·32	1·21	0·34	2·19	0·32	1·29
9. no security	5·30	8·16	3·77	14·81	4·74	8·72
10. unspecified	0·03	0·65	0·00	0·00	0·02	0·60
11. all	22·46	100·00	12·82	100·00	18·92	100·00
RAJASTHAN						
1. personal security	13·44	43·13	11·33	51·54	13·12	43·84
2. surety security by 3rd party	2·21	5·81	1·74	9·84	2·13	6·14
3. crop	0·61	2·24	0·00	0·00	0·52	2·06
4. first charge on immovable property	2·31	8·64	0·56	10·91	2·05	8·83
5. mortgage of immovable property	2·82	22·69	1·12	9·75	2·56	21·61
6. bullion & ornaments	0·34	1·86	0·00	0·00	0·29	1·71
7. shares, govt. security etc.	0·11	0·09	0·00	0·00	0·10	0·08
8. other securities	0·27	0·53	0·58	3·40	0·32	0·77
9. no security	4·89	13·10	3·34	14·00	4·66	13·17
10. unspecified	0·74	1·89	0·89	0·56	0·76	1·87
11. all	25·24	100·00	18·62*	100·00	24·24	100·00
TAMILNADU						
1. personal security	17·61	41·68	8·17	55·24	14·67	42·52
2. surety security by 3rd party	2·69	4·50	0·67	1·70	2·06	4·32
3. crop	0·41	1·43	0·00	0·00	0·28	1·34
4. first charge on immovable property	2·83	13·66	0·23	4·67	2·02	13·10
5. mortgage of immovable property	5·51	20·66	0·93	7·88	4·08	19.87
6. bullion & ornaments	4·96	7·89	1·38	10·97	3·85	8·08
7. shares, govt. security etc.	0·00	0·00	0·22	0·44	0·07	0·03
8. other securities	1·81	3·18	0·67	2·84	1·46	3·16
9. no security	5·44	6·82	2·60	16·26	4·56	7·41
10. unspecified	0·10	0·18	0·00	0·00	0·07	0·17
11. all	35·02	100·00	14·16	100·00	28·53	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

type of security	cultivators		non-cultivators		all-households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
1. personal security	5·41	22·16	4·29	32·50	5·17	23·42
2. surety security by 3rd party	1·71	5·34	1·58	13·90	1·68	6·38
3. crop	0·39	2·61	0·02	3·85	0·31	2·76
4. first charge on immovable property	1·46	10·58	0·26	1·95	1·20	9·53
5. mortgage of immovable property	2·70	30·84	1·08	5·40	2·35	27·75
6. bullion & ornaments	0·40	1·43	0·47	3·53	0·41	1·69
7. shares, govt. security etc.	0·34	0·84	0·17	0·87	0·30	0·84
8. other securities	0·51	2·38	0·18	0·91	0·44	2·20
9. no security	5·97	23·03	6·96	36·30	6·19	24·65
10. unspecified	0·41	0·80	0·40	0·68	0·41	0·78
11. all	18·07	100·00	14·91	100·00	17·39	100·00
WEST BENGAL						
1. personal security	6·56	24·50	1·72	15·33	5·51	23·96
2. surety security by 3rd party	0·45	1·50	0·13	0·96	0·38	1·47
3. crop	0·10	0·29	0·01	0·01	0·08	0·27
4. first charge on immovable property	1·26	7·63	0·13	3·27	1·02	7·37
5. mortgage of immovable property	8·42	45·91	0·80	62·74	6·78	46·91
6. bullion & ornaments	1·24	5·99	0·12	0·11	1·00	5·64
7. shares, govt. security etc.	0·05	0·46	0·00	0·00	0·04	0·43
8. other securities	0·79	1·65	0·31	1·42	0·68	1·64
9. no security	4·28	11·54	1·66	15·02	3·72	11·75
10. unspecified	0·19	0·53	0·32	1·16	0·22	0·57
11. all	20·92	100·00	5·19	100·00	17·53	100·00
ALL INDIA						
1. personal security	7·94	28·66	5·73	43·80	7·42	29·77
2. surety security by 3rd party	1·74	6·05	1·20	13·62	1·61	6·60
3. crop	0·50	2·24	0·03	0·85	0·39	2·13
4. first charge on immovable property	2·62	13·19	0·37	5·03	2·09	12·59
5. mortgage of immovable property	5·07	33·76	0·72	11·63	4·03	32·13
6. bullion & ornaments	1·07	2·96	0·56	2·72	0·95	2·94
7. shares, govt. security etc.	0·13	0·27	0·05	0·26	0·11	0·27
8. other securities	0·63	2·96	0·35	2·11	0·56	2·90
9. no security	3·92	9·07	3·24	18·78	3·76	9·78
10. unspecified	0·29	0·85	0·16	1·20	0·26	0·87
11. all	21·69	100·00	12·04	100·00	19·40	100·00

P : percentage of reporting households to all households of corresponding major household type,
percentage share of amount of dues to total dues.

TABLE (14) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY NATURE OF INTEREST AND PERCENTAGE DISTRIBTUION OF AMOUNT OF CASH DUES OVER NATURE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

nature of interest	cultivators			non-cultivators			all households		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
ANDHRA PRADESH									
1. interest free	1·96	1877	2·85	2·98	517	6·36	2·31	1278	3·16
2. simple interest	27·44	4123	87·50	12·26	1715	86·59	22·26	3670	37·42
3. compound interest	0·70	4015	2·17	0·00	—	0·00	0·46	4015	1·98
4. concessional rate	0·43	3133	1·04	0·11	2807	1·33	0·32	3093	1·07
5. unspecified	2·64	3155	6·44	0·77	1816	5·72	2·00	2980	6·01
6. all	31·73	4075	100·00	15·70	1546	100·00	26·25	3559	100·00
ASSAM									
1. interest free	2·34	1550	68·54	1·51	154	8·62	2·23	1425	64·24
2. simple interest	1.77	708	23.66	2.09	1180	91.38	1.81	779	28.53
3. compound interest	0·04	2320	1·63	0·00	—	0·00	0·03	2320	1·51
4. concessional rate	0·17	1454	4·77	0·00	—	0·00	0·15	1454	4·43
5. unspecified	0·06	1251	1·40	0·00	—	0·00	0·05	1251	1.30
6. all	4·38	1208	100·00	3·60	749	100·00	4·28	1157	100·00
BIHAR									
1. interest free	2·51	1083	11·60	1·68	267	4·87	2·32	949	10·90
2. simple interest	7·02	1761	52·79	7·04	890	67·95	7·03	1564	54·35
3. compound interest	2·57	2516	27·57	1·62	1462	25·62	2·35	2353	27·37
4. concessional rate	0·37	2104	3·33	0·12	353	0·48	0·31	1948	3·03
5. unspecified	0·89	1248	4·72	0·15	679	1·08	0·72	1222	4·35
6. all	12·64	1852	100·00	10·61	869	100·00	12·18	1659	100·00
GUJARAT									
1. interest free	4·35	3199	14·16	6·20	1622	31·36	4·72	2778	15·48
2. simple interest	13·72	5096	17·17	4·15	2506	45·40	11·77	4982	69·19
3. compound interest	1·16	4567	5·39	0·44	1821	2·53	1·01	4321	5·17
4. concessional rate	0·38	4063	1·56	0·00	—	0·00	0·30	4063	1·44
5. unspecified	0·71	10644	7·72	1·28	5178	20·71	0·83	8922	8·72
6. all	18·81	5223	100·00	11·85	2704	100·00	17·39	4874	100·00
HARYANA									
1. interest free	1·53	4934	4·97	1·10	658	3·26	1·34	3433	4·80
2. simple interest	8·28	12875	70·18	4·15	3305	62·03	6·51	10249	69·37
3. compound interest	0·93	16683	10·25	2·88	2096	27·32	1·77	6476	11·93
4. concessional rate	1·19	14663	11·48	0·47	1926	4·13	0·88	11719	10·75
5. unspecified	0·42	11363	3·13	0·75	971	3·27	0·56	5403	3·14
6. all	11·60	13098	100·00	9·00	2459	100·00	10·48	9171	100.00

P : percentage of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

S : percentage share of amount of cash dues to total cash dues.

TABLE (14) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY NATURE OF INTEREST AND PERCENTANGE DISTRIBUTION OF AMOUNT OF CASH DUES OVER NATURE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

nature of interest	cultivators			non-cultivators			all households		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
HIMACHAL PRADESH									
1. interest free	1·72	2276	10·31	2·46	420	6·19	1·81	1958	10·06
2. simple interest	8·20	2667	57·65	7·75	862	40·04	8·14	2450	56·60
3. compound interest	0·42	16443	18·37	2·23	2795	37·36	0·65	10551	19·50
4. concessional rate	1·02	1810	4·85	1·04	2634	16·42	1·02	1915	5·54
5. unspecified	1·21	2778	8·83	0·00	—	0·00	1·05	2778	8·30
6. all	12·29	3087	100·00	12·11	1379	100·00	12·26	2875	100·00
JAMMU & KASHMIR									
1. interest free	6·10	3005	65·29	4·42	1873	82·14	5·82	2861	66·42
2. simple interest	3·43	2563	22·24	2·14	817	17·33	2·39	2302	21·91
3. compound interest	0·60	4072	8·75	0·00	—	0·00	0·50	4072	8·16
4. concessional rate	0·21	815	0·62	0·05	1057	0·53	0·19	826	0·61
5. unspecified	0·31	2800	3·10	0·00	—	0·00	0·26	2800	2·90
6. all	9·37	2995	100·00	6·62	1525	100·00	8·91	2813	100·00
KARNATAKA									
1. interest free	4·17	16067	41·74	4·93	1024	27·83	4·36	11830	41·24
2. simple interest	21·53	3528	7·36	6·04	2028	67·55	17·67	3400	48·09
3. compound interest	1·64	4397	4·49	0·00	—	0·00	1·23	4397	4·33
4. concessional rate	1·66	1564	1·62	0·73	1098	4·42	1·43	1504	1·72
5. unspecified	1·12	6873	4·79	0·02	2123	0·21	0·85	6812	4·62
6. all	27·86	5756	100·00	11·71	1548	100·00	23·84	5241	100·00
KERALA									
1. interest free	6·85	2191	14·94	0·83	956	3·62	6·44	2180	14·76
2. simple interest	19·07	3352	63·65	9·64	1274	56·24	18·43	3279	63·53
3. compound interest	4·66	2558	11·87	0·90	3279	13·57	4·41	2568	11·90
4. concessional rate	2·83	2951	8·31	3·75	718	12·31	2·89	2756	8·37
5. unspecified	0·30	4166	1·23	1·56	2000	14·26	0·38	3571	1·43
6. all	29·28	3430	100·00	13·59	1607	100·00	28·22	3371	100·00
MADHYA PRADESH									
1. interest free	1·53	1086	2·47	3·74	1075	29·60	1·97	1082	3·77
2. simple interest	16·62	3077	75·93	5·97	1410	62·07	14·50	2940	75·28
3. compound interest	3·30	3287	16·09	0·96	1090	7·70	2·83	3139	15·69
4. concessional rate	0·36	3612	1·94	0·03	459	0·11	0·30	3545	1·85
5. unspecified	1·25	1919	3·57	0·23	309	0·52	1·05	1849	3·43
6. all	21·87	3080	100·00	10·56	1284	100·00	19·62	2887	100·00

P : percentage of reporting households to all households of corresponding major household type.
A : average amount of cash dues (Rs.) per reporting household.
S : percentage share of amount of cash dues to total cash dues.

TABLE (14) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY NATURE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OVER NATURE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

nature of interest	cultivators			non-cultivators			all households		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
MAHARASHTRA									
1. interest free	4·50	2101	7·98	4·16	948	26·11	4·39	1744	9·03
2. simple interest	20·96	4270	75·47	4·92	1607	52·31	15·79	3998	74·12
3. compound interest	2·36	7037	13·97	0·56	4394	16·16	1·77	7666	14·10
4. concessional rate	0·31	2380	0·63	0·00	—	0·00	0·21	2380	0·59
5. unspecified	1·17	1968	1·95	0·77	1068	5·41	1·04	1752	2·15
6. all	27·65	4289	100·00	10·24	1476	100·00	21·97	3861	100·00
ORISSA									
1. interest free	1·24	1507	4·75	1·68	605	9·97	1·31	1320	5·00
2. simple interest	16·66	1890	80.12	6·22	984	60·24	14·98	1829	79·18
3. compound interest	2·21	1627	9·15	1·01	1267	12·59	2·02	1598	9·32
4. concessional rate	1·10	1985	5·54	0·40	1682	6·57	0·98	1965	5·59
5. unspecified	0·38	456	0·44	1·52	713	10·64	0·56	569	0·92
6. all	20·83	1887	100·00	10·82	939	100·00	19·21	1800	100·00
PUNJAB									
1. interest free	6·77	3137	9·78	5·46	1984	31·76	6·29	2769	11·62
2. simple interest	11·98	9934	54·83	6·79	3074	60·53	10·05	8249	55·31
3. compound interest	4·21	16287	31·56	0·83	1072	2·60	2·97	14726	29·14
4. concessional rate	0·14	3573	0·24	0·39	4001	4·59	0·23	3834	0·60
5. unspecified	0·64	12254	3·59	0·31	550	0·49	0·51	9703	3·33
6. all	22·46	9667	100·00	12·82	2660	100·00	18·92	7922	100·00
RAJASTHAN									
1. interest free	2·33	3270	6·09	3·60	1686	9·58	2·52	2926	6·38
2. simple interest	18·93	4877	73·87	11·01	4243	73·19	17·72	4817	73·81
3. compound interest	2·45	4405	8·65	1·68	3735	9·83	2·34	4331	8·75
4. concessional rate	0·63	1493	0·75	0·60	2330	2·20	0·62	1616	0·87
5. unspecified	2·71	4984	18·65	2·67	1260	5·27	2·71	4358	10·20
6. all	25·24	4950	100·00	18·62	3430	100·00	24·24	4773	100·00
TAMIL NADU									
1. interest free	5·85	1412	6·01	3·51	1094	19·10	5·12	1344	6·82
2. simple interest	27·61	4019	80·74	9·86	1488	72·95	22·09	3667	80·25
3. compound interest	1·62	3785	4·45	0·68	1183	3·98	1·32	3371	4·42
4. concessional rate	0·46	3066	1·03	0·15	939	0·72	0·37	2788	1·01
5. unspecified	3·51	3040	7·77	0·38	1802	3·25	2·53	2985	7·49
6. all	35·02	3924	100·00	14·16	1421	100·00	28·53	3538	100·00

P : percentage of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

S : percentage share of amount of cash dues to total cash dues.

TABLE (14) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY NATURE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OVER NATURE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

RURAL

nature of interest	cultivators			non-cultivators			all households		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
UTTAR PRADESH									
1. interest free	3·45	1404	9·65	4·42	1477	25·83	3·66	1423	11·62
2. simple interest	10·15	2942	59·55	7·68	1539	46·73	9·62	2700	57·99
3. compound interest	3·86	2994	23·06	2·61	1737	17·93	3·59	2797	22·43
4. concessional rate	0·65	3325	4·32	0·09	1795	0·63	0·53	3270	3·87
5. unspecified	0·83	2060	3·41	0·77	2930	8·88	0·82	2236	4·08
6. all	18·07	2774	100·00	14·91	1671	100·00	17·39	2575	100·00
WEST BENGAL									
1. interest free	5·90	1073	17·78	2·26	829	23·00	5·11	1050	18·09
2. simple interest	13·36	1834	68·89	2·58	2326	73·51	11·04	1859	69·16
3. compound interest	1·32	2188	8·09	0·12	75	0·11	1·06	2136	7·62
4. concessional rate	0·52	1095	1·60	0·00	—	0·00	0·41	1095	1·51
5. unspecified	1·25	1033	3·63	0·22	1239	3·38	1·03	1042	3.62
6. all	20·92	1700	100·00	5·19	1574	100·00	17·53	1692	100·00
ALL INDIA									
1. interest free	3·58	2570	11·59	3·39	1105	18·56	3·53	2236	12·10
2. simple interest	15·29	3600	69·46	7·17	1801	68·88	13·37	3371	69·05
3. compound interest	2·37	3865	11·55	1·02	2008	10·13	2·05	3646	11·45
4. concessional rate	0·67	2809	2·38	0·21	1590	1·62	0·56	2703	2·32
5. unspecified	1·28	3107	5·02	0·61	555	5·81	1·12	2952	5.08
6. all	21·69	3656	100·00	12·04	1678	100·00	19·40	3365	100·00

P : percentage of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

S : percentage share of amount of cash dues to total cash dues.

TABLE (15) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY TYPE OF MORTGAGE FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : CULTIVATORS

RURAL

states	type of estimates	type of mortgage						
		simple	usufructuary	mortgage by conditional sale	other type mortgage	no mortgage	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Andhra Pradesh	P	5·99	0·61	1·20	0·48	25·44	0·46	31·73
	A	4094	3517	4627	3019	3595	9001	4075
2. Assam	P	0·46	0·35	0·03	0·14	3·40	0·00	4·38
	A	2587	1328	475	450	1049	—	1208
3. Bihar	P	1·29	0·54	0·34	0·24	10·47	0·27	12·64
	A	2111	2116	1945	1727	1713	1925	1852
4. Gujarat	P	2·60	0·29	0·36	0·11	15·84	0·48	18·81
	A	5921	3392	11406	26375	4626	3311	5223
5. Haryana	P	1·67	0·72	0·50	0·25	9·01	0·27	11·60
	A	28282	18366	50355	42954	6937	4450	13098
6. Himachal Pradesh	P	0·29	0·52	0·00	0·00	11·56	0·03	12·29
	A	2657	8661	—	—	2825	1003	3087
7. Jammu and Kashmir	P	0·74	0·02	0·01	0·01	8·60	0·24	9·37
	A	12241	2424	36356	13148	2072	2504	2995
8. Karnataka	P	4·06	0·26	0·54	0·28	23·00	0·30	27·86
	A	21031	1851	7645	7051	2942	2896	5756
9. Kerala	P	5·99	1·07	1·56	0·25	22·93	0·40	29·28
	A	3576	2525	3925	3633	2939	4623	3430
10. Madhya Pradesh	P	3·53	0·26	1·57	0·05	16·62	0·92	21·87
	A	3952	12817	4589	10327	2296	4535	3080
11. Maharashtra	P	7·06	0·72	0·79	0·15	19·28	0·47	27·65
	A	4635	5475	6755	11976	3778	4088	4289
12. Orissa	P	9·11	0·80	2·16	1·11	8·45	0·50	20·83
	A	1786	2412	1836	2194	1549	3251	1887
13. Punjab	P	3·29	0·95	0·81	0·26	17·44	0·50	22·46
	A	22737	16195	27528	39562	5224	6481	9767
14. Rajasthan	P	1·67	0·24	1·11	0·48	22·28	1·14	25·24
	A	11000	6391	10440	1503	4001	3183	4950
15. Tamilnadu	P	3·74	1·42	1·24	0·28	30·60	0·23	35·02
	A	5765	3508	8572	1956	3228	4330	3924
16. Uttar Pradesh	P	1·79	0·39	0·98	0·10	15·13	0·37	18·07
	A	5948	3955	4583	3536	2048	5613	2774
17. West Bengal	P	7·08	0·83	0·47	0·28	13·21	0·47	20·92
	A	1978	1285	2668	1387	1321	3035	1700
18. ALL INDIA	P	3·78	0·59	0·89	0·27	16·90	0·44	21·69
	A	5208	4098	5799	4543	2891	4371	3656

P : percentage of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

TABLE (15) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD ON 30-6-81 BY TYPE OF MORTGAGE FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : NON-CULTIVATORS RURAL

states	type of estimates	type of mortgage						
		simple	usufructuary	mort. by conditional sale	other type mortgage	no-mortgage	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Andhra Pradesh	P	0·18	0·14	0·07	0·02	15·37	0·00	15·70
	A	1381	584	13516	61386	1425	—	1546
2. Assam	P	1·55	0·00	0·00	0·00	2·05	0·00	3·60
	A	1545	—	—	—	146	—	749
3. Bihar	P	0·01	0·13	0·00	0·07	10·47	0·00	10·61
	A	696	867	—	31608	670	—	869
4. Gujarat	P	0·44	0·00	0·00	0·00	11·41	0·00	11·85
	A	2936	—	—	—	2695	—	2704
5. Haryana	P	0·04	0·00	0·00	0·00	8·96	0·00	9·00
	A	4013	—	—	—	2452	—	2459
6. Himachal Pradesh	P	5·06	0·00	0·00	0·00	7·05	0·00	12·11
	A	894	—	—	—	1727	—	1379
7. Jammu & Kashmir	P	0·16	0·00	0·00	0·00	6·45	0·00	6.62
	A	3838	—	—	—	1467	—	1525
8. Karnataka	P	0·27	0·00	0·00	0·00	11·44	0·00	11·71
	A	2665	—	—	—	1522	—	1548
9. Kerala	P	0·00	1·56	0·25	0·00	11·80	0·27	13·59
	A	—	2000	621	—	1556	800	1607
10. Madhya Pradesh	P	0·19	0·00	0·72	0·00	9·30	0·34	10·56
	A	360	—	2466	—	1186	1998	1284
21. Maharashtra	P	0·19	0·14	0·24	0·00	9·60	0·14	10·24
	A	1755	300	4256	—	1414	1083	1476
12. Orissa	P	0·64	0·86	0·03	0·00	8·24	1·07	10·82
	A	2571	1052	1837	—	881	302	939
13. Punjab	P	0·10	0·55	0·00	0·00	12·27	0·00	12·82
	A	—	1827	—	—	2697	—	2660
14. Rajasthan	P	0·78	0·42	0·00	0·02	17·39	0·00	18·62
	A	14571	2510	—	3011	2952	—	3430
15 Tamilnadu	P	0·00	0·83	0·00	0·00	13·29	0·00	14.16
	A	1811	1701	—	—	1395	—	1421
16. Uttar Pradesh	P	0·37	0·32	0·00	0·12	13·74	0·40	14·91
	A	2150	790	—	3000	1707	1088	1697
17. West Bengal	P	0·80	0·00	0·00	0·00	4·39	0·00	5·19
	A	6405	—	—	—	693	—	1574
18. All India	P	0·30	0·25	0·08	0·03	11·28	0·14	12·04
	A	3783	1314	7426	14931	1554	1068	1678

P : Percentage distribution of reporting households to all households of corresponding major household type.
A : Average amount of cash dues (Rs.) per reporting household.

TYPE (15) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY TYPE OF MORTGAGE FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : ALL HOUSEHOLDS RURAL

states	type of estimate	type of mortgage						
		simple	usufructuary	mortgage by conditional sale	other type mortgage.	no mortgage	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Andhra Pradesh	P	4·01	0·45	0·81	0·32	22·00	0·31	26·25
	A	4052	3196	4873	4178	3078	9001	3559
2. Assam	P	0·60	0·31	0·03	0·12	3·22	0·00	4·28
	A	2233	1328	475	450	973	—	1157
3. Bihar	P	1·00	0·45	0·27	0·20	10·47	0·21	12·18
	A	2108	2033	1945	3953	1477	1925	1659
4. Gujarat	P	2·16	0·23	0·29	0·09	14·94	0·38	17·39
	A	5798	3392	11406	26375	4326	3311	4874
5. Haryana	P	0·97	0·41	0·28	0·14	9·00	0·15	10 48
	A	22921	18366	50355	42954	5019	4450	9171
6. Himachal Pradesh	P	0·89	0·45	0·00	0·00	11·00	0·03	12.26
	A	1395	8661	—	—	2736	1003	2875
7. Jammu and Kashmir	P	0·64	0·02	0·01	0·01	8·24	0·20	8·91
	A	11886	2424	36356	13148	1993	2504	2813
8. Karnataka	P	3·11	0·19	0·40	0·21	20·12	0·23	23·84
	A	20637	1851	7645	7051	2741	2896	5241
9. Kerala	P	5·59	1·10	1·47	0·24	22·18	0·39	28·22
	A	3576	2475	3889	3633	2889	4443	3371
10. Madhya Pradesh	P	2·86	0·21	1·40	0·04	15·16	0·80	19·62
	A	3904	12817	4370	10327	2160	4324	2887
11. Maharashtra	P	4·82	0·53	0·61	0·10	16·12	0·36	21·17
	A	4597	5040	6439	11976	3318	3719	3861
12. Orissa	P	7·74	0·81	1·82	0·93	8·42	0·59	19·21
	A	1796	2179	1836	2194	1443	2388	1800
13. Punjab	P	2·08	0·80	0·51	0·16	15·55	0·32	18·25
	A	22737	12601	27528	39562	4491	6481	7922
14. Rajasthan	P	1·53	0·27	0·94	0·41	21·54	0.97	24·24
	A	11276	5466	10440	1515	3872	3183	4773
15. Tamilnadu	P	2·60	1·24	0·85	0·19	25·21	0·16	28·53
	A	5720	3130	8572	1956	2927	4330	3538
16. Uttar Pradesh	P	1·48	0·38	0·77	0·10	14·83	0·37	17·39
	A	5746	3374	4583	3400	1980	4585	2575
17. West Bengal	P	5·73	·65	0·37	0·22	11·31	0·37	17·53
	A	2112	1285	2668	1387	1268	3035	1692
18. all India	P	2·96	0·51	0·70	0·21	15·57	0·37	19·40
	A	5173	3767	5845	4894	2661	4084	3365

P : percentage distribution of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

TABLE (16) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY TYPE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : CULTIVATORS RURAL

states	type of estimate	type of loan					
		short-term pledged	short-term non-pledged	medium term	long-term	not recorded	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	3·93	10·28	11·03	9·23	0·14	31·73
	A	3579	3198	3840	4271	4218	4075
2. Assam	P	1·10	0·91	1·02	1·36	0·03	4·38
	A	909	743	1219	1705	2004	1208
3. Bihar	P	2·86	4·00	3·34	2·89	0·12	12·64
	A	1439	1165	1937	2770	1384	1852
4. Gujarat	P	4·18	3·71	6·13	6·19	0·08	18·81
	A	4238	3267	4102	6547	36059	5223
5. Haryana	P	2·13	3·13	4·06	3·39	0·00	11·60
	A	6711	4924	10151	23882	—	13098
6. Himachal Pradesh	P	0·80	5·36	3·37	3·01	0·00	12·29
	A	4090	1895	3270	4493	—	3087
7. Jammu and Kashmir	P	2·00	2·12	2·90	2·26	0·35	9·37
	A	2010	1859	4567	2910	737	2995
8. Karnataka	P	3·77	8·31	7·81	8·40	1·98	27·86
	A	2709	2114	3099	12155	3167	5756
9. Kerala	P	8·22	6·75	11·96	7·62	0·37	29·28
	A	2382	1813	2922	4199	4471	3430
10. Madhya Pradesh	P	5·98	7·43	4·20	5·60	0·24	21·87
	A	2010	1711	4049	4541	748	3080
11. Maharashtra	P	11·65	5·37	6·23	6·16	0·36	27·65
	A	2550	2285	3967	8136	5048	4289
12. Orissa	P	8·42	2·52	7·42	4·13	0·03	20·83
	A	1526	1139	1705	2632	2668	1887
13. Punjab	P	3·17	8·45	5·16	7·59	0·11	22·46
	A	4377	3544	6597	18076	18094	9667
14. Rajasthan	P	3·72	6·26	9·11	8·09	0·75	25·24
	A	2943	2800	4261	6964	1749	4950
15. Tamil Nadu	P	5·70	11·91	12·20	9·57	0·33	35·02
	A	2631	2478	3258	5452	3074	3924
16. Uttar Pradesh	P	2·28	6·29	4·95	5·42	0·45	18·07
	A	1794	1468	2330	4532	1569	2774
17. West Bengal	P	4·81	2·89	8·06	5·95	0·23	20·92
	A	1275	1358	1649	2028	727	1700
18. All India	P	4·60	6·01	6·68	5·97	0·36	21·69
	A	2327	2131	3136	5667	2878	3656

(1) P : percentage of reporting households to all households of corresponding major household type.

(2) A : average amount of cash dues (Rs.) per reporting household.

TABLE (16) : PERCENTAGE OF HOUSEHOLDS REPORTI G CASH DUES AND AVERAGE AMOUNT (Rs.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON -81 BY TYPE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : NON-CULTIVATOR

RURAL

states	type of estimate	type of loan: short-term pledged	short-term non-pledged	medium term	long-term	not recorded	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	1·29	6·63	4·76	3·13	0·09	15·70
	A	654	1564	1103	2493	304	1546
2. Assam	P	0·54	0·30	2·42	0·34	0·00	3·60
	A	125	30	1064	132	—	749
3. Bihar	P	2·29	5·74	1·45	1·24	0·00	10·61
	A	317	545	2961	865	—	869
4. Gujarat	P	1·52	1·52	5·72	3·08	0·00	11·85
	A	223	2166	3765	2223	—	2704
5. Haryana	P	2·95	3·87	3·01	0·62	0·00	9·00
	A	1333	2588	1965	3662	—	2459
6. Himachal Pradesh	P	1·48	1·63	3·45	6·92	0·00	12·11
	A	3852	246	1541	760	—	1379
7. Jammu and Kashmir	P	1·19	1·41	3·25	0·76	0·00	6·62
	A	415	451	2124	2688	—	1525
8. Karnataka	P	0·93	4·04	3·65	3·39	0·02	11·71
	A	2036	729	1512	2290	212	1548
9. Kerala	P	5·32	3·69	3·92	0·89	0·00	13·59
	A	1121	1334	2366	1869	—	1607
10. Madhya Pradesh	P	1·04	5·81	1·97	2·03	0·01	10·56
	A	2150	827	1145	2101	1108	1284
11. Maharashtra	P	2·34	2·42	2·25	3·48	0·21	10·24
	A	1355	836	1675	1712	1023	1476
12. Orissa	P	2·09	4·06	2·67	2·06	0·00	10·82
	A	552	875	975	1389	—	939
13. Punjab	P	1·77	4·19	3·88	3·39	0·35	12·82
	A	2052	2121	3768	1996	576	2660
14. Rajasthan	P	0·50	5·03	6·51	6·65	0·89	18·62
	A	1235	2598	3480	4080	400	3430
15. Tamil Nadu	P	1·88	5·21	4·22	3·08	0·39	14·16
	A	1100	1308	1589	1056	3275	1421
16. Uttar Pradesh	P	2·10	5·36	3·96	4·24	0·58	14·91
	A	1536	1033	1767	2173	547	1697
17. West Bengal	P	1·21	1·01	1·92	1·05	0·00	5·19
	A	399	517	3163	1027	—	1574
18. All India	P	1·74	4·40	3·34	2·84	0·20	12·04
	A	1086	1183	2025	2150	1077	1678

P : percentage of reporting households to all households of corresponding major household type.
A : average amount of cash dues (Rs.) per reporting household.

TABLE (16) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (Rs.) OF CASH DUES FER REPORTING HOUSEHOLD AS ON 30-6-81 BY TYPE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : ALL HOUSEHOLDS RURAL

states	type of estimate	type of loan: short-term pledged	short-term non-pledged	medium term	long-term	not recorded	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	3·03	9·03	8·89	7·15	0·1[illegible]	26·25
	A	3154	2788	3340	4005	3260	3559
2. Assam	P	1·03	0·83	1·20	1·22	0·[illegible]	4·28
	A	855	708	1178	1648	200	1157
3. Bihar	P	2·73	4·39	2·91	2·52	·09	12·18
	A	1227	982	2053	2558	1384	1659
4. Gujarat	P	3·64	3·26	6·05	5·56	0·06	17·39
	A	3896	3163	4037	6059	36059	4874
5. Haryana	P	2·48	3·45	3·61	2·20	0·00	10·48
	A	3967	3797	7215	21426	—	9171
6. Himachal Pradesh	P	0·88	4·89	3·38	3·50	0·00	12·26
	A	4039	1826	3047	3564	—	2875
7. Jammu & Kashmir	P	1·86	2·00	2·96	2·01	0·29	8·91
	A	1839	1694	4119	2896	737	2813
8. Karnataka	P	3·06	7·25	6·78	7·15	1·49	23·84
	A	2658	1922	2886	10991	3155	5241
9. Kerala	P	8·02	6·55	11·42	7·17	0·34	28·22
	A	2326	1795	2909	4180	4471	3371
10. Madhya Pradesh	P	5·00	7·10	3·76	4·89	0·20	19·62
	A	2016	1567	3745	4339	751	2887
11. Maharashtra	P	8·61	4·41	4·93	5·28	0·31	21·97
	A	2444	2026	3626	6755	4171	3861
12. Orissa	P	7·39	2·77	6·65	3·79	0·03	19·21
	A	1481	1076	1658	2523	2668	1800
13. Punjab	P	2·66	6·88	4·69	6·05	0·20	18·92
	A	3807	3226	5737	14769	6598	7922
14. Rajasthan	P	3·24	6·08	8·72	7·87	0·77	24·24
	A	2902	2775	4172	6594	1512	4773
15. Tamil Nadu	P	4·51	9·82	9·72	7·55	0·35	28·53
	A	2432	2285	3033	4894	3144	3538
16. Uttar Pradesh	P	2·24	6·09	4.74	5.16	0.48	17.39
	A	1742	1385	2229	4114	1302	2575
17. West Bengal	P	4·03	2·48	6·74	4·89	0·18	17·53
	A	1219	1284	1742	1982	727	1692
18. All India	P	3·92	5·63	5·89	5·23	0·32	19·40
	A	2196	1955	2986	5213	2605	3365

P : percentage of reporting households to all households of corresponding major household type.
A : average amount by cash dues (Rs.) per reporting household.

TABLE (1) : DISTRIBUTION OF NUMBER OF SAMPLE BLOCKS AND HOUSEHOLDS BY STATES

URBAN

states	number of sample	
	blocks	households
(1)	(2)	(3)
1. Andhra Pradesh	351	2106
2. Assam	136	815
3. Bihar	279	1674
4. Gujarat	222	1332
5. Haryana	108	644
6. Himachal Pradesh	64	384
7. Jammu & Kashmir	143	856
8. Karnataka	232	1381
9. Kerala	151	906
10. Madhya Pradesh	324	1944
11. Maharashtra	558	3348
12. Orissa	152	912
13. Punjab	152	910
14. Rajasthan	213	1278
15. Tamil Nadu	462	2767
16. Uttar Pradesh	559	3346
17. West Bengal	409	2452
*18. All India	5169	30965

*All-India includes the figures of all states and union-territories.

TABLE (2) : PERCENTAGE OF HOUSEHOLDS REPORTING OUTSTANDING LOAN (I) IN CASH, (II) IN KIND AND (III) IN CASH AND/OR KIND TO ALL HOUSEHOLDS AND PERCENTAGE SHARE OF CASH LOAN AND KIND LOAN IN THE AGGREGATE AMOUNT OF TOTAL OUTSTANDING LOAN AS ON 30-6-1981.

HOUSEHOLD TYPE : ALL HOUSEHOLDS

URBAN

States	estimated no. of all house-holds (in 000)	percentage of households reporting outstanding loan in			estimated amount of total outstanding loan (in 000)	percentage share of amount of loan in	
		cash	kind	cash and/ or kind		cash	kind
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	2383	22·60	0·32	22·71	3373797	99·58	0·42
2. Assam	281	4·34	0·15	4·34	63181	99·93	0·87
3. Bihar	1578	9·07	0·25	9·32	706767	99·61	0·39
4. Gujarat	1737	13·77	1·60	15·05	2468779	98·47	1·53
5. Haryana	515	7·75	0·23	7·83	410017	99·63	0·37
6. Himachal Pradesh	82	6·64	0·00	6·64	32013	100·00	0·00
7. Jammu & Kashmir	192	7·19	0·00	7·19	113281	100·00	0·00
8. Karnataka	1651	18·25	0·10	18·27	1775781	99·96	0·04
9. Kerala	720	29·72	0·15	29·72	2080160	99·99	0·01
10. Madhya Pradesh	1913	14·67	0·61	15·15	1557323	99·37	0·63
11. Maharashtra	3804	21·05	0·35	21·30	4700279	99·04	0·96
12. Orissa	631	12·24	0·00	12·24	499455	100·00	0·00
13. Punjab	798	12·63	0·57	13·20	714070	98·94	1·06
14. Rajasthan	1234	15·16	0·02	15·16	1520074	99·98	0·02
15. Tamil Nadu	3522	25·85	0·02	25·86	4601158	99·95	0·05
16. Uttar Pradesh	3860	12·33	0·34	12·55	1967854	98·33	1·67
17. West Bengal	3237	16·65	0·11	16·72	2013024	99·37	0·63
18. All India	29359	17.15	0.32	17.36	30233374	99.43	0.57

TABLE (3·1) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE

URBAN

household asset holdings (Rs. 000)	estimated households (in 00) by household type										
	self employed										
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	service workers	farmers etc.	production workers etc.	n.r.	total	others	all types (cols. 10+11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
ANDHRA PRADESH											
1. upto 1	43	—	—	120	91	77	773	—	1104	3321	4424
2. 1—5	85	132	26	545	180	66	886	15	1935	3424	5360
3. 5—10	27	39	19	248	100	15	652	—	1100	2026	3126
4. 10—20	35	49	24	332	92	109	478	—	1117	2495	3613
5. 20—50	99	74	1	301	71	226	517	—	1288	2269	3557
6. 50—100	17	68	4	491	50	94	133	5	862	1246	2109
7. 100—500	34	137	37	313	23	109	89	7	739	795	1534
8. 500 & above	—	20	—	22	1	20	29	—	92	15	107
9. all groups	340	507	112	2372	608	717	3556	27	8238	15592	23829
ASSAM											
1. upto 1	3	—	6	25	10	2	51	10	107	298	406
2. 1—5	10	9	2	68	15	12	117	—	232	289	522
3. 5—10	—	—	18	76	8	3	77	5	187	130	317
4. 10—20	14	13	15	27	11	18	45	1	144	273	416
5. 20—50	16	1	2	76	4	38	48	1	186	434	620
6. 50—100	2	17	14	72	5	17	14	9	150	161	311
7. 100—500	19	15	8	37	—	6	1	—	86	132	218
8. 500 & above	—	—	—	—	—	—	—	—	—	—	—
9. all groups	65	55	63	381	53	96	353	26	1093	1717	2810
BIHAR											
1. upto 1	5	5	—	209	97	—	353	21	690	1448	2138
2. 1—5	32	14	69	349	1	15	426	41	947	2005	2952
3. 5—10	33	51	2	99	82	30	282	—	579	1490	2070
4. 10—20	52	5	175	331	59	8	361	57	1048	1725	2772
5. 20—50	166	25	53	464	50	168	229	38	1193	1702	2894
6. 50—100	56	35	97	314	59	85	96	15	757	1013	1770
7. 100—500	27	54	43	221	17	124	28	20	534	593	1127
8. 500 & above	—	23	—	—	—	5	—	—	28	31	59
9. all groups	371	214	441	1987	364	434	1774	192	5775	10007	15782
GUJARAT											
1. upto 1	—	5	—	66	21	—	160	—	251	1452	1703
2. 1—5	18	—	—	245	68	6	266	—	605	2599	3203
3. 5—10	—	9	22	121	13	44	293	—	500	1656	2156
4. 10—20	23	9	—	265	9	164	207	—	676	2280	2956
5. 20—50	70	30	41	721	148	299	363	—	1671	2060	3731
6. 50—100	70	95	4	256	14	93	181	—	713	1017	1731
7. 100—500	208	145	84	377	10	175	194	—	1194	563	1757
8. 500 & above	—	30	—	13	—	26	15	—	84	52	136
9. all groups	388	324	151	2063	283	806	1678	—	5695	11679	17374

TABLE (3·1) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE

URBAN

household asset holdings (Rs. 000)	estimated households (in 00) by househod type										
	self employed										all types (cols. 10+11)
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	service workers etc.	farmers etc.	production workers etc.	n.r.	total	others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
HARYANA											
1. upto 1	—	—	—	—	—	—	16	—	16	239	254
2. 1—5	15	—	19	72	—	—	46	—	153	285	438
3. 5—10	2	—	—	21	20	—	151	—	193	501	695
4. 10—20	3	2	3	44	38	—	161	—	251	457	707
5. 20—50	33	9	25	137	30	42	142	—	418	628	1046
6. 50—100	36	44	36	317	14	27	134	—	608	515	1124
7. 100—500	21	37	21	184	17	110	11	1	403	464	867
8. 500 & above	—	—	—	3	—	17	—	—	19	—	19
9. all groups	110	93	103	777	118	197	661	1	2060	3090	5150
HIMACHAL PRADESH											
1. upto 1	—	—	—	1	12	—	—	—	13	149	163
2. 1—5	—	—	9	3	1	—	16	—	30	89	119
3. 5—10	—	—	5	—	—	—	11	1	17	66	83
4. 10—20	1	—	6	3	7	—	5	—	22	83	105
5. 20—50	1	—	9	8	—	7	22	1	47	80	127
6. 50—100	8	—	—	35	17	5	9	—	75	57	132
7. 100—500	3	—	—	17	9	2	1	—	33	53	86
8. 500 & above	—	—	—	—	—	2	—	—	2	7	9
9. all groups	13	—	29	67	45	17	64	2	238	584	822
JAMMU & KASHMIR											
1. upto 1	—	—	—	—	—	—	5	—	5	44	49
2. 1—5	—	—	1	18	3	—	21	—	43	82	125
3. 5—10	—	—	—	8	8	—	22	—	39	89	128
4. 10—20	4	—	—	7	6	13	21	4	55	97	152
5. 20—50	10	7	—	53	24	31	103	—	228	295	523
6. 50—100	3	11	2	37	20	67	74	5	219	230	449
7. 100—500	11	25	3	63	3	79	53	4	241	221	461
8. 500 & above	—	4	—	5	—	15	—	—	24	6	30
9. all groups	28	47	6	191	65	204	298	13	853	1064	1918
KARNATAKA											
1. upto 1	14	—	—	101	8	—	83	19	225	1535	1760
2. 1—5	19	36	19	244	83	31	361	—	793	2080	2872
3. 5—10	4	57	110	196	24	43	317	22	753	1684	2437
4. 10—20	60	72	1	201	78	62	631	—	1106	1694	2800
5. 20—50	102	155	69	416	17	382	141	—	1283	1717	3000
6. 50—100	46	54	33	162	9	540	161	3	1008	948	1956
7. 100—500	40	127	—	228	17	244	62	2	720	887	1607
8. 500 & above	—	3	—	5	—	25	28	—	61	21	82
9. all groups	286	504	233	1553	236	1328	1784	26	5950	10564	16514

TABLE (3·1) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE

URBAN

household asset holdings (Rs. 000)	estimmated household (in 00) by household type										
	self-employed										
	professional etc.	administrative etc.	clerical workers etc.	sales wokers etc.	service workers	farmers etc.	production workers etc.	n.r.	total	others	all type (cols. 10+11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
KERALA											
1. upto 1	—	15	—	18	1	—	2	—	35	295	330
2. 1—5	—	17	2	37	—	14	14	—	79	404	483
3. 5—10	—	—	9	148	—	—	66	—	223	437	660
4. 10—20	14	1	—	88	—	43	97	—	242	551	793
5. 20—50	28	72	—	79	39	170	189	—	576	1069	1645
6. 50—100	29	52	2	83	29	51	174	—	419	848	1267
7. 100—500	20	21	16	177	21	190	78	—	524	1204	1728
8. 500 & above	23	8	1	22	13	59	15	—	141	1499	299
9. all groups	113	185	30	645	103	526	634	—	2237	4958	7195
MADHYA PRADESH											
1. upto 1	15	—	—	98	5	—	478	15	612	2168	2780
2. 1—5	41	10	34	398	47	47	522	7	1106	2230	3336
3. 5—10	31	15	52	379	20	35	326	6	865	1920	2785
4. 10—20	67	15	24	484	110	141	325	8	1174	2314	3488
5. 20—50	120	11	8	446	38	191	251	—	1065	2770	3836
6. 50—100	52	64	—	398	25	136	136	—	810	1110	1920
7. 100—500	25	10	2	257	24	119	31	14	483	478	961
8. 500 & above	3	2	—	1	—	15	—	—	20	8	28
9. all groups	354	126	120	2461	270	685	2068	50	6135	12999	19134
MAHARASHTRA											
1. upto 1	—	7	19	462	132	32	344	—	996	4570	5566
2. 1—5	10	115	2	521	55	4	774	—	1482	4666	6148
3. 5—10	53	89	34	291	69	74	410	—	1019	4058	5077
3. 10—20	47	82	50	581	13	120	593	—	1486	4584	6071
5. 20—50	89	354	17	712	97	293	348	25	1935	5329	7264
6. 50—100	117	156	12	489	34	135	235	—	1179	2605	3783
7. 100—500	152	233	42	507	14	324	325	—	1598	2217	3814
8. 500 & above	52	23	—	42	—	18	18	—	152	162	314
9. all groups	519	1060	1177	3604	414	1001	3047	25	9847	28191	38038
ORISSA											
1. upto 1	2	22	39	71	22	12	162	—	330	1280	1610
2. 1—5	16	76	6	79	41	20	47	—	286	1124	1410
3. 5—10	5	30	65	29	32	105	54	—	320	572	892
4. 10—20	13	—	36	39	34	33	36	6	197	714	910
5. 20—50	43	17	17	71	3	37	54	—	242	548	790
6. 50—100	7	2	2	65	—	14	1	—	90	318	408
7. 100—500	33	14	4	24	—	32	21	—	129	153	281
8. 500 & above	—	—	—	—	—	5	—	—	5	2	8
9. all groups	119	162	169	378	133	257	375	6	1599	4711	6310

TABLE (3·1) : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE

URBAN

household asset holdings (Rs. 000)	estimated households (in 00) by household type										
	self-employed										
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	service workers	farmers etc.	production workrs etc.	n.r.	total	others	all types (cols. 10+11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUNJAB											
1. upto 1	5	—	—	92	—	—	233	—	330	633	963
2. 1—5	2	—	1	176	19	—	155	4	356	719	1075
3. 5—10	12	—	—	48	65	—	71	4	199	411	661
4. 10—20	7	50	—	90	34	46	106	—	332	581	914
5. 20—50	32	51	39	262	114	15	274	25	811	978	1789
6. 50—100	36	44	—	363	23	50	259	—	775	708	1484
7. 100—500	61	101	5	270	—	95	156	2	690	376	1067
8. 500 & above	3	6	—	9	—	39	—	—	57	17	74
9. all groups	158	251	45	1311	255	244	1252	35	3551	4425	7976
RAJASTHAN											
1. utpo 1	1	1	1	69	—	—	103	1	176	844	1021
2. 1—5	6	18	—	90	33	10	379	—	536	1279	1816
3. 5—10	45	20	33	67	1	6	237	—	417	983	1400
4. 10—20	16	3	82	113	39	54	190	—	496	1431	1927
5. 20—50	104	79	5	420	159	226	417	—	1410	1758	3168
6. 50—100	40	45	37	333	56	127	266	15	919	872	1792
7. 100—500	11	33	17	312	—	158	119	33	682	497	1179
8. 500 & above	—	16	—	—	—	4	9	—	28	9	37
9. all groups	224	215	173	1412	287	584	1720	49	4665	7673	12338
TAMIL NADU											
1. upto 1	2	82	—	316	94	84	477	—	1055	5081	6136
2. 1—5	95	262	31	468	378	239	858	7	2338	5083	7422
3. 5—10	59	80	5	253	111	104	592	—	1203	3357	4560
4. 10—20	14	134	15	256	75	223	554	—	1272	4007	5279
5. 20—50	102	151	26	397	128	439	433	—	1677	4138	5815
6. 50—100	54	148	10	378	22	173	156	—	940	2580	3520
7. 100—500	19	273	—	369	21	280	52	10	1022	1248	2270
8. 500 & above	56	32	—	33	—	53	2	—	176	38	214
9. all groups	401	1161	87	2470	829	1594	3123	17	9684	25532	35216

TABLE 3·1 : DISTRIBUTION OF ESTIMATED NUMBER OF ALL HOUSEHOLDS CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

URBAN

household asset holdings (Rs. 000)	estimated households (in 000) by household type										
	self-employed									others	all types (cols. 10 + 11)
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	service workers	farmers etc.	production workers etc.	n.r.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
UTTAR PRADESH											
1. upto 1	42	57	7	268	66	27	734	9	1210	3266	4476
2. 1—5	81	12	39	873	160	61	854	33	2113	4606	6719
3. 5—10	61	24	11	505	161	136	1004	19	1921	3025	4946
4. 10—20	132	38	79	1098	350	432	1087	27	3242	3935	7177
5. 20—50	132	169	54	1529	238	582	1281	12	3997	4098	8095
6. 50—100	176	85	28	804	6	360	548	2	2009	2013	4023
7. 100—500	175	67	36	626	26	544	158	1	1633	1361	2994
8. 500 & above	55	4	—	19	—	39	—	—	117	57	174
9. all groups	855	455	253	5723	1007	2181	5667	103	16243	22361	38604
WEST BENGAL											
1. upto 1	57	213	—	465	166	41	889	54	1885	5568	7453
2. 1—5	29	164	7	348	48	18	567	—	1180	4399	5579
3. 5—10	5	88	7	326	—	11	269	—	705	3900	4605
4. 10—20	65	144	33	417	—	68	313	—	1039	2993	4032
5. 20—50	126	242	22	430	71	88	438	—	1416	3641	5057
6. 50—100	41	127	187	122	—	245	88	—	810	2676	3485
7. 100—500	47	161	—	132	23	274	185	12	834	1300	2134
8. 500 & above	—	2	—	—	—	—	—	—	2	21	23
9. all groups	371	1141	256	2238	308	744	2747	66	7861	24498	32369
ALL INDIA											
1. upto 1	195	422	73	2570	730	276	5087	136	9488	33119	42608
2. 1—5	469	888	274	4651	1200	545	6515	110	14653	36853	51506
3. 5—10	369	519	397	3038	726	613	4936	40	10636	27134	37770
4. 10—20	570	682	557	4487	985	1554	5306	103	14243	31162	45405
5. 20—50	1298	1571	392	6721	1290	3368	5382	102	20126	34963	55089
6. 50—100	850	1135	471	4934	456	2254	2821	56	12979	20051	33030
7. 100—500	1002	1634	329	4408	238	2896	1668	112	12284	13986	26270
8. 500 & above	211	227	1	228	16	343	119	—	1145	768	1913
9. all groups	4964	7080	2493	31038	5643	11850	31834	658	95557	198036	293593

TABLE 3·2 : DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOAN CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE

URBAN

household asset holdings (Rs. 000)	estimated households (in 00) reporting cash loan by household type										
	self-employed										
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	services worers	farmers etc.	production workers etc.	n.r.	total	others	all types (cols. 10 +11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
ANDHRA PRADESH											
1. upto 1	—	—	—	34	—	—	82	—	117	672	788
2. 1—5	14	91	—	25	16	4	325	—	476	752	1228
3. 5—10	—	13	10	68	49	12	111	—	264	292	556
4. 10—20	27	5	—	13	—	—	247	—	292	784	1076
5. 20—50	68	6	—	53	30	61	159	—	378	485	863
6. 50—100	—	11	—	177	4	6	8	—	206	283	489
7. 100—500	9	7	16	73	1	9	35	—	151	168	318
8. 500 & above	—	19	—	3	—	16	22	—	60	8	68
9. all groups	118	152	26	448	101	109	988	—	1943	3444	5386
ASSAM											
1. upto 1	—	—	—	—	—	—	—	—	—	2	2
2. 1—5	—	—	—	—	—	—	—	—	—	3	3
3. 5—10	—	—	4	19	1	—	6	2	32	4	36
4. 10—20	4	—	—	4	—	—	1	—	9	2	11
5. 20—50	4	—	1	—	—	2	3	—	10	22	32
6. 50—100	—	—	—	4	—	—	—	—	4	4	8
7. 100—500	—	3	—	8	—	4	—	—	15	15	30
8. 500 & above	—	—	—	—	—	—	—	—	—	—	—
9. all groups	8	3	5	35	1	6	10	2	70	52	122
BIHAR											
1. upto 1	—	—	—	2	—	—	2	—	4	35	39
2. 1—5	3	—	—	23	—	—	85	—	111	112	224
3. 5—10	—	—	—	21	3	—	54	—	78	113	192
4. 10—20	—	—	—	72	—	—	36	—	107	257	365
5. 20—50	13	—	—	3	—	11	50	—	77	207	284
6. 50—100	—	—	—	23	—	25	13	—	61	112	173
7. 100—500	—	19	—	48	—	16	1	—	84	68	152
8. 500 & above	—	—	—	—	—	—	—	—	—	3	3
9. all groups	16	19	—	191	3	53	241	—	524	907	1431
GUJARAT											
1. upto 1	—	—	—	—	—	—	—	—	—	152	152
2. 1—5	1	—	—	40	12	—	1	—	54	115	169
3. 5—10	—	—	22	7	—	—	55	—	84	146	230
4. 10—20	—	—	—	95	—	26	—	—	121	374	495
5. 20—50	—	7	22	54	40	54	61	—	238	308	546
6. 50—100	1	12	—	27	14	4	49	—	108	224	332
7. 100—500	81	58	84	128	4	9	35	—	399	67	465
8. 500 & above	—	—	—	2	—	—	—	—	2	—	2
9. all groups	84	77	128	354	71	93	200	—	1006	1385	2392

TABLE (3·2) : DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOAN CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

URBAN

household asset holdings (Rs.000)	estimated households(in 00) reporting cash loan by household type										
	self-employed										
	professional etc.	administrative etc.	clerical wokers etc.	sales workers etc.	service workers	farmers etc.	production workers etc.	n.r.	total	others	all types (cols.10+11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
HARYANA											
1. upto 1	—	—	—	—	—	—	—	—	—	12	12
2. 1—5	—	—	—	—	—	—	—	—	—	16	16
3. 5—10	—	—	—	3	—	—	11	—	14	43	57
4. 10—20	—	—	—	—	—	—	31	—	31	43	73
5. 20—50	—	5	—	18	—	4	—	—	27	36	63
6. 50—100	—	—	21	19	—	—	32	—	72	26	99
7. 100—500	12	—	—	14	—	5	—	—	32	47	78
8. 500 & above	—	—	—	—	—	—	—	—	—	—	—
9. all groups	12	5	21	53	—	10	74	—	176	223	399
HIMACHAL PRADESH											
1. upto 1	—	—	—	—	—	—	—	—	—	—	—
2. 1—5	—	—	—	—	1	—	3	—	3	3	6
3. 5—10		—	—	—	—	—	1	—	1	6	7
4. 10—20	—	—	—	2	—	—	1	—	3	3	7
5. 20—50	—	—	—	—	—	4	8	1	12	12	24
6. 50—100	—	—	—	3	—	—	—	—	3	—	4
7. 100—500	—	—	—	2	—	—	—	—	2	6	7
8. 500 & above	—	—	—	—	—	—	—	—	—	—	—
9. all groups	—	—	—	6	1	4	13	1	25	30	55
JAMMU AND KASHMIR											
1. upto 1	—	—	—	—	—	—	—	—	—	3	7
2. 1—5	—	—	—	—	—	—	—	—	—	—	—
3. 5—10	—	—	—	—	—	—	3	—	3	16	19
4. 10—20	—	—	—	2	—	—	—	—	2	7	10
5. 20—50	—	—	—	5	—	8	—	—	14	11	25
6. 50—100	—	1	—	5	—	7	4	—	18	12	31
7. 100—500	—	3	—	4	—	24	—	4	35	7	42
8. 500 & above	—	3	—	—	—	—	—	—	3	6	92
9. all groups	—	7	—	17	—	39	8	4	75	63	138
KARNATAKA											
1. upto 1	—	—	—	13	7	—	—	—	21	57	76
2. 1—5	18	—	—	2	8	—	89	—	116	235	351
3. 5—10	—	—	—	11	—	14	146	—	171	471	643
4. 10—20	—	39	—	82	—	—	197	—	317	211	528
5. 20—50	63	21	24	12	13	75	48	—	255	249	504
6. 50—100	—	—	—	13	—	135	74	—	222	226	447
7. 100—500	23	56	—	20	—	57	27	—	184	232	416
8 500 & above	—	—	—	—	—	14	28	—	42	6	48
9. all groups	104	117	24	153	27	294	608	—	1327	1687	3014

TABLE (3·2) : DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOAN CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

URBAN

household asset holdings (Rs. 000)	estimated households (in 00) reporting cash loan by household type										
	self-employed									others	all types (cols. 10 +11)
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	service workers etc.	farmers etc.	production workers etc.	n.r.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
KERALA											
1. upto 1	—	—	—	9	—	—	—	—	9	—	9
2. 1—5	—	—	—	—	—	14	1	—	15	31	46
3. 5—10	—	—	—	11	—	—	3	—	14	74	88
4. 10—20	13	1	—	14	—	11	23	—	63	161	224
5. 20—50	—	24	—	4	29	41	46	—	143	451	594
6. 50—100	—	21	—	17	—	6	73	—	116	353	469
7. 100—500	—	5	16	83	17	45	28	—	194	424	617
8. 500 & above	—	4	—	5	11	14	—	—	34	58	92
9. all goups	13	54	16	143	56	131	173	—	587	1552	2138
MADHYA PRADESH											
1. upto 1	—	—	—	—	—	—	166	—	166	159	325
2. 1—5	—	—	—	93	19	—	26	—	137	292	42
3. 5—10	—	—	—	12	—	8	57	—	78	215	292
4. 10—20	1	—	—	48	30	29	27	—	133	318	452
5. 20—50	—	2	—	41	3	78	66	—	191	498	689
6. 50—100	10	5	—	65	—	40	1	—	120	332	452
7. 100—500	—	10	—	40	—	38	4	—	93	69	162
8. 500 & above	3	—	—	—	—	3	—	—	6	—	6
9. all groups	14	17	—	298	52	196	348	—	924	1883	2808
MAHARASHTRA											
1. upto 1	—	—	—	102	42	—	64	—	208	314	522
2. 1—5	—	—	—	123	11	1	80	—	215	770	984
3. 5—10	1	36	—	36	—	28	79	—	179	929	1108
4. 10—20	—	7	—	111	—	35	91	—	245	1281	1526
5. 20—50	13	12	11	25	11	54	60	20	205	1357	1562
6. 50—100	—	25	—	60	33	37	36	—	190	792	982
7. 100—500	60	50	—	108	—	117	160	—	496	764	260
8. 500 & above	—	—	—	1	—	17	2	—	21	42	62
9. all groups	74	130	11	566	96	289	571	20	1758	6248	8006
ORISSA											
1. upto 1	2	—	—	17	10	—	—	—	29	21	50
2. 1—5	—	1	—	—	4	3	15	—	24	141	165
3. 5—10	—	4	—	—	—	—	2	—	6	80	86
4. 10—20	—	—	4	11	—	14	7	—	36	132	169
5. 20—50	17	—	—	13	—	—	10	—	40	103	143
6. 50—100	—	—	—	19	—	—	—	—	19	75	94
7. 100—500	2	5	3	3	—	1	10	—	23	35	58
8. 500 & above	—	—	—	—	—	5	—	—	5	2	8
9. all groups	21	10	7	62	14	23	45	—	183	590	773

TABLE (3·2) : DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOAN CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

URBAN

household asset holdings (Rs. 000)	estimated households (in 00) reporting cash loan by household type										
	self-employed									others	all types (cols. 10+11)
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	service workers	farmers etc.	production workers etc.	n.r.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUNJAB											
1. upto 1	—	—	—	41	—	—	5	—	46	—	46
2. 1—5	—	—	—	—	1	—	—	—	1	41	42
3. 5—10	—	—	—	10	9	—	3	—	22	73	95
4. 10—20	—	—	—	7	—	1	33	—	41	74	115
5. 20—50	—	13	—	117	114	—	45	12	301	114	415
6. 50—100	—	10	—	16	—	—	85	—	111	57	169
7. 100—500	3	—	—	1	—	26	12	—	43	50	93
8. 500 & above	—	4	—	7	—	16	—	—	27	5	32
9. all groups	3	27	—	199	124	43	184	12	593	415	1007
RAJASTHAN											
1. upto 1	—	—	—	—	—	—	1	—	1	1	3
2. 1—5	1	—	—	24	—	—	—	—	25	208	232
3. 5—10	—	20	14	13	—	1	47	—	94	125	220
4. 10—20	—	—	14	23	13	—	22	—	72	255	326
5. 20—50	—	54	5	73	12	73	68	—	285	370	655
6. 50—100	25	—	3	46	—	26	50	—	151	108	258
7. 100—500	—	9	—	29	—	36	1	—	75	101	176
8. 500 & above	—	—	—	—	—	—	—	—	—	—	—
9. all groups	25	82	35	209	26	136	189	—	703	1168	1870
TAMIL NADU											
1. upto 1	—	—	—	11	29	46	59	—	145	360	506
2. 1—5	60	128	—	190	159	138	101	—	775	1371	2146
3. 5—10	20	39	—	22	25	6	59	—	171	633	803
4. 10—20	7	73	—	44	14	84	192	—	414	1355	1769
5. 20—50	23	75	8	36	45	165	85	—	436	1284	1720
6. 50—100	21	77	—	91	—	99	42	—	330	941	1271
7. 100—500	—	113	—	41	7	187	9	10	367	438	804
8. 500 & above	—	7	—	14	—	53	—	—	74	7	82
9. all groups	132	511	8	451	278	778	546	10	2713	6389	9102

TABLE (3·2) : DISTRIBUTION OF ESTIMATED NUMBER OF HOUSEHOLDS REPORTING CASH LOAN CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

URBAN

household asset holding (Rs. 000)	estimated households (in 00) reporting cash loan by household type										
	self-employed									others	all types (cols. 10+11)
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	service workers	farmers etc.	production workers etc.	n.r.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
UTTAR PRADESH											
1. upto 1	1	1	6	70	3	—	79	—	159	125	284
2. 1—5	—	—	—	75	2	38	131	—	246	521	767
3. 5—10	—	—	—	97	2	28	111	—	237	464	701
4. 10—20	34	—	1	127	50	2	164	11	390	607	996
5. 20—50	11	12	—	244	22	115	114	1	519	469	988
6. 50—100	32	24	9	21	—	165	59	—	310	338	648
7. 100—500	—	1	—	62	9	73	16	—	162	198	361
8. 500 & above	9	3	—	—	—	—	—	—	11	2	13
9. all groups	87	40	16	696	89	420	674	12	2034	2724	4759
WEST BENGAL											
1. upto 1	—	—	—	55	—	34	47	—	136	585	721
2. 1—5	—	—	—	38	17	4	43	—	102	647	749
3. 5—10	5	—	—	17	—	—	38	—	60	587	647
4. 10—20	—	2	—	21	—	61	74	—	158	853	1010
5. 20—50	5	1	22	33	—	1	172	—	233	1274	1507
6. 50—100	13	14	4	35	—	5	20	—	91	371	462
7. 100—500	4	70	—	8	—	18	1	—	102	189	290
8. 500 & above	—	2	—	—	—	—	—	—	2	—	2
9. all groups	27	88	26	206	17	123	395	—	883	4506	5388
ALL INDIA											
1. upto 1	3	1	6	355	90	81	505	—	1041	2575	361
2. 1—5	97	220	—	644	265	201	928	—	2356	5412	7768
3. 5—10	26	111	49	350	88	99	788	2	1513	4369	5882
4. 10—20	87	128	22	677	107	262	1157	11	2451	6821	9272
5. 20—50	218	269	93	745	339	750	1008	34	3458	7483	10941
6. 50—100	120	205	37	658	56	555	557	—	2189	4470	6659
7. 100—500	204	446	124	718	38	669	356	14	2566	3160	5726
8. 500 & above	14	55	—	42	11	139	51	—	311	160	472
9. all groups	769	1434	331	4189	995	2756	5351	61	15887	34451	50338

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (Rs.000) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE

URBAN

household asset holdings (Rs. 000)	estimated amount (Rs. 000) of cash dues outstanding by household type										
	self-employed									others	all types (cols. 10+11)
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	service workers	farmers etc.	production workers etc.	n.r.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
ANDHRA PRADESH											
1. upto 1	—	—	—	4772	—	—	22206	—	26979	54116	81094
2. 1—5	1377	24717	—	2441	10075	890	49836	—	89336	157073	246409
3. 5—10	—	1227	969	10475	8619	4654	35650	—	61594	70017	131611
4. 10—20	9877	472	—	9578	—	—	110535	—	130462	263143	393605
5. 20—50	40737	4396	—	34965	14271	28175	94484	—	217028	189994	407023
6. 50—100	—	13624	—	531529	4172	6393	6458	—	562176	215702	777878
7. 100—500	16617	53255	23420	195474	2822	2185	40028	—	333802	147283	481085
8. 500 & above	—	18046	—	6382	—	78222	680649	—	783299	57567	840866
9. all groups	68608	115738	24389	795618	39960	120518	1039845	—	2204676	1154895	3359571
ASSAM											
1. upto 1	—	—	—	—	—	—	—	—	—	74	74
2. 1—5	—	—	—	—	—	—	—	—	—	47	47
3. 5—10	—	—	113	1790	187	—	1287	1387	4764	42	4805
4. 10—20	604	—	—	612	—	—	2647	—	3864	175	4038
5. 20—50	2393	—	368	—	—	418	1110	—	4288	2685	6973
6. 50—100	—	—	—	422	—	—	—	—	422	804	1226
7. 100—500	—	11799	—	10111	—	1335	—	—	23245	22731	45976
8. 500 & above	—	—	—	—	—	—	—	—	—	—	—
9. all groups	2997	11799	481	12934	187	1754	5044	1387	36582	26557	63139
BIHAR											
1. upto 1	—	—	—	157	—	—	135	—	292	2626	291
2. 1—5	844	—	—	3821	—	—	3189	—	7855	14194	22048
3. 5—10	—	—	—	3588	129	—	19451	—	23168	13477	36645
4. 10—20	—	—	—	27736	—	—	5495	—	33231	82654	115885
5. 20—50	3879	—	—	528	—	1100	23114	—	28620	77108	105728
6. 50—100	—	—	—	15732	—	3346	5523	—	24602	159267	183868
7. 100—500	—	14070	—	18591	—	13139	2413	—	48213	187598	235811
8. 500 & above	—	—	—	—	—	—	—	—	—	1129	11129
9. all groups	4723	14070	—	70154	129	17585	59320	—	165980	538053	704033
GUJARAT											
1. upto 1		—	—	—	—	—	—	—	—	34660	34660
2. 1—5	251		—	2898	1498	—	27	—	4675	41959	46634
3. 5—10			10465	2210	—	—	19490	—	32166	20342	52507
4. 10—20			—	24496	—	2997	—	—	27494	147467	174961
5. 20—50		8956	44038	23621	41780	21217	16422	—	156033	174511	330544
6. 50—100		129975	—	116645	8532	479	64860	—	222848	503990	726838
7. 100—500	357129	109550	351854	106431	7454	3258	16209	—	951887	86554	1038440
8. 500 & above	—	—	—	26460	—	—	—	—	26460	—	26460
9. all groups	359737	248481	406357	202762	59265	27952	117009	—	1421562	1009482	2431044

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (Rs. 000) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE

URBAN

household asset holding (Rs. 000)	estimated amount (Rs.000) of cash dues outstanding by household type										
	self-employed									others	all types (col. 10+11)
	pofes-sional etc.	adminis-trative etc.	clerical workers etc.	sales workers etc.	service workers	farmers etc.	produc-tion workers etc.	n.r.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
HARYANA											
1. upto 1	—	—	—	—	—	—	—	—	—	1795	1795
2. 1—5	—	—	—	—	—	—	—	—	—	4003	4003
3. 5—10	—	—	—	795	—	—	3104	—	3899	7608	11507
4. 10—20	—	—	—	—	—	—	6432	—	6432	9478	15910
5. 20—50	—	5283	—	7546	—	5600	—	—	18430	48479	66909
6. 50—100	—	—	46515	7312	—	117	5396	—	59340	13128	72468
7. 100—500	4188	—	—	4196	—	5692	—	—	14076	221848	235923
8. 500 & above	—	—	—	—	—	—	—	—	—	—	—
9. all groups	4188	5283	46515	19849	—	11408	14932	—	102176	306340	408515
HIMACHAL PRADESH											
1. upto 1	—	—	—	—	—	—	—	—	—	—	—
2. 1—5	—	—	—	—	86	—	64	—	149	341	490
3. 5—10	—	—	—	—	—	—	181	—	181	362	543
4. 10—20	—	—	—	242	—	—	277	—	519	530	1049
5. 20—50	—	—	—	—	—	338	1996	399	2734	5354	8088
6. 50—100	—	—	—	8609	376	—	—	—	8985	646	9632
7. 100—500	—	—	—	4647	—	—	—	—	4647	7564	12211
8. 500 & above	—	—	—	—	—	—	—	—	—	—	—
9. all groups	—	—	—	13499	462	338	2518	399	17216	14797	32013
JAMMU & KASHMIR											
1. upto 1	—	—	—	—	—	—	—	—	—	208	208
2. 1—5	—	—	—	—	—	—	—	—	—	—	—
3. 5—10	—	—	—	—	—	—	1526	—	1526	2936	4462
4. 10—20	—	—	—	1184	—	30	—	—	1214	2520	3734
5. 20—50	—	—	33	4284	—	2666	—	—	6983	1610	8593
6. 50—100	—	3473	—	9263	—	351	421	—	13508	6450	19958
7. 100—500	—	1442	—	9709	—	2921	243	16196	30511	1210	31721
8. 500 & above	—	40348	—	—	—	—	—	—	40348	4256	44604
9. all groups	—	45264	33	24439	—	5969	2190	16196	94091	19191	113281
KARNATAKA											
1. upto 1	—	—	—	5521	708	—	—	—	6228	4989	11218
2. 1—5	2917	—	—	92	465	—	24955	—	28429	43171	71600
3. 5—10	—	—	—	1824	—	2226	4666	—	8716	78758	87473
4. 10—20	—	29690	—	29595	—	—	24856	—	84141	43210	127351
5. 20—50	31118	11388	10046	7263	28656	22500	30753	—	141725	156160	297885
6. 50—100	208	—	—	24971	—	34714	34746	—	94639	91394	186032
7. 100—500	19182	212925	—	68967	—	190033	21736	—	512842	323872	836713
8. 500 & above	—	—	—	—	—	11958	144027	—	155984	861	156845
9. all groups	53425	254002	10046	138233	29828	261430	285739	—	1032704	742414	1775118

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (Rs. 000) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE

URBAN

household asset holdings (Rs. 000)	estimated amount (Rs.000) of cash dues outstanding by household type										
	self-employed									others	all types (cols. 10+11)
	professional etc.	administrative etc.	clerical workers etc.	sales workers	service workers	farmers etc.	production workers etc.	n.r.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
KERALA											
1. upto 1	—	—	—	3533	—	—	—	—	3533	—	3533
2. 1—5	—	—	—	—	—	2926	35	—	2962	1103	4065
3. 5—10	—	—	—	87	—	—	249	—	337	7758	8094
4. 10—20	15779	111	—	1585	—	6170	3061	—	26705	46342	73047
5. 20—50	—	2383	—	2321	5708	1634	32627	—	44673	153631	198304
6. 50—100	—	5572	—	59122	—	3088	35782	—	103564	183799	287362
7. 100—500	—	7750	7809	112194	6571	19396	23165	—	176885	561623	738508
8. 500 & above	—	75301	—	443052	21146	7351	—	—	546851	220286	767137
9. all groups	15779	91118	7809	621894	33424	40566	94919	—	905508	1174541	2080049
MADHYA PRADESH											
1. upto 1	—	—	—	—	—	—	18589	—	18589	25216	43805
2. 1—5	—	—	—	26701	1403	—	2103	—	30207	62487	92694
3. 5—10	—	—	—	121	—	990	14304	—	15415	41029	56444
4. 10—20	181	—	—	13796	7232	3212	10645	—	35066	88353	123419
5. 20—50	—	6038	12	27083	1673	7750	95240	—	137795	191093	328888
6. 50—100	4949	1392	—	37003	—	42617	142	—	86104	354468	440571
7. 100—500	—	60620	—	165770	—	11424	2842	—	240656	209053	449709
8. 500 & above	1870	—	—	—	—	10051	—	—	11921	—	11921
9. all groups	7001	68050	12	270474	10308	76045	143865	—	575753	971697	1547450
MAHARASHTRA											
1. upto 1	—	—	—	25688	4164	—	5225	—	35077	27889	62966
2. 1—5	—	—	—	33975	13137	21	6514	—	53648	198082	251730
3. 5—10	141	120585	—	7971	—	7043	21762	—	157503	287791	445294
4. 10—20	32	2302	—	83898	—	5276	23380	—	114887	385693	500581
5. 20—50	12326	16236	1062	7390	340	20831	57869	22228	138282	792291	930573
6. 50—100	—	10892	—	50593	23860	26409	13391	—	125144	461181	586326
7. 100—500	122665	119187	—	153654	—	101244	262025	—	758776	988032	1746808
8. 500 & above	—	1956	—	8472	—	61618	37421	—	109467	21579	131046
9. all groups	135164	271159	1062	371641	41501	222442	427587	22228	1492784	3162539	4655323
ORISSA											
1. upto 1	2625	—	—	858	195	—	—	—	3678	371	4049
2. 1—5	—	34	—	—	24	127	6328	—	6513	34836	41349
3. 5—10	—	785	—	—	—	—	784	—	1569	8269	9838
4. 10—20	—	—	587	3498	—	706	7219	—	12010	29188	41198
5. 20—50	3896	—	—	5769	88	—	6675	—	16428	90252	106681
6. 50—100	—	—	—	2074	—	—	969	—	3043	40527	43570
7. 100—500	796	74919	1051	6071	—	555	99582	—	182975	40815	223789
8. 500 & above	—	—	—	—	—	17263	—	—	17263	11719	28982
9. all goups	7318	75738	1638	18270	307	18651	121557	—	243478	255977	499455

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (Rs. 000) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE

URBAN

household asset holdings (Rs. 000)	estimated amount (Rs. 000) of cash dues outstanding by household type										
	self-employed									others	all types (cols. 10+11)
	professional etc.	administrative etc.	clerical workers etc.	sales workers etc.	service workers	farmers etc.	production workers etc.	n.r.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUNJAB											
1. upto 1	—	—	—	828	—	—	477	—	1304	—	1304
2. 1—5	—	—	—	—	368	—	—	—	368	6424	6792
3. 5—10	—	—	—	2148	756	—	243	—	3147	19014	22161
4. 10—20	—	—	—	6811	—	77	5153	—	12041	24077	36118
5. 20—50	—	5539	—	67772	17327	—	6683	9007	106328	70675	17700
6. 50—100	—	19210	—	32427	—	—	48591	—	100228	68146	168374
7. 100—500	2422	—	—	2359	—	26418	41390	—	72588	59212	131800
8. 500 & above	—	50909	—	67525	—	40400	—	—	158833	4126	162959
9. all groups	2422	75658	—	179869	18451	66894	102537	9007	454838	251673	706511
RAJASTHAN											
1. upto 1	—	—	—	—	—	—	197	—	197	218	415
2. 1—5	131	—	—	4056	—	—	—	—	4187	65396	69583
3. 5—10	—	1268	3085	13079	—	4279	6401	—	28111	44816	72927
4. 10—20	—	—	4020	3809	2683	—	3032	—	13545	95990	109535
5. 20—50	—	44931	1318	142506	5771	30403	12972	—	237903	158433	396335
6. 50—100	7475	—	6660	350116	—	14725	11586	—	390561	79918	470479
7. 100—500	—	34995	—	57896	—	39227	43	—	132161	268388	400549
8. 500 & above	—	—	—	—	—	—	—	—	—	—	—
9. all goups	7665	81195	15083	571462	8455	88634	34231	—	806664	713159	151982
TAMIL NADU											
1. upto 1	—	—	—	164	1729	3896	5254	—	11043	34266	45309
2. 1—5	12193	19687	—	28459	38922	38410	4745	—	142417	219226	361643
3. 5—10	38326	10194	—	4413	3429	1294	7882	—	65538	115652	181190
4. 10—20	5223	23546	—	24151	1320	18626	29824	—	102690	418885	521575
5. 20—50	1206	71242	2779	23812	24538	99156	20466	—	243198	500988	744186
6. 50—100	18675	11100	—	105245	—	29392	78826	—	243237	616757	859994
7. 100—500	—	289337	—	81437	1467	802030	7004	26129	1207404	438991	1646401
8. 500 & above	—	29709	—	19915	—	92964	—	—	142588	96010	238598
9. all groups	75623	454815	2779	287596	71404	1085768	154001	26129	2158114	2440781	4598896

TABLE (3·3) : DISTRIBUTION OF ESTIMATED AMOUNT (Rs .000) OF CASH DUES OUTSTANDING AS ON 30-6-81 CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND HOUSEHOLD TYPE.

URBAN

household asset holdings (Rs. 000)	estimated amount (Rs. 000) of cash dues outstanding by household type										
	self-employed									others	all types (cols. 10 +11)
	professional etc.	administrative etc.	clerical worers etc.	sales workers etc.	service workers	farmers etc.	production workers etc.	n. r.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
UTTAR PRADESH											
1. upto 1	21	91	232	4808	162	—	6321	—	11635	19661	31296
2. 1—5	—	—	—	7763	319	2441	5440	—	15964	58740	74704
3. 5—10	—	—	—	31876	811	1460	4834	—	38980	87276	126256
4. 10—20	7335	—	292	25468	11387	1294	23470	5374	74620	98574	173194
5. 20—50	1006	1430	—	142967	3087	13976	25083	911	188460	228442	416902
6. 50—100	30160	12131	1349	12677	—	89931	69478	—	215726	234570	450296
7. 100—500	953	1669	—	98473	15178	129656	22326	—	268256	379775	648031
8. 500 & above	1156	12883	—	—	—	—	—	—	14039	329	14369
9. all groups	40632	28204	1872	324033	30944	238758	156951	6285	827680	1107368	193504
WEST BENGAL											
1. upto 1	—	—	—	13161	—	2566	3606	—	19333	19899	39232
2. 1—5	—	—	—	9288	1147	1408	8825	—	20668	137148	157816
3. 5—10	519	—	—	6478	—	—	2600	—	9597	124285	133882
4. 10—20	—	2151	—	6419	—	19345	5337	—	33252	233704	266956
5. 20—50	487	710	8923	15836	—	458	55081	—	81495	412855	494350
6. 50—100	2645	6192	1270	20902	—	1521	7886	—	40416	153810	194222
7. 100—500	13881	284526	—	92430	—	21857	36	—	412730	289979	702709
8. 500 & above	—	11109	—	—	—	—	—	—	11109	—	11109
9. all groups	17532	304687	10193	164515	1147	47155	83372	—	628600	1371680	2000280
ALL INDIA											
1. upto 1	2646	157	232	59796	6958	6461	62010	—	138262	252516	390777
2. 1—5	17714	44438	—	122133	71510	46224	119014	—	421033	1081387	150241
3. 5—10	38986	134059	14632	87318	13931	22283	144563	1387	457158	962333	1419491
4. 10—20	39031	58272	6388	263008	22622	57732	262987	5374	715415	2011660	2727074
5. 20—50	97047	202648	68819	515952	146803	487538	487549	32545	1807902	3410427	5218328
6. 50—100	107942	215144	55793	1287382	38323	253082	394843	—	2353510	3307022	5659532
7. 100—500	561981	1355543	394988	1380556	33492	1387181	556637	42325	5712702	4590578	10303280
8. 500 & above	11459	578113	—	585429	30545	319771	862097	—	2395413	445411	2840824
9. all groups	884806	2588373	540852	4301575	364184	2349272	2889700	81631	14000394	16061332	30061727

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

URBAN

rate of interest (per cent)	percentage of households and of amounts by major household type					
	self-employed : total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. nil	4·97	22·69	6·02	14·75	5·66	19·96
2. upto 4	0·50	1·11	0·03	0·22	0·19	0·80
3. 4—5	0·00	0·00	0·02	0·86	0·01	0·30
4. 5—6	0·00	0·00	0·22	0·42	0·15	0·15
5. 6—7	0·25	1·12	0·44	2·35	0·38	1·54
6. 7—8	0·00	0·00	0·49	1·34	0·32	0·46
7. 8—9	0·00	0·00	0·24	1·19	0·16	0·41
8. 9—10	0·34	1·07	0·42	3·53	0·39	1·92
9. 10—12	0·69	3·77	0·49	4·33	0·56	3·96
10. 12—15	3·70	36·19	2·76	14·20	3·08	28.63
11. 15—20	5·13	12·06	3·56	20·04	4·10	14·80
12. 20—25	5·20	12·53	4·80	20·13	4·94	15·14
13. 25—30	0·06	1·50	0·00	0·01	0·02	0·99
14. 30 & above	5·67	7·96	4·68	16·62	5·02	10·94
15. Total	23·58	100·00	22·09	100·00	22·60	100·00
ASSAM						
1. nil	3·92	25·30	2·51	26·74	3·06	25·90
2. upto 4	0·00	0·00	0·00	0·00	0·00	0·00
3. 4—5	0·24	1·46	0·00	0·00	0·09	0·84
4. 5—6	0·00	0·00	0·10	0·66	0·06	0·28
5. 6—7	0·11	1·00	0·06	4·29	0·08	2·39
6. 7—8	0·00	0·00	0·23	40·07	0·14	16·85
7. 8—9	0·00	0·00	0·00	0·00	0·00	0·00
8. 9—10	0·00	0·00	0·33	10·38	0·20	4·37
9. 10—12	0·95	33·71	0·09	15·59	0·42	26·09
10. 12—15	0·45	10·89	0·07	2·27	0·21	7·26
11. 15—20	0·73	27·64	0·00	0·00	0·28	16·01
12. 20—25	0·00	0·00	0·00	0·00	0·00	0·00
13. 25—30	0·00	0·00	0·00	0·00	0·00	0·00
14. 30 & above	0·00	0·00	0·00	0·00	0·00	0·00
15. Total	6·40	100·00	3·02	100·00	4·34	100·0

Note : P : percentage of reporting households;
S : percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

URBAN

rate of interest (per cent)	percentage of households and of amounts by major household type					
	self-employed : total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
BIHAR						
1. nil	3·18	20·21	2·43	8·63	2·70	11·36
2. upto 4	0·53	7·39	0·28	1·01	0·37	2·51
3. 4—5	1·02	9·83	0·78	3·88	0·87	5·28
4. 5—6	0·03	0·16	0·00	0·00	0·01	0·04
5. 6—7	0·26	1·68	0·24	2·69	0·25	2·45
6. 7—8	0·00	0·00	0·06	1·00	0·04	0·77
7. 8—9	0·00	0·00	0·43	7·45	0·27	5·69
8. 9—10	0·09	1·28	0·75	4·34	0·51	3·62
9. 10—12	0·12	4·95	0·72	2·99	0·50	3·45
10. 12—15	1·68	30·37	2·31	58·75	2·08	52·06
11. 15—20	0·06	0·69	0·15	3·10	0·12	2·53
12. 20—25	0·61	2·22	0·32	1·42	0·43	1·61
13. 25—30	0·00	0·00	0·00	0·00	0·00	0·00
14. 30 & above	1·88	21·24	1·56	4·75	1·68	8·64
15. Total	9·07	100·00	9·06	100·00	9·07	100·00
GUJARAT						
1. nil	4·59	10·03	5·25	18·12	5·03	13·39
2. upto 4	1·08	1·35	0·33	1·43	0·58	1·38
3. 4—5	0·19	1·80	0·18	0·57	0·18	1·29
4. 5—6	2·20	25·06	0·45	1·54	1·02	15·29
5. 6—7	0·00	0·00	0·26	1·76	0·18	0·73
6. 7—8	0·00	0·00	0·58	11·46	0·39	4·76
7. 8—9	0·00	0·00	1·46	36·31	0·98	15·08
8. 9—10	1·11	16·62	0·81	2·74	0·91	10·86
9. 10—12	3·80	25·92	1·26	14·11	2·09	21·01
10. 12—15	3·22	13·50	1·87	9·30	2·31	11·76
11. 15..20	3·39	5·72	0·87	2·11	1·69	4·22
12. 20—25	0·00	0·00	0·02	0·02	0·01	0·01
13. 25—30	0·00	0·00	0·00	0·00	0·00	0·00
14. 30 & above	0·00	0·00	0·13	0·53	0·08	0·22
15. Total	17·67	100·00	11·86	100·00	13·77	100·00

Note : P : percentage of reporting households;
S : percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

URBAN

	rate of interest (per cent)	percentage of households and of amounts by major household type					
		self-employed total		others		all types	
		P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	HARYANA						
1.	nil	3·84	30·53	3·89	21·23	3·87	23·56
2.	upto 4	0·00	0·00	0·00	0·00	0·00	0·00
3.	4—5	0·00	0·00	1·53	63·32	0·92	47·48
4.	5—6	0·00	0·00	0·00	0·00	0·00	0·00
5.	6—7	0·00	0·00	0·00	0·00	0·00	0·00
6.	7—8	0·00	0·00	0·00	0·00	0·00	0·00
7.	8—9	0·00	0·00	0·27	0·45	0·16	0·34
8.	9—10	0·00	0·00	0·00	0·00	0·00	0·00
9.	10—12	2·42	12·67	2·04	13·08	2·19	12·98
10.	12..15	1·26	13·07	0·07	0·17	0·55	3·39
11.	15—20	0·34	1·47	0·00	0·00	0·14	0·37
12.	20—25	1·43	40·52	0·26	0·36	0·73	10·41
13.	25—30	0·00	0·00	0·00	0·00	0·00	0·00
14.	30 & above	0·67	1·73	0·94	1·39	0·83	1·48
15.	Total	8·53	100·00	7·23	100·00	7·75	100·00
	HIMACHAL PRADESH						
1.	nil	0·82	7·73	3·38	69·82	2·64	36·43
2.	upto 4	0·00	0·00	0·00	0·00	0·00	0·00
3.	4—5	1·28	7·05	0·62	4·02	0·81	5·65
4.	5—6	0·00	0·00	0·00	0·00	0·00	0·00
5.	6—7	0·00	0·00	0·00	0·00	0·00	0·00
6.	7—8	2·38	5·03	0·00	0·00	0·69	2·71
7.	8—9	1·09	0·62	0·00	0·00	0·32	0·33
8.	9—10	0·00	0·00	0·00	0·00	0·00	0·00
9.	10—12	0·63	1·61	0·08	2·85	0·24	2·18
10.	12—15	0·82	1·44	0·84	8·70	0·83	4·78
11.	15—20	3·58	76·55	0·15	14·60	1·14	47·92
12.	20—25	0·00	0·00	0·00	0·00	0·00	0·00
13.	25—30	0·00	0·00	0·00	0·00	0·00	0·00
14.	30 & above	0·00	0·00	0·00	0·00	0·00	0·00
15.	Total	10·51	100·00	5·06	100·00	6·64	100·00

Note : P : percentage of reporting households;
S : percentage distribution of amounts of cash dues outstanding.

TABLE (4) PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

rate of interest (per cent)	percentage of households and of amounts by major household type					
	self-employed : total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU AND KASHMIR						
1. nil	6·59	22·77	5·61	63·84	6·05	29·73
2. upto 4	0·01	0·01	0·00	0·00	0·00	0·01
3. 4—5	0·17	0·06	0·02	0·31	0·09	0·10
4. 5—6	0·01	0·02	0·00	0·00	0·00	0·02
5. 6—7	0·00	0·00	0·22	14·87	0·12	2·52
6. 7—8	0·21	1·27	0·00	0·00	0·10	1·05
7. 8—9	0·00	0·00	0·00	0·00	0·00	0·00
8. 9—10	0·00	0·00	0·00	0·00	0·00	0·00
9. 10—12	0·66	3·15	0·00	0·00	0·29	2·62
10. 12—15	1·82	72·45	0·64	20·99	1·17	63·73
11. 15—20	0·06	0·26	0·00	0·00	0·03	0·21
12. 20—25	0·00	0·00	0·00	0·00	0·00	0·00
13. 25—30	0·00	0·00	0·00	0·00	0·00	0·00
14. 30 and above	0·00	0·00	0·00	0·00	0·00	0·00
15. Total	8·82	100·00	5·87	100·00	7·19	100·00
KARNATAKA						
1. nil	6·88	24·59	7·13	23·65	7·04	24·19
2. upto 4	0·50	1·10	0·28	2·08	0·36	1·51
3. 4—5	0·49	0·43	0·14	0·18	0·25	0·33
4. 5—6	0·00	0·00	0·46	4·46	0·29	1·87
5. 6—7	0·18	1·11	0·48	2·38	0·37	1·64
6. 7—8	0·31	3·70	1·28	20·83	0·93	10·87
7. 8—9	0·46	4·38	0·19	0·45	0·29	2·74
8. 9—10	0·71	14·40	0·63	12·48	0·66	13·60
9. 10—12	1·08	6·69	0·74	1·51	0·86	4·52
10. 12—15	3·45	23·33	2·77	13·02	3·02	19·01
11. 15—20	6·71	12·32	2·33	10·26	3·01	11·46
12. 20—25	2·38	3·21	1·12	6·08	1·57	4·41
13. 25—30	0·00	0·00	0·59	1·49	0·38	0·62
14. 30 and above	2·05	4·76	0·22	1·12	0·88	3·23
15. Total	22·30	100·00	15·97	100·00	18·25	100·00

Note : P : percentage of reporting households;
S : percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

rate of interest (per cent)	percentage of hhs. and of amounts by major hh. type					
	self-employed : total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
1. nil	2·62	1·70	9·53	20·55	7·38	12·35
2. up to 4	0·00	0·00	0·09	0·32	0·06	0·18
3. 4— 5	0·68	0·33	0·66	0·89	0·67	0·64
4. 5— 6	1·08	0·76	0·29	0·15	0·53	0·41
5. 6— 7	0·36	0·20	1·21	5·91	0·95	3·42
6. 7— 8	2·19	0·53	1·76	10·48	1·90	6·15
7. 8— 9	0·00	0·00	2·09	21·56	1·44	12·17
8. 9—10	0·06	0·08	0·98	2·67	0·69	1·54
9. 10—12	4·23	9·70	3·35	10·89	3·62	10·37
10. 12—15	8·03	13·28	5·61	12·77	6·36	12·99
11. 15—20	8·65	17·01	9·48	10·78	9·22	13·50
12. 20—25	2·76	50·90	1·08	0·94	1·60	22·69
13 25—30	0·00	0·00	0·00	0·00	0·00	0·00
14. 30 & above	4·59	5·52	3·24	2·10	3·66	3·59
15. Total	26·22	100·00	31·30	100·00	29·72	100·00
MADHYA PRADESH						
1. nil	5·39	9·65	5·41	19·56	5·41	15·87
2. up to 4	0·10	0·23	0·20	1·69	0·17	1·15
3. 4— 5	0·09	1·25	0·47	2·39	0·35	1·96
4. 5— 6	0·00	0·00	0·20	0·80	0·14	0·50
5. 6— 7	0·14	0·06	0·78	2·39	0·58	1·53
6. 7— 8	0·00	0·00	0·70	5·82	0·48	3·65
7. 8— 9	0·15	0·71	0·84	32·47	0·62	20·66
8. 9—10	0·50	1·21	0·11	0·42	0·23	0·72
9. 10—12	0·19	1·03	0·64	6·62	0·50	4·54
10 12—15	4·12	34·11	2·09	11·24	2·74	19·75
11. 15—20	2·03	44·25	0·81	2·28	1·20	17·89
12. 20—25	1·58	5·94	0·67	6·02	0·97	5·99
13. 25—30	0·00	0·00	0·00	0·00	0·00	0·00
14. 30 & above	1·20	1·55	3·09	8·30	2·49	5·78
15. Total	15·07	100·00	14·49	100·00	14·67	100·00

Note : P : percentage of reporting hhs;
S : percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

URBAN

rate of interest (per cent)	percentage of households and of amounts by major household type					
	self-employed: total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MAHARASHTRA						
1. nil	6·82	17·48	8·89	27·68	8·35	24·41
2. up to 4	0·90	2·67	0·57	7·54	0·65	5·98
3. 4— 5	0·25	0·56	0·34	3·23	0·32	2·37
4. 5— 6	0·01	0·16	0·07	0·31	0·05	0·26
5. 6— 7	0·03	0·01	0·54	4·47	0·41	3·04
6. 7— 8	0·14	0·56	0·32	0·68	0·28	0·64
7. 8— 9	0·43	1·75	2·25	8·82	1·78	6·55
8. 9—10	0·97	9·18	1·97	5·23	1·71	6·47
9. 10—12	0·33	1·47	1·16	3·89	0·95	3·11
10 12—15	3·95	32·63	5·11	22·73	4·81	25·91
11. 15—20	3·22	26·80	2·45	11·90	2·65	16·68
12. 20—25	0·81	1·66	0·02	0·06	0·23	0·57
13. 25—30	0·43	2·00	0·05	0·13	0·15	0·99
14. 30 and above	1·38	2·36	1·28	3·33	1·31	3·02
15. Total	17·85	100·00	22·16	100·00	21·05	100·00
ORISSA						
1. nil	1·48	1·45	2·54	9·96	2·27	5·81
2. upto 4	0·43	2·96	0·12	0·30	0·20	1·60
3. 4—5	0·00	0·00	0·36	2·95	0·27	1·51
4. 5—6	0·08	0·41	1·64	8·50	1·24	4·55
5. 6—7	0·37	0·01	1·57	11·25	1·27	5·77
6. 7—8	0·00	0·00	0·07	0·62	0·05	0·32
7. 8—9	0·18	1·59	0·91	23·36	0·72	12·75
8. 9—10	0·34	7·10	0·00	0·00	0·09	3·46
9. 10—12	3·45	7·17	1·71	7·54	2·15	7·36
10. 12—15	1·88	4·00	4·14	25·63	3·57	15·09
11. 15—20	2·75	72·67	0·84	8·03	1·33	39·54
12. 20—25	0·29	0·05	0·12	0·69	0·16	0·37
13. 25—30	0·00	0·00	0·00	0·00	0·00	0·00
14. 30 & above	0·84	2·59	0·69	1·17	0·73	1·86
15. Total	11·43	100·00	12·52	100·00	12·24	100·00

NOTE : P : percentage of reporting households.
S : percentage distribution of amounts of cash dues outstanding

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

URBAN

rate of interest (percent)	percentage of households and of amounts by major household type					
	self-employed: total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. nil	8·82	20·31	4·02	33·70	6·16	25·08
2. upto 4	0·79	1·14	0·00	0·00	0·35	0·73
3. 4—5	0·24	0·17	0·32	6·21	0·28	2·32
4. 5—6	0·61	0·80	0·31	2·32	0·44	1·34
5. 6—7	0·00	0·00	0·30	2·10	0·17	0·75
6. 7—8	0·09	0·16	0·01	0·22	0·05	0·18
7. 8—9	0·00	0·00	0·77	15·64	0·43	5·57
8. 9—10	0·96	10·62	0·54	3·90	0·73	8·22
9. 10—12	0·18	0·89	1·18	9·96	0·74	4·12
10. 12—15	3·70	21·19	0·49	4·60	1·92	15·28
11. 15—20	0·93	39·20	0·63	6·61	0·76	27·59
12. 20—25	0·35	3·01	0·83	8·41	0·62	4·93
13. 25—30	0·27	0·79	0·00	0·00	0·12	0·51
14. 30 & above	0·70	1·72	0·73	6·33	0·72	3·36
15. Total	16·69	100·00	9·37	100·00	12·63	100·00
RAJASTHAN						
1. nil	4·39	44·46	6·61	20·22	5·77	33.08
2. upto 4	0·00	0·00	0·47	1·66	0·29	0·78
3. 4—5	0·00	0·00	0·55	2·38	0·34	1·12
. 5—6	0·00	0·00	0·00	0·00	0·00	0·00
5 6—7	0·30	0·50	0·81	27·76	0·61	13·29
6. 7—8	0·00	0·00	0·92	5·54	0·57	2·60
7. 8—9	0·00	0·00	0·02	0·11	0·01	0·05
8. 9—10	0·47	1·39	0·65	10·02	0·58	5·44
9. 10—12	1·40	10·43	0·12	0·29	0·61	5·68
10. 12—15	4·43	7·83	3·36	12·81	3·77	10·17
11. 15—20	3·74	27·34	0·27	0·89	1·58	14·93
12. 20—25	1·49	7·46	2·83	13·06	2·32	10·09
13. 25—30	0·00	0·00	0·02	0·11	0·01	0·05
14. 30 & above	0·68	0·59	1·09	5·15	0·94	2·73
15. Total	15·06	100·00	15·22	100·00	15·16	100·00

NOTE : P—percentage of reporting households.
S—percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

rate of interest (per cent)	percentage of households and of amounts by major household type					
	self-employed: total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TAMIL NADU						
1. nil	5·97	7·19	9·22	18·09	8·33	12·97
2. upto 4	0·12	0·22	0·03	0·30	0·06	0·27
3. 4—5	0·08	0·02	0·25	0·57	0·20	0·32
4. 5—6	0·00	0·00	0·12	0·18	0·08	0·10
5. 6—7	0·31	0·24	0·61	3·44	0·53	1·94
6. 7—8	0·00	0·00	0·23	4·45	0·17	2·36
7. 8—9	0·00	0·00	0·06	0·32	0·05	0·17
8. 9—10	0·43	0·69	0·28	1·22	0·32	0·97
9. 10—12	0·86	4·41	0·86	5·16	0·86	4·81
10. 12—15	4·65	47·51	3·57	20·18	3·87	33·00
11. 15—20	6·25	24·67	5·03	19·38	5·37	21·86
12. 20—25	3·64	7·12	3·00	12·10	3·17	9·77
13. 25—30	0·01	0·00	0·15	0·40	0·11	0·22
14. 30 & above	8·02	7·91	7·50	14·20	7·64	11·25
15. Total	28·01	100·00	25·02	100·00	25·85	100·00
UTTAR PRADESH						
1. nil	4·30	28·65	4·81	30·43	4·59	29·66
2. upto 4	0·15	3·89	0·46	9·15	0·33	6·90
3. 4—5	0·27	1·12	0·63	9·37	0·48	5·84
4. 5—6	0·42	3·31	0·04	2·42	0·20	22·80
5. 6—7	0·03	0·02	0·30	3·05	0.19	1·76
6. 7—8	0·32	1·04	0·19	1·99	0·24	1·58
7. 8—9	0·00	0·00	0·32	2·28	0·19	1·30
8. 9—10	0·62	18·77	0·33	1·90	0·45	9·12
9. 10—12	0·66	5·21	0·73	4·17	0·70	4·61
10. 12—15	2·11	12·58	1·52	19·66	1·77	16·63
11. 15—20	0·21	2·55	0·11	0·56	0·15	1·41
12. 20—25	1·51	7·85	0·66	1·91	1·02	4·45
13. 25—30	0·21	0·18	0·44	0·74	0·35	0·50
14. 30 & above	2·92	14·83	3·18	12·38	3·07	13·42
15. Total	12·52	100·00	12·18	100·00	12·33	100·00

NOTE : P—percentage of reporting households.
S—percentage distribution of amounts of cash dues outstanding.

TABLE (4) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

URBAN

rate of interest (per cent)	percentage of households and of amounts by major household type					
	self-employed: total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
WEST BENGAL						
1. nil	5·51	35·39	8·91	33·36	8·09	33·99
2. upto 4	0·27	1·06	0·24	1·63	0·25	1·45
3. 4—5	0·00	0·00	1·57	7·18	1·18	4·92
4. 5—6	0·00	0·00	0·15	0·71	0·11	0·49
5. 6—7	0·90	2·47	1·06	6·46	1·02	5·21
6. 7—8	0·22	1·90	1·08	17·53	0·87	12·62
7. 8—9	0·00	0·00	0·66	4·61	0·50	3·16
8. 9—10	0·05	0·02	0·28	1·10	0·22	0·76
9. 10—12	0·18	0·07	0·42	3·57	0·36	2·47
10. 12—15	0·99	20·52	0·70	5·07	0·77	9·93
11. 15—20	0·59	11·86	0·34	1·17	0·40	4·53
12. 20—25	1·10	16·67	0·38	1·71	0·55	6·41
13. 25—30	0·06	0·01	0·10	0·49	0·09	0·34
14. 30 & above	3·75	10·04	5·20	15·42	4·85	13·73
15. Total	11·21	100·00	18·39	100·00	16·65	100·00
ALL INDIA						
1. nil	5·11	17·77	6·76	22·49	6·22	20·29
2. upto 4	0·38	1·25	0·26	2·79	0·30	2·07
3. 4—5	0·24	0·69	0·52	4·03	0·43	2·47
4. 5—6	0·26	2·84	0·19	0·98	0·21	1·85
5. 6—7	0·20	0·54	0·61	5·39	0·48	3·13
6. 7—8	0·17	0·55	0·52	5·76	0·40	3·33
7. 8—9	0·09	0·56	0·74	9·12	0·53	5·13
8. 9—10	0·50	5·87	0·69	4·62	0·63	5·20
9. 10—12	0·94	6·75	0·85	5·53	0·88	6·10
10. 12—15	3·11	28·43	2·63	16·75	2·79	22·19
11. 15—20	2·87	17·97	1·88	8·95	2·17	13·15
12. 20—25	1·80	10·89	1·25	5·63	1·43	8·08
13. 25—30	0·10	0·57	0·13	0·32	0·12	0·44
14. 30 & above	2·81	5·32	3·04	7·64	2·96	6·56
15. Total	16·63	100·00	17·40	100·00	17·15	100·00

NOTE : P—percentage of reporting households.

S—percentage distribution of amount of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

ANDHRA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	8·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·35	1·66	0·00	4·82	0·00	4·11	17·82
	S	25·36	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·57	29·62	0·00	20·67	0·00	22·77	100·00
2. 1—5	P	5·66	0·00	0·00	0·47	0·00	0·19	0·00	0·00	0·03	3·63	2·56	4·70	0·00	7·04	22·91
	S	22·33	0·00	0·00	1·78	0·00	1·16	0·00	0·00	0·32	13·03	12·13	19·78	0·00	29·48	100·00
3. 5—10	P	5·19	0·00	0·00	0·00	0·00	1·05	0·12	0·00	0·35	1·51	4·50	2·22	0·00	5·01	17·78
	S	22·53	0·00	0·00	0·00	0·00	1·78	0·42	0·00	1·46	14·13	23·40	16·59	0·00	19·70	100·00
4. 10—20	P	7·67	1·15	0·00	0·27	0·58	0·00	0·00	0·50	1·08	1·89	6·63	5·53	0·00	7·26	29·78
	S	28·53	6·23	0·00	0·13	1·29	0·00	0·00	0·95	1·03	4·72	18·90	12·34	0·00	25·88	100·00
5. 20—50	P	3·47	0·12	0·00	0·00	0·00	0·92	0·40	0·88	0·43	4·62	5·07	6·74	0·01	4·86	24·26
	S	8·67	0·07	0·00	0·00	0·29	2·50	0·08	2·91	1·00	14·75	19·25	26·66	0·03	23·81	100·00
6. 50—100	P	4·49	0·00	0·00	0·00	1·23	0·02	0·00	1·67	0·00	3·23	9·09	7·91	0·22	0·96	23·18
	S	51·72	0·00	0·00	0·00	1·78	0·01	0·00	4·08	0·00	5·98	13·24	17·47	4·26	1·46	100·00
7. 100—500	P	2·12	0·05	0·18	0·00	1·39	0·00	1·23	0·42	2·43	6·14	5·25	2·29	0·00	1·65	20·75
	S	3·23	0·45	2·07	0·00	2·84	0·00	2·68	3·39	9·04	15·57	25·63	26·72	0·00	8·37	100.00
8. 500 & above	P	0·00	0·00	0·00	0·00	17·49	0·00	0·00	2·30	13·05	23·00	7·84	0·00	0·00	0·00	63·68
	S	0·00	0·00	0·00	0·00	2·15	0·00	0·00	0·09	9·21	81·71	6·85	0·00	0·00	0·00	100·00
9. all groups	P	5·66	0·19	0·01	0·15	0·38	0·32	0·16	0·39	0·56	3·08	4·10	4·94	0·02	5·02	22·60
	A	4976	5814	36960	1410	5787	2029	3723	6875	9956	13087	5084	4325	65142	3071	6237
	S	19·96	0·80	0·30	0·15	1·54	0·46	0·41	1·92	3·96	28·63	14·80	15·14	0·99	10·94	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting households.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

ASSAM — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest															
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-25	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·61	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·61
	S	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	0·51	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·51
	S	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
3. 5—10	P	10·28	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·13	0·00	0·00	0·00	0·00	0·00	11·42
	S	97·65	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·35	0·00	0·00	0·00	0·00	0·00	100·00
4. 10—20	P	1·35	0·00	0·64	0·41	0·00	0·00	0·00	0·00	0·00	0·19	0·00	0·00	0·00	0·00	2·57
	S	16·93	0·00	13·19	4·33	0·00	0·00	0·00	0·00	0·00	65·55	0·00	0·00	0·00	0·00	100·00
5. 20—50	P	4·86	0·00	0·00	0·00	0·20	0·00	0·00	0·00	0·00	0·18	0·00	0·00	0·00	0·00	5·24
	S	86·07	0·00	0·00	0·00	5·27	0·00	0·00	0·00	0·00	8·66	0·00	0·00	0·00	0·00	100·00
6. 50—100	P	1·03	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·46	0·00	0·00	0·00	0·00	0·00	2·50
	S	9·19	0·00	0·00	0·00	0·00	0·00	0·00	0·00	90·81	0·00	0·00	0·00	0·00	0·00	100·00
7. 100—500	P	4·29	0·00	0·00	0·00	0·49	1·78	0·00	2·57	1·69	1·88	3·66	0·00	0·00	0·00	13·55
	S	10·32	0·00	0·00	0·00	2·48	23·15	0·00	6·00	33·16	2·90	21·99	0·00	0·00	0·00	100·00
8. 500 & above	P	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9. all groups	P	3·06	0·00	0·09	0·06	0·08	0·14	0·00	0·20	0·42	0·21	0·28	0·00	0·00	0·00	4·34
	A	1902	—	2010	1028	6609	27426	—	4933	13925	7606	12702	—	—	—	5182
	S	25·90	0·00	0·84	0·28	0·39	16·85	0·00	4·37	26·09	7·26	16·01	0·00	0·00	0·00	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

BIHAR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	up to 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17
1. upto 1	P	1·36	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·10	0·00	0·48	1·84
	S	33·48	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·77	0·00	65·76	100·00
2. 1—5	P	2·54	0·00	1·21	0·00	0·39	0·00	0·00	0·00	0·19	0·51	0·11	0·20	0·00	2·61	7·57
	S	18·85	0·00	22·95	0·00	2·76	0·00	0·00	0·00	5·11	17·16	3·83	0·00	0·00	29·34	100·00
3. 5—10	P	1·04	1·00	0·00	0·09	0·59	0·00	0·00	0·47	1·34	1·12	0·00	0·00	0·00	3·81	9·26
	S	8·56	4·94	0·00	0·71	2·58	0·00	0·00	7·79	2·98	2·95	0·00	0·00	0·00	69·48	100·00
4. 10—20	P	5·92	0·07	2·35	0·00	0·10	0·00	0·39	0·44	0·18	1·72	0·00	1·19	0·00	0·98	13·16
	S	31·58	2·25	13·87	0·00	1·58	0·00	22·98	2·51	1·06	15·93	0·00	3·16	0·00	5·08	100·00
5. 20—50	P	3·12	0·55	0·60	0·00	0·09	0·21	0·49	0·72	0·52	2·64	0·10	0·22	0·00	1·13	9·81
	S	19·85	6·83	2·53	0·00	0·41	5·09	4·10	10·53	8·57	27·43	1·60	0·46	0·00	12·60	100·00
6. 50—100	P	1·90	1·13	1·07	0·00	0·53	0·00	0·21	0·28	1·15	3·28	0·68	0·78	0·00	1·31	9·77
	S	4·26	3·29	7·26	0·00	7·31	0·00	1·53	1·16	0·63	63·34	8·30	1·12	0·00	1·80	100·00
7. 100—500	P	1·12	0·00	0·00	0·00	0·00	0·00	1·27	2·63	0·47	9·59	0·00	1·03	0·00	1·36	13·47
	S	2·67	0·00	0·00	0·00	0·00	0·00	2·67	2·25	4·50	83·85	0·00	2·17	0·00	1·89	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	4·42	0·00	0·00	0·00	0·00	0·00	9·00	4·42
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	2·70	0·37	0·87	0·01	0·25	0·04	0·27	0·51	0·50	2·08	0·12	0·43	0·00	1·68	9·07
	A	1876	3020	2708	1332	4459	8744	9306	3188	3067	11170	9676	1687	—	2299	4921
	S	11·36	2·51	5·28	0·04	2·45	0·77	5·69	3·62	3·45	52·06	2·53	1·61	0·00	8·64	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A: Average aomount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

GUJARAT — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. up to 1	P	7·01	0·00	0·00	1·09	0·00	0·00	0·00	0·00	0·84	0·00	2·29	0·00	0·00	0·00	8·94
	S	55·93	0·00	0·00	37·91	0·00	0·00	0·00	0·00	2·21	0·00	3·94	0·00	0·00	0·00	100·00
2. 1—5	P	0·53	0·00	0·00	1·05	0·00	0·00	0·35	0·00	0·39	2·60	0·00	0·00	0·00	0·37	5·28
	S	7·09	0·00	0·00	5·16	0·00	0·00	7·19	0·00	3·21	68·48	0·00	0·00	0·00	8·87	100·00
3. 5—10	P	3·60	0·61	0·04	0·00	0·00	2·27	1·56	0·00	0·01	0·39	3·06	0·00	0·00	0·12	10·66
	S	34·13	7·51	0·37	0·00	0·00	12·23	6·65	0·00	0·03	4·76	32·28	0·00	0·00	2·04	100·00
4. 10—20	P	6·12	0·79	0·43	1·38	0·00	0·05	0·75	0·42	1·31	4·75	2·19	0·07	0·00	0·00	16·74
	S	18·48	3·67	2·95	2·51	0·00	0·43	31·79	1·60	4·43	20·25	13·77	0·13	0·00	0·00	100·00
5. 20—50	P	9·08	0·06	0·22	0·00	0·00	0·00	0·00	1·25	1·92	1·77	1·86	0·00	0·00	0·00	14·64
	S	47·88	0·30	0·14	0·00	0·00	0·00	0·00	2·11	33·09	9·40	7·05	0·00	0·00	0·03	100·00
6. 50—100	P	5·94	0·00	0·58	0·00	1·42	1·03	5·41	2·16	2·21	3·82	1·15	0·00	0·00	0·00	19·16
	S	8·58	0·00	3·52	0·00	1·35	14·93	39·63	5·52	5·05	18·93	2·49	0·00	0·00	0·00	100·00
7. 100—500	P	2·18	3·52	0·00	4·79	0·34	0·00	0·55	3·50	10·70	2·02	2·02	0·00	0·00	0·00	26·48
	S	3·07	2·14	0·00	33·88	0·76	0·00	1·55	20·61	34·16	2·01	1·81	0·00	0·00	0·00	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·39	0·00	0·00	0·00	0·00	1·39
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	5·03	0·58	0·18	1·02	0·18	0·39	0·98	0·91	2·09	2·31	1·69	0·01	0·00	0·08	13·77
	A	3721	3338	9793	20979	5795	16981	21539	16719	14052	7115	3485	1000	—	3617	10165
	S	13·39	1·38	1·29	15·29	0·73	4·76	15·08	10·86	21·01	11·76	4·22	0·01	0·00	0·22	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

HARYANA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	4·88
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	3·61	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	3·61
	S	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
3. 5—10	P	8·26	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·41	0·00	0·00	8·26
	S	95·58	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	6·42	0·00	0·00	100·00
4. 10—20	P	6·69	0·00	0·00	0·00	0·00	0·00	1·18	0·00	2·50	0·00	0·00	1·97	0·00	0·00	10·37
	S	57·70	0·00	0·00	0·00	0·00	0·00	8·64	0·00	24·53	0·00	0·00	9·13	0·00	0·00	100·00
5. 20—50	P	2·13	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·29	0·00	0·00	0·00	0·00	1·59	6·01
	S	74·60	0·00	0·00	0·00	0·00	0·00	0·00	0·00	21·72	0·00	0·00	0·00	0·00	3·68	100·00
6. 50—100	P	3·71	0·00	0·03	0·00	0·00	0·00	0·00	0·00	3·48	0·34	0·00	1·83	0·00	1·22	8·79
	S	22·68	0·00	0·28	0·00	0·00	0·00	0·00	0·00	17·16	1·79	0·00	55·65	0·00	2·45	100·00
7. 100—500	P	1·71	0·00	5·41	0·00	0·00	0·00	0·00	0·00	3·70	2·82	0·82	0·00	0·00	0·00	9·05
	S	2·52	0·00	82·14	0·00	0·00	0·00	0·00	0·00	9·38	5·33	0·64	0·00	0·00	0·00	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9. All Groups	P	3·87	0·00	0·92	0·00	0·00	0·00	0·16	0·00	2·19	0·55	0·14	0·73	0·00	0·83	7·75
	A	4827	—	41010	—	—	—	1651	—	4698	4910	2121	11378	—	1409	10237
	S	23·56	0·00	47·48	0·00	0·00	0·00	0·34	0·00	12·98	3·39	0·37	10·41	0·00	1·48	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting households.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

HIMACHAL PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & avove	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2. 1—5	P	2·04	0·00	0·71	0·00	0·00	0·00	2·14	0·00	0·00	0·42	0·00	0·00	0·00	0·00	5·32
	S	59·28	0·00	17·45	0·00	0·00	0·00	12·99	0·00	0·00	10·28	0·00	0·00	0·00	0·00	100·00
3. 5—10	P	8·21	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	8·21
	S	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
4. 10—20	P	0·00	0·00	3·01	0·00	0·00	0·00	0·00	0·00	1·43	1·88	0·00	0·00	0·00	0·00	6·32
	S	0·00	0·00	50·49	0·00	0·00	0·00	0·00	0·00	26·43	23·08	0·00	0·00	0·00	0·00	100·00
5. 20—50	P	6·19	0·00	2·10	0·00	0·00	4·48	0·05	0·00	0·00	3·20	2·82	0·00	0·00	0·00	18·85
	S	63·03	0·00	14·76	0·00	0·00	10·71	0·53	0·00	0·00	7·31	3·65	0·00	0·00	0·00	100·00
6. 50—100	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·24	2·60	0·00	0·00	0·00	2·84
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	6·71	93·29	0·00	0·00	0·00	100·00
7. 100—500	P	5·41	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·54	0·00	2·78	0·00	0·00	0·00	8·45
	S	46·93	0·00	0·00	0·00	0·00	0·00	0·00	0·00	3·45	0·00	49·61	0·00	0·00	0·00	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9. All groups	P	2·64	0·00	0·81	0·00	0·00	0·69	0·32	0·00	0·24	0·83	1·14	0·00	0·00	0·00	6·64
	A	5377	—	2717	—	—	1528	410	—	3567	2233	16318	—	—	—	5862
	S	36·43	0·00	5·65	0·00	0·00	2·71	0·33	0·00	2·18	4·78	47·92	0·00	0·00	0·00	10·00

@ P: Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

JAMMU & KASHMIR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs.000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. utpto 1	P	7·04	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	7·04
	S	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3. 5—10	P	12·32	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·37	0·00	0·00	0·00	0·00	0·00	14·70
	S	65·80	0·00	0·00	0·00	0·00	0·00	0·00	0·00	34·20	0·00	0·00	0·00	0·00	0·00	100·00
4. 10—20	P	6·21	0·05	0·11	0·05	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	6·38
	S	97·62	0·20	1·57	0·60	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
5. 20—50	P	4·74	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·37	0·00	0·00	0·00	0·00	4·74
	S	99·32	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·68	0·00	0·00	0·00	0·00	100·00
6. 50—100	P	5·62	0·00	0·00	0·00	0·52	0·00	0·00	0·00	0·00	0·86	0·00	0·00	0·00	0·00	6·80
	S	63·00	0·00	0·00	0·00	14·29	0·00	0·00	0·00	0·00	22·71	0·00	0·00	0·00	0·00	100·00
7. 100—500	P	6·84	0·00	0·32	0·00	0·02	0·00	0·00	0·00	0·56	1·69	0·11	0·00	0·00	0·00	9·03
	S	16·71	0·00	0·19	0·00	0·00	3·76	0·00	0·00	4·55	74·03	0·76	0·00	0·00	0·00	100·00
8. 500 & above	P	19·25	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	29·62	0·00	0·00	0·00	0·00	29·62
	S	1·08	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	98·92	0·00	0·00	0·00	0·00	100·00
9. all groups	P	6·05	0·00	0·09	0·00	0·12	0·10	0·00	0·00	0·29	1·17	0·03	0·00	0·00	0·00	7·19
	A	2904	1089	718	3214	12191	6512	—	—	5282	32260	4950	—	—	—	8221
	S	29·73	0·01	0·10	0·02	2·52	1·05	0·00	0·00	2·62	63·73	0·21	0·00	0·00	0·00	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting household
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

KARNATAKA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	2·44	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·76	0·06	0·00	1·84	0·00	0·00	4·34
	S	49·75	0·00	0·00	0·00	0·00	0·00	0·00	0·00	13·64	2·77	0·00	33·85	0·00	0·00	100·00
2. 1—5	P	7·56	0·00	0·06	0·00	0·31	0·00	0·00	0·00	0·40	0·31	3·92	0·00	0·00	0·00	12·22
	S	55·27	0·00	0·13	0·00	8·25	0·00	0·00	0·00	1·06	1·07	34·22	0·00	0·00	0·00	100·00
3. 5—10	P	11·76	1·20	0·00	0·00	0·00	0·00	0·78	0·06	1·79	5·29	6·90	1·28	0·00	0·57	26·38
	S	37·23	17·68	0·00	0·00	0·00	0·00	3·35	0·31	4·46	9·18	10·01	15·22	0·00	2·54	100·00
4. 10—50	P	7·66	0·00	0·95	0·00	0·00	0·43	0·00	1·11	0·61	1·75	2·40	3·52	2·22	2·27	18·87
	S	35·81	0·00	1·74	0·00	0·00	0·21	0·00	7·78	2·77	4·71	7·64	7·74	8·68	22·92	100·00
5. 20—50	P	6·07	0·54	0·00	0·98	0·00	0·98	0·28	0·07	0·86	3·31	2·85	2·50	0·00	0·83	16·80
	S	33·80	1·11	0·00	5·62	0·00	17·37	0·58	0·09	2·66	7·75	14·86	13·21	0·00	2·94	100·00
6. 50—100	P	4·16	0·00	0·74	0·00	0·00	3·94	0·00	0·07	0·00	6·07	7·45	1·17	0·00	0·00	22·86
	S	14·32	0·00	0·73	0·00	0·00	25·73	0·00	0·44	0·00	22·36	30·02	6·40	0·00	0·00	100·00
7. 100—500	P	8·57	0·00	0·04	1·20	3·29	1·84	1·28	1·94	1·94	5·76	4·15	0·00	0·00	2·68	25·90
	S	21·37	0·00	0·26	1·96	2·78	11·01	5·25	9·82	2·48	30·80	7·21	0·00	0·00	2·06	100·00
8. 500 & above	P	0·00	16·49	0·00	0·00	0·00	7·34	0·00	50·55	0·00	0·00	0·00	0·00	0·00	0·00	57·90
	S	0·00	5·12	0·00	0·00	0·00	0·55	0·00	94·33	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	7·04	0·36	0·26	0·29	0·37	0·93	0·29	0·66	0·86	3·02	3·91	1·57	0·38	0·88	18·25
	A	3695	4545	1338	6817	4726	12536	10160	22196	5632	6773	3149	3008	1780	3944	5890
	S	24·19	1·51	0·33	1·87	1·64	10·87	2·74	13·60	4·52	19·01	11·46	4·41	0·62	3·23	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

KERALA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	2·67	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·67
	S	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	0·00	0·00	3·13	0·00	0·00	0·00	0·00	0·11	0·00	0·00	0·00	1·16	0·00	5·08	9·48
	S	0·00	0·00	72·87	0·00	0·00	0·00	0·00	0·89	0·00	0·00	0·00	2·11	0·00	24·14	100·00
3. 5—10	P	2·21	0·00	0·00	0·00	0·79	0·00	0·00	0·00	0·14	5·84	4·74	0·42	0·00	1·82	13·35
	S	13·36	0·00	0·00	0·00	1·04	0·00	0·00	0·00	1·07	44·9g	16·34	3·08	0·00	20·22	100·00
4. 10—20	P	5·46	0·00	0·42	1·70	0·00	0·00	0·00	0·00	8·40	2·23	8·37	1·26	0·00	2·59	28·24
	S	13·86	0·00	1·36	9·11	0·00	0·00	0·00	0·00	18·99	16·29	15·60	1·86	0·00	22·93	100·00
5. 20—50	P	14·29	0·00	0·34	0·09	0·00	0·20	1·10	0·15	2·03	3·91	11·18	3·50	0·00	4·23	36·08
	S	54·67	0·00	0·67	0·37	0·00	0·33	2·12	0·07	14·44	3·61	18·78	1·88	0·00	3·07	100·00
6. 50—100	P	7·10	0·34	0·00	1·04	0·09	4·03	2·79	0·00	0·35	10·84	16·29	0·13	0·00	6·43	37·04
	S	9·53	1·30	0·00	0·24	0·03	15·70	7·64	0·00	0·68	24·85	27·09	0·17	0·00	12·78	100·00
7. 100—500	P	7·94	0·00	1·38	0·60	3·10	4·38	0·80	1·80	7·03	11·04	9·93	1·74	0·00	3·21	35·72
	S	14·06	0·00	1·09	0·07	9·37	9·81	5·38	3·45	17·41	21·49	14·37	1·80	0·00	1·69	100·00
8. 500 & above	P	0·84	0·00	0·00	0·00	2·79	2·19	12·52	5·41	11·71	3·08	1·41	2·61	0·00	0·00	31·63
	S	0·32	0·00	0·00	0·00	0·23	1·26	24·42	0·84	5·55	2·26	6·11	59·01	0·00	0·00	100·00
9. all groups	P	7·38	0·06	0·67	0·53	0·95	1·90	1·44	0·69	3·62	6·36	9·22	1·60	0·00	3·66	29·72
	A	4834	8716	2791	2228	10465	9377	24482	6431	8271	5902	4231	40940	—	2831	9728
	S	12·35	0·18	0·64	0·41	3·42	6·15	12·17	1·54	10·37	12·99	13·50	22·69	0·00	3·59	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

MADHYA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates@	percentage of households and of amounts by rate of interest														
		nil	up to 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	6·72	0·41	0·00	0·00	0·00	0·00	0·00	0·00	0·65	0·00	0·00	1·21	0·00	2·70	11·69
	S	30·71	12·28	0·00	0·00	0·00	0·00	0·00	0·00	2·43	0·00	0·00	34·47	0·00	20·11	100·00
2. 1—5	P	6·62	0·28	0·24	0·00	0·73	0·03	0·27	0·00	0·00	2·50	0·87	0·02	0·00	2·06	12·87
	S	45·56	6·45	0·43	0·00	2·23	0·09	4·43	0·00	0·00	28·84	3·29	0·09	0·00	8·59	100·00
3. 5—10	P	7·04	0·00	0·00	0·00	0·43	0·00	0·00	0·12	0·00	0·84	0·00	1·27	0·00	2·17	10·49
	S	67·92	0·00	0·00	0·00	0·49	0·00	0·00	1·05	0·00	1·59	0·00	5·07	0·00	23·88	100·00
4. 10—20	P	4·32	0·00	0·01	0·40	1·56	1·32	0·00	0·00	0·24	1·44	1·36	0·87	0·00	1·98	12·95
	S	26·36	0·00	0·01	1·47	15·16	18·78	0·00	0·70	0·38	18·10	5·46	6·03	0·00	7·54	100·00
5. 20—50	P	4·06	0·23	0·88	0·32	0·09	0·26	0·46	0·00	0·99	5·91	1·65	1·53	0·00	3·02	17·97
	S	14·07	0·46	2·10	1·81	0·00	1·15	4·83	0·00	1·41	26·76	22·60	17·06	0·00	7·75	100·00
6. 50—100	P	5·15	0·03	0·84	0·00	1·05	1·33	3·92	1·44	0·99	4·85	1·40	1·37	0·00	4·36	23·54
	S	14·02	0·07	4·24	0·00	0·59	6·07	46·24	1·46	1·46	9·50	8·34	2·53	0·00	5·47	100·00
7. 100—500	P	2·65	0·26	0·91	0·00	0·00	0·94	1·70	1·12	1·25	4·48	6·33	0·00	0·00	0·25	16·86
	S	2·45	1·02	0·97	0·00	0·00	0·60	21·34	0·70	12·83	27·37	32·64	0·00	0·00	0·08	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	15·32	6·62	0·00	0·00	0·00	21·94
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	22·19	77·81	0·00	0·00	0·00	100·00
9. all groups	P	5·41	0·17	0·35	0·14	0·58	0·48	0·62	0·23	0·50	2·74	1·20	0·97	0·00	2·49	14·67
	A	2375	5452	4527	2947	2135	6171	26995	2476	7382	5828	12074	5022	—	1882	5511
	S	15·87	1·15	1·96	0·50	1·53	3·65	20·66	0·72	4·54	19·75	17·89	5·99	0·00	5·78	100·00

@P : Percentage of households reporting cash dues outstanding to all households.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

MAHARASHTRA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs.000)	type of estimates @	percentage of househlds and of amounts by rate of interest														
		nil	upto 4	4-5	5-6	6-7	7-8	8-9	9-10	10-12	12-15	15-20	20-25	25-30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	8·29	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·24	0·07	0·00	0·00	1·02	9·38
	S	87·98	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·32	1·95	0·00	0·00	7·76	100·00
2. 1— 5	P	10·45	0·37	0·00	0·00	0·00	0·23	0·00	1·92	1·22	1·09	0·73	0·53	0·08	1·39	16·01
	S	57·62	0·71	0·00	0·00	0·00	3·32	0·00	7·90	2·62	3·52	6·71	4·95	0·21	12·44	100·00
3. 5— 10	P	10·90	0·00	0·62	0·00	1·02	0·51	0·80	0·66	0·57	3·47	1·97	1·03	0·00	4·14	21·83
	S	38·96	0·00	1·58	0·00	3·64	1·94	2·09	1·48	1·60	12·33	26·40	2·93	0·00	7·04	100·00
4. 10— 20	P	5·92	1·33	0·34	0·00	0·27	0·00	3·16	2·09	0·98	8·62	1·77	0·00	0·00	1·83	25·13
	S	18·43	4·73	0·22	0·00	0·46	0·00	7·31	6·67	5·79	33·17	13·36	0·00	0·00	9·86	100·00
5. 20— 50	P	8·43	0·16	0·31	0·19	0·32	0·19	3·06	0·88	0.78	5·41	4·23	0·01	0·14	0·42	21·50
	S	39·82	0·48	1·97	0·77	0·79	0·15	7·89	1·70	4·29	25·47	13·80	0·07	0·39	2·42	100·00
6. 50—100	P	6·22	1·17	0·73	0·00	0·75	1·28	1·76	2·59	3·24	5·99	6·71	0·00	1·10	0·06	25·95
	S	21·75	8·08	2·24	0·00	7·74	1·68	3·84	3·18	9·08	16·17	18·99	0·00	6·96	0·19	100·00
7. 100—500	P	7·43	2·33	0·47	0·13	0·96	0·09	4·09	5·55	0·46	10·53	4·82	0·02	0·01	0·00	33·03
	S	9·27	11·50	4·03	0·15	4·03	0·09	9·34	11·85	0·52	32·99	16·15	0·02	0·06	0·00	100·00
8. 500 & above	P	9·15	0·00	0·00	0·33	0·00	0·00	0·00	0·00	0·00	9·04	1·39	0·00	0·00	0·00	19·92
	S	7·66	0·00	0·00	1·78	0·00	0·00	0·00	0·00	0·00	50·88	39·68	0·00	0·00	0 00	100·00
9. all groups	P	8·35	0·65	0·32	0·05	0·41	0·28	1·78	1·71	0·95	4·81	2·65	0·23	0·15	1·31	21·05
	A	3578	11216	9173	6103	9071	2826	4501	4625	4015	6593	7716	3056	8022	2832	5814
	S	24·41	5·98	2·37	0·26	3·04	0·64	6·55	6·47	3·11	25·91	16·68	0·57	0·99	3·02	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

ORISSA

HOUSEHOLD TYPE : ALL HOUSEHOLDS

URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—12	12—15	15—20	20—25	25—30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	1·88	0·00	0·00	0·00	0·00	0·00	0·15	0·00	0·00	0·00	0·88	0·00	0·00	0·16	3·08
	S	13·98	0·00	0·00	0·00	0·00	0·00	64·84	0·00	0·00	0·00	17·76	0·00	0·00	3·43	100·00
2. 1—5	P	2·37	0·00	0·00	4·46	3·83	0·00	0·00	0·00	3·33	1·01	0·22	0·31	0·00	0·05	11·71
	S	8·79	0·00	0·00	42·59	26·67	0·00	0·00	0·00	19·05	2·49	0·31	0·06	0·00	0·04	100·00
3. 5—10	P	4·17	0·00	0·00	0·00	0·28	0·00	1·95	0·00	0·00	2·74	0·48	0·00	0·00	0·00	9·62
	S	33·35	0·00	0·00	0·00	11·15	0·00	34·37	0·00	0·00	13·16	7·98	0·00	0·00	0·00	100·00
4. 10—20	P	0·72	1·35	0·00	0·97	0·00	0·36	0·00	0·00	1·70	9·80	2·52	0·00	0·00	3·16	18·53
	S	2·88	19·36	0·00	4·26	0·00	3·85	0·00	0·00	1·96	55·00	6·98	0·00	0·00	5·71	100.00
5. 20—50	P	3·04	0·03	0·89	0·70	2·33	0·00	1·52	0·00	4·28	4·86	1·52	0·63	0·00	1·79	18·11
	S	14·10	0·01	1·08	2·23	8·53	0·00	38·51	0·00	11·65	15·60	1·36	0·58	0·00	6·36	100·00
6. 50—100	P	2·63	0·00	2·39	0·00	1·19	0·00	1·65	0·00	9·26	6·91	1·59	0·00	0·00	0·00	23·14
	S	10·80	0·00	14·69	0·00	17·47	0·00	5·77	0.00	22·79	21·73	6·74	0·00	0·00	0·00	100·00
7. 100—500	P	0·47	0·00	0·00	0·43	0·00	0·00	2·48	0·09	0·63	10·02	7·36	0·25	0·00	0·00	20·71
	S	0·28	0·00	0·00	0·45	0·00	0·00	6·28	0·01	2·56	5·60	84·27	0·55	0·00	0·00	100·00
8. 500 and above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	68·64	0·00	31·36	0·00	0·00	0·00	0·00	100·00
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	59·56	0·00	40·44	0·00	0·00	0·00	0·00	100·00
9. all groups	P	2·27	0·20	0·27	1·24	1·27	0·05	0·72	0·09	2·15	3·57	1·33	0·16	0·00	0·73	12·24
	A	2023	6398	4510	2897	3612	4838	13956	31600	2706	3347	23571	1854	—	2016	6464
	S	5·81	1·60	1·51	4·55	5·77	0·32	12·75	3·46	7·36	15·09	59·54	0·37	0·00	1·86	100·00

@P : percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

PUNJAB — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—11	12—15	15—20	20—25	25—30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1.	P	4·30	0·49	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	4·79
	S	63·46	36·54	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	3·07	0·00	0·84	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	3·92
	S	89·96	0·00	10·04	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
3. 5—10	P	7·33	0·00	1·40	1·71	0·00	0·00	0·00	1·29	0·00	0·00	0·70	1·64	0·00	3·00	15·60
	S	33·96	0·00	3·41	4·74	0·00	0·00	0·00	3·70	0·00	0·00	4·54	16·16	0·00	33·49	100·00
4. 10—20	P	6·42	2·56	0·00	0·00	1·36	0·00	0·26	0·00	0·07	1·95	1·36	0·00	0·00	0·00	12·63
	S	53·14	13·02	0·00	0·00	14·22	0·00	7·39	0·00	0·21	8·24	3·78	0·00	0·00	0·00	100·00
5. 20—50	P	14·52	0·00	0·00	1·20	0·00	0·00	0·72	0·00	2·19	2·02	0·00	2·02	0·54	1·94	13·21
	S	43·41	0·00	0·00	2·05	0·00	0·00	10·96	0·00	9·27	13·84	0·00	13·05	2·03	5·39	100·00
6. 50—100	P	1·91	0·00	0·18	0·00	0·00	0·22	0·31	1·94	0·00	5·03	1·56	0·19	0·00	0·30	11·37
	S	23·77	0·00	6·44	0·00	0·00	0·44	0·62	7·46	0·00	33·61	18·78	4·86	0·00	4·03	100·00
7. 100—500	P	2·34	0·00	0·22	0·30	0·00	0·00	1·00	0·47	1·78	2·31	0·90	0·00	0·00	0·00	8·74
	S	20·25	0·00	3·11	3·63	0·00	0·00	9·77	5·42	9·60	18·12	30·09	0·00	0·00	0·00	100·00
8. 500—and above	P	0·00	0·00	0·00	0·00	0·99	0·62	4·63	21·68	0·00	0·00	15·31	0·00	0·00	0·00	42·60
	S	0·00	0·00	0·00	0·00	0·09	0·35	2·07	23·06	0·00	0·00	74·44	0·00	0·00	0·00	100·00
9. all groups	P	6·16	0·35	0·28	0·44	0·17	0·05	0·43	0·73	0·74	1·92	0·76	0·62	0·12	0·72	12·63
	A	3609	1840	7220	2690	4004	3485	11588	10047	4956	7050	32049	7104	3750	4140	7013
	S	25·08	0·73	2·32	1·34	0·75	0·18	5·57	8·22	4·12	15·28	27·59	4·93	0·51	3·36	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

RAJASTHAN — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—12	12—15	15—20	20—25	25—30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·11	0·00	0·14	0·00	0·00	0·00	0·00	0·25
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	47·42	0·00	52·58	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	8·87	1·97	0·00	0·00	0·00	0·36	0·08	0·00	0·00	1·15	0·00	2·72	0·00	1·19	12·79
	S	50·72	16·99	0·00	0·00	0·00	1·03	1·09	0·00	0·00	9·34	0·00	14·31	0·00	6·52	100·00
3. 5—10	P	6·00	0·00	2·34	0·00	0·10	0·95	0·00	0·00	2·41	1·66	0·00	1·84	0·00	0·38	15·69
	S	35·02	0·00	22·89	0·00	0·41	1·47	0·00	0·00	9·77	14·17	0·00	2·63	0·00	13·64	100·00
4. 10—20	P	8·85	0·00	0·10	0·00	0·72	0·60	0·00	0·00	0·00	2·10	0·46	4·07	0·00	2·22	16·94
	S	34·89	0·00	0·07	0·00	3·67	12·19	0·00	0·00	0·00	9·66	4·84	31·27	0·00	3·40	100·00
5. 20—50	P	5·70	0·00	0·24	0·00	0·24	0·56	0·00	0·22	0·42	7·99	4·70	1·12	0·04	1·46	20·68
	S	18·26	0·00	0·05	0·00	0·42	2·72	0·00	0·80	0·57	22·98	34·29	13·82	0·21	5·88	100·00
6. 50—100	P	4·96	0·00	0·00	0·00	0·69	0·33	0·00	2·30	0·84	5·54	0·62	2·36	0·00	0·00	14·42
	S	68·81	0·00	0·00	0·00	0·80	0·27	0·00	9·56	8·22	4·10	2·21	6·03	0·00	0·00	100·00
7. 100—500	P	2·30	0·00	0·00	0·00	3·45	1·35	0·00	1·88	1·08	2·22	2·25	3·05	0·00	0·00	14·92
	S	1·91	0·00	0·00	0·00	48·01	3·07	0·00	8·56	9·53	4·12	18·79	6·00	0·00	0·00	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9. all groups	P	5·77	0·29	0·34	0·00	0·61	0·57	0·01	0·58	0·61	3·77	1·58	2·32	0·01	0·94	15·16
	A	7061	3304	4002	—	26691	5576	5204	11536	11551	3326	11604	5352	6073	3586	8126
	S	33·08	0·78	1·12	0·00	13·29	2·60	0·05	5·44	5·68	10·17	14·93	10·09	0·05	2·73	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

TAMIL NADU — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—12	12—15	15—20	20—25	25—30	30 & abobe	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1.	P	2·52	0·05	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·10	0·85	0·49	0·00	5·01	8·24
	S	28·92	0·62	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·23	20·77	5·05	0·00	43·41	100·00
2. 1 — 5	P	10·96	0·00	0·00	0·40	0·35	0·00	0·00	0·00	0·37	1·44	2·78	3·29	0·00	12·68	28·91
	S	18·10	0·00	0·00	1·23	1·70	0·00	0·00	0·00	1·06	1·30	7·71	27·81	0·00	41·09	100·00
3 5 — 10.	P	7·24	0·00	0·17	0·00	0·00	0·03	0·00	0·10	0·10	2·22	2·58	0·95	0·00	7·57	17·62
	S	25·95	0·00	0·26	0·00	0·00	0·08	0·00	0·79	0·43	29·46	8·50	3·18	0·00	31·35	100·00
4. 10 — 20	P	9·51	0·00	0·00	0·00	0·58	0·00	0·27	0·46	1·29	3·66	5·29	5·25	0·67	11.88	33.52
	S	21·11	0·00	0·00	0·00	0·01	0·00	1·37	1·31	3·98	8·28	14·12	17·44	1·12	30·26	100·00
5. 20 — 50	P	9·70	0·10	0·00	0·00	0·57	0·42	0·02	0·39	0·93	4·40	10·35	5·46	0·09	4·69	29·58
	S	23·98	0·96	0·00	0·00	0·88	2·37	0·01	1·75	5·64	13·33	23·23	19·47	0·55	7·84	100·00
6. 50 — 100	P	12·23	0·10	1·80	0·00	2·72	0·00	0·03	0·45	0·85	10·19	10·20	2·94	0·00	2·46	36·11
	S	12·76	0·32	1·63	0·00	8·29	0·00	0·06	0·96	5.14	42·38	20·56	5·76	0·00	2·12	100.00
7. 100 — 500	P	6·01	0·34	0·00	0·00	0·00	1·51	0·00	1·99	5·29	13·02	10·46	3·30	0·00	4·89	35·44
	S	4·42	0·12	0·00	0·00	0.00	5·52	0·00	0·93	6·66	55·12	21·79	1·93	0·00	3·51	100·00
8. 500 and above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	20·79	17·31	12·68	0·00	0·00	38·14
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	18·77	71·46	9·77	0·00	0·00	100·00
9. all groups	P	8·33	0·06	0·20	0·08	0·53	0·17	0·05	0·32	0·86	3·87	5·37	3·17	0·11	7·64	25·85
	A	2035	6116	2033	1500	4818	18154	4710	3989	7265	11141	5316	4018	2465	1922	5053
	S	12·97	0·27	0·32	0·10	1·94	2·36	0·17	0·97	4·81	33·00	21·86	9·77	0·22	11·25	100·00

@P : Percentage of households reporting to all households.

A : Average amount per reporting household.

S : Percentage distribution of amount of cash dues outstanding.

PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHEDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHED ASSET HOLDING.

UTTAR PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—11	12—15	15—20	20—25	25-30	30 & aove	total
	@															
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	3·83	0·00	0·42	0·00	0·00	0·00	0·00	0·00	0·00	0·47	0·00	0·01	0·00	1·60	6·35
	S	50·21	0·00	2·99	0·00	0·00	0·00	0·00	0·00	0·00	1·37	0·00	0·02	0·00	45·41	100·00
2. 1—5	P	4·26	0·38	0·04	0·00	0·02	0·20	0.00	0.34	0·61	0·78	0·09	0·78	0.00	4·51	11·42
	S	24·21	2·66	0·27	0·00	0·02	6·52	0·00	2·36	4·45	11·75	1·62	8·41	0·00	37·72	100·00
3. 5—10	P	8·04	0·41	0·11	0·00	0·00	0·00	0·00	0·00	0·00	1·35	0·00	0·65	0·73	3·54	14·18
	S	46·74	3·60	0·47	0·00	0·00	0·00	0·00	0·00	0·00	3·41	0·00	3·27	0·38	42·13	100·00
4. 10—20	P	4·00	0·32	1·66	0·00	0·00	0·01	0·16	0·18	1·25	2·18	0·09	1·74	1·25	2·59	13·88
	S	29·59	0·61	24·80	0·00	0·00	0·17	0·92	0·69	3·71	10·83	0·25	8·44	4·63	15·36	100·00
5. 20—50	P	4·80	0·03	0·09	0·85	0·39	0·38	0·00	0·60	0·60	1·40	0·17	1·62	0·00	3·54	12·21
	S	26.03	0.15	0.79	6.58	3·68	0.76	0.00	2.18	3.07	28.62	1.19	7.38	0.00	19.56	100.00
6. 50—100	P	4·05	0·78	0·52	0·00	0·68	0·31	1·46	1·03	0·92	4·37	0·50	1·26	0·21	3·38	16·10
	S	22·62	8·32	11·46	0·00	0·79	0·13	2·69	10·75	6·33	20·96	1·05	6·42	0·27	8·20	100·00
7 100—500	P	2·68	0·86	0·32	0·26	0·39	1·21	0·08	1·47	1·84	2·96	0·35	0·06	0·00	0·87	12·04
	S	33·88	13·54	2·08	4·13	2.33	3.35	1.78	15.86	5.90	11.53	2.46	0.23		2.94	100.00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·32	0·00	4·95	0·00	0·00	0·00	0·00	7·27
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	91·95	0·00	08·05	0·00	0·00	0·00	0·00	100·00
9. all groups	P	4·59	0·33	0·48	0·20	0·19	0·24	0·19	0·45	0·70	1·77	0·15	1·02	0·35	3·07	12·33
	A	3236	10468	6128	7047	4749	3256	3498	10115	3295	4716	4767	2190	724	2193	40·66
	S	29·66	6·90	5·84	2·80	1·76	1·58	1·30	9·12	4·61	16·63	1·41	4·45	0·50	13·42	10000

@P : Percentage of households reporting cash dues outstanding to all households.

A: Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS CLASSIFIED BY RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST FOR EACH HOUSEHOLD ASSET HOLDING.

WEST BENGAL — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—12	12—15	15—20	20—25	25—30	30 & above	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	2·88	0·10	0·23	0·00	0·24	0·00	0·00	0·00	0·00	0·00	0·32	0·64	0·05	6·43	9·68
	S	49·41	6·65	0·51	0·00	10·52	0·00	0·00	0·00	0·00	0·00	4·68	4·60	2·65	20·97	100·00
2. 1—5	P	6·97	0·00	1·79	0·36	1·03	0·21	0·00	0·51	0·49	0·00	0·17	0·00	0·00	2·88	13·43
	S	49·66	0·00	11·97	4·35	4·35	1·49	0·00	3·73	3·68	0·00	1·20	0·00	0·00	19·57	100·00
3. 5—10	P	9·01	0·25	1·25	0·00	1·69	0·62	0·71	0·00	0·05	0·10	0·00	0·98	0·00	1·50	14·05
	S	51·30	0·49	13·13	0·00	11·80	10·36	3·29	0·00	0·55	0·17	0·00	2·44	0·00	6·47	100·00
4. 10—20	P	4·84	0·56	3·33	0·11	2·07	2·70	0·48	0·59	0·20	3·12	0·84	0·16	0·17	10·53	25·06
	S	12·24	1·79	10·51	0·63	6·13	13·42	1·83	1·96	0·79	13·29	1·78	0·19	0·56	34·89	100·00
5. 20—50	P	20·59	0·44	0·66	0·24	0·75	0·78	0·54	0·01	0·63	1·35	0·63	0·70	0·36	7·26	29·80
	S	53·44	1·22	2·06	0·24	2·14	2·24	2·28	0·03	1·53	5·66	1·69	4·10	0·85	22·53	100·00
6. 50—100	P	8·05	0·31	0·78	0·00	1·25	0·61	1·41	0·31	1·25	0·58	0.69	0·00	0·00	1·47	13·25
	S	32·26	3·40	2·80	0·00	15·40	6·51	9·44	1·52	14·08	4·42	3·54	0·00	0.00	6·63	100·00
7. 100—500	P	3·83	0·21	0·67	0·00	0·57	3·30	1·49	0·36	0·21	1·45	0·24	2·07	0·00	0·80	13·61
	S	21·92	1·18	2·58	0·00	2·93	25·13	3·46	0·13	0·84	17·98	7·94	14·56	0·00	1·35	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	6·84	0·00	0·00	0·00	6·84
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00	0·00	0·00	0·00	100·00
9. all groups	P	8·09	0·25	1·18	0·11	1·02	0·87	0·50	0·22	0·36	0·77	0·40	0·55	0·09	4·85	16·65
	A	2598	3642	2569	2670	3160	8999	3926	2111	4211	7947	6987	7174	2316	1750	3712
	S	33·99	1·45	4·92	0·49	5·21	12·62	3·16	0·76	2·47	9·93	4·53	6·41	0·34	13·73	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS UNDER DEFERENT RATES OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA — HOUSEHOLD TYPE : SELF-EMPLOYED—TOTAL — URBAN

household asset holding (Rs. 000)	type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—12	12—15	15—20	20—25	25—30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	6·61	0·05	0·20	0·00	0·19	0·00	0·03	0·01	0·14	0·23	0·20	0·82	0·00	3·11	10·98
	S	45·13	0·34	0·68	0·00	2·98	0·00	1·90	0·14	1·11	13·45	1·45	12·10	0·00	20·71	100·00
2. 1—5	P	5·69	0·15	0·27	0·00	0·31	0·15	0·06	0·11	0·52	1·98	0·70	2·05	0·00	4·93	16·08
	S	26·18	0·36	1·05	0·00	0·50	3·07	0·75	0·18	2·47	11·07	4·22	26·77	0·00	23·37	100.00
3. 5—10	P	5·54	0·20	0·35	0·02	0·12	0·00	0·00	0·03	0·47	1·43	2·68	1·89	0·25	2·72	14·22
	S	29·43	1·06	1·38	0·06	0·21	0·00	0·00	0·13	2·57	17·32	28·90	6·97	0·06	11·93	100 00
4. 10—20	P	5 83	0 85	0 44	0 36	0 33	0·01	0·00	0·13	0·52	2·18	2·28	2·06	0·03	3·48	17·21
	S	34·58	6·32	3·05	1·48	1·56	0·04	0·00	0·52	1·10	8·61	14·88	6·10	0·01	21·75	100·00
5. 20—50	P	5·08	0·18	0·15	0·45	0·13	0·18	0·13	0·18	0·91	3·92	3·22	1·97	0·05	2·61	17·18
	S	25·50	0·55	0·33	1·72	0·45	0·22	0·18	0·34	7·48	21·42	21·82	9·29	0·20	10·48	100·00
6. 50—100	P	3·93	0·33	0·18	0·10	0·01	0·12	0·02	0·91	0·86	3·90	4·69	1·76	0·42	1·35	16·87
	S	37·89	2·04	1·44	0·03	0·28	0·06	0·22	4·61	3·24	21·75	14·22	7·42	3·20	3·61	100·00
7. 100—500	P	3·68	0·81	0·17	0·70	0·13	0·74	0·35	1·75	2·94	6·36	5·04	1·55	0·00	1·49	20·89
	S	9·17	0·99	0·40	6·18	0·33	1·01	1·13	8·15	10·47	29·69	21·37	8·78	0·02	2·32	100·00
8. 500 & above	P	1·37	1·18	0·00	0·09	2·51	0·00	0·00	6·53	2·29	9·97	4·45	3·03	0·00	0·00	27·20
	S	2·36	0·34	0·00	0·10	0·98	0·00	0·00	9·90	4·36	49·26	12·82	19·87	0·00	0·00	100·00
9. all Groups	P	5·11	0·38	0·24	0·26	0·20	0·17	0·09	0·50	0·94	3·11	2·78	1·80	0·10	2·81	16·63
	A	5095	4841	4162	16302	3859	4636	9536	1072	10553	13407	9461	8852	8262	2771	8813
	S	17·77	1·25	0·69	2·84	0·54	0·55	0·56	5·87	6·75	28·43	17·97	10·89	0·57	5·32	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABEE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALLL HOUSEHOLDS UNDER DIFFERENT RATE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING OVER RATE OF INTEREST CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA — HOUSEHOLD TYPE : OTHER HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	Type of estimates @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—12	12—15	15—20	20—25	25—30	30 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	3·77	0·07	0·05	0·06	0·00	0·00	0·00	0·00	0·14	0·29	0·36	0·85	0·07	2·73	7·78
	S	47·76	3·27	0·08	5·20	0·00	0·00	0·00	0·00	1·23	3·36	5·70	9·13	4·51	19·75	100·00
2. 1—5	P	6·79	0·19	0·36	0·47	0·38	0·10	0·03	0·42	0·47	1·03	1·22	0·97	0·01	3·79	14·69
	S	39·23	1·85	2·21	3·31	2·84	0·58	0·38	2·48	1·97	7·50	8·18	6·32	0·05	23·10	100·00
3. 5—10	P	8·19	0·27	0·40	0·04	0·58	0·58	0·54	0·28	0·44	1·86	1·28	0·58	0·04	3·19	16·10
	S	41·58	2·24	3·84	0·11	3·73	3·57	2·50	2·56	1·77	8·31	6·29	4·21	0·02	19·27	100·00
4. 10—20	P	6·06	0·35	1·07	0·13	0·59	0·59	0·90	0·79	1·18	4·01	2·05	1·98	1·61	4·52	21·89
	S	19·55	1·52	3·83	0·32	2·29	3·73	6·79	3·14	4·39	18·07	8·79	8·72	1·31	17·56	100·00
5. 20—50	P	9·53	0·16	0·38	0·24	0·41	0·53	0.94	0.80	0.94	3·23	3·12	1·80	0·10	2·82	21·40
	S	34·62	0·64	1·28	1·13	1·36	3·33	4·95	3·92	5·43	14·65	9·62	10·30	0·37	8·41	100·00
6. 50—100	P	7·17	0·41	0·94	0·00	1·49	1·23	1·98	1·23	1·51	5·32	3·50	1·39	0·00	1·71	22·29
	S	16·54	2·00	3·94	0·03	6·47	7·62	16·90	3·72	5·61	19·94	10·15	14·89	0·00	2·18	100·00
7. 100—500	P	5·16	0·74	0·89	0·39	1·98	1·44	1·91	2·47	2·27	5·47	2·50	1·10	0·00	0·81	22·59
	S	11·68	6·10	7·30	1·30	10·74	9·44	8·30	7·90	7·67	21·31	5·82	1·82	0·00	0·63	100·00
8. 500 & above	P	4·48	0·00	0·00	0·42	0·10	1·67	5·17	2·59	3·66	3·32	3·88	0·05	0·00	0·00	20·85
	S	2·36	0·00	0·00	0·56	0·03	2·49	42·81	1·78	7·90	4·56	37·38	0·12	0·00	0·00	100·00
9. All Groups	P	6·76	0·26	0·52	0·19	0·61	0·52	0·74	0·69	0·85	2·63	1·88	1·25	0·13	3·04	17·40
	A	2699	8718	6246	4122	7190	9059	9954	5428	5269	5158	3858	3650	1975	2039	4662
	S	22·49	2·79	4·03	0·98	5·39	5·76	9·12	4·62	5·53	16·75	8·95	5·63	0·32	7·64	100·00

@P : Percentage of households reporting cash dues outstanding.
A : Average amount per reporting household.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (5) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-81 TO ALL HOUSEHOLDS UNDER DIFFERENT RATES OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNTS OF CASH DUES OUTSTANDING OVER RATE OF INTEREST CLASSFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA

HOUSEHOLD TYPE : ALL HOUSEHOLDS

URBAN

household asset holding (Rs. 000)	Type of estimate @	percentage of households and of amounts by rate of interest														
		nil	upto 4	4—5	5—6	6—7	7—8	8—9	9—10	10—12	12—15	15—20	20—25	25—30	30 & above	all total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. upto 1	P	4·40	0·06	0·08	0·04	0·04	0·00	0·01	0·00	0·14	0·28	0·32	0·84	0·05	2·81	8.49
	S	46·83	2·24	0·29	3·36	1·06	0·00	0·67	0·05	1·19	6·93	4·20	10·18	2·92	20·09	100.00
2. 1—5	P	6·48	0·18	0·34	0·33	0·36	0·11	0·04	0·33	0·48	1·30	1·07	1·27	0·01	4·11	15·08
	S	35·57	1·44	1·89	2·38	2·18	1·28	0·48	1·83	2·11	8.50	7·07	12·05	0·04	23·18	100·00
3. 5—10	P	7·44	0·25	0·38	0·03	0·45	0·42	0·39	0·21	0·45	1·75	1·67	0·95	0·10	3·06	15·57
	S	37·67	1·86	3·05	0·09	2·60	2·42	1·70	1·77	2·03	11·21	13·57	5·10	0·03	16·90	100·00
4. 10—20	P	5·99	0·50	0·87	0·20	0·51	0·41	0·62	0·58	0·98	3·43	2·12	2·01	0·43	4·19	20·42
	S	23·49	2·78	3·62	0·62	2·10	2·76	5·01	2·45	3·53	15·59	10·39	8·04	0·97	18·66	100·00
5. 20—50	P	7·91	0·16	0·29	0·32	0·31	0·40	0·64	0·57	0·93	3·48	3·16	1·86	0·08	2·74	19·86
	S	31·46	0·61	0·95	1·33	1·04	2·25	3·30	2·68	6·14	17·00	13·85	9·95	0·32	9·13	100·00
6. 50—100	P	5·90	0·38	0·64	0·04	0·91	0·80	1·21	1·10	1·25	4·76	3·97	1·54	0·17	1·57	20·16
	S	25·42	2·02	2·90	0·03	3·90	4·48	9·96	4·09	4·62	20·69	11·84	5·94	1·33	2·78	100·00
7. 100—500	P	4·47	0·77	0·55	0·53	1·12	1·11	1·18	2·13	2·59	5·89	3·68	1·31	0·00	1·13	21·80
	S	10·29	3·27	3·47	4·00	4·97	4·77	4·32	8·04	9·22	25·95	14·44	5·78	0·01	1·57	100·00
8. 500 & above	P	2·62	0·71	0·00	0·22	1·54	0·67	2·07	4·95	2·84	7·30	4·22	1·83	0·00	0·00	24·60
	S	2·36	0·28	0·00	0·17	0·83	0·39	6·71	8·63	4·92	42·25	16·67	16·78	0·00	0·00	100·99
9. all groups	P	6·22	0·30	0·43	0·21	0·48	0·40	0·53	0·63	0·88	2·79	2·17	1·43	0·12	2·96	17·15
	A	3339	7121	5865	8861	6724	8444	9932	8463	7103	8150	6191	5784	3686	2265	5972
	S	20·29	2·07	2·47	1·85	3·13	3·33	5·13	5·20	6·10	22·19	13·15	8·08	0·44	16·56	100·00

@P : Percentage of households reporting cash dues outstanding to all households.

A : Average amount per reporting household.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

duration of loan (in years)	major household types								
	self-employed total			others			all types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
ANDHRA PRADESH									
1. less than 1	9·40	7173	25·19	13·20	2233	39·80	11·89	3583	30·21
2. 1—2	9·62	5420	19.48	5·00	3267	22·07	6·60	4352	20·37
3. 2—3	3·17	3740	4.44	3.54	4354	20·78	3·41	4156	10·60
4. 3—4	0·74	2414	0·66	0.73	4354	4·30	0·73	3686	1·91
5. 4—5	0·59	12320	2·71	1·08	3987	5.84	0·91	5843	3·78
6. 5—10	3·20	38396	45·93	0.90	5705	6·92	1·69	27060	32·52
7. 10 & above	1·01	4231	1·60	0·10	1013	0·24	0·47	3425	1·13
8. unspecified	0 00	—	0 00	0·05	659	0 04	0·03	659	0·00
9. total	23·58	11350	100·00	22·09	3353	100 00	22·60	6237	100·00
ASSAM									
1. less than 1	2·33	2892	20·09	1·50	7427	72·01	1·82	5173	41·93
2. 1—2	2·20	4961	32·60	0·66	4239	17·97	1·26	4729	26·45
3. 2—3	0·40	20088	23·78	0·60	1752	6·83	0·52	7152	16·65
4. 3—4	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
5. 4—5	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
6. 5—10	1·71	4457	23·54	0·87	568	3·18	1·20	2814	14·98
7. 10 & above	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
8. unspecified	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
9. total	6·48	5229	100·00	3·02	5120	100·00	4·34	5182	100·00
BIHAR									
1. less than 1	3·88	1732	23·37	5·10	2562	24·28	4·65	2309	24·07
2. 1—2	2·01	3974	27·84	1·53	3189	9.08	1.71	3528	13.50
3. 2—3	1.58	2884	15.87	0 46	5280	4·50	0.87	3684	7.18
4. 3—4	0.70	2080	5.03	0.94	11435	19.95	0.85	8632	16.43
5. 4—5	0·09	7070	2·25	0.06	66524	7.52	0.07	38890	6.28
6. 5—10	2·96	2492	25.64	1·84	10042	34·27	2.25	6403	32.24
7. 10 & above	0·00	—	0.00	0·00	—	0.00	0·00	—	0·00
8. unspecified	0.00	—	0·00	0·19	1157	0·41	0·12	1157	0·31
9. total	97	3170	100·00	9·06	5932	100·00	9·07	4921	100·0

Note : P : percentage of reporting households;

A : average per reporting household;

S : percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HUOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

duration of loan (in years)	major household types								
	self-employed total			others			all types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
GUJARAT									
1. less than 1	4.80	13986	26.91	6.43	5636	41.90	5.89	7866	33.13
2. 1—2	3.50	9351	13.10	1 25	6066	8 74	1.98	7964	11.29
3. 2—3	3.91	23318	36.50	1 82	13778	29.02	2.50	18656	33·40
4. 3—4	2.03	12903	10·47	0·52	2439	1·46	1·01	9310	6·73
5. 4—5	0·43	19053	3·26	0·70	2844	2·31	0·61	6560	2·86
6. 5—10	4·01	6076	9·76	1·68	6958	13·55	2·45	6484	11·33
7. 10 & above	0·00	—	0·00	0·20	13078	3·03	0·13	13078	1·26
8. unspecified	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
9. total	17·67	14129	100·00	11·86	7287	100·00	13·77	10165	010·00
HARYANA									
1. less than 1	1·74	4069	14·26	4·18	6787	28·61	3·20	6197	25·02
2. 1—2	3·35	4642	31·35	2·13	3216	6·92	2·62	3945	13·03
3. 2—3	2.43	6970	34.18	1.03	7953	8.28	1·59	7352	14.75
4. 3—4	0.31	2500	1·55	0·75	9108	6·90	0·57	7690	5·56
5. 4—5	0.96	2720	5·28	0·26	3003	0·78	0·54	2800	1·90
6. 5—10.	1·21	4761	11·65	1·55	31021	48·53	1·42	22015	39·30
7. 10 & above	0.67	1291	1.73	0.00	—	0·00	0·27	1291	0.43
8. unspecified	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
9. total	8.53	5813	100.00	7·23	13719	100.00	7.75	10237	100.00
HIMACHAL PRADESH									
1. less than 1	4·04	5903	33·02	3·55	3190	44·67	3·69	4049	38·40
2. 1—2	2·31	16929	53·98	0·92	10598	38·46	1·32	13786	46·81
3. 2—3	0·00	—	0·00	0·35	6504	8·92	0·25	6504	4·12
4. 3—4	0·10	30000	4·36	0·05	20195	4·37	0·07	24496	4·36
5. 4—5	1·07	251	0·37	0·00	—	0·00	0·31	251	0·20
6. 5—10	0·70	3336	3·24	0·00	—	0·00	0·20	3336	1·74
7. 10 & above	2·38	1528	5·03	0·54	1682	3·58	1 07	1583	4.36
8. unspecified	0.00	—	0 00	0·00	—	0·00	0·00	—	0·00
9. total	10·51	6875	100·00	5·06	5006	100·00	6·64	5862	100·00

Note P : percentage of reporting households;
A : average per reporting household;
S : percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS; AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING FOR EACH MAJOR HOUSEHOLD TYPE.

URBAN

duration of loan (in years)	major household types								
	self-employed total			others			all types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
JAMMU & KASHMIR									
1. less than 1	4·25	16885	65·09	2·51	1914	26·61	3·28	10535	58·57
2. 1—2	1·10	16647	16·67	0·64	4142	14·72	0·85	11389	16·34
3. 2—3	1·26	7835	8·78	1·27	2001	14·14	1·26	4552	9·69
4. 3—4	1·59	700	1·01	0·33	8654	15·92	0·89	2343	3·54
5. 4—5	0·22	6570	1·33	0·54	840	2·50	0·40	2269	1·53
6. 5—10	0·88	8267	6·56	0·92	4830	24·74	0·90	6314	9·64
7. 10 and above	0·20	3136	0·56	0·27	902	1·36	0·24	1718	0·70
8. unspecified	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
9. total	8·82	12504	100·00	5·87	3069	100·00	7·19	8221	100·00
KARNATAKA									
1. less than 1	9·15	9841	51·86	6·90	2723	26·75	7·71	5764	41·36
2. 1—2	5·93	3883	13·27	2·56	5789	21·11	3·78	4710	16·55
3. 2—3	3·19	9293	17·06	1·76	4849	12·12	2·27	7095	14·99
4. 3—4	1·05	4635	2·79	1·47	3829	8·00	1·32	4059	4·97
5. 4—5	0·86	11915	5·92	0·51	1571	1·14	0·64	6621	3·92
6. 5—10	3·19	2068	3·80	3·08	6581	28·88	3·12	4920	14·29
7. 10 and above	0·59	11349	3·86	0·21	500	0·15	0·35	7127	2·31
8. unspecified	1·22	2046	1·44	1·15	1131	1·85	1·18	1474	1·61
9. total	22·30	7783	100·00	15·97	4402	100·00	18·25	5890	100·00
KERALA									
1. less than 1	16·91	8376	35·00	19·89	4230	35·51	18·96	5379	35·29
2. 1—2	3·10	3459	2·65	6·69	6830	19·30	5·58	6248	12·05
3. 2—3	3·59	7704	6·82	2·74	4219	4·87	3·00	5514	5·72
4. 3—4	4·13	1764	1·80	1·98	21593	18·08	2·65	11991	10·99
5. 4—5	0·00	—	0·00	0·23	4715	0·46	0·16	4715	0·26
6. 5—10	4·62	46158	52·71	5·53	8417	19·66	5·25	18748	34·05
7. 10 and above	0·65	6312	1·02	0·60	8259	2·10	0·62	7619	1·63
8. unspecified	0·00	—	0·00	0·00	—	0 00	0 00	—	0 00
9. total	26·22	15438	100·00	31·30	7569	100·00	29·72	9728	100·00

Note : P : Percentage of reporting households;

A : Average per reporting household;

Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDINGFOR EACH MAJOR HOUSEHOLD TYPE

URBAN

duration of loan (in years)	major household types								
	self-employed total			others			all types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
MADHAYA PRADESH									
1. less than 1	8·21	6024	52·71	7·22	3751	36·21	7·53	4545	42·35
2. 1—2	2·10	5783	12·93	3·16	4969	21·01	2·82	5163	18·01
3. 2—3	0·41	4738	2·06	1·71	5410	12·35	1·29	5342	8·52
4. 3—4	1·21	10696	13·77	0·49	4422	2·91	0·72	7789	6·95
5. 4—5	0·67	3818	2·74	0·55	26037	19·12	0·59	17899	13·03
6. 5—10	2·18	5406	12·58	2·19	2527	7·39	2·19	3459	9·32
7. 10 & above	0·64	4670	3·21	0·13	5005	1·01	0·31	4781	1·82
8. unspecified	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
9. total	15·07	6228	100·00	14·49	5159	100·00	14·67	5511	100·00
MAHARASHTRA									
1. less than 1	9·37	6634	40·99	11·27	3824	38·40	10·77	4456	39·23
2. 1—2	1·66	10409	11·41	4·92	4752	20·84	4·08	5349	17·82
3. 2—3	2·57	8391	14·20	1·40	3342	4·16	1·70	5316	7·38
4. 3—4	1·06	9216	6·43	0·77	3256	2·25	0·85	5181	3·59
5. 4—5	0·69	5713	2·59	0·57	7811	3·98	0·60	7191	3·53
6. 5—10	4·46	8079	23·79	4·37	5688	22·16	4·40	6316	22·68
7. 10 & above	0·31	2446	0·00	0·67	9254	5·54	0·58	8312	3·93
8. unspecified	0·04	3538	0·08	0·75	3997	2·67	0·56	3989	1·84
9. total	17·85	8498	100·00	22·16	5061	100·00	21·05	5814	100·00
ORISSA									
1. less than 1	4·71	3301	10·22	6·31	5092	59·09	5·90	4729	35·26
2. 1—2	4·59	14312	43·12	3·51	1911	12·36	3·79	5720	27·36
3. 2—3	0·89	49985	29·30	1·62	3002	8·96	1·44	10400	18·37
4. 3—4	0·61	6585	2·65	0·85	2647	4·13	0·79	3421	3·41
5. 4—5	0·24	41813	6·51	0·34	2001	1·25	0·31	9621	3·81
6. 5—10	0·75	1848	0·91	1·51	2957	8·22	1·32	2797	4·66
7. 10 and above	0·33	33008	7·09	0·26	12239	5·94	0·28	18380	6·50
8. unspecified	0·02	21335	0·21	0·00	5681	0·05	0·01	13675	0·13
9. total	11·43	13319	100·00	12·52	4340	100·00	12·24	6464	100·00
PUNJAB									
1. less than 1	8·51	5875	39·01	3·60	5053	31·99	5·78	5591	36·51
2. 1—2	2·41	7504	14·11	1·58	6539	18·19	1·95	7069	15·57
3. 2—3	2·90	4470	10·10	1·22	5509	11·78	1·96	4827	10·70
4. 3—4	1·01	13646	10·74	1·02	4934	8·85	1·01	8788	10.07
5. 4—5	0·72	23754	13·42	0·12	1430	0·31	0·39	19876	8·75
6. 5—10	2·06	7856	12·61	2·08	7803	28·55	2·07	7826	18·29
7. 10 & above	0·00	—	0·00	0·05	4107	0·34	0·03	4107	0·10
8. unspecified	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
9. total	16·69	7674	100·00	9·37	6069	100·00	12·63	7813	100·00

Note : P : Percentage of reporting households;
A : Average per reporting household;
S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD CLASSIFIED BY DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

duration of loan (in years)	major household types								
	self-employed total			others			all types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
RAJASTHAN									
1. less than 1	8·08	15071	70·42	9·08	5705	55·75	8·70	8993	63·54
2. 1—2	3·47	4800	9·62	3·15	3082	10·43	3·27	3771	10·00
3. 2—3	1·39	2056	1·66	1·27	5092	6·95	1·32	3876	4·14
4. 3—4	0·34	2466	0·48	1·32	5317	7·56	0·95	4932	3·80
5. 4—5	0·00	—	0·00	0·65	8484	5·96	0·41	8484	2·80
6. 5—10	2·54	10098	14·83	2.08	4497	10·07	2·25	6881	12·60
7. 10 & above	0·03	34901	0·53	1·20	1538	1·99	0·76	1973	1·22
8. unspecified	0·35	12225	2·46	0·18	6524	1·29	0·25	9575	1·91
9. total	15·06	11482	100·00	15·22	6107	100·00	15·16	8126	100·00
TAMILNADU									
1. less than 1	14·27	3379	21.64	14·64	2056	45·28	14·54	3871	34·18
2. 1—2	7·95	15962	56·93	5·87	2999	18·40	6·44	7400	36·43
3. 2—3	2·51	3548	3·99	3·02	4037	12·76	2·88	3928	8·65
4. 3—4	1·53	7888	5·34	0·75	2496	1·96	0·96	4807	3·55
5. 4—5	1·29	2450	1·42	0·82	3183	2·65	0·95	2858	2·07
6. 5—10	4·47	4126	8·27	4·96	3269	16·95	4·82	3487	12·87
7. 10 & above	0·25	4125	0·47	0·13	4469	0·59	0·16	4321	0·43
8. unspecified	1·68	2577	1·94	0·44	3886	1·42	0·78	2785	1·66
9. total	28·01	7955	100·00	25·02	3820	100·00	25·85	5053	100·00
UTTAR PRADESH									
1. less than 1	5·58	2972	32·54	5·49	3205	35·55	5·53	3106	34·26
2. 1—2	2·52	2657	13·13	4·01	2191	17·75	3·38	2337	15·77
3. 2—3	1·24	5284	12·88	1·32	2487	6·65	1·29	3621	9·31
4. 3—4	0·76	3030	4·48	0·67	5597	7·61	0·71	4439	6·27
5. 4—5	0·16	13084	4·17	0·12	4217	1·02	0·14	8620	2·37
6. 5—10	2·84	5091	28·40	2·03	6929	28·35	2·37	6001	28·37
7. 10 & above	0·39	3515	2·68	0·38	4033	3·08	0·38	3811	2·91
8. unspecified	0·54	1612	1·72	0·00	—	0·00	0·23	1612	0·74
9. total	12·52	4068	100·00	12·18	4065	100·00	12·33	4066	100·00
WEST BENGAL									
1. less than 1	3·92	4232	20·75	8·91	2734	43·50	7·69	2919	36·35
2. 1—2	4·19	5276	27·69	7·28	2840	26·54	6·53	2545	26·90
3. 2—3	1·23	12469	19·27	2·06	3328	12·25	1·86	4803	14·45
4. 3—4	1·28	4065	6·53	0·48	2799	2·38	0·67	3386	3·69
5. 4—5	1·06	1058	11·41	0·19	2857	0·99	0·41	1710	1·12
6. 5—10	2·52	7056	22·30	1·82	4037	13·15	1·99	4966	16·03
7. 10 & above	0·33	5035	2·06	0·44	1499	1·17	0·41	2184	1·45
8. unspecified	0·00	—	0·00	0·02	325	0·01	0·02	325	0.01
9. total	11·21	7123	100·00	18·39	3044	100·00	16·65	3712	100·00

Note : P : Percentage of reporting households;
A : Average per reporting household ;
S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD UNDER DIFFERENT CLASSES OF DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING CLASSIFIED BY HOUSEHOLD ASSET HOLDING FOR EACH MAJOR HOUSEHOLD TYPE.

ALL INDIA HOUSEHOLD TYPE : SELF-EMPLOYED—TOTAL URBAN

household asset holding (Rs. 000)	Type of estimates @	duration of loan (in years) less than 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 & above	unspecified	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	5·93	2·55	1·35	0·00	0·36	1·52	0·00	0·58	19·98
	A	662	1297	2765		880	1943		593	1328
	S	26·94	22·73	25·56	0·00	2·19	20·22	0·00	2·36	100·00
2. 1—5	P	8·94	2·84	2·15	0·74	0·46	2·13	0·10	1·00	16·08
	A	1444	1805	1765	1990	1082	858	4001	2692	1787
	S	44·94	17·84	13·20	5·12	1·74	6·35	1·42	9·38	100·00
3. 5—10	P	4·49	5·03	1·55	1·47	0·29	3·47	0·48	0·09	14·22
	A	1656	1996	7322	4072	2056	1709	3355	862	3022
	S	17·28	23·36	26·35	13·88	1·38	13·80	3·77	0·18	100·00
4. 10—20	P	7·03	4·98	1·31	1·20	1·07	3·49	0·11	0·27	17·21
	A	2041	2809	3875	2238	2965	2995	2556	847	2919
	S	28·54	27·86	10·11	5·34	6·34	20·80	0·55	0·46	100·00
5. 20—50	P	8·03	4·21	1·55	1·01	0·36	3·10	0·61	0·28	17·18
	A	4813	3628	4460	6412	10784	5101	2878	3354	5229
	S	43·03	17·02	7·72	7·23	4·36	17·62	1·97	1·05	100·00
6. 50—100	P	8·28	3·53	2·36	0·94	0·24	3·84	0·41	0·18	16·87
	A	10363	8120	3717	7831	22333	11271	1644	7321	10748
	S	47·34	15·80	4·84	4·05	3·02	23·85	0·37	0·72	100·00
7. 100—500	P	8·66	4·72	3·82	2·29	0·96	3·63	0·78	0·11	20·89
	A	16350	29498	21500	14778	10491	13725	9614	7036	22262
	S	30·44	29·94	17·68	7·28	2·18	10·70	1·62	0·17	100·00
8. 500 & above	P	10·41	5·64	5·38	1·61	1·61	7·03	1·06	0·00	27·20
	A	39852	34379	14242	16241	26463	185867	29261		76907
	S	19·83	9·27	3·67	1·25	2·04	62·46	1·49	0·00	100·00
9. all groups	P	7·56	4·03	2·04	1·11	0·55	3·11	0·38	0·36	16·63
	A	6387	7848	8406	7496	7292	10955	5432	2695	8813
	S	32·97	21·60	11·68	5·68	2·75	23·21	1·12	0·66	100·00

@P : Percentage of households reporting to all households.

A : Average amount per reporting household.

S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD UNDER DIFFERENT CLASSES OF DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING CLASSIFIED BY HOUSEHOLD ASSET HOLDING FOR EACH MAJOR HOUSEHOLD TYPE.

ALL INDIA HOUSEHOLD TYPE : OTHER HOUSEHOLDS URBAN

household asset holding (Rs. 000)	type of estimates @	duration of loan (in years) less than 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 & above	unspecified	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1 upto 1	P	3·68	2·88	0·62	0·13	0·20	0·82	0·00	0·02	7·78
	A	999	624	1690	937	680	983	12244	1734	980
	S	48·17	23·53	13·74	1·61	1·80	10·54	0·22	0·39	100·00
2 1—5	P	7·99	3·21	2·08	0.59	0·35	1·94	0·09	0·41	14·69
	A	1561	1656	1796	2236	1351	2525	7801	945	1998
	S	42·53	18·14	12·70	4·48	1·61	16·73	2·48	1·33	100·00
3 5—10	P	8·55	4·12	1·18	0·85	0·66	2·41	0·17	0·06	16·10
	A	1921	2449	2091	1606	1420	1582	1948	748	2203
	S	46·28	28·46	6·97	3·83	2·64	10·74	0·94	0·13	100·00
4 10—20	P	13·03	4·89	2·35	0·92	0·38	2·37	0·49	0·19	21·89
	A	2577	2549	2730	2866	3356	3155	1031	919	2949
	S	52·03	19·31	9·95	4·08	1·97	11·60	0·79	0·27	100·00
5 20—50	P	11·95	5·76	2·09	0·78	0·47	3·21	0·17	0·46	21·40
	A	3850	3340	3952	4253	6634	4711	1763	4877	4558
	S	47·16	19·72	8·47	3·42	3·17	15·49	0·30	2·27	100·00
6 50—100	P	11·43	5·01	3·14	0·97	0·77	4·46	0·96	0·09	22·29
	A	5383	6082	7414	10506	12689	5481	5011	4851	7398
	S	37·31	18·46	14·12	6·17	5·94	14·83	2·92	0·25	100·00
7 100—500	P	7·64	5·26	1·98	1·71	1·33	7·28	1·39	0·56	22·59
	A	12571	10448	11697	8005	13183	14615	10007	4735	14528
	S	29·26	16·74	7·05	4·18	5·34	32·40	4·23	0·80	100·00
8. 500 & above	P	4·47	5·02	2·22	3·54	1·57	7·75	0·67	0·00	20·85
	A	6245	9481	90267	61180	1487	9749	15068		27831
	S	4·81	8·21	34·55	37·28	0·40	13·01	1·73	0·00	20·85
9 all groups	P	9·15	4·33	1·86	0·76	0·51	2·76	0·35	0·25	17·40
	A	3466	3507	4546	5623	6331	5677	5268	2954	4662
	S	39·10	18·72	10·41	5·29	3·97	19·35	2·25	0·90	100·00

@ P : Percentage of households reporting to all households.

A : Average amount per reporting household.

S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (6) : PERCENTAGE OF REPORTING HOUSEHOLDS (0·00) TO ALL HOUSEHOLDS, AVERAGE AMOUNT (RS.) OF CASH DUES OUTSTANDING AS ON 30-6-81 PER REPORTING HOUSEHOLD UNDER DIFFERENT CLASSES OF DURATION OF LOAN AND SHARE OF EACH DURATION IN THE AGGREGATE CASH DUES OUTSTANDING CLASSIFIED BY HOUSEHOLD ASSET HOLDING FOR EACH MAJOR HOUSEHOLD TYPE:

ALL INDIA HOUSEHOLD TYPE : ALL HOUSEHOLDS URBAN

household asset holding (Rs. 000)	type of estimates @	duration of loan (in years) less than 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 10	10 & above	unspecified	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1 upto 1	P	4·18	2·80	0·78	0·15	0·24	0·97	0·00	0·14	8·49
	A	892	760	2102	937	748	1316	12244	701	1080
	S	40·66	23·25	17·92	1.04	1·94	13·96	0·14	1·09	100.00
2 1—5	P	8·26	3·11	2·10	0·63	0·38	2·00	0·10	0·58	15·08
	A	1525	1695	1787	2154	1258	2019	6646	1801	1934
	S	43·20	18·06	12·84	4·66	1·65	13·82	2·18	3·59	100·00
3 5—10	P	7·40	4·38	1·28	1·02	0·55	2·71	0·26	0·07	15·57
	A	1876	2302	3865	2604	1514	1628	2685	788	2413
	S	36·94	26·82	13·21	7·07	2·23	11·73	1·85	0·15	100·03
4 10—20	P	11·15	4·92	12·03	1·01	0·60	2·72	0·37	0·22	20·42
	A	2471	2631	2962	2631	3135	3090	1169	891	29.41
	S	45·87	21·55	9·99	4·42	3·12	14·02	0·72	0·32	100·00
5 20—50	P	10·52	5·19	1·90	0·87	0·43	3·17	0·33	0·39	19·86
	A	4118	3425	4104	5173	7920	4850	2521	4449	4770
	S	45·73	18·78	8·21	4·74	3·58	16·23	0·88	1·85	100·00
6 50—100	P	10·19	4·43	2·84	0·96	0·56	4·22	0·75	0·12	20·16
	A	6972	6720	6203	9474	14330	7550	4278	6268	8499
	S	41·48	17·36	10·27	5·29	4·72	18·58	1·86	0·45	100·00
7 100—500	P	8·12	5·00	2·84	1·98	1·16	5·57	1·10	0·35	21·80
	A	14455	18844	17865	11661	12134	14343	9876	5083	17993
	S	29·92	24·06	12·94	5·90	3·59	20·37	2·78	0·45	100·00
8 500 & above	P	8·02	5·39	4·11	2·38	1·59	7·32	0·90	0·00	24·65
	A	32336	25065	30708	42996	16596	111038	25056	0.00	60244
	S	17·48	9·10	8·51	6·90	1·78	54·71	1·52	0·00	100·00
9 all groups	P	8·63	4·23	1·92	0·88	0·52	2·88	0·36	0·28	17·15
	A	4299	4853	5881	6395	5661	7533	5325	2847	5972
	S	36·24	20·06	11·00	5·47	3·40	21·16	1·86	0·79	100·00

@P : Percentage of households reporting to all households.

A : Average amount per reporting household.

S : Percentage share of each duration in the aggregate cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLD TYPE

URBAN

size group of outstanding cash debt (Rs. 000)	major household types					
	self-employed total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. upto 0·5	0·95	0·12	2·60	1·12	2·03	0·46
2. 0·5—1	2·30	0·60	4·52	4·01	3·75	1·77
3. 1—2	4·36	1·00	5·38	9·33	5·03	4·45
4. 2—5	6·88	8·04	5·18	21·42	5·77	12·64
5. 5—10	4·30	10·78	2·76	22·52	3·29	14·81
6. 10—20	2·74	12·58	1·13	19·47	1·69	14·95
7. 20—50	0·74	6·34	0·44	15·54	0·55	9·51
8. 50—100	1·04	27·13	0·08	6·60	0·41	20·07
9. 100 & above	0·28	32·52	0·00	0·00	0·10	21·34
10. total	23·58	100·00	22·09	100·00	22.60	100·00
ASSAM						
1. upto 0·5	1·59	1·84	1·34	2·04	1·44	1·92
2. 0·5—1	0·00	0·00	0·46	1·49	0·28	0·63
3. 1—2	0·73	2·80	0·10	0·66	0·84	1·90
4. 2—5	2·43	17·90	0·32	6·82	1·14	13·24
5. 5—10	0·62	10·33	0·43	13·92	0·50	11·84
6. 10—20	0·73	27·64	0·08	6·89	0·33	18·91
7. 20—50	0·31	39·49	0·29	68·18	0·30	51·56
8. 50—100	0·00	0·00	0·00	0·00	0·00	0·00
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	6·40	100·00	3·02	100·00	4·34	100·00
BIHAR						
1. upto 0·5	1·07	0·78	0·75	0·33	0·86	0·44
2. 0·5—1	1·37	3·00	2·31	3·24	1·97	3·19
3. 1—2	1·57	6·77	1·09	3·65	1·27	4·39
4. 2—5	3·47	43·42	2·69	16·39	2·98	22·76
5. 5—10	1·26	27·55	1.06	11·08	1·13	14·97
6. 10—20	0·27	11·20	0·28	6·73	0·28	7·78
7. 20—50	0·06	7·29	0·82	51·06	0·54	40·74
8. 50—100	0·00	0·00	0·06	7·52	0·04	5·74
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	9·07	100·00	9·06	100·00	9·07	100·00

Note : P : Percentage of reporting households

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (7): PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLD TYPE

URBAN

size group of outstanding cash debt (Rs. 000)	major household types					
	self-employed total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GUJARAT						
1. upto 0·5	0·23	0·03	1·39	0·44	1·01	0·20
2. 0·5—1	1·20	0·31	0·87	0·69	0·98	0·47
3. 1—2	1·43	0·67	1·76	2·55	1·65	1·45
4. 2—5	5·93	8·19	4·24	15·10	4·79	11·06
5. 5—10	2·62	7·37	1·06	8·63	1·57	7·89
6. 10—20	3·08	21·59	21·37	24·00	1·93	22·59
7. 20—50	2·08	30·13	1·01	35·84	1·36	32·50
8. 50—100	0·90	20·97	0·15	11·39	0·40	16·99
9. 100 & above	0·21	10·73	0·01	1·38	0·08	6·85
10. total	17·67	100·00	11·86	100·00	13·77	100·00
HARYANA						
1. upto 0·5	0·78	0·38	0·00	0·00	0·31	0·09
2. 0·5—1	0·00	0·00	0·57	0·38	0·34	0·28
3. 1—2	1·05	2·74	1·34	1·99	1·22	2·18
4. 2—5	4·73	29·71	2·93	7·83	3·65	13·30
5. 5—10	0·07	0·77	0·01	0·07	0·04	0·24
6. 10—20	0·88	19·64	0·43	4·58	0·61	8·65
7. 20—50	1·02	46·76	0·90	31·85	0·95	35·58
8. 50—100	0·00	0·00	1·04	53·31	0·62	39·98
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	8·53	100·00	7·23	100·00	7·75	100·00
HIMACHAL PRADESH						
1. upto 0·5	1·07	0·37	0·38	0·50	0·58	0·43
2. 0·5—1	1·50	1·72	0·95	2·45	1·11	2·05
3. 1—2	4·70	9·60	1·33	7·19	2·31	8·49
4. 2—5	0·00	0·00	0·32	3·49	0·22	1·61
5. 5—10	1·36	11·31	1·34	34·60	1·34	22·08
6. 10—20	0·00	0·00	0·35	14·09	0·25	6·51
7. 20—50	1·77	65·96	0·39	37·67	0·79	52·89
8. 50—100	0·10	11·04	0·00	0·00	0·03	5·94
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	10·51	100·00	5·06	100·00	6·64	100·00

Note : P—Percentage of reporting households.

S—Percentage distribution of amounts of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLD TYPE

URBAN

size group of outstanding cash debt (Rs.000)	major household types					
	self-employed total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU & KASHMIR						
1. upto 0·5	0·84	0·22	0·17	0·23	0·47	0·23
2. 0·5—1	2·71	1·71	1·63	6·56	2·11	2·53
3. 1—2	1·02	1·09	0·08	0·67	0·50	1·
4. 2—5	0·42	1·30	2·35	29·52	1·49	6·08
5. 5—10	1·43	7·91	1·41	46·82	1·42	14·50
6. 10—20	0·72	8·84	0·22	14·87	0·44	9·86
7. 20—50	1·25	29·91	0·01	1·33	0·56	25·07
8. 50—100	0·00	0·00	0·00	0·00	0·00	0·00
9. 100 & above	0·43	49·02	0·00	0·00	0·19	40·72
10. total	8·82	100·00	5·87	100·00	7·19	100·00
KARNATAKA						
1. upto 0·5	1·84	0·21	2·82	1·05	2·47	0·56
2. 0·5—4	2·57	1·04	1·80	1·74	2·08	1·33
3. 1—2	4·94	3·62	2·53	4·97	3·40	4·18
4. 2—5	5·37	9·49	5·17	22·76	5·25	15·04
5. 5—10	3·93	14·26	1·99	18·17	2·69	15·89
6. 10—20	1·98	14·28	0·99	18·33	1·35	15·97
7. 20—50	0·49	7·68	0·49	19·98	0·49	12·83
8. 50—100	1·04	36·08	0·17	13·00	0·48	26·43
9. 100 & above	0·13	13·34	0·00	0·00	0·05	7·76
10. total	22·30	100·00	15·97	100·00	18·25	100·00
KERALA						
1. upto 0·5	3·46	0·31	2·99	0·31	3·13	0·31
2. 0·5—1	3·85	0·63	5·35	1·53	4·88	1·14
3. 1—2	4·54	1·42	3·39	2·08	3·75	1·79
4. 2—5	4·40	3·90	8·48	11·46	7·21	8·17
5. 5—10	3·21	5·32	3·36	9·16	3·31	7·49
6. 10—20	4·39	13·68	4·83	26·24	4·69	20·77
7. 20—50	1·86	14·67	1·94	24·48	1·92	20·21
8. 50—100	0·13	2·37	0·96	24·74	0·70	15·00
9. 100 & above	0·38	57·70	0·00	0·00	0·12	25·12
10. total	26·22	100·00	31·30	100·00	29·72	100·00

Note : P : Percentage of reporting households.

S : Percentage distribution of amounts of cash dues outstanding.

TA BLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLD TYPE.

URBAN

size group of outstandig cash debt (Rs. 000)	major household types					
	self-employed total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7
MADHYA PRADESH						
1. upto 0·5	2·71	0·71	0·78	0·30	1·40	0·45
2. 0·5—1	2·28	1·70	1·25	1·10	1·58	1·32
3. 1—2	2·22	3·02	4·48	7·90	3·76	6·09
4. 2—5	4·03	15·08	4·20	17·53	4·14	16·62
5. 5—10	1·31	8·96	1·89	16·21	1·71	13·51
6. 10—20	1·78	29·17	1·09	16·24	1·31	21·05
7. 20—50	0·48	19·37	0·56	21·68	0·53	20·82
8. 50—100	0·20	11·96	0·23	19·03	0·22	16·40
9. 100 & above	0·06	10·04	0·00	0·00	0·02	3·74
10. total	15·07	100·00	14·49	100·00	14·67	100·00
MAHARASHTRA						
1. upto 0·5	0·87	0·14	0·98	0·22	0·95	0·19
2. 0·5—1	2·03	0·89	1·42	0·91	1·58	0·90
3. 1—2	2·95	2·17	4·13	5·00	3·83	4·09
4. 2—5	4·31	7·91	9·34	25·80	8·04	20·06
5. 5—10	2·58	10·56	3·32	20·80	3·13	17·52
6. 10—20	3·11	24·71	2·34	27·20	2·54	26·40
7. 20—50	1·48	23·83	0·58	17·31	0·81	19·40
8. 50—100	0·43	18·90	0·05	2·76	0·15	7·93
9. 100 & above	0·10	10·89	0·00	0·00	0·03	3·49
10. total	17·85	100·00	22·16	100·00	21·05	100·00
ORISSA						
1. upto 0·5	1·49	0·17	1·98	0·99	1·86	0·59
2. 0·5—1	1·93	0·65	1·84	2·47	1·86	1·58
3. 1—2	1·80	1·47	2·15	5·92	2·06	3·75
4. 2—5	2·73	6·34	3·49	22·42	3·29	14·58
5. 5—10	1·48	5·83	2·30	26·70	2·09	16·52
6. 10—20	0·59	4·04	0·12	2·75	0·24	3·38
7. 20—50	0·48	10·61	0·63	35·75	0·59	23·49
8. 50—100	0·15	8·20	0·00	0·00	0·04	4·00
9. 100 & above	0·78	62·70	0·01	3·00	0·20	32·10
10. total	11·43	100·00	12·52	100·00	12·24	100·00
PUNJAB						
1. upto 0·5	1·45	0·28	0·00	0·00	0·64	0·18
2. 0·5—1	3·57	1·78	1·17	1·51	2·24	1·68
3. 1—2	1·03	0·89	1·55	3·55	1·32	1·83
4. 2—5	5·45	13·47	3·40	19·42	4·31	15·59
5. 5—10	2·60	15·51	1·75	19·31	2·13	16·86
6. 10—20	0·77	7·52	0·92	22·46	0·85	12·84
7. 20—50	1·29	25·87	0·58	33·76	0·90	28·68
8. 50—100	0·22	8·66	0·00	0·00	0·10	5·57
9. 100 & above	0·30	26·04	0·00	0·00	0·14	16·76
10. total	16·69	100·00	9·37	100·00	12·63	100·00

Note : P : Percentage of reporting households.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY MAJOR HOUSEHOLD TYPE

URBAN

size group of outstanding cash debt (Rs. 000)	major household types					
	self-employed total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
RAJASTHAN						
1. upto 0·5	0·02	0·01	0·45	0·14	0·29	0·07
2. 0·5—1	1·34	0·48	1·78	1·41	1·61	0·92
3. 1—2	3·33	2·83	3·04	3·94	3·15	3·35
4. 2—5	5·03	8·76	4·71	16·27	4·83	12·28
5. 5—10	1·28	4·35	3·54	25·33	2·69	14·19
6. 10—20	1·78	11·41	1·26	19·80	1·46	15·35
7. 20—50	1·47	26·91	0·19	6·65	0·68	17·40
8. 50—100	0·23	6·78	0·25	26·46	0·24	16·02
9. 100 & above	0·58	38·48	0·00	0·00	0·22	20·42
10. total	15·06	100·00	15·22	100·00	15·16	100·00
TAMIL NADU						
1. upto 0·5	3·81	0·45	2·93	0·86	3·17	0·67
2. 0·5—1	3·97	1·09	3·80	2·73	3·84	1·96
3. 1—2	3·89	2·15	4·36	6·23	4·23	4·31
4. 2—5	8·03	10·26	8·05	25·88	8·05	18·55
5. 5—10	4·44	13·58	4·05	26·83	4·16	20·61
6. 10—20	1·39	8·84	1·18	15·96	1·24	11·56
7. 20—50	1·41	19·86	0·61	18·75	0·83	19·27
8. 50—100	1·87	43·78	0·01	0·82	0·31	20·98
9. 100 & above	0·00	0·00	0·03	3·93	0·02	2·09
10. total	28·01	100·00	25·02	100·00	25·85	100·00
UTTAR PRADEH						
1. upto 0·5	2·27	1·00	1·74	0·87	1·97	0·93
2. 0·5—1	2·76	3·96	2·11	3·08	2·38	3·46
3. 1—2	2·31	6·03	3·25	8·87	2·86	7·66
4. 2—5	2·28	14·72	3·00	17·12	2·70	16·09
5. 5—10	1·75	20·96	1·48	21·50	1·59	21·27
6. 10—20	0·72	18·71	0·19	5·08	0·41	10·91
7. 20—50	0·33	22·33	0·13	7·95	0·22	14·10
8. 50—100	0·09	12·29	0·28	35·53	0·20	25·59
9. 100 & above	0·00	0·00	0·00	0·00	0·00	0·00
10. total	12·52	100·00	12·18	100·00	12·33	100·00
WEST BENGAL						
1. upto 0·5	1·86	0·70	3·16	1·12	2·85	0·98
2. 0·5—1	2·40	2·12	2·73	3·53	2·65	3·09
3. 1—2	1·15	1·68	3·04	7·75	2·58	5·84
4. 2—5	2·84	11·70	6·28	30·68	5·44	24·71
5. 5—10	1·21	9·32	2·29	25·04	2·03	20·10
6. 10—20	0·66	9·62	0·57	13·66	0·59	12·39
7. 20—50	0·74	25·37	0·32	17·71	0·42	20·12
8. 50—100	0·22	14·43	0·01	0·51	0·06	4·89
9. 100 & above	0·14	25·07	0·00	0·00	0·03	7·88
10. total	11·21	100·00	18·39	100·00	16·65	100·00

Note : P : Percentage of reporting households.
S : Percentage distribution of amounts of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE

ALL-INDIA HOUSEHOLD TYPE : SELF EMPLOYED—TOTAL URBAN

household asset holding (Rs. 000)	type of estimates @	size group of outstanding cash debt (in Rs. 000)									
		upto 0·5	0·5—1	1—2	2—5	5—10	10—20	20—50	50—100	100 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. upto 1	P	4·27	2·29	2·71	0·87	0·62	0·21	0·00	0·00	0·00	10·98
	S	7·73	10·73	21·32	22·15	21·77	16·31	0·00	0·00	0·00	100·00
2. 1—5	P	3.77	3.63	2.30	5.25	1.05	0.08	0.00	0.00	0.00	16.08
	S	2·93	8·29	9·49	50·63	25·41	3·25	0·00	0·00	0·00	100·00
3. 5—10	P	2·63	2·77	2·29	4·98	0·87	0·38	0·17	0·12	0·00	14·22
	S	1·38	4·44	6·67	35·16	12·12	11·90	8·27	20·07	0·00	100·00
4. 10—20	P	1·05	2·98	4·98	4·94	2·29	0·76	0·20	0·00	0·00	17·21
	S	0·61	4·03	12·22	28·92	28·75	16·89	8·59	0·00	0·00	100·00
5. 20—50	P	0·64	2·02	3·05	5·42	3·71	1·71	0·58	0·05	0·00	17·18
	S	0·25	1·52	4·46	20·26	26·28	26·78	17·65	2·80	0·00	100·00
6. 50—100	P	0·45	1·56	1·92	4·71	3·44	2·62	1·45	0·42	0·29	16·87
	S	0·09	0·58	1·28	8·28	12·38	18·25	22·92	17·67	18·55	100·00
7. 100—500	P	0·22	0·92	0·76	3·97	3·08	4·88	4·13	2·57	0·35	20·89
	S	0·02	0·14	0·23	2·85	4·69	14·24	27·13	39·57	11·13	100·00
8. 500 and above	P	0·00	0·00	1·10	0·92	4·93	4·91	5·18	5·29	4·87	27·20
	S	0·00	0·00	0·07	0·11	1·91	3·16	7·19	14·17	73·40	100·00
9. all groups	P	1·68	2·29	2·63	4·48	2·63	1·59	0·96	0·48	0·14	16·63
	S	0·29	1·05	2·23	9·56	10·56	14·39	19·14	22·55	20·22	100·00

@P : Percentage of households reporting to all households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE

ALL-INDIA HOUSEHOLD TYPE : OTHER HOUSEHOLDS URBAN

household asset holding (Rs. 000)	type of estimates @	size group of outstanding cash debt (in Rs. 000)									
		opto 0.5	0·5—1	1—2	2—5	5—10	10—20	20—50	50—100	100 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. upto 1	P	3·13	1·70	1·79	0·97	0·19	0·00	0·00	0·00	0·00	7·78
	S	8·61	15·37	26·37	33·54	15·88	0·22	0·00	0·00	0·00	100·00
2. 1—5	P	2·71	2·91	3·60	4·29	1·00	0·09	0·08	0·00	0·00	14·69
	S	2·49	6·79	16·75	43·97	20·00	3·60	6·40	0·00	0·00	100·00
3. 5—10	P	2·16	2·53	4·09	5·92	1·20	0·19	0·02	0·00	0·00	16·10
	S	1·58	4·80	14·84	49·57	20·91	7·12	1·18	0·00	0·00	100·00
4. 10—20	P	1·28	3·59	4·35	8·85	3·20	0·48	0·13	0·00	0·00	21·89
	S	0·54	3·95	9·45	41·87	30·60	8·78	4·80	0·00	0·00	100·00
5. 20—50	P	0·92	1·86	3·96	8·19	3·65	2·49	0·26	0·07	0·00	21·40
	S	0·30	1·29	5·72	25·66	24·00	32·13	7·30	3·61	0·00	100·00
6. 50—100	P	0·73	2·02	2·88	6·73	5·05	2·85	1·87	0·16	0·00	22·29
	S	0·11	0·91	2·60	12·39	20·84	23·37	33·83	5·92	0·00	100·00
7. 100—500	P	0·64	1·17	0·64	4·95	4·69	4·22	3·93	1·33	0·01	22·59
	S	0·07	0·24	0·27	4·95	12·39	16·27	39·70	25·81	0·30	100·00
8. 500 & above	P	0·00	0·00	0·88	7·14	1·61	3·76	2·22	4·25	0·99	20·85
	S	0·00	0·00	0·23	4·07	2·27	10·11	9·68	50·35	23·28	100·00
9. all-groups	P	1·81	2·35	3·25	5·67	2·45	1·16	0·56	0·14	0·00	17·40
	S	0·57	2·01	5·45	21·23	19·67	18·34	21·23	10·76	0·73	100·00

@P : Percentage of households reporting to all households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE (7) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER SIZE GROUP OF OUTSTANDING CASH DEBT CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE

ALL-INDIA HOUSEHOLD TYPE : ALL HOUSEHOLDS URBAN

household asset holding (Rs. 000)	type of estimates @	size group of outstanding cash debt (in Rs. 000)									
		upto 0·5	0·5—1	1—2	2—5	5—10	10—20	20—50	50—100	100 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. upto 1	P	3·38	1·83	1·99	0·94	0·29	0·05	0·00	0·00	0·00	8·49
	S	8·29	13·73	25·58	29·51	17·97	5·91	0·00	0·00	0·00	100·00
2. 1—5	P	3·01	3·12	3·23	4·56	1·01	0·08	0·06	0·00	0·00	15·08
	S	2·61	7·21	14·72	45·84	21·52	3·50	4·61	0·00	0·00	100·00
3. 5—10	P	2·29	2·60	3·58	5·65	1·11	0·25	0·06	0·03	0·00	15·57
	S	1·51	4·69	12·21	44·93	18·08	8·66	3·46	6·46	0·00	100·00
4. 10—20	P	1·21	3·40	4·55	7·63	2·92	0·57	0·15	0·00	0·00	20·42
	S	0·56	3·97	10·18	38·47	30·12	10·90	5·80	0·00	0·00	100·00
5. 20—50	P	0·82	1·92	3·63	7·18	3·67	2·20	0·38	0·06	0·00	19·86
	S	0·28	1·37	5·28	23·79	24·79	30·28	10·89	3·33	0·00	100·00
6. 50—100	P	0·62	1·84	2·50	5·94	4·42	2·76	1·70	0·26	0·11	20·16
	S	0·10	0·77	2·05	10·68	17·33	21·24	29·30	10·81	7·71	100·00
7. 100—500	P	0·45	1·05	0·70	4·49	4·47	4·53	4·03	1·91	0·17	21·80
	S	0·04	0·18	0·25	3·79	8·12	15·15	32·73	33·44	6·31	100·00
8. 500 & above	P	0·00	0·00	1·01	3·42	3·59	4·44	3·99	4·87	3·31	24·65
	S	0·00	0·00	0·10	0·73	1·97	4·25	7·58	19·84	65·54	100·00
9. all-groups	P	1·76	2·33	3·05	5·28	2·42	1·30	0·69	0·25	0·05	17·15
	S	0·44	1·57	3·95	15·79	15·43	16·50	20·26	16·25	9·81	100·00

@P : Percentage of households reporting to all households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTADING AS ON 30-6-1981 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE

URBAN

credit agency	major household types: self-employed total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. government	0·01	0·12	1·36	2·19	0·90	0·83
2. Co-operative Societies etc.	2·44	8·21	3·40	18·85	3·07	11·86
3. Commercial banks	5·56	13·19	1·47	9·59	2·88	11·96
4. insurance	0.00	0·00	0·38	1·23	0·25	0·42
5. provident fund	0·00	0·00	0·80	2·30	0·53	0·79
6. land lord	0·25	0·28	0·32	5·49	0·29	2·07
7. agri. money lender	0·92	32·63	1·62	5·57	1·38	23·33
8. prof. money lender	5·74	11·78	5·17	25·03	5·37	16·33
9. trader	1·88	19·37	0·60	0·79	1·05	12·98
10. relatives & friends	5·66	8·19	6·14	16·31	5·97	10·98
11. other sources	4·71	6·23	3·94	12·66	4·21	8·44
12. total	23·58	100·00	22·09	100·00	22·60	100·00
ASSAM						
1. government	0·48	7·54	0·38	59·74	0·42	29·50
2. Co-operative Societies etc.	0·00	0·00	0·00	0·00	0·00	0·00
3. Commercial banks	1·65	72·23	0·42	13·53	0·90	47·54
4. insurance	0·00	0·00	0·00	0·00	0·00	0·00
5. provident fund	0·00	0·00	0·00	0·00	0·00	0·00
6. land lord	0·00	0·00	0·00	0·00	0·00	0·00
7. agri. money lender	0·08	0·48	0·00	0·00	0·03	0·28
8. prof. money lender	0 00	0 00	0·00	0·00	0·00	0·00
9. trader	0·00	0·00	0·41	0·53	0·25	0·22
10. relatives & friends	2·46	9·59	1·86	25·26	2·09	16·18
11· other sources	1 73	10·16	0·65	0·95	1·07	6·28
12. total	6 40	100.00	3.02	00.00	4·34	100.00
BIHAR						
1. government	0·28	6·45	1·29	22·22	0·92	18·50
2. Co-operative Societies	0·10	1·91	1·98	10·53	1·30	8·50
3. Commercial banks	3·28	41·25	0·99	24·50	1·83	28·45
4. insurance	0·00	0·00	0·05	1·97	0·03	1·51
5. provident fund	0·22	2·34	1·04	4·09	0·74	3·67
6. land lord	0·00	0·00	0·36	1·11	0·23	0·84
7. agri. money lender	0·18	1·87	0·46	1·67	0·36	1·72
8. prof. money lender	2·21	24·35	1·41	4·45	1·70	9·14
9. trader	0·01	0·18	0·16	0·31	0·10	0·28
10. relatives & friends	2·54	16·22	1·27	4·11	1·73	6·96
11. other sources	0·82	5·42	0·75	25·05	0·78	20·42
12. total	9·07	100·00	9·06	100·00	9·07	100·00

NOTE : P : Percentage of reporting households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE

URBAN

credit agency	major household type: self-employed : total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GUJARAT						
1. government	4·48	32·78	3·22	58·63	3·63	43·51
2. Co-operative societies etc.	6·20	29·06	2·86	11·99	3·95	21·97
3. Commercial banks	3·53	14·87	0·81	6·15	1·70	11·25
4. insurance	0·93	14·38	0·28	0·29	0·50	8·53
5. provident fund	0·00	0·00	1·03	2·47	0·69	1·03
6. land lord	0·05	0·02	0·00	0·00	0·02	0·01
7. agri. money lender	0·00	0·00	0·00	0·00	0·00	0·00
8. prof. money lender	0·83	0·83	0·28	1·38	0·46	1·06
9. trader	0·41	0·74	0·46	0·80	0·44	0·76
10. relative & friends	2·61	7·22	3·75	15·85	3·37	10·80
11. other sources	0·22	0·11	0·49	2·43	0·40	1·07
12. total	17·67	100·00	11·86	100·00	13·77	100·00
HARYANA						
1. government	1·26	13·01	0·75	17·62	0·95	16·47
2. Co-op. Societies etc.	0·26	2·63	0·28	2·45	0·27	2·49
3. Commercial banks	2·13	13·08	1·61	50·81	1·82	41·38
4. insurance	0·00	0·00	0·00	0·00	0·00	0·00
5. provident fund	0·00	0·00	1·82	7·89	1·09	5·92
6. land lord	0·00	0·00	0·00	0·00	0·00	0·00
7. agri. money lender	0·00	0·00	0·00	0·00	0·00	0·00
8. prof. money lender	0·67	3·00	0·26	0·78	0·42	1·33
9. trader	0·29	0·88	0·00	0·00	0·12	0·22
10. relatives & friends	4·09	62·23	1·83	16·39	2·73	27·86
11. other sources	0·26	5·17	2·46	4·06	1·58	4·34
12. total	8·53	100·00	7·23	100·00	7·75	100·00
HIMACHAL PRADESH						
1. government	0·93	6·56	1·30	11·37	1·19	8·78
2. Co-op. Societies etc.	1·70	3·90	0·51	7·72	0·86	5·67
3. Commercial banks	5·78	64·20	1·52	27·63	2·75	47·30
4. insurance	0·00	0·00	0·00	0·00	0·00	0·00
5. provident fund	0·00	0·00	0·22	0·87	0·15	0·40
6. land lord	0·03	0·25	0·00	0·00	0·01	0·13
7. agri. money lender	0·00	0·00	0·00	0·00	0·00	0·00
8. prof. money lender	0·00	0·00	0·00	0·00	0·00	0·00
9. trader	0·73	18·28	0·00	0·00	0·21	9·83
10. relatives & friends	1·44	6·82	1·67	33·71	1·60	19·25
11. other sources	0·00	0·00	0·19	18·70	0·13	8·64
12. total	10·51	100·00	5·06	100·00	6·64	100·00

NOTE : P : Percentage of reporting households ;

S : Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE :

URBAN

credit agency	major household types					
	self-employed : total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU & KASHMIR						
1. government	1·29	5·07	0·63	17·41	0·92	7·16
2. Co-operative Societies etc.	0·82	0·27	0·54	2·50	0·66	0·65
3. Commercial banks	2·15	69·21	0·66	21·30	1·32	61·09
4. insurance	0·00	0·00	0·00	0·00	0·00	0·00
5. provident fund	0·48	6·95	0·00	0·00	0·21	5·77
6. land lord	0·00	0·00	0·33	1·08	0·18	0·18
7. agri. money lender	0·00	0·00	0·00	0·00	0·00	0·00
8. prof. money lender	0·00	0·00	0·00	0·00	0·00	0·00
9. trader	1·55	6·06	1·04	16·17	1·27	7·77
10. relatives & friends	2·82	10·87	3·18	40·07	3·02	15·82
11. other sources	0·67	1·56	0·12	1·47	0·36	1·55
12. total	8·82	100·00	5·87	10·00	7·19	100·00
KARNATAKA						
1. government	0·66	2·68	2·04	28·81	1·54	13·61
2. Co-op. Societies etc.	3·42	26·64	4·17	14·23	3·90	21·45
3. Commercial banks	6·67	13·21	1·60	13·32	3·43	13·26
4. insurance	0·39	0·86	1·19	10·21	0·91	4·77
5. provident fund	0·00	0·00	0·82	2·20	0·53	0·92
6. land lord	0·60	0·63	0·44	1·87	0·50	1·15
7. agri. money lender	0·96	5·43	0·68	2·50	0·79	4·20
8. prof. money lender	3·93	6·83	0·93	2·63	2·02	5·07
9. trader	0·30	2·10	0·75	2·66	0·59	2·33
10. relatives & friends	4·84	18·77	2·95	11·80	3·63	15·87
11. other sources	3·43	22·85	2·82	9·76	3·04	17·37
12. total	22·30	100·00	15·97	100·00	18·25	100·00
KERALA						
1. government	1·66	3·59	4·45	34·54	3·58	21·07
2. Co-op. Societies etc.	11·94	13·28	11·86	14·75	11·33	14·11
3. Commercial Banks	8·49	68·03	8·72	16·68	8·65	39·04
4. Insurance	0·04	0·06	1·04	4·55	0·73	2·60
5. Provident Fund	0·00	0·00	1·09	0·73	0·75	0·41
6. land lord	0·00	0·00	0·30	0·04	0·21	0·02
7. agri. money lender	0·00	0·00	0·10	0·01	0·07	0·01
8. prof. money lender	5·70	4·48	3·51	5·86	4·19	5·26
9. trader	0·37	0·27	0·74	0·37	0·62	0·33
10. relatives & friends	3·41	5·79	8·16	18·66	6·68	13·05
11. other sources	4·37	4·50	0·93	3·82	2·00	4·12
12. total	26·22	100·00	31·30	100·00	29·72	100·00

NOTE : P : Percentage of reporting households ;

S : Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PRECENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION AND PERCENTAGE OF DISTRIBUTJON OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE

URBAN

credit agency	major household types					
	self-employed : total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MADHYA PRADESH						
1. government	0·14	1·93	2·67	41·08	1·86	26·51
2. Co-op. societies etc.	3·32	24·18	3·23	19·55	3·26	21·27
3. commercial banks	3·50	47·37	1·02	3·98	1·81	20·13
4. insurance	0·00	0·00	0·07	0·28	0·05	0·18
5. provident fund	0·11	0·25	1·86	5·34	1·30	3·45
6. land lord	0·00	0·00	0·21	0·47	0·14	0·30
7. agri. money lender	0·46	0·55	0·09	0·46	0·21	0·49
8. prof. money lender	2·40	7·16	2·38	7·08	2·39	7·11
9. trader	0·15	2·49	0·39	0·77	0·31	1·41
10. relatives & friends	2·54	12·60	2·81	18·17	2·73	16·10
11. other sources	2·89	3·47	1·18	2·81	1·73	3·06
12. total	15·07	100·00	14·49	100·00	14·67	100·00
MAHARASHTRA						
1. government	0·96	5·53	0·86	7·42	0·88	6·82
2. Co-op. societies etc.	5·18	23·39	9·43	36·01	8·33	31·96
3. commercial Banks	4·05	37·10	1·75	15·58	2·35	22·48
4. insurance	0·22	0·72	0·63	0·52	0·53	0·58
5. provident fund	0·01	0·03	2·19	4·76	1·63	3.24
6. landlord	0·10	0·05	0·18	0·31	0·16	0·22
7. agri. money lender	0·00	0·07	0·01	0·06	0·01	0·06
8. prof. money lender	0·38	0·28	1·22	2·64	1·00	1·88
9. trader	1·38	6·38	0·90	5·89	1·02	6·05
10. relatives & friends	6·03	23.16	6·70	19·56	6·52	20·72
11. other sources	1·22	3·30	2·06	7·25	1·84	5·98
12. total	17·85	100·00	22·16	100·00	21·05	100·00
ORISSA						
1. government	1·06	35·36	2·69	40·53	2·28	38·01
2. Co-op. Societies etc.	0·96	0·48	1·96	12·15	1·71	6·46
3. commercial banks	5·71	52·23	3·47	22·20	4·04	36·84
4. insurance	0·19	0·05	0·12	0·73	0·14	0·40
5. provident fund	0·00	0·00	0·92	2·79	0·69	1·43
6. land lord	0·00	0·00	0·34	0·09	0·25	0·04
7. agri. money lender	0·00	0·00	0·00	0·00	0·00	0·00
8. prof. money lender	0·96	0·99	0·30	0·71	0·46	0·85
9. trader	0·05	0·01	0·34	1·25	0·27	0·65
10. relatives & friends	1·57	3·03	2·18	12·71	2·03	7·99
11. other sources	2·21	7·84	3·10	6·85	2·87	7·32
12. total	11·43	100·00	12·52	100·00	12·25	100·00

NOTE : P : Percentage of reporting households ;

S : Percentage distribution of amount of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE.

URBAN

credit agency	major household types					
	self-employed total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. government	3·71	6·13	1·81	29·94	2·65	14·61
2. co-op. societes etc.	0·26	1·98	1·23	10·42	0·80	4·99
3. commercial banks	4·87	53·52	1·60	11·98	3·05	38·73
4. insurance	0·10	0·53	0·17	5·73	0·14	2·38
5. provident fund	0·00	0·00	0·15	0·53	0·08	0·19
6. landlord	0·17	0·22	0·03	0·71	0·09	0·40
7. agri. money lender	0·12	0·22	0·00	0·00	0·05	0·14
8. prof. money lender	0·00	0·00	1·27	12·04	0·70	4·29
9. trader	2·91	11·26	0·43	3·43	1·53	8·47
10. relatives & friends	4·01	9·54	3·16	23·35	3·54	14·46
11. other sources	1·40	16·59	0·27	1·86	0·77	11·34
12. total	16·69	100·00	9·37	100·00	12·63	100·00
RAJASTHAN						
1. government	0·42	5·21	2·42	12·41	1·66	8·59
2. Co-op. societies etc.	1·45	2·65	1·91	3·81	1·74	3·19
3. commercial banks	6·14	24·99	2·86	37·71	4·10	30·96
4. insurance	0·00	0·00	0·94	3·12	0·58	1·47
5. provident fund	0·39	0·36	1·54	5·85	1·11	2·94
6. land lord	0·00	0·00	0·25	0·14	0·16	0·06
7. agri. money lender	0·30	0·40	0·37	2·98	0·34	1·58
8. prof. money lender	1·64	3·58	2·95	9·52	2·46	6·37
9. trader	1·34	7·73	1·27	5·90	1·30	6·87
10. relatives & friends	4·04	52·40	3·05	13·28	3·44	34·04
11. other sources	1·58	2·68	1·53	5·36	1·55	3·94
12. total	15·06	100·00	15·22	100·00	15·16	100·00
TAMIL NADU						
1. government	0·47	0·58	2·58	8·47	2·00	4·77
2. Co-op. Societies etc.	3·34	12·72	5·42	24·67	4·85	19·06
3. Commercial banks	6·18	48·00	1·94	14·72	3·10	30·34
4. insurance	0·38	0·49	0·23	0·67	0·27	0·59
5. provident fund	0·00	0·00	1·40	2·78	1·02	1·48
6. landlord	1·23	4·01	0·60	1·73	0·77	2·80
7. agri. money lender	0·35	1·46	0·67	2·53	0·58	2·03
8. prof. money lender	8·36	19·25	7·25	15·65	7·65	17·34
9. trader	2·13	1·59	2·51	8·18	2·41	5·09
10. relatives & friends	6·74	7·20	5·31	14·94	5·71	11·31
11. other sources	2·67	4·70	2·39	5·65	2·47	5·20
12. total	28·01	100·00	25·02	100·00	25·85	100·00

NOTE : P : Percentage of reporting households.

S : Percentage distribution of amounts of cash dues outstanding.

TABLE (8) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER CREDIT AGENCY BY MAJOR HOUSEHOLD TYPE :

URBAN

credit agency	major household types					
	self-employed : total		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
1. government	0·82	16·06	1·39	21·66	1·15	19·26
2. co-op. societies etc.	1·32	5·53	1·25	6·15	1·28	5·89
3. commercial banks	2·81	28·27	1·09	21·70	1·81	24·51
4. insurance	0·08	0·58	0·23	1·04	0·17	0·85
5. provident fund	0·08	0·40	1·93	14·93	1·15	8·71
6. landlord	0·02	0·01	0·11	1·27	0·07	0·73
7. agri. money lender	1·23	4·27	0·33	0·90	0·71	2·35
8. prof. money lender	2·21	15·58	1·94	7·16	2·06	10·76
9. trader	0·70	2·17	1·63	4·17	1·24	3·32
10. relatives & friends	2·45	18·62	2·50	10·79	2·48	14·14
11. other sources	2·31	8·50	1·50	10·22	1·84	9·48
12. total	12·52	100·00	12·18	100·00	12·33	100·00
WEST BENGAL						
1. government	0.71	14·44	0·50	9·94	0.55	11·35
2. co-op. societies etc.	1·05	3·30	2·74	15·18	0·33	11·45
3. commercial banks	1·98	35·79	0.37	3·98	0·77	13·97
4. insurance	0.19	1·21	0·14	5.40	0·15	4·08
5. provident fund	0·59	0·73	5·22	21·42	4.09	14·92
6. land lord	0·43	0·41	0·00	0·00	0·11	0.13
7. agrl. money lender	0·00	0·00	0·00	0·00	0.00	0.00
8. prof. money lender	3·23	23·15	3·66	17·08	3·55	18·99
9. trader	2·06	10.47	3·54	3.88	3.18	5·95
10. relatives & friends	3·31	7.79	5·04	19·53	4·62	15·84
11. other sources	0·59	2·72	0·99	3.59	0·89	3·32
12. total	11.21	100·00	18·39	100·00	16.65	100·00
ALL-INDIA						
1. government	1·00	8·88	1·79	19·68	1·54	14·65
2. Co-op. societies etc.	2·64	15·60	4·05	19·14	3·59	17·49
3. commercial banks	4·14	31·21	1·55	14·81	2·40	22·45
4. insurance	0·19	1·88	0·38	2·35	0·31	2·13
5. provident fund	0·11	0·16	1·90	5·91	1·32	3·24
6. landlord	0·25	0·74	0·24	1·13	0·24	0·95
7. agri. money lender	0·45	6·46	0·34	1·19	0·37	3·64
8. prof. money lender	2·92	9·07	2·78	8·74	2·82	8·90
9. trader	1·08	5·88	1·34	3·83	1·26	4·79
10. relatives & friends	4·00	14·21	4·33	16·11	4·22	15·23
11. other sources	2·03	5·89	1·76	7·11	1·85	6·55
12. total	16·63	00·00	7·40	100·00	17·15	100·00

NOTE : P : Percentage of reporting households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

ANDHRA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-operative society etc	com. bank	insurance	provident fund	land-lord	agricultural money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·64	0·20	0·00	0·00	0·00	1·12	4·53	1·43	7·67	3·70	17·82
	S	0·00	1·22	1·45	0·00	0·00	0·00	25·20	25·40	4·40	14·90	17·34	100·00
2. 1—5	P	0·27	1·66	1·75	0·00	0·01	0·42	1·82	6·16	0·58	5·58	5·90	22.91
	S	1·22	8 86	3·77	0·00	0.04	1·57	5·89	21·50	0·69	25·39	31·08	100·00
3. 5—10	P	1·75	3·19	2·16	0·00	0·61	0·10	1·05	3·36	0·12	3·67	4·05	17·78
	S	3·66	19·99	11·63	0·00	4·56	0·62	6·55	8·86	3·89	18·9	921·26	100·00
4. 10—20	P	1·93	3·79	4·52	0·57	1·37	0·62	0·58	8·57	1·25	9·09	2·83	29·78
	S	1·99	7·79	12·60	2·15	1·37	1·55	1·09	27·30	4·18	31·08	8·90	100·00
5. 20—50	P	1·09	2·67	2·67	0·70	1·41	0·28	2·24	5·98	0·92	7·01	4·25	24·26
	S	1·99	8·84	11·40	0·69	3·42	0·20	4·07	35·62	2·10	17·33	14·33	100·00
6. 50—100	P	1·66	6·11	5·84	0·10	0·02	0·19	0·17	4·20	3·36	2·50	6·57	23·18
	S	0·52	11·63	7·49	0·04	0·01	0·06	1·09	16·14	49·76	4·09	8·95	100·00
7. 100—500	P	0·05	7·47	8·85	0·74	0·35	0·00	1·45	2·12	0·16	2·55	0·25	20·75
	S	0·05	18·33	46·06	0·55	0·22	0·00	6·24	17·77	2·81	7·58	0·39	100·00
8. 500 & above	P	0·00	35·73	0·00	0·00	0·00	7·84	20·11	0·00	0·00	0·00	0·00	63·68
	S	0·00	12·21	0·00	0·00	0·00	6·85	80·95	0·00	0·00	0·00	0·00	100·00
9. all groups	P	0·90	3·07	2·88	0·25	0·53	0·29	1·38	5·37	1·05	5·97	4·21	22·60
	S	0·83	11·86	11·96	0·42	0·79	2·07	23·33	10·33	12·98	10·88	8·44	100·00

ASSAM — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·61	0·00	0·61
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00	0·00	100·00
2. 1—5	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·51	0·00	0·51
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00	0·00	100·00
3. 5—10	P	0·00	0·00	0·00	0·00	0·00	0·00	0·27	0·00	0·00	7·82	3·31	11·42
	S	0·00	0·00	0·00	0·00	0·00	0·00	3·62	0·00	0·00	64·28	32·10	10000
4. 10—20	P	0·00	0·00	1·24	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·33	2·57
	S	0·00	0·00	83·07	0·00	0·00	0·00	0·00	0·00	0·00	0·00	16·93	100·00
5. 20—50	P	0·84	0·00	0·18	0·00	0·00	0·00	0·00	0·00	1·13	2·64	1·58	5·25
	S	39·58	0·00	8·66	0·00	0·00	0·00	0·00	0·00	2·01	30·81	18·94	100·00
6. 50—100	P	0·12	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·03	1·35	2·50
	S	56·42	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	9·19	34·39	100·00
7. 100—500	P	2·82	0·00	8·75	0·00	0·00	0·00	0·00	0·00	0·00	4·29	0·00	13·55
	S	33·00	0·00	56·68	0·00	0·00	0·00	0·00	0·00	10·00	10·32	0·00	100·00
8. 500 & above	P	—	—	—	—	—	—	—	—	—	—	—	—
	S	—	—	—	—	—	—	—	—	—	—	—	—
9. all group	P	0·42	0·00	0·00	0·00	0·00	0·00	0·03	0·00	0·25	2·09	1·07	4·34
	S	29·50	0·00	47·54	0·00	0·00	0·00	0·28	0·00	0·22	16·18	6·28	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

BIHAR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-operative society etc.	com. bank	insurance	provident fund	land-lord	agrl. money lender	prof. money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·44	0·03	1·27	0·10	1·84
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	65·59	0·19	28·84	5·38	100·00
2. 1—5	P	0·01	0·00	2·00	0·00	0·14	0·80	0·00	2·20	0·05	2·05	0·33	7·57
	S	0·36	0·00	46·38	0·00	4·40	13·80	0·00	25·39	0·67	7·07	1·92	100·00
3. 5—10	P	0·00	2·21	0·75	0·00	0·29	0·00	1·00	4·34	0·68	0·21	0·59	9·26
	S	0·00	9·43	4·47	0·00	4·05	0·00	4·94	71·73	4 14	0·73	0·51	100·00
4. 10—20	P	2·89	1·50	1·06	0·00	1·79	0·44	0·00	1·88	0·00	3·41	0·36	13·16
	S	34·79	13·69	14·60	0·00	3·52	2·51	0·00	8·75	0·00	20·43	1·73	100·00
5. 20—50	P	0·09	3·05	1·60	0·00	1·37	0·00	0·00	1·28	0·01	1·77	1·23	9·81
	S	0·41	33·35	20·39	0·00	11·92	0·00	0·00	15·12	0·29	9·28	9·25	100·00
6. 50—100	P	2·57	1·36	4·42	0·00	0·21	0·00	1·36	0·00	0·00	1·29	1·31	9·77
	S	42·82	1·60	45·21	0·00	0·56	0·00	2·81	0·00	0·00	3·58	3·42	100·00
7. 100—500	P	1·43	0·19	5·37	0·47	1·23	0·00	1·03	1·36	0·00	1·12	2·63	13·47
	S	4·54	0·50	28·34	4·50	2·42	0·00	2·17	1·89	0·00	2·67	52·98	100·00
8. 500 & above	P	0·00	4·42	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	4·42
	S	0·00	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	0·92	1·30	1·83	0·03	0·74	0·23	0·36	1·70	0·10	1·73	0·78	9·07
	S	18·50	8·50	28·45	1·51	3·67	0·84	1·72	9·14	0·28	6·96	20·42	100·00

GUJARAT — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	2·73	0·00	0·00	0·00	0·00	0·00	0·00	1·93	1·22	3·06	2·29	8·94
	S	4·79	0·00	0·00	0·00	0·00	0·00	0·00	40·13	1·79	33·01	20·28	100·00
2. 1—5	P	0·40	1·86	0·35	0·06	0·00	0·00	0·00	0·00	0·39	1·90	0·39	5·28
	S	54·63	12·67	1·18	0·00	0·00	0·00	0·00	0·00	5·42	22·89	3·21	100·00
3. 5—10	P	1·75	3·66	3·62	0·00	0·00	0·00	0·00	0·00	0·12	2·51	0·00	10·66
	S	2·20	38·34	17·59	0·00	0·00	0·00	0·00	0·00	2·04	39·84	0·00	100·00
4. 10—20	P	1·73	7·66	0·74	0·00	2·67	0·09	0·00	1·38	0·16	4·36	0·05	16·74
	S	34·42	38·62	2·10	0·00	8·69	0·17	0·00	2·51	0·82	12·26	0·43	100·00
5. 20—50	P	4·28	1·85	0·90	0·62	0·86	0·00	0·00	0·16	0·77	6·03	0·00	14·64
	S	37·64	8·94	4·10	0·37	2·05	0·00	0·00	2·25	3·21	41·46	0·00	100·00
6. 50—100	P	10·51	3·44	2·20	0·57	0·52	0·00	0·00	0·00	0·18	2·73	0·98	19·16
	S	62·63	17·85	10·16	0·24	0·41	0·00	0·00	0·00	0·05	6·34	2·31	100·00
7. 100—500	P	8·06	10·98	6·35	3·02	0·00	0·00	0·00	0·00	0·12	1·00	0·00	26·48
	S	37·53	27·08	14·08	19·68	0·00	0·00	0·00	0·00	0·18	1·44	0·00	100·00
8. 500 & above	P	0·00	0·00	1·39	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·39
	S	0 00	0·00	100·00	0 00	0.00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all group	P	3·63	3·95	1·70	0·50	0·69	0·02	0·00	0·46	0·44	3·37	0·40	13·77
	S	43·51	21·97	11·25	8·53	1·03	0·01	0·00	1·06	0·76	10·80	1·0	100·00

@P : Percentage of household reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE 9 : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

HARYANA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land lord	agrl. money lender	prof. money lender	trader	relatives & friend	other source	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	4·88	0·00	4·88
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00	0·00	100·00
2. 1—5	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	3·61	3·61
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00	100·00
3. 5—10	P	0·41	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	3·27	4·99	8·26
	S	0·49	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	53·79	45·71	100·00
4. 10—20	P	1·18	0·00	2·50	0·00	0·00	0·00	0·00	1·97	0·85	4·59	1·25	10·37
	S	8·64	0·00	24·53	0·00	0·00	0·00	0·00	17·04	5·66	39·67	4·45	100·00
5. 20—50	P	1·69	0·59	0·38	0·00	0·00	0·00	0·00	0·00	0·00	1·24	2·10	6·01
	S	11·18	10·45	8·37	0·00	0·00	0·00	0·00	0·00	0·00	58·33	11·58	100·00
6. 50—100	P	0·00	0·20	2·99	0·00	2·15	0·00	0·00	0·03	0·00	3·42	0·00	8·79
	S	0·00	0·70	8·53	0·00	17·41	0·00	0·00	0·16	0·00	73·19	0·00	100·00
7. 100—500	P	2·33	0·62	4·43	0·00	3·70	0·00	0·00	0·85	0·00	2·53	0·00	9·05
	S	24·71	1·14	65·00	0·00	4·90	0·00	0·00	1·11	0·00	3·15	0·00	100·00
8. 500 & above	P	0·00	0·00	0·00	0.00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
9. all groups	P	0·95	0·27	1·82	0·00	1·09	0·00	0·00	0·42	0·12	2·73	1·58	7·75
	S	16·47	2·49	41·38	0·00	5·92	0·00	0·00	1·33	0·22	27·86	4·34	100·00

HIMACHAL PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·00	0·00	0·00	0·00	0·00	1·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
2. 1—5	P	0·00	0·00	3·28	0·00	0·00	0·00	0·00	0·00	0·00	2·04	0·00	5·32
	S	0·00	0·00	40·72	0·00	0·00	0·00	0·00	0·00	0·00	59·28	0·00	100·00
3. 5—10	P	6·76	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	1·45	0·00	8·21
	S	66·65	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	33·35	0·00	100·00
4. 10—20	P	0·00	0·00	4·44	0·00	0·00	0·00	0·00	0·00	0·00	1·88	0·00	6·32
	S	0·00	0·00	76·92	0·00	0·00	0·00	0·00	0·00	0·00	23·08	0·00	100·00
5. 20—50	P	1·74	4·57	6·30	0·00	0·00	0·05	0·00	0·00	0·39	5·80	0·00	18·85
	S	13·96	4·57	17·91	0·00	0·00	0·53	0·00	0·00	4·94	58·09	0·00	100·00
6. 50—100	P	0·00	0·60	2·24	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·84
	S	0·00	10·61	89·39	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
7. 100—500	P	2·37	0·54	3·67	0·00	1·47	0·00	0·00	0·00	1·47	0·29	1·28	8·45
	S	10·81	3·45	33·38	0·00	1·05	0·00	0·00	0·00	22·49	6·14	22·66	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
9. all groups	P	1·19	0·86	2·75	0·00	0·15	0·01	0·00	0·00	0·21	1·60	0·13	6·64
	S	8·78	5·67	47·30	0·00	0·40	0·13	0·00	0·00	9·83	19·25	8·64	100·00

@P : Percentage of households reporting to all households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE 9 : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

JAMMU AND KASHMIR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency											
		government	co. op. society	com. bank	insurance	provident fund	land-lord	agri. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	7·04	0·00	0·00	0·00	0·00	0·00	7·04
	S	0·00	0·00	0·00	0·00	0·00	100·00	0·00	0·00	0·00	0·00	0·00	100·00
2. 1—5	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
3. 5—10	P	0·23	0·00	2·37	0·00	0·00	0·00	0·00	0·00	1·45	10·64	0·00	14·70
	S	2·70	0·00	34·20	0·00	0·00	0·00	0·00	0·00	2·28	60·82	0·00	100·00
4. 10—20	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·89	1·91	1·46	6·38
	S	0·00	0·00	2·18	0·00	0·00	0·00	0·00	0·00	58·91	7·01	31·91	100·00
5. 20—50	P	0·49	0·41	0·37	0·00	0·00	0·00	0·00	0·00	1·69	2·33	0·24	4·74
	S	23·74	1·50	0·68	0·00	0·00	0·00	0·00	0·00	45·94	24·84	3.29	100·00
6. 50—100	P	0·52	0·75	0·86	0·00	0·00	0·00	0·00	0·00	1·33	2·77	0·77	6·80
	S	14·29	0·34	22·71	0·00	0·00	0·00	0.00	0·00	3·83	57·44	1·39	100·00
7. 100—500	P	2·72	0·32	1·63	0·00	0·88	0·00	0·00	0·00	0·70	3·65	0·00	9·03
	S	9·78	0·19	59·54	0·00	20·61	0·00	0·00	0·00	5·64	4·24	0·00	100·00
8. 500 & above	P	0·00	19·25	29·62	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	29·62
	S	0·00	1·08	98·92	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	0·92	0·66	1·32	0·00	0·21	0·18	0·00	0·00	1·27	3·02	0·36	7·19
	S	7·16	0·65	61·09	0·00	5·77	0·18	0·00	0·00	7·77	15·82	1·55	100·00

KARNATAKA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·00	0·06	1·43	0·00	0·00	0·00	1·30	0·87	0·00	1·02	0·43	4·34
	S	0·00	2·77	1·09	0·00	0·00	0.00	20·83	15·87	0·00	39·65	10·79	100·00
2. 1—5	P	1·03	2·20	0·65	0·04	0·25	0·93	0·00	0·15	1·21	6·06	0·10	12·22
	S	6·03	29·97	1·28	0·02	1·05	12·32	0·00	0·64	0·73	47·57	0·39	100·00
3. 5—10	P	1·20	5·89	6·61	0·76	1·23	1·20	1·73	2·57	1·20	5·09	3·34	26·38
	S	6·68	18·12	8·32	2·13	5·49	3·01	17·00	0·79	17·68	17·68	3·11	100·00
4. 10—20	P	1·82	1·75	2·71	1·31	0·54	0·00	0·43	5·33	0·46	2·35	6·21	18·87
	S	11·81	4·71	6·92	2·71	0·40	0·00	0·55	14·28	16·38	2·54	39·71	100·00
5. 20—50	P	0·24	2·87	2·06	1·53	0·59	0·90	0·64	1·51	0·62	3·40	4·12	16·80
	S	0·50	9·87	9·98	18·54	0·25	3·02	2·32	12·93	1·50	18·97	22·12	100·00
6. 50—100	P	2·55	10·92	5·50	0·05	0·05	0·00	0·46	0·02	0·00	0·00	4·00	22.86
	S	23·69	34·88	33·03	0·25	0·70	0·00	1·55	0·11	0·00	0·00	5·79	100·00
7. 100—500	P	5·48	3·74	7·20	2·05	1·03	0·00	0·67	3·45	0·08	7·22	1·76	25·90
	S	20·42	11·82	15·06	2·37	0·99	0·00	4·65	3·61	0·00	20·04	21·05	100·00
8. 500 & above	P	0·00	34·05	0·00	16·49	0·00	0·00	16·49	0·00	0·00	0·00	7·34	57.90
	S	0·00	91·83	0·00	2·50	0·00	0·00	5·12	0·00	0·00	0·00	0·55	100·00
9. all groups	P	1·54	3·90	3·43	0·91	0·53	0·50	0·79	2·02	0·59	3·63	3·04	18·25
	S	13·61	21·45	13·26	4·77	0·92	1·15	4·20	5·07	2·33	15·86	17·37	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE 9 : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

KERALA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land-lord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	2·67	0·00	2·67
	S	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00	0·00	100·00
2. 1—5	P	0·00	0·00	3·13	0·11	0·00	0·00	1·01	5·23	0·00	0·00	0·00	9·48
	S	0·00	0·00	72·87	0·89	0·00	0·00	4·16	22·08	0·00	0·00	0·00	100·00
3. 5—10	P	1·67	5·18	3·05	0·00	0·00	0·00	0·00	2·62	0·00	0·96	2·49	13·35
	S	1·08	25·78	11·85	0·00	0·00	0·00	0·00	21·26	0·00	15·36	24·67	100·00
4. 10—20	P	0·31	8·79	9·80	0·00	1·60	0·00	0·00	2·61	0·00	5·51	1·39	28·24
	S	0·67	14·09	38·43	0·00	4·23	0·00	0·00	2·91	0·00	31·23	8·45	100·00
5. 20—50	P	1·29	13·41	5·33	0·00	0·66	0·00	0·00	4·32	0·99	13·14	1·88	36·08
	S	3·06	33·29	4·42	0·00	0·57	0·00	0·00	1·29	1·38	52·24	3·77	100·00
6. 50—10	F	5·24	17·61	15·71	0·00	0·68	0·00	0·00	6·43	0·50	6·48	0·24	37·04
	S	19·84	22·93	35·32	0·00	0·63	0·00	0·00	12·91	0·07	8·20	0·10	100·00
7. 100—500	P	6·39	14·92	11·17	2·12	1·28	0·87	0·00	4·96	1·28	6·39	4·78	35·72
	S	23·66	18·46	19·66	6·44	0·34	0·06	0·00	8·80	0·52	12·62	9·44	100·00
8. 500 & above	P	16·02	3·54	10·27	5·29	0·00	0·00	0·00	0·00	0·00	4·49	0·00	31·63
	S	26·05	1·67	68·38	0·83	0·00	0·00	0·00	0·00	0·00	3·07	0·00	100·00
9. all groups	P	3·58	11·33	8·65	0·73	0·75	0·21	0·07	4·19	0·62	6·68	2·00	29·72
	S	21·07	14·11	39·04	2·60	0·41	0.02	0.01	5·26	0·33	13·05	4·12	100·00

MADHYA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·13	0·53	0·00	0·00	0·00	0·63	0·00	1·56	0·00	2·35	6·49	11·69
	S	0·21	2·06	0·00	0·00	0·00	7·96	0·00	38·13	0·00	28·63	23·01	100·00
2. 1—5	P	1·23	1·06	3·86	0·00	2·47	0·00	0·00	1·77	0·00	3·13	0·55	12·87
	S	1·77	9·31	33·32	0·00	24·77	0·00	0·00	9·51	0·00	17·38	3·94	100·00
3. 5—10	P	0·74	1·10	0·45	0·00	2·03	0·00	0·00	3·33	0·00	1·71	2·50	10·49
	S	11·25	6·96	0·85	0·00	14·65	0·00	0·00	22·45	0·00	19·12	24·72	100·00
4. 10—20	P	2·52	2·74	0·34	0·00	1·20	0·29	0·80	1·92	1·40	1·49	0·73	12·95
	S	34·15	21·00	2·44	0·00	7·14	0·90	2·55	10·28	3·10	17·40	1·04	100·00
5. 20—50	P	2·07	6·15	1·95	0·00	1·66	0·00	0·32	2·80	0·25	3·60	0·05	17·97
	S	9·32	36·94	8·85	0·00	3·77	0·00	1·35	7·02	4·36	28·33	0·06	100·00
6. 50—100	P	5·48	6·99	3·87	0·00	0·00	0·00	0·00	4·27	0·00	4·60	1·68	23·54
	S	51·54	13·39	13·03	0·00	0·00	0·00	0·00	5·80	0·00	12·91	3·34	100·00
7. 100 -500	P	1·88	7·75	4·20	0·94	0·43	0·00	0·00	0·54	0·13	2·71	0·23	16·86
	S	22·75	22·24	41·79	0·60	0·20	0·00	0·00	2·33	0·82	8·50	0·76	100·00
8. 500 & above	P	0·00	6·62	15·32	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	21·94
	S	0·00	77·81	22·19	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	10·000
9. all groups	P	1·86	3·26	1·81	0·05	1·30	0·14	0·21	2·39	0·31	2·73	1·73	14·67
	S	26·51	21·27	20·13	0·18	3·45	0·30	0·49	7·11	1·41	16·10	3·06	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE 9 : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

MAHARASHTRA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency											
		government	co-op. society etc.	com. bank	insurance	provident fund	land lord	agrl. money lander	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·12	0·00	0·94	0·00	0·00	0·00	0·00	0·24	0·09	6·60	1·63	9·38
	S	0·71	0·00	8·31	0·00	0·00	0·00	0·00	2·32	0·67	80·80	7·19	100·00
2. 1—5	P	0·34	3·35	0·76	0·00	0·32	0·16	0·00	1·13	2·36	6·63	2·87	16·01
	S	0·39	15·19	4·81	0·00	1·13	0·59	0·00	10·53	19·06	30·97	17·33	100·00
3. 5—10	P	0·06	6·87	0·73	0·91	0·57	0·82	0·00	3·86	1·25	9·46	2·14	21·83
	S	0·80	20·13	26·89	0·79	1·01	1·85	0·00	6·99	2·37	36·60	2·57	100·00
4. 10—20	P	0·82	9·19	3·74	0·30	3·74	0·00	0·00	1·10	0·87	5·76	0·88	25·13
	S	2·39	36·51	10·76	0·26	9·74	0·00	0·00	4·46	6·48	26·09	3·32	100·00
5. 20—50	P	0·82	11·99	1·11	0·79	1·70	0·00	0·05	0·49	0·47	6·16	2·83	21·50
	S	3·52	44·61	6·56	0·48	4·45	0·00	0·20	0·63	1·00	22·50	16·04	100·00
6. 50—100	P	2·48	13·24	4·34	0·93	4·19	0·27	0·00	0·00	1·17	4·92	0·19	25·95
	S	12·91	37·24	19·65	1·13	6·90	0·12	0·00	0·00	7·71	14·00	0·17	100·00
7. 100—500	P	2·68	17·32	7·04	1·13	1·60	0·00	0·01	0·02	1·10	5·64	1·55	33·03
	S	9·49	28·07	37·16	0·59	0·75	0·00	0·06	0·02	7·13	13·77	2·97	100·00
8. 500 & above	P	0·13	5·14	5·12	0·00	0·00	0·00	0·00	0·00	0·37	9·16	0·00	19·92
	S	19·96	40·76	23·02	0·00	0·00	0·00	0·00	0·00	8·60	7·66	0·00	100·00
9. all groups	P	0·88	8·33	2·35	0·53	1·63	0·16	0·01	1·00	1·02	6·52	1·84	21·05
	S	6·82	31·96	22·48	0·58	3·24	0·22	0·06	1·88	6·05	20·72	5·98	100·00

ORISSA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·00	0·00	1·04	0·00	0·00	0·00	0·00	0·00	0·00	1·57	0·47	3·08
	S	0·00	0·00	82·59	0·00	0·00	0·00	0·00	0·00	0·00	12·50	4·91	100.00
2. 1—5	P	0·44	0·11	0·80	0·22	0·10	1·14	0·00	1·31	1·19	3·88	7·41	11·71
	S	0·18	1·22	1·52	0·31	0·50	0·54	0·00	0·06	7·83	39·92	47·93	100·00
3. 5—10	P	0·38	2·31	3·92	0·00	1·55	0·00	0·00	0·00	0·00	0·75	2·66	9·62
	S	3·45	35·01	25·08	0·00	13·08	0·00	0·00	0·00	0·00	12·78	10·60	100·00
4. 10—20	P	3·95	4·09	5·91	0·00	0·56	0·00	0·00	1·191	0.00	1.17	3·70	18·53
	S	29·83	14·90	21·30	0·00	1·30	0·00	0·00	2·88	0·00	6·27	23·51	100·00
5. 20—50	P	4·82	3·01	7·46	0·42	0·53	0·00	0·00	1·79	0·00	3·27	1·47	18·11
	S	50·83	9·62	19·19	0·49	0·52	0·00	0·00	2·83	0·00	15·14	1·39	100·00
6. 50—100	P	10·90	4·88	8·85	0·00	1·57	0·00	0·00	0·00	0·00	0·52	0·00	23·14
	S	65·80	8·61	16·39	0·00	6·22	0·00	0·00	0·00	0·00	2·98	0·00	100·00
7. 100—500	P	3·59	0·93	15·25	0·80	4·40	0·00	0·00	0·00	0·00	0·90	0.11	20·71
	S	32·27	0·54	63·07	0·60	0·83	0·00	0·00	0·00	0·00	0·73	1·96	100·00
8. 500 & above	P	71·62	28·38	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
	S	75·98	24·02	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	2·28	1·71	4·04	0·14	0·69	0·25	0·00	0·46	0·27	2·03	2·87	12·24
	S	38·01	6·46	36·84	0·40	1·43	0·04	0·00	0·85	0·65	7·99	7·33	100·00

@ P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE 9 : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

PUNJAB — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency											
		government	co-op. society etc.	com. bank	insurance	provident fund	land lord	agrl. money lender	prof. money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1 .	P	0·00	0·00	0·00	0·00	0·00	0·49	0·00	0·00	4·30	0·00	0·00	4·79
	S	0·00	0·00	0·00	0·00	0·00	36·54	0·00	0·00	63·46	0·00	0·00	100·00
2. 1—5 .	P	0·89	0·00	0·96	0·00	0·00	0·00	0·00	0·00	0·00	2·07	0·00	3·92
	S	21·89	0·00	15·45	0·00	0·00	0·00	0·00	0·00	0·00	62·66	0·00	100·00
3. 5—10 .	P	0·23	0·00	3·63	0·00	0·0	0·00	0·70	2·52	2·12	6·40	1·48	15·60
	S	0·66	0·00	12·26	0·00	0·00	0·00	4·54	18·95	30·70	28·81	4·08	100·00
4. 10—20 .	P	1·62	0·00	3·38	0·00	0·00	0·00	0·00	0·00	1·09	5·33	2·56	12·63
	S	21·61	0·00	12·23	0·00	0·00	0·00	0·00	0·00	1·24	51·89	13·02	100·00
5. 20—50 .	P	6·96	2·56	1·17	0·00	0·18	0·08	0·00	2·28	2·39	8·27	1·24	23·21
	S	13·98	14·24	6·20	0·00	0·26	1·02	0·00	14·74	19·64	21·20	8·72	100·00
6. 50—100 .	P	1·34	0·06	7·99	0·23	0·22	0·09	0·00	0·00	0·62	0·64	0·19	11·37
	S	13·11	0·13	56·05	0·25	0·52	0·32	0·00	0·00	9·01	15·76	4·86	100·00
7. 100—500 .	P	3·47	1·60	1·66	0·64	0·00	0·00	0·00	0·00	0·57	1·38	0·00	8·74
	S	32·55	7·45	39·57	12·42	0·00	0·00	0·00	0·00	1·39	6·61	0·00	100·00
8. 500 & above	P	6·23	0·00	30·89	0·62	0·00	0·00	0·00	0·00	0·00	0·00	5·48	42.60
	S	2·50	0·00	66·23	0·03	0·00	0·00	0·00	0·00	0·00	0·00	31·24	100·00
9. all groups .	P	2·65	0·80	3·05	0·14	0·08	0·09	0·05	0.70	1·53	3·54	0·77	12·63
	S	14·61	4·99	38·73	2·38	0·19	0·40	0·14	4·29	8·47	14·46	11·34	100·00

RAJASTHAN — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1 .	P	0·00	0·00	0·11	0·00	0·00	0·00	0·14	0·00	0·00	0·00	0·00	0·25
	S	0·00	0·00	47··42	0·00	0·00	0·00	52·58	0·00	0·00	0·00	0·00	100·00
2. 1—5 .	P	1·14	1·80	2·11	0·80	0·24	0·00	0·00	3·11	2·13	7·11	0·84	12·79
	S	2·36	9·17	12·61	0·88	0·22	0·00	0·00	19·30	10·83	43·97	0.65	0·00
3. 5—10 .	P	2·35	0·66	5·47	0·10	2·28	0·00	0·00	1·72	3·27	0·40	0·93	15·69
	S	2·60	2·88	31·52	0·41	3·33	0·00	0·00	17·41	15·95	7·97	7·93	100·00
4. 10—20. .	P	0·24	1·41	1·04	0·91	1·30	1·00	1·41	2·35	0·00	5·62	4·37	16·94
	S	0·16	7·35	1·82	1·28	1·65	0·88	4·25	11·44	0·00	41·85	29·32	100·00
5. 20—50	P	2·05	1·25	7·87	0·17	1·46	0·00	0·00	3·41	1·05	3·39	2,27	20. 68
	S	7·07	2·81	35·85	0·77	4·54	0·00	0·00	7·98	9·00	29·40	2·59	100·00
6. 50—100 .	P	2·75	5·46	3·54	0·04	0·04	0·00	0·75	2·76	0·04	2·87	0·31	14.42
	S	9·76	4·15	9·23	0·03	0·00	0·00	4·06	3·90	1·08	66·97	0·83	100·00
7. 100—500 .	P	2·76	0·68	2·86	2·73	2·46	0·00	0·00	1·67	2·95	1·93	0·09	14·92
	S	13·20	0·33	62·68	4·19	5·56	0·00	0·00	2·02	11·12	0·89	0·01	100·00
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	S	—	—	—	—	—	—	—	—	—	—	—	—
9. all groups .	P	1·66	1·74	4·10	0·58	1·11	0·16	0·34	2·46	1·30	3·44	1·55	15·16
	S	8·59	3·19	30·96	1·47	2·94	0·06	1·58	6·37	6·87	34·04	3·94	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE 9 : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-81 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

TAMIL NADU — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op society etc	com. bank	insurance	provident fund	land lord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·00	0·01	0·00	0·00	0·85	0·08	4·21	0·87	2·23	1·33	8·24
	S	0·00	0·00	0·03	0·00	0·00	3·82	1·49	35·09	13·11	16·30	30·16	100·00
2. 1—5	P	1·72	0·70	1·19	0·00	0·43	1·50	0·04	11·45	4·31	9·71	3·23	28·91
	S	1·67	3·96	1·95	0·00	0·66	13·09	0·08	35·12	12·25	24·99	6·23	100·00
3. 5—10	P	1·07	1·92	1·59	0·05	0·88	0·72	0·23	6·88	2·24	3·02	2·25	17·62
	S	3·77	7·98	6·36	0·10	4·38	3·73	0·65	47·52	1·98	13·75	9·79	100·00
4. 10—20	P	2·37	5·68	3·28	0·68	1·39	0·00	0·95	10·57	2·93	7·17	3·43	33·52
	S	3·64	13·44	9·47	0·22	4·30	0·00	1·04	28·41	13·04	16·57	9·89	100·00
5. 20—50	P	2·66	11·03	4·19	0·02	2·99	0·16	1·65	6·68	1·39	4·40	1·39	29·58
	S	4·31	24·45	16·42	0·01	3·28	2·88	6·53	17·78	3·91	16·96	3·47	100·00
6. 50—100	P	5·58	11·37	5·34	0·44	0·89	0·92	1·17	4·89	3·26	5·43	2·11	36·11
	S	6·17	39·17	18·04	0·56	1·07	2·40	4·32	7·62	7·69	6·98	5·99	100·00
7. 100—500	P	2·23	9·38	11·93	1·75	0·32	1·46	0·00	5·34	0·98	7·12	4·22	35·44
	S	6·21	12·91	54·01	1·26	0·09	1·87	0·00	13·51	1·03	6·16	2·94	100·00
8. 500 & above	P	0·00	6·25	25·96	0·00	0·00	0·00	0·00	0·00	0·00	12·68	5·92	38·14
	S	0·00	19·47	67·34	0·00	0·00	0·00	0·00	0·00	0·00	9·77	3·41	100·00
9. all groups	P	2·00	4·85	3·10	0·27	1·02	0·77	0·58	7·56	2·41	5·71	2·47	25·85
	S	4·77	19·06	30·34	0·59	1·48	2·80	2·03	17·34	5.09	11·31	5·20	100·00

UTTAR PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·42	0·00	0·47	0·00	0·00	0·00	0·00	0·55	2·79	1·04	1·86	6·35
	S	2·99	0·00	2·81	0·00	0·00	0·00	0·00	12·41	68·43	4·74	8·89	100·00
2. 1—5	P	0·96	0·95	1·77	0·00	0·93	0·36	1·14	2·21	1·08	2·38	0·66	11·12
	S	10·42	11·27	15·52	0·00	4·56	18·87	2·87	11·51	1·14	18·46	5·10	100·00
3. 5—10	P	0·08	1·97	1·14	0 00	2 11	0·03	0·00	2·32	1·75	4·90	0·84	14·18
	S	0·43	6·57	2·46	0·00	13·69	0·02	0·00	32·57	10·27	31·50	2·49	100·00
4. 10—20	P	1·38	1·19	1·91	0·22	0·58	0·00	0·06	3·19	1·23	2·37	3·83	13·88
	S	17·46	4·22	9·85	0·98	3·92	0·00	0·09	19·31	3·93	23·79	16·45	100·00
5. 20—50	P	1·35	0·82	1·56	0·33	1·34	0·03	1·33	2·61	1·16	2·34	1·17	12·21
	S	9·32	2·42	31·52	1·31	6·59	0·01	7·40	16·35	3·85	17·42	3·80	100·00
6. 50—100	P	0·75	2·36	3·82	0·55	2·73	0·00	2·09	1·05	0·29	2·80	3·26	16·10
	S	0·93	8·34	41·96	1.83	4·76	0·00	2·71	7·57	1·30	19·74	10·85	100·00
7. 100—500	P	3·81	2·83	2·60	0·01	0·58	0·00	0·00	0·77	0·00	1·26	1·38	12·04
	S	42·75	6·52	18·55	0·15	14·23	0·00	0·00	2·94	0·00	2·44	12·43	100·00
8. 500 & above	P	2·32	0·00	4·95	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	7·27
	S	91·95	0·00	8·05	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100.00
9. all groups	P	1·15	1·28	1·81	0·17	1·15	0·07	0·71	2·06	1·24	2·48	1·84	12·33
	S	19·26	5·89	24·51	0·85	8·71	0·73	2·35	10·76	3·32	14·14	9·48	100·00

@P : Percenage of households reporting to all households.
S : Percentage of distribution of amount of cash dues outstanding.

TABLE 9 : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING.

WEST BENGAL HOUSEHOLD TYPE : ALL HOUSEHOLDS URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land-lord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·00	0·23	0·32	0·00	0·01	0·46	0·00	1·49	6·48	1·37	0·54	9·68
	S	0·00	0·51	4·68	0·00	0·04	6·54	0·00	21·49	26·97	37·04	2·71	100·00
2. 1—5	P	0·61	1·23	0·95	0·00	3·50	0·00	0·00	2·24	2·11	4·04	0·97	13·43
	S	4·29	7·51	2·76	0·00	23·64	0·00	0·00	19·93	9·92	24·25	7·71	100·00
3. 5—10	P	0·00	3·02	0·80	0·00	4·89	0·00	0·00	1·33	1·36	4·40	0·45	14·05
	S	0·00	23·08	1·21	0·00	24·70	0·00	0·00	5·95	3·18	37·06	4·81	100·00
4. 10—20	P	0·50	5·94	0·66	0·00	7·04	0·00	0·00	11·56	5·15	2·50	1·06	25·06
	S	0·95	20·88	1·81	0·00	22·91	0·00	0·00	38·24	4·07	7·81	13·32	00·00
5. 20—50	P	0·47	2·59	0·65	0·30	9·22	0·00	0·00	5·71	2·59	12·74	1·08	29·80
	S	1·08	6·85	4·07	1·53	23·97	0·00	0·00	22·11	12·71	25·85	1·82	100·00
6. 50—100	P	1·41	2·86	0·65	0·01	2·60	0·00	0·00	1·07	0·79	5·03	2·09	13·25
	S	17·68	29·36	4·90	0·06	6·49	0·00	0·00	6·71	7·68	19·34	7·78	100·00
7. 100—500	P	2·42	2·72	2·39	1·58	2·97	0·00	0·00	2·84	0·00	1.88	0·16	13·61
	S	25·35	5·61	32·17	10·53	5·08	0·00	0·00	15·31	0·00	4·00	1·96	100·00
8. 500 & above	P	0·00	0·00	6·84	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	6·84
	S	0·00	0·00	100·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	100·00
9. all groups	P	0·55	2·33	0·77	0·15	4·09	0·11	0·00	3·35	3·18	4·62	0·89	16·65
	S	11·35	11·45	13·97	4·08	14·92	0·13	0·00	18·99	5·95	15·84	3·32	100.00

@P : Percentage of households reporting to all households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE 9 : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HODLING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA HOUSEHOLD TYPE : SELF-EMPLOYED—TOTAL URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency											
		government	co-op. society etc.	com. bank	insurance	provident fund	land-lord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1 . .	P	0·27	0·01	0·81	0·00	0·00	0·72	0·20	2·34	1·38	3·35	3·18	10·98
	S	1·00	0·05	7·13	0·00	0·00	3·10	14·52	23·74	7·24	33·32	9·91	100·00
2. 1—5 . .	P	0·23	0·58	3·12	0·02	0·00	0·40	0·52	2·77	1·64	5·49	2·71	16.08
	S	1·62	4·62	14·94	0·03	0·00	9·33	0·51	13·43	7·38	32·58	15·56	100·00
3. 5—10 . .	P	0·14	2·02	3·86	0·01	0·22	0·04	0·18	2·70	0·95	3·79	1·83	14·22
	S	0·06	10·21	34·36	0·01	0·62	0·17	0·75	17·60	4·18	21·21	10·82	100.00
4. 10—20 . .	P	0·69	1·75	3·38	0·00	0·03	0·15	0·55	4·93	0·81	3·96	2·34	17·21
	S	1·86	6·53	14·90	0·00	0·27	0·81	1·55	19·19	8·87	33·29	12·73	100·00
5. 20—50 . .	P	1·72	2·89	3.51	0·18	0·20	0·15	0·45	2·71	1·21	4·67	1·90	17·18
	S	6·50	16·75	20·63	0·56	0·42	1·39	1·79	12·41	8·55	24·97	6·01	100·00
6. 50—100 .	P	0·80	3·85	5·58	0·12	0·22	0·34	0·60	2·00	1·32	2·56	1·20	16·87
	S	5·82	16·05	19·60	0·47	0·14	0·93	1·79	7·63	20·40	21·87	5·31	100·00
7. 100—500 .	P	2·57	6·52	8·03	0·82	0·06	0·08	0·28	2·99	0·20	3·34	1·26	20·89
	S	15·60	13·17	42·05	3·95	0·13	0·12	1·84	9·79	0·81	7·10	5·45	100·00
8. 500 & above .	P	1·82	8·29	10·05	1·79	0·00	0·00	3·06	0·00	0·27	4·38	1·74	27·20
	S	3·18	26·66	33·26	0·66	0·00	0·00	28·75	0·00	0·81	4·15	2·54	100·00
9. all groups .	P	1·00	2·64	4·14	0·09	0·11	0·25	0·45	2·92	1·08	4·00	2·03	16·63
	S	8·88	15·60	31·21	1·88	0·16	0·74	6·46	9·07	5·88	14·21	5·89	100·00

@P : Percentage of households reporting to all households.

S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HUHSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE

ALL INDIA — HOUSEHOLD TYPE : OTHER HOUSEHOLDS — URBAN

household asset (Rs. 000)	type of estimates @	credit agency: government	co-op. Society	com. bank	insurance	provident fund	land lord	agrl. money lender	professional money lender	trader lender	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1	P	0·15	0·20	0·22	0·00	0·00	0·13	0·18	1·52	2·00	2·69	1·33	7·78
	S	0·69	1·65	1·59	0·00	0·01	1·65	1·45	24·69	13·22	33·16	21·87	100·00
2. 1—5	P	0·99	1·61	0·66	0·05	1·13	0·52	0·29	3·69	1·52	4·72	1·67	14·69
	S	4·91	10·94	3·60	0·07	6·65	3·74	1·39	20·82	8·88	27·54	11·46	100·00
3. 5—10	P	0·98	3·49	1·04	0·25	2·06	0·38	0·34	2·98	1·22	4·38	1·76	16·10
	S	3·59	19·09	4·59	0·61	9·69	1·84	2·52	16·46	5·84	29·75	6·03	100·00
4. 10—20	P	1·93	5·31	1·93	0·46	2·91	0·16	0·21	4·38	1·64	4·52	2·32	21·89
	S	11·84	22·20	7·67	0·87	8·83	0·29	0·36	17·54	4·99	17·05	8·38	100·00
5. 20—50	P	1·73	6·23	1·59	0·49	3·33	0·06	0·65	3·01	0·85	5·69	1·58	21·40
	S	8·73	22·41	8·89	2·09	8·89	0·23	2·25	11·47	2·33	23·66	9·05	100·00
6. 50—100	P	4·65	7.62	3·46	0·47	2·15	0·02	0·48	1·56	0·89	4·07	2·34	22·29
	S	31·44	21·72	18·97	0·97	3·24	0·01	1·30	4·34	2·44	10·90	4·67	100·00
7. 100—500	P	4·88	7·36	4·20	1·63	2·02	0·41	0·13	0·71	0·86	3·66	1·39	22·59
	S	28·23	17·73	23·64	4·87	4·28	1·02	0·45	1·53	3·70	8·69	5·85	100·00
8. 500 & above	P	5·99	3·68	4·78	2·90	0·00	1·09	0·00	0·00	0·00	3·78	2·29	20·85
	S	44·77	5·61	27·30	5·85	0·00	12·92	0·00	0·00	0·00	2·37	1·17	100·00
9. all groups	P	1·79	4·05	1·55	0·38	1·90	0·24	0·34	2·78	1·34	4·33	1·76	17·40
	S	19·68	19·14	14·81	2·35	5·91	1·13	1·19	8·74	3·83	16·11	7·11	100·00

@P : Percentage of households reporting to all households.
S : Percentage distribution of amount of cash dues outstanding.

TABLE (9) : PERCENTAGE OF REPORTING HOUSEHOLDS TO ALL HOUSEHOLDS AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OUTSTANDING AS ON 30-6-1981 OVER CREDIT AGENCY CLASSIFIED BY HOUSEHOLD ASSET HOLDING AND MAJOR HOUSEHOLD TYPE.

ALL INDIA HOUSEHOLD TYPE : ALL HOUSEHOLDS URBAN

household asset holding (Rs. 000)	type of estimates @	credit agency: government	co-op. society etc.	com. bank	insurance	provident fund	land lord	agrl. money lender	professional money lender	trader	relatives & friends	other sources	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1. upto 1 . .	P	0·18	0·15	0·35	0·00	0·00	0·26	0·18	1·71	1·86	2·84	1·74	8·49
	S	0·80	1·08	3·55	0·00	0·00	2·17	6·08	24·36	11·10	33·22	17·64	100·00
2. 1—5 . .	P	0·77	1·32	1·36	0·04	0·81	0·49	0·35	3·43	1·55	4·94	1·97	15·08
	S	3·99	9·17	0·78	0·06	4·79	5·31	1·14	18·75	8·46	28·96	12·61	100·00
3. 5—10 . .	P	0·74	3·07	1·84	0·18	1·54	0·29	0·29	2·90	1·14	4·21	1·78	15·57
	S	2·45	16·23	14·18	0·41	6·77	1·30	1·95	16·83	5·30	27·00	7·57	100·00
4. 10—20 . .	P	1·54	4·19	2·39	0·32	2·00	0·15	0·31	4·55	1·38	4·34	2·33	20·42
	S	9·22	18·09	9·57	0·64	6·58	0·42	0·67	17·97	6·01	21·31	9·52	100·00
5. 20—50 . .	P	1·73	5·01	2·29	0·38	2·19	0·09	0·58	2·90	0·98	5·32	1·70	19·86
	S	7·96	20·45	12·96	1·56	5·96	0·64	2·09	11·80	4·48	24·11	8·00	100·00
6. 50—100 .	P	3·14	6·14	4·30	0·34	1·39	0·15	0·53	1·73	1·06	3·48	1·89	20·16
	S	20·79	19·36	19·23	0·76	1·95	0·39	1·50	5·71	9·90	15·46	4·93	100·00
7. 100—500 .	P	3·80	6·97	5·99	1·25	1·10	0·25	0·20	1·77	0·55	3·51	1·33	21·00
	S	21·23	15·21	33·84	4·36	1·98	0·52	1·22	6·11	2·10	7·81	5·63	100·00
8. 500 & above .	P	3·49	6·44	7·93	2·23	0·00	0·44	1·83	0·00	0·16	4·14	1·96	24·65
	S	9·70	23·36	32·33	1·48	0·00	2·03	24·24	0·00	0·68	3·87	2·32	100·00
9. all groups .	P	1·54	3·59	2·40	0·31	1·32	0·24	0·37	2·82	1·26	4·22	1·85	17·15
	S	14·65	17·49	22·45	2·13	3·24	0·95	3·64	8·90	4·79	15·23	6·55	100·00

@P : percentage of households reporting to all households.

S : percentage distribution of amount of cash dues outstanding.

TABLE (10) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES OUTSTANDING AS ON 30-6-1981 TO ALL HOUSEHOLDS BY CREDIT AGENCY AND RATE OF INTEREST.

ALL INDIA URBAN

rate of interest (percent)	credit agency											
	government	co-op. society	com. bank	insurance	provident fund	land lord	agrl. money lender	prof. money lender	trader	relatives & friends	other sources	all agencies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. nil	0.61	0.12	0.21	0.06	0.86	0.09	0·02	0·04	0·50	3·42	0·59	6·22
2. upto 4	0.03	0.04	0.07	0.00	0.02	0.01	0·01	0·01	0·02	0·04	0·05	0·30
3. 4—5	0.11	0.05	0.14	0.00	0.10	0.00	0·00	0·00	0·01	0·01	0·04	0·43
4. 5—6	0.07	0.00	0.01	0.01	0.01	0.01	0·00	0·02	0·02	0·04	0·03	0·21
5. 6—7	0.15	0.15	0.05	0.02	0.04	0.01	0·00	0·02	0·00	0·02	0·04	0·48
6. 7—8	0.11	0.13	0.06	0.03	0.04	0.00	0·00	0·00	0·01	0·00	0·04	0·40
7. 8—9	0.14	0.20	0.04	0.02	0.11	0.00	0·00	0·00	0·00	0·01	0·01	0·53
8. 9—10	0.08	0.28	0.11	0.10	0.08	0.00	0·00	0·00	0·00	0·01	0·02	0·63
9. 10—12	0.08	0.39	0.21	0.01	0.05	0.01	0·02	0·04	0·02	0·03	0·04	0·88
10. 12—15	0.19	1.21	0.85	0.05	0.02	0.01	0·05	0·15	0·09	0·07	0·17	2·79
11. 15—20	0.03	1.05	0.67	0.02	0.01	0.02	0·01	0·15	0·04	0·10	0·15	2·17
12. 20—25	0.01	0.05	0.05	0.00	0.00	0.03	0·12	0·61	0·13	0·17	0·27	1·43
13. 25—30	0.00	0.00	0.00	0.00	0.00	0.00	0·00	0·05	0·03	0·01	0·03	0·12
14. 30 and above	0.00	0.00	0.00	0.00	0.00	0.06	0·15	1·74	0·44	0·36	0·40	2·96
15. TOTAL	1.54	3.59	2.40	0.31	1.32	0.24	0·37	2·82	1·26	4·22	1·85	17·15

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

ANDHRA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·21	2·24	15·02	0·34	1·09	0·00	17·82
	A	0·00	—	3709	314	1022	150	1324	—	1029
2. 1—5	P	0·69	0·54	3·28	0·48	16·20	0·01	2·18	0·00	22·91
	A	3120	1165	1606	608	2130	2011	1413	—	2007
3. 5—10	P	0·14	0·30	1·85	3·36	9·04	0·00	3·98	0·00	17·78
	A	12046	4161	3215	1475	1775	—	3088	—	2368
4. 10—20	P	0·88	1·08	1·52	0·86	18·65	0·61	7·74	0·00	29·78
	A	1386	1060	3732	4196	4035	1000	2770	—	3658
5. 20—50	P	3·76	0·99	2·25	0·73	11·51	1·92	5·19	0·00	24·26
	A	9397	4047	4549	7051	2876	2249	4284	—	4716
6. 50—100	P	1·02	1·07	2.74	3·15	10.80	0·04	6·24	0·00	23·18
	A	6657	4080	14320	63136	4656	10000	11023	—	15910
7. 100—500	P	6·11	1.23	4.31	2.28	7·45	0·11	0·31	0·00	20·75
	A	6417	6856	32370	20846	9440	20950	21141	—	15116
8. 500 & above	P	13·05	5·19	37·60	0·00	7·84	0·00	0·00	0·00	63·68
	A	55544	12830	173805	—	68696	—	—	—	123511
9. all groups	P	1·41	0·67	2·28	1·63	13·64	0·45	3·73	0·00	22·60
	A	8890	3437	20334	14011	2967	2060	4188	—	6237

ASSAM — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·00	0·00	0·00	0·00	0·61	0.00	0·00	0·00	0·61
	A	—	—	—	—	301	—	—	—	301
2. 1—5	P	0·00	0·00	0·45	0·00	0·05	0·00	0·00	0·00	0·51
	A	—	—	150	—	402	—	—	—	177
3. 5—10	P	0·00	0·00	1·15	0·00	5·56	0·23	4·47	0·00	11·42
	A	—	—	4290	—	915	2523	1017	—	1326
4. 10—20	P	0·00	0·00	0·83	0·42	0·91	0·00	0·41	0·00	2·57
	A	—	—	9217	452	1603	—	1028	—	3778
5. 20—50	P	0·00	0·00	0·84	0·00	3·41	0·00	0·99	0·00	5·24
	A	—	—	5308	—	1136	—	2951	—	2147
6. 50—100	P	0·00	1·35	0·12	0·00	1·03	0·00	0·00	0·00	2·50
	A	—	1008	18688	—	351	—	—	—	1579
7. 100—500	P	1·88	0·00	1·67	0·00	3·77	0·00	6·23	0.00	13·55
	A	3257	—	35643	—	18329	—	12282	—	15585
8. 500 & above	P	—	—	—	—	—	—	—	—	—
	A	—	—	—	—	—	—	—	—	—
9. all groups	P	0·15	0·15	0·66	0·06	2·02	0·03	1·27	0·00	4·34
	A	3257	1008	11331	452	3502	2523	5640	—	5182

P : percentage of households reporting to all households of the corresponding asset holding.
A : average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN

BIHAR

HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·00	0·00	1·73	0·00	0·10	0·00	1·84
	A	—	—	—	—	745	—	701	—	742
2. 1—5	P	0·62	0·00	1·67	0·00	4·90	0·00	0·38	0·00	7·57
	A	2583	—	1188	—	752	—	511	—	986
3. 5—10	P	0·00	0·00	1·71	0·00	6·65	0·00	3·44	0·00	9·26
	A	—	—	1305	—	1484	—	1632	—	1912
4. 10—20	P	0·44	0·00	3·37	0·00	4·69	0·00	4·66	0·00	13·16
	A	2390	—	5652	—	1430	—	3219	—	3177
5. 20—50	P	0·00	0·00	2·95	0·00	3·67	0·00	3·10	0·38	9·81
	A	—	—	4686	—	2623	—	4103	1000	3723
6. 50—100	P	2·58	0·00	2·99	0·00	1·13	0·00	3·25	0·00	9·77
	A	1598	—	17713	—	3031	—	13379	—	10632
7. 100—500	P	1·52	0·00	5·35	1·71	3·63	0·00	2·63	0·00	13·47
	A	2945	—	12044	7305	4682	—	42236	—	15535
8. 500 & above	P	4·42	0·00	0·00	0·00	0·00	0·00	0·00	0·00	4·42
	A	4308	—	—	—	—	—	—	—	4308
9. all groups	P	0·61	0·00	2·39	0·12	3·91	0·00	2·47	0·07	9·07
	A	2201	—	7158	7305	1715	—	7493	1000	4921

GUJARAT

HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1 upto 1	P	0·00	0·00	1·43	0·00	4·77	0·00	2·73	2·29	8·94
	A	—	—	3000	—	2295	—	356	1800	2277
2. 1—5	P	0·00	0·00	0·74	1·26	2·16	0·00	1·11	0·00	5·28
	A	—	—	10936	717	1109	—	2812	—	2756
3. 5—10	P	0·00	0·00	1·35	2·06	7·20	0·00	0·05	0·00	10·66
	A	—	—	3954	3682	1570	—	2672	—	2284
4. 10—20	P	0·89	0·42	0·77	0·88	12·13	0·00	1·65	0·00	16·74
	A	1955	367	1632	4209	2422	—	13901	—	3534
5. 20—50	P	0·00	0·11	0·81	1·87	7·47	0·08	5·49	0·00	14·64
	A	—	4053	3728	2165	3830	1898	9726	—	6050
6. 50—100	P	0·00	0·32	3·73	2·39	4·10	0·76	9·27	0·00	19·16
	A	—	5175	30466	27023	29963	3628	12386	—	21921
7. 100—500	P	0·07	0·71	4·41	0·00	4·21	0·00	17·10	0·00	26·48
	A	119661	7331	6839	—	4185	—	31008	—	22314
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	1·39	0·00	1·39
	A	—	—	—	—	—	—	140000	—	140000
9. all groups	P	0·16	0·20	1·57	1·17	6·26	0·09	4·60	0·22	13·77
	A	6924	4068	11357	7527	4482	3302	17954	1800	10165

P : percentage of households reporting to all households of the corresponding asset holding.
A : average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

HARYANA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs.000)	type of estimates	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·00	0·00	4·88	0·00	0·00	0·00	4·88
	A	—	—	—	—	1447	—	—	—	1447
2. 1—5	P	0·00	0·00	0·00	0·00	3·61	0·00	0·00	0·00	3·61
	A	—	—	—	—	2537	—	—	—	2537
3. 5—10	P	0·00	0·00	0·41	0·41	4·99	0·00	2·86	0·00	8·26
	A	—	—	2609	201	1518	—	2742	—	2006
4. 10—20	P	0·00	2·50	1·12	0·00	6·75	0·00	0·00	0·00	10·37
	A	—	2204	1301	—	2298	—	—	—	2168
5. 20—50	P	0·00	0·00	2·08	0·50	1·24	0·00	2·18	0·00	6·01
	A	—	—	6055	10006	30021	—	4136	—	10646
6. 50—100	P	2·04	0·00	3·30	0·00	0·73	0·00	2·72	0·00	8·79
	A	20525	—	2606	—	10538	—	2341	—	7338
7. 100—500	P	1·24	0·00	0·73	0·82	0·00	0·00	6·26	0·00	9·05
	A	7770	—	2500	2121	—	—	41382	—	30069
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	A	—	—	—	—	—	—	—	—	—
9. all groups	P	0·65	0·34	1·47	0·30	2·56	0·00	2·48	0·00	7.75
	A	16444	2204	3447	4500	5287	—	19333	—	10237

HIMACHAL PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0 0·0	0·00
	A	—	—	—	—	—	—	—	—	—
2. 1—5	P	2·14	0·00	0·00	0·00	2·04	0·00	1·13	0·00	5·32
	A	251	—	—	—	1201	—	1014	—	777
3. 5—10	P	0·00	1·45	0·00	0·00	6·75	0·00	0·00	0·00	8·21
	A	—	1509	—	—	650	—	—	—	801
4. 10—20	P	0·00	0·00	4·44	0·00	1·88	0·00	0·00	0·00	6·32
	A	—	—	1740	—	1235	—	—	—	1587
5. 20—50	P	0·05	0·00	3·20	0·00	11·12	0·00	4·48	0·00	18·85
	A	7155	—	4063	—	3929	—	1528	—	3387
6. 50—100	P	0·00	0·00	0·00	2·24	0·36	0·00	0·24	0·00	2·84
	A	—	—	—	29086	8000	—	20195	—	25684
7. 100—500	P	0·54	0·00	1·47	0·29	1·47	0·00	3·38	1·28	8·45
	A	9171	—	21800	76013	1020	—	14642	25156	16866
8. 500 & Above	P	0·00	0·00	0·00	0.00	0.00	0.00	0.00	0·00	0·00
	A	—	—	—	—	—	—	—	—	—
9. all groups	P	0·37	0·15	1·21	0·39	3·14	0·00	1·25	0·13	·6·64
	A	1721	1509	5220	32740	2690		5757	25156	5862

P : percentage of households reporting to all households of the corresponding asset holding.
A : average amount (Rs.) per reporting households.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN

JAMMU AND KASHMIR — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	houehold expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·00	0·00	7·04	0·00	0·00	0·00	7·04
	A	—	—	—	—	601	—	—	—	601
2. 1—5	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	A	—	—	—	—	—	—	—	—	—
3. 5—10	P	0·00	0·00	2·37	0·00	1·45	0·00	10·64	0·23	14·70
	A	—	—	5054	—	551	—	2001	4152	2381
4. 10—20	P	0·00	0·00	0·05	1·41	4·80	0·00	0·11	0·00	6·3
	A	—	—	4303	5506	3372	—	3458	—	3846
5. 20—50	P	0·00	0·00	0·34	0·60	2·92	0·00	0·88	0·00	4·74
	A	—	—	400	11583	1786	—	4677	—	3461
6. 50—100	P	0·00	0·75	1·44	0·84	1·82	0·00	1·36	0·59	6·80
	A	—	205	7389	21876	4138	—	4417	3002	6535
7. 100—500	P	1·12	0·32	3·32	0·31	4·28	0·00	0·00	0·00	9·03
	A	1156	108	14815	47443	862	—	—	—	7612
8. 500 & above	P	19·25	0·00	10·37	19·25	0·00	0·00	0·00	0·00	29·62
	A	840	—	131000	6601	—	—	—	—	50687
9. all groups	P	0·57	0·25	1·55	0·85	2·91	0·00	1·27	0·15	7·19
	A	990	175	23339	14536	1895	—	3114	3115	8221

KARNATAKA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·00	1·30	0·00	1·69	1·19	0·00	0·17	0·00	4·34
	A	—	1020	—	535	3227	—	1894	—	1467
2. 1—5	P	0·24	0·00	2·34	0·00	9·03	0·00	0·51	0·10	12·22
	A	425	—	2508	—	2037	—	930	1001	2040
3. 5—10	P	0·00	0·00	3·23	3·07	16·42	0·00	2·28	2·57	26·38
	A	—	—	561	235	1854	—	1167	100	1361
4. 10—20	P	0·00	0·00	3·48	1·70	12·56	1·42	0·61	0·46	18·87
	A	—	—	1201	5263	1631	6501	1397	4001	2410
5. 20—50	P	1·13	0·57	3·79	1·79	8.06	0·54	2·80	0·00	16·80
	A	2536	2498	7896	4971	5255	6250	3706	—	5911
6. 50—100	P	4·27	1·50	3·32	0·66	4·07	0·00	9·90	0·00	22·86
	A	2287	4698	4752	19417	2938	—	3821	—	4160
7. 100—500	P	4·92	0·27	7·50	3·65	6·93	1·03	6·84	0·00	25.90
	A	12946	10315	17663	29215	11144	5001	19419	—	20104
8. 500 & above	P	0·00	0·00	34·05	16·49	0·00	0·00	7·34	0·00	57·90
	A	—	—	51512	8831	—	—	1427	—	32992
9. all groups	P	1·23	0·45	3·45	1·76	8·87	0·44	2·93	0·47	18·25
	A	6405	3372	8950	9052	3179	6102	6823	770	5890

P : percentage of households reporting to all households of the corresponding asset holding.
A : average amount (Rs.) per reporting household.

TABE LV (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

KERALA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	purpoe of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·00	0·00	0·00	0·00	2·67	0·00	2·67
	A	—	—	—	—	—	—	4001	—	4001
2. 1—5	P	0·00	0·00	3·13	0·00	6·336	0·00	0·00	0·00	9·48
	A	—	—	1960	—	359	—	—	—	887
3. 5—10	P	1·96	0·00	2·12	0·00	8·60	0·00	2·49	0·00	13·35
	A	1331	—	545	—	636	—	1215	—	919
4. 10—20	P	6·05	0·00	1·66	0·15	16·12	2·49	2·20	0·00	28·24
	A	3073	—	12008	959	2485	3780	1850	—	3263
5. 20—50	P	3·01	1·43	1·13	0·20	19·95	2·47	11·05	0·00	36·08
	A	1643	1012	1398	1969	4282	1878	1999	—	3341
6. 50-100	P	2·75	1·74	3·54	1·55	16·85	3·98	14·87	0·06	37·04
	A	2056	3257	14976	11724	3166	2987	5286	8102	6124
7. 100—500	P	3·04	2·92	7·96	0·71	16·64	3·76	11·52	0·00	35.72
	A	10519	1995	11408	21629	5606	2260	15776	—	11968
8. 500 & above	P	2·38	5·11	6·45	0·84	5·61	0·00	13·42	0·00	31·63
	A	14439	4315	28880	10039	17335	0·00	46574	—	83767
9. all groups	P	2·85	1·54	3·64	0·54	14·74	2·44	9·04	0·01	29·72
	A	4735	2347	29991	13600	4091	2550	9828	8102	9728

MADHYA PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·00	0·00	0·00	0·00	11·69	0·00	0·00	0·00	11·69
	A	—	—	—	—	1348	—	—	—	1348
2. 1—5	P	0·00	0·00	4·11	0·91	7·14	0·00	1·29	0·00	12·87
	A	—	—	2336	1049	1878	—	2964	—	2159
3. 5—10	P	0·42	0·00	0·31	1·72	8·04	0·00	0·30	0·00	10·49
	A	261	—	2917	2835	1765	—	620	—	1932
4. 10—20	P	1·06	0·21	2·15	0·48	6·54	0·00	2·50	0·00	12·95
	A	5107	116	4846	1304	1691	—	3145	—	2733
5. 20—50	P	2·51	1·73	1·63	1·05	10·16	0·00	0·98	0·00	17·97
	A	10145	1182	1904	6951	4057	—	6814	—	4771
6. 50—100	P	4·02	1·58	1·31	0·26	12·22	0·53	3·20	0·26	23·54
	A	6559	4736	6126	9090	13005	2911	5837	900	9744
7. 100—500	P	4·00	2·44	2·73	1·90	5·84	0·17	1·36	0·00	16·86
	A	23413	1538	60815	37227	20475	21654	7988	—	227762
8. 500 & above	P	11·24	0·00	10·70	0·00	0·00	0·00	0·00	0·00	21·94
	A	32009	—	6254	—	—	—	—	—	19447
9. all groups	P	1·38	0·67	1·76	0·83	8·86	0·06	1·41	0·03	14·67
	A	10139	2029	7687	7531	4392	5486	4586	900	5511

P : percentage of households reporting to all households of the corresponding asset holding
A : average amount (Rs.) per reporting household

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

MAHARASHTRA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·12	0·00	0·94	0·16	7·63	0·00	0·27	0·53	9·38
	A	700	—	1000	270	1320	—	586	40	1206
2. 1—5	P	0·47	0·95	0·52	0·18	11·87	0·14	1·97	0·70	16·01
	A	3000	6000	655	7123	2116	510	2521	3000	2557
3. 5—10	P	0·12	0·14	1·67	0·00	16·35	0·50	3·34	0·37	21·83
	A	2276	500	15598	—	3156	2300	2544	200	4018
4. 10—20	P	2·89	0·02	2·22	0·26	16·65	2·33	1·32	0·05	25·13
	A	3018	993	2819	20156	3073	2164	4518	2543	3281
5. 20—50	P	0·87	0·62	1·32	0·48	16·51	0·90	2·54	0·00	21·50
	A	5751	2344	9864	7368	5192	3077	6556	—	5958
6. 50—100	P	2·84	0·78	3·35	0·05	10·58	0·19	9·22	0·00	25·95
	A	2447	5898	6089	24852	6011	7009	6157	—	5972
7. 100—500	P	3·12	4·17	5·21	10·60	10·84	1·02	11·10	0·03	33·03
	A	7148	6025	26948	12439	6913	1775	16735	1707	13863
8. 500 & above	P	5·45	0·12	1·51	0·46	12·36	0·00	0·00	0·00	19.92
	A	36034	3057	113595	21694	3149	—	—	—	20977
9. all groups	P	1·38	0·79	1·92	0·26	13·27	0·75	3·53	0·25	21·05
	A	5211	5302	12855	10494	3853	2404	8605	1504	5814

ORISSA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. Upto 1	P	0·15	0·00	1·04	0·00	1·88	0·00	0·00	0·00	3·08
	A	10542	—	511	—	187	—	—	—	817
2. 1—5	P	0·50	0·00	0·00	0·05	7·70	0·00	3·45	0·00	11·71
	A	718	—	—	459	2978	—	1743	—	2505
3. 5—10	P	0·00	0·52	2·02	0·00	6·80	1·95	0·28	0·00	9·62
	A	—	1984	484	—	933	737	4406	—	1146
4. 10—20	P	0·65	2·04	1·64	1·42	11·90	0·00	2·06	0·00	18·53
	A	2963	4573	2001	505	2051	—	2713	—	2442
5. 20—50	P	2·32	1·09	2·08	3·45	8·29	0·00	3.54	0.00	18·11
	A	3799	650	3821	3965	10953	—	3710	—	7457
6. 50—100	P	2·00	1·52	0·26	4·67	8·66	0·00	7·10	0·00	23·14
	A	1618	772	14787	1094	4846	—	7234	—	4612
7. 100—500	P	4·48	0·28	3·60	4·19	9·49	0·00	3·15	0·00	20·71
	A	3183	6373	100256	79764	3390	—	16640	—	38406
8. 500 & above	P	68·64	25·72	5·64	2·62	0·00	0·00	0·00	0·00	100·00
	A	33008	20600	173500	11050	—	—	—	—	38030
9. all groups	P	0·95	0·65	1·23	1·14	6·90	0·28	2·15	0·00	12·2
	A	5757	3674	15616	14981	3644	737	4474	—	6464

Note : P—percentage of households reporting to all households of the corresponding asset holding.
S— average amounts (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN

PUNJAB — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	4·30	0·00	0·49	0·00	0·00	0·00	4·79
	A	—	—	200	—	1001	—	—	—	283
2. 1—5	P	0·00	0·00	1·38	0·00	1.65	0·00	0·89	0·00	3·92
	A	—	—	1612	—	1644	—	1560	—	1613
3. 5—10	P	0·00	0·00	2·34	0·00	12·69	0·00	0·57	0·00	15·60
	A	—	—	1331	—	2583	—	702	—	2327
4. 10—20	P	0·00	0·00	0·67	0·00	8·48	0 75	3·48	0·00	12·63
	A	—	—	5550	—	2075	6001	3958	—	3131
5. 20—50	P	1·49	0·00	4·90	8·82	4·99	0·00	3·00	0·00	23·21
	A	3439	—	4408	3745	5376	—	4113	—	4264
6. 50—100	P	0·20	0·06	2·79	1·23	2·11	0·00	5·24	0·00	11·37
	A	2876	1509	10930	22885	14340	—	4566	—	9981
7. 100—500	P	2·50	0·44	0·71	0·06	1·89	0·00	3·59	0·00	8·74
	A	8732	5286	48819	25446	10898	—	11850	—	14140
8. 500 & above	P	21·76	0·00	9·13	5·48	1·61	0·00	4·63	0·00	42·60
	A	75108	—	100037	125700	6383	—	9844	—	51733
9. all groups	P	0·91	0·07	2·76	2·27	4·01	0·09	2·73	0·00	12·63
	A	10189	4703	8943	8497	4855	6001	5537	—	7013

RAJASTHAN — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·14	0·00	0·11	0·00	0·00	0·00	0·00	0·00	0·25
	A	1506	—	1713	—	—	—	—	—	1598
2. 1—5	P	0·00	0·36	1·40	0·00	10·85	0·00	0·99	0·00	12·79
	A	—	1114	1608	—	3140	—	1640	—	2998
3. 5—10	P	0·04	0·04	1·74	0·93	11·08	1·39	0·50	0·00	15·69
	A	2225	395	2061	10007	3281	650	3622	—	3321
4. 10—20	P	0·00	0·00	2·22	1·85	9·45	0·00	3·42	0·00	16·94
	A	—	—	1119	6267	2818	—	4720	—	3356
5. 20—50	P	1·64	0·02	3·00	2·76	9·49	0·00	4·21	0·00	20·68
	A	3490	1684	8571	10476	4450	—	5373	—	6049
6. 50—100	P	1·88	1·24	2·05	2·72	5·78	0·00	3.10	0·22	14·42
	A	3958	2594	12077	69518	5139	—	267	2004	18210
7 100—500.	P	1·91	1·30	2·72	0·00	9·44	0·00	2·72	0·09	14·92
	A	3068	12679	29947	—	20073	—	17092	403	22777
8. 500 & above	P	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00	0·00
	A	—	—	—	—	—	—	—	—	—
9. all groups	P	0.89	0·37	2·09	1·50	8·51	0·16	2·53	0·04	15·16
	A	3514	5766	9161	25180	5472	650	5705	1656	8126

P : percentage of households reporting to all households of the corresponding asset holding.
A : average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

TAMIL NADU — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan								
		capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	house-hold expendi-ture	repay-ment of debt	expenses on litigation & others	unspeci-fied	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·18	0·38	0·63	7·21	0·00	0·02	0·05	8·24
	A	—	1166	826	470	903	—	200	1001	896
2. 1—5	P	2·43	0·75	4·15	0·41	21·36	0·42	0·77	0·00	28·91
	A	2377	85	2177	1471	1454	3328	1084	—	1685
3. 5—10	P	0·33	0·09	1·26	0·58	14·84	0·04	0·62	0·00	17·62
	A	4996	1266	1388	1988	2246	2009	2698	—	2255
4. 10—20	P	1·04	1·55	1·69	1·03	27·65	0·28	1·80	0·00	33·52
	A	1527	2090	2473	3483	2879	825	3543	—	2948
5. 20—50	P	2·37	0·54	3·49	1·29	22·39	0·54	2·83	0·00	29·58
	A	3368	1783	6034	7494	3096	2451	6238	—	4326
6. 50—100	P	2·08	2·08	3·81	0·70	19·14	2·64	8·92	0·00	36·11
	A	4068	1677	9741	6755	4526	3871	10511	—	6765
7. 100—500	P	3·30	7·37	4·34	1·76	17·25	0·09	6·35	0·00	35·44
	A	4900	47087	29929	5789	9022	5013	10413	—	20469
8. 500 & above	P	0·00	24·85	1·11	6·63	0·00	0·00	6·65	0·00	38·14
	A	—	17494	23337	84699	—	—	14005	—	29251
9. all groups	P	1·52	1·35	2·60	0·86	18·54	0·49	2·32	0·01	25·85
	A	3202	19244	7119	8122	2915	3250	7943	1001	5053

UTTAR PRADESH — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

1. upto 1	P	0·00	0·18	1·45	0·90	3·80	0·00	0·01	0·79	6·35
	A	—	7500	558	225	1139	—	12244	200	1102
2. 1—5	P	0·00	0·02	1·27	0·67	9·03	0·04	0·55	0·00	11·42
	A	—	114	740	769	1030	445	642	—	973
3. 5—10	P	0·66	0·75	1·42	1·19	7·37	0·00	3·00	0·00	14·18
	A	233	1681	1685	646	1529	—	3227	—	1801
4. 10—20	P	0·38	0·20	0·93	1·04	9·06	0·00	2·46	0·76	13·88
	A	349	4436	2521	1246	1429	—	2541	334	1738
5. 20—50	P	0·40	0·51	3·05	0·98	6·63	0·01	1·10	0·15	12·21
	A	1523	2118	8429	5335	2302	1475	3135	1201	4218
6. 50—100	P	2·86	0·64	1·91	0·22	10·52	0·00	1·52	0·33	16·10
	A	6656	861	11243	2898	4007	—	17067	6786	6951
7. 100—500	P	1·47	0·09	1·89	0·13	4·84	0·79	3·46	0·09	12·04
	A	16350	1002	10949	1049	20146	38000	10236	100249	17973
8. 500 & above	P	4·95	0·00	1·44	0·88	0·00	0·00	0·00	0·00	7·27
	A	1338	—	51327	2153	—	—	—	—	11332
9. all groups	P	0·67	0·34	1·73	0·81	7·50	0·07	0·60	0·31	12·33
	A	6006	2299	6085	2015	2816	33722	5418	3324	4066

P : percentage of households reporting to all households of the corresponding asset holding.
A : average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN.

WEST BENGAL — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·00	0·18	0·10	8·93	0·00	0·47	0·00	9·68
	A	—	—	476	2882	481	—	1281	—	544
2. 1—5	P	0·72	0·00	0·81	0·27	10·35	0·00	1·35	0·00	13·43
	A	1645	—	2310	6494	2060	—	1594	—	2107
3. 5—10	P	0·04	0·00	0·80	0·25	10·45	0·00	2·63	0·00	14·05
	A	903	—	700	2883	1955	—	2792	—	2070
4. 10—20	P	1·00	0·00	1·15	0·09	21·69	0·00	1·76	0·00	25·06
	A	560	—	1543	6490	2744	—	2142	—	2642
5. 20—50	P	0·07	0·61	1·73	1·60	22·32	0·19	3·32	0·00	29·80
	A	4729	3800	6879	5819	2726	2202	3785	—	3281
6. 50—100	P	0·33	0·00	1·34	0·07	9·63	0·00	2·71	0·00	13·25
	A	2698	—	6144	3016	3545	—	4535	—	4207
7. 100—500	P	0·94	0·00	2·97	0·73	7·13	0·00	2·75	0·00	13·61
	A	5066	—	46953	50870	12828	—	20452	—	24201
8. 500 & above	P	6·84	0·00	0·00	0·00	0·00	0·00	0·00	0·00	6·84
	A	70308	—	—	—	—	—	—	—	70308
9. all groups	P	0·37	0·10	1·05	0·42	13·02	0·03	2·93	0·00	16·65
	A	2947	3800	12011	10605	2626	2202	4682	—	371 2

P : percentage of households reporting to all households of the corresponding asset holding.

A : average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN. FOR EACH MAJOR HOUSEHOLD TYPE

ALL INDIA HOUSEHOLD TYPE : SELF-EMPLOYED URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan								
		capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	house-hold expendi-ture	repay-ment of debt	expenses on litigation & others	unspeci-fied	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·09	0·00	1·66	1·06	8·01	0·00	0·15	0·37	10·98
	A	3453	—	791	556	1479	—	2797	200	1328
2. 1—5	P	1·04	0·28	5·54	0·67	8·10	0·20	0·84	0·00	16·08
	A	3050	311	1953	1599	1386	3368	2033	—	1787
3. 5—10	P	0·09	0·53	4·45	3·07	5·18	0·21	1·65	0·00	14·22
	A	6675	2055	4287	2133	2376	832	1904	—	3022
4. 10—20	P	0·69	0·92	3·87	2·11	8·72	0·36	1·56	0·49	17·21
	A	1397	2314	2793	3841	2381	5968	3045	1099	2919
5. 20—50	P	1·75	0·83	4·00	2·88	5·51	0·24	2·71	0·11	17·18
	A	6357	1853	5779	6312	3510	3753	5696	1104	5229
6. 50—100	P	2·67	0·88	4·84	1·59	4·46	0·32	2·74	0·13	16·87
	A	5946	3648	10956	41819	5657	464	5954	5698	10748
7. 100—500	P	2·79	3·28	7·35	2·15	4·40	0·72	4·03	0·03	20·89
	A	8347	22776	24985	21094	7543	12098	23379	71489	22262
8. 500 & above	P	5·78	5·86	10·67	3·13	0·31	0·00	2·26	0·00	27·20
	A	33135	15178	154186	28779	8726	—	31950	—	76907
9. all groups	P	1·44	1·03	4·66	2·00	6·25	0·29	2·05	0·16	16.63
	A	7295	11575	13074	10965	3066	6031	9665	3147	8813

P : percentage ot households reporting to all households of the corresponding asset holding.

A : average amount (Rs.) per reporting household.

LE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

ALL-INDIA HOUSEHOLD TYPE : OTHER HOUSEHOLDS URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan								
		capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·00	0·13	0·27	0·38	9·62	0·05	0·46	0·22	7·78
	A	1506	2321	1296	346	932	150	946	1043	980
2. 1—5	P	0·46	0·30	0·49	0·27	12·04	0·04	1·46	0·12	14·69
	A	1710	3493	2682	1727	1872	883	1914	2878	1998
3. 5—10	P	0·27	0·03	0·25	0·21	12·90	0·16	2·36	0·30	16·10
	A	1464	609	917	519	2174	1663	2696	137	2203
4. 10—20	P	1·20	0·24	0·72	0·09	16·48	0·62	2·95	0·00	21·89
	A	2711	1569	3916	11265	2724	2107	3692	612	2949
5. 20—50	P	0·91	0·42	1·41	0·41	15·80	0·54	3·32	0·00	21·40
	A	4486	2528	7730	4422	3962	2449	4737	—	4558
6. 50—100	P	1·52	0·82	1·06	0·53	12·21	0·67	7·58	0·04	22·29
	A	2994	2738	11999	13603	5874	4984	8315	2187	7399
7. 100—500	P	2·09	0·40	1·22	0·13	11·68	0·51	8·17	0·02	22·59
	A	10246	5284	20563	20472	10942	4017	17962	13120	14528
8. 500 & above	P	1·91	1·15	1·12	1·95	8·51	0·00	7·80	0·00	20·85
	A	7688	10326	36221	67480	15796	—	31671	—	27832
9. all groups	P	0·78	0·31	0·73	0·30	12·59	0·33	3·10	0·11	17·40
	A	4430	2971	8110	6793	3493	2893	7636	1264	4662

P : percentage of households reporting to all households of the corresponding asset holding.

A : average amount (Rs.) per reporting household.

TABLE (11) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 PER REPORTING HOUSEHOLD BY HOUSEHOLD ASSET HOLDING AND PURPOSE OF LOAN OF EACH MAJOR HOUSEHOLD TYPE

ALL INDIA — HOUSEHOLD TYPE : ALL HOUSEHOLDS — URBAN

household asset holding (Rs. 000)	type of estimates	purpose of loan: capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	expenses on litigation & others	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. upto 1	P	0·02	0·10	0·58	0·53	6·93	0·04	0·39	0·25	8·49
	A	3181	2321	975	440	1073	150	1104	765	1008
2. 1—5	P	0·62	0·29	1·93	0·39	10·92	0·09	1·29	0·09	15·80
	A	2344	2629	2086	1664	1770	2516	1936	2878	1934
3. 5—10	P	0·22	0·17	1·43	1·02	10.73	0.17	2.16	0.22	15·57
	A	2089	1891	3871	1889	2201	1379	2525	137	2413
4. 10—20	P	1·04	0·45	1.71	0·72	14·05	0·54	2·51	0·16	20·42
	A	2437	2042	3116	4475	2657	2920	3566	1096	2941
5. 20—50	P	1·22	0·57	2·36	1·32	12·04	0.43	3·10	0.04	19·86
	A	5467	2168	6521	5936	3886	2715	5044	1104	4770
6. 50—100	P	1·98	0·84	2·55	0·95	9·17	0.53	5·68	0.08	20·16
	A	4563	3112	11220	32222	5832	3913	7865	4538	8499
7. 100—500	P	2·41	1·75	4·09	1·08	8·28	0·61	6·23	0·02	21.80
	A	9221	20617	24277	21052	10097	8502	19599	49282	17993
8. 500 & above	P	4·23	3·97	6·84	2·66	3·60	0·00	4·48	0·00	24·65
	A	28514	14612	146438	40181	15431	—	31755	—	60244
9. all groups	P	1·00	0·54	2·01	0·86	10·53	0·32	2·76	0·12	17·15
	A	5778	8273	11855	9974	3411	3831	8127	2046	5972

P : percentage of households reporting to all households of the corresponding asset holding.

A : average amount (Rs.) per reporting household.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-81 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

purpose of loan	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. capital expeneiture in farm business	2.33	8.05	0.92	10·50	1·41	8.90
2. current expenditure in farm business	0·79	1.06	0·61	2·73	0.67	1.63
3. capital expenditure in non-farm business	5.97	47.12	0.32	5·52	2.28	32·82
4. current expenditure in non-farm business	3.28	24·43	0.76	0.49	1.63	16.00
5. Household exp.	8.35	10.58	16·43	63·30	13.64	28.70
6. repayment of debt	0.40	0.48	0.48	1·01	0.45	0·66
7. expenditure on litigation and others	4·12	8.29	3·53	16·45	3.73	19.10
8. unspecified	0.00	0.00	0.00	0·00	0.00	0.00
9. all	23.58	100.00	22.09	100.00	22.60	100.00
ASSAM						
1 capital expenditure in farm business	0.38	3·65	0·00	0.00	0·15	2·11
2. current expenditure in farm business	0.38	1·15	0.00	0·00	0·15	0·67
3. capital expenditure in non-farm business	1·36	52·26	0·22	7·03	0·66	33·52
4. current expenditure in non-farm business	0·16	0·22	0·00	0·00	0·06	0.13
5. household expenditure	2·15	7·21	1·93	64·86	2·02	31.46
6. repayment of debt	0·07	0·51	0·00	0·00	0·03	0·30
7. expenditure on litigation and others	1·90	34·50	0·86	28·11	1·27	31.81
8. unspecified	0·00	0·00	0·00	0·00	0·00	0.00
9. all	6·40	100·00	3·02	100·00	4·34	100.09
BIHAR						
1. capital expenditure in farm business	0·78	5·44	0·51	2·24	0·61	3.00
2. current expenditure in farm business	0·00	0·00	0·00	0·00	0·00	0.00
3. capital expenditure in non-farm business	3·56	45·28	1·71	36·14	2·39	38.23
4. current expenditure in non-farm business	0·33	8·48	0·00	0·00	0·12	2.00
5. household expenditure	3·30	20·96	4·26	13·18	3·91	15.02
6. repayment of debt	0·00	0·00	0·00	0·00	0·00	0.00
7. expenditure on litigation and others	2·14	19·18	2·67	48·44	2·47	41·54
8. unspecified	0·19	0·66	0·00	0·00	0·07	0.16
9. all	9·07	100·00	9·06	100·00	9·07	100.00
GUJARAT						
1. capital expenaiture in farm business	0·05	0·02	0·21	1·86	0·16	0·78
2. curredt expenditure in farm business	0·53	0·57	0·04	0·58	0·20	0·58
3. capital expenditure in non-farm business	3·78	14·28	0·49	3·49	1·57	12.72
4. current expenditure in non-farm business	2·95	2·98	0·30	00·94	1·17	6.29
5. household expenditure	4·43	5·10	7·16	41·13	6·26	20.06
6. repayment of debt	0·00	0·00	0·14	0·53	0·09	0·22
7. expenditure on litigation and others	6·55	72·05	3·66	40·77	4·60	59·06
8. unspecified	0·00	0·00	0·33	0·70	0·22	0·29
9. all	17·67	100·00	11·86	100·00	13·77	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of cash dues to total dues.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-81 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

purpose of loan	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
1. capital expenditure in farm business	1·52	53·72	0·07	0·17	0·65	13·56
2. curital expenditure in farm business	0·00	0·00	0·57	1·27	0·34	0·96
3. capital expenditure in non-farm business	3·69	25·62	0·00	00·07	1·47	16·41
4. curital expenditure in non-farm business	0·74	6·70	0·00	0·00	9·30	1·63
5. household expenditure	1·14	6·63	3·50	20·53	2·56	17·06
6. repayment of debt	0·00	0·00	0·00	0·00	0·00	0·00
7. expenditure on litigation and others	1·58	7·33	3·07	78·03	2·48	60·34
8. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
9. all	8·53	100·00	7·23	100·00	7·75	100·00
HIMACHAL PRADESH						
1. capital expenditure in farm business	1·09	0·62	0·08	2·85	0·37	1·65
2. curital expenditurd in farm business	0·50	1·05	0·00	0·00	0·15	0·57
3. capital expenditure in non-farm business	2·08	24·12	0·85	7·07	1·21	16·24
4. curital expenditure in non-farm business	0·35	61·05	0·00	0·00	0·39	32·83
5. household expenditure	2·73	7·63	3·30	37·97	3·14	21·65
6. repayment of debt	0·00	0·00	0·00	0·00	0·00	0·00
7. expenditure on litigation and others	2·74	5·53	0·64	33·40	1·25	18·41
8. unspecified	0·00	0·00	0·19	18·70	0·13	8·64
9. all	10·51	100·00	5·06	100·00	6·64	100·00
JAMMU AND KASHMIR						
1. capital expenditure in farm business	0.60	0·63	0·54	2·50	0·57	0·95
2. current expenditure in farm business	0·57	0·09	0·00	0·00	0·25	0·07
3. capital expenditure in non-farm business	2·99	73·11	0·39	3·25	1·55	61·27
4. current expenditure in non-farm business	1·21	21·00	0·55	19·97	0·85	20·83
5. household expendittnre	3·31	3·00	2·59	40·48	2·91	9·35
6. repayment of debt	0·00	0·00	0·00	0·00	0·00	0·00
7. expenditure on litigation and others	0·30	2·17	2·05	28·99	1·27	6·71
8. unspecified	0·00	0·00	0·28	4·80	0·15	0·81
9. all	8·82	100·00	5·87	100·00	7·19	100·00
KARNATAKA						
1. capital expenditure in farm business	1·89	9·47	0·86	4·38	1·23	7·34
2. current expenditure in farm business	0·81	2·05	0·24	0·49	0·45	1·40
3. capital expenditure in non-farm business	8·36	37·91	0·69	16·04	3·45	28·76
4. current expenditure in non-farm business	3·98	23·78	0·52	2·41	1·76	14·84
5. household expenditure	6·12	15·48	10·42	41·19	8·87	26·24
6. repayment of debt	0·94	3·48	0·16	1·11	0·44	2·49
7. expenditure on ligitation and others	2·01	7·33	3·45	34·26	2·93	18·60
8. unspecified	0·21	0·50	0·62	0·12	0·47	0·34
9. all	22·30	100·00	15·97	100·00	18·25	100·00

P : Percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of cash dues to total dues.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-1981 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

purpose of loan	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
1. capital expenditure in farm business	1·75	2·94	3·34	5·99	2·85	4·66
2. current expenditure in farm business	2·97	1·20	0·89	1·29	1·54	1·25
3. capital expenditure in non-farm business	7·51	78·65	1·89	6·22	3·64	37·75
4. current expenditure in non-farm business	1·26	3·39	0·22	1·89	0·54	2·54
5. household expenditure	10·86	6·90	16·49	31·62	14·74	20·86
6. repayment of debt.	3·57	1·57	1·93	2·60	2·44	2·15
7. expenditure on litigation and others	5·12	5·35	10·82	50·33	9·04	30·75
8. unspecified	0·00	0·00	0·01	0·05	0·01	0·03
9. all	26·22	100·00	31·30	100·00	29·72	100·00
MADHYA PRADESH						
1. capital expenditure in farm business	2·34	25·90	0·92	12·17	1·38	17·28
2. current expenditure in farm business	1·08	2·01	0·47	1·47	0·67	1·67
3. capital expenditure in non-farm business	3·60	35·82	0·90	5·46	1·76	16·76
4. current expenditure in non-farm business	2·04	19·99	0·26	0·45	0·83	7·72
5. household expenditure	5·52	13·01	10·44	68·94	8·86	48·13
6. repayment of debt	0·00	0·00	0·09	0·66	0·06	0·42
7. expenditure on litigation and others	1·02	3·27	1·60	10·80	1·41	8·00
8. unspecified	0·00	0·00	0·04	0·05	0·03	0·03
9. all	15·07	100·00	14·49	100·00	14·67	100·00
MAHARASHTRA						
1. capital expenditure in farm business	1·79	9·35	1·23	4·21	1·38	5·86
2. current expenditure in farm business	1·72	6·61	0·46	1·91	0·79	3·42
3. capital expenditnre in non-farm business.	5·53	50·38	0·66	5·90	1·92	20·16
4. current expenditure in non-farm business	0·79	6·22	0·07	0·29	0·26	2·19
5. household expenditure	7·75	18·56	15·20	52·72	13·27	41·77
6. repayment of debt	0·07	0·09	0·99	2·14	0·75	1·48
7. expenditure on litigation and others	1·33	8·73	4·30	32·40	3·53	24·81
8. unspecified	0·03	0·05	0·34	0·43	0·25	0·31
9. all	17·85	100·00	22·16	100·00	21·05	100·00
ORISSA						
1. capital expenditure in farm business	0·51	8·25	1·10	5·61	0·95	6·89
2. current expenditure in non-farm business	1·28	3·53	0·43	2·49	0·65	3·00
3. capital expenditure in non-farm business	2·32	44·54	0·86	5·09	1·23	21·32
4. current expenditure in non-farm business	2·52	33·84	0·67	9·95	1·14	24·59
5. household expenditure	2·23	3·55	8·49	58·62	6·90	31·77
6. repayment of debt	0·00	0·00	0·37	0·50	0·28	0·26
7. expenditure on ligtigation and others	2·59	6·29	2·00	17·75	2·15	12·16
8. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
9. all	11·43	100·00	12·52	100·00	12·24	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of cash dues to total dues.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-1981 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

purpose of loan	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. capital expenditure in farm business	1·11	13·82	0·75	4·30	0·91	10·43
2. current expenditure in farm business	0·13	0·55	0·02	0·05	0·07	0·37
3. capital expenditure in non-farm business	5·03	34·51	0·93	15·79	2·76	27·84
4. current expenditure in non-farm business	5·06	33·49	0·03	0·56	2·27	21·76
5. household expenditure	2·55	4·45	5·17	53·58	4·01	21·95
6. repayment of debt	0·19	0·90	0·00	0·00	0·09	0·58
7. expenditure on litigation and others	3·03	12·28	2·49	25·73	2·73	17·07
8. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
9. all	16·69	100·00	9·37	100·00	12·63	100·00
RAJASTHAN						
1. capital expenditure in farm business	1·41	3·28	0·58	1·72	0·89	2·55
2. current expenditure in farm business	0·33	2·41	0·38	0·92	0·37	1·71
3. capital expenditure in non-farm business	4·27	25·69	0·76	4·00	2·09	15·51
4. current expenditure in non-farm business	3·13	51·67	0·50	6·77	1·50	30·60
5. household expenditure	4·34	11·30	11·04	67·75	8·51	37·79
6. repayment of debt	0·42	0·16	0·00	0·00	0·16	0·08
7. expenditure on litigation and others	2·18	5·39	2·74	18·84	2·53	11·70
8. unspecified	0·11	0·10	0·00	0·00	0·04	0·05
9. all	15·06	100·00	15·22	100·00	15·16	100·00
TAMIL NADU						
1. capital expenditure in farm business	2·64	4·12	1·10	3·38	1·52	3·73
2. current expenditure in farm business	3·53	41·69	0·53	0·74	1·35	19·96
3. capital expenditure in non-farm business	6·35	24·15	1·18	5·36	2·60	14·18
4. current expenditure in non-farm business	2·78	6·66	0·13	4·21	0·86	5·36
5. household expenditure	12·67	17·90	20·77	62·17	18·54	41·40
6. repayment of debt	0·54	0·56	0·48	1·83	0·49	1·23
7. expenditure on litigation and others	1·44	4·91	2·66	22·30	2·32	14·14
8. unspecified	0·00	0·00	0·01	0·01	0·01	0·01
9. all	18·01	100·00	25·02	100·00	25·85	100·00
UTTAR PRADESH						
1. capital expenditure in farm business	0·96	13·95	0·47	3·68	0·67	8·07
2. current expenditure in farm business	0·56	1·88	1·18	1·32	0·34	1·56
3. capital expenditure in non-farm business	3·42	35·29	0·51	10·42	1·73	21·06
4. current expenditure in non-farm business	1·20	6·09	0·52	1·14	0·81	3·26
5. household expenditure	5·79	22·98	8·75	56·48	7·50	42·15
6. repayment of debt.	0·16	10·82	0·00	0·00	0·07	4·63
7. expenditure on litigation and others	0·78	4·26	2·19	26·96	1·60	17·25
8. unspecified	0·72	4·73	0·00	0·00	0·31	2·02
9. all	12·52	100·00	12·18	100·00	12·33	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of cash dues to total dues.

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-1981 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

purpose of loan	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
WEST BENGAL						
1. capital expenditure in farm business	0·98	4·09	0·17	0·69	0·37	1·76
2. current expenditure in farm business	0·39	1·87	0·00	0·00	0·10	0·59
3. capital expenditure in non-farm business	3·42	55·61	0·29	4·22	1·05	20·37
4. current expenditure in non-farm business	1·14	19·23	0·19	1·77	0·42	7·26
5. household expenditure	5·05	15·22	15·58	73·71	13·02	55·33
6. repayment of debt	0·00	0·00	0·04	0·16	0·03	0·11
7. expenditure on litigation and others	0·74	3·98	2·31	19·45	1·93	14·59
8. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
9. all	11·21	100·00	18·39	100·00	16·65	100·00

TABLE (12) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES AS ON 30-6-1981 BY PURPOSE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE :

URBAN

purpose of loan	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ALL INDIA						
1. capital expenditure in farm business	1·44	7·18	0·78	4·28	1·00	5·63
2. current expenditure in farm business	1·03	8·11	0·31	1·13	0·54	4·38
3. capital expenditure in non-farm business	4·66	41·58	0·73	7·31	2·01	23·27
4. current expenditure in non-farm business	2·00	15·00	0·30	2·52	0·86	8·33
5. household expenditure	6·25	13·07	12·59	54·25	10·53	35·07
6. repayment of debt	0·29	1·21	0·33	1·19	0·32	1·20
7. expenditure on litigation and others	2·05	13·52	3·10	29·16	2·76	21·88
8. unspecified	0·16	0·34	0·11	0·17	0·12	0·24
9. all	16·63	100·00	17·40	100·00	17·15	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of cash dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUITON OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-1981 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

type of security	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
1. persona] security	13·72	26·61	13·27	48·84	13·43	34·25
2. surety security by third party	2·16	33·07	2·18	5·63	2·17	23·64
3. crop	0·09	0·19	0·30	2·18	0·23	0·87
4. first charge on immovable property	1·90	6·89	0·76	4·36	1·15	6·02
5. mortgage of immovable property	3·70	7·10	1·73	16·51	2·41	10·34
6. bullion & ornaments	0·99	1·93	1·68	5·53	1·44	3·17
7. shares, govt. security etc.	0·00	0·00	0·15	0·45	0·10	0·16
8. other securities	1·14	19·18	0·31	0·80	0·60	12·86
9. no security	2·95	5·02	3·78	15·48	3·49	8·62
10. unspecified	0·00	0·00	0·09	0·22	0·06	0·08
11. all	23·58	100·00	22·09	100·00	22·60	100·00
ASSAM						
1. personal security	1·37	6·48	0·19	5·53	0·65	6·08
2. surety security by third party	0·00	0·00	0·00	0·00	0·00	0·00
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first charge on immovable property	0·73	27·64	0·00	0·00	0·28	16·01
5. mortgage of immovable property	0·45	4·13	0·23	40·07	0·31	19·24
6. bullion & ornaments	0·00	0·00	0·00	0·00	0·00	0·00
7. shares, govt. security etc	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	0·55	40·95	0·19	6·30	0·33	26·38
9. no security	2·78	13·98	2·64	48·09	2·70	28·33
10. unspecified	0·51	6·83	0·00	0·00	0·20	3·96
11. all	6·40	100·00	3·02	100·00	44·34	100·00
BIHAR						
1. personal security	1·74	13·80	4·43	43·28	3·45	36·33
2. surety security by third party	1·81	29·16	0·21	8·28	0·80	13·20
3. crop	0·15	0·37	0.00	0·00	0·06	0·09
4. first charge on immovable property	0·00	0·00	0·28	2·26	0·18	1·73
5. mortgage of immovable property	0·67	15·29	0·39	3·88	0·49	6·57
6. bullion & ornaments	0·00	0·00	0·04	0·07	0·02	0·05
7. shares, govt. security etc.	0·00	0.00	0·39	2·61	0·25	1·99
8. other securities	0·35	2·78	0·42	5·78	0·39	5·07
9. no security	4·33	36·06	2·90	33·85	3·43	34·37
10. unspecified	0·37	2·53	0·00	0·00	0·14	0·60
11. all	9·07	100·00	9·06	100·00	9·07	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-1981 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

type of security	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GUJARAT						
1. personal security	6·45	13·22	6·78	51·73	6·67	29·21
2. surety security by third party	4·59	7·80	2·66	17·05	13·29	11·64
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first chrge on immovable property	0·29	1·33	0·36	1·10	0·34	1·24
5. mortgage of immovable property	3·15	26·67	1·28	22·73	1·89	25·03
6. bullion & ornaments	0·11	0·52	0·11	0·39	0·11	0·47
7. shares, govt. security etc.	0·93	14·38	0·15	0·44	0·40	8·59
8. other securities	2·67	33·55	0·12	1·62	0·96	20·29
9. no security	1·38	2·52	1·41	4·58	1·40	3·37
10. unspecified	0·00	0·00	0·06	0·37	0·04	0·16
11. all	17·67	100·00	11·86	100·00	13·77	100·00
HARYANA						
1. personal security	1·17	7·57	2·43	68·67	1·93	53·39
2. surety security by third party	1·84	17·77	0·00	0·00	0·74	4·45
3. crop	0·31	1·55	0·00	0·00	0·12	0·39
4. first charge on immovable property	0·00	0·00	0·00	0·00	0·00	0·00
5. mortgage of immoanble property	0·28	5·68	1·05	18·45	0·74	15·26
6. bullion & ornaments	0·00	0·00	0·00	0·00	0·00	0·00
7. shares, govt. security etc.	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	1·12	1·85	0·34	0·61	0·65	0·92
9. no security	3·95	65·58	2·91	6·88	3·33	21·56
10. unspecified	0·00	0·00	0·97	5·38	0·58	4·04
11. all	8·53	100·00	7·23	100·00	7·75	100·00
HIMACHAL PRADESH						
1. personal security	5·29	85·76	0·22	0·87	1·69	46·52
2. surety security by third party	3·17	11·22	0·38	0·50	1·19	6·27
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first charge on immovable property	1·50	1·72	0·54	3·58	0·82	2·58
5. mortgage of immovable property	0·03	0·25	0·17	3·19	0·13	1·61
6. bullion & ornaments	0·00	0·00	0·00	0·00	0·00	0·00
7. shares, govt. security etc.	0·00	0·00	0·05	4·37	0·04	2·02
8. other securities	0·00	0·00	0·54	18·54	0·39	8·57
9. no security	0·50	1·05	2·98	50·25	2·26	23·79
10. unspecified	0·00	0·00	0·19	18·70	0·13	8·64
11. all	10·51	100·00	5·06	100·00	6·64	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

type of security	self employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU AND KASHMIR						
1. personal security	2·96	57·59	2·47	38·57	2·69	54·37
2. surety security by third party	0·35	4·77	0·56	20·30	0·47	7·40
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first charge on immovable property	0·30	2·17	0·08	0·22	0·18	1·84
5. mortgage of immovable property	0·92	11·93	0·00	0·00	0·86	9·91
6. bullion & ornaments	0·00	0·00	0·00	0·00	0·00	0·00
7. shares, govt. security etc.	0·00	0·00	0·00	0·00	0·00	0·00
8. other securities	0·23	9·83	0·00	0·00	0·10	8·16
9. no security	3·31	11·11	3·38	40·91	3·35	16·15
10. unspecified	0·48	2·61	0·00	0·00	0·21	2·16
11. all	8·82	100·00	5·87	100·00	7·19	100·00
KARNATAKA						
1. personal security	9·89	28·36	9·74	44·08	9·80	34·93
2. surety security by third party	2·67	7·20	·59	2·42	1·34	5·20
3. crop	0·83	0·94	0·01	0·01	0·30	0·55
4. first charge on immovable property	1·81	3·64	2·13	24·29	2·02	12·28
5. mortgage of immovable property	4·57	27·93	0·70	9·99	2·10	20·43
6. bullion & ornaments	0·11	0·10	0·01	0·27	0·04	0·17
7. shares, govt. security etc.	0·35	0·28	1·02	8·42	0·81	3·68
8. other securities	1·47	19·24	1·37	5·16	1·41	13·35
9. no security	1·87	11·81	1·72	5·12	1·77	9·01
10. unspecified	0·21	0·50	0·68	0·24	0·51	0·39
11. all	22·30	100·00	15·97	100·00	18·25	100·00
KERALA						
1. personal security	6·53	11·48	9·88	31·01	8·84	22·51
2. surety security by third party	1·42	0·96	3·88	4·28	3·11	2·84
3. crop	0·41	1·56	0·15	0·14	0·23	0·76
4. first charge on immovable property	6·95	62·75	1·91	17·92	3·48	37·43
5. mortgage of immovable property	9·42	15·55	8·04	17·72	8·47	16·78
6. bullion & ornaments	5·81	4·39	5·94	7·95	5·90	6.40
7. shares, govt. security etc.	0·00	0·00	0·84	4·95	0·58	2·80
8. other securities	0·04	0·06	1·42	7·28	0·99	4·14
9. no security	3·26	3·26	5·94	8·74	5·11	6·36
10. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
11. all	26·22	100·00	31·30	100·00	29·72	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

type of security	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MADHYA PRADESH						
1. personal security	6·72	22·95	5·92	39·83	6·18	33·55
2. surety security by third party	2·74	41·87	2·32	11·10	2·45	22·55
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first charge on immovable property	1·40	10·59	0·69	12·49	0·92	11·78
5. mortgage of immovable property	1·81	13·59	1·38	15·04	1·52	14·50
6. bullion & ornaments	0·14	0·12	0·79	1·84	0·58	1·20
7. shares, Govt. security etc.	0·00	0·00	0·20	0·98	0·14	0·62
8. other securities	0·00	0·00	0·29	0·28	0·20	0·18
9. no security	2·47	10·87	3·91	18·45	3·44	15·63
10. unspecified	0·00	0·00	0·00	0·00	0·00	0·00
11. all	15·07	100·00	14·49	100·00	14·67	100·00
MAHARASHTRA						
1. personal security	7·86	25·82	11·58	44·73	10·62	38·66
2. surety security by third party	3·08	21·23	4·85	13·81	4·39	16·19
3. crop	0·20	0·85	0·04	0·02	0·08	0·29
4. first charge on immovable property	2·71	9·03	0·54	5·71	1·10	6·78
5. mortgage of immovable property	2·05	27·10	1·68	13·85	1·87	18·10
6. bullion & ornaments	0·54	0·52	0·38	1·00	0·42	0·85
7. shares, govt. security etc.	0·21	0·47	0·88	7·49	0·71	5·24
8. other securities	0·05	3·03	0·36	1·88	0·28	2·25
9. no security	2·29	11·65	3·37	10·45	3·09	10·83
10. unspecified	0·27	0·30	0·62	1·06	0·53	0·81
11. all	17·85	100·00	22·16	100·00	21·05	100·00
ORISSA						
1. personal security	3·91	35·75	3·22	47·80	3·40	41·93
2. surety security by third party	2·34	3·05	1·21	1·77	1·49	2.39
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first charge on immovable property	0·92	41·14	0·62	5·66	0·69	22·96
5. mortage of immovable property	1·92	11·70	1·38	8·98	1·52	10.30
6. bullion & ornaments	0·08	0·41	1·96	10·98	1·48	5·83
7. shares, govt. security etc.	0·02	1·81	1·02	5·43	0·77	3·66
8. other securities	1·65	3·90	2·40	12·17	2·21	8·14
9. no security	0·62	2·24	3·33	7·20	2·65	4·79
10. unspecified	0·00	0·00	0·01	0·01	0·01	0·00
11. all	11·43	100·00	12·52	100·00	12·24	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

type of security	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
1. personal security	2·85	15·00	3·42	30·01	3·16	20·35
2. surety security by third party	5·43	14·49	0·03	0·06	2·44	9·35
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first charge on immovable property	0·00	0·00	0·27	2·01	0·15	0·72
5. mortgage of immovable property	2·44	38·21	2·36	36·38	2·40	37·56
6. bullion & ornaments	0·00	0·00	0·00	0·00	0·00	0.00
7. shares, govt. security etc.	0·12	0·92	0·11	1·06	0·11	0·97
8. other securities	0·50	9·35	0·30	0·59	0·39	6·23
9. no security	5·35	22·04	3·49	29·16	4·31	24·58
10. unspecified	0·00	0·00	0·14	0·73	0·08	0·26
11. all	16·69	100·00	9·37	100·00	12·63	100·00
RAJASTHAN						
1. personal security	5·94	55·13	7·94	31·60	7·19	44·09
2. surety security by third party	3·36	15·63	0·37	5·38	1·50	10·82
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first charge on immovable property	0·28	0·85	0·77	3·77	0·58	2·22
5. mortgage of immovable property	2·46	7·73	1·53	33·36	1·88	19·76
6. bullion & ornaments	0·10	0·44	0·25	2·65	0·19	1·48
7. shares, govt. security etc.	0·07	0·22	1·58	7·02	1·01	3·41
8. other securities	0·14	1·17	0·71	4·10	0·49	2·55
9. no security	3·06	17·10	3·55	11·81	3·37	14·62
10. unspecified	0·39	1·72	0·06	0·31	0·18	1·06
11. all	15·06	100·00	15·22	100·00	15·16	100·00
TAMIL NADU						
1. personal security	12·96	28·47	12·10	37·94	12·34	33·49
2. surety security by third party	1·69	3·53	1·97	5·30	1·89	4·47
3. crop	0·00	0·00	0·00	0·00	0·00	0·00
4. first charge on immovable property	2·08	4·65	0·51	3·86	0·94	4·23
5. mortgage of immovable property	3·93	47·91	1·65	17·62	2·28	31·83
6. bullion & ornaments	4·37	7·24	6·69	18·98	6·05	13·47
7. shares, govt. security etc.	0·20	0·33	0·42	4·71	0·36	2·65
8. other securities	2·72	5·53	1·14	1·18	1·57	3·22
9. no security	3·81	2·25	4·73	9·50	4·48	6·10
10. unspecified	0·08	0·08	0·27	0·91	0·22	0·52
11. all	28·01	100·00	25·02	100·00	25·85	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (13) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND PERCENTAGE DISTRIBUTION OF AMOUNT (RS.) OF CASH DUES AS ON 30-6-81 BY TYPE OF SECURITY FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

type of security	self-employed		others		all households	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
1. personal security	2·97	15·51	5·54	42·62	4·46	31·02
2. surety security by third party	2·51	16·79	1·69	13·47	2·03	14·89
3. crop	0·31	0·72	0·01	0·04	0·14	0·33
4. first charge on immovable property	0·53	11·41	0·03	0·01	0·24	4·88
5. mortgage of immovable property	1·60	18·88	0·88	15·49	1·18	16·94
6. bullion & ornaments	0·66	3·74	0·46	0·97	0·54	2·16
7. shares, govt. security etc.	0·23	5·70	0·51	2·15	0·39	3·67
8. other securities	0·04	0·16	0·23	1·60	0·15	0·99
9. no security	3·72	20·12	3·57	22·88	3·63	21·70
10. unspecified	1·14	6·96	0·23	0·77	0·61	3·42
11. all	12·52	100·00	12·18	100·00	12·33	100·00
WEST BENGAL						
1. personal security	5·53	21·64	8·80	47·92	8·00	39·66
2. surety security by third party	1·11	1·70	0·37	2·56	0·55	2·29
3. crop	0·39	0·99	0·00	0·00	0·10	0·31
4. first charge on immovable property	0·21	10·17	0·07	0·98	0·10	3·87
5. mortgage of immovable property	0·89	25·56	0·65	9·66	0·71	14·66
6. bullion & ornaments	1·61	4·20	3·56	7·12	3·08	6·20
7. shares, govt. security etc.	0·19	1·21	0·08	1·15	0·10	1·17
8. other securities	0·60	2·29	0·45	2·30	0·48	2·30
9. no security	3·15	24·88	6·34	28·31	5·56	27·23
10. unspeci fied	0·15	7·38	0·00	0·00	0·04	2·32
11. all	11·21	100·00	18·39	100·00	16·65	100·00
ALL-INDIA						
1. personal security	6·63	24·54	8·54	42·66	7·92	34·22
2. surety security by third party	2·45	14·33	1·92	8·29	2·09	11·10
3. crop	0·19	0·39	0·04	0·17	0·09	0·28
4. first charge on immovable property	1·24	9·80	0·51	5·72	0·75	7·62
5. mortgage of immovable property	2·45	23·52	1·38	15·98	1·73	19·49
6. bullion & ornaments	1·07	2·89	1·84	5·27	1·59	4·16
7. shares, govt. securitiy etc.	0·19	2·06	0·48	4·27	0·39	3·25
8. other securities	0·80	11·84	0·61	2·77	0·67	7·00
9. no security	3·03	9·63	3·87	14·26	3·59	12·11
10. unspecified	0·31	0·99	0·22	0·59	0·25	0·78
11. all	16·63	100·00	17·40	100·00	17·15	100·00

P : percentage of reporting households to all households of corresponding major household type.

S : percentage share of amount of dues to total dues.

TABLE (14) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT OF (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY NATURE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OVER NATURE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE

URBAN

nature of interest	self-employed			others			all households		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
ANDHRA PRADESH									
1. interest free	4·66	12825	22·31	5·72	1804	13·92	5·35	5119	19·42
2. simple interest	16·76	11036	69·09	14·77	3895	77·64	15·45	6571	72·03
3. compound interest	0·83	13348	4·13	0·54	3750	2·76	0·64	8024	3·66
4. concessional rate	0·05	7189	0·13	0·02	33126	0·89	0·03	18477	0·39
5. unspecified	2·84	4092	4·35	1·92	1856	4·80	2·24	2839	4·50
6. all	23·58	11350	100·00	22·09	3353	100·00	22·60	6237	100·00
ASSAM									
1. interest free	3·92	2158	25·30	2·51	1647	26·74	3·06	1902	25·90
2. simple interest	2·10	11749	73·55	0·61	17081	66·96	1·19	13416	70·78
3. compound interest	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
4. concessional rate	0·38	1008	1·15	0·19	5013	6·30	0·27	2787	3·32
5. unspecified	0·00	—	0·00	0·00	—	0·00	0·00	—	0·00
6. all	6·40	5229	100·00	3·02	5120	100·00	4·34	5182	100·00
BIHAR									
1. interest free	2·70	1944	18·24	2·36	1897	8·34	2·49	1916	10·68
2. simple interest	4·11	4014	57·37	5·35	6847	68·12	4·89	5977	65·58
3. compound interest	0·63	3255	7·18	0·81	3746	5·62	0·74	3593	5·98
4. concessional rate	1·39	2907	14·03	0·75	12401	17·20	0·98	7484	16·45
5. unspecified	0·34	2687	3·18	0·08	4767	0·72	0·18	3298	1·30
6. all	9·07	3170	100·00	9·06	5932	100·00	9·07	4921	100·00
GUJARAT									
1. interest free	4·18	5089	8·53	4·79	3083	17·10	4·59	3682	12·09
2. simple interest	12·43	17373	86·54	6·38	9913	73·16	8·36	13548	80·98
3. compound interest	0·61	7485	1·82	0·28	13783	4·44	0·39	10536	2·91
4. concessional rate	0·89	5887	2·11	0·13	4339	0·65	0·38	5531	1·50
5. unspecified	0·21	11841	1·00	1·40	2869	4·66	1·01	3482	2·52
6. all	17·67	14129	100·00	11·86	7287	100·00	13·77	10165	100·00
HARYANA									
1. interest free	3·68	3939	29·24	3·76	5557	21·08	3·73	4918	23·12
2. simple interest	3·19	3294	21·16	2·32	24614	57·71	2·67	14434	48·57
3. compound interest	0·00	—	0·00	0·54	1480	0·80	0·32	1480	0·60
4. concessional rate	0·78	3100	4·91	0·68	28326	19·45	0·72	17364	15·82
5. unspecified	2·17	10215	44·69	0·66	1432	0·95	1·26	7468	11·89
6. all	8·53	5813	100·00	7·23	13719	100·00	7·75	10237	100·00

P : percentage of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

S : percentage share of amount of cash dues to total cash dues.

TABLE (14) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY NATURE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OVER NATURE OF INTEREST FOR EACH MAJOR HOUSEHOLD-TYPE

URBAN

nature of interest	self-employed			others			all households		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
HIMACHAL PRADESH									
1. interest free	0·61	6422	5·41	3·19	4060	51·12	2·44	4231	26·54
2. simple interest	6·37	9558	84·16	1·07	6223	26·16	2·60	8583	57·35
3. compound interest	1·52	932	1·97	0·08	1446	0·44	0·50	987	1·26
4. concessional rate	1·28	3982	7·05	0·54	1682	3·58	0·75	2814	5·45
5. unspecified	0·82	1235	1·41	0·19	25156	18·70	0·37	9802	9·40
6. all	10·51	6875	100·00	5·06	5006	100·00	6·64	5862	100·00
JAMMU AND KASHMIR									
1. interest free	6·03	3641	19·90	5·61	2050	63·84	5.80	2786	27·34
2. simple interest	1·88	15369	26·14	·34	8717	16·49	1·02	14132	24·50
3. compound interest	1·14	52082	53·97	·54	6601	19·67	·81	35265	48·16
4. concessional rate	·00	—	·00	·00	—	·00	·00	—	·00
5. unspecified	·00	—	·00	·00	—	·00	·00	—	·00
6. all	8·82	12504	100·00	5·87	3069	100·00	7·19	8221	100·00
KARNATAKA									
1. interest free	5·75	6444	21.35	4·78	2728	18·54	5·13	4230	20·18
2. simple interest	14·58	8292	69·65	9·97	4351	61·74	11·63	6130	66·34
3. compound interest	2·11	1416	1·96	·37	3322	1·76	1·00	2021	1·88
4. concessional rate	0·90	7732	5·01	1·76	6687	16·87	1·45	6920	9·35
5. unspecified	·91	5741	3·03	·75	1118	1·19	·81	3007	2·26
6. all	22·30	7783	100·00	15·97	4402	100·00	18·25	5890	100·00
KERALA									
1. interest free	2·62	2626	1·70	9·22	5197	20·22	7·17	4904	12·16
2. simple interest	17·76	16453	72·20	18·68	8478	66·84	18·39	10873	69·17
3. compound interest	6·53	13144	21·19	5·52	2517	5·87	5·83	6214	12·54
4. concessional rate	·83	2639	·54	1·98	8450	7·08	1·62	7531	4·23
5. unspecified	1·30	13652	4·37	·00	—	·00	·40	13652	1·90
6. all	26·22	15438	100·00	31·30	7569	100·00	29·72	9728	100·00
MADHYA PRADESH									
1. interest free	5·32	1662	9·41	5·08	2795	19·01	5·16	2420	15·44
2. simple interest	7·03	6312	47·31	8·31	6090	67·68	7·90	6153	60·10
3. compound interest	2·03	16528	35·77	0·49	2778	1·83	0·99	11865	14·45
4. concessional rate	0·54	1629	0·24	0·74	4290	4·24	0·68	3605	3·01
5. unspecified	0·56	11111	6·57	0·96	5646	7·25	0·83	6817	6·99
6. all	15·07	6228	100·00	14·49	5159	100·00	14·67	5511	100·00

P : percentage of reporting households to all households of corresponding major household type.
A : average amount of cash dues (Rs.) per reporting household.
S : percentage share of amount of cash dues to total cash dues.

TABLE (14) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (Rs.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY NATURE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OVER NATURE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE.

URBAN

nature of interest	self-employed			others			all households		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
MAHARASHTRA									
1. interest free	5·76	4232	16·09	8·18	3593	26·21	7·56	3719	22·97
2. simple interest	9·99	10508	69·23	13·96	5074	63·16	12·93	6161	65·11
3. compound interest	1·50	3690	3·66	0·37	5932	1·94	0·66	4613	2·49
4. concessional rate	0·58	6997	2·67	0·37	13978	4·63	0·42	11517	4·00
5. unspecified	1·08	11739	8·35	1·19	3812	4·06	1·16	5713	5·43
6. all	17·85	8490	100·00	22·16	5061	100·00	21·05	5814	100·00
ORISSA									
1. interest free	1·64	1400	1·51	2·39	1679	7·38	2·20	1626	4·52
2. simple interest	7·82	17664	90·77	9·31	4058	69·55	8·94	7077	79·89
3. compound interest	0·50	5717	1·88	1·04	5110	9·79	0·90	5194	5·93
4. concessional rate	2·02	2898	3·85	0·05	4735	0·42	0·55	3020	2·09
5. unspecified	0·72	4213	1·99	1·71	4080	12·86	1·46	4096	7·56
6. all	11·43	13319	100·00	2·52	4340	100·00	12·24	6464	100·00
PUNJAB									
1. interest free	8·65	2969	20·06	3·74	4994	32·85	5·93	3678	24·62
2. simple interest	7·28	11699	66·54	4·79	5966	50·27	5·90	9116	60·74
3. compound interest	0·43	29919	10·12	1·30	7361	16·88	0·92	12106	12·53
4. concessional rate	0·47	1627	0·60	0·00	0·00	0·01	0.21	1627	0·39
5. unspecified	0·79	4350	2·68	0·00	0·00	0·00	0·35	4350	1·73
6. all	16·69	7674	100·00	9·37	6069	100·00	12·63	7013	100·00
RAJASTHAN									
1. interest free	3·58	20563	42·58	4·11	2484	10·98	3·91	8746	27·75
2. simple interest	10·45	7300	44·13	10·36	6877	76·68	10·40	7038	59·40
3. compound interest	0·64	1734	0·64	0·34	1954	0·71	0·45	1836	0·67
4. concessional rate	0·00	—	0·00	0·89	5779	5·51	0·55	5779	2·59
5. unspecified	1·48	14757	12·65	1·64	3467	6·12	1·58	7471	9·58
6. all	15·06	11482	100·00	15·22	6107	100·00	15·16	8126	100·00
TAMIL NADU									
1. interest free	5·59	2513	6·31	8·89	1878	17·46	7·98	2001	12·23
2. simple interest	20·80	9339	87·17	17·55	4126	75·75	18·45	5742	81·11
3. compound interest	0·67	2745	0·82	0·73	1654	1·26	0·71	1935	1·05
4. concessional rate	0·48	6537	1·41	0·18	4681	0·86	0·26	5626	1·12
5. unspecified	2·58	3702	4·28	1·35	3301	4·67	1·69	3469	4·49
6. all	28·01	7955	100·00	25·02	3820	100·00	25·85	5053	100·00

P : percentage of reporting households to total households of corresponding major household type.
A : average amount of cash dues (Rs.) per reporting household.
S : percentage share of amount of cash dues to total cash dues.

TABLE (14) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (Rs.) OF CASH DUES PER REPORTING HOUSEHOLDS AS ON 30-6-1981 BY NATURE OF INTEREST AND PERCENTAGE DISTRIBUTION OF AMOUNT OF CASH DUES OVER NATURE OF INTEREST FOR EACH MAJOR HOUSEHOLD TYPE :

URBAN

nature of interest	self-employed			others			all types		
	P	A	S	P	A	S	P	A	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
UTTAR PRADESH									
1. interest free	3·51	2870	19·80	4·24	3341	28·60	3·93	3164	24·83
2. simple interest	7·48	3289	48·30	6·20	3927	49·20	6·74	3629	48·81
3. compound interest	1·50	6041	17·73	1·32	4745	12·65	1·39	5330	14·82
4. concessional rate	0·33	7771	5·07	0·41	7718	6·40	0·38	7738	5·83
5. unspecified	0·71	6492	9·10	1·21	1288	3·15	1·00	2847	5·70
6. all	12·52	4068	100·00	12·18	4065	100·00	12·33	4066	100·00
WEST BENGAL									
1. interest free	5·07	5485	34·79	8·40	2100	31·51	7·59	2650	32·54
2. simple interest	5·60	8620	60·40	8·39	3433	51·43	7·71	4348	54·25
3. compound interest	1·10	2551	3·50	3·27	2366	13·82	2·74	2384	10·58
4. concessional rate	0·43	310	0·17	0·10	5493	0·18	1·00	2511	0·74
5. unspecified	1·04	871	1·14	0·39	3253	2·24	0·55	2143	1·89
6. all	11·21	7123	100·00	18·39	3044	100·00	16·65	3712	100·00
ALL INDIA									
1. interest free	4·58	5209	16·30	6·16	2745	20·85	5·65	3396	18·73
2. simple interest	10·30	9953	70·00	10·45	5102	65·75	10·40	6666	67·73
3. compound interest	1·23	8129	6·83	1·11	3669	5·02	1·15	5224	5·86
4. concessional rate	0·54	4890	1·81	0·44	8575	4·70	0·48	7209	3·35
5. unspecified	1·18	6283	5·06	1·00	2988	3·69	1·06	4183	4·32
6. all	16·63	8813	100·00	17·40	4662	100·00	17·15	5972	100·00

P : percentage of reporting household to total households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

S : percentage share of amount of cash dues to total cash dues.

TABLE (15) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (Rs.) OF CASH-DUES PER REPORTIG HOUSEHOLD AS ON 30-6-1981 BY TYPE OF MORTGAGE FOR EACH MAJOR HOUSEHOLD TYPE :

HOUSEHOLD TYPE : SELF-EMPLOYED URBAN

States	type of estimate	type of mortgage						
		simple	usufructuary	mortgage by conditional sale	other type mortgage	no mortgage	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Andhra Pradesh	P	2·75	0·00	0·74	0·12	21·10	0·61	23·58
	A	4891	0.00	6646	1001	11558	8654	11350
2. Assam	P	1·18	0·00	0·00	0·00	5·22	0·00	6·40
	A	8987	0·00	0·00	0·00	4378	0.00	5229
3. Bihar	P	0·61	0·00	0·00	0·06	8·45	0·00	9·07
	A	6958	0·00	0·00	2504	2882	0·00	3170
4. Gujarat	P	2·78	0·22	0·02	0·18	15·03	0·00	17·67
	A	15570	26350	16597	99870	12153	000	14129
5. Haryana	P	0·00	0·02	0·26	0·00	8·25	0·00	8·53
	A	0·00	3066	10560	0.00	5669	0.00	5813
6. Himachal Pradesh	P	0·00	0·00	0·00	0·03	10·48	0·00	10·51
	A	0·00	0.00	0·00	7155	6877	0·00	6875
7. Jammu and Kashmir	P	1·40	0·00	0·30	0·51	7·08	0·00	8·82
	A	9632	0·00	5569	646	13389	0.00	12504
8. Karnataka	P	2·78	0·94	0·34	0·03	18·31	0·51	22·30
	A	1830	4886	42270	1602	6798	49120	7783
9. Kerala	P	5·90	2·46	0·63	0·53	19·45	1·62	26·22
	A	4294	2357	47992	3061	16758	9948	15438
10. Madhya Pradesh	P	1·83	0·21	0·02	0·00	13·22	0·03	15·07
	A	6420	4001	10009	0.00	6014	50141	6228
11. Maharashtra	P	1·62	0·19	0·56	0·03	15·86	0·00	17·85
	A	16558	17099	19646	10041	6955	0·00	8490
12. Orisssa	P	1·57	0·01	0·09	0·25	8·61	0·92	11·43
	A	10370	3841	1004	5503	8340	67819	11319
13. Punjab	P	1·03	0·00	0·67	0·00	14·25	0·74	16·69
	A	14998	0.00	16614	0·00	5554	30245	7664
14. Rajasthan	P	1·97	0·19	0·02	0·28	13·12	0·00	15·06
	A	2728	40504	407	1725	12158	0.00	11482
15. Tamil Nadu	P	3·27	0·76	0·15	0·99	24·38	0·47	28·01
	A	6270	11422	4744	81209	4568	2377	7955
16. Uttar Pradesh	P	0·80	0·15	1·00	0·00	10·53	0·12	12.52
	A	2098	1810	11180	0.00	3476	9924	4068
17. West Bengal	P	0·91	0·00	0·02	0·00	10·87	0·15	11·21
	A	22896	0·00	23314	0·00	4732	48453	7123
18. All India	P	1·85	0·28	0·38	0·16	14·43	0·25	16·63
	A	8578	9154	14865	56829	7469	21275	8813

P : percentage of reporting households to all households of corresponding major househod type.
A : average amount of cash dues (Rs.) per reporting household.

TABLE (15) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (Rs.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY TYPE OF MORTGAGE FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : OTHERS

URBAN

States	type of estimates	type of mortgage						
		sample	usufructuary	mort. by conditional sale	other type mortgage	no mortgage	unspecified	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Andhra Pradesh	P	0·97	0·03	0·62	0·12	20·81	0·18	22·09
	A	9679	1100	4358	1141	2838	15658	3353
2. Assam	P	0·23	0·00	0·00	0·00	3·02	0·00	3·02
	A	27426				3068		5120
3. Bihar	P	0·33	0·00	0·15	0·00	8·56	0·03	9·06
	A	5915		2688		6007	1151	5932
4. Gujarat	P	0·73	0·01	0·20	0·00	10·96	0·33	11·86
	A	26049	13851	2051		6094	350	7287
5. Haryana	P	0·48	0·57	0·00	0·00	6·65	0·00	7·23
	A	35475	2204			12152		13719
6. Himachal Pradesh	P	0·17	0·00	0·00	0·00	4·36	0·54	5·06
	A	4869				5422	1682	5006
7. Jammu & Kashmir	P	0·00	0·00	0·00	0·00	5·87	0·08	5·87
	A					3062	503	3069
8. Karnataka	P	0·66	0·00	0·00	0·00	14·92	0·44	15·97
	A	10202				4043	7260	4402
9. Kerala	P	4·63	0·66	1·50	0·35	25·09	0·91	31·30
	A	6953	1717	1333	2397	7770	6420	7569
10. Madhya Pradesh	P	1·21	0·00	0·17	0·00	13·19	0·00	14.49
	A	8960		2116		4814		5159
11. Maharashtra	P	0·69	0·08	0·18	0·46	20·72	0·28	22·16
	A	10998	10388	1365	10952	4662	6631	5061
12. Orissa	P	1·48	0·03	0·29	0·14	11·18	0·04	12·52
	A	3726	3005	1113	2483	4151	37241	4340
13. Punjab	P	1·57	0·60	0·13	0·05	7·37	0·01	9·37
	A	10030	3439	14246	17497	4907	12262	6069
14. Rajasthan	P	0·56	0·00	0·00	0.67	13·79	0·70	15·22
	A	46306			5454	5268	6565	6107
15. Tamilnadu	P	1·36	0·63	0·08	0·00	24·01	0.07	25·02
	A	9604	3904	48237		3164	1684	3820
16. Uttar Pradesh	P	0·49	0.20	0·07	0·00	11·54	0·14	12.18
	A	14071	1430	4231		3625	974	4065
17. West Bengal	P	0·50	0·02	0·09	0·00	17·90	0·05	18·39
	A	10245	8379	2367		2814	2534	3044
18. all India	P	0·87	0·16	0·19	0·12	16·28	0·19	17·40
	A	11471	3687	6432	8495	4124	6163	4662

P : percentage distribution of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

TABLE (15) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY TYPE OF MORTGAGE FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : ALL HOUSEHOLDS URBAN

states	type of estimate	type of mortgage						
		simple	usufructuary	mort. by conditional sale	other type mortgage	no mortgage	unspecified	all
1	2	3	4	5	6	7	8	9
1 Andhra Pradesh	P	1·58	0·02	0·66	0·12	20·91	0·33	22·60
	A	6806	1100	5246	1093	5879	11131	6237
2. Assam	P	0·60	0·00	0·00	0·00	3·88	0·00	4·34
	A	13243				3753		5182
3. Bihar	P	0·43	0·00	0·10	0·02	8·52	0·02	9·07
	A	6456		2688	2504	4873	1151	4921
4. Gujarat	P	1·40	0·08	0·14	0·06	12·29	0·22	13·77
	A	19233	25114	2875	99870	8522	350	10165
5. Haryana	P	0·29	0·35	0·10	0·00	7·29	0·00	7·75
	A	35475	2222	10560		9218		10237
6. Himachal Pradesh	P	0·12	0·00	0·00	0·01	6·14	0·38	6·64
	A	4869			7155	6141	1682	5862
7 Jammu & Kashmir	P	0·62	0·00	0·14	0·23	6·41	0·04	7·19
	A	9632		5569	646	8134	503	8221
8. Karnataka	P	1·43	0·34	0·12	0·01	16·14	0·46	18·25
	A	4320	4886	42270	1602	5169	23684	5890
9. Kerala	P	5·03	1·22	1·23	0·41	23·33	1·13	29·72
	A	5982	2119	8749	2666	10099	7992	9728
10. Madhya Pradesh	P	1·41	0·07	0·13	0·00	13·20	0·01	14·67
	A	7905	4001	2581		5200	50141	5511
11. Maharashtra	P	0·93	0·11	0·28	0·35	19·46	0·21	21·05
	A	13497	13459	11000	10935	5145	6631	5814
12. Orissa	P	1·50	0·03	0·24	0·17	10·53	0·27	12·24
	A	5489	3116	1102	3604	5019	64060	6464
13. Punjab	P	1·33	0·33	0·37	0·03	10·44	0·33	12·63
	A	11747	3439	16162	17497	5301	29935	7013
14. Rajasthan	P	1·09	0·07	0·01	0·52	13·54	0·43	15·16
	A	16592	40504	407	4694	7160	6565	8162
15. Tamil Nadu	P	1·88	0·66	0·10	0·27	24·11	0·18	25·85
	A	8012	6264	30718	3554	2182	2182	5053
16. Uttar Pradesh	P	0·62	0·18	0·46	0·00	11·12	0·13	12·33
	A	7610	1560	10564		3566	4377	4066
17. West Bengal	P	0·60	0·02	0·08	0·00	16·19	0·07	16·65
	A	14906	8379	3770		3127	24930	3712
18. All India	P	1·19	0·20	0·25	0·13	15·68	0·21	17·15
	A	10005	6146	10625	27946	5126	11950	5972

P : percentage distribution of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

TABLE(16) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (Rs.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY TYPE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : SELF EMPLOYED

URBAN

states	type of estimate	type of loan					
		short term pledged	short term non-pledged	medium term	long term	not-recorded	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	2·61	7·83	8·30	6·28	0·35	23·58
	A	6413	9370	15579	7548	2222	11350
2. Assam	P	0·52	2·22	0·69	2·97	0·00	6·40
	A	935	1310	1505	9790		5229
3. Bihar	P	0·28	3.98	3·43	1·54	0·19	9·07
	A	6495	3117	3293	3015	1000	3170
4. Gujarat	P	3·65	2·61	5·11	6·57	0·00	17·67
	A	2879	2841	25300	15589		14129
5. Haryana	P	·69	1·91	3·74	2·48	0·00	8·53
	A	2683	3411	8496	3813		5813
6. Himachal Pradesh	P	·35	1·47	1·89	6·89	0·00	10·51
	A	1019	11925	680	7705		6874
7. Jammu & Kashmir	P	2·40	1·08	2·06	3·47	0·00	8·82
	A	3783	9228	13295	18408		12504
8. Karnataka	P	·39	6·03	8·44	8·33	0·21	22·30
	A	1928	3026	11102	7124	6596	7783
9. Kerala	P	6·65	4·34	8·29	11·59	0·00	26·22
	A	3444	1440	5640	28378		15438
10. Madhya Pradesh	P	1·32	4·05	3·77	6·11	0·00	15·07
	A	13086	4144	5535	6235		6228
11. Maharashtra	P	3·25	3·41	6·32	5·37	0·56	17·85
	A	7415	5212	7293	11226	6033	849
12. Orissa	P	1·81	1·99	4·27	3·36	0·00	11·43
	A	4202	734	6845	33927		13319
13. Punjab	P	0·33	4·94	8·03	3·04	0·55	16·69
	A	6039	5799	5952	15275	6002	7674
14. Rajasthan	P	1·36	3·13	6·33	4·55	·57	15·06
	A	1461	26105	3567	13583	8268	11482
15. Tamil Nadu	P	4·49	7·23	10·54	8·39	0·11	28·01
	A	3095	2068	5013	16778	4232	7955
16. Uttar Pradesh	P	1·42	4·28	2·87	3·83	0·89	12·52
	A	3367	1900	3332	6662	3390	4068
17. West Bengal	P	3·27	1·61	4·40	3·74	0·00	11·21
	A	7813	2992	3325	9320		7123
18. All India	P	2·17	4·27	5·67	5·28	0·33	16·63
	A	4982	4803	8344	12572	4392	8813

P : percentage of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

TABLE (16) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY TYPE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : OTHERS URBAN

states	type of estimate	type of loan					
		short term pledged	short term non-pledged	medium term	long term	not-recorded	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	1·86	9·67	6·09	4·88	0·17	22·09
	A	1951	2361	2793	5959	9083	3353
2. Assam	P	0·79	0·74	0·61	0·88	0·00	3·02
	A	316	264	3151	14844		5120
3. Bihar	P	0·44	3·66	3·26	1·88	0·00	9·06
	A	1858	1855	7348	11774	15311	5932
4. Gujarat	P	2·40	2·49	2·96	4·72	0·38	11·86
	A	1719	2461	2915	14157	1939	7287
5. Haryana	P	0·75	3·07	1·91	2·73	0·29	7·23
	A	3156	2415	3541	30213	800	13719
6. Himachal Pradesh	P	0·71	2·28	0·35	1·89	0·19	5·06
	A	1755	4149	3767	4562	25156	5006
7. Jammu and Kashmir	P	0·10	1·48	0·73	4·17	0·00	5·87
	A	2277	2389	5606	2435		3069
8. Karnataka	P	2·32	4·76	4·40	5·92	0·65	15·97
	A	2490	3512	3587	5385	180	4402
9. Kerala	P	5·95	3·90	16·20	9·58	0·01	31·30
	A	4695	1698	4709	13156	670	7569
10. Madhya Pradesh	P	1·25	3·84	5·10	4·69	0·24	14·49
	A	1650	1999	7324	5730	3250	5159
11. Maharashtra	P	2·98	3·80	6·28	9·59	0·77	22·16
	A	2902	3902	3946	6517	1830	5061
12. Orrisa	P	3·42	1·20	5·27	3·15	0·03	12·52
	A	2599	2544	4148	6408	9362	4340
13. Punjab	P	0·00	1.91	2·96	4·97	0·12	9·37
	A		3358	3869	7811	1430	6069
14- Rajasthan	P	0·51	2·83	6·22	6·28	0·63	15·22
	A	2141	2550	7245	6209	1033	6107
15. Tamil Nadu	P	5·15	6·75	10·32	6·47	0·22	25·02
	A	2608	2044	3185	5458	1003	3820
16. Uttar Pradesh	P	1·15	4·55	3·84	3·29	0·33	12·18
	A	1352	1498	2537	9405	1321	4065
17. West Bengal	P	2·75	1·23	5·81	9·31	0·22	18·39
	A	1994	1730	2348	3702	1322	3044
18. All India	P	2·40	4·09	5·87	6·15	0·32	17·40
	A	2472	2397	3792	6910	1836	4662

(1) P : percentage of reporting households to all households of corresponding major household type.

(2) A : average amount of cash dues (Rs.) per reporting household.

TABLE (16) : PERCENTAGE OF HOUSEHOLDS REPORTING CASH DUES AND AVERAGE AMOUNT (RS.) OF CASH DUES PER REPORTING HOUSEHOLD AS ON 30-6-81 BY TYPE OF LOAN FOR EACH MAJOR HOUSEHOLD TYPE.

HOUSEHOLD TYPE : ALL HOUSEHOLDS URBAN

states	type of estimate	type of loan					
		shor term pledged	short term non-pledged	medium term	long term	not recorded	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	2·12	9·03	6·86	5·36	0·23	22·60
	A	3849	4460	8146	6603	5445	6237
2. Assam	P	0·68	1·31	0·64	1·69	0·00	4·34
	A	499	951	2461	11398		5182
3. Bihar	P	0·31	3·74	3·82	1·76	0·07	9·07
	A	2316	2334	5817	8967	1478	4921
4. Gujarat	P	2·81	2·53	3·67	5·33	0·25	13·77
	A	2213	2590	13144	14735	1939	10165
5. Haryana	P	0·73	2·61	2·64	2·63	0·17	7·75
	A	2975	2708	6445	20247	800	10237
6. Himachal Pradesh	P	0·61	2·04	0·79	3·34	0·13	6·64
	A	1631	5766	1639	6443	25156	5862
7. Jammu & Kashmir	P	1·12	1·30	1·32	3·86	0·00	7·19
	A	3705	4947	10928	8814		8221
8. Karnataka	P	1·63	5·22	5·85	6·79	0·50	18·25
	A	2442	3309	7490	6154	1277	5890
9. Kerala	P	6·17	4·04	13·74	10·21	0·01	29·72
	A	4275	1612	4884	18529	670	9728
10. Madhya Pradesh	P	1·29	3·91	4·68	5·14	0·17	14·67
	A	5571	2711	6861	5922	3250	5511
11. Maharashtra	P	3·05	3·70	6·29	8·50	0·71	21·05
	A	4145	4214	4816	7287	2682	5814
12. Orissa	P	3·01	1·40	5·01	3·20	0·02	12·24
	A	2843	1893	4746	13726	9362	6464
13. Punjab	P	0·15	3·26	5·22	4·11	0·31	12·63
	A	6039	5005	5297	10266	5008	7013
14. Rajasthan	P	0·83	2·94	6·26	5·63	0·60	15·16
	A	1719	12030	5838	8466	3609	8126
15. Tamil Nadu	P	4·96	6·88	10·38	6·99	0·19	25·85
	A	2729	2051	3695	9190	1527	5053
16. Uttar Pradesh	P	1·26	4·43	3·43	3·52	0·56	12·33
	A	2305	1661	2816	8150	2699	4066
17. West Bengal	P	2·88	1·32	5·46	7·95	0·17	16·65
	A	3603	2102	2539	4345	1322	3712
18. All India	P	2·33	4·15	5·80	5·87	0·32	17·15
	A	3235	3204	5240	8568	2680	5972

P : percentage of reporting households to all households of corresponding major household type.

A : average amount of cash dues (Rs.) per reporting household.

सर्वेक्षण

राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन की पत्रिका

खण्ड XI, संख्या 1
जुलाई, 1987

सांख्यिकी विभाग
योजना मंत्रालय
भारत सरकार

सम्पादकीय

1. प्रो० बी० एस० मिह्रास
2. प्रो० वी० एम० दांडेकर,
3. डा० के० एल० कृष्ण
4. प्रो० पी० विसारिया
5. प्रो० एस० डी० तेंदुलकर
6. श्री एम० जी० सरदाना
7. डा० एस० एन० रे
8. श्री एस० रे
9. श्री एस० रामनाथ अय्यर
10. श्री वी० के० राजगोपालन
11. श्री सुधीर भट्टाचार्य

मूल्य : देश में 25.00 रुपये
विदेश में 2.91 पौण्ड अथवा
9 डालर

वार्षिक अंशदान

मूल्य : देश में 100.00 रुपए
विदेश में 11.66 पौण्ड
अथवा 36 डालर

सर्वेक्षण
खण्ड XI संख्या 1,
(अंक संख्या 32)

जुलाई, 1987

विषय-सूची

पृष्ठ

1. ग्रामीण तथा शहरी परिवारों की ऋणग्रस्तता के कुछ पहलुओं पर एक टिप्पणी। 5

लेखों और टिप्पणियों में व्यक्त किए गए विचार सहयोगियों के हैं तथा ये अनिवार्य रूप से राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन के विचारों को नहीं दर्शाते हैं।

ग्रामीण तथा शहरी परिवारों की ऋणग्रस्तता के कुछ पहलुओं पर एक टिप्पणी

खण्ड एक

1. प्रस्तावना :

1.1.0 रा० प्र० सर्वे० 37वां दौर (जनवरी से दिसम्बर, 1982) में किया गया ऋण तथा निवेश सर्वेक्षण, पारिवारिक ऋणग्रस्तता तथा निवेश सम्बन्धी दशवार्षिक देश-व्यापी जांच श्रृंखला का चौथा सर्वेक्षण था। यद्यपि प्रथम दो सर्वेक्षण भारतीय रिजर्व बैंक द्वारा किए गए थे, तथापि, तिहरा दश-वार्षिक सर्वेक्षण राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन द्वारा, 26वें दौर (जुलाई, 1971–सितम्बर, 1972) के लिए इसके कार्यक्रम के एक भाग के रूप में आयोजित किया गया था जिसमें जोत भूमि की जांच भी की गई थी। 26वें दौर की तरह, ऋण तथा निवेश दोनों तथा जोत भूमि पर समेकित सर्वेक्षण पंचांग वर्ष 1982 के दौरान 37वें दौर में किया गया था। पिछले अवसरों की तरह 37वें दौर ऋण तथा निवेश सर्वेक्षण का लक्ष्य था पारिवारिक क्षेत्र में परिसम्पत्तियों, देयताओं, ऋणों, पूंजी निर्माण आदि के विश्वसनीय आंकड़े प्राप्त करना।

1.1.1 30 जून, 1981 की स्थिति के अनुसार ग्रामीण तथा शहरी परिवारों की परिसम्पत्ति तथा देयता स्थिति का उल्लेख करते हुए इस विषय पर प्रथम रिपोर्ट सर्वेक्षण के जुलाई, 1986 अंक में प्रकाशित की गई थी। वर्तमान ऋण-ग्रस्तता के कुछ महत्वपूर्ण पहलुओं जैसे कि ऋण ग्रस्त परिवारों का अनुपात, ब्याज दर, साख, अभिकरण, ऋण का उद्देश्य, प्रतिभूति की किस्म, ऋण की अवधि आदि पर परिणाम प्रदान करती है। आंकड़ों के संग्रहण तथा संसाधन के लिए अपनाई गई पद्धतियों, प्रतिदर्श अभिकल्प, प्राक्कलन पद्धति से सम्बन्धित ब्यौरे तथा सर्वेक्षण के अन्य पहलू प्रथम रिपोर्ट में दिए गए थे। अतः, आवृत्ति से बचने के लिए वर्तमान रिपोर्ट में उन ब्यौरों का उल्लेख नहीं किया गया है।

भौगोलिक व्याप्ति :

1.2.0 37वें दौर सर्वेक्षण में (क) नागालैण्ड के ग्रामीण क्षेत्रों और (ख) जम्मू तथा कश्मीर के लद्दाख और कारगिल जिलों को छोड़कर सम्पूर्ण भारतीय संघ को शामिल करने का प्रस्ताव था। इसके अतिरिक्त, प्रचालनात्मक कठिनाइयों तथा कर्मचारियों की कमी के कारण निम्नलिखित क्षेत्रों का भी सर्वेक्षण नहीं किया जा सका, अर्थात् :—

(i) अंडमान तथा निकोबार द्वीप समूह और लक्षद्वीप

(ii) दादरा तथा नागर हवेली के ग्रामीण क्षेत्र

(iii) सिक्किम के ग्रामीण क्षेत्र

(iv) मध्य प्रदेश के छतरपुर जिले के ग्रामीण क्षेत्र तथा गुना और झाबुआ जिले के शहरी क्षेत्र।

प्रतिदर्श आकार :

1.3.0 केन्द्र तथा राज्य प्रतिदर्श दोनों पर इकट्ठे विचार करते हुए समस्त भारत प्रतिदर्श आकार 8408 गांवों तथा 5300 शहरी खण्डों पर निर्धारित किया गया था। तथापि, पैरा 1.2.0 में उल्लिखित कारणों के कारण, सर्वेक्षण केवल 7718 गांवों तथा 5169 शहरी खण्डों में किया गया। परिवारों के सम्बन्ध में प्रतिदर्श आकार ग्रामीण तथा शहरी क्षेत्रों के लिए क्रमशः 61157 और 30965 था। प्रतिदर्श गांवों, खण्डों, तथा परिवारों की राज्यवार संख्या सारणी (1) में दी गई है।

रिपोर्ट की विषय-वस्तु :

1.4.0 इस रिपोर्ट में प्रत्येक प्रमुख किस्म के परिवार के लिए अलग-अलग ब्याज की दर साख अभिकरण, ऋण की अवधि, बकाया ऋण का आकार, ऋण का उद्देश्य, प्रतिभूति का स्वरूप आदि जैसे विभिन्न सहसम्बन्धों के द्वारा, वर्गीकृत 30 जून, 1981 की स्थिति के अनुसार बकाया नकद ऋण से सम्बन्धित कुछ प्रमुख अनुमान प्रस्तुत किए गए हैं। रिपोर्ट समस्त भारत (पैरा 1.2.0 में सूचीबद्ध, किए गए क्षेत्रों को छोड़कर) तथा सतरह प्रमुख राज्यों के लिए ग्रामीण तथा शहरी क्षेत्रों के लिए अलग-अलग अनुमान प्रदान करती है। ग्रामीण क्षेत्र के लिए विचारित प्रमुख परिवार प्रकार हैं : (i) खेतिहर परिवार और (ii) गैर-खेतिहर परिवार, जबकि शहरी क्षेत्र के लिए परिवार प्रकार हैं : (iii) स्वतः रोजगार में लगे हुए परिवार और (iv) अन्य परिवार। सभी अनुमान, केन्द्र तथा राज्य प्रतिदर्शों के लिए इकट्ठे किए गए आंकड़ों पर आधारित हैं।

1.4.1 इस रिपोर्ट में दो खण्ड तथा सर्वेक्षण परिणाम शामिल हैं। यह प्रस्तावनात्मक खण्ड, रिपोर्ट का कार्यक्षेत्र तथा विषयवस्तु दर्शाता है तथा इसके पश्चात् सर्वेक्षण में प्रयुक्त संकल्पनाओं तथा परिभाषाओं का विस्तृत उल्लेख किया गया है। खण्ड दो, इस सर्वेक्षण (1982) तथा 26वें दौर (1971–72) में आयोजित सर्वेक्षण से प्राप्त किए गए कुछ प्रमुख अनुमानों की तुलना सहित सर्वेक्षण के मुख्य निष्कर्ष प्रस्तुत करता है। सर्वेक्षण परिणाम, जो इस रिपोर्ट का मुख्य भाग है, विस्तृत परिणाम दर्शाते हैं।

1.4.2 सारणी (2) में दिए गए अनुमानों को छोड़कर इस रिपोर्ट में प्रस्तुत किए गए सभी अनुमान, केवल नकद ऋणों से सम्बन्धित हैं। यहां यह भी उल्लेखनीय है कि नकद

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ऋण वे थे जो इस बात का ध्यान दिए बिना कि क्या वे नकद अथवा किस्म में अदा किए गए थे अथवा उन्हें अदा करने का संविदा किया गया था, नकद ऋण लिया गया था । सभी परिवारों, ऋणग्रस्त परिवारों (नकद ऋण की रिपोर्ट देने वाले परिवार) के समाहारित अनुमान तथा सम्पत्ति धारित परिवार तथा परिवारों के प्रकार के अनुसार वर्गीकृत नकद ऋण की राशि सारणी (3.1) से (3.3) में दर्शायी गई है। ऋण ग्रस्त परिवारों की प्रतिशतता, नकद ऋण की राशि तथा प्रति ऋणग्रस्त परिवार नकद ऋण की औसत राशि के अनुमान विभिन्न सह-सम्बन्धों के अनुसार सारणी (4) से (16) में दिये गए हैं। दूसरी ओर सारणी (2) किसी बकाया ऋण की रिपोर्ट देने वाले परिवारों की प्रतिशतत तथा नकद तथा किस्म के व्यौरों सहित इस प्रकार के ऋण की राशि दर्शाती है। सभी सारणियां 30 जून, 1981 की स्थिति दर्शाती हैं।

1.4.3 यहां यह भी उल्लेखनीय है कि आंकड़ों को निकटतम लाने के कारण सीमान्त जोड़ सम्भवत: राज्य तथा समस्त भारत सारणियों में दिए गए सैल आंकड़ों के जोड़ से पूर्ण रूप से मेल न खाए।

संकल्पनाएं तथा परिभाषाएं :

1.5.0 सर्वेक्षण में प्रयोग किए गए कुछ महत्वपूर्ण शब्दों की संकल्पनाएं तथा परिभाषाएं नीचे स्पष्ट की गई हैं :—

क. प्रमुख परिवार प्रकार से सम्बन्धित परिभाषाएं :

(i) कृषक परिवार : कुछ भूमि (अर्थात् 0.005 एकड़ अथवा इससे अधिक क्षेत्र) पर कार्य करने वाले सभी ग्रामीण परिवारों को कृषक परिवारों के रूप में माना गया। इस सर्वेक्षण के प्रयोजन के लिए, भूमि का संचालन, संचालनात्मक जोतों की परिभाषा के अनुसार (जैसा कि सर्वेक्षण खण्ड संख्या 1, जुलाई, 1986 में दिया गया है) में कृषि फसलें, फल, अंगूर, गिरीदार फल, बीज, पेड़, नर्सरी (जंगली पेड़ों की नर्सरी छोड़कर) कंद, सब्जियों तथा फूलों का उगाना, बागान फसलों का उत्पादन, पशुधन तथा पशुधन उत्पाद कुक्कूट तथा कुक्कुट उत्पाद, मछली, शहद, खरगोश लोमचर्म धारक पशु तथा रेशम के कीड़े के कोये शामिल हैं ।

(ii) गैर-खेतिहर परिवार : कृषि कार्य न करने वाले अथवा 0.005 एकड़ से कम भूमि पर कृषि कार्य करने वाले ग्रामीण परिवारों को गैर-कृषक परिवार समझा गया।

(iii) शहरी क्षेत्रों में स्वत: नियोजित परिवार : अपने फार्म से भिन्न उद्यमों में कार्यरत व्यक्तियों को स्वत: रोजगार पर लगा हुआ समझा गया। शहरी क्षेत्रों में उस परिवार को स्वत: रोजगार पर लगा हुआ समझा गया यदि सर्वेक्षण की तारीख से पूर्व 365 दिनों के दौरान इसकी आय का 50 प्रतिशत से अधिक भाग इसके सदस्यों द्वारा स्वत: रोजगार से प्राप्त किया गया हो।

(iv) शहरी क्षेत्रों में प्रमुख परिवार आकार "अन्यों" में आय से लाभप्रद स्रोत न रखने वालों सहित सभी अन्य परिवार शामिल थे।

(ख) परिसम्पत्तियां :

परिसम्पत्तियों की परिभाषा में, परिवार के स्वामित्वाधीन उन सभी मदों को शामिल किया गया जिनका मुद्रा मूल्य था जैसे कि भूमि, भवन, पशुधन, कृषि, उपस्कर, गैर-फार्म व्यापार उपस्कर, सभी परिवहन उपस्कर, टिकाऊ पारिवारिक परिसम्पत्तियां, दिए गए अग्रिम ऋणों पर प्राप्त देयताएं, सहकारी सोसाइटियों बैंक आदि में शेयर, राष्ट्रीय बचत प्रमाण-पत्र तथा कम्पनियों, बैंकों, डाकखानों आदि में इसी प्रकार की जमा। तथापि, खेतों में खड़ी फसलें, हाथ में करेन्सी नोट तथा नकदी और परिवार द्वारा रखी गई वस्तुओं के स्टाक को इस सर्वेक्षण के प्रयोजन के लिए परिसम्पत्तियां नहीं समझा गया।

(ग) साख अभिकरणों से सम्बन्धित परिभाषाएं :

(i) सरकार : केन्द्र अथवा राज्य सरकारें, ऋण देने के लिए अभिकरण के रूप में कार्य कर सकती हैं। सरकार, राजस्व कृषि, उद्योग, अथवा सामुदायिक विकास तथा राष्ट्रीय विस्तार सेवा आदि जैसे विभागों के माध्यम से ऋण दे सकती हैं। सरकार से ऋण, खादी तथा ग्राम उद्योग बोर्ड के माध्यम से भी पहुंचाया जा सकता है । उपर्युक्त स्रोतों से प्राप्त सभी ऋणों को सरकार से प्राप्त समझा गया।

(ii) सहकारी समितियां : ऋण सहकारी संस्थाओं जैसे कि प्राथमिक सहकारी साख सोसायटियों, प्राथमिक सहकारी विपणन सोसायटियों, जिला अथवा केन्द्रीय सहकारी बैंक, अथवा केन्द्रीय भूमि, बन्धक बैंक, हस्तकरघा बुनकर सहकारी सोसायटी तथा अन्य औद्योगिक तथा अन्य प्रकार की सहकारी समितियों जैसी सहकारी संस्थाओं जैसे अभिकरणों से प्राप्त किए जा सकते हैं। ऐसी सोसायटियों को सहकारी समितियां समझा गया।

(iii) वाणिज्यिक बैंक : राष्ट्रीयकृत बैंकों, क्षेत्रीय ग्रामीण बैंकों, तथा स्टेट बैंक आफ इण्डिया तथा स्टेट बैंक आफ राजस्थान जैसे इसके सहायक बैंकों से लिए गए सभी ऋणों को वाणिज्यिक बैंकों से लिया गया ऋण समझा गया।

(iv) बीमा : जीवन बीमा निगम अथवा अन्य बीमा निधियों से लिए गए सभी ऋणों को बीमा निगम से लिए ऋण समझा गया।

(v) भविष्य निधि : भविष्य निधि लेखे जैसेकि अंशदायी भविष्य निधि सामान्य भविष्य निधि अथवा कर्मचारियों द्वारा निजी क्षेत्र के कार्यालयों तथा कम्पनियों जैसे भविष्य निधि लेखे में से लिए गए ऋणों को भविष्य निधि से लिए गए ऋणों के रूप में वर्गीकृत किया गया।

(vi) भू-स्वामी : भूस्वामियों द्वारा अपने काश्तकारों को दिए गए ऋणों के लिए साख एजेन्सी को भूस्वामी से लिए गए

ऋणों के रूप में समझा गया। यदि काश्तकारों ने ऐसे व्यक्ति से ऋण लिया जो उसका भूस्वामी नहीं था परन्तु भूस्वामी वर्ग से सम्बन्धित था, तो ऐसे मामले में साख एजेन्सी भूस्वामी द्वारा किए गए व्यापार की किस्म पर निर्भर करते हुए "कृषि साहूकार", "व्यावसायिक साहूकार" आदि था।

(vii) कृषि साहूकार : कृषि साहूकार की परिभाषा उस व्यक्ति के रूप में की गई थी जिसका मुख्य व्यवसाय कृषि था तथा जिसका पैसा उधार देने का व्यवसाय तुलनात्मक रूप से कम महत्व का था। जब एक जमींदार अथवा एक कृषक अपनी आय का मुख्य भाग पैसा ऋण पर देने से प्राप्त करता है, तो उसे कृषि साहूकार के रूप में वर्गीकृत नहीं किया गया था, अपितु व्यावसायिक साहूकार के रूप में।

(viii) व्यावसायिक साहूकार : साहूकार वह व्यक्ति था जो अपनी आय का प्रमुख भाग, पैसा ऋण पर देने से कमाता था।

(ix) सम्बन्धी तथा मित्र : यदि ऋण, रिश्तेदार अथवा मित्र से बिना ब्याज के प्राप्त किया गया तो इसे सम्बन्धियों और मित्रों से लिए गए ऋण के रूप में समझा गया। यदि ऋण पर ब्याज था तो इसे रिश्तेदार अथवा मित्र द्वारा किए गए व्यापार की किस्म पर निर्भर करते हुए "कृषि साहूकार", "व्यापारी" आदि से लिया गया समझा गया।

घ. ऋण के प्रयोजन से सम्बन्धित परिभाषाएं :

(i) फार्म व्यापार में पूंजी व्यय : भूमि की खरीद तथा भूमि-सुधार, भवन तथा अन्य भूमि सुधारों (खेती के लिए) वृद्धि तथा परिवर्तन से सम्बन्धित समस्त कार्य, फलोद्यानों तथा बागानों की नई खरीद तथा प्रमुख सुधार, सिंचाई, संसाधनों, कृषि उपकरणों, मशीनरी परिवहन उपस्करों (फार्मिंग कार्य-कलापों के लिए प्रयोग किए गए), फार्म हाऊस, अनाज गोला, पशु शैड, पशुधन की खरीद आदि पर किए गए व्यय को फार्म व्यापार में पूंजी व्यय का गठन किया।

(ii) फार्म व्यापार में वर्तमान व्यय : बीज, खाद, चारे की खरीद, मजदूरी, किराया, भूराजस्व, उपकर, जल प्रभार आदि के भुगतान, पम्पों तथा उपकरणों आदि के भाड़ा प्रभार पर किए गए व्यय को फार्म व्यापार में प्रचलित व्यय में शामिल किया गया।

(iii) गैर-फार्म व्यापार में पूंजी व्यय : भूमि की खरीद, खरीद तथा निर्माण, वृद्धि तथा परिवर्तन; भवनों की प्रमुख मरम्मत, उत्पादन उपस्कर तथा उपकरण, परिवहन उपस्कर, फर्नीचर तथा जुड़नारों पर किए गए व्यय ने गैर-फार्म व्यापार में पूंजी व्यय का गठन किया।

(iv) गैर-फार्म व्यापार में वर्तमान व्यय : कच्ची सामग्री, व्यापारिक माल, ईंधन तथा स्नेहक, किराया, वेतन तथा मजदूरी, उपस्करों तथा मशीनरी आदि की खरीद पर किए गए व्यय ने गैर-कृषि व्यापार, में वर्तमान व्यय का गठन किया।

(v) पारिवारिक व्यय : आवासीय भूमि की खरीद पर किए गए व्यय, खरीद मरम्मत, वृद्धि तथा परिवर्तन आवासीय प्रयोजनों के लिए नए भवन निर्माण, टिकाऊ पारिवारिक परि-सम्पत्तियों की खरीद तथा सभी प्रकार के पारिवारिक व्यय ने इस 37वें दौर की जांच में ऋण के प्रयोजन के लिए पारिवारिक व्यय का गठन किया।

(vi) मुकदमेंबाजी, वित्तीय निवेश तथा अन्यों पर व्यय : मुकदमेबाजी पर व्यय के अतिरिक्त, इस शीर्ष में वित्तीय निवेश जैसे कि बीमा प्रीमियमों का भुगतान, सहकारी समितियों तथा बैंकों में जमा, चिटफंड में योगदान, सरकारी प्रतिभूतियों की खरीद, आदि तथा अन्य सभी व्यय जिनका उल्लेख पहले नहीं किया गया है, भी शामिल किए गए हैं।

(ङ) प्रतिभूति की किस्म से सम्बन्धित परिभाषाएं :

(i) जमानती प्रतिभूति : इसमें ऋणी की ओर से तीसरे पक्ष द्वारा दी गई जमानत अथवा गारंटी शामिल है।

(ii) अचल सम्पत्ति पर प्रथम शुल्क : इसकी परिभाषा प्रथम गिरवीदार द्वारा बनाई गई अचल सम्पत्ति पर शुल्क के रूप में की गई है जब उसी अचल सम्पत्ति के एक से अधिक गिरवी-दार हों। ऐसे मामलों में किसी गिरवीदार के दायित्व को समाप्त नहीं किया जा सकता जब तक कि सभी पिछले गिरवीदारों का दायित्व समाप्त नहीं हो जाता।

च. गिरवी की किस्मों से सम्बन्धित परिभाषाएं :

(i) सरल रेहन: इस प्रकार के रेहन में बन्धकदाता (अर्थात् वह व्यक्ति जो सम्पत्ति रेहन रखता है) गिरवी रखी गई सम्पत्ति का स्वामित्व तथा कब्जा बनाए रखता है।

(ii) भोगाधिकारी रेहन : भोगाधिकारी रेहन में सम्पत्ति का दायित्व बन्धकदाता के पास रहता है परन्तु कब्जा रेहनदार (अर्थात् वह व्यक्ति जिसके लिए रेहन किया गया है अथवा दिया गया है) सम्पत्ति से आय रेहनदार को मिलती है और रेहन पूरी राशि प्राप्त हो जाने पर समाप्त हो जाती है।

(iii) प्रतिबन्धिक बिक्री के अनुसार रेहन : यह एक इस प्रकार का रेहन है जिसके निष्पादन से सम्पत्ति का स्वामित्व तथा कब्जा रेहनदार के पास रहता है तथा एक विक्रयपत्र का निष्पादन किया जाता है। सम्पत्ति रेहन की सम्पत्ति (अर्थात् ऋण की पूर्ण वसूली के पश्चात्) पर ही बन्धकदाता को लौटाई जा सकती है।

छ. ऋण की किस्मों से सम्बन्धित परिभाषाएं :

अल्प अवधि/मध्यम अवधि/दीर्घ अवधि:—अल्प अवधि वाले ऋण वे ऋण हैं जो 12 महीनों (अथवा कम) के लिए तथा मध्यम अवधि ऋण 1 से 3 वर्षों के लिए और दीर्घ अवधि वाले ऋण 3 वर्षों से अधिक अवधि के लिए दिए जाते हैं।

खंड दो

2. सर्वेक्षण के महत्वपूर्ण निष्कर्ष :

2.0.0 इस खंड में ऋण ग्रस्तता के महत्वपूर्ण पहलुओं का उल्लेख करने के लिए राज्य स्तरीय अनुमानों के कुल सन्दर्भ में संक्षिप्त परिणाम समस्त भारत के लिए प्रस्तुत किए गए हैं। ये अनुमान केन्द्र तथा राज्य प्रतिदर्शों के एकत्रित आंकड़ों पर आधारित हैं।

2.1.0 कुल बकाया ऋण : ऋण की कुल राशि, जो देश के परिवारों (ग्रामीण तथा शहरी क्षेत्र संयुक्त) पर 30 जून, 1981 को बकाया रह गई थी, का अनुमान 9216 करोड़ रु० था। कुल बकाया ऋण में से, ग्रामीण परिवारों का अंश 67 प्रतिशत था। दूसरी ओर, शहरी परिवार, जो देश के समस्त परिवारों, का 24 प्रतिशत था, के कुल बकाया ऋण का अंश 33 प्रतिशत था। सारणी (1), जो 1961, 1971 तथा 1981 के दौरान ग्रामीण क्षेत्रों के लिए प्रमुख परिवारों के अनुसार बकाया ऋण की राशि दर्शाती है, से वह प्रकट होता है कि ग्रामीण क्षेत्र में परिवारों की दो विस्तृत श्रेणियों के बीच अर्थात् कृषकों तथा गैर-कृषकों के बीच 1981 में ग्रामीण परिवारों के कुल ऋण का 93 प्रतिशत (5737 करोड़ रु०) जो ग्रामीण परिवारों का 76 प्रतिशत था। शेष 7 प्रतिशत (456 करोड़ रु०) गैर-कृषक परिवारों की विभिन्न श्रेणियों द्वारा बांटें गए, जो समस्त ग्रामीण परिवारों का 24 प्रतिशत था। दूसरी ओर, स्वतः रोजगार वाले परिवार, जो शहरी परिवारों का लगभग 33 प्रतिशत था, का 1981 में शहरी, परिवारों के कुल ऋण का 46 प्रतिशत से थोड़ा सा अधिक था तथा शेष 54 प्रतिशत गैर-स्वतः काम पर लगे परिवारों द्वारा लिया गया था जो समस्त शहरी परिवारों का 67 प्रतिशत था।

सारणी (i) ग्रामीण तथा शहरी क्षेत्रों के लिए प्रमुख परिवारों के अनुसार कुल बकाया ऋण की राशि।

समस्त भारत (करोड़ रु०)

प्रमुख परिवार किस्म	30 जून की स्थिति के अनुसार		
	1961	1971*	1981*
(1)	(2)	(3)	(4)
		ग्रामीण	
कृषक .	1670	3374	5737
गैर-कृषक .	286	474	456
समस्त परिवार .	1956	3848	6193
		शहरी	
स्वतः रोजगार .	×	×	1406
अन्य . .	×	×	1617
समस्त परिवार .	×	×	3023

*स्रोत : भारतीय रिजर्व बैंक द्वारा 1977 में प्रकाशित "ग्रामीण परिवारों की ऋण ग्रस्तता तथा संस्थागत वित्त की उपलब्धता" नामक रिपोर्ट।

2.1.1 सारणी (1) के अनुमान दर्शाते हैं कि ग्रामीण परिवारों के बकाया ऋण की कुल राशि पिछले दो दशकों के दौरान वर्षों तक बढ़ती रही थी। यद्यपि 1961 और 1971 के बीच कुल ऋण में दुगुनी वृद्धि देखी गई (1956 करोड़ रु० से 3848 करोड़ रु०) पिछले दशक के दौरान वृद्धि डेढ़ गुणा थी (3848 करोड़ रु० से 6193 करोड़ रु०)। यद्यपि मध्यवर्ती अवधि के दौरान वस्तुओं की कीमतों में वृद्धि के कारण, बकाया ऋण की कुल राशि में यह बढ़ती हुई प्रवृत्ति सम्भवतः अधिक महत्वपूर्ण न हो। परन्तु वास्तव में, कुल परिसम्पित्तयों के मूल्य में वृद्धि दशक (1971 से 1981) के दौरान कुल ऋण की वृद्धि से अनुपाततः अधिक थी। तथापि, एक विषय जिसकी इस सम्बन्ध में उल्लेख करने की आवश्यकता है वह है कि कुल ऋण में कृषक परिवार का भाग कुछ वर्षों के दौरान निरन्तर बढ़ रहा था जो 1961 में 85 प्रतिशत से 1971 में 88 प्रतिशत और 1981 में 93 प्रतिशत था। किन्तु शहरी क्षेत्र के मामले में ऐसी तुलना नहीं की जा सकती चूंकि 1971 के सर्वेक्षण के अनुमानों को, यद्यपि वे सारणीबद्ध थे, सन्तोषजनक नहीं समझा गया।

2.1.2 ऋण की कुल राशि, जब उसे नकद तथा किसी रूप में ऋणों के अनुसार वर्गीकृत किया गया जैसा कि सारणी (II) में दिखाया गया है से पता चलता है कि कुल ऋण का केवल 1.3 प्रतिशत ग्रामीण क्षेत्रों में किसी रूप में था तथा 1981 के दौरान शहरी क्षेत्रों में यह 0.6 था। ग्रामीण क्षेत्रों के अन्तर्गत, कृषकों तथा गैर-कृषकों के बीच बहुत अधिक भिन्नता नहीं देखी गयी। यद्यपि स्वतः रोजगार तथा स्वतः रोजगार परिवारों से भिन्न परिवारों के बीच शहरी क्षेत्र में कुछ भिन्नता देखी गई।

सारणी (ii) ग्रामीण तथा शहरी क्षेत्रों के लिए प्रमुख परिवारों के अनुसार कुल बकाया ऋण के अनुपात में किस्मों में ऋण का प्रतिशतता भाग।

समस्त भारत

परिवार प्रकार	30 जून की स्थिति के अनुसार		
	1961	1971	1981
		ग्रामीण	
1. कृषक	1.6	2.5	1.3
2. गैर-कृषक	1.3	2.6	1.4
3. समस्त परिवार	1.5	2.5	1.3
		शहरी	
1. स्वतः रोजगार	×	×	0.4
2. अन्य परिवार	×	×	0.7
3. सभी परिवार	×	×	0.6

1. सन्दर्भ : रा० प्र० सर्वे० रिपोर्ट सर्वेक्षण के जुलाई 1986 अंक में प्रकाशित "ग्रामीण" तथा शहरी परिवारों की परिसम्पत्तियां तथा देयताएं"।

2.1.3 सारणी (ii) में प्रस्तुत किए गए अनुमान दर्शाते हैं कि समस्त भारत स्तर पर यद्यपि ग्रामीण क्षेत्र में कुल ऋण के सम्बन्ध में किस्मों में ऋण की प्रतिशतता पहले दशक के दौरान 1961 में 1.5 प्रतिशत से 1971 में 2.5 प्रतिशत तक बढ़ी, परन्तु यह पिछले 10 वर्षों (1971–1981) के दौरान 2.5 प्रतिशत से 1.3 प्रतिशत तक कम हो गई––एक ऐसा स्तर जो 1961 से देखे गए स्तर से भी कम था।

2.1.4 ग्रामीण तथा शहरी परिवारों के ऋण के आकार पर चर्चा करने पर विभिन्न सहसम्बद्धों के अनुसार वर्गीकृत परिवारों की ऋणग्रस्तता की संरचना तथा अन्य सम्बद्ध पहलुओं का विश्लेषण बाद के पैराग्राफों में दिया गया है। ऋण ग्रस्तता की ये विशेषताएं केवल नकद ऋणों पर आधारित हैं चूंकि कुल ऋण में लगभग 99 प्रतिशत भाग को नकद में संवेदित किया गया था।

2.2.0 ऋण ग्रस्त परिवारों की प्रतिशतता :––सारणी (iii क) से देखा गया है कि नकद ऋण की रिपोर्ट देने वाले परिवारों की प्रतिशतता भारत के ग्रामीण तथा शहरी क्षेत्रों में 19.40 तथा 17.15 ऋण ग्रस्त परिवारों को औसत राशि क्रमशः 3365 रु० तथा 5972 रु० थी।

सारणी (iiiक) नकद ऋण की रिपोर्ट देने वाले परिवारों (पी) की प्रतिशतता तथा परिसम्पत्ति धारिता के अनुसार रिपोर्ट देने वाले प्रति परिवार (ए) बकाया नकद ऋण की औसत राशि

30 जून, 1981 की स्थिति के अनुसार — समस्त भारत

परिवारों द्वारा धारित परिसम्पत्ति (रु०)	ग्रामीण		शहरी	
	पी०	ए (रु०)	पी०	ए० रु०)
(1)	(2)	(3)	(4)	(5)
1. तक 1000	8.35	638	8.49	1080
2. 1000––5000	14.24	1123	15.08	1934
3. 5000––10000	17.38	1421	15.57	2413
4. 10000––20000	20.57	1920	20.42	2941
5. 20000––50000	22.96	2920	19.86	4770
6. 50000––100000	22.82	4548	20.16	8499
7. 100000––500000	24.41	9690	21.80	17993
8. 500000 तथा अधिक	30.90	52892	24.65	60244
9. सभी वर्ग	19.40	3365	17.15	5972

2.2.1 यह भी देखा गया है कि ऋण ग्रस्त परिवारों की प्रतिशतता निम्नतम परिसम्पत्तिधारिता वर्ग से सम्बन्धित परिवारों में सबसे कम है। (ग्रामीण क्षेत्रों में 8.35 तथा शहरी क्षेत्रों में 8.49) तथा यह धीरे-धीरे बढ़ता है ताकि ये अधिकतम परिसम्पत्तिधारिता वर्ग में अधिकतम मूल्य (ग्रामीण क्षेत्रों में 30.90 तथा शहरी क्षेत्रों में 24.65) प्राप्त कर सकें। ऋणग्रस्त प्रति परिवार ऋण की औसत राशि भी ग्रामीण तथा शहरी क्षेत्रों दोनों में निम्नतम परिसम्पत्तिधारिता वर्ग से अधिकतम परिसम्पत्तिधारिता वर्ग में लगातार वृद्धि की इसी तरह की प्रवृत्ति दर्शाती है।

यद्यपि उच्चपरिसम्पन्ति वर्ग वाले परिवारों पर अधिकतम औसत ऋण था, परन्तु उन्हें ऋण का कम बोझ सहन करना पड़ता था जैसा कि निम्न परिसम्पत्ति वर्ग परिवारों की तुलना में लघु ऋण परिसम्पत्ति अनुपात द्वारा स्पष्ट किया गया है। वास्तव में सारणी (iii ख) में प्रस्तुत किए गए अनुमान दर्शाते हैं कि ऋण––परिसम्पत्ति अनुपात ग्रामीण तथा शहरी दोनों क्षेत्रों में बड़े परिसम्पत्ति वर्ग में समान रूप से कम हो गया था। (ऋण परिसम्पत्ति अनुपात के कारण ग्रामीण क्षेत्र की अधिकतम परिसम्पत्ति वर्ग में केवल अपवाद है) दूसरे शब्दों में, कम परिसम्पत्ति वाले परिवारों अर्थात गरीब परिवारों, को अधिक परिसम्पत्ति वाले परिवारों अर्थात अमीर परिवारों की तुलना में अधिक ऋण का बोझ उठाना पड़ता था। यहां यह भी उल्लेखनीय है कि इन विशेषताओं पर सर्वेक्षण के जुलाई, 1986 अंक में प्रकाशित इस विषय पर प्रथम रिपोर्ट में विस्तार से चर्चा की गई है।

सारणी (iiiख) औसत परिवार परिसम्पत्ति (एच ए) प्रति परिवार, प्रति परिवार बकाया नकद ऋण की औसत राशि (ए) तथा परिसम्पत्ति धारिता के अनुसार ऋण परिसम्पत्ति अनुपात (प्रतिशत में)

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समस्त भारत

परिवारों द्वारा धारित परिसम्पत्ति	ग्रामीण			शहरी		
	एच ए	ए (रु०)	ए/एच	एच ए (रु०)	ए (रु०)	ए/एच
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. तक 1000	485	53	10.93	373	92	24.66
2. 1000--5000	2843	160	5.63	746	292	10.63
3. 5000--10000	7330	247	3.37	7242	376	5.19
4. 10000--20000	14479	395	2.73	14566	601	4.12
5. 20000--50000	31888	670	2.10	32466	947	2.92
6. 50000--100000	69841	1038	1.49	70340	1713	2.44
7. 100000--500000	181914	2365	1.30	192747	3922	2.03
8. 500000 तथा इससे अधिक	758865	16344	2.15	859512	14850	1.73
9. सभी वर्ग	36090	653	1.81	40571	1024	2.52

2.2.2 यहां यह भी उल्लेखनीय है कि कृषक (44.4 से 21.7) तथा गैर-कृषक परिवारों (33.4 से 12.0 दोनों में 1971-81 दशक के दौरान ऋण ग्रस्त परिवारों की प्रतिशतता पर्याप्त रूप से गिर गई है । सभी परिवारों पर विचार करते हुए सारणी IV में देखा गया है कि ऋण ग्रस्त परिवारों की प्रतिशतता 41 से 19 तक पर्याप्त रूप से गिर गयी है । दूसरी ओर, प्रति ऋण ग्रस्त परिवार औसत ऋण 1330 रु० से बढ़कर 3656 रु० हो गया है तथा गैर-कृषक परिवारों में 652 रु० से बढ़कर 1678 रु० और सभी परिवारों में 1179 रु० से बढ़कर 3365 हो गया है। मुद्रा शब्दों में इस वृद्धि से कम से कम आंशिक आधार पर सामान्य मूल्य स्तर में तथा दशक के दौरान ऋण की सुविधाओं विशेष रूप से संस्थागत ऋणों की सुविधाओं में तीव्र वृद्धि हुई है ।

सारणी (iv) ग्रामीण तथा शहरी क्षेत्रों में प्रमुख परिवारों के अनुसार नकद ऋण की रिपोर्ट देने वाले परिवारों की प्रतिशतता (पी०) और प्रति परिवार नकद औसत राशि

समस्त राशि

परिवार किस्म	30 जून की स्थिति के अनुसार					
	1971*			1981		
	पी	ए[1] रु०	ए (रु०)	पी	ए[1] (रु०)	ए (रु०)
			ग्रामीण			
1. कृषक	44.4	590	1330	21.7	793	3656
2. गैर-कृषक	33.4	217	652	12.0	202	1678
3. सभी परिवार	41.3	487	1179	19.4	653	3365
			शहरी			
1. स्वत: रोजगार	—	—	—	16.6	1466	8813
2. अन्य परिवार	—	—	—	17.4	812	4662
3. सभी परिवार	—	—	—	17.2	1024	5972

*स्रोत : भारतीय रिजर्व बैंक, बम्बई, 1977 द्वारा प्रकाशित "ग्रामीण परिवारों की ऋण ग्रस्तता तथा संस्थागत वित्त की उपलब्धतता" नामक रिपोर्ट ।

2.2.3 तथापि यह कहना सम्भव नहीं है कि क्या इसी प्रकार की प्रवृत्ति शहरी क्षेत्रों में भी विद्यमान है चूंकि शहरी क्षेत्रों के लिए 1971 सर्वेक्षण के परिणाम तत्काल उपलब्ध नहीं हैं।

2.2.4 सतरह प्रमुख राज्यों के ग्रामीण तथा शहरी क्षेत्रों के ऋण ग्रस्त परिवारों की प्रतिशतता तथा प्रति ऋण ग्रस्त परिवार औसत ऋण (ए) में क्षेत्रीय भिन्नताएं सारणी (v) में प्रस्तुत की गई हैं। इस सारणी से यह देखा गया है कि ग्रामीण तथा शहरी दोनों क्षेत्रों में राज्यों के बीच पी तथा ए मूल्यों में बहुत अधिक भिन्न है।

सारणी (v) 30 जून 1981 की स्थिति अनुसार भारत के विभिन्न राज्यों में ऋणग्रस्त परिवारों की प्रतिशतता (पी) तथा ऋणग्रस्त प्रति परिवार नकद ऋण की औसत बकाया राशि

	ग्रामीण		शहरी	
	पी	ए (रु०)	पी	ए (रु०)
(1)	(2)	(3)	(4)	(5)
1. आंध्र प्रदेश	26.25	3559	22.60	6237
2. असम	4.28	1157	4.34	5182
3. बिहार	12.18	1659	9.07	4921
4. गुजरात	17.39	4874	13.77	10165
5. हरियाणा	10.48	9171	7.75	10237
6. हिमाचल प्रदेश	12.26	2875	6.64	5862
7. जम्मू तथा कश्मीर	8.91	2813	7.19	8221
8. कर्नाटक	23.84	5241	18.25	5890
9. केरल	28.22	3371	29.72	9728
10. मध्य प्रदेश	19.62	2887	14.67	5511
11. महाराष्ट्र	21.97	3861	21.05	5814
12. उड़ीसा	19.21	1800	12.24	6464
13. पंजाब	18.92	7922	12.63	7013
14. राजस्थान	24.24	4773	15.16	8126
15. तमिलनाडु	28.53	3538	25.85	5053
16. उत्तर प्रदेश	17.39	2575	12.33	4066
17. पश्चिम बंगाल	17.53	1692	16.65	3712
18. समस्त भारत	19.40	3365	17.15	5972

2.3.0 ब्याजदर की पद्धति : ब्याज दर की पद्धति ऋण ग्रस्त परिवारों द्वारा वहन की जाने वाली लागत को प्रतिबिम्बित करती है। इस सम्बन्ध में यह उल्लेखनीय है कि बिना ब्याज के प्राप्त राशि बहुत अधिक थी जैसा कि यहां प्रस्तुत की गई सारणी (vi) से स्पष्ट है। साधारणतया ऐसे ऋण मित्रों तथा सम्बन्धियों से प्राप्त किए जाते हैं। तथापि, परिवारों के एक छोटे अनुपात ने सरकार तथा अन्य स्त्रोतों से बिना ब्याज के ऋण प्राप्त करने की रिपोर्ट दी है। (सर्वेक्षण परिणामों की सारणी 10 देखें)।

सारणी (6) प्रमुख परिवार प्रकार के अनुसार ब्याज दर पर बकाया नकद ऋण की राशि का प्रतिशत वितरण

समस्त भारत 30 जून 1981 की स्थिति के अनुसार

प्रमुख परिवार प्रकार	ब्याज की दर					
	शून्य	10 प्रतिशत	10 प्रतिशत से 15 प्रतिशत	15 प्रतिशत से 20 प्रति०	20 प्रतिशत से अधिक	सभी वर्ग
(1)	(2)	(3)	(4)	(5)	(6)	(7)
			ग्रामीण			
1. कृषक	10.39	8.72	46.10	13.87	20.92	100.00
2. गैर-कृषक	21.42	10.01	24.33	11.28	32.96	100.00
3. सभी प्रकार	11.20	8.80	44.51	13.69	21.80	100.00
			शहरी			
1. स्वत: रोजगार	17.77	12.30	35.18	17.97	16.78	100.00
2. अन्य परिवार	22.49	32.69	22.28	8.95	13.59	100.00
3. सभी प्रकार	20.29	23.18	28.30	13.15	15.08	100.00

2.3.1 सर्वेक्षण परिणाम दर्शाते हैं कि समस्त भारत स्तर पर ग्रामीण क्षेत्रों में कुल बकाया नकद ऋण का 11 प्रतिशत बिना किसी ब्याज के प्राप्त किया गया था। अन्य 9 प्रतिशत 10 प्रतिशत ब्याज की दरों तक प्राप्त किया गया था। बकाया नकद ऋण के लगभग 44 प्रतिशत पर 10 से 15 प्रतिशत के बीच की ब्याज दर थी। नकद ऋण की कुल राशि के शेष 35 प्रतिशत पर 15 प्रतिशत से अधिक का ब्याज लगाया गया। जिसमें से 22 प्रतिशत ऋण 20 प्रतिशत से अधिक ब्याज की दर पर बकाया था।

2.3.2 ग्रामीण क्षेत्र के अन्तर्गत, कृषक परिवारों (केवल 10 प्रतिशत) की तुलना में गैर-कृषक परिवारों ने (कुल नकद ऋण का 21 प्रतिशत) अधिक ब्याज मुक्त नकद प्राप्त किया। तथापि, 10 प्रतिशत अथवा नीचे की ब्याज श्रेणी में, कुल नकद ऋण की प्रतिशतता के सन्दर्भ में कृषक तथा गैर-कृषक परिवारों में बकाया नकद ऋण की राशि लगभग समान थी। जिसकी प्रतिशतता क्रमश: 9 तथा 10 थी। दूसरी ओर, नकद ऋण राशि की लगभग 46 प्रतिशत राशि 10 से 15 प्रतिशत ब्याज की दर पर कृषक परिवारों द्वारा प्राप्त की गई थी जो कृषक परिवारों द्वारा सूचित की गई ब्याज की दर से लगभग दुगुना था। तथापि अकृषि परिवारों पर नकद ऋण की लगभग 33 प्रतिशत रकम 20 प्रतिशत से अधिक उच्च ब्याज दर पर बकाया होने के कारण ऋण का बोझ बहुत अधिक था जबकि कृषि परिवारों के मामले में उक्त रकम का लगभग 21 प्रतिशत भाग ब्याज दर के इसी स्लैब के हिसाब से बकाया पड़ा था।

2.3.3 ग्रामीण परिवारों की तुलना में, शहरी परिवारों पर उच्च ब्याज दर का भार कुछ कम था। बिना ब्याज के अदा किए जाने वाले बकाया ऋण की ग्रामीण क्षेत्रों (11 प्रतिशत) की तुलना में प्रतिशतता क्षेत्र में लगभग दुगनी (20 प्रतिशत थी) इसके अतिरिक्त शहरी क्षेत्र में कुल नकद ऋण में अधिक से अधिक 23 प्रतिशत ऋण 10 प्रतिशत या इससे कम की ब्याज दर बकाया था ग्रामीण क्षेत्र में यह प्रतिशतता मात्र 9 थी। उच्चतम ब्याज स्लैबों में, अर्थात 10–15 प्रतिशत, 15–20 प्रतिशत तथा अधिक 20 प्रतिशत था, ग्रामीण क्षेत्र की तुलना में शहरी क्षेत्र में नकद ऋण पर बकाया अनुकूलत: कम था। शहरी क्षेत्र में प्रतिशतता क्रमश: 28, 13 तथा 15 तथा ग्रामीण क्षेत्र में 44, 14 तथा 22 रही। शहरी क्षेत्र में स्वत:नियोजित परिवारों से भिन्न परिवारों की तुलना में स्वत: नियोजित परिवारों के मामले में उच्च ब्याज दर पर नकद ब्याज की अदायगी की प्रतिशतता अधिक विचारणीय थी स्पष्टत: स्वत: नियोजित परिवारों से भिन्न परिवारों के मामले में, बकाया नकद ऋण की प्रतिशतता ब्याज की कम दर (10 प्रतिशत अथवा कम) पर थी जो कि स्वत: नियोजित परिवारों की तुलना में अधिक थी।

2.3.4 मौजूदा सर्वेक्षण (1981) से प्राप्त भिन्न-भिन्न ब्याज स्लैबों पर ऋण की रकम के वितरण की 26वां दौर के सर्वेक्षण (1971–72) से तुलना करना उचित होगा सारणी (vii) में, ये वितरण अखिल भारतीय स्तर पर ग्रामीण क्षेत्र के कृषक परिवारों के सम्बन्ध में प्रस्तुत किए गए थे यहां यह भी उल्लेखनीय है कि चूंकि दशक के दौरान

सूची तथा ब्याज दरों की संरचना में परिवर्तन होता रहा है। ये दोनों अनुमान इसलिए यथार्थतः तुलनीय नहीं हैं, साथ ही दोनों वितरणों में ब्याज दरों के अन्य स्लैबों को छोड़कर ब्याज दरों के मध्यम स्लैब यथार्थतः एकरूप नहीं है। तथापि ऋण की लागत में तुलना को स्थूल सूचना के रूप में लिया गया।

सारणी (vii) ब्याज की दर पर देय बकाया नकद राशि का प्रतिशत वितरण

2.3.5 सारणी (VII) में प्रस्तुत अनुमान दो समय बिन्दुओं के परिणामों की सही-सही तुलना करने की अगली सावधिकता सूचित करता है। हालांकि, 37वें दौर में सभी ऋणों के ब्याज की दर विनिर्दिष्ट कर दी गई थी, तथापि 26वें दौर सर्वेक्षण में लगभग 10 प्रतिशत मामलों में ब्याज की दर रिकार्ड नहीं की गई थी। फिर भी ऐसा देखा गया है कि रा० प्र० सर्वे० 26वें दौर की तुलना में रा० प्र० सर्वे० 37वें दौर में "शून्य ब्याज दर पर यथानुपात अधिक राशि बकाया थी। रा० प्र० सर्वे० 26वें दौर तथा रा० प्र० सर्वे० 37वें दौर के लिए प्रतिशत भाग क्रमशः 6 तथा 10 था। यह भी ध्यान देने योग्य बात है निम्नतम स्लैबों, (शून्य श्रेणी को छोड़कर) का प्रतिशत भाग तथा नकद देय बकाया कुल राशि पर ब्याज का उच्चतम स्लैब दोनों ही, पिछले दशक में मध्यम दो स्लैबों में परिणामी वृद्धि होने से घट गए। इस वृद्धि ने निश्चित रूप से 10 प्रतिशत से 15 प्रतिशत की प्रवर श्रेणी ली। जबकि 1981 में इस स्लैब में कुल 46 प्रतिशत राशि बकाया थी। 1971 में ब्याज की दर काफी होने $9\frac{3}{8}$ प्रतिशत से $18\frac{3}{4}$ प्रतिशत के मध्य घट बढ़ होने पर भी बकाया भाग लगभग 27 प्रतिशत था। ऐसा देखा गया है कि पिछले 10 वर्षों के दौरान निम्न प्रकार की ब्याज दर में काफी बदलाव हुआ है। 1971 में "$9\frac{3}{8}$ प्रतिशत" तक दर के अन्तर्गत 25 प्रतिशत के स्थान पर 1981 में "10 प्रतिशत तक" ब्याज की दर के अन्तर्गत कुल देय बकाया 9 प्रतिशत सूचित की गई थी। सर्वेक्षण का महत्वपूर्ण निष्कर्ष यह था कि 1981 में कुल नकद देय बकाया 8 प्रतिशत 25 प्रतिशत तथा इससे अधिक की बहुत ऊंची ब्याज दर पर अनुबंधित था जबकि 10 वर्ष पहले परिणाम प्रतिशत 15 प्रतिशत था।

2.3.6 ब्याज की उच्च दर से विकास अवरुद्ध हो जाता है तथा इससे ऋणी परिवारों का भार बढ़ जाता है चाहे ऐसा ऋण उत्पादनकारी उद्देश्यों के लिए ही लिया गया हो। प्रायः ब्याज की उच्च दर परिवारों को, विशेषतया उनमें से निम्न वर्ग को चिरस्थाई ऋणग्रस्तता के कुचक्र में धकेल देती है। अतः ग्रामीण तथा शहरी परिवारों के लिए उनकी परिसम्पत्तियों को उनकी जीविका के मापदंड के बतौर लेकर, प्रत्येक वर्ग की परिसम्पत्तियों के लिए विभिन्न ब्याज स्लैबों पर राशि का वितरण सारणी (VIII) में प्रस्तुत किया गया है। सारणी (VIII) के अनुमानों से पता चलता है कि ग्रामीण क्षेत्र में कम परिसम्पत्ति वर्गों के परिवारों पर सबसे बुरा प्रभाव पड़ा है जबकि 20 प्रतिशत और इससे अधिक पर 1000 रु० तक की अल्प परिसम्पत्ति वाले परिवारों पर कुल नकद बकायों में से अधिक से अधिक 57 प्रतिशत तक ऋण बकाया था इसी ब्याज स्लैब के अन्तर्गत 5 लाख की लागत की परिसम्पत्तियों वाले परिवारों पर नकद देय मात्र 2 प्रतिशत के लगभग था। अगले तीन परिसम्पत्ति वर्गों के परिवारों अर्थात 1000, 5000 से 10000 रु० तथा 10,000 से 20,000 के उसी पैटर्न में जिसमें कि 1000 रु० तक के निम्नतम परिसम्पत्ति वर्ग में 20 प्रतिशत से अधिक के उच्चतम ब्याज स्लैब में बकाया ऋण की अधिकतम राशि अर्थात 48, 36 तथा 33 प्रतिशत थी। तथापि, वर्ग 20,000 रु० तथा इससे अधिक के उच्च परिसम्पत्ति में 10 से 15 प्रतिशत ब्याज की दर पर ऋण की अधिकतम राशि सूचित की गई।

सारणी (VIII) परिवारों द्वारा धारित परिसम्पत्ति पर ब्याज की दर पर नकद देय बकाया राशि के वितरण का प्रतिशत।

2.3.7 शहरी क्षेत्र में ब्याज का पैटर्न ग्रामीण क्षेत्र से कुछ भिन्न था। यह ध्यान देने योग्य बात है कि ब्याज मुक्त ऋण का अधिकतम विस्तार 10,000 रु० तक के निम्न तीन परिसम्पत्ति वर्गों में था। इन परिसम्पत्ति वर्गों की अगली विशेषता 20 प्रतिशत या इससे अधिक का उच्चतम ब्याज स्लैब थी। अन्य विशेषता जो उल्लेखनीय थी वह है कि सभी परिसम्पत्ति वर्गों में शहरी क्षेत्र में उच्च ब्याज दर स्लैब (20 प्रतिशत से अधिक) ग्रामीण क्षेत्र की तुलना में ऋण की बकाया राशि की प्रतिशतता कम रही तथा निम्न ब्याज दर स्लैब (10 प्रतिशत तक) में बकाया रकम की प्रतिशतता अधिक रही।

2.3.8 ब्याज दर के पैटर्न का संव्यवहार अब तक अखिल भारतीय स्तर पर किया गया है। ब्याज दर के पैटर्न में क्षेत्रीय परिवर्तन का विश्लेषण यदि कोई है, सतरह राज्यों के लिए ग्रामीण तथा शहरी क्षेत्रों में अलग-अलग विभिन्न स्लैबों में नकद ऋण की बकाया राशि का प्रतिशत वितरण सारणी (IX) में दिया गया है, सारणी (IX) के अनुमानों से पता चलता है कि राज्यों के ग्रामीण तथा शहरी क्षेत्रों में ब्याज दर के पैटर्न में काफी अंतर है। ग्रामीण क्षेत्र में, कुल नकद ऋण पर 20 प्रतिशत या इससे अधिक ब्याज की दर की नकद राशि का 20 प्रतिशत भाग आन्ध्र प्रदेश में अधिकतम अर्थात 39.63, प्रतिशत राजस्थान में 34.38 प्रतिशत, उत्तर प्रदेश में 31.04 प्रतिशत, तथा तमिलनाडु में 30.30 प्रतिशत रहा। बिहार तथा मध्य प्रदेश ने भी क्रमशः 27.60 तथा 27.24 के काफी बड़ी प्रतिशतता का रिकार्ड बनाया। इसके विपरीत हिमाचल प्रदेश में 1.58 प्रतिशत भाग रहा। इसके बाद इसी क्रम में जम्मू और कश्मीर (2.45 प्रतिशत) महाराष्ट्र (4.65 प्रतिशत), कर्नाटक (6.26 प्रतिशत), असम

(6.82 प्रतिशत), गुजरात (6.91 प्रतिशत), तथा केरल (8.68 प्रतिशत) इन राज्यों में से जम्मू व कश्मीर तथा असम को 74.91 तथा 65.13 प्रतिशत उच्चतम ब्याज मुक्त ऋण प्राप्त हुआ। शहरी क्षेत्र में भी 20 प्रतिशत से अधिक "ब्याज दर पर बकाया नकद सबसे ज्यादा अर्थात 27.07 प्रतिशत रहा। केरल जिसकी ग्रामीण क्षेत्र में निम्न प्रतिशतता थी, आंकड़े द्वितीय स्तर पर (26.28 प्रतिशत) थे। ब्याज दर के उच्चतम स्लेब के अन्तर्गत तमिलनाडु की ब्याज दर 21.24 प्रतिशत तथा पश्चिम बंगाल की ब्याज दर 20.48 प्रतिशत रहा। दूसरी ओर जम्मू कश्मीर असम तथा हिमाचल पद में 20 प्रतिशत से अधिक के उच्च ब्याज दर वाले कोई बकाया ऋण की सूचना नहीं मिली है। तथापि, हिमाचल प्रदेश में काफी उच्च प्रतिशतता (47.92 प्रतिशत) पर देय ऋण का बकाया 15 से 20 प्रतिशत की परिवर्ती ब्याज दर पर अनुबंधित था।

2.3.9 समस्त भारत की तरह राज्य अनुमानों से भी, ग्रामीण क्षेत्र की तुलना में शहरी क्षेत्र में उच्च ब्याज स्लैब नकद ऋण की निम्न प्रतिशतता का पता चलता है। शहरी परिवारों की स्थिति तुलनात्मक रूप में बेहतर होने का मूल कारण शहरी क्षेत्र में ग्रामीण क्षेत्रों की बनिस्पत संस्थागत अभिकरणों जैसे सरकारी विभागों, सहकारी समितियों, व्यापारिक बैंकों, बीमा तथा लोक निधि निकायों आदि से ऋण प्राप्त करना आसान है। संस्थागत अभिकरण, गैर-संस्थागत अभिकरणो का तुलना में समान्यतया कम ब्याज दर पर ब्याज वसूल करते हैं।

2.4.0 संस्थागत तथा गैर संस्थागत ऋण अभिकरणों द्वारा आबंटित नकद ऋण।

इस तथ्य को ध्यान में रखते हुए कि संस्थागत साख अभिकरणों का ऋण की लागत पर प्रभाव पड़ता है, ग्रामीण तथा शहरी क्षेत्रों में विभिन्न श्रेणियों के परिवारों को ऋण मुहैया कराने में संस्थागत तथा गैर संस्थागत अभिकरणों भूमिका की जांच करने का प्रयास किया जाता है। पारिवारिक क्षेत्रों विशेषतया ग्रामीण भारत का, पारंपरिक साख अभिकरणों जैसे कि महाजन, साहूकार, भूस्वामियों तथा व्यापारियों आदि द्वारा काफी समय तक शोषण किया गया इससे यह दृष्टिगोचर होता है कि पिछले दो दशकों के दौरान उनकी शहरी पकड़ धीरे-धीरे ढीली हुई है क्योंकि संस्थागत ऋण अभिकरणों ने ग्रामीण क्षेत्रों में अपने कदम जमा लिए हैं। जैसा कि सारणी (X) में दर्शाया गया है। ग्रामीण परिवारों पर संस्थागत ऋण अभिकरणों के नकद बकाया ऋण प्रतिशतता भाग अखिल भारतीय स्तर पर 1961 में 17 से 1971 में 17 से बढ़कर 29 तथा 1981 से 29 से बढ़कर 61 पर पहुंच गया था। परन्तु केवल कृषक परिवारों के मामले में 1961 तथा 1971 के मध्य संस्थागत साख अभिकरणों के भाग में अभूतपूर्व वृद्धि हुई है तथा गैर-कृषक परिवारों में कोई प्रगति दृष्टिगोचर नहीं हुई है। तथापि, पिछले दो दशकों के दौरान संस्थागत साख अभिकरणों के भाग में (1971–1981) में दोहरी वृद्धि (32 प्रतिशत से 63 प्रतिशत) हुई है। जबकि गैर-कृषक परिवारों के लिये उपर्युक्त वृद्धि तिगुने से भी अधिक (11 प्रतिशत से 37 प्रतिशत) हुई है।

सारणी (X) संस्थागत तथा गैर-संस्थागत अभिकरणों से प्राप्त कुल बकाया ऋण में से नकद ऋण की प्रतिशतता।

2.4.1 केवल 1981 के चालू सर्वेक्षण के लिये उपलब्ध शहरी क्षेत्र के अनुमान (सारणी X_I) यह दर्शाते हैं कि संस्थागत ऋण (60 प्रतिशत) की सीमा लगभग वही है जो कि ग्रामीण क्षेत्र (61 प्रतिशत) की है। तथापि, शहरी क्षेत्र में "संबंधियों तथा मित्रों" का ब्याज मुक्त अग्रम ऋण का भाग ग्रामीण क्षेत्र के 9 प्रतिशत के स्थान पर 15 प्रतिशत था। (संदर्भ सर्वेक्षण परिणामों की सारणी 8) इसलिए ऋण देने वाले परम्परागत अभिकरणों जैसे कि महाजन, सेठ-साहूकार आदि का भाग शहरी क्षेत्र (25 प्रतिशत) की तुलना में ग्रामीण क्षेत्र (30 प्रतिशत) में कुछ अधिक पाया गया। शहरी क्षेत्र में, परिवारों की दो श्रेणियों, उपर्युक्त दोनों व्यक्तियों के बीच स्वतः नियोजित परिवारों से भिन्न परिवारों की संस्थागत अभिकरणों के भाग क्रमशः 8 तथा 62 में अधिक अंतर नहीं है

सारणी (X_I) कुल बकाया नकद देय में से संस्थागत तथा गैर-संस्थागत ऋण अभिकरणों/लिये गये नकद देय बकाया की प्रतिशतता।

2.4.2 कुछ राज्यों में ग्रामीण तथा शहरी परिवारों द्वारा लिये गये संस्थागत तथा गैर-संस्थागत ऋणों का वितरण सारणी (XI_I) में दर्शाया गया है। अनुमान यह दर्शाते हैं कि कुल बकाया नकद देय में असम को छोड़कर सभी प्रमुख राज्यों के ग्रामीण क्षेत्रों में पिछले दस वर्षों के दौरान संस्थागत अभिकरणों के भाग में वृद्धि हुई है। किन्तु बकाया नकद देय के भाग को देखते हुए संस्थागत अभिकरणों की व्याप्ति प्रत्येक राज्य में अलग-अलग है। जबकि महाराष्ट्र (86.4 प्रतिशत) उड़ीसा (81.9 प्रतिशत), केरल (78.6 प्रतिशत), कर्नाटक (78.2 प्रतिशत) तथा हरियाणा (75.8 प्रतिशत) संस्थागत ऋण अभिकरणों के जरिए कुल बकाया नकद ऋण का तीन चौथाई से अधिक असम (30.6 प्रतिशत), आन्ध्र प्रदेश (40.9 प्रतिशत) राजस्थान (40.9 प्रतिशत), जम्मू व कश्मीर (43.5 प्रतिशत), तमिलनाडु (44.3 प्रतिशत) तथा बिहार (47.2 प्रतिशत) में 50 प्रतिशत से भी कम ऋण संथागत अभिकरणों से लिया गया।

2.4.3 शहरी क्षेत्र में, संस्थागत अभिकरणों का कार्य निष्पादन गुजरात में (86.3 प्रतिशत) सर्वोत्तम,

उड़ीसा में (83.2 प्रतिशत), केरल (77.21 प्रतिशत), असम (77.0 प्रतिशत), जम्मू व कश्मीर (74.7 प्रतिशत) तथा मध्य प्रदेश में (71.5 प्रतिशत) था। इसके विपरीत संस्थागत अभिकरणों के समेकित बकाया नकद देय का प्रतिशत भाग आन्ध्र प्रदेश में मात्र 25.9 तथा राजस्थान में 47.2 था। अन्य सभी राज्यों में प्रतिशत भाग 56.0 से 66.3 के मध्य रहा।

2.4.4 निःसन्देह, संस्थागत ऋण अभिकरणों ने परिवारों से भारी ब्याज दर के भार को कम करने में महत्वपूर्ण भूमिका निभाई है। दुर्भाग्यवश, जिन्हें इनकी सेवाओं की अत्याधिक आवश्यकता है, उन्हें इसका अल्पतम लाभ ही मिल पाता है। पहले यह देखने में आया है कि (पैरा 2.36) कि उच्च परिसम्पत्ति वर्ष के परिवारों की तुलना में निम्न परिसम्पत्ति वर्ग के परिवारों पर बहुत उच्च ब्याज दर पर बकाया पड़ी हुई नकद राशि की प्रतिशतता अधिक थी। तथापि, इसका कारण खोजना सरल है। सारणी (XIII) जो परिसम्पत्ति रखने वाले प्रत्येक परिवार का अखिल भारतीय ऋण अभिकरणों से प्राप्त ऋण की राशि के वितरण का प्रतिशत दर्शाती है, से पता चलता है कि निम्न परिसम्पत्ति वर्ग के परिवार, ग्रामीण तथा शहरी क्षेत्रों में गैर संस्थागत ऋण अभिकरणों पर बहुत अधिक निर्भर हैं। ग्रामीण क्षेत्र में 1000 रु० तक के निम्नतम परिसम्पत्ति वर्ग के मामले में संस्थागत ऋण अभिकरणों का अधिभाग 9 था। इसके मुकाबले उच्च परिसम्पत्ति वर्ग "ख 5 लाख तथा इससे अधिक" में 95 प्रतिशत था शहरी क्षेत्र में इन दो परिसम्पत्ति वर्गों में तदनुवर्ती प्रतिशतता क्रमशः 5 और 67 प्रतिशत थी। वास्तव में शहरी क्षेत्र में 5 लाख रु० से अधिक के परिसम्पत्ति वर्ग को छोड़कर परिवार की परिसम्पत्ति में संस्थागत ऋण अभिकरणों से लिये गए ऋण में समानुपातिक रूप से लगातार वृद्धि हुई है। निम्न परिसम्पत्ति वर्ग के परिवारों में गैर-संस्थागत अभिकरणों से ऋण लेने की प्रवृत्ति अधिक पाई गई, इस का कारण यह है कि ये परिवार संस्थागत ऋण अभिकरणों से ऋण प्राप्त करने के लिये उपयुक्त जमानत उपलब्ध नहीं करा सके।

2.4.5 सामान्यतः संस्थागत तथा गैर-संस्थागत ऋण अभिकरणों के कार्य निष्पादन के अध्ययन करने की विभिन्न संस्थागत तथा गैर-संस्थागत अभिकरणों की स्थिति सारणी (XIV) में दर्शायी गई है। सारणी (XIV) से यह पता चलता है कि ग्रामीण तथा शहरी दोनों क्षेत्रों में संस्थागत अभिकरणों में सहकारी समितियां तथा वाणिज्यिक बैंक दो अत्यंत महत्वपूर्ण अभिकरण हैं। यद्यपि ग्रामीण क्षेत्रों में दोनों अभिकरणों में बकाया नकद ऋण 57 प्रतिशत है, दोनों अभिकरणों का भाग लगभग बराबर है, शहरी क्षेत्र में सहकारी समितियों तथा वाणिज्यिक बैंकों से कुल बकाया नकद ऋण का 40 प्रतिशत भाग उधार लिया गया जिनमें से प्रत्येक का भाग 18 तथा 22 प्रतिशत तथा शहरी क्षेत्र में सरकारी विभाग इसके बाद आता है, जिसमें ग्रामीण क्षेत्र में 4 प्रतिशत के मुकाबले बकाया नकद ऋण में से 15 प्रतिशत का लेखा दिया है। गैर-संस्थागत साख अभिकरणों में साहूकारों—कृषि तथा व्यावसायिक दोनों, ग्रामीण क्षेत्र में धन के महत्वपूर्ण स्रोत हैं उनके भाग क्रमशः 9 तथा 8 प्रतिशत हैं। शहरी क्षेत्र में "साहूकारों" का भाग 9 प्रतिशत था उनमें अधिक महत्वपूर्ण गैर संस्थागत ऋण अभिकरण था व्यापारी (5 प्रतिशत) तथा महाजन (4 प्रतिशत) था।

सारणी (XIV) : साख अभिकरणों को देय नकद बकाया की राशि का प्रतिशत वितरण।

2.4.6 अखिल भारतीय स्तर पर ग्रामीण क्षेत्रों में कृषि परिवारों के सम्बन्धों में रा० प्र० सर्वे 37वां दौर तथा 26वें दौर के परिणाम सारणी (XV) में प्रस्तुत हैं। इन वर्षों में विभिन्न ऋण अभिकरणों की संगत स्थिति में परिवर्तनों का मूल्यांकन करने के लिए जैसाकि सारणी से प्रमाणित होता है। पिछले दशक के दौरान (1971-81) वाणिज्यिक बैंकों आदि का निष्पादन विशिष्ट था। जबकि सहकारी समितियों के भाग में 22 से 30 प्रतिशत वृद्धि हुई है, वाणिज्यिक बैंक के मामले में कम से कम 2 प्रतिशत के मुकाबले 29 प्रतिशत की वृद्धि हुई, विभिन्न वाणिज्यिक बैंकों द्वारा ग्रामीण क्षेत्रों में काफी संख्या में शाखा खोलने तथा ग्रामीण बैंक प्रणाली के प्रारंभ होने से इसमें वाणिज्यिक बैंकों को फैलाने में सहायता की है। यह दिलचस्प बात है कि सरकारी विभाग का भाग 1971 के 7 प्रतिशत से गिरकर 1981 में 4 प्रतिशत हो गया। पिछले दस वर्षों के दौरान सभी गैर-संस्थागत साख अभिकरणों के प्रतिशत भाग में तेजी से ह्रास हुआ है। परन्तु सारव अभिकरण "कृषि महाजनों" का अत्यधिक ह्रास हुआ है इसका अंशदान 1971 में 23 प्रतिशत से 1981 में 8 प्रतिशत तक घट गया।

2.5.0 ऋण का उद्देश्य : ऋण का एक महत्वपूर्ण पहलू इसके लेने का प्रयोजन है। यह इसलिए है ताकि परिवार प्रतिष्ठानों (कृषि या गैर-कृषि) में यह ऋण उत्पादन के प्रयोजन ऐसी पूंजी को या चालू व्यय के लिए उपयोग में लिया जा सके और परिवार के आर्थिक कार्य-कलापों को बढ़ाने तथा उनकी आर्थिक दशा में शीघ्र ही सुधार हो सके। इसलिए यदि काफी संख्या में परिवार उत्पादन के प्रयोजन के लिए ऋण लेने के इच्छुक हों तो यह निश्चय ही समाज में आर्थिक उत्थान का प्रतीक है। दूसरी ओर, पारिवारिक खर्चों को पूरा करने, मुकदमेबाजी के खर्चे, पुराने ऋण को निपटाना तथा ऐसे ही अन्य खर्चे को "अनुत्पादक प्रयोजन" के बतौर माना गया क्योंकि इन मदों पर खर्च किया गया धन न तो किसी वस्तु के उत्पादन

तथा सेवाओं में कोई उत्पादन देता है, न ही इससे कोई आर्थिक समृद्धि ही होती है। ऐसे ऋण, यदि काफी बड़ी रकम के हों या लगातार लिए जाएं, तो इससे स्थायी ऋण तथा गरीबी को बढ़ावा मिलता है। अतः ऋण वितरण के विभिन्न प्रयोजनों के वर्गीकरण की जानकारी के बिना ऋणग्रस्तता का अध्ययन अधूरा है। इसे मद्देनज़र रखते हुए वर्गीकृत विशेषता के अनुसार ऋण के उद्देश्य सारणी (XVI) से (XIX) में विश्लेषित किए गए हैं।

प्रत्येक प्रमुख परिवार प्रकार के लिए विभिन्न प्रयोजनों के अनुसार अलग-अलग परिवारों की ऋणग्रस्ता का प्रतिशत (पी) तथा प्रत्येक ऋणग्रस्त परिवार का औसत ऋण (ए) सारणी (XV) में दर्शाया गया है।

2.5.1 "सभी परिवारों" पर विचार करने पर यह पाया गया कि ग्रामीण (पी=8.00) तथा शहरी क्षेत्रों में (पी=10.53) दोनों में ऋण लेने का अत्याधिक महत्व-पूर्ण एक मात्र कारण पारिवारिक खर्चे हैं। यहां यह स्मरण दिलाया जाता है कि इस सर्वेक्षण में पारिवारिक खर्च का प्रयोग व्यापक अर्थ में किया गया है क्योंकि इसमें रिहायशी भूमि का क्रय भवन, निर्माण, भवन की मरम्मत आदि के व्यय शामिल हैं धन उधार लेने के महत्व के अनुसार अन्य कारण ग्रामीण क्षेत्र में फार्म व्यवसाय में पूंजीगत व्यय तथा फार्म व्यवसाय में चालू व्यय (पी=4.68) तथा मुकदमेबाजी, वित्त निवेश तथा अन्य (पी=2.76) तथा शहरी क्षेत्र में फार्म भिन्न व्यवसाय में पूंजीगत व्यय (पी=2.01) यहां यह उल्लेखनीय है कि इन प्रतिशतता आंकड़े का ऋण ग्रस्त परिवारों की कुल प्रतिशतता के सम्बन्ध में मूल्यांकन करना चाहिए जो ग्रामीण क्षेत्र में 19.40 तथा शहरी क्षेत्र में 17.15 है।

2.5.2 "ए" की उपयोगिता विभिन्न प्रयोजनों के लिए लिए गए औसत बकाया ऋण को दर्शाना है। यह पाया गया कि हालांकि ऋण लेने के अत्यन्त सामान्य प्रयोजन "पारिवारिक व्यय" है, ग्रामीण क्षेत्र में ऋण की बड़ी रकम फार्म व्यवसाय (ए–53.50 रु०) तथा गैर फार्म व्यवसाय में (ए=45.14 रू०) पूंजीगत व्यय के लिए ली गई थी। शहरी क्षेत्र में गैर-फार्म व्यवसाय में पूंजीगत व्यय तथा चालू व्यय (क्रमशः ए=11855 तथा 9974 रु०) के लिए ली गई थी। ग्रामीण क्षेत्र में अगला बड़ा ऋण, मुकदमेबाजी, वित्तीय निवेश तथा अन्य (ए–2938 रु०) तथा शहरी क्षेत्र में––फार्म व्यवसाय (ए–8273 रु०) था ग्रामीण क्षेत्र में औसत पारिवारिक व्यय मात्र 1822 रु० तथा शहरी क्षेत्र में 3411 रु० पंजीकृत किया गया।

2.5.3 मुख्य परिवार प्रकार पर अलग-अलग विचार करते समय यह पाया गया कि ग्रामीण क्षेत्र में कृषक परिवारों के प्रत्येक ऋणग्रस्त परिवार पर औसत बकाया ऋण 3656 रु० तथा गैर कृषक परिवारों पर 1678 रु० था। वास्तव में गैर-कृषक परिवारों की तुलना में कृषक परिवारों पर ऋण के आठ प्रयोजनों के लिए औसतन काफी बड़ा ऋण था। इसी प्रकार शहरी क्षेत्र में "अन्य" परिवारों द्वारा वहन किए गए औसत ऋण की रकम 4462 रु० की तुलना में स्वतः नियोजित परिवारों पर औसत 8813 रु० ऋण था। यहां भी, प्रत्येक आठ प्रयोजनों में से (पारिवारिक व्यय को छोड़कर) स्वनियोजित परिवार पर औसत बकाया ऋण भार अधिक था।

2.5.4 यद्यपि विशेष प्रयोजनों के लिए कतिपय ऋण ही लिए जा सकते हैं, ऋण बाजार में प्रयोजन के महत्व को दृष्टि में रखते हुए औसत ऋण राशि काफी अधिक हो सकती है, विशेषतया वित्तीय संस्थानों द्वारा ऋण विधि के आबंटन के दौरान। इस संबंध में, ऋण के सभी प्रयोजनों (100 के अनुसार) की कुल मात्रा में से विभिन्न प्रयोजनों के लिए देय ऋण की रकम का प्रतिशत भाग, विभिन्न प्रयोजनों के संगत महत्व के मापदंड की व्यवस्था करता है। ग्रामीण तथा शहरी क्षेत्रों में प्रमुख परिवार प्रकार का प्रतिशत भाग (एस) के अनुमान सारणी (XVII) में प्रस्तुत किये गये हैं।

2.5.5 यह पाया गया है कि ग्रामीण परिवारों में से फार्म व्यवसाय में पूंजीगत व्यय तथा पारिवारिक व्यय के उद्देश्य से लिए गए ऋण ने चालू व्यय सहित 17.36 प्रतिशत के उच्चतम प्रतिशतता अर्थात् क्रमशः 42.46 प्रतिशत तथा 22.34 प्रतिशत का दावा किया। फार्म व्यवसाय में कृषक परिवारों के लिए यही पैटर्न था परन्तु गैर-कृषक परिवारों का ऋण का अधिकांश भाग अन्य महत्वपूर्ण वर्गों अर्थात् गैर-फार्म व्यवसाय में व्यय (18.95 प्रतिशत), वित्तीय निवेश, मुकदमेबाजी आदि पर व्यय (9.96 प्रतिशत) तथा फार्म व्यवसाय में पूंजीगत व्यय (8.56 प्रतिशत) सहित पारिवारिक व्यय (50.90 प्रतिशत) से संबंधित था।

2.5.6 शहरी क्षेत्र में स्थिति कुछ भिन्न है, जहां शहरी परिवारों का कुल ऋण पारिवारिक व्यय, गैर-फार्म व्यवसाय में पूंजीगत व्यय तथा मुकदमेबाजी पर व्यय, वित्तीय निवेश तथा अन्यों के लिए अधिकांश भाग रखा गया अर्थात् क्रमशः 35.07 प्रतिशत, 23.27 प्रतिशत तथा 21.88 प्रतिशत। स्वतः नियोजित परिवारों से भिन्न परिवारों के मामलों में, अर्थात् मुख्य प्रकार "अन्य" पारिवारिक व्यय की मात्रा निरन्तर बढ़ती जा रही है। 54.25 प्रतिशत परन्तु मुकदमेबाजी पर (29.16 प्रतिशत) तथा गैर फार्म व्यवसाय में पूंजीगत व्यय (7.31 प्रतिशत) है। दूसरी ओर परावर्ति स्वतः नियोजित परिवारों ने गैर फार्म व्यवसाय में पूंजीगत व्यय हेतु अधिकतम राशि अर्थात् कुल ऋण में से 41.58 प्रतिशत रकम गैर फार्म-व्यवसाय में चालू व्यय के लिए

कुल ऋण में से 15.00 प्रतिशत रकम तथा पारिवारिक व्यय के लिए कुल ऋण की मात्रा 13.07 प्रतिशत लगायी।

2.5.7 संक्षेप में ग्रामीण क्षेत्रों में कृषि परिवारों तथा शहरी क्षेत्रों में स्वतः नियोजित परिवारों द्वारा ऋण की कुल रकम में से पारिवारिक उद्यमों को चलाने तथा उनके वित्त प्रबन्ध हेतु लिए गए ऋण का भाग अत्यधिक है जबकि,

2.5.8 वर्ष 1971 से ऋण के प्रयोजनों में होने वाला परिवर्तन —प्रयोजनों के अनुसार ऋणों के वितरण में वर्ष 1971-81 के दशक के दौरान होने वाले परिवर्तनों का अध्ययन करने के उद्देश्य से दो अलग-अलग समय बिन्दुओं पर यथा 30-6-1971 एवं 30-6-1981 में ग्रामीण क्षेत्र में विभिन्न प्रयोजनों के लिए ऋण के प्रतिशतता भाग सारणी (XVIII) में प्रस्तुत किये गये हैं।

2.5.9. इस विशिष्ट एवं आशाजनक परिवर्तन से यह दृष्टिगोचर होता है कि उत्पादनकारी प्रयोजनों के लिए लिये गये ऋण का भाग जो वर्ष 1971 में 50 प्रतिशत था वह वर्ष 1981 में पर्याप्त रूप से बढ़कर 69 प्रतिशत हो गया तथा यह परिवर्तन परिवार पर होने वाले उस व्यय के लिए है जिसका भाग 41 प्रतिशत से घट कर 22 प्रतिशत रह गया है।

2.5.10. दूसरी प्रोत्साहक प्रवृत्ति यह है कि पुराने ऋण की अदायगी के लिए लिया गया ऋण का भाग खेतिहर परिवारों (1.5 प्रतिशत से 0.7 प्रतिशत) गैर-खेतिहर परिवारों (4.0 प्रतिशत से 1.3 प्रतिशत) के लिए कम हो गया है जो सम्भवतः यह दर्शाता है कि ऋण ग्रस्त परिवार अधिकांशतः चिरस्थायी ऋणग्रस्तता से मुक्त हो सकते हैं। ऐसा दशक के दौरान किये गये अध्ययन के अन्तर्गत साहूकारों की निजी वित्तीय संस्थाओं द्वारा अधिक वृहत् भूमिका अदा करने के कारण ही हुआ है।

2.5.11. पारिवारिक परिसम्पत्ति के सम्बन्ध में ऋण का प्रयोजन —यह एक आम धारणा है कि निर्धन परिवार (अर्थात् लघु परिसम्पत्तियों वाले परिवार) अधिकतर पारिवारिक खर्च, ऋण की पुन अदायगी एवं अन्य इसी प्रकार की आवश्यकताओं जैसे अनुत्पादक प्रयोजनों के लिए ऋण लेते हैं जबकि अपेक्षाकृत धनाढ्य परिवार (अर्थात् बड़ी परिसम्पत्ति वाले परिवार) प्रमुख रूप से उत्पादक प्रयोजनों अपने पारिवारिक उद्यमों, को चलाने तथा उनके विस्तार जैसे उत्पादक प्रयोजनों से ऋण लेते हैं। इस बात का पता लगाने के लिए कि क्या 37वें दौर के सर्वेक्षण के परिणाम इस विचार की अभिपुष्टि करते हैं आनुक्रमिक परिसम्पत्ति धारिता वर्गों से सम्बन्धित परिवारों के लिए विभिन्न प्रयोजनों के अनुसार वर्गीकृत ऋण का प्रतिशत भाग सारणी (XIX) में दिया गया है। परिणामों के संक्षेपण तथा प्रमुख विशेषताओं के संकेन्द्रण के उद्देश्य से फार्म एवं गैर फार्म व्यवसाय पर लगाई जाने वाली पूंजी तथा चालू व्यय से संबंधित पहले चार प्रयोजनों को उत्पादक प्रयोजनों की अभिव्यक्ति के अन्तर्गन्त संयोजित किया गया है जबकि अंतिम दो प्रयोजन यथा मुकदमेबाजी, वित्तीय लागत आदि पर होने वाला व्यय गैर-विनिर्दिष्ट उद्देश्यों पर होने वाले व्यय को "अन्य" की श्रेणी में रखा गया है।

2.5.12 इस सारणी से यह बिल्कुल स्पष्ट हो जाता है कि सर्वेक्षण के परिणाम इस उपर्युक्त अनुमान की पुष्टि करते हैं कि निम्न परिसम्पत्ति वर्ग वाले परिवारों द्वारा उत्पादक प्रयोजनों के लिए ऋण निवेश के प्रयास किये जा सकते थे। उदाहरणस्वरूप ग्रामीण क्षेत्र में उत्पादक उद्यमों पर ऋण का प्रतिशत भाग निम्न परिसम्पत्ति वर्ग (1000 रुपये तक) में 15.17 प्रतिशत से अधिकतम परिसम्पत्ति वर्ग (500,000 रु० तथा उससे अधिक) में 96.98 प्रतिशत तक की निरन्तर वृद्धि हुई है। जबकि पारिवारिक व्यय वर्गों के परिवारिक व्यय हेतु लिए गए ऋण के प्रतिशत भाग में 79.04 प्रतिशत 1.61 प्रतिशत तक की निरन्तर कमी आई है। तथापि ऋण की अदायगी से संबंधित ऋण के शेयर तथा अन्य प्रयोजन, परिसम्पत्ति वर्गों के बारे में किसी प्रकार की वृद्धि या कमी नहीं दर्शाते हैं, वे सामान्य पैटर्न को अव्यवस्थित नहीं करते हैं।

2.5.13 मोटे तौर पर शहरी क्षेत्र की छवि भी इसी प्रकार की है परन्तु ग्रामीण क्षेत्र की तरह स्पष्ट नहीं है। ऋण के प्रतिशत शेयर के अनुमान वृद्धि एवं ह्रास की प्रवृत्ति को दर्शाते हैं। क्योंकि ग्रामीण क्षेत्र इतना समनुरूप नहीं है। यहां उत्पादक उद्यमों के ऋण का प्रतिशत भाग निम्नतम वर्ग में 11.92 से बढ़कर परिसम्पत्ति वर्ग (100,000–500,000 रुपये) में 45.99 प्रतिशत तक हो गया तथा उसके बाद अधिकतम परिसम्पत्ति वर्ग में 86.68 की वृद्धि हुई। पारिवारिक व्यय के प्रयोजन हेतु लिए गए ऋण में एक साथ न्यूनतम परिसम्पत्ति वर्ग में, 81.24 प्रतिशत से अधिकतम वर्ग में 3.74 प्रतिशत की गिरावट आई है। ग्रामीण क्षेत्र से शहरी क्षेत्र में जो विभिन्नताएं हैं, वे हैं "अन्य प्रयोजनों" से संबंधित ऋण के प्रतिशत भाग में निम्नतम परिसम्पत्ति वर्ग (1000 रु० तक) में 6.78 प्रतिशत से द्वितीय अधिकतम परिसम्पति वर्ग (100000–500000 रुपये) में 31.37 प्रतिशत की एक साथ गिरावट आई तथा इसके पश्चात विशिष्ट परिसम्पत्ति वर्ग (5000,000 रुपये और उससे अधिक) में 9.58 तक की कमी आई है। अधिकतम परिसम्पत्ति वर्ग में यह अचानक गिरावट ग्रामीण क्षेत्र में भी पाई गई।

2.6.0 प्रतिभूति के लिए ऋण : प्रतिभूति का वह प्रकार जिसके लिए अग्रिम ऋण लिये गये हैं, एक ऐसा महत्वपूर्ण प्रतिबंध है जोकि कर्जदार पर अधिक ब्याज की दर पर ऋण लेने के लिए दबाव डालता है। इस प्रकार इस पक्ष पर किया गया अध्ययन ऋण ग्रस्तता के किसी भी विश्लेषणात्मक अध्ययन की समग्र विशेषता बन जाता है। प्रतिभूति के प्रकारों एवं बन्धक के (जोकि प्रतिभूति का एक प्रकार भी है) प्रकारों से संबंधित

कुछ परिणाम अगले पृष्ठों पर सारणी (XX) तथा (XXI) में दिये गये हैं।

2.6.1 सारणी (XX) के कालम (6) तथा (12) में यह देखा कया है कि अधिकतम प्रतिशत परिवारों ने (ग्रामीण क्षेत्रों में पृ०—7.42 तथा शहरी क्षत्रों में 7.92) अपनी व्यक्तिगत प्रतिभूति पर ऋण लिये थे। अधिसंख्य परिवारों ने ग्रामीण एवं शहरी दोनों क्षेत्रों में बिना किसी प्रतिभूति "पर लिये गए नकद ऋण की सूचना दी है। बिना किसी प्रतिभूति" तथा "व्यक्तिगत प्रतिभूति" दोनों पर एक साथ व्यक्तिगत प्रतिभूति बिना किसी प्रतिभूति की भांति ही व्यवहारिक है? इससे आसानी से यह निष्कर्ष निकाला जा सकता है कि ग्रामीण व शहरी दोनों प्रकार क्षेत्रों में ऋण ग्रस्त परिवारों की उच्चतम प्रतिशतता बिना किसी प्रतिभूति के ऋण लिए। आगामी महत्वपूर्ण प्रतिभूति के प्रकार ग्रामीण क्षेत्र में अचल सम्पत्ति (प्रतिशतता 4.03) की प्रतिबंधता एवं अचल सम्पत्ति सम्बन्धी प्रथम प्रभार पाए गए हैं जबकि जमानत प्रतिभूति (प्रतिशतता 2.09) एवं अचल सम्पत्ति (प्रतिशतता 1.73) की प्रतिबंधता शहरी क्षेत्रों में महत्वपूर्ण थी। इन सभी प्रतिशतताओं पर ऋणग्रस्त परिवारों की प्रतिशतता यथा ग्रामीण एवं शहरी क्षेत्रों में क्रमशः 19.40 एवं 17.15 के लिए विचार किया जाना चाहिए।

2.6.2 प्रतिभूति के विभिन्न प्रकारों के लिए ऋण की प्रतिशतता भाग के अनुमानों का भी अधिकांशतः प्रतिभूति के प्रकारों की भांति उसी क्रम में अनुसरण किया गया। जैसा कि व्यक्तिगत प्रतिभूति एवं गैर-प्रतिभूति को एक साथ ऋण के सबसे बड़े भाग को हिसाब में लिया गया है जबकि अस्थाई सम्पत्ति की प्रतिबन्धता को जो सर्व प्रथम अचल सम्पत्ति एवं जमानत की प्रतिभूति पर प्रभारित थी, ऋण का अनुवर्ती भाग माना गया।

2.6.3 प्रत्येक प्रमुख परिवार प्रकार के लिए प्रतिशता एवं भाग के इन आंकड़ों की जांच करने पर यह पाया गया कि लगभग 75 प्रतिशत ऋण ग्रस्त गैर-खेतिहर/परिवार बिना प्रतिभूति के ऋण ले सकते थे जबकि ऋणग्रस्त खेतिहर परिवारों के बीच संगत प्रतिशतता केवल 55 प्रतिशत के लगभग थी। परिवारों की इन दोनों श्रेणियों के लिए बिना किसी प्रतिभूति के प्राप्त ऋण का प्रतिशत भाग लगभग 63 और 38 था। सम्भवतः अपेक्षित प्रतिभूति तैयार करने में असमर्थता के कारण गैर-खेतिहर परिवार गैर-संस्थागत साख अभिकरणों यथा परम्परागत साहूकारों आदि पर अपेक्षाकृत अधिक निर्भर पाए गए। इसी प्रकार ह शहरी क्षत्र में स्व-नियोजित परिवारों को "अन्य" (अर्थात् जो स्व-नियोजित नहीं हैं) परिवारों की अपेक्षा और अधिक बार; प्रतिभूति देनी पड़ी। वास्तव में लगभग 58 प्रतिशत ऋण-ग्रस्त स्व-नियोजित परिवारों ने तथा 71 प्रतिशत ऋण ग्रस्त अन्य परिवारों ने बिना किसी प्रतिभूति के ऋण लिए। बिना प्रतिभूति के ऋणों से संबंधित प्रतिशतता भाग के लिए भी वही पैटर्न अपनाया गया।

2.7.0 अचल सम्पत्ति की प्रतिबंधता —ऊपर यह उल्लेख किया जा चुका है कि नकद ऋणों की बड़ी राशि प्राप्त करने के लिए अचल सम्पत्ति की प्रतिबंधता प्रतिभूति धरोहर की एक महत्वपूर्ण श्रेणी थी। इसके महत्व को ध्यान में रखते हुए प्रतिबंधता के विभिन्न प्रकारों के अनुसार इस श्रेणी का अगला विश्लेषण सारणी (XXI) में दर्शाया गया है।

सारणी (20) प्रतिबन्धता के प्रकार के अनुसार नकद ऋण दर्शाने वाले परिवारों एवं दर्शाये गये प्रति परिवार के नकद ऋण की औसत राशि की प्रतिशतता

30 जून 1981 की स्थिति के अनुसार — समस्त भारत

प्रतिबन्धता का प्रकार	ग्रामीण		शहरी	
	प्रतिशतता	औसत (रु०)	प्रतिशतता	औसत (रु०)
(1)	(2)	(3)	(4)	(5)
1. साधारण	2.96	5173	1.19	10005
2. भोगाधिकारी	0.51	3767	0.20	6146
3. प्रतिबन्धित बिक्री के अनुसार प्रतिबंधता	0.70	5845	0.25	10625
4. प्रतिबंधता का अन्य प्रकार	0.21	4894	0.13	27946
5. अविनिर्दिष्ट	0.37	4084	0.21	11950
समस्त	4.03	5921	1.73	12677

2.7.1 उपर्युक्त सारणी से यह परिणाम निकलता है कि लगभग 70 प्रतिशत प्रतिबंधक परिवारों ने ग्रामीण एवं शहरी दोनों क्षेत्रों में साधारण प्रतिबंधता का आश्रय लिया। अगला महत्वपूर्ण प्रकार ग्रामीण एवं शहरी क्षेत्रों में प्रतिबंधक परिवारों को क्रमशः, लगभग 17 प्रतिशत एवं 14 प्रतिशत बताई गई सप्रतिबंधित बिक्री के अनुसार प्रतिबंधित था।

2.8.0 ऋण की अवधि के अनुसार बकाया नकद देय का वितरण ––अलग-अलग समयावधि से बकाया पड़े नकद देयों का विश्लेषण विभिन्न श्रेणियों के परिवारों की संरक्षित ऋण ग्रस्तता पर प्रकाश डालता है। 30 जून 1981 की स्थिति के अनुसार बकाया नकद देयों की राशि में वर्षों के दौरान संचित पूर्ण अथवा आंशिक रूप से अशोधित ऋण समाविष्ट थे। सारणी (XXII) में बकाया नकद ऋण की राशि का अखिल भारतीय स्तर पर प्रमुख परिवार के प्रकारों के अनुसार निर्धारित अवधि के बाद बकाया पड़े वर्गीकृत ऋण के वितरण की प्रतिशतता दर्शायी गई है। यह देखा गया है कि ग्रामीण क्षेत्र में कुल नकद ऋण में से 35 व 20 प्रतिशत से नकद ऋण एक वर्ष से कम तथा क्रमशः 1–2 वर्षों की लघु अवधि के लिए बकाया था। तथापि 5–10 वर्षों की लम्बी अवधि से बकाया पड़े नकद ऋण के लिए कुल बकाया नकद देयों का 18 प्रतिशत से कम का लेखा नहीं दिया गया फिर भी 10 वर्ष एवं उससे अधिक की समयावधि का भाग केवल लगभग 2 प्रतिशत पाया गया। जहां तक ग्रामीण भारत में खेतिहर एवं गैर-खेतिहर परिवारों का सम्बन्ध है, ऋण की अवधियों में ऋण की राशि के वितरण में बहुत अधिक अंतर नहीं पाया गया।

2.8.1 सर्वेक्षण के आंकड़े दर्शाते हैं कि शहरी क्षेत्र में बकाया ऋण की समयावधि का पैटर्न न्यूनाधिक रूप में वही रहा जो ग्रामीण क्षेत्र का था। शहरी क्षेत्र में भी दो प्रमुख परिवार प्रकारों––स्वतः नियोजित तथा "अन्य" के बीच यथा समय अदा न किए गए बकाया नकद देयों के प्रतिशतता वितरण में व्यतिक्रम पर्याप्त नहीं पाया गया फिर भी ऐसा प्रतीत होता है स्वतः नियोजित परिवारों की तुलना में गैर-स्वतः नियोजित परिवारों के बकाया पड़े दीर्घावधि नकद देयों की प्रतिशतता कम है।

2.8.2 जैसा कि सारणी (XXIII) से पता चलता है कि अंतिम दो दशकों के दौरान भारत के ग्रामीण क्षेत्र में यथा समय अदा न किए गए ऋणों के नकद देयों की प्रतिशतता वितरण में परिवर्तन हुआ है। वर्ष 1962 एवं 1971 की अवधि के दौरान 10 वर्ष अथवा उससे अधिक की समयावधि से बकाया पड़ नकद देयों का भाग वर्ष 1962 में 6 प्रतिशत से घटकर वर्ष 1971 में 1 प्रतिशत रह गया। अतः एक वर्ष से कम की छोटी अवधि के लिए देय बकाया भाग भी 38 प्रतिशत से घटकर 35 प्रतिशत रह गया। परन्तु न्यूनाधिक रूप में 5–10 वर्षों की एक लम्बी अवधि से बकाया पड़े उन्ह देयों के शेष भाग की प्रतिशतता वर्ष 1962 में 9 थी वही 1971 में 10 हो गई। दूसरी ओर 1–5 वर्ष की अवधि से बकाया पड़े देयों की प्रतिशतता में इस दशक के दौरान वृद्धि हुई। यह प्रवृत्ति अंतिम दशक अर्थात् वर्ष 1971 एवं 1981 के दौरान विरुद्ध दिशा में अनुकूल दिखाई दी है। इसके विपरीत वर्ष 1962–1971 के दौरान ऋण की अवधि के पैटर्न में हुए परिवर्तन के कारण नकद देय बकाया का अनुपात 5–10 वर्षों एवं 10 वर्ष तथा उससे अधिक के अवधि स्लैबों के लिए क्रमशः वर्ष 1971 में 10 प्रतिशत एवं 1 प्रतिशत से बढ़कर वर्ष 1981 में 18 प्रतिशत और 2 प्रतिशत होने पर यथेष्ट वृद्धि दर्शायी गई जबकि अंतिम 10 वर्षों के दौरान 1–5 वर्ष की अवधि के लिए प्रतिशतता शेयर में कमी पंजीकृत की गई।

2.9.0 ऋण का प्रकार : नकद ऋण की एक राशि निर्धारित अवधि में ऋण की अदायगी अथवा दीर्घावधि के आधार पर अनुबंधित ऋण के लिए वर्षों से पुन अदायगी करने वाले परिवारों की असमर्थता के कारण सम्भवतः एक लम्बी अवधि तक बकाया पड़े नकद देय की रकम पुनः अदा करने के लिए ऋण लेने वाले ऋणग्रस्त परिवारों का वितरण विभिन्न अवधियों के दौरान सारणी (XXIV) में प्रस्तुत किया गया है। यह देखा गया है कि ग्रामीण क्षेत्रों में लगभग बराबर-बराबर संख्या में परिवारों (5 से 6 प्रतिशत) ने थोड़ी अवधि के लिए गैर-प्रतिभूत मध्यवर्ती अवधि एवं लम्बी अवधि के लिए ऋण लिए जबकि कुछ परिवारों ने थोड़ी अवधि के प्रतिभूत ऋण लिए प्रति ऋणग्रस्त परिवार से औसत ऋण मध्यवर्ती अवधि के ऋण (2986 रु०) के साथ-साथ लम्बी अवधि वाले अधिकतम ऋण (5210 रु०) अपेक्षित थे। थोड़ी अवधि के प्रतिभूति तथा औसत में बहुतमामूली अन्तर रहा यथा क्रमशः 2196 रुपये गैरप्रतिभूति ऋण तथा 1955 रुपये। इन आंकड़ों के विषय में लम्बी अवधि वाले ऋण तथा मध्यवर्ती अवधि वाले ऋणों के कुल नकद ऋण के लगभग 42 प्रतिशता एवं 27 प्रतिशत का लेखा दिया।

2.9.1 शहरी क्षेत्र में मोटे तौर पर स्थिति वही थी जो अधिक औसत बकाया वाले दीर्घावधि और मध्यम अवधि वाले ऋण तथा कुल ऋण में से अधिकांश प्रतिशतता भाग सहित ग्रामीण क्षेत्र की थी।

2.10.0 बकाया नकद देयों की मात्रा : प्रति परिवार दर्शाये गये औसत नकद देयों का बकाया जिसका ग्रामीण व शहरी क्षेत्रों में अखिल भारतीय स्तर पर क्रमशः 3365 रुपये तथा 5972 रुपये का अनुमान लगाया गया था वे पारिवारिक क्षेत्र में ऋण ग्रस्तता का सामान्य स्तर दर्शाता है। परन्तु ऋणग्रस्त परिवारों की प्रतिशतता वितरण एवं बकाया ऋण का आकार समूह में नकद देय की बकाया राशि परिवारों के विभिन्न समूहों के बारे में ऋण का बोझ दर्शाते हैं। जोकि सारणी (XXV) में देखे जा सकते हैं। यह देखा गया कि ग्रामीण क्षेत्र में अखिल भारतीय स्तर पर लगभग एक चौथाई ऋणग्रस्त

परिवार 2000–5000 रुपये के आकार के बकाया ऋण से दबे हुए थे। तत्पश्चात अब उनका 500 रुपये तक तथा "1000–2000 रुपये" के आकार समूह ऋणग्रस्त परिवारों में से 20 प्रतिशत ऋणग्रस्त परिवारों को दर्शाते हैं। वास्तव में आधे से अधिक ऋण ग्रस्त परिवार (58 प्रतिशत) 2000 रुपये से कम आकार वाले बकाया नकद देय वाले पाये गये।

2.10.1 जैसी कि आशा थी ग्रामीण क्षेत्र में दो प्रमुख परिवार प्रकारों यथा खेतिहर तथा गैर-खेतिहर, के बीच छोटे आकार के ऋण वाले ऋणग्रस्त परिवारों का अनुपात खेतिहर परिवारों की तुलना में गैर-खेतिहर परिवारों में अधिक था। जबकि ऋणग्रस्त परिवारों (33 प्रतिशत) का वृहत्तम भाग "500 रुपय तक" का ऋण समूह गैर-खतिहर के लिए खेतहिर परिवारों के लिए सर्वाधिक महत्वपूर्ण आकार वर्ग 2000 रुपये से 5000 रुपये था जो ऋणग्रस्त परिवारों का 26 प्रतिशत दर्शाता है। तथापि जब ऋण की विभिन्न समयावधियों में बकाया नकद देयों की राशि प्रतिशत वितरण पर ग्रामीण क्षेत्र में परिवार श्रेणियों के लिए विचार किया गया उस समय एक अलग ही तस्वीर सामने आई। 2000–5000 रुपये तक के कुल ऋण के आकार समूह में ऋण की राशि की प्रतिशतता खेतिहर एवं गैर-खेतिहर परिवारों में अधिकतम पाई गई। 5000–10000 रुपये के आकार समूह, समान रूप से महत्वपूर्ण था जिसमें खेतिहर परिवारों के लिए कुल बकाया नकद देयों का 21 प्रतिशत तथा गैर-खेतिहर परिवारों के लिए 20 प्रतिशत का लेखा दिया गया। जैसी कि आशा की गई थी, बकाया ऋण (5000 रु० और उससे अधिक) की बहुत बड़ी राशि गैर-खेतिहर परिवारों के मामले में जो केवल 36 प्रतिशत थी, के स्थान पर खेतिहर परिवारों के ऋण की कुल राशि का 67 प्रतिशत अंशदान रहा।

2.10.2 शहरी क्षेत्र में 2000–5000 रुपये के आकार समूह में ग्रामीप क्षेत्र की भांति ऋणग्रस्त परिवारों का अधिकतम संकेन्द्रण (31 प्रतिशत) पाया गया। तथापि शहरी क्षेत्र में आनुपातिक रूप में अधिकतस परिवार बड़ी मात्रा में बकाया नकद देय रखने वाले पाए गये थे। ग्रामीण क्षेत्र में 6 प्रतिशत के मुकाबले शहरी क्षेत्र में 14 प्रतिशत ऋणग्रस्त परिवारों पर 10000 रुपये से अधिक बकाया नकद देय थे। दो प्रमुख परिवार प्रकारों स्वत: नियोजित तथा गैर-स्वत: नियोजित परिवारों की तुलना में स्वत: नियोजित परिवारों की श्रेणी 5000 रु० से अधिक बकाया नकद देय रखने वाले ऋणग्रस्त परिवारों की बहुत बड़ी प्रतिशतता दर्शाती है। दूसरी ओर 1000 रुपये अथवा उससे कम छोटे आकार वाले ऋणग्रस्त परिवारों की प्रतिशतता दोनों प्रकार के प्रमुख परिवार प्रकारों के लिए वही (24 प्रतिशत) थी। फिर भी ऋणग्रस्त परिवारों का अधिक संकेन्द्रण छोटे आकार समूहों में पाया गया, बकाया नकद ऋण की समाहारित राशि में बकाया ऋण के बड़े आकार समूहों के लिए शेयर और अधिक पाया गया। दूसरी विशेषता यह नोट की गई कि ऋण के आकारों के अनुसार ऋण की राशि स्वत: नियोजित एवं गैर-स्वत: नियोजित परिवारों के बीच विभिन्नता दर्शाता है। जबकि 50000 रुपये अथवा उससे अधिक के आकार समूह में आने वाली ऋण की राशि ने स्वत: नियोजित परिवारों के मामले में कुल ऋण के लगभग 43 प्रतिशत भाग का लेखा दिया जबकि ऋण के उसी आकार समूह में गैर-स्वत: नियोजित परिवारों का भाग लगभग 12 प्रतिशत था।

2.10.3 इसके अतिरिक्त परिवारों के पास नकद देयों की मात्रा उन परिसम्पत्ति समूहों से प्रत्यक्ष रूप से संबंधित पाई गई जिनसे परिवार सम्बद्ध थे। सारणी 7 (अखिल भारतीय सर्वेक्षण परिणाम) जोकि ऋणग्रस्त परिवारों के वितरण के दो तरीके तथा परिसम्पत्ति रखते हुए तथा ऋण आकार की वर्गीकृत ऋण की राशि प्रस्तुत करती है उसमें यह देखा जा सकता है कि कम ऋण वाले आकारों के नकद देयों का प्रतिशत भाग कम परिसम्पत्ति रखने वालों के लिए पर्याप्त था, परन्तु परिसम्पत्ति धारिता में वृद्धि हो जाने से यह घट गया इस प्रवृत्ति के बावजूद भी अल्पतम परिसम्पत्ति वाले दो समूह (अर्थात् 1000 रुपये तक तथा 1000–5000 रुये तक) सारणी (XXVI) में प्रस्तुत किये गये अनुमानों से स्पष्ट होता है कि बहुत अधिक परिसम्पत्ति रखने के कारण बहुत अधिक ऋण के बोझ से दबे हुए दिखाई देते हैं। सारणी (XXVI) में ऋणग्रस्त परिवारों का प्रतिशतता वितरण एवं छ: परिसम्पत्ति वर्गों के लिए ऋण आकार से अधिक बकाया नकद देने की राशि प्रस्तुत की गई है। आंकड़ों के विश्लेषण के उद्देश्य से सर्वेक्षण के परिणामों की सारणी (7) में दिये गये ऋणों के आकार निम्नलिखित दो वृहद् समूहों का निर्माण करने के लिए एक साथ रखे गये थे।

(I) ऋण का आकार जो अलग-अलग परिसम्पत्ति वर्गों की अधिकतम सीमा से अधिक नहीं था।

(II) ऋण का आकार जो अलग-अलग परिसम्पत्ति वर्ग की अधिकतम सीमा से अधिक था।

टिप्पणी : क. ऋण का आकार जो अलग-अलग परिसम्पत्ति वर्ग की अधिकतम सीमा से अधिक नहीं था।

ख. ऋण का आकार जो अलग-अगल परिसम्पत्ति वर्ग की अधिकतम सीमा से अधिक था।

2.10.4 यद्यपि प्रत्येक परिसम्पत्ति धारिता से सम्बन्धित अधिकांश ऋणग्रस्त परिवार, परिसम्पत्ति धारिताओं के अलग-अलग मूल्य की उच्चसीमाओं, में बकाया ऋणों की राशि सीमित कर सकते थे फिर भी ग्रामीण एवं शहरी दोनों क्षेत्रों में परिसम्पत्ति वर्गों में इस प्रकार के ऋण ग्रस्त परिवारों के अनुपात में वृद्धि की प्रवृत्ति पाई गई। ग्रामीण क्षेत्रों में उस वक्त प्रतिशत "20000 से 50,000 रुपये" के समूह के लिए 99.91 के स्थान पर "1000 रुपये तक" परिसम्पत्ति रखने वाले परिवारों के लिए

83.95 तथा "50000 से 100,000 रुपये" के समूह के लिए 100.00 थी। इसी प्रकार शहरी क्षेत्र में अल्पतम तथा अधिकतम परिसम्पत्ति वर्गों में पाई गई प्रतिशतताएं क्रमश: 61.44 तथा 99.45 थीं।

2.10.5 सारणी (XXVI) ऋणग्रस्त परिवारों के स्थान पर कुल बकाया नकद देयों की राशि पर विचार करने पर यह पता चलता है कि प्रवृत्ति उस समय भी वही थी। वास्तव में निम्नतम परिसम्पत्ति वर्ग में परिसम्पत्ति वर्ग की उच्चतम सीमा से अधिक ऋण का आकार ग्रामीण क्षेत्र में समस्त देयों का 55 प्रतिशत तथा शहरी क्षेत्र में अधिकतम 78 प्रतिशत माना गया। ग्रामीण क्षेत्र में 1000 से 5000 रुपये के तथा शहरी क्षेत्र में 1000 से 5000 रुपये तथा 5000 से 10000 रुपये तक के अगले अधिकतम परिसम्पत्ति वर्ग से संबंधित परिवारों के मामले में तुलनात्मक रूप से स्थिति फिर भी कम जटिल है। इस बात पर ध्यान देना आवश्यक है कि प्रत्येक परिसम्पत्ति वर्ग में अलग-अलग परिसम्पत्ति वर्ग की उच्चतम सीमा से अधिक देयों की राशि का समानुपातिक भाग गांवों की अपेक्षा शहरों में अधिक था और वह यह दर्शाता है कि ऋण का बोझ गामीण क्षेत्र में उनके प्रतिपक्षी की तुलना में शहरी परिवारों पर अधिक था।

2.11.0 37वें दौर सर्वेक्षण (1982) के ब्यौरेवार परिणामों के प्रस्तुतीकरण के अतिरिक्त रिपोर्ट में केवल ग्रामीण क्षेत्र के लिए 37वें दौर के तथा 26वें दौर (1971 1972') के कुछ मूलभूत अनुमानों के बीच तुलना भी की गई। इन दोनों सर्वेक्षणों की उपलब्धियों का सारांश प्रस्तुत करने के लिए निष्कर्ष निकाला जा सकता है कि दशक (1971–81) के दौरान ऋण ग्रस्तता के बोझ में तथा ग्रामीण क्षेत्र में अन्य सम्बन्धित पहलुओं में सुधार हुआ है जैसा कि निम्नलिखित विशेषताओं से प्रमाणित होता है :—

(क) ऋणग्रस्त परिवारों के अनुपात में काफी कमी हुई है,

(ख) ऋण-परिसम्पत्ति अनुपात में दर्शाया गया है कि ऋण का औसत बोझ से कम है;

(ग) बहुत अधिक ब्याज की दर (25 प्रतिशत और उससे अधिक) पर दिये गये ऋण का प्रतिशत भाग यथेष्ट रूप से कम है;

(घ) वित्तीय संस्थाएं, निजी साहूकारों के विस्थापन से एक प्रमुख भूमिका अदा करती हैं; और अन्त में,

(ङ) ऋणों की बढ़ी हुई राशियों को अनुत्पादक प्रयोगों के स्थान पर ऋणों के उत्पादक प्रयोजनों के लिए व्यय किया जा रहा है। विशेष ग्रुप से अल्प परिसम्पत्ति वर्ग वाले परिवारों के मामले में होने वाली वृद्धि आश्चर्यजनक नहीं हो सकती परन्तु यदि सुगम अवधियों के लिए ऋण की उपलब्धता प्रवृत्ति तथा उत्पादक प्रयोजनों के लिए ऋणों का अधिकतम प्रयोग जारी रहता है तो वे ग्रामीण लोगों के ऋण के बोझ में की जाने वाली और कमी के लिए कुछ आशा कर सकते हैं।

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ERRATA

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