



सामाजिक समूह में घरेलू परिसंपत्तियों और ऋणग्रस्तता

Household Assets and Indebtedness among Social Groups

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NSS 70th Round

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प्राक्कथन

राष्ट्रीय प्रतिदर्श सर्वेक्षण (एनएसएस) के अखिल भारत ऋण एवं निवेश के सर्वेक्षण (एआईडीआईएस) परिसम्पत्तियों के स्टॉक, ऋणग्रस्तता की घटनाओं, पूंजी निर्माण के विभिन्न संकेतकों तथा ग्रामीण/शहरी अर्थव्यवस्था के अन्य संकेतकों के लिए बाजार आंकड़ों के प्रमुख स्रोत हैं। इन्हें योजना तथा नीति-निर्माण और निर्णय समर्थन तथा विभिन्न सरकारी संगठनों, शिक्षाविदों, शोधकर्ताओं और विद्वानों द्वारा आगामी विश्लेषात्मक अध्ययनों के लिए इनपुट के रूप में प्रयोग में लाया जाता है।

2. राष्ट्रीय प्रतिदर्श सर्वेक्षण कार्यालय (एनएसएसओ) ने जनवरी-दिसम्बर 2013 के दौरान किए गए एन.एस.एस. के 70वें दौर में अखिल भारत ऋण एवं निवेश सर्वेक्षण (एआईडीआईएस) किया। इस सर्वेक्षण में, घरेलू ऋणग्रस्तता की सूचना 30 जून 2012 के अनुसार एकत्र की गई। अधिकांश राज्य सरकारों ने भी समान प्रतिदर्श आधार पर इस सर्वेक्षण में भाग लिया। इससे पूर्व एनएसएसओ ने एन.एस.एस. के 26वें दौर (जुलाई 1971-जून 1972), 37वें दौर (जनवरी-दिसम्बर 1982), 48वें दौर (जनवरी-दिसम्बर 1992), तथा 59वें दौर (जनवरी-दिसम्बर 2003) में अखिल भारत ऋण और निवेश सर्वेक्षण किया।

3. अखिल भारत ऋण एवं निवेश के इस दौर में एनएसएसओ द्वारा एकत्र केन्द्रीय प्रतिदर्श आंकड़ों के आधार पर, भारतीय परिवारों की परिसम्पत्तियों और ऋणग्रस्तता के महत्वपूर्ण संकेतकों के आकलन देते हुए 'भारत में ऋण और निवेश के मुख्य संकेतक' तथा इकाई स्तरीय आंकड़े दिसम्बर 2014 में जारी किए गए। इसके अलावा, ऋण और निवेश के विभिन्न पहलुओं पर चार विस्तृत रिपोर्टें जारी करने की योजना है, जिसमें पहली रिपोर्ट 'पारिवारिक परिसम्पत्तियों और देनदारियों' जारी की जा चुकी है। रिपोर्ट नामतः 'भारत में घरेलू ऋणग्रस्तता' दूसरी रिपोर्ट है। वर्तमान रिपोर्ट नामतः 'सामाजिक समूहों की घरेलू परिसंपत्तियाँ और ऋणग्रस्तता' चार रिपोर्टों की श्रृंखला में तीसरी रिपोर्ट है। इस रिपोर्ट में विभिन्न सामाजिक समूहों की विभिन्न विशेषताओं के तहत परिवार की परिसम्पत्ति और ऋणग्रस्तता के अनेक पहलुओं को शामिल किया है।

4. सर्वेक्षण अभिकल्प तथा अनुसंधान प्रभाग (एसडीआरडी) ने सर्वेक्षण के साधन विकसित करने तथा इस रिपोर्ट को तैयार करने का कार्य किया है। केन्द्रीय प्रतिदर्श के संबंध में सर्वेक्षण का फील्ड कार्य क्षेत्र संकार्य प्रभाग (एफओडी) द्वारा किया गया है। आंकड़ा विधायन तथा सारणीयन का कार्य समंक विधायन प्रभाग (डीपीडी) द्वारा किया गया है। समन्वय एवं प्रकाशन प्रभाग (सीपीडी) ने सर्वेक्षण संबंधी विभिन्न कार्यकलापों के समन्वयन का कार्य किया है।

5. मैं, सर्वेक्षण के विभिन्न चरणों में अपना बहुमूल्य मार्गदर्शन प्रदान करने हेतु, राष्ट्रीय प्रतिदर्श सर्वेक्षण के 70वें दौर के कार्य दल और राष्ट्रीय सांख्यिकी आयोग (एनएससी) के अध्यक्ष और सदस्यों की अत्यंत आभारी हूँ। मैं इस रिपोर्ट को तैयार करने में शामिल एनएसएसओ के विभिन्न प्रभागों के अधिकारियों द्वारा किये गये प्रयासों की भी सराहना करता हूँ।

6. मुझे विश्वास है कि यह रिपोर्ट योजनाकारों, नीति-निर्माताओं, शिक्षाविदों और शोधकर्ताओं के लिए उपयोगी सिद्ध होगी। इस रिपोर्ट की विषयवस्तु, कलेवर, कवरेज अथवा रिपोर्ट के किसी अन्य पहलू में सुधार के लिए सुझावों का स्वागत है।

जी. सी. मन्ना

(डॉ. जी.सी. मन्ना)

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नई दिल्ली
दिसंबर, 2016

Preface

The All-India Debt and Investment Surveys (AIDIS) of the National Sample Survey (NSS) are the primary source of data on various indicators of stock of assets, incidence of indebtedness, capital formation and other indicators of rural/urban economy. These are used for the purpose of planning, policy formulation and decision support and as input for further analytical studies by various Government organizations, academicians, researchers and scholars.

2. National Sample Survey Office (NSSO) undertook All-India Debt and Investment Survey (AIDIS) in 70th round of NSS during January-December, 2013. In the survey, information on household indebtedness was collected as on 30th June, 2012. Most of the State Governments also participated in this survey on a matching sample basis. Prior to this NSSO conducted AIDIS in NSS 26th round (July, 1971-June, 1972), 37th round (January-December, 1982), 48th round (January-December, 1992) and 59th round (January-December, 2003).


3. Based on the Central Sample data collected by NSSO in this round of AIDIS, a document on *Key Indicators of Debt and Investment in India*, giving estimates of the important indicators of assets and indebtedness of Indian households and unit level data of the survey were released in December, 2014. Apart from this, based on the survey four detailed reports are planned to be released on various aspects of debt and investment. Out of these, the first report titled '*Household Assets and Liabilities*' has already been released. The report titled '*Household Indebtedness in India*' is the second report based on the survey. The present report, namely, '*Household Assets and Indebtedness among Social Groups*' is third in the series of four reports. This report covers several aspects of household asset and indebtedness by various characteristics for different social groups.

4. Survey Design and Research Division (SDRD) undertook the development of survey instruments and the preparation of this document. Field work of the survey was carried out by the Field Operations Division (FOD) in respect of central sample. The data processing and tabulation work was done by the Data Processing Division (DPD). Coordination and Publication Division (CPD) coordinated various activities pertaining to the survey.

5. I am grateful to the Chairman and Members of the Working Group for NSS 70th round and National Statistical Commission (NSC) for providing their valuable guidance at various stages of the survey. I would also like to appreciate efforts made by the officers of the different Divisions of NSSO involved in preparation of this document.

6. I am sure that the report will be useful to planners, policy makers, academicians and researchers. Suggestions for improvement in content, layout and other aspects of this document will be highly appreciated.

New Delhi
December, 2016


(Dr. G. C. Manna)
Director General & Chief Executive Officer
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मुख्यबार्ते

[यह रिपोर्ट रा.प्र.स. अनुसूची 18.2 (ऋण एवं निवेश) के निरीक्षण- 1 (जनवरी-जुलाई 2013) के माध्यम से पूरे देश के 4529 ग्रामों और 3507 नगरीय प्रखंडों में फैले हुए 110800 परिवारों से संयाचित एवं प्राप्त सूचनाओं पर आधारित है ।]

- ✦ 2012 में अखिल भारतीय स्तर पर, ग्रामीण एवं नगरीय क्षेत्रों को मिलाकर करीब 9% परिवार अनुसूचित जनजाति सामाजिक समूह के थे । अनुसूचित जाति सामाजिक समूह के 18% जबकि अन्य पिछड़ी जाति सामाजिक समूह के 43% परिवार थे । [कथन 3.1]
- ✦ परिसम्पत्तियों का औसत मूल्य (एवीए) ('000 में) दोनों क्षेत्रों के लिए 30.06.2012 तक अनुसूचित जाति सामाजिक समूह के परिवारों के लिए (ग्रामीण में '501, नगरीय में '831) और अनुसूचित जनजाति के लिए ('505 ग्रामीण, '1188 नगरीय में) 'अन्य' सामाजिक समूह के परिवारों के लिए ('1661 ग्रामीण, '3535 नगरीय में) से काफी कम था । [कथन 3.2]
- ✦ ग्रामीण और नगरीय दोनों क्षेत्रों में सभी सामाजिक समूहों के लिए एक साथ भूमि एवं भवन दोनों परिसम्पत्तियों के कुल मूल्य में 90% से अधिक शेयर था । [कथन 3.3]
- ✦ ग्रामीण क्षेत्रों में अनुसूचित जनजाति के परिवारों का केवल 3.5% परिवार सर्वाधिक धनी था, जैसे नगरीय क्षेत्रों में 5% परिवारों की तुलना में परिसम्पत्ति धारकों के 10वाँ दशक वर्ग- जबकि अनुसूचित जाति के परिवारों के लिए नगरीय क्षेत्रों में 2% के विरुद्ध ग्रामीण क्षेत्रों में यह 3% था । [कथन 3.5]
- ✦ सभी ऋणग्रस्त परिवारों के बीच, अनुसूचित जाति के परिवारों ने सर्वोच्च "ऋण परिसम्पत्ति अनुपात" (12.2% ग्रामीण और 15% नगरीय में) का रिपोर्ट किया, इसके बाद अन्य पिछड़ी जाति (8.9% ग्रामीण और 15% नगरीय में) । [कथन 3.7]
- ✦ ग्रामीण और नगरीय दोनों क्षेत्रों में ऋणग्रस्तता का आपतन अनुसूचित जनजाति के परिवारों के लिए न्यूनतम और अन्य पिछड़ी जाति परिवारों के लिए सर्वोच्च था । [कथन 3.7]
- ✦ ग्रामीण क्षेत्रों में अनुसूचित जाति के परिवारों ने 'कृषितर व्यवसाय' के लिए कर्ज लेने के प्रति अनुसूचित जनजाति (8%) अन्य पिछड़ी जाति (12%) एवं अन्य (9%) की तुलना में अधिक झुकाव (16%) दिखाया । नगरीय क्षेत्रों में अनुसूचित जनजाति (95%) और अनुसूचित जाति के (92%) परिवारों ने कृषितर व्यवसाय के लिए कर्ज प्राप्त करने के अत्यधिक प्रवृत्ति का प्रदर्शन किया । [कथन 3.9]
- ✦ ग्रामीण क्षेत्रों में अनुसूचित जनजाति परिवारों के लिए संस्थागत और गैर-संस्थागत एजेन्सियों के लिए न्यूनतम ऋणग्रस्तता का आपतन, (9% और 10% क्रमशः) अन्य सभी सामाजिक समूहों के बीच पाया गया । नगरीय क्षेत्रों में अन्य सभी सामाजिक समूहों के बीच अन्य पिछड़ी जाति के परिवारों के पास संस्थागत और गैर-संस्थागत एजेन्सियों के लिए उच्चतम ऋणग्रस्तता का आपतन (क्रमशः 16% और 14%) था । [कथन 3.10]

HIGHLIGHTS

{The report is based on information collected through Visit 1 (January-July, 2013) of NSS Schedule 18.2 (Debt and Investment) canvassed in 110800 households spread over 4529 villages and 3507 urban blocks of the entire country.}

-  In 2012, about 9% of households belonged to the social group ST, 18% belonged to the social group SC, whereas 43% households belonged to the social group OBC at the all India level combining rural and urban areas. [Statement 3.1]
-  The Average Value of Assets (AVA) (in Rs. 000) as on 30.06.2012 for the households belonging to the social groups SC (₹501 in rural; ₹831 in urban) and ST (₹505 in rural; ₹1188 in urban) were far less than that for the households belonging to social group 'Others' (₹1661 in rural; ₹3535 in urban) for both the areas. [Statement 3.2]
-  In both the rural and urban areas, land and buildings together, accounted for more than 90% share in the total value of assets for all the social groups. [Statement 3.3]
-  In the rural areas, only 3.5% of ST households belonged to the richest i.e. 10th decile class of asset holdings as compared to 5% households in the urban areas, whereas for SC households, it was 3% in rural areas against 2% in urban areas. [Statement 3.6]
-  Among all indebted households, SC households reported the highest "debt to asset ratio" (12.2% in rural and 18.5% in urban) followed by OBC (8.9% in rural and 15% in urban). [Statement 3.7]
-  In both the rural and urban areas, Incidence of Indebtedness (IOI) was the lowest for ST households and the highest for OBC households [Statement 3.7]
-  SC households showed higher inclination (16%) towards taking loan for 'non-farm business' than the ST (8%), OBC (12%) and 'Others' (9%) in rural areas. In the urban areas, ST (95%) and SC (92%) households exhibited a much greater tendency to incur debt for non-business. [Statement 3.9]
-  In rural areas, lowest IOI is observed for ST households for both Institutional and Non-Institutional Agencies (9% and 10% respectively) among all other social groups. In the urban areas, the OBC households had the highest IOI for Institutional and Non-Institutional Agencies (16% and 14% respectively) among all other social groups. [Statement 3.10]

Chapter One

1-8

1. Introduction

1.1	The Report in Perspective	1
1.2	Background	1
1.3	Comparability with Previous Round Survey	2
1.4	Reports of the 70 th Round-AIDIS	3
1.5	Contents of this Document	4
1.6	Schedules of Enquiry	5
1.7	Scope and Coverage	5
1.8	Conceptual Framework	6

Chapter Two

9-16

2. Concepts and Definitions

2.1	Basic Concepts	9
2.2	Concepts regarding Loan	14

Chapter Three

17-37

3. Summary of Findings

3.1	Introduction	17
3.2	Percentage Distribution of Households	18
3.3	Household Assets Holdings by Social Groups	19
3.4	Household Indebtedness among Social Groups	23
3.5	Debt According to Purpose	26
3.6	Credit Agencies and Social Groups	29
3.7	Payment of Interest by Social Groups	31
3.8	Inter-State Comparison of AVA and AOD	33
3.9	Precision of Estimates	36

Statement Tables

S-1–S-14

Appendix A

Detailed Tables	A-1 – A-276
-----------------	-------------

Appendix B

Note on Sample Design and Estimation Procedure	B-1 – B-10
--	------------

Appendix C

Schedule 18.2	C-1 – C-22
---------------	------------

List of Graphs

Fig 3.1	Percentage share of land and building in total household assets for each social group	21
Fig 3.2 R/U	Percentage of households belonging to 1 st and 10 th decile classes for each social group	23
Fig 3.3	Debt asset ratio (DAR), incidence of indebtedness (IOI) of different social groups	25
Fig. 3.4	Percentage share of total debt by purpose for each social group	28
Fig. 3.5	Percentage distribution of amount of cash debt by terms of interest for each social group	32
Fig. 3.6R/U	Percentage of debt outstanding by rate of interest and terms of interest (simple) for each social group	34

Appendix A

Detailed Tables

Table 1R/U	
Per 1000 number of households, no. of households reporting cash loan per 1000 households and amount of cash loan per household as on 30.06.12 by household social groups <i>[all-India & State/UTs]</i>	A-1 – A-14
Table 2R/U	
Per thousand distribution of households of each social group by household type: all-India <i>[all-India & rural/urban]</i>	A-15
Table 3R/U	
Per thousand distribution of households of each social group by asset holding class <i>[all-India & State/UTs]</i>	A-16 – A-35
Table 4R/U	
Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group <i>[all-India & rural/urban & social group]</i>	A-36 – A-41
Table 5R/U	
Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per 1000 households by household asset holding class and household social group <i>[all-India & rural/urban & social group]</i>	A-42 – A-47
Table 6R/U	
Per 1000 number of households reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group <i>[all-India & State/UTs & social group]</i>	A-48 – A-57
Table 7R/U	
Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group <i>[all-India & State/UTs & social group]</i>	A-58 – A-67
Table 8-i/ni/a – R/U	
Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types per 1000 households for each social group <i>[all-India & rural/urban & credit agency]</i>	A-68 – A-73
Table 9-i/ni/a – R/U	
Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type <i>[all-India & rural/urban & credit agency]</i>	A-74 – A-79
Table 10R/U	
Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group <i>[all-India & State/UTs]</i>	A-80 – A-153
Table 11R/U	
Number of households reporting outstanding cash loans - as on 30.6.2012 – taken for specific purposes per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by purpose of loan for each social group <i>[all-India & rural/urban]</i>	A-154 – A-155

Detailed Tables

Table 12a – R/U

Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group
[all-India & rural/urban & social group]

A-156 – A-165

Table 12b – R/U

Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate
[all-India & rural/urban & social group]

A-166 – A-175

Abbreviations

Abbreviation	Description
AVA	Average Value of Assets
AOD	Average Amount of Debt per household
IOI	Incidence of Indebtedness
AODL	Average Amount of Debt per indebted household
AVL	Average Value of Land
AVB	Average Value of Building
DAR	Debt-Asset ratio
TD	Total Cash Due
IAG	Institutional Agencies
NIAG	Non-Institutional Agencies
ST	Schedule Tribes
SC	Schedule Castes
OBC	Other Backward Classes
TOI	Terms of Interest
ROI	Rate of Interest
hh (s)	Household (s)

Chapter One

Introduction



1.1 The Report in Perspective

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

1.1.2 The All-India Debt and Investment Survey (AIDIS) is generally conducted as one of the main enquiries of an NSS round at decennial intervals. This provides a series of AIDIS’s. The present report provides the results of AIDIS which was carried out as a part of the 70th round survey of NSSO during January to December 2013. This was the seventh such survey conducted at the all-India level. The first Report (NSS Report No. 570) gave the survey estimates on assets and liabilities (cash loans) of rural and urban households as on 30th June 2012. The second one (NSS Report No. 577) was on the indebtedness issue of the Indian households. The present report is the third in the series.

1.1.3 This report has been planned to cover several aspects of household asset and indebtedness by various characteristics for the social groups. In general, the estimates are provided for the country as a whole, separately for the social groups. The data were collected from the cross section of households with different household types and social groups through the Debt and Investment Schedule. The report contains the survey results of the 70th round and examines the disparities in assets holding, indebtedness of the households belonging to different social groups. It may be added that the scope of the survey being all households without special focus on social groups, sample design was not tailored to for netting in social groups like Scheduled Caste (SC) and Scheduled Tribe (ST) households. Since ST households are concentrated in a few states and SC households are geographically dispersed, the reliability of state level results is critically dependent on the sample size of SC and ST households in a general purpose representative sample of households. This caution is sounded upfront for the interpretation of state level results for social groups.

1.1.4 The main objective of the AIDIS is to generate reliable estimates on assets, liabilities and capital expenditure of the household sector. At present, the decennially conducted AIDIS is the only nation-wide enquiry providing data on these aspects of Indian households (assets, indebtedness and capital expenditure). In the 70th round, information on assets and liabilities

of the households as on 30.6.12, amount of capital expenditure incurred by the household during the agricultural year 2012 – 13 (July 2012 – June 2013), sale and loss of assets of the household during the agricultural year 2012–13 was collected through the Debt and Investment Schedule (18.2).

1.2 Background

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

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

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

1.3 Comparability with previous round survey

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

- a. Values of *land & building* as on 30.06.2012 were recorded in the 70th round as per their normative/guideline values, whereas in the 59th round they were recorded ‘as reported by the informant’.
- b. The value of the shares and debentures owned *on the date of survey* was evaluated as per the market price prevailing on the date of survey, if the said shares/debentures had been purchased before the reference date, i.e. 30.06.12. On the other hand, if the shares, etc., were acquired during the reference period, then the purchase/sale price

was recorded under ‘acquisition’ or under ‘disposal’, as the case might be. If they had been acquired during the reference period by ways other than purchase, then the market price prevailing on the date of survey was recorded. In cases where it was not possible to ascertain the prevailing market price of a share, the paid-up value of the shares (if acquired other than by way of purchase) or the value paid by the household (if they had been purchased) was recorded.

- c. In case of certificates, annuity schemes, the amount paid at the time of purchase was recorded. In case of deposits, the face value was recorded. In case of insurance premium, total of the premium paid up to the reference date was considered. Moreover, for contributions to provident fund, etc., total contribution plus interest earned was recorded. In case of Unit Linked Insurance plans (ULIP), the valuation was obtained as product of number of units and net asset value (NAV) of the unit. In previous round, however, value of financial assets on the date of survey and disposal and acquisition during reference date to date of survey had been recorded, and finally value as on reference date had been derived.

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

1.3.3 Household durables were not considered as assets in this round (as valuation of durable goods as on any date is difficult to obtain; and some information regarding durable assets are available from Household Consumer Expenditure Survey).

1.3.4 Bullion and ornaments were collected but kept outside the purview of assets. (In the 59th round all household durables including bullion and ornaments were part of asset)

1.3.5 Assets and liabilities of household enterprises were recorded only if the enterprise was fully owned by the household, and not a partnership involving members of different households.

1.3.6 The estimates on assets and liabilities for Telangana are available for the first time from the 70th round survey. It may be noted that, estimates shown for the state of Andhra Pradesh relate to the newly formed state of that name. However, for the earlier rounds, estimates shown for Andhra Pradesh correspond to the erstwhile state boundaries that existed before the new state was carved out.

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

1.4 Reports of the 70th round AIDIS

1.4.1 The results of the NSS 70th round survey on debt and investment are planned for release in four reports based on comprehensive tabulation of subject parameters and

indicators in various cross-classifications generated from the central sample data. The titles of these reports are:

- 1 Household Assets and Liabilities in India (as on 30.06.2012).
- 2 Household Indebtedness in India (as on 30.06.2012).
- 3 Household Asset Holding and Indebtedness of Social Groups in India (as on 30.06.2012).
- 4 Household Capital Expenditure in India during 01.07.2012 to 30.6.2013.

1.5 Contents of this document

1.5.1 This is the third report in the series of four stated in para 1.4.1. *Household Assets and Liabilities as on 30.06.2012* (NSS Report No.570) based on 70th round survey data, gave the major findings of the survey and discussed the salient features relating to assets and cash liabilities of the households as on 30.06.12. The second report in the series (NSS Report no. 577) covered several aspects of household indebtedness like number of households reporting cash loans, average amount of debt (cash dues), and distribution of outstanding cash dues of households as on 30.6.12 by various characteristics, such as nature and rate of interest, duration of loan, credit agency, purpose of loan etc.

1.5.2 This report contains three chapters and three appendices. The present chapter, Chapter One gives an introduction to the report, and Chapter Two describes the basic concepts and definitions used for the survey. Chapter 3 discusses the main findings on features of owning different types of assets and indebtedness vis-à-vis social groups. Appendix A of the report contains tables providing estimates of various items of liabilities (cash dues) for all states. Appendix B gives details of the sample design and estimation procedure followed and Appendix C consists of the schedules of enquiry (Schedule 18.2, visit 1 and visit 2) that were canvassed in the surveyed households.

1.5.3 Chapter Three discusses the salient features pertaining to certain aspects of assets, and indebtedness of households belonging to scheduled tribe (ST), scheduled caste (SC), other backward class (OBC) and residual other households not belonging to any of these three categories (described as 'Others' subsequently) for the rural and urban areas at the all-India level. The discussions in Chapter Three have been confined mainly to the results and trends observed at the all India level. The observations are mainly confined to all-India estimates and are followed by an examination of the indebtedness across selected states and their rural-urban sectors. The estimates for the smaller States and Union Territories (UTs) have not been discussed separately in chapter three as the sample sizes for the smaller states and UTs may not be adequate for getting estimates of desired accuracy – at least for measuring change or inter-state difference. The estimates for those states and UTs are presented in the Appendix A. Information on kind loan (collected as on date of survey) is not analysed in this report.

1.5.4 All the estimates presented in this report are based on the central sample data only and also based on combined estimate of the two sub-samples. It would be worthwhile to mention here that the cell figures in any of these detailed tables, when added up, may not exactly equal the figure shown against the 'total' column (or line) due to (i) rounding off and/or (ii) the presence of non-response cases.

1.5.5 For most of the parameters presented in this report, estimates are provided for all-India. It should be noted that (a) the number of household in the social group vary considerably across the States and UTs of India, and (b) the NSS AIDIS not being specifically oriented towards estimation of parameters related to social groups as defined in this report, as the allocation to different social categories is, rather, the result of a process of random selection. The sample design was not specifically tuned to net adequate number of household in different categories.

1.6 Schedules of enquiry

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

1.6.2 In each visit, the liability (cash loan) position of the household was ascertained with reference to a fixed reference date which was the same for all sample households, viz., the 30th of June, 2012 for the first visit and the 30th of June, 2013 in the second visit. However, Details of kind loan was collected as on date of survey. The assets position of the household on the other hand, was ascertained only in the first visit, with reference to a fixed reference date, viz., the 30th of June, 2012.

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

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

1.7 Scope and coverage

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

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

1. Floating population, i.e., persons without any normal residence, was excluded. But persons residing in open space, roadside shelter, under a bridge, etc., more or less regularly in the same place were covered.
2. Foreign nationals were excluded, as well as their domestic servants, if by definition the latter belonged to the foreign national's household (see Chapter 2 for definition).

3. Persons residing in barracks of military and paramilitary forces (like police, BSF etc.) were kept outside the survey coverage. However, the civilian population residing in their neighbourhood, including the family quarters of service personnel, was covered.
4. Orphanages, rescue homes, ashrams and vagrant houses were outside the survey coverage. However, the persons staying in old age homes, the students staying in ashram/hostels and the residential staff (other than monks/nuns) of these ashrams were covered. Although orphans living in orphanages were excluded, the persons looking after them and staying there were covered. Convicted prisoners undergoing sentence were outside the coverage of the survey.

1.8 Conceptual framework

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

1.8.2 The estimates of number of households presented in this report are based on data with a moving reference point, from 01.01.2013 to 31.07.2013, which spans a period of seven months. These estimates, therefore, may be taken to represent the number of households existing as on 15.04.2013, the mid-point of the seven-month period. The estimates for assets and liabilities for the 70th round are obtained as on 30.06.2012 and the average value of assets and liabilities are obtained by considering the number of households obtained from Visit I data. For this report only Visit I data were used.

1.8.3 The important classificatory characters used for tabulation are household type/major household type and household asset holding class.

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

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

1.8.5 Table T1 shows the numbers of villages and urban blocks surveyed, and also the numbers of rural and urban sample households in each visit, for each State and Union Territory. Number of households surveyed in visit 2 is lower than those surveyed in visit 1 for many States/UT as some of the households could not be surveyed in visit 2 due to some reason or other.

Table.T1: Number of villages/blocks surveyed and number of households surveyed for Schedule 18.2 Visit 1 and 2: NSS 70th round, Central sample

State/UT	no. of fsu's (villages/blocks) surveyed		no. of sample households			
			Visit 1		Visit 2	
	rural	urban	rural	urban	rural	urban
(1)	(2)	(3)	(4)	(5)	(7)	(8)
Andhra Pradesh	149	150	2070	2098	2030	1971
Arunachal Pradesh	47	32	560	448	557	447
Assam	214	68	2982	947	2980	941
Bihar	266	88	3671	1227	3662	1210
Chhattisgarh	85	56	1147	784	1143	764
Delhi	10	148	107	1955	103	1767
Goa	14	12	168	168	164	161
Gujarat	166	163	2302	2215	2281	2145
Haryana	78	76	1037	1047	1034	1015
Himachal Pradesh	88	24	1111	334	1102	322
Jammu & Kashmir	92	68	1242	947	1239	936
Jharkhand	102	68	1369	936	1358	899
Karnataka	170	168	2340	2344	2313	2200
Kerala	159	160	2167	2232	2117	2140
Madhya Pradesh	250	192	3428	2665	3406	2587
Maharashtra	330	328	4589	4536	4559	4317
Manipur	96	80	1328	1117	1328	1116
Meghalaya	68	36	930	504	930	504
Mizoram	47	48	604	672	602	657
Nagaland	44	28	616	392	616	392
Odisha	214	84	2954	1173	2935	1129
Punjab	94	92	1270	1286	1262	1253
Rajasthan	214	140	2933	1936	2904	1843
Sikkim	40	24	548	335	548	331
Tamil Nadu	246	244	3429	3413	3386	3234
Telangana	97	94	1344	1310	1331	1235
Tripura	104	72	1456	1008	1453	1008
Uttarakhand	39	32	523	446	522	442
Uttar Pradesh	618	356	8587	4956	8505	4797
West Bengal	326	300	4527	4175	4508	4037
A & N Islands	20	12	237	165	231	152
Chandigarh	8	16	112	222	104	194
Dadra & N. Haveli	8	8	112	112	111	100
Daman & Diu	8	8	112	112	111	100
Lakshadweep	10	8	111	112	107	104
Puducherry	8	24	112	336	108	321
all-India	4529	3507	62135	48665	61650	46771

1.8.6 Sample size

1.8.6.1 *First-stage units*: For rural India, the number of villages surveyed in the Central sample (surveyed by NSSO) was 4,529 and the number of urban blocks surveyed was 3,507. This document is based on the estimates obtained from the Central sample only.

1.8.6.2 *Second-stage units*: Stratification of households was done on the basis of indebtedness (to institutional agencies or non- institutional agencies or neither) of a particular household. For the AIDIS, from each sample village and urban block, 14 households were surveyed. The sampling design and estimation procedure is presented in detail in Appendix B of this document. The total number of households, in which Schedule 18.2 was canvassed, was 62,135 in rural India and 48,665 in urban India in Visit 1 (first 7 months) and 61,650 in rural India and 46,771 in urban India in Visit 2 (5 months) as evident from the Table T1 above.

Chapter Two

Concepts & Definitions



2.1 Basic Concepts

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

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

2.1.3 Household Type: The household type, based on the means of livelihood of a household, was decided on the basis of the sources of the household's income during the 365 days preceding the date of survey. For this purpose, only the household's income (net income and not gross income) from economic activities was considered; but the incomes of servants and paying guests were not taken into account.

In rural areas, a household was classified to any one of the following six household types:

- self-employed in agriculture
- self-employed in non-agriculture
- regular wage/salary earning
- casual labour in agriculture
- casual labour in non-agriculture
- Others

a) Self-employed in agriculture/non-agriculture: Persons who operate their own farm or non-farm enterprises or are engaged independently in a profession or trade on own-account or

with one or a few partners are deemed to be self-employed in household enterprises. The essential feature of the self-employed is that they have autonomy (i.e., how, where and when to produce) and economic independence (i.e., market, scale of operation and money) for carrying out their operation. The remuneration of the self-employed consists of a non-separable combination of two parts: a reward for their labour and profit of their enterprise. The combined remuneration is given by the revenue from sale of output produced by self-employed persons minus the cost of purchased inputs in production.

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

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

d) Others: All households not falling in any of these above were considered as 'Others'.

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

self-employed
regular wage/salary earning
casual labour
others

- (i) *Self-employed:* Persons engaged in the farm or non-farm enterprises of their households were called self-employed workers. In urban areas, a household was considered self-employed, if the major source of its income during the 365 days preceding the date of survey was self-employment of its members.
- (ii) *Other urban household:* All the remaining urban households were treated as 'other' households.

2.1.5 Major Occupational type:

Rural households: The rural households were initially classified into two types, namely, cultivator and non-cultivator households.

- (i) *Cultivator households*: All rural households operating at least 0.002 hectare of land during the 365 days preceding the date of survey were treated as 'cultivator households'.
- (ii) *Non-cultivator households*: All rural households operating no land or land less than 0.002 hectare were considered to be non-cultivator households.

Urban households: For the urban areas, *self-employed* and *other* households are the two major household types.

2.1.6 Social group: Four **social groups** were distinguished - Scheduled Tribe (ST), Scheduled Caste (SC), Other Backward Class (OBC) and Other (residual) households. In case different members of a household belong to different social groups, the group to which the head of the household belongs was considered the social group of the household. It is also important to note that the social group reported for the head of any given household was taken to be the social group of all members of that household. Information recorded in this regard was based entirely on the response of the informant and not ascertained from any official list of social groups.

2.1.7 Household assets: Household assets represented all that were owned by the household and had money value. This included physical assets like land, buildings, livestock, agricultural machinery and implements, non-farm business equipment, all transport equipment, and financial assets like dues receivable on loans advanced in cash or in kind, shares in companies and cooperative societies, banks, etc., national saving certificates and the like, deposits in companies, banks, post offices and with individuals. This AIDIS does not include durable goods.

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

Cash loans: All loans taken in cash were considered to be cash loans, irrespective of whether those loans were repaid or proposed to be repaid in cash or in kind. Cash loans, generally, covered borrowings at specific rates of interest for specific periods of time. However, if a loan was taken even at 'nil' rate of interest from relatives and friends, it was considered to be a cash loan. The loans may be taken against a security or without any security. Dues payable by the household owing to purchase of goods under a hire-purchase scheme were treated as cash loans. These were collected as on 30.06.2012.

Kind loans: All loans taken in kind (except the cases of hire-purchase) irrespective of whether those were already repaid or yet to be repaid in cash or in kind were considered to be kind loans payable. These were collected as on date of survey as impossible to be recalled by the household as on some reference date. Thus cash loans and kind loans were not additive.

Ideally, total liability of a household should be measured by total amount due (cash or kind), but in this report and all other report of AIDIS (and the previous reports also) only cash dues are considered.

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

The following points may be noted:

- a. Values of land & building as on 30.06.12 were reported as per their normative/guideline values. The local FOD officials consulted Patwaris (or equivalent) in the rural areas and the Registrar's office in the urban areas to obtain them. Value of land acquired prior to 30th June 2012 by the household through inheritance or otherwise was recorded on normative basis. Normative/guideline values of land (as on 30.06.12) were recorded in consultation with Patwaris (or equivalent) in the rural areas and the Registrar's office in the urban areas. For specific notional guidelines on valuation of 'Land outside the village', the value reported by the household was taken as the deemed 'notional value' for all practical purposes.
- b. In case of inability of respondents to report the value as on 30.06.12 of other physical assets like livestock, agricultural implements, non-farm equipment and transport equipment, knowledgeable local persons were contacted to assess these values.
- c. Assets and liabilities of household enterprises were recorded only if the enterprise was fully owned by the household, and not a partnership involving members of different households.
- d. The value of the shares and debentures owned *on the date of survey* were evaluated as per the market price prevailing on the date of survey, if the said shares/debentures were acquired before the reference date, i.e. 30.06.12. On the other hand, if the shares, etc. were acquired during the reference period by way of purchase, then the purchase price was recorded under 'acquisition' or under 'disposal', as the case may be. If they were acquired during the reference period by ways other than purchase, then the market price prevailing on the date of survey was recorded. In cases where it was not possible to ascertain the prevailing market price of a share, the paid-up value of the shares (if acquired other than by way of purchase) or the value paid by the household (if they are purchased) was recorded.
- e. In case of certificates, annuity schemes, the amount paid at the time of purchase was entered. In case of deposits, the face value was entered. In case of insurance premium, total of the premium paid upto reference date was considered. Moreover, for contributions to provident fund, etc., total contribution plus interest earned was entered. In case of Unit Linked Insurance plans (ULIP), the valuation was obtained as product of number of units and net asset value (NAV) of the unit.

2.1.10 Farm business: Farm business comprised household economic activities like cultivation, including cultivation of plantation and orchard crops, and processing of produce on the farm, e.g. paddy hulling and *gur* making. Although *gur* making is a manufacturing

activity, this was covered under farm business only when such activity was carried out in the farm by indigenous method. Farm business also included activities ancillary to agriculture, like livestock raising, poultry, fishing, dairy farm activities, bee keeping and other allied activities coming under Tabulation Categories A and B of the National Industrial Classification 2008.

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

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

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

2.1.14 Non-household enterprise: Non-household enterprises were defined as those which were institutional, i.e., owned and run by the public sector (Central or State Government, local governments, government undertakings, etc.), corporate sector, co-operative societies, other types of societies, institutions, associations, trusts, etc.

2.1.15 Non-agricultural enterprises: All the enterprises covered under NIC-2008, 2-digit codes 05 to 99 were considered as non-agricultural enterprises.

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

2.2 Concepts regarding Loan

2.2.1 Credit agency: The agency from which a loan was taken was treated as the credit agency. The credit agencies were either ‘institutional agencies’ or ‘non-institutional agencies’. The various agencies which were treated as ‘institutional agencies’ were: government, co-operative agencies, commercial bank including regional rural banks, insurance, provident fund, financial Corporation/ institution, financial company, Self Help Group (bank linked and non-banking financial company) and ‘other institutional agencies’. The agencies which were treated as ‘non-institutional agencies’ were: landlord, agriculturist money lender, professional money lender, input supplier, relatives and friends, doctors, lawyers and other professionals, and ‘others’.

2.2.2 Scheme of lending: The different programmes or schemes under which loans were given by the various institutional agencies for development of particular community, area, industry, etc. are the schemes of lending. The different schemes which were considered were: Differential Rates of Interest (DRI), Prime Ministers Rozgar Yojana (PMRY), Swarnajayanti Gramin Swarajgar Yojana (SGSY), Swarna Jayantai Sahari Rozgar Yojana (SJSRY), Advances to Minority Communities, Scheme For Liberalization And Rehabilitation of Scavengers, Exclusive State Schemes, Kissan Credit cards, Crop loan, Other Schemes.

2.7 Nature of interest: A loan of a household may either bear some interest or it may be interest free. If a loan did not bear any interest, the nature of interest for such a loan was ‘interest free’. For interest bearing loans, the nature of interest was any of the following: ‘simple’, ‘compound’, ‘concessional rate’.

2.8 Rate of interest: Rate of interest per 100 rupee per annum actually charged by the lender was considered.

2.9 Purpose of loan: The reason for which the household contracted a loan is considered as the purpose of loan. Even if the loan amount was utilised for a purpose other than that for which it was borrowed only, the original purpose of borrowing was considered. If more than one purpose were involved, the purpose for which the maximum amount of loan was originally intended to be spent was considered. The various purpose of borrowings used for the survey were:

- (a) Capital expenditure in farm business
- (b) Current expenditure in farm business
- (c) Capital expenditure in non-farm business
- (d) Current expenditure in non-farm business
- (e) Expenditure on litigation
- (f) Repayment of debt
- (g) Financial investment expenditure
- (h) For Education
- (i) For Medical Treatment
- (j) For Housing
- (k) For Other Household Expenditure
- (l) Others

The terms *farm business*, *non-farm business* and various types of expenditure are explained below:

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

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

(iii) *Capital expenditure in farm business*: The expenditure incurred in farm business on account of purchase of 'farm machinery and equipment', own construction, major repairs, bunding and other land improvement including reclamation of land, alterations and improvement of buildings and other constructions constituted the capital expenditure in farm business.

(iv) *Current expenditure in farm business*: This comprised the current expenditure in the farm business for purchases of seeds, manure, fodder, payment of wages, rent, land revenue etc. and that for normal repairs and maintenance of buildings, constructions, machinery and equipment including transport equipment, furniture & fixtures and household durables meant for the farm business.

(v) *Capital expenditure in non-farm business*: It consisted of the expenditure in non-farm business incurred on account of purchase, own construction, additions, alternations, major repairs and improvements of buildings, other constructions and machinery and equipment including transport equipment, furniture and fixture etc. It also included bunding and other land improvement, including reclamation of land, pertaining to non-farm business.

(vi) *Current expenditure in non-farm business*: This was made up of the current expenditure in non-farm business for raw materials, fuel and lubricants, payment of rent, salaries and wages, hire charge of machinery and equipment etc. and normal repairs and maintenance of buildings, construction, machinery and equipment including transport equipment, furniture and fixtures and household durables meant for the non-farm business.

(vii) *Other Household expenditure*: The expenditure incurred *other than* (i) for purchase of residential plot, purchase, construction, addition/ alteration of building for residential purposes, (ii) for education (iii) for expenditure for medical treatment (iv) for litigation (v)

for financial investment. This might include (i) purchase of durable household assets, cloths etc (ii) expenditure for marriages, other ceremonies etc.

2.10 Type of security: A loan may be contracted with or without security. The various types of securities considered were:

- a) surety security or guarantee by third party
- b) crop
- c) first charge on immovable property
- d) mortgage of immovable property
- e) bullion/ornaments
- f) shares of companies, government securities and insurance policies etc
- g) agricultural commodities
- h) movable property other than bullion, ornaments, shares, agricultural commodities etc
- i) other type of security
- j) personal security

If a loan was taken without any security (a to i) it was considered under 'personal security'. In case, more than one of the different types of securities were applicable for a loan, the type of security which comes first in the order mentioned above was considered.

2.11 Type of loan: The loans are generally given for a specific period. The loans which are advanced for a period of up to 12 months were considered as short-term loans, similarly for medium-term loans the period were 1 to 3 years and for long-term loan the period was more than 3 years. If the short-term loans were advanced against the pledge of commodities, these were considered as short-term pledged and if the loans were advanced without any pledge these were considered as short-term non-pledged.

2.12 Duration of loan: It is the period for which the loan is remaining outstanding. A loan, which was contracted for a specific period of time, may remain outstanding for a period of time, which may exceed the period for which the loan was contracted. In such cases, the actual period for which the loan was outstanding had been considered as the duration.

2.13 Kisan credit card (KCC): Kisan credit cards are issued by Banks to farmers on the basis of their land holdings so that farmers may use them to readily purchase agricultural inputs. KCC scheme aims at adequate and timely support from the banking system to the farmers for their cultivation needs including purchase of inputs in a flexible and cost effective manner. Under the scheme, Banks provide the KCC to farmers who are eligible for sanction of credit.

Chapter Three

Summary of Findings



3.1 Introduction

3.1.1 In India, Debt and Investment Surveys of NSSO, often called All-India Debt and Investment Surveys (AIDISs), constitute the principal source of data on assets, liabilities and capital expenditure of the household sector. As mentioned earlier, this survey is done once in ten years by NSSO. The present report pertains to the results obtained from the AIDIS conducted by the NSSO in its 70th round during January – December, 2013. The report gives estimates on some selected aspects of household assets and liabilities for households belonging to the four different social groups - Scheduled Tribe (ST), Scheduled Caste (SC), Other Backward Class (OBC) and the remaining households grouped as 'Others'. It may be noted that all the information on asset and liability of a household was taken 'as reported by the informant'.

3.1.2 This chapter gives the important findings of the survey and discusses the salient features pertaining to certain aspects of assets, borrowings, repayments and indebtedness of households belonging to Scheduled Tribe (ST), Scheduled Caste (SC), Other Backward Classes (OBC) and residual other households not belonging to any of these three categories (described as 'Others' subsequently) for the rural and urban areas at the all-India level. Detailed examination of the disparities in the ownership of assets and incidence of indebtedness across the states and its rural-urban sectors has not been done in this chapter as the number of sample households netted in the survey for different social groups are not adequate for this purpose. However, in order to form a judgement about the reliability of estimates and the concentration of households belonging to various social groups, the number of sample households netted in the survey separately for each social group and the distribution of households by social group, obtained on the basis of survey, is given in Table S1R/U after chapter three. In addition, a brief write-up on state-wise analysis of estimates of average value of assets and average amount of cash loan outstanding per household and the respective precision of the estimates is added as sections 3.8 and 3.9 in this chapter.

3.1.3 Moreover, the estimates of different indicators at the disaggregated level of classification in respect of various correlates for each social group are presented in the appendix to this report for

the states. It may be noted that the estimates of broad indicators for the various social groups for the states are to be used with caution as indicated in paragraph 1.5.5 of Chapter One after taking due account of the sample number of households for different social groups. In section 3.8 brief discussions on two basic indicators (average value of assets and average amount of debt) has been attempted separately for all social group for 18 selected states along with the relative standard error for those indicators.

3.1.4 Before embarking on the discussion of summary findings, it may be worthwhile to say a few words about the Scheduled Tribes and Scheduled Castes. The term ‘scheduled’ refers to specifications on a constitutional ‘schedule’ of tribes and castes deemed to have been historically ‘underprivileged’. The statutory lists of scheduled castes and scheduled tribes are notified in pursuance of articles 341 and 342 of the Constitution. The list is state specific. In this survey, the social group of a household was decided on the basis of the response to a simple question as to whether the head of the sample household belonged to scheduled caste or tribe. No attempt was made to ascertain the specific tribe or cross check the status with reference to the state specific list. In some cases, state of domicile and state where enumeration for interview took place may be different because of migration so that those ST households who were in the sample did not, perhaps, figure in the state list where they were enumerated. The report is to be studied, keeping the above in perspective.

3.1.5 The discussion starts with the observation on distribution of households by social groups, followed by a discussion of the assets and liabilities of the households for the different occupational categories of households defined in respect of different social groups. This is followed by an analysis of household assets holding and composition for different social groups. The indebtedness across social groups is examined next. After indicating the purpose-wise composition of indebtedness, prevalence and level of indebtedness are studied in terms of credit agencies and terms associated with indebtedness. Finally, household cash borrowings and repayments for each social group are examined.

3.1.6 It may be noted that there is no separate discussion at the all-household level - in the rural or urban areas - in this report since this exercise has already been undertaken in the earlier NSS Report No. 570: Household Assets and Liabilities in India as on 30.06.12.

3.2 *Percentage distribution of Households*

3.2.1 *Distribution of households by social group:* Statement 3.1 displays the percentage of Scheduled Tribe (ST), Scheduled Caste (SC) and Other Backward Class (OBC) households obtained from this survey (*refer para 1.5.5*). The results of NSS 70th round survey on AIDIS indicate that, in 2013 (*refer para 1.8.2*), a much higher proportion of ST, SC and OBC households resided in rural areas than in urban areas. Strictly speaking, the estimates of number of households pertain to a moving reference point between January– July, 2013. But all other estimates of this report relate to 30.06.2012, the reference point among the social groups, percentage of SC households (21%) in the rural areas was more than 1.5 times of that of ST

households (12%) and was even more - about four times - in the urban areas. In 2013, when rural and urban areas are taken together, about 9% of households belonged to the social group ST, 18% belonged to the social group SC, whereas about 43% belonged to the social group OBC at the all India level.

Statement 3.1: Percentage distribution of households by social group

social group	% of households in		
	rural	urban	rural + urban
(1)	(2)	(3)	(4)
ST	12.0	3.6	9.1
SC	20.7	14.1	18.4
OBC	43.8	41.0	42.8
Others	23.6	41.3	29.8
all	100	100	100

Ref: Appendix Table 1

3.3 Household Assets Holdings by Social Groups

3.3.1 For the purpose of the survey, both physical and financial assets owned by households as on 30.06.2012 were taken into account. Land, building, livestock, agricultural implements and machinery and transport equipments were considered as physical assets (household durables were kept outside of the list of physical asset in this round), while shares and deposits, etc., cash and kind dues receivable except bullion and ornaments came under financial assets.

3.3.2 **Average Assets Holdings:** Statement 3.2 shows the Average Value of Assets (AVA) of the rural and urban households in 2012 for each social group. All values of assets and cash loans refer to a fixed date, viz. 30.06.2012 for the 70th round. However, for the sake of brevity, this is referred to as 2012. This convention is followed in the rest of this chapter.

Statement 3.2: Average value of Assets (AVA) owned per household on 30.06.2012 for each social group

social group	AVA (Rs. 000)	
	rural	urban
(1)	(2)	(3)
ST	505	1188
SC	501	831
OBC	1030	1625
Others	1661	3535
all	1007	2285

Ref: Appendix Table 1

3.3.3 It is evident from the statement that the AVA for the social groups SC and ST lagged much behind that for the social group 'Others', be it in the rural or urban areas. In fact, AVA for ST household was about half of that for all social groups taken together in both the rural and urban areas. In urban areas, however, AVA for ST households was higher than that of SC households. This is also important to note that for all social groups AVA in rural areas are less than that of urban areas but for ST and 'Others' AVA in urban areas was more than double of that of rural.

3.3.4 **Composition of Household Assets Holding by Social Groups:** Other assets besides land and buildings have been classified into some specific asset groups comprising some individual items of assets. The composition of these groups is mostly self-explanatory. In particular, the asset groups, viz. 'machinery & equipment' and 'financial assets' may require an elaboration. The 'machinery & equipment' group is constituted of three items of assets viz. 'farm business equipment', 'non-farm business equipment' and 'all transport equipment'. Financial Assets includes amount receivable, value of shares and debentures held and all deposits with bank, non-banking companies, insurance, MFI, SHG, PF etc. as well as dues receivables, The percentage shares of different items/groups of assets for the different social groups, as obtained from the survey, are presented in Statement 3.3 at the all India level, separately for rural and urban areas.

Statement 3.3: Percentage share of different items of assets in total household assets for each social group

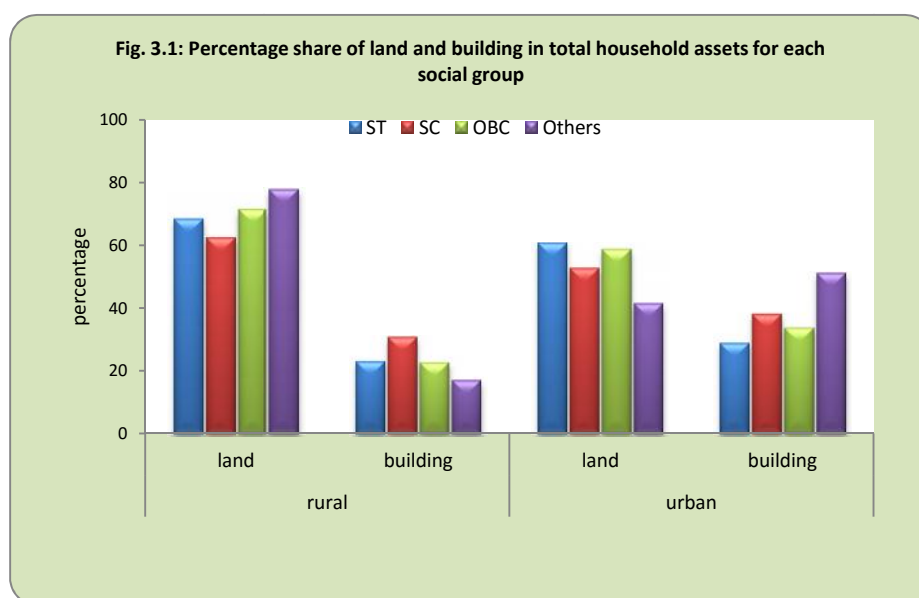
social group	% share of different items of asset					
	land	building	livestock & poultry	machinery & equipment	financial assets	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
rural						
ST	68.3	22.8	3.6	3.1	2.2	100
SC	61.8	30.8	2.0	2.8	2.5	100
OBC	71.3	22.4	1.7	2.8	1.8	100
Others	77.6	16.9	1.1	2.7	1.8	100
all	72.6	21.1	1.6	2.8	1.9	100
urban						
ST	60.0	28.9	0.2	3.4	7.6	100
SC	52.2	38.0	0.2	2.9	6.7	100
OBC	58.1	33.7	0.2	3.7	4.3	100
Others	41.1	51.0	0.1	3.1	4.7	100
all	46.9	44.9	0.1	3.3	4.8	100

Ref: Appendix Table 5

3.3.5 **Variations between social groups in rural areas:** Statement 3.3 reveals that, in 2012, the pattern of composition of assets was broadly similar in the various social groups. 'Land' accounted for the highest share, with 'building' next, for all the social groups. 'Land' and 'building' accounted for nearly 90% of all assets for all social groups in rural areas.

3.3.6 Land and building: The share for *land* among SC households - though quite impressive at about 62% - is about 6 to 9 percentage points lower than that for ST and OBC households and 15 points lower than that for *Others* social group households. Likewise, although the share for *building* varied between 17% to 31% for all the social groups, it was higher by nearly 14 percentage points for SC households and by around 5 percentage points for ST and OBC households as compared to '*Others*' social group households.

3.3.7 Other assets: In 2012, among other items of assets, in rural areas '*livestock and poultry*' accounted for 1% for '*Others*'. Of the remaining asset groups, *machinery & equipment* was 3% for all the social groups.



3.3.8 Variations between social groups in urban areas: The story is quite similar to that observed earlier for rural areas. Pre-eminence of *land* and *buildings* is observed again, with these two items, taken together, accounting for about 90% of all assets of all social groups in 2012. However, the importance of *land* was less - and that for building more - pronounced for all social groups in urban areas than in rural areas.

3.3.9 Land and building: Differences are perceptible for these two items of assets, across the social groups, barring the observation that for '*Others*' households, *land* was relatively less, and *building* relatively more important than among the households belonging to the rest of social groups.

3.3.10 Other assets: In 2012, among other items of assets, while share of livestock and poultry was almost negligible for all the groups as expected, but the share of machinery & equipment and financial assets were 3% and 5% respectively. For SC household 7% share of asset was contributed by financial asset and for ST household it was 8%.

3.3.11 **Average Value of Land and Building:** Land and buildings were two most important items of assets for all the social groups (Statement 3.3). The average value of land and building per household is given in Statement 3.4.

Statement 3.4: Average value (in Rs. 000) of land and building per household for each social group				
social group	avg. value (in Rs. 000) of land and building			
	rural		urban	
	land	building	land	building
(1)	(2)	(3)	(4)	(5)
ST	345	115	713	343
SC	310	155	434	316
OBC	735	231	944	547
Others	1289	280	1451	1802
all	731	213	1073	1025

Ref: Appendix Table 5

3.3.12 **Average value of land:** Statement 3.4 shows that for all social groups, Average Value of Land per household (AVL) was higher in the residual social group ‘Others’ than ST, SC and OBC both in rural and urban areas. Further, AVL was the lowest for the SC households among the social groups both in rural and urban areas.

3.3.13 **Average value of building:** Statement 3.4 shows that for all social groups, Average Value of Building per household (AVB), was also higher in the social group ‘Others’ than in the social groups ST, SC, OBC both in rural and urban sector in India. AVB was lowest in ST households in rural and in urban areas lowest AVB was reported for SC households. The percentage share of land and building per household for different social groups is also shown in Figure 3.1.

3.3.14 **Size distribution of Assets Holdings by Social Group:** Table 3R/U in the Appendix A provide, *inter-alia*, the distribution of households in various asset holding groups in 2012, separately for each of the four social groups, at the all-India level, for rural and urban households respectively.

The asset decile classes were calculated based on all-India–all-social group figures separately for rural and urban areas. Thus the “all” (all social groups taken together) population (last row) was equally distributed over these decile classes (approximately 10 per 100 households in each class). However, this is not true for the distributions of household of the individual social groups (first four rows).

3.3.15 Statement 3.5 shows upper limits of each decile class for rural and urban sector at all India level. Statement 3.6, however, is prepared to depict Percentage of households belonging to selected decile class for each social group for some selected decile classes.

Statement 3.5 : Upper limits of each decile class for rural and urban sector at all India level

upper limit (Rs.)	decile class								
	1	2	3	4	5	6	7	8	9
rural	60600	118120	185750	272850	384350	536800	750575	1139900	2175100
urban	1500	25500	130000	328000	590300	989763	1550350	2554450	4784700

3.3.16 Statement 3.6 shows percentage of households belonging to 8th decile class and below (and above) along with that for 1st and 10th decile class among the social groups. At the same time in order to bring out differences across decile classes, the percentage households which are falling in the poorest and richest class separately for each social group is also shown in the Statement 3.6.

Statement 3.6 : Percentage of households belonging to selected decile class of asset holding for each social group

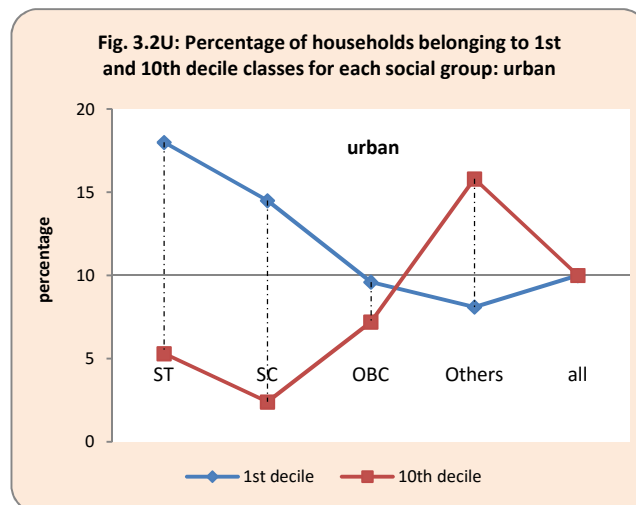
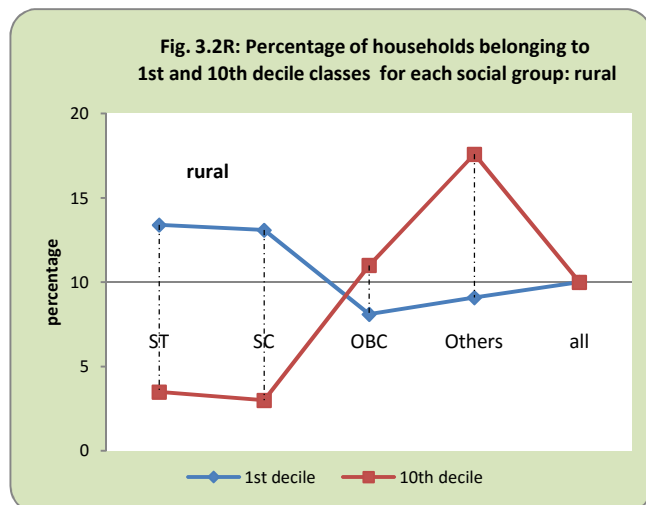
social group	% of households falling in							
	rural		urban		rural		urban	
	8 th decile	> 8 th decile	8 th decile	> 8 th decile	1 st decile	10 th decile	1 st decile	10 th decile
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ST	90.7	9.3	88.9	11.1	13.4	3.5	18.0	5.3
SC	91.6	8.4	92.6	7.4	13.1	3.0	14.5	2.4
OBC	77.0	23.0	83.6	16.4	8.1	11.0	9.6	7.2
Others	70.0	30.0	71.3	28.7	9.1	17.6	8.1	15.8
all	80	20	80	20	10	10	10	10

Ref: Appendix Table 3R/U

3.3.17 It is seen from figure 3.2R/U along with statement 3.6 that in rural areas, as high as 91% of SC or ST households belonged to the category '8th decile or less' in contrast to only 77% for the social group OBC and 70% for the *Others* social group. Naturally, less than 10% households of SC and ST category belonged to the '9th decile class and above' in contrast to a significant 23% for the social group OBC and 30% for the '*others*' social group.

3.3.18 In urban areas the situation is not very different from the rural areas. Only 7% of SC and 11% of ST households belonged to the '9th decile class and above' in contrast to 16% for the social group OBC and 29% for the *Others* social group. Thus, as a whole, much higher proportions of households belonging to social groups SC and ST was poorer than those belonging to the social groups OBC and *Others*.

3.3.19 It is also evident from statement 3.6 that in the rural area only 3.5% ST and 3% SC households belonged to the richest class whereas the 18% households of 'others' category falls into the richest class. In the urban areas, the situation is even bleaker, corresponding percentage of ST and SC households was 5% and 2% as opposed to 16% for 'others' category.



3.4 Household Indebtedness among Social Groups

3.4.1 As stated earlier, this section will discuss the basic estimates of indebtedness among households belonging to different social groups. To this end, for each social group, figures as on 30.06.2012 for some important characteristics concerning indebtedness like the aggregate and average amount of outstanding debt, the debt-asset ratio and incidence of indebtedness are presented in Statements 3.7.

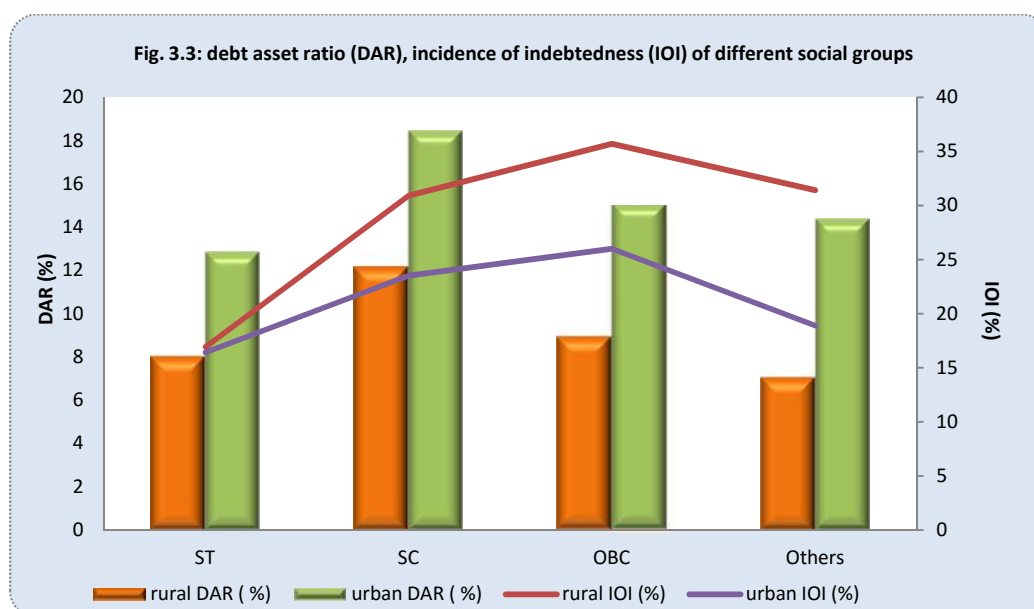
3.4.2 **Basic Indicators regarding asset and indebtedness among social groups:** Following Statement 3.7 shows some basic indicators like average outstanding debt and debt asset ratio for each of the social groups in each sector based on the indebted households of each social group.

Statement 3.7: AOD per indebted household, AVA per indebted household, debt asset ratio (DAR) for indebted households, incidence of indebtedness (IOI) of different social groups as on 30.6.2012

social group	rural				urban			
	AOD (Rs. 000)	AVA (Rs. 000)	DAR (%)	IOI (%)	AOD (Rs. 000)	AVA (Rs. 000)	DAR (%)	IOI (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ST	57	708	8.02	16.9	293	2280	12.85	16.4
SC	79	648	12.19	30.9	206	1118	18.46	23.5
OBC	101	1138	8.89	35.7	300	1998	15.00	26.0
Others	142	2009	7.06	31.4	565	3927	14.38	18.9
all	103	1216	8.51	31.4	378	2548	14.84	22.4

3.4.3 Average Amount of Debt and Debt Burden: In rural areas, among the social groups the burden of debt - as indicated by the debt-asset ratio (DAR) was the lowest for 'Others' household although the Average Amount of Debt per household (AOD) was highest for this group. The least AOD was recorded for the social group ST, and it was the SC category of households who reported the highest burden of debt (12.2%). The value of the debt-asset ratio was much higher for SC households than for ST (8%), 'Others' (7%) and OBC (9%). The picture was somewhat different in the urban areas. Among the four social groups, ST households bore the minimum burden of debt (13%) and SC households reported the highest burden of debt (18.5%). Households belonging to social group 'Others' reported the highest value for AOD, whereas households belonging to social group 'SC' reported the least but had much lower debt burden (14.4%) than the SC households.

3.4.4 Fig. 3.3.shows graphical representation of debt-asset ratio (DAR) (%) and IOI (%) in different social groups in both rural and urban areas in separate reference lines.



3.4.5 Incidence of Indebtedness among Social Groups: The percentages of the indebted households, representing the incidence of indebtedness (IOI) for each social group separately, are also shown in Statement 3.7 for the rural and urban areas.

i) IOI was the lowest (17%) for ST households and the highest (36%) for OBC households in rural areas. IOI for both 'Other' households and SC households were 31%.

ii) In urban areas also the relative position of the four social groups, in terms of IOI, was found to be similar to the rural areas. In 2012, IOI for ST households was the lowest (16%), followed by 'Others' while that for OBC urban households, the highest (26%).

3.5. Debt According to Purpose

3.5.1 One of the important aspects of a loan is the purpose for which it is taken. The reason for which the household contracted a loan is considered as the purpose of loan. Even if the loan amount was utilised for a purpose other than that for which it was borrowed only, the original purpose of borrowing was collected through the schedule. If more than one purpose were involved, the purpose for which the maximum amount of loan was originally intended to be spent was considered.

3.5.2 Statement 3.8 shows percentage share of debt by broad purpose of loan for rural and urban areas for each social group. It is seen that debts are mainly taken for non-business purpose both in rural (60%) and urban areas (82%). However, in urban areas the difference in share of debt in business and non-business loan is much higher than that of rural areas for all social groups.

Statement 3.8: Percentage share of debt by broad purpose of loan: all-India				
social group	rural		urban	
	% share of debt in		% share of debt in	
	business	non-business	business	non-business
(1)	(2)	(3)	(4)	(5)
ST	44	57	5	95
SC	32	69	8	92
OBC	39	61	21	79
Others	45	55	18	82
all	40	60	18	82

Ref: Appendix Table 11

3.5.3 **Composition of Cash Debt According to Purpose:** Statement 3.9 shows the detailed percentage share of value of debt according to purpose for the four social groups separately for rural and urban areas. The statement reveals that in rural areas the percentage share of expenditure in farm business was significantly lower among SC households than among households belonging to other social groups. It further brings out that ST households and 'Others' displayed a propensity to incur 'capital expenditure' in farm business (around 16%) than SC (8%) and OBC households (12%).

3.5.4 On the other hand SC households showed higher inclination (16%) towards taking loan for 'non-farm business' than the ST (8%), OBC (12%) and 'Others' (9%). A similar tendency was observed among SC households to meet non-business household expenditure wherein as high as 68.5% share was recorded as compared to 56.5% for ST, 61% for OBC and 55% for 'Others' households.

3.5.5 The urban households, however, exhibited a much greater tendency to incur debt for non-business purposes than their rural counterparts. The statement reveals that 92% or more of the entire debt of ST (95%) and SC (92%) households were to meet non-business household

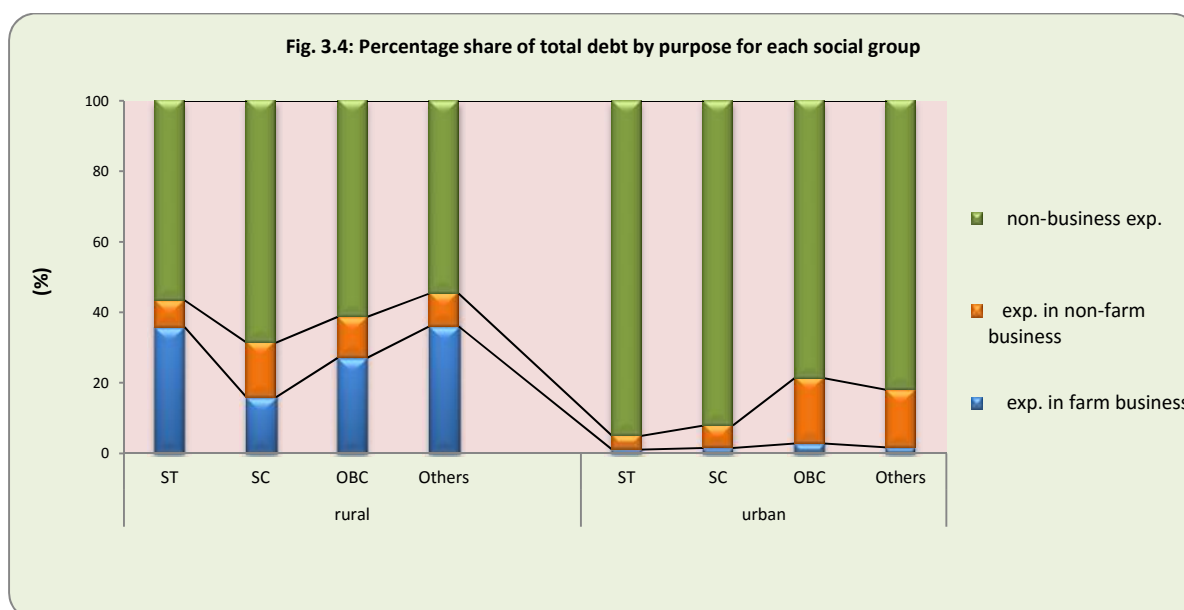
expenditure. The corresponding shares for OBC and 'Others' households were about 79% and 82%, respectively.

Statement 3.9 : Percentage distribution of total debt as on 30.6.2012 by purpose for each social group

purpose	% share of total debt in				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
rural					
capital expenditure in farm business	16.0	8.1	12.4	16.5	13.2
expenditure in farm business	35.9	16.0	27.2	36.1	28.6
capital expenditure in non-farm business	6.9	13.4	8.2	7.4	8.7
expenditure in non-farm business	7.6	15.5	11.6	9.3	11.4
household expenditure	50.8	63.2	56.3	49.2	54.8
other than household expenditure	5.6	5.5	5.0	5.5	5.2
expenditure in household	56.5	68.5	61.2	54.6	60.0
all	100	100	100	100	100
urban					
capital expenditure in farm business	0.3	1.2	1.5	0.7	1.0
expenditure in farm business	1.2	1.6	2.9	1.8	2.2
capital expenditure in non-farm business	2.8	4.7	8.6	9.0	8.4
expenditure in non-farm business	3.9	6.4	18.5	16.3	16.1
household expenditure	90.6	87.5	74.2	78.3	77.8
other than household expenditure	4.3	4.5	4.4	3.6	4.0
expenditure in household	94.9	92.0	78.6	81.9	81.7
all	100	100	100	100	100

Ref: Appendix Table 11

3.5.6 Fig. 3.4 shows percentage share of total debt by purpose graphically and extent of higher percentage share in non-business purpose is clearly marked.



3.6 Credit Agencies by Social Groups

3.6.1 **Incidence of Indebtedness by Credit Agencies:** It would be interesting to study the variation in IOI in 2012 by institutional and non-institutional credit agencies for the four social groups. Statement 3.10 presents these figures for the rural and urban areas.

3.6.2 In rural areas, lowest IOI across all social groups is observed in the case of ST households for both Institutional Agencies (IAGs) and Non-Institutional Agencies (NIAGs) of 9% and 10%, respectively. The highest IOI in the case of IAGs was 20% for 'Others' and for NIAGs, it was 22% for OBCs.

3.6.3 Urban variation across social groups was found to be narrower than the corresponding variation for the rural areas. The overall lowest IOI (10%) was observed for ST households for Institutional Agencies (IAGs) and the highest for OBCs (16%). For NIAGs, it was highest for OBCs (14%) and was least (6%) for 'Others'.

Statement 3.10: Percentage of households reporting cash dues outstanding as on 30.06.2012 by credit agency for each social group

credit agency	% of households reporting cash dues in				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
rural					
institutional	8.9	14.9	18.8	20.2	17.2
non- institutional	9.7	20.4	22.4	16.2	19.0
all	16.9	30.9	35.7	31.4	31.4
urban					
institutional	9.7	13.5	16.1	14.4	14.8
non- institutional	8.4	12.9	13.7	6.2	10.3
all	16.4	23.5	26.0	18.9	22.4

Ref: Appendix Table 10

3.6.4 **Share of Credit Agencies in Outstanding Cash Debt:** The profile of the reported credit agencies in terms of shares of outstanding debt is given in Statement 3.11 for rural areas and urban areas.

3.6.5 In rural areas, as revealed through Statement 3.11 it is seen that for all four social groups, the share of IAGs in the outstanding dues was quite substantial. However, significant variation is observed in this share between the four groups – it ranges from 48% to 65%.

3.6.6 It is very remarkable to note that in rural areas, other than SC households, all other social group had higher percentage of outstanding debt with institutional agencies than that with non-institutional agencies. The difference is highest for 'Others' (30 percentage points) followed by ST households (17 percentage points).

Statement 3.11: Percentage distribution of outstanding total debt as on 30.6.2012 by credit agency for each social group

credit agency	% distribution of outstanding total debt				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
rural					
institutional	58.5	47.8	52.4	64.9	56.0
non- institutional	41.5	52.2	47.6	35.1	44.0
all	100	100	100	100	100
urban					
institutional	83.2	70.8	76.6	92.3	84.5
non- institutional	16.8	29.2	23.4	7.7	15.5
all	100	100	100	100	100

Ref: Appendix Table 10

3.6.7 In *urban areas* indication of pre-eminence of IAGs in share of total debt held for all social groups is noted; the share was reported to be lowest (71%) in the social group SC households whereas for non-institutional debt, as low as 8% share of non-institutional debt was observed for 'others' household. It is seen here that percentages of households reporting loans taken from non-institutional agencies did not differ widely (ref. statement 3.10) indicating that for larger amount of loan households are primarily dependent on institutional agencies.

3.6.8 **Credit Agency-wise Average Debt** Average amount of debt vis-à-vis credit agencies (institutional and non-institutional) is shown in Statement 3.12 separately for rural and urban areas.

Statement 3.12: Average Debt (Rs.) per household as on 30.6.2012 by credit agency for each social group

credit agency	average debt (Rs.) per household				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
rural					
institutional agencies	5622	11691	18912	28923	18212
non- inst. agencies	3988	12767	17180	15642	14310
all	9610	24458	36091	44565	32522
urban					
institutional agencies	39976	34377	59601	98728	71508
non- inst. agencies	8072	14178	18207	8236	13117
all	48048	48555	77809	106964	84625

3.6.9 *Comparison by AOD in rural areas*: The average debt per household was low for ST households compared to that of SC, OBC and 'Others' households irrespective of credit agency.

AOD is highest for 'Others' households when institutional agency is considered, and it was recorded as highest for OBC households when non-institutional agency is considered.

3.6.10 *Comparison by AOD in urban areas:* AOD was least for SC (Rs. 34377) followed by ST (Rs. 39976) households than that for OBC households and 'Others' households when debt is taken from institutional agency. For the debts taken from non-institutional agencies, the AOD is least for ST household followed by 'Others' household, whereas the highest was recorded for OBC household.

3.7 Payment of Interest by Social Group

3.7.1 *Nature of Interest and Rate of Interest:* In this section, variations between households belonging to different social groups with regard to payment of interest for cash dues outstanding as on 30.06.2012 is focused. The two factors that need to be considered to get an idea of the interest are (i) the terms of payment of interest (TOI) i.e. nature of interest and (ii) the actual rate of interest (ROI). Loans of different terms of payment of interest were categorized as: interest free, simple interest, compound interest and concessional rate of interest. Variations in percentage share of aggregate debt for different TOI are studied first. As concessional term is reported for very few cases, variations over households categorized according to different ranges of ROI has been examined for (i) simple interest and (ii) compound interest

3.7.2 *Terms of Interest:* Statement 3.13 and fig. 3.5 presents the percentage share of aggregate debt by each category of term for each social group for rural India as well as urban India as a whole.

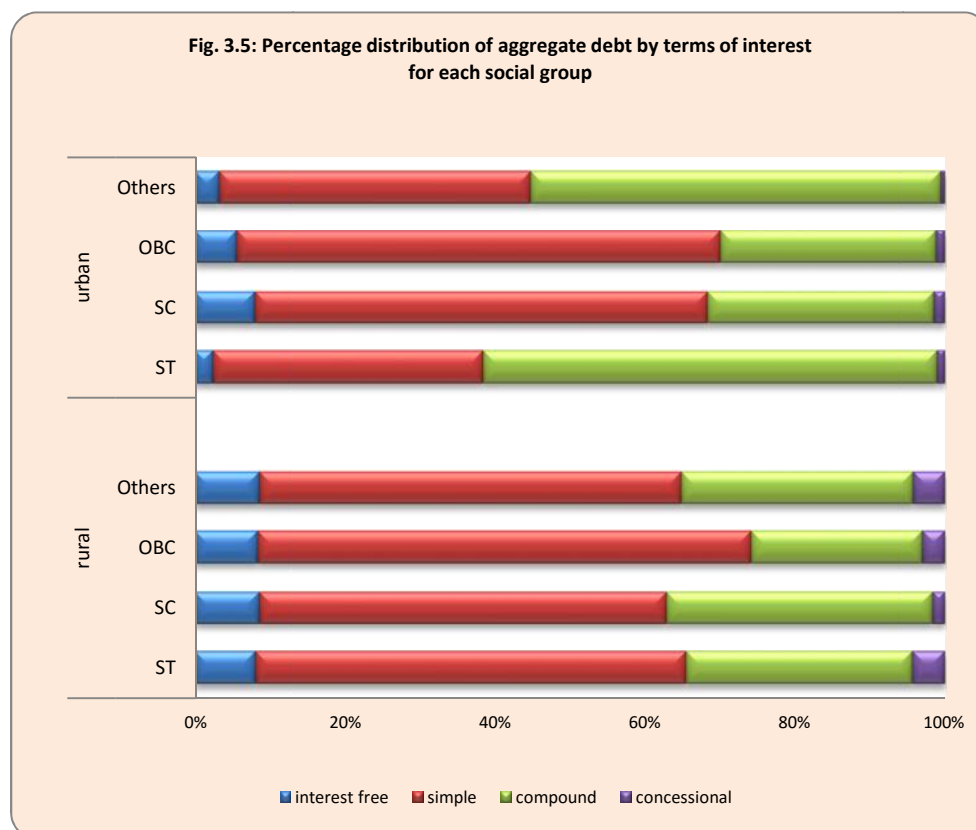
Statement 3.13: Percentage distribution of aggregate debt as on 30.06.2012 by terms of interest for each social group

nature of interest	% distribution of aggregate debt				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
rural					
interest free	8.0	8.5	8.3	8.5	8.4
simple	57.5	54.4	66.0	56.4	60.8
compound	30.3	35.5	22.8	31.0	27.7
concessional	4.2	1.6	2.9	4.1	3.1
all	100	100	100	100	100
urban					
interest free	2.4	7.9	5.5	3.2	4.5
simple	36.1	60.5	64.6	41.6	51.7
compound	60.5	30.2	28.7	54.7	43.0
concessional	1.0	1.4	1.1	0.5	0.8
all	100	100	100	100	100

Ref: Appendix Table 9R/U-a

3.7.3 In rural areas it is seen that, in general, differences across social groups in the values of percentage share of aggregate debt for different categories of TOI were not very wide. Compared to the other social groups, a higher share of the aggregate cash debt of OBC households was taken on *simple interest* and a lower share (around one third of the earlier) was taken on *compound interest*.

3.7.4 *Urban Areas:* Statement 3.13 shows that ST and ‘others’ households stood apart from other social groups in having a high (more than 54%) share of aggregate debt on compound interest terms. Variations over other social groups are seen to be limited.



3.7.5 **Share of Debt by Magnitude of Interest Rates:** The quantum of interest to be paid by indebted households depends both on the TOI and the actual rate of interest (ROI) at which the loans are contracted. However, by definition, there can be no question of variation of ROI for interest free loans. Further, share of debt taken at concessional rate was quite low for any social group in the rural or urban areas (see Statements 3.14). As such, not much insight is likely to be gained from further disaggregation of these loans by ROI. Hence, the debt outstanding on 30.06.2012 contracted at simple or compound rates of interest has been disaggregated by ROI categories.

3.7.6 **ROI categories for ‘simple’ and ‘compound’ interest:** The interest payment liability of an indebted household depends on both the terms of interest rates (simple or compound) and their

numerical magnitude. Statement 3.14 provides the percentage of total debt in these two dimensions for different social groups. Following the earlier NSS reports, two categories of simple interest rate: less than 15% and more than 15% and three categories of compound interest rates: less than 10%, between 10% and 15% and higher than 15% have been adopted for this report.

3.7.7 Rural Areas: The shares of aggregate debt for each of the ROI-TOI categories as constituted above, for each social group, at the all India level, depicts the following insights:

(a) *simple interest*: It reveals that aggregate quantum of debt contracted in rural areas at a *lower* rate (less than 15%) under *simple interest* was more than 27% for all social groups, except for SC (20%) and at a *higher* rate (at least 15%) for around 30% for all social groups, except for 'Others'. Corresponding percentages for debt contracted at *simple interest* by 'Others' households were 24.5%.

(b) *compound interest*: This statement says that only a small share of the quantum of debt contracted on *compound interest* was at the *low* rate (ROI less than 10%) as well as high rate (more than 15%) for any social group. Further, for all social groups except OBC households, percentage share of debt contracted at the *medium* rate (10% to 15%) was more than 17%.

Statement 3.14 : Percentage of debt outstanding as on 30.06.2012 by rate/ nature of interest for simple and compound interest for each social group

social group	% of debt outstanding									
	rural					urban				
	simple		compound			simple		compound		
	<15%	15%	<10%	10-15%	15%	<15%	15%	<10%	10-15%	15%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
ST	27.4	30.1	6.6	19.2	4.5	23.0	13.0	40.9	14.5	5.1
SC	20.4	34.0	3.0	23.0	9.5	39.9	20.6	4.6	21.9	3.7
OBC	29.2	36.7	4.7	11.7	6.5	40.3	24.3	3.4	22.5	2.9
Others	31.9	24.5	8.3	17.5	5.2	36.4	5.2	8.1	44.5	2.1
all	28.7	32.0	5.7	15.6	6.4	37.9	13.8	6.7	33.8	2.5

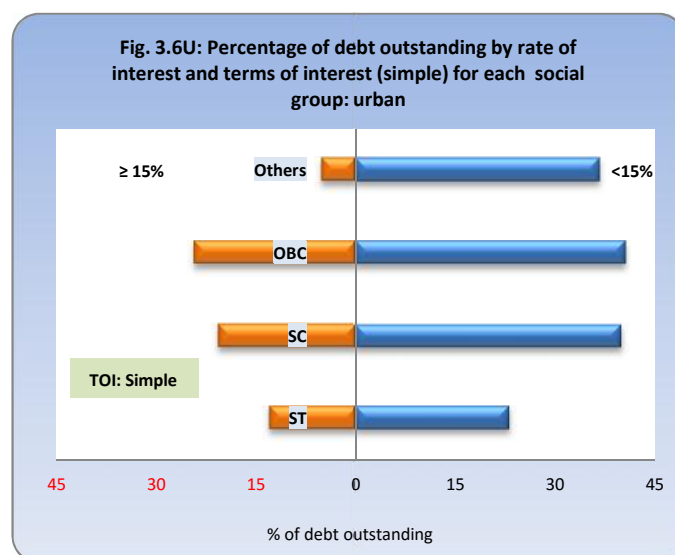
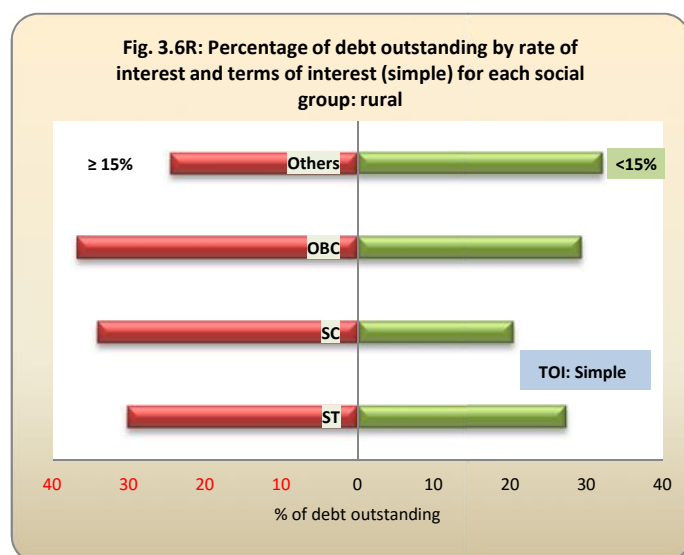
interest free and concessional rate are not shown in this statement

3.7.8 Urban Areas: The shares of debt for each of the ROI-TOI categories as constituted above, for each social group, at the all India level, as revealed in the above statement are given below:

(a) *simple interest loans*: It is seen that unlike in the rural areas, low *simple interest* loans are more prevalent across urban social groups. For 'Others' high *simple interest* loans are very less (5%).

(b) *compound interest loans*: Share of loans at medium compound interest loans was higher than that for either at low or high compound interest rate for all social groups except for ST households. For ST households, however, the shares of low compound interest loans were highest.

3.7.8 In the Fig. 3.6R/U below, percentage of debt outstanding by range of rate of simple interest for each social group are shown separately for rural and urban areas respectively.



3.8 State-wise analysis of Average Value of Asset and Average Amount of Debt as on 30.06.2012 for selected States

3.8.1 Statement 3.15 shows the AVA as on 30.06.2012 for 18 selected states for each of the social group – ST, SC, OBC and ‘Others’ for the rural and urban sector separately. Similarly, statement 3.16 presents the AOD as on 30.06.2012 in those 18 selected states for each of the social group – ST, SC, OBC and ‘Others’ for both the rural and urban sector separately.

3.8.2 *Rural areas*: The state that reported very high AVA was Haryana followed by Punjab for ST households and lowest for Andhra Pradesh. For SC households it was the highest in Kerala followed by Gujarat and the lowest for Odisha. In case of OBC households, the highest AVA was recorded for Punjab and the lowest for Odisha. The highest AVA was observed for Punjab followed by Haryana in case of ‘Others’ whereas it was the lowest for Odisha.

3.8.3 *Urban areas*: Kerala has the highest AVA for SC and OBC households. For ‘Others’ it was the highest for Maharashtra. On the other hand, the lowest AVA was seen for ST households of Tamil Nadu, SC and ‘Others’ households of Odisha and OBC households of Andhra Pradesh.

Statement 3.15: Average Value of Assets (AVA) per household separately for each social group in rural and urban areas

States	average value of assets (AVA) (Rs. 000) per household for				
	ST	SC	OBC	Others	All
(1)	(2)	(3)	(4)	(5)	(6)
rural					
Andhra Pradesh	157344	271154	428554	603345	411939
Assam	483904	540782	555900	470117	503499
Bihar	169085	222417	595417	834300	548464
Chhattisgarh	422938	916144	853325	1360323	722860
Gujarat	754638	1081013	1668856	4118020	1842843
Haryana	12434812	564826	2766298	7661069	4616859
Jharkhand	612977	337883	471699	890525	548988
Karnataka	565720	475528	862830	1026553	790654
Kerala	1433846	1233989	2534161	3820163	2730348
Madhya Pradesh	408156	563808	1327900	2171223	985249
Maharashtra	403978	572469	1287679	1475087	1123431
Odisha	198526	212448	296561	449398	281427
Punjab	1676489	710330	3040855	8521874	4295371
Rajasthan	699979	576337	1391910	1337092	1068880
Tamil Nadu	464012	414363	769163	801100	672660
Telangana	648594	355742	684614	966751	637509
Uttar Pradesh	663759	556945	1082836	1672454	1041901
West Bengal	183203	394013	564602	414057	407297
urban					
Andhra Pradesh	591305	381076	765020	1457711	990822
Assam	2903397	1052610	1977992	3490069	2848416
Bihar	1354852	957540	1446021	1734364	1434693
Chhattisgarh	554795	339660	1447206	2495032	1487958
Gujarat	558187	487792	1406363	2438666	1748175
Haryana	418263	887457	2300567	5056949	3678210
Jharkhand	594145	379456	977425	1413741	972704
Karnataka	748677	1025016	1208120	1889933	1412451
Kerala	1122897	1512890	3273906	6237124	4023710
Madhya Pradesh	909070	705302	1836015	3402417	2191726
Maharashtra	1061048	1103974	1598656	6720293	4337061
Odisha	480002	280512	896650	963876	786640
Punjab	702126	711237	2198745	3757823	2638003
Rajasthan	5669601	1087920	1900119	1977287	1943393
Tamil Nadu	262625	690149	1836548	2049443	1674056
Telangana	457821	610762	967740	4245181	1843466
Uttar Pradesh	2566349	841984	1624079	2760025	1937938
West Bengal	447676	771206	1193412	2383626	1936885

Ref: Statements SIR & SIU

3.8.4 Rural areas: From statement 3.16 it is seen that for all social groups (ST/SC/OBC/Others) among the States, Kerala reported the highest AOD as on 30.06.2012. But, the lowest AOD was reported in different States for different social groups. Haryana reported the lowest AOD for ST

households, West Bengal for SC households and Assam for both OBC households and 'Others' households.

Statement 3.16: Average Amount of Debt (AOD) per household separately for each social group in rural and urban areas

States	average value of debt (AOD) (Rs. 000) per household for				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
rural					
Andhra Pradesh	11912	27798	51974	110581	58263
Assam	4731	8634	4449	5265	5256
Bihar	2317	11069	16936	23923	16405
Chhattisgarh	2452	9689	8793	94564	10148
Gujarat	11034	16092	25460	49248	25536
Haryana	1687	13814	29807	71889	46013
Jharkhand	1775	7716	9050	13284	6401
Karnataka	27757	43135	52228	64696	51375
Kerala	47609	333941	126545	141971	147402
Madhya Pradesh	6264	16579	29394	43801	21294
Maharashtra	6884	41502	31410	46706	33893
Odisha	6221	8419	15858	25442	13643
Punjab	6025	20730	98256	104188	64548
Rajasthan	30749	37131	57240	53460	47397
Tamil Nadu	19245	28734	54375	8920	45803
Telangana	27521	28970	55712	94091	50692
Uttar Pradesh	14075	14994	22278	33398	22199
West Bengal	4402	5840	14656	14376	11253
urban					
Andhra Pradesh	94563	35935	91904	146107	106289
Assam	32766	10494	20757	48327	36777
Bihar	96712	14888	19788	31753	21916
Chhattisgarh	8896	8716	27813	47820	28645
Gujarat	16171	21224	39019	115401	71618
Haryana	8786	47139	96539	144113	116478
Jharkhand	12440	20855	16030	27209	18494
Karnataka	53182	100200	71026	115568	88822
Kerala	36267	78405	148372	253869	174320
Madhya Pradesh	217164	23558	27501	71376	56894
Maharashtra	47642	72195	90622	113043	99428
Odisha	6307	18037	313716	32665	115598
Punjab	38326	19422	35325	67872	48818
Rajasthan	50487	48839	47630	62598	54107
Tamil Nadu	32157	115497	116260	125940	116404
Telangana	60522	45324	73071	383453	158224
Uttar Pradesh	35619	27126	45157	164277	87038
West Bengal	6238	26901	26093	38168	34279

Ref: Statements SIR & SIU

3.8.5 Urban areas: In urban Kerala also, highest AOD was observed for all social groups. Among the States, the highest AOD was reported by Madhya Pradesh for ST households, Tamil

Nadu for SC households, Odisha for OBC households and Telangana for the households belonging to 'Others' category. The lowest AOD among the States was reported by Jharkhand for OBC households, households belonging to 'Others' and also for 'all groups combined'. For ST households, West Bengal reported the lowest AOD while for SC households Chhattisgarh reported the lowest AOD.

3.9 Precision of Estimates

3.9.1 As it is mentioned earlier (refer 1.5.5 and 3.1.3), it may be noted that (a) the number of household in the social group vary considerably across the States and UTs of India, and (b) this survey is not specifically oriented towards estimation of parameters related to social groups as the allocation to different social categories is the result of a process of random selection. Sample household for each state is given in Tables S1R/U; thus the above tables have to be analysed taking these numbers into consideration.

3.9.2 Statement 3.17 and 3.18 show the level of RSE (relative standard error) of these estimates of 3.15 and 3.16 respectively. Instead of depicting absolute figure, level of RSE is coded as mentioned below:

RSE 5% : 1,
 5% < RSE 10% : 2,
 10% < RSE 20% : 3, and
 RSE > 20% : 4

Statement 3.17: Level of RSE for AVA by social group in rural and urban areas of selected states

States	level of RSE for									
	rural					urban				
	ST	SC	OBC	Others	all	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	4	3	3	3	2	4	3	2	3	3
Assam	2	3	3	2	2	4	4	4	4	4
Bihar	3	2	3	2	2	4	4	3	3	3
Chhattisgarh	2	4	3	4	3	4	3	3	3	2
Gujarat	4	3	2	3	2	4	4	2	3	2
Haryana	1	3	3	3	3	4	4	4	4	4
Jharkhand	4	3	4	4	3	4	4	3	3	3
Karnataka	4	2	2	3	2	2	4	4	3	3
Kerala	4	3	1	2	1	4	3	2	2	1
Madhya Pradesh	2	3	3	3	2	3	2	4	4	3
Maharashtra	3	3	2	2	2	4	3	2	4	4
Odisha	3	2	1	3	1	4	3	4	3	3
Punjab	4	4	4	3	3	4	3	4	3	3
Rajasthan	2	2	3	3	2	4	3	3	3	3
Tamil Nadu	4	2	2	3	2	4	3	3	4	2
Telangana	4	2	3	3	2	4	3	2	4	3
Uttar Pradesh	3	2	2	2	1	4	2	4	3	3
West Bengal	2	3	3	1	1	4	3	3	4	4
all-India	1	1	1	1	1	3	1	1	3	3

3.9.3 As it is understood from the above statement that all RSE of the estimates for all social group at all-India level for rural sector is sufficiently within the range of 5% or less. In urban sector, however, estimates of AVA even for all-India suffer from high RSE (between 10-20%) for social groups other than SC and OBC. Moreover, estimate of AVA for ST households in urban areas can be considered to be in the highest range of RSE mentioned above for almost all major states.

Statement 3.18: Level of RSE for AOD by social group in rural and urban areas of selected states

States	level of RSE for									
	rural					urban				
	ST	SC	OBC	Others	all	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	4	3	3	4	3	4	3	3	3	2
Assam	4	4	3	4	3	3	4	4	4	3
Bihar	4	3	3	3	2	4	4	3	4	3
Chhattisgarh	4	4	4	4	4	4	4	4	4	4
Gujarat	4	4	3	3	2	4	3	4	3	3
Haryana	4	4	4	3	3	4	4	4	4	4
Jharkhand	4	4	4	4	4	4	4	3	4	3
Karnataka	4	3	2	3	2	4	4	3	2	2
Kerala	4	4	2	2	3	4	4	3	4	2
Madhya Pradesh	3	4	3	4	2	4	4	4	4	4
Maharashtra	4	4	2	3	2	4	4	4	3	3
Odisha	4	4	4	4	3	4	4	4	4	4
Punjab	4	3	4	3	3	3	3	4	3	3
Rajasthan	4	3	2	4	2	4	3	3	3	3
Tamil Nadu	4	3	2	4	2	4	4	2	4	3
Telangana	4	3	3	4	2	4	4	4	4	4
Uttar Pradesh	4	3	2	3	2	4	4	4	4	4
West Bengal	4	3	4	3	2	4	4	3	3	3
all-India	2	3	1	2	1	4	3	2	3	2

3.9.4 RSE for the estimates of AOD for ST households and 'Others' in rural sector even at the all-India level are more than 5%, whereas the same for SC is more than 10%. Only for OBC households it is less than 5%. In the urban area the scenario is even worse as RSE of all of these all-India estimates are greater than 5%. For ST households it is in the highest range (>20%).

Statement S1R: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups

Rural					
social groups	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000 hh	avg. amount of cash loan per hh (Rs.)	no. of households	
				estimated (00)	sample*
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh					
ST	157344	303	11912	7944	310
SC	271154	472	27798	21850	450
OBC	428554	606	51974	33215	907
Others	603345	593	110581	23754	403
all	411939	541	58263	86763	2070
Arunachal Pradesh					
ST	904573	57	4301	1235	424
SC	-	-	-	-	-
OBC	21272	0	0	8	3
Others	569082	35	3464	416	133
all	816194	52	4071	1659	560
Assam					
ST	483904	68	4731	8006	678
SC	540782	146	8634	4807	291
OBC	555900	102	4449	15181	839
Others	470117	102	5265	24501	1174
all	503499	101	5256	52495	2982
Bihar					
ST	169085	218	2317	5077	56
SC	222417	277	11069	25656	703
OBC	595417	307	16936	88394	2241
Others	834300	259	23923	21484	671
all	548464	291	16405	140611	3671
Chhattisgarh					
ST	422938	97	2452	13875	550
SC	916144	190	9689	4567	115
OBC	853325	163	8793	17459	459
Others	1360323	101	94564	1570	23
all	722860	139	10148	37472	1147
Delhi					
ST	5581451	0	0	10	2
SC	5080274	38	3513	183	34
OBC	8214772	41	3841	94	24
Others	14968364	29	5500	374	47
all	11126310	33	4633	661	107

*estimates for State/UT by different social groups with small sample size may be used with caution

Statement S1R: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups

Rural					
social groups	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000 hh	avg. amount of cash loan per hh (Rs.)	no. of households	
				estimated (00)	sample*
(1)	(2)	(3)	(4)	(5)	(6)
Goa					
ST	-	-	-	-	-
SC	154019	0	0	50	2
OBC	284404	80	4362	88	10
Others	1173091	189	92478	864	156
all	1044089	170	80113	1003	168
Gujarat					
ST	754638	165	11034	14036	583
SC	1081013	231	16092	4622	170
OBC	1668856	246	25460	29540	1115
Others	4118020	435	49248	10520	434
all	1842843	260	25536	58719	2302
Haryana					
ST	12434812	40	1687	60	2
SC	564826	176	13814	4873	218
OBC	2766298	256	29807	9070	341
Others	7661069	253	71889	11847	476
all	4616859	239	46013	25849	1037
Himachal Pradesh					
ST	3005174	186	65715	723	60
SC	1469879	296	23439	3879	316
OBC	2277534	210	24042	2550	175
Others	2257435	266	68968	6099	560
all	2071602	260	46818	13251	1111
Jammu & Kashmir					
ST	1773204	60	5587	1755	179
SC	1088484	161	15903	1484	102
OBC	1629224	88	6548	1599	204
Others	2226178	141	14736	8909	757
all	1976131	127	12741	13746	1242
Jharkhand					
ST	612977	122	1775	14797	583
SC	337883	271	7716	3478	168
OBC	471699	194	9050	16201	497
Others	890525	342	13284	3044	121
all	548988	185	6401	37520	1369

*estimates for State/UT by different social groups with small sample size may be used with caution

Statement S1R: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups

Rural					
social groups	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000 hh	avg. amount of cash loan per hh (Rs.)	no. of households	
				estimated (00)	sample*
(1)	(2)	(3)	(4)	(5)	(6)
Karnataka					
ST	565720	382	27757	4380	156
SC	475528	430	43135	18018	523
OBC	862830	520	52228	38594	1145
Others	1026553	392	64696	16438	516
all	790654	464	51375	77430	2340
Kerala					
ST	1433846	474	47609	1133	55
SC	1233989	592	333941	4597	220
OBC	2534161	478	126545	32193	1350
Others	3820163	504	141971	13455	542
all	2730348	495	147402	51377	2167
Madhya Pradesh					
ST	408156	141	6264	26171	1085
SC	563808	269	16579	16597	458
OBC	1327900	312	29394	32719	1437
Others	2171223	278	43801	9179	448
all	985249	247	21294	84666	3428
Maharashtra					
ST	403978	129	6884	19564	668
SC	572469	349	41502	15449	573
OBC	1287679	329	31410	48672	1697
Others	1475087	368	46706	41497	1651
all	1123431	313	33893	125182	4589
Manipur					
ST	459362	95	4989	1225	702
SC	966782	88	4935	133	64
OBC	773466	72	4707	999	434
Others	541776	242	6492	227	128
all	614260	99	5009	2584	1328
Meghalaya					
ST	680437	24	1362	4375	874
SC	143245	0	0	31	3
OBC	264558	66	8101	18	7
Others	225633	49	5631	298	46
all	646643	25	1648	4721	930

*estimates for State/UT by different social groups with small sample size may be used with caution

Statement S1R: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups

Rural					
social groups	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000 hh	avg. amount of cash loan per hh (Rs.)	no. of households	
				estimated (00)	sample*
(1)	(2)	(3)	(4)	(5)	(6)
Mizoram					
ST	372395	54	6547	921	589
SC	726200	1000	10000	0	1
OBC	206515	14	106	13	13
Others	227800	0	0	2	1
all	369845	53	6443	936	604
Nagaland					
ST	1237065	15	1963	4068	610
SC	560278	0	0	5	2
OBC	841000	0	0	8	1
Others	481256	0	0	48	3
all	1226813	15	1934	4128	616
Odisha					
ST	198526	158	6221	19817	857
SC	212448	241	8419	13740	567
OBC	296561	304	15858	31988	1068
Others	449398	314	25442	12541	462
all	281427	257	13643	78086	2954
Punjab					
ST	1676489	229	6025	182	7
SC	710330	340	20730	12661	503
OBC	3040855	358	98256	2974	157
Others	8521874	315	104188	11735	603
all	4295371	331	64548	27552	1270
Rajasthan					
ST	699979	343	30749	14057	565
SC	576337	320	37131	20207	554
OBC	1391910	420	57240	39074	1428
Others	1337092	348	53460	9382	386
all	1068880	374	47397	82720	2933
Sikkim					
ST	803075	65	64538	581	255
SC	241755	432	91599	35	22
OBC	653328	55	15158	495	247
Others	169389	31	12564	40	24
all	699875	71	42323	1150	548

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Statement S1R: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups

Rural					
social groups	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000 hh	avg. amount of cash loan per hh (Rs.)	no. of households	
				estimated (00)	sample*
(1)	(2)	(3)	(4)	(5)	(6)
Tamil Nadu					
ST	464012	365	19245	1030	141
SC	414363	358	28734	24831	922
OBC	769163	424	54375	64897	2303
Others	801100	121	8920	2848	63
all	672660	397	45803	93607	3429
Telangana					
ST	648594	470	27521	5486	217
SC	355742	523	28970	10903	318
OBC	684614	663	55712	27743	695
Others	966751	476	94091	5177	114
all	637509	591	50692	49309	1344
Tripura					
ST	209511	98	3701	2477	578
SC	235538	77	2041	1488	301
OBC	337517	87	5364	1028	201
Others	385056	133	4065	1643	376
all	278635	100	3677	6635	1456
Uttarakhand					
ST	367303	389	16557	578	27
SC	469443	173	7111	3315	103
OBC	1365286	303	29350	1718	71
Others	937417	270	50300	10886	322
all	867938	258	38256	16498	523
Uttar Pradesh					
ST	663759	155	14075	3118	81
SC	556945	299	14994	63879	2327
OBC	1082836	294	22278	131868	4528
Others	1672454	305	33398	42439	1651
all	1041901	296	22199	241304	8587
West Bengal					
ST	183203	110	4402	9649	541
SC	394013	187	5840	40895	1265
OBC	564602	281	14656	13894	506
Others	414057	270	14376	76921	2215
all	407297	236	11253	141359	4527

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Statement S1R: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups

Rural					
social groups	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000 hh	avg. amount of cash loan per hh (Rs.)	no. of households	
				estimated (00)	sample*
(1)	(2)	(3)	(4)	(5)	(6)
A & N Islands					
ST	922535	62	2553	138	55
SC	190443	0	0	3	6
OBC	914499	177	30456	137	47
Others	457607	241	23410	256	129
all	693622	177	19696	535	237
Chandigarh					
ST	308259	56	3944	1	2
SC	1059865	34	7150	10	20
OBC	2467597	18	2900	18	17
Others	2982053	45	7529	58	73
all	2636347	38	6495	86	112
D & N. Haveli					
ST	2528596	62	5598	210	102
SC	-	-	-	-	-
OBC	1274692	1000	528664	0	1
Others	44451	2	523	63	9
all	1954635	48	4649	274	112
Daman & Diu					
ST	439048	153	7714	10	43
SC	1092450	500	36000	0	2
OBC	751024	171	42017	145	62
Others	458278	8	955	3	5
all	727068	167	39195	158	112
Lakshadweep					
ST	2406788	77	10955	46	111
SC	-	-	-	-	-
OBC	-	-	-	-	-
Others	-	-	-	-	-
all	2406788	77	10955	46	111
Puducherry					
ST	-	-	-	-	-
SC	7983462	448	50324	270	23
OBC	5753445	411	81202	871	76
Others	1085937	333	57212	155	13
all	5660453	409	71907	1295	112

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Statement S1R: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups

Rural					
social groups	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000 hh	avg. amount of cash loan per hh (Rs.)	no. of households	
				estimated (00)	sample*
(1)	(2)	(3)	(4)	(5)	(6)
all-India					
ST	504662	169	9610	186733	11748
SC	501275	309	24458	322519	11346
OBC	1030053	357	36091	683464	24306
Others	1661048	314	44565	368672	14735
all	1006985	314	32522	1561387	62135

**estimates for State/UT by different social groups with small sample size may be used with caution*

Statement S1U: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups					
household type	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh (Rs.)	Urban	
				no. of households	
				estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh					
ST	591305	347	94563	1483	56
SC	381076	374	35935	6816	280
OBC	765020	438	91904	18876	982
Others	1457711	372	146107	19300	780
all	990822	398	106289	46475	2098
Arunachal Pradesh					
ST	995500	186	29884	278	241
SC	377109	244	50508	31	19
OBC	606578	190	24841	26	14
Others	617549	62	7658	220	174
all	793130	140	21949	555	448
Assam					
ST	2903397	156	32766	971	109
SC	1052610	170	10494	915	112
OBC	1977992	136	20757	1925	209
Others	3490069	196	48327	5089	517
all	2848416	176	36777	8900	947
Bihar					
ST	1354852	499	96712	98	11
SC	957540	138	14888	3081	165
OBC	1446021	139	19788	13668	796
Others	1734364	100	31753	4415	255
all	1434693	132	21916	21261	1227
Chhattisgarh					
ST	554795	125	8896	1794	161
SC	339660	74	8716	1967	89
OBC	1447206	145	27813	4455	282
Others	2495032	105	47820	4086	252
all	1487958	118	28645	12302	784
Delhi					
ST	893147	15	5192	524	33
SC	1148376	48	13625	6253	361
OBC	1642873	60	20705	4657	274
Others	3072908	58	41926	22110	1287
all	2481554	56	33130	33544	1955

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Statement S1U: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups					
household type	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh (Rs.)	Urban	
				no. of households	
				estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)
Goa					
ST	807222	930	594849	17	4
SC	1237503	101	81589	81	6
OBC	1018199	86	32862	353	35
Others	2891588	186	126476	1150	123
all	2372967	167	108399	1601	168
Gujarat					
ST	558187	156	16171	2625	155
SC	487792	290	21224	5971	208
OBC	1406363	164	39019	20944	899
Others	2438666	200	115401	25792	953
all	1748175	194	71618	55333	2215
Haryana					
ST	418263	195	8786	246	9
SC	887457	206	47139	3411	191
OBC	2300567	114	96539	7313	279
Others	5056949	111	144113	14794	568
all	3678210	125	116478	25764	1047
Himachal Pradesh					
ST	593518	34	24170	85	7
SC	3642934	253	46857	357	59
OBC	1765410	188	36275	273	53
Others	3160784	226	144308	1635	215
all	2978536	219	112597	2350	334
Jammu & Kashmir					
ST	792062	89	21694	183	72
SC	1981923	131	28586	404	76
OBC	880983	241	35298	345	65
Others	3774694	222	99008	4485	734
all	3356104	212	87089	5417	947
Jharkhand					
ST	594145	62	12440	3241	150
SC	379456	169	20855	849	82
OBC	977425	135	16030	6481	477
Others	1413741	118	27209	3854	227
all	972704	116	18494	14424	936

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Statement S1U: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups					
household type	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh (Rs.)	Urban	
				no. of households	
				estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)
Karnataka					
ST	748677	297	53182	1524	71
SC	1025016	319	100200	5831	255
OBC	1208120	262	71026	30741	1192
Others	1889933	252	115568	20005	826
all	1412451	265	88822	58101	2344
Kerala					
ST	1122897	258	36267	242	21
SC	1512890	558	78405	1658	184
OBC	3273906	473	148372	17613	1427
Others	6237124	450	253869	8165	600
all	4023710	470	174320	27678	2232
Madhya Pradesh					
ST	909070	137	217164	2843	196
SC	705302	140	23558	5412	338
OBC	1836015	148	27501	16513	1142
Others	3402417	167	71376	14509	989
all	2191726	153	56894	39277	2665
Maharashtra					
ST	1061048	125	47642	2968	121
SC	1103974	181	72195	14336	652
OBC	1598656	220	90622	32732	1367
Others	6720293	176	113043	61139	2396
all	4337061	189	99428	111176	4536
Manipur					
ST	1201160	90	6877	279	193
SC	969698	33	894	67	46
OBC	1581693	58	7441	1094	737
Others	1583773	101	11256	223	141
all	1493533	68	7596	1664	1117
Meghalaya					
ST	2394179	77	11887	817	362
SC	6861267	20	2131	50	17
OBC	478063	160	45047	30	15
Others	1205949	78	23374	312	110
all	2224910	77	15260	1208	504

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Statement S1U: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups					
household type	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh (Rs.)	Urban	
				no. of households	
				estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)
Mizoram					
ST	2088901	161	40712	886	664
SC	407269	110	1103	3	2
OBC	904596	22	10820	8	5
Others	523000	0	0	3	1
all	2067783	159	40185	900	672
Nagaland					
ST	1957516	29	5539	910	381
SC	1321200	0	0	14	1
OBC	21787	0	0	6	2
Others	1046702	440	41458	3	8
all	1932710	30	5522	933	392
Odisha					
ST	480002	90	6307	1772	119
SC	280512	208	18037	1903	231
OBC	896650	241	313716	4344	372
Others	963876	169	32665	5804	451
all	786640	187	115598	13824	1173
Punjab					
ST	702126	576	38326	65	5
SC	711237	195	19422	7372	373
OBC	2198745	206	35325	4396	206
Others	3757823	168	67872	14520	702
all	2638003	183	48818	26353	1286
Rajasthan					
ST	5669601	236	50487	1460	67
SC	1087920	233	48839	6305	361
OBC	1900119	212	47630	11407	820
Others	1977287	232	62598	13237	688
all	1943393	226	54107	32409	1936
Sikkim					
ST	1149915	159	112992	96	90
SC	552731	215	68916	11	19
OBC	2439849	92	55963	212	143
Others	926377	69	30337	132	83
all	1676960	103	60903	451	335

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Statement S1U: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups					
household type	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh (Rs.)	Urban	
				no. of households	
				estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)
Tamil Nadu					
ST	262625	307	32157	530	21
SC	690149	369	115497	14803	484
OBC	1836548	352	116260	77461	2747
Others	2049443	258	125940	7262	161
all	1674056	348	116404	100056	3413
Telangana					
ST	457821	572	60522	1466	61
SC	610762	327	45324	4344	175
OBC	967740	303	73071	19482	716
Others	4245181	261	383453	10179	358
all	1843466	305	158224	35471	1310
Tripura					
ST	519821	81	12805	233	92
SC	469214	148	13899	569	292
OBC	788957	129	21262	348	188
Others	790976	124	22280	866	436
all	668593	127	18647	2016	1008
Uttarakhand					
ST	5423230	119	18771	54	12
SC	1096394	354	34679	470	55
OBC	1712070	68	12204	2235	96
Others	3635491	156	122813	3439	283
all	2764654	139	75335	6198	446
Uttar Pradesh					
ST	2566349	108	35619	802	66
SC	841984	221	27126	12837	806
OBC	1624079	184	45157	37458	2441
Others	2760025	184	164277	30802	1643
all	1937938	189	87038	81898	4956
West Bengal					
ST	447676	37	6238	1557	83
SC	771206	168	26901	11839	861
OBC	1193412	152	26093	5432	339
Others	2383626	145	38168	45122	2892
all	1936885	147	34279	63950	4175

*estimates for State/UT by different social groups with small sample size may be used with caution

Statement S1U: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups					
household type	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh (Rs.)	Urban	
				no. of households	
				estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)
A & N Islands					
ST	53021	66	6262	18	3
SC	573676	399	111084	27	18
OBC	1853836	303	104721	48	25
Others	833027	313	90414	270	119
all	910991	306	89723	362	165
Chandigarh					
ST	1089094	82	1932	31	4
SC	1865200	149	82371	278	22
OBC	2985435	100	41012	252	25
Others	11764426	123	59983	1703	171
all	9425890	123	59833	2265	222
D & N. Haveli					
ST	3554832	95	4461	78	34
SC	257600	0	0	5	1
OBC	2203190	243	199218	72	17
Others	1006719	207	236121	192	60
all	1819479	187	173095	346	112
Daman & Diu					
ST	312919	29	485	176	17
SC	195154	62	1342	27	12
OBC	1762013	261	56718	114	39
Others	233457	45	4767	478	44
all	469622	73	11176	796	112
Lakshadweep					
ST	2655216	292	58560	70	110
SC	-	-	-	-	-
OBC	281000	500	4675	1	2
Others	-	-	-	-	-
all	2631266	294	58017	71	112
Puducherry					
ST	0	0	0	0	0
SC	2669508	921	201201	85	26
OBC	1668711	400	75974	1553	270
Others	1884388	289	109027	282	40
all	1744912	406	86400	1921	336

*estimates for State/UT by different social groups with small sample size may be used with caution

Statement S1U: Average value of assets, no. of households reporting cash loan per 1000 households, amount of cash loan per household as on 30.06.12 and sample households by household social groups

household type	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh (Rs.)	Urban	
				no. of households	
				estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)
all-India					
ST	1188403	164	48048	30424	3801
SC	831138	235	48556	118380	6879
OBC	1625013	260	77809	342868	18698
Others	3534710	189	106964	345578	19287
all	2285135	224	84625	837249	48665

**estimates for State/UT by different social groups with small sample size may be used with caution*

Appendix A

Detailed Tables

Table 1R: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Rural**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh							
ST	92	157344	303	11912	7944	310	151
SC	252	271154	472	27798	21850	450	227
OBC	383	428554	606	51974	33215	907	490
others	274	603345	593	110581	23754	403	201
all	1000	411939	541	58263	86763	2070	1069
Arunachal Pradesh							
ST	744	904573	57	4301	1235	424	47
SC	0	0	0	0	0	0	0
OBC	5	21272	0	0	8	3	0
others	251	569082	35	3464	416	133	16
all	1000	816194	52	4071	1659	560	63
Assam							
ST	153	483904	68	4731	8006	678	132
SC	92	540782	146	8634	4807	291	74
OBC	289	555900	102	4449	15181	839	213
others	467	470117	102	5265	24501	1174	300
all	1000	503499	101	5256	52495	2982	719
Bihar							
ST	36	169085	218	2317	5077	56	27
SC	182	222417	277	11069	25656	703	308
OBC	629	595417	307	16936	88394	2241	984
others	153	834300	259	23923	21484	671	340
all	1000	548464	291	16405	140611	3671	1659
Chhattisgarh							
ST	370	422938	97	2452	13875	550	115
SC	122	916144	190	9689	4567	115	27
OBC	466	853325	163	8793	17459	459	140
others	42	1360323	101	94564	1570	23	8
all	1000	722860	139	10148	37472	1147	290
Delhi							
ST	14	5581451	0	0	10	2	0
SC	277	5080274	38	3513	183	34	15
OBC	143	8214772	41	3841	94	24	6
others	565	14968364	29	5500	374	47	16
all	1000	11126310	33	4633	661	107	37

Table 1R: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Rural**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Goa							
ST	0	0	0	0	0	0	0
SC	50	154019	0	0	50	2	0
OBC	88	284404	80	4362	88	10	5
others	862	1173091	189	92478	864	156	89
all	1000	1044089	170	80113	1003	168	94
Gujarat							
ST	239	754638	165	11034	14036	583	245
SC	79	1081013	231	16092	4622	170	72
OBC	503	1668856	246	25460	29540	1115	511
others	179	4118020	435	49248	10520	434	238
all	1000	1842843	260	25536	58719	2302	1066
Haryana							
ST	2	12434812	40	1687	60	2	1
SC	189	564826	176	13814	4873	218	99
OBC	351	2766298	256	29807	9070	341	162
others	458	7661069	253	71889	11847	476	202
all	1000	4616859	239	46013	25849	1037	464
Himachal Pradesh							
ST	55	3005174	186	65715	723	60	26
SC	293	1469879	296	23439	3879	316	172
OBC	192	2277534	210	24042	2550	175	84
others	460	2257435	266	68968	6099	560	290
all	1000	2071602	260	46818	13251	1111	572
Jammu & Kashmir							
ST	128	1773204	60	5587	1755	179	33
SC	108	1088484	161	15903	1484	102	31
OBC	116	1629224	88	6548	1599	204	66
others	648	2226178	141	14736	8909	757	252
all	1000	1976131	127	12741	13746	1242	382
Jharkhand							
ST	394	612977	122	1775	14797	583	165
SC	93	337883	271	7716	3478	168	59
OBC	432	471699	194	9050	16201	497	194
others	81	890525	342	13284	3044	121	70
all	1000	548988	185	6401	37520	1369	488

Table 1R: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Rural**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Karnataka							
ST	57	565720	382	27757	4380	156	83
SC	233	475528	430	43135	18018	523	258
OBC	498	862830	520	52228	38594	1145	581
others	212	1026553	392	64696	16438	516	260
all	1000	790654	464	51375	77430	2340	1182
Kerala							
ST	22	1433846	474	47609	1133	55	21
SC	89	1233989	592	333941	4597	220	114
OBC	627	2534161	478	126545	32193	1350	685
others	262	3820163	504	141971	13455	542	299
all	1000	2730348	495	147402	51377	2167	1119
Madhya Pradesh							
ST	309	408156	141	6264	26171	1085	312
SC	196	563808	269	16579	16597	458	181
OBC	386	1327900	312	29394	32719	1437	572
others	108	2171223	278	43801	9179	448	189
all	1000	985249	247	21294	84666	3428	1254
Maharashtra							
ST	156	403978	129	6884	19564	668	254
SC	123	572469	349	41502	15449	573	228
OBC	389	1287679	329	31410	48672	1697	825
others	331	1475087	368	46706	41497	1651	802
all	1000	1123431	313	33893	125182	4589	2109
Manipur							
ST	474	459362	95	4989	1225	702	125
SC	52	966782	88	4935	133	64	16
OBC	387	773466	72	4707	999	434	82
others	88	541776	242	6492	227	128	35
all	1000	614260	99	5009	2584	1328	258
Meghalaya							
ST	927	680437	24	1362	4375	874	107
SC	7	143245	0	0	31	3	0
OBC	4	264558	66	8101	18	7	3
others	63	225633	49	5631	298	46	13
all	1000	646643	25	1648	4721	930	123

Table 1R: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Rural**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Mizoram							
ST	984	372395	54	6547	921	589	162
SC	0	726200	1000	10000	0	1	1
OBC	14	206515	14	106	13	13	2
others	3	227800	0	0	2	1	0
all	1000	369845	53	6443	936	604	165
Nagaland							
ST	985	1237065	15	1963	4068	610	128
SC	1	560278	0	0	5	2	0
OBC	2	841000	0	0	8	1	0
others	12	481256	0	0	48	3	0
all	1000	1226813	15	1934	4128	616	128
Odisha							
ST	254	198526	158	6221	19817	857	236
SC	176	212448	241	8419	13740	567	206
OBC	410	296561	304	15858	31988	1068	475
others	161	449398	314	25442	12541	462	202
all	1000	281427	257	13643	78086	2954	1119
Punjab							
ST	7	1676489	229	6025	182	7	5
SC	460	710330	340	20730	12661	503	263
OBC	108	3040855	358	98256	2974	157	76
others	426	8521874	315	104188	11735	603	292
all	1000	4295371	331	64548	27552	1270	636
Rajasthan							
ST	170	699979	343	30749	14057	565	222
SC	244	576337	320	37131	20207	554	254
OBC	472	1391910	420	57240	39074	1428	667
others	113	1337092	348	53460	9382	386	169
all	1000	1068880	374	47397	82720	2933	1312
Sikkim							
ST	505	803075	65	64538	581	255	102
SC	30	241755	432	91599	35	22	10
OBC	430	653328	55	15158	495	247	104
others	34	169389	31	12564	40	24	5
all	1000	699875	71	42323	1150	548	221

Table 1R: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Rural**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Tamil Nadu							
ST	11	464012	365	19245	1030	141	59
SC	265	414363	358	28734	24831	922	368
OBC	693	769163	424	54375	64897	2303	1000
others	30	801100	121	8920	2848	63	19
all	1000	672660	397	45803	93607	3429	1446
Telangana							
ST	111	648594	470	27521	5486	217	98
SC	221	355742	523	28970	10903	318	150
OBC	563	684614	663	55712	27743	695	385
others	105	966751	476	94091	5177	114	66
all	1000	637509	591	50692	49309	1344	699
Tripura							
ST	373	209511	98	3701	2477	578	181
SC	224	235538	77	2041	1488	301	67
OBC	155	337517	87	5364	1028	201	62
others	248	385056	133	4065	1643	376	120
all	1000	278635	100	3677	6635	1456	430
Uttarakhand							
ST	35	367303	389	16557	578	27	14
SC	201	469443	173	7111	3315	103	37
OBC	104	1365286	303	29350	1718	71	38
others	660	937417	270	50300	10886	322	135
all	1000	867938	258	38256	16498	523	224
Uttar Pradesh							
ST	13	663759	155	14075	3118	81	27
SC	265	556945	299	14994	63879	2327	1129
OBC	546	1082836	294	22278	131868	4528	2175
others	176	1672454	305	33398	42439	1651	825
all	1000	1041901	296	22199	241304	8587	4156
West Bengal							
ST	68	183203	110	4402	9649	541	138
SC	289	394013	187	5840	40895	1265	423
OBC	98	564602	281	14656	13894	506	196
others	544	414057	270	14376	76921	2215	865
all	1000	407297	236	11253	141359	4527	1622

Table 1R: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Rural**

household type	per 1000 no. of household	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A & N Island							
ST	259	922535	62	2553	138	55	15
SC	6	190443	0	0	3	6	0
OBC	257	914499	177	30456	137	47	21
others	479	457607	241	23410	256	129	57
all	1000	693622	177	19696	535	237	93
Chandigarh							
ST	9	308259	56	3944	1	2	1
SC	112	1059865	34	7150	10	20	10
OBC	207	2467597	18	2900	18	17	3
others	672	2982053	45	7529	58	73	30
all	1000	2636347	38	6495	86	112	44
D & N. Haveli							
ST	769	2528596	62	5598	210	102	46
SC	0	0	0	0	0	0	0
OBC	0	1274692	1000	528664	0	1	1
others	231	44451	2	523	63	9	1
all	1000	1954635	48	4649	274	112	48
Daman & Diu							
ST	62	439048	153	7714	10	43	19
SC	1	1092450	500	36000	0	2	1
OBC	920	751024	171	42017	145	62	26
others	17	458278	8	955	3	5	1
all	1000	727068	167	39195	158	112	47
Lakshadweep							
ST	1000	2406788	77	10955	46	111	39
SC	0	0	0	0	0	0	0
OBC	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0
all	1000	2406788	77	10955	46	111	39
Puducherry							
ST	0	0	0	0	0	0	0
SC	208	7983462	448	50324	270	23	12
OBC	672	5753445	411	81202	871	76	38
others	119	1085937	333	57212	155	13	5
all	1000	5660453	409	71907	1295	112	55

Table 1R: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Rural**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
all-India							
ST	120	504662	169	9610	186733	11748	3336
SC	207	501275	309	24458	322519	11346	4812
OBC	438	1030053	357	36091	683464	24306	10872
others	236	1661048	314	44565	368672	14735	6412
all	1000	1006985	314	32522	1561387	62135	25432

Table 1U: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Urban**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh							
ST	32	591305	347	94563	1483	56	26
SC	147	381076	374	35935	6816	280	122
OBC	406	765020	438	91904	18876	982	492
others	415	1457711	372	146107	19300	780	377
all	1000	990822	398	106289	46475	2098	1017
Arunachal Pradesh							
ST	501	995500	186	29884	278	241	67
SC	55	377109	244	50508	31	19	7
OBC	46	606578	190	24841	26	14	4
others	398	617549	62	7658	220	174	20
all	1000	793130	140	21949	555	448	98
Assam							
ST	109	2903397	156	32766	971	109	43
SC	103	1052610	170	10494	915	112	34
OBC	216	1977992	136	20757	1925	209	66
others	572	3490069	196	48327	5089	517	180
all	1000	2848416	176	36777	8900	947	323
Bihar							
ST	5	1354852	499	96712	98	11	8
SC	145	957540	138	14888	3081	165	64
OBC	643	1446021	139	19788	13668	796	326
others	208	1734364	100	31753	4415	255	115
all	1000	1434693	132	21916	21261	1227	513
Chhattisgarh							
ST	146	554795	125	8896	1794	161	59
SC	160	339660	74	8716	1967	89	26
OBC	362	1447206	145	27813	4455	282	87
others	332	2495032	105	47820	4086	252	90
all	1000	1487958	118	28645	12302	784	262
Delhi							
ST	16	893147	15	5192	524	33	3
SC	186	1148376	48	13625	6253	361	67
OBC	139	1642873	60	20705	4657	274	45
others	659	3072908	58	41926	22110	1287	267
all	1000	2481554	56	33130	33544	1955	382

Table 1U: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Urban**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Goa							
ST	10	807222	930	594849	17	4	3
SC	51	1237503	101	81589	81	6	3
OBC	221	1018199	86	32862	353	35	11
others	718	2891588	186	126476	1150	123	59
all	1000	2372967	167	108399	1601	168	76
Gujarat							
ST	47	558187	156	16171	2625	155	68
SC	108	487792	290	21224	5971	208	93
OBC	379	1406363	164	39019	20944	899	396
others	466	2438666	200	115401	25792	953	471
all	1000	1748175	194	71618	55333	2215	1028
Haryana							
ST	10	418263	195	8786	246	9	3
SC	132	887457	206	47139	3411	191	72
OBC	284	2300567	114	96539	7313	279	116
others	574	5056949	111	144113	14794	568	240
all	1000	3678210	125	116478	25764	1047	431
Himachal Pradesh							
ST	36	593518	34	24170	85	7	2
SC	152	3642934	253	46857	357	59	34
OBC	116	1765410	188	36275	273	53	29
others	696	3160784	226	144308	1635	215	121
all	1000	2978536	219	112597	2350	334	186
Jammu & Kashmir							
ST	34	792062	89	21694	183	72	22
SC	75	1981923	131	28586	404	76	35
OBC	64	880983	241	35298	345	65	26
others	828	3774694	222	99008	4485	734	314
all	1000	3356104	212	87089	5417	947	397
Jharkhand							
ST	225	594145	62	12440	3241	150	39
SC	59	379456	169	20855	849	82	30
OBC	449	977425	135	16030	6481	477	161
others	267	1413741	118	27209	3854	227	95
all	1000	972704	116	18494	14424	936	325

Table 1U: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Urban**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Karnataka							
ST	26	748677	297	53182	1524	71	33
SC	100	1025016	319	100200	5831	255	121
OBC	529	1208120	262	71026	30741	1192	559
others	344	1889933	252	115568	20005	826	396
all	1000	1412451	265	88822	58101	2344	1109
Kerala							
ST	9	1122897	258	36267	242	21	9
SC	60	1512890	558	78405	1658	184	117
OBC	636	3273906	473	148372	17613	1427	754
others	295	6237124	450	253869	8165	600	330
all	1000	4023710	470	174320	27678	2232	1210
Madhya Pradesh							
ST	72	909070	137	217164	2843	196	67
SC	138	705302	140	23558	5412	338	129
OBC	420	1836015	148	27501	16513	1142	444
others	369	3402417	167	71376	14509	989	437
all	1000	2191726	153	56894	39277	2665	1077
Maharashtra							
ST	27	1061048	125	47642	2968	121	52
SC	129	1103974	181	72195	14336	652	277
OBC	294	1598656	220	90622	32732	1367	618
others	550	6720293	176	113043	61139	2396	999
all	1000	4337061	189	99428	111176	4536	1946
Manipur							
ST	168	1201160	90	6877	279	193	42
SC	40	969698	33	894	67	46	3
OBC	658	1581693	58	7441	1094	737	148
others	134	1583773	101	11256	223	141	40
all	1000	1493533	68	7596	1664	1117	233
Meghalaya							
ST	676	2394179	77	11887	817	362	120
SC	41	6861267	20	2131	50	17	5
OBC	24	478063	160	45047	30	15	8
others	258	1205949	78	23374	312	110	35
all	1000	2224910	77	15260	1208	504	168

Table 1U: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Urban**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Mizoram							
ST	985	2088901	161	40712	886	664	257
SC	3	407269	110	1103	3	2	1
OBC	9	904596	22	10820	8	5	1
others	3	523000	0	0	3	1	0
all	1000	2067783	159	40185	900	672	259
Nagaland							
ST	975	1957516	29	5539	910	381	79
SC	15	1321200	0	0	14	1	0
OBC	6	21787	0	0	6	2	0
others	3	1046702	440	41458	3	8	4
all	1000	1932710	30	5522	933	392	83
Odisha							
ST	128	480002	90	6307	1772	119	36
SC	138	280512	208	18037	1903	231	91
OBC	314	896650	241	313716	4344	372	171
others	420	963876	169	32665	5804	451	197
all	1000	786640	187	115598	13824	1173	495
Punjab							
ST	2	702126	576	38326	65	5	2
SC	280	711237	195	19422	7372	373	174
OBC	167	2198745	206	35325	4396	206	101
others	551	3757823	168	67872	14520	702	335
all	1000	2638003	183	48818	26353	1286	612
Rajasthan							
ST	45	5669601	236	50487	1460	67	32
SC	195	1087920	233	48839	6305	361	170
OBC	352	1900119	212	47630	11407	820	376
others	408	1977287	232	62598	13237	688	301
all	1000	1943393	226	54107	32409	1936	879
Sikkim							
ST	213	1149915	159	112992	96	90	58
SC	23	552731	215	68916	11	19	9
OBC	470	2439849	92	55963	212	143	64
others	293	926377	69	30337	132	83	28
all	1000	1676960	103	60903	451	335	159

Table 1U: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Urban**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Tamil Nadu							
ST	5	262625	307	32157	530	21	8
SC	148	690149	369	115497	14803	484	199
OBC	774	1836548	352	116260	77461	2747	1229
others	73	2049443	258	125940	7262	161	79
all	1000	1674056	348	116404	100056	3413	1515
Telangana							
ST	41	457821	572	60522	1466	61	35
SC	122	610762	327	45324	4344	175	103
OBC	549	967740	303	73071	19482	716	345
others	287	4245181	261	383453	10179	358	156
all	1000	1843466	305	158224	35471	1310	639
Tripura							
ST	115	519821	81	12805	233	92	33
SC	282	469214	148	13899	569	292	103
OBC	173	788957	129	21262	348	188	71
others	430	790976	124	22280	866	436	184
all	1000	668593	127	18647	2016	1008	391
Uttarakhand							
ST	9	5423230	119	18771	54	12	8
SC	76	1096394	354	34679	470	55	36
OBC	361	1712070	68	12204	2235	96	23
others	555	3635491	156	122813	3439	283	128
all	1000	2764654	139	75335	6198	446	195
Uttar Pradesh							
ST	10	2566349	108	35619	802	66	34
SC	157	841984	221	27126	12837	806	378
OBC	457	1624079	184	45157	37458	2441	1005
others	376	2760025	184	164277	30802	1643	671
all	1000	1937938	189	87038	81898	4956	2088
West Bengal							
ST	24	447676	37	6238	1557	83	17
SC	185	771206	168	26901	11839	861	328
OBC	85	1193412	152	26093	5432	339	141
others	706	2383626	145	38168	45122	2892	1166
all	1000	1936885	147	34279	63950	4175	1652

Table 1U: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Urban**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A & N Island							
ST	49	53021	66	6262	18	3	1
SC	74	573676	399	111084	27	18	10
OBC	132	1853836	303	104721	48	25	11
others	745	833027	313	90414	270	119	62
all	1000	910991	306	89723	362	165	84
Chandigarh							
ST	14	1089094	82	1932	31	4	2
SC	123	1865200	149	82371	278	22	10
OBC	111	2985435	100	41012	252	25	11
others	752	11764426	123	59983	1703	171	77
all	1000	9425890	123	59833	2265	222	100
D & N. Haveli							
ST	226	3554832	95	4461	78	34	12
SC	13	257600	0	0	5	1	0
OBC	207	2203190	243	199218	72	17	9
others	554	1006719	207	236121	192	60	26
all	1000	1819479	187	173095	346	112	47
Daman & Diu							
ST	221	312919	29	485	176	17	4
SC	34	195154	62	1342	27	12	2
OBC	144	1762013	261	56718	114	39	19
others	601	233457	45	4767	478	44	9
all	1000	469622	73	11176	796	112	34
Lakshadweep							
ST	990	2655216	292	58560	70	110	59
SC	0	0	0	0	0	0	0
OBC	10	281000	500	4675	1	2	1
others	0	0	0	0	0	0	0
all	1000	2631266	294	58017	71	112	60
Puducherry							
ST	0	0	0	0	0	0	0
SC	44	2669508	921	201201	85	26	23
OBC	809	1668711	400	75974	1553	270	136
others	147	1884388	289	109027	282	40	14
all	1000	1744912	406	86400	1921	336	173

Table 1U: Per 1000 number of household, no. of households reporting cash loan per 1000 household and amount of cash loan per household as on 30.06.12 by household social group**Urban**

household type	per 1000 no.of house-hold	avg. value of assets per household (Rs.)	no. of hhs reporting cash loan per 1000hh	avg. amount of cash loan per hh(Rs.)	no. of households		no. of sample hhs reporting cash loan
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
all-India							
ST	36	1188403	164	48048	30424	3801	1343
SC	141	831138	235	48556	118380	6879	2876
OBC	410	1625013	260	77809	342868	18698	8004
others	413	3534710	189	106964	345578	19287	8023
all	1000	2285135	224	84625	837249	48665	20246

Table 2: Per thousand distribution of households of each social group by household type: all-India

household type	Per 1000 distribution of households of each social group					no of households	
	ST	SC	OBC	others	all	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Rural						
self-employed in agriculture	491	286	446	466	423	660240	29724
self-employed in non-agriculture	44	103	125	135	113	176705	6878
regular wage/salary earning	86	102	94	122	101	158231	7199
casual labour in agriculture	168	245	150	101	160	250396	7967
casual labour in non-agriculture	147	200	124	86	133	208159	7572
others	63	65	61	91	69	107655	2795
all	1000	1000	1000	1000	1000	1561387	62135
estd. household (00)	186733	322519	683464	368672	1561387	-	-
sample household	11748	11346	24306	14735	62135	-	-
	Urban						
self-employed	186	224	350	319	314	262532	17905
regular wage/salary earning	416	424	350	452	405	338843	19439
casual labour	213	245	172	86	148	123997	7502
others	185	107	129	143	134	111878	3819
all	1000	1000	1000	1000	1000	837249	48665
estd. household (00)	30424	118380	342868	345578	837249	-	-
sample household	3801	6879	18698	19287	48665	-	-

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					no. of households	
	ST	SC	OBC	others	all	estd. (00)	
						sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh							
01	488	272	225	299	281	24405	434
02	130	111	109	52	96	8290	290
03	146	130	94	77	103	8934	297
04	61	128	125	88	110	9505	250
05	57	123	145	63	109	9484	227
06	22	111	80	66	79	6825	172
07	83	58	64	97	73	6331	150
08	7	43	62	67	54	4653	115
09	5	26	54	134	64	5561	90
10	2	0	42	58	32	2776	45
all	1000	1000	1000	1000	1000	86763	2070
Arunachal Pradesh							
01	51	0	896	193	91	151	56
02	69	0	104	134	85	142	64
03	123	0	0	96	116	192	58
04	117	0	0	91	110	182	74
05	105	0	0	53	91	151	48
06	98	0	0	87	94	157	52
07	108	0	0	104	106	176	64
08	142	0	0	76	125	207	67
09	53	0	0	108	67	111	41
10	135	0	0	58	115	191	36
all	1000	0	1000	1000	1000	1659	560
Assam							
01	70	110	152	83	103	5420	227
02	105	32	108	112	102	5369	297
03	129	128	82	128	115	6023	343
04	85	133	67	114	98	5120	321
05	114	160	116	142	132	6932	370
06	151	142	105	177	149	7836	334
07	149	55	133	93	110	5761	336
08	125	140	108	85	103	5398	373
09	64	77	109	38	66	3477	294
10	8	22	21	28	22	1161	87
all	1000	1000	1000	1000	1000	52495	2982
Bihar							
01	74	221	85	24	100	14052	316
02	397	285	179	124	198	27814	519
03	313	151	117	98	127	17861	395
04	46	78	115	102	104	14589	375
05	94	88	110	64	98	13838	381
06	31	100	91	74	88	12357	345
07	43	33	92	99	81	11384	334
08	1	33	108	179	101	14251	353
09	0	9	73	183	76	10652	408
10	0	4	29	53	27	3812	245
all	1000	1000	1000	1000	1000	140611	3671

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					no. of households	
	ST	SC	OBC	others	all	estd. (00)	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural							
Chhattisgarh							
01	111	154	33	303	88	3293	65
02	82	120	89	0	86	3235	79
03	104	73	103	156	102	3812	100
04	131	43	63	128	88	3316	97
05	212	107	109	118	147	5516	167
06	115	49	122	6	106	3967	144
07	123	54	177	32	136	5089	157
08	66	93	98	41	83	3104	126
09	35	144	90	77	76	2836	116
10	21	163	118	139	88	3304	96
all	1000	1000	1000	1000	1000	37472	1147
Delhi							
01	0	2	342	242	186	123	13
02	0	0	0	1	1	0	1
03	0	0	0	0	0	0	0
04	0	0	0	0	0	0	0
05	0	0	0	0	0	0	1
06	0	0	0	9	5	3	2
07	0	7	7	0	3	2	2
08	0	0	237	6	37	24	7
09	0	222	22	40	87	58	14
10	1000	769	391	703	681	450	67
all	1000	1000	1000	1000	1000	661	107
Goa							
01	0	0	17	123	107	108	18
02	0	0	452	9	48	48	6
03	0	992	31	4	55	55	4
04	0	0	0	56	48	49	8
05	0	0	134	19	28	28	9
06	0	0	198	218	205	206	16
07	0	8	137	105	103	104	16
08	0	0	31	127	112	112	21
09	0	0	0	251	216	217	38
10	0	0	0	88	76	76	32
all	0	1000	1000	1000	1000	1003	168
Gujarat							
01	42	14	50	59	47	2738	80
02	82	78	21	7	37	2201	84
03	175	87	94	59	106	6235	192
04	130	214	106	56	111	6517	200
05	115	53	54	23	63	3708	186
06	107	83	93	37	86	5024	197
07	105	158	122	81	113	6643	207
08	118	68	86	91	93	5467	239
09	55	130	162	106	124	7281	311
10	72	115	213	481	220	12905	606
all	1000	1000	1000	1000	1000	58719	2302

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					no. of households	
	ST	SC	OBC	others	all	estd. (00)	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Haryana							
01	0	17	14	5	11	274	17
02	0	36	43	3	23	607	14
03	0	161	80	10	63	1626	52
04	0	184	166	5	95	2460	56
05	0	193	78	33	79	2033	78
06	40	87	96	34	66	1700	80
07	0	155	74	22	65	1683	80
08	0	90	61	54	63	1637	66
09	0	47	70	103	81	2092	101
10	960	29	317	731	454	11737	493
all	1000	1000	1000	1000	1000	25849	1037
Himachal Pradesh							
01	100	109	154	145	134	1771	93
02	0	30	2	13	15	198	18
03	19	46	32	18	29	385	25
04	0	107	64	24	55	727	40
05	4	57	36	50	47	623	48
06	141	108	27	49	67	893	79
07	34	97	75	83	83	1096	91
08	85	59	71	129	95	1260	129
09	351	176	170	181	187	2472	214
10	267	211	368	308	289	3827	374
all	1000	1000	1000	1000	1000	13251	1111
Jammu & Kashmir							
01	0	216	111	45	65	900	18
02	7	12	1	4	5	71	12
03	44	20	4	16	19	258	16
04	93	20	68	14	31	429	35
05	88	14	21	19	28	380	51
06	106	46	127	75	82	1128	81
07	137	132	62	79	90	1235	91
08	137	76	59	106	101	1390	151
09	134	386	293	290	281	3860	331
10	254	78	254	351	298	4095	456
all	1000	1000	1000	1000	1000	13746	1242
Jharkhand							
01	51	60	39	12	43	1628	34
02	96	134	104	33	98	3669	92
03	94	141	98	49	96	3617	158
04	163	262	292	143	227	8499	236
05	181	173	155	33	157	5903	196
06	145	63	109	128	120	4520	177
07	117	54	85	288	112	4187	176
08	52	57	55	98	57	2146	135
09	39	55	32	94	42	1574	103
10	61	0	31	122	47	1777	62
all	1000	1000	1000	1000	1000	37520	1369

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					no. of households	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Karnataka							
01	66	88	49	106	71	5492	130
02	56	103	58	38	64	4968	137
03	124	125	52	39	70	5446	179
04	223	136	91	54	101	7837	234
05	107	139	97	156	120	9284	292
06	133	172	151	118	148	11427	328
07	96	81	154	91	120	9313	331
08	130	61	148	118	120	9327	293
09	39	72	117	123	103	8011	247
10	25	24	84	156	82	6326	169
all	1000	1000	1000	1000	1000	77430	2340
Kerala							
01	26	46	89	75	80	4120	159
02	5	2	10	2	7	362	21
03	36	40	12	10	14	734	35
04	72	49	23	21	26	1327	80
05	27	104	39	25	41	2084	116
06	154	113	53	19	52	2659	135
07	184	181	92	48	90	4642	200
08	153	171	128	93	123	6332	271
09	246	197	208	173	199	10212	448
10	99	97	347	533	368	18903	702
all	1000	1000	1000	1000	1000	51377	2167
Madhya Pradesh							
01	103	152	65	57	93	7865	217
02	133	110	83	49	100	8458	282
03	222	87	67	73	119	10112	342
04	155	76	93	32	102	8646	341
05	132	228	97	139	138	11692	313
06	57	76	101	85	81	6851	333
07	58	58	86	78	71	6010	329
08	70	117	106	97	96	8156	385
09	49	67	160	132	105	8855	430
10	22	28	141	258	95	8020	456
all	1000	1000	1000	1000	1000	84666	3428
Maharashtra							
01	258	162	49	65	101	12620	316
02	148	113	105	63	99	12402	339
03	116	214	104	72	109	13630	369
04	132	64	63	87	82	10244	383
05	99	122	69	47	73	9134	369
06	62	84	80	80	78	9748	398
07	68	72	99	78	84	10500	473
08	53	60	91	171	108	13492	527
09	39	54	175	154	132	16498	687
10	24	55	164	183	135	16912	728
all	1000	1000	1000	1000	1000	125182	4589

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					no. of households	
	ST	SC	OBC	others	all	estd. (00)	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural							
Manipur							
01	29	14	21	38	26	67	41
02	88	0	33	46	58	151	86
03	188	108	67	194	137	355	182
04	211	140	61	31	133	345	205
05	120	34	101	128	109	281	165
06	112	108	133	168	125	322	176
07	119	126	162	148	139	358	177
08	39	227	236	129	133	344	143
09	68	58	155	117	105	272	115
10	27	185	31	0	34	89	38
all	1000	1000	1000	1000	1000	2584	1328
Meghalaya							
01	34	345	0	228	48	227	32
02	129	175	894	397	149	706	107
03	165	0	20	136	161	762	133
04	128	480	0	8	122	578	113
05	117	0	0	9	109	514	120
06	105	0	0	103	103	488	100
07	106	0	0	71	103	486	89
08	67	0	20	24	63	299	80
09	97	0	46	23	92	433	107
10	52	0	20	2	48	229	49
all	1000	1000	1000	1000	1000	4721	930
Mizoram							
01	154	0	0	0	152	142	52
02	129	0	0	0	126	118	55
03	136	0	276	0	138	129	80
04	134	0	634	1000	143	134	92
05	107	0	90	0	106	100	76
06	148	0	0	0	145	136	79
07	98	1000	0	0	96	90	60
08	38	0	0	0	38	35	50
09	35	0	0	0	34	32	46
10	21	0	0	0	20	19	14
all	1000	1000	1000	1000	1000	936	604
Nagaland							
01	87	0	0	0	86	354	6
02	0	0	0	0	0	1	1
03	1	0	0	499	7	28	5
04	26	0	0	0	25	104	22
05	31	0	0	0	31	127	25
06	108	0	0	0	107	440	50
07	119	956	0	0	118	487	72
08	233	44	1000	501	237	979	142
09	312	0	0	0	307	1269	226
10	83	0	0	0	82	339	67
all	1000	1000	1000	1000	1000	4128	616

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					no. of households	
	ST	SC	OBC	others	all	estd. (00)	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural							
Odisha							
01	226	256	114	89	163	12746	471
02	266	206	131	95	173	13497	526
03	191	150	173	111	164	12771	482
04	124	144	194	196	168	13090	491
05	69	99	164	175	130	10143	360
06	51	74	99	145	90	7017	272
07	40	38	51	59	47	3680	150
08	13	20	59	54	40	3099	113
09	22	12	10	46	19	1512	63
10	0	0	5	30	7	530	26
all	1000	1000	1000	1000	1000	78086	2954
Punjab							
01	0	71	33	19	44	1220	27
02	0	70	81	7	44	1212	28
03	0	133	31	26	76	2080	85
04	223	244	212	25	147	4053	124
05	0	104	55	47	74	2039	109
06	66	129	82	45	88	2414	124
07	76	75	122	65	76	2091	107
08	0	80	90	82	81	2244	90
09	32	65	60	63	64	1753	106
10	603	29	234	619	307	8446	470
all	1000	1000	1000	1000	1000	27552	1270
Rajasthan							
01	22	39	46	53	41	3379	99
02	86	113	41	10	63	5172	152
03	102	86	39	29	60	4964	198
04	150	119	57	37	86	7102	252
05	87	142	94	117	107	8882	290
06	117	95	141	92	120	9948	344
07	112	141	135	135	132	10958	343
08	143	187	153	169	161	13325	405
09	133	42	134	221	121	10035	450
10	48	36	160	138	108	8956	400
all	1000	1000	1000	1000	1000	82720	2933
Sikkim							
01	182	250	226	527	215	247	75
02	5	0	25	86	16	19	12
03	38	403	55	67	57	66	24
04	50	158	55	151	59	68	29
05	68	0	127	60	91	105	41
06	130	163	177	57	149	171	73
07	154	4	72	30	110	127	65
08	138	0	155	0	137	157	64
09	185	20	69	12	124	142	82
10	50	2	39	10	42	49	83
all	1000	1000	1000	1000	1000	1150	548

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					no. of households	
	ST	SC	OBC	others	all	estd. (00)	
						sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Tamil Nadu							
01	240	139	128	167	134	12516	454
02	113	131	102	62	109	10195	306
03	111	152	85	40	102	9525	342
04	87	122	68	18	81	7565	355
05	99	141	81	52	96	8989	383
06	68	89	123	112	113	10575	346
07	128	67	119	102	104	9781	363
08	56	98	115	280	115	10732	333
09	74	45	120	120	100	9332	362
10	23	16	59	46	47	4398	185
all	1000	1000	1000	1000	1000	93607	3429
Telangana							
01	158	70	65	37	74	3644	146
02	53	182	110	215	131	6435	126
03	67	145	144	14	122	6025	155
04	65	122	91	136	100	4906	149
05	160	128	66	66	91	4464	149
06	132	81	112	49	101	4979	162
07	97	161	111	98	119	5876	142
08	73	88	97	169	100	4936	133
09	142	19	140	74	106	5244	130
10	50	4	63	142	57	2799	52
all	1000	1000	1000	1000	1000	49309	1344
Tripura							
01	157	88	102	20	99	657	104
02	253	203	123	173	202	1338	261
03	206	301	168	238	229	1523	332
04	148	74	258	166	153	1013	225
05	107	150	103	132	122	810	188
06	58	112	65	118	86	571	162
07	45	52	102	73	62	414	84
08	19	15	27	52	27	182	55
09	7	5	53	10	15	96	36
10	0	0	0	19	5	31	9
all	1000	1000	1000	1000	1000	6635	1456
Uttarakhand							
01	0	59	335	206	183	3014	21
02	0	133	0	28	45	750	19
03	122	171	58	28	63	1038	35
04	464	144	8	57	83	1377	49
05	97	98	57	88	87	1431	77
06	146	120	6	165	139	2289	64
07	97	65	71	79	76	1260	55
08	57	112	48	145	125	2063	72
09	16	81	161	91	94	1547	63
10	1	18	256	113	105	1729	68
all	1000	1000	1000	1000	1000	16498	523

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					no. of households	
	ST	SC	OBC	others	all	estd. (00)	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural							
Uttar Pradesh							
01	102	77	53	34	57	13667	364
02	69	96	53	53	64	15560	457
03	4	91	76	44	74	17738	558
04	62	126	79	45	85	20502	683
05	26	124	87	48	89	21518	720
06	195	137	107	62	108	26092	920
07	326	162	128	100	135	32456	971
08	86	87	141	140	126	30405	1204
09	65	66	154	233	143	34602	1472
10	64	34	122	241	119	28765	1238
all	1000	1000	1000	1000	1000	241304	8587
West Bengal							
01	184	168	111	111	132	18690	570
02	349	195	104	134	163	23100	736
03	181	128	141	144	142	20019	685
04	101	92	125	124	113	16008	583
05	67	78	122	134	112	15831	537
06	68	122	90	109	108	15249	424
07	30	102	119	99	97	13723	349
08	14	55	93	82	70	9958	329
09	2	34	21	52	40	5690	223
10	4	26	76	12	22	3092	91
all	1000	1000	1000	1000	1000	141359	4527
A & N Islands							
01	14	0	456	354	290	155	55
02	1	0	37	97	56	30	14
03	75	330	4	66	54	29	21
04	12	562	27	40	32	17	17
05	14	109	11	130	69	37	20
06	95	0	0	42	45	24	11
07	232	0	30	133	131	70	28
08	323	0	196	56	161	86	33
09	220	0	130	40	110	59	20
10	14	0	109	43	52	28	18
all	1000	1000	1000	1000	1000	535	237
Chandigarh							
01	944	462	253	448	414	36	35
02	0	0	335	33	92	8	6
03	0	193	0	139	115	10	4
04	0	0	36	69	54	5	4
05	0	1	0	20	14	1	3
06	0	6	0	6	5	0	4
07	0	129	0	0	14	1	1
08	0	3	0	5	3	0	4
09	0	6	0	3	3	0	7
10	56	199	377	276	286	25	44
all	1000	1000	1000	1000	1000	86	112

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					no. of households	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Dadra & N. Haveli							
01	15	0	0	840	206	56	8
02	0	0	0	130	30	8	1
03	32	0	0	0	25	7	2
04	34	0	0	0	26	7	5
05	11	0	0	0	8	2	3
06	94	0	0	0	72	20	12
07	40	0	0	0	31	8	8
08	211	0	0	30	169	46	11
09	131	0	1000	0	102	28	21
10	432	0	0	0	332	91	41
all	1000	0	1000	1000	1000	274	112
Daman & Diu							
01	177	0	1	288	16	3	4
02	26	0	1	8	2	0	4
03	231	0	14	0	27	4	11
04	62	0	108	0	103	16	10
05	118	0	187	8	180	28	15
06	97	0	27	0	30	5	9
07	117	500	148	689	155	25	17
08	63	0	447	0	416	66	19
09	102	500	46	8	50	8	15
10	8	0	22	0	20	3	8
all	1000	1000	1000	1000	1000	158	112
Lakshadweep							
01	82	0	0	0	82	4	1
02	4	0	0	0	4	0	1
03	82	0	0	0	82	4	1
04	2	0	0	0	2	0	4
05	12	0	0	0	12	1	4
06	40	0	0	0	40	2	6
07	116	0	0	0	116	5	15
08	101	0	0	0	101	5	14
09	278	0	0	0	278	13	36
10	282	0	0	0	282	13	29
all	1000	0	0	0	1000	46	111
Puducherry							
01	0	0	313	783	304	394	22
02	0	0	4	0	3	4	1
03	0	13	12	0	10	13	3
04	0	0	8	0	6	7	4
05	0	0	6	8	5	7	2
06	0	29	11	26	17	22	9
07	0	172	29	26	58	76	9
08	0	296	181	26	187	242	26
09	0	261	249	0	222	287	17
10	0	230	186	132	189	245	19
all	0	1000	1000	1000	1000	1295	112

Table 3R: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Rural no. of households	
	ST	SC	OBC	others	all	estd. (00)	sample
						(7)	(8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
all-India							
01	134	131	81	91	100	156177	4780
02	140	134	88	72	100	156137	5154
03	145	123	88	78	100	156009	5903
04	125	118	95	81	100	156345	6146
05	111	121	94	86	100	156100	6139
06	91	110	103	90	100	156064	6220
07	89	99	110	89	100	156129	6142
08	71	80	111	112	100	156159	6578
09	58	54	120	124	100	156121	7470
10	35	30	110	176	100	156147	7603
all	1000	1000	1000	1000	1000	1561387	62135

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh							
01	360	251	173	196	200	9304	252
02	77	147	138	96	120	5570	285
03	92	167	178	118	148	6892	346
04	82	172	128	99	121	5630	316
05	115	69	113	91	97	4521	230
06	121	57	84	97	87	4030	204
07	108	67	91	64	77	3591	160
08	0	41	31	76	51	2349	109
09	34	29	39	85	57	2635	118
10	11	0	24	77	42	1953	78
all	1000	1000	1000	1000	1000	46475	2098
Arunachal Pradesh							
01	9	0	0	77	35	20	13
02	32	175	0	75	55	31	18
03	44	337	93	121	93	52	39
04	182	84	161	208	186	103	70
05	214	204	220	180	200	111	76
06	202	137	480	123	180	100	89
07	127	0	46	101	106	59	57
08	144	63	0	87	110	61	58
09	21	0	0	24	20	11	19
10	25	0	0	4	14	8	9
all	1000	1000	1000	1000	1000	555	448
Assam							
01	55	59	33	70	59	529	15
02	41	52	61	95	78	690	48
03	102	76	78	59	70	619	77
04	60	148	194	96	119	1055	132
05	41	204	80	118	110	982	142
06	155	81	94	100	103	917	131
07	165	236	105	71	105	938	105
08	76	42	143	111	107	951	131
09	120	79	59	114	99	882	107
10	186	23	152	166	150	1337	59
all	1000	1000	1000	1000	1000	8900	947
Bihar							
01	0	73	93	107	93	1970	39
02	11	21	71	43	58	1227	34
03	38	150	44	80	66	1413	115
04	204	213	168	51	150	3194	200
05	318	242	152	67	148	3154	181
06	304	31	104	93	92	1948	165
07	0	113	141	243	158	3353	134
08	0	57	77	118	82	1744	133
09	0	32	78	116	79	1675	107
10	126	68	73	83	74	1583	119
all	1000	1000	1000	1000	1000	21261	1227

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Chhattisgarh							
01	240	243	71	148	149	1831	60
02	85	39	115	91	90	1112	48
03	184	281	66	66	118	1447	71
04	50	176	86	14	71	878	84
05	75	106	139	43	93	1141	92
06	240	79	93	112	119	1460	94
07	52	30	84	103	77	948	81
08	24	27	147	98	94	1151	86
09	38	17	149	168	118	1448	81
10	13	1	49	157	72	888	87
all	1000	1000	1000	1000	1000	12302	784
Delhi							
01	107	146	206	117	134	4508	182
02	389	200	124	180	179	6004	249
03	43	101	112	81	88	2955	151
04	40	36	39	39	39	1300	79
05	0	50	34	29	33	1117	85
06	119	96	48	63	68	2272	149
07	31	104	112	71	82	2760	162
08	198	168	172	113	133	4456	277
09	66	65	72	126	106	3554	284
10	7	35	81	182	138	4617	337
all	1000	1000	1000	1000	1000	33544	1955
Goa							
01	0	0	0	75	54	86	7
02	0	0	0	83	60	96	5
03	0	0	10	42	33	52	9
04	0	0	218	28	68	109	17
05	0	96	139	26	54	87	17
06	600	0	115	221	191	305	25
07	400	848	407	150	244	391	34
08	0	0	45	176	136	218	18
09	0	44	66	44	49	78	14
10	0	12	0	155	112	179	22
all	1000	1000	1000	1000	1000	1601	168
Gujarat							
01	238	262	127	102	135	7489	124
02	113	158	87	45	76	4226	135
03	152	140	72	66	80	4445	171
04	132	90	86	36	65	3614	180
05	161	111	129	80	106	5850	239
06	32	123	140	117	122	6765	277
07	86	30	90	135	104	5779	245
08	60	32	138	111	110	6096	296
09	13	33	80	172	115	6348	287
10	12	21	51	136	85	4720	261
all	1000	1000	1000	1000	1000	55333	2215

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Haryana							
01	0	100	352	133	190	4884	35
02	470	41	164	185	163	4199	44
03	0	96	19	120	87	2241	48
04	142	164	19	37	49	1275	76
05	5	135	60	26	50	1290	85
06	209	199	60	52	76	1949	110
07	174	115	38	57	60	1548	112
08	0	112	79	80	83	2135	143
09	0	24	47	71	57	1479	136
10	0	14	163	238	185	4765	258
all	1000	1000	1000	1000	1000	25764	1047
Himachal Pradesh							
01	160	0	0	25	23	55	5
02	133	105	287	174	175	411	24
03	0	133	100	140	129	304	21
04	331	22	120	36	54	127	18
05	338	83	31	2	30	71	15
06	0	64	56	7	21	50	23
07	0	54	47	138	109	257	39
08	0	123	160	37	63	148	40
09	11	99	106	299	236	555	66
10	27	318	93	142	159	374	83
all	1000	1000	1000	1000	1000	2350	334
Jammu & Kashmir							
01	303	282	203	123	146	793	49
02	0	10	177	41	46	249	19
03	0	0	32	12	12	63	15
04	230	25	133	41	52	281	29
05	14	37	101	18	25	135	59
06	99	126	195	72	85	459	115
07	210	138	61	148	144	780	128
08	123	185	10	129	126	680	147
09	12	114	27	206	182	984	185
10	8	85	62	209	183	994	201
all	1000	1000	1000	1000	1000	5417	947
Jharkhand							
01	182	195	63	18	85	1229	47
02	43	160	26	14	34	496	40
03	216	5	62	80	98	1410	51
04	172	242	186	176	183	2647	152
05	80	162	225	125	162	2334	139
06	96	181	147	136	135	1941	136
07	95	47	128	167	126	1821	126
08	64	5	100	155	101	1458	117
09	46	1	35	97	52	752	79
10	6	3	29	33	23	336	49
all	1000	1000	1000	1000	1000	14424	936

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Karnataka							
01	48	137	80	70	81	4735	105
02	178	111	187	99	149	8660	218
03	259	178	179	170	178	10333	332
04	132	108	101	112	106	6171	309
05	73	113	93	74	88	5104	281
06	72	98	69	84	77	4483	263
07	100	95	77	64	75	4371	200
08	57	64	76	84	77	4481	223
09	73	60	74	127	91	5285	204
10	9	36	63	116	77	4478	209
all	1000	1000	1000	1000	1000	58101	2344
Kerala							
01	371	69	40	45	46	1280	76
02	70	51	48	16	39	1076	101
03	126	70	37	50	44	1209	91
04	69	104	45	13	39	1089	101
05	16	122	49	34	49	1343	137
06	163	144	95	54	86	2385	246
07	16	205	135	94	126	3492	296
08	8	100	166	120	147	4060	341
09	95	89	211	208	202	5583	401
10	66	47	175	366	223	6160	442
all	1000	1000	1000	1000	1000	27678	2232
Madhya Pradesh							
01	152	131	82	25	73	2855	132
02	163	120	70	65	82	3212	161
03	65	108	86	86	88	3442	228
04	199	180	178	86	146	5730	365
05	105	141	197	83	141	5522	307
06	41	75	116	90	96	3755	310
07	45	106	94	120	102	3998	319
08	104	72	81	122	97	3791	301
09	80	54	60	157	96	3785	290
10	46	13	34	167	81	3187	252
all	1000	1000	1000	1000	1000	39277	2665
Maharashtra							
01	115	201	72	84	96	10695	243
02	60	84	93	79	83	9225	299
03	78	133	85	76	86	9540	356
04	100	95	120	61	84	9335	429
05	307	83	122	64	90	9983	447
06	46	77	93	78	81	9055	459
07	137	114	95	119	111	12385	435
08	91	77	132	110	112	12418	529
09	13	100	108	119	111	12293	575
10	52	38	81	211	146	16248	764
all	1000	1000	1000	1000	1000	111176	4536

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Manipur							
01	29	0	13	70	23	37	15
02	28	33	26	0	23	38	18
03	63	13	13	22	22	37	39
04	151	97	57	55	74	123	101
05	146	227	180	89	164	273	183
06	147	186	196	225	192	319	241
07	163	316	176	309	197	328	219
08	115	129	169	95	148	247	156
09	133	0	133	49	117	194	85
10	27	0	37	85	40	67	60
all	1000	1000	1000	1000	1000	1664	1117
Meghalaya							
01	49	54	0	127	68	82	15
02	87	68	46	122	94	114	34
03	147	196	149	156	151	183	66
04	125	114	426	135	134	162	72
05	113	5	40	161	119	144	71
06	98	32	18	75	87	105	68
07	82	0	321	89	86	104	60
08	51	0	0	14	38	46	30
09	111	126	0	89	103	125	45
10	137	405	0	33	118	142	43
all	1000	1000	1000	1000	1000	1208	504
Mizoram							
01	45	0	0	0	44	40	20
02	37	0	551	0	41	37	20
03	37	0	0	0	36	33	21
04	119	0	0	0	117	106	72
05	163	890	0	1000	167	150	80
06	116	110	0	0	115	103	99
07	148	0	235	0	148	133	119
08	147	0	0	0	145	130	106
09	98	0	214	0	98	88	76
10	90	0	0	0	89	80	59
all	1000	1000	1000	1000	1000	900	672
Nagaland							
01	5	0	287	0	7	6	2
02	11	0	0	0	10	10	6
03	18	0	713	0	23	21	7
04	45	0	0	0	44	41	16
05	133	0	0	155	130	122	36
06	144	0	0	278	141	132	84
07	207	1000	0	471	219	204	101
08	223	0	0	97	218	203	76
09	145	0	0	0	142	132	45
10	69	0	0	0	67	63	19
all	1000	1000	1000	1000	1000	933	392

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Odisha							
01	342	68	13	26	68	938	44
02	158	238	132	119	145	1999	110
03	158	173	156	141	152	2106	186
04	66	214	156	157	153	2115	222
05	82	202	196	119	150	2073	201
06	52	49	149	99	102	1405	133
07	7	46	101	165	108	1496	114
08	58	7	54	106	70	968	88
09	70	3	18	42	33	454	47
10	8	0	25	26	20	270	28
all	1000	1000	1000	1000	1000	13824	1173
Punjab							
01	0	114	28	39	58	1534	38
02	0	83	67	109	95	2491	52
03	549	70	67	54	62	1630	62
04	0	159	102	43	85	2244	130
05	0	187	161	50	107	2812	152
06	0	142	116	140	136	3581	166
07	424	160	110	105	122	3219	157
08	0	41	119	86	79	2070	152
09	0	33	186	199	150	3946	175
10	27	11	45	175	107	2827	202
all	1000	1000	1000	1000	1000	26353	1286
Rajasthan							
01	213	123	86	95	102	3320	108
02	0	75	79	45	61	1962	89
03	114	74	50	66	64	2077	101
04	87	119	43	56	65	2120	163
05	82	117	114	82	100	3242	239
06	15	117	148	100	116	3772	277
07	36	108	167	148	142	4593	293
08	70	183	119	143	139	4513	270
09	97	64	130	140	120	3880	228
10	286	20	64	125	90	2930	168
all	1000	1000	1000	1000	1000	32409	1936
Sikkim							
01	49	541	211	218	186	84	37
02	314	22	286	241	272	123	46
03	32	170	165	156	134	61	39
04	205	27	62	97	102	46	35
05	86	81	57	52	62	28	19
06	66	19	6	44	30	14	15
07	62	27	25	71	47	21	18
08	38	49	54	56	51	23	33
09	89	31	56	17	51	23	42
10	58	35	77	48	64	29	51
all	1000	1000	1000	1000	1000	451	335

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Tamil Nadu							
01	80	189	94	225	117	11754	280
02	558	113	143	150	141	14156	443
03	32	150	139	127	139	13911	499
04	83	177	96	49	105	10462	396
05	67	104	83	53	84	8416	349
06	59	86	93	31	87	8742	360
07	104	57	79	41	73	7284	293
08	17	59	74	64	71	7108	257
09	0	46	99	94	90	9023	283
10	0	20	99	166	92	9200	253
all	1000	1000	1000	1000	1000	100056	3413
Telangana							
01	192	159	162	70	137	4847	122
02	104	89	101	52	86	3039	139
03	75	150	142	60	117	4135	166
04	299	108	95	63	96	3406	172
05	167	179	80	41	85	3000	159
06	92	113	116	64	100	3548	146
07	17	63	68	58	62	2211	109
08	9	100	137	178	139	4928	120
09	12	22	76	167	93	3286	112
10	32	16	23	247	87	3070	65
all	1000	1000	1000	1000	1000	35471	1310
Tripura							
01	386	57	40	35	82	166	37
02	1	93	53	55	59	119	40
03	23	166	172	138	138	279	119
04	178	316	296	241	264	533	262
05	114	127	111	93	108	218	136
06	112	96	105	176	134	270	135
07	128	76	92	101	96	193	96
08	10	51	84	96	71	143	91
09	41	16	24	58	38	78	65
10	7	3	22	7	9	17	27
all	1000	1000	1000	1000	1000	2016	1008
Uttarakhand							
01	0	0	5	45	27	166	14
02	99	159	72	86	87	537	27
03	18	44	24	86	60	369	30
04	8	43	30	41	37	228	29
05	21	126	120	66	90	555	49
06	172	126	175	50	102	631	52
07	20	218	199	113	151	939	72
08	0	259	198	91	141	876	62
09	51	14	33	115	77	477	61
10	610	12	146	307	229	1419	50
all	1000	1000	1000	1000	1000	6198	446

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Uttar Pradesh							
01	0	61	66	29	51	4160	170
02	165	73	71	51	65	5290	260
03	74	83	50	75	65	5329	298
04	27	184	136	80	122	9955	634
05	89	197	170	104	148	12160	765
06	105	130	157	122	139	11393	755
07	55	103	127	97	111	9109	609
08	100	109	97	145	117	9552	578
09	149	45	84	134	98	7988	520
10	236	15	42	163	85	6962	367
all	1000	1000	1000	1000	1000	81898	4956
West Bengal							
01	424	81	51	41	59	3750	147
02	73	136	59	101	103	6609	294
03	88	121	87	91	96	6153	403
04	131	213	151	125	144	9179	633
05	46	137	99	115	116	7424	560
06	104	107	178	113	117	7509	556
07	41	87	138	114	109	6987	488
08	37	52	97	112	98	6243	465
09	55	35	92	114	96	6147	386
10	1	31	48	73	62	3949	243
all	1000	1000	1000	1000	1000	63950	4175
A & N Islands							
01	0	172	37	112	101	37	22
02	0	84	90	39	47	17	14
03	1000	34	138	210	226	82	29
04	0	338	27	153	143	52	21
05	0	89	33	101	86	31	12
06	0	66	178	145	137	49	19
07	0	100	24	67	61	22	12
08	0	34	193	98	101	37	15
09	0	84	118	61	67	24	14
10	0	0	161	14	31	11	7
all	1000	1000	1000	1000	1000	362	165
Chandigarh							
01	0	194	30	13	37	84	8
02	0	86	0	166	136	307	17
03	0	0	100	152	125	284	17
04	123	107	118	112	112	253	16
05	0	5	0	74	56	128	11
06	0	385	40	49	89	202	28
07	877	95	253	32	76	173	18
08	0	14	7	52	41	94	13
09	0	0	194	25	40	91	12
10	0	114	258	324	287	649	82
all	1000	1000	1000	1000	1000	2265	222

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Dadra & N. Haveli							
01	0	0	0	135	75	26	6
02	128	0	131	124	125	43	15
03	136	0	401	326	294	102	19
04	65	1000	11	62	64	22	8
05	104	0	0	46	49	17	4
06	114	0	0	4	28	10	4
07	0	0	86	42	41	14	7
08	7	0	101	77	65	23	11
09	201	0	122	119	136	47	20
10	245	0	148	66	123	42	18
all	1000	1000	1000	1000	1000	346	112
Daman & Diu							
01	547	730	41	341	357	284	17
02	216	35	36	368	275	219	19
03	5	80	0	132	83	66	13
04	75	0	0	21	29	23	4
05	0	0	104	71	58	46	4
06	75	87	115	12	43	35	17
07	7	0	290	4	46	36	11
08	0	69	340	0	51	41	11
09	71	0	37	49	50	40	9
10	3	0	36	1	7	5	7
all	1000	1000	1000	1000	1000	796	112
Lakshadweep							
01	0	0	500	0	5	0	1
02	0	0	0	0	0	0	0
03	5	0	0	0	5	0	1
04	18	0	0	0	18	1	1
05	46	0	500	0	51	4	6
06	171	0	0	0	169	12	10
07	210	0	0	0	208	15	24
08	279	0	0	0	276	20	33
09	173	0	0	0	172	12	24
10	97	0	0	0	96	7	12
all	1000	0	1000	0	1000	71	112
Puducherry							
01	0	52	79	36	71	137	20
02	0	47	109	96	105	201	39
03	0	141	191	242	196	377	56
04	0	204	52	151	73	140	24
05	0	155	66	4	61	117	32
06	0	72	20	18	22	42	10
07	0	35	96	58	88	169	29
08	0	61	116	44	103	198	33
09	0	161	196	221	198	380	61
10	0	72	75	131	83	159	32
all	0	1000	1000	1000	1000	1921	336

Table 3U: Per thousand distribution of households of each social group by asset holding class

asset holding class	per thousand distribution of households					Urban	
	ST	SC	OBC	others	all	no. of households	
						estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
all-India							
01	180	145	96	81	100	83716	2507
02	105	106	108	89	100	83794	3410
03	117	123	103	88	100	83651	4292
04	124	148	108	74	100	83750	5568
05	119	128	114	74	100	83704	5600
06	90	102	108	93	100	83747	5971
07	84	95	99	104	100	83721	5482
08	69	79	99	111	100	83658	5549
09	58	50	92	129	100	83783	5263
10	53	24	72	158	100	83725	5023
all	1000	1000	1000	1000	1000	837249	48665

Table 4R: Per thousand number of household reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

household asset holding class	per 1000 no. of household reporting assets of category										per 1000 no. of hhs report cash loan payable	no of households		Rural
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Social group: ST													
01	744	773	354	448	73	308	0	337	21	1000	83	25037	973	
02	989	995	510	609	71	412	0	424	77	1000	97	26235	1219	
03	997	994	663	681	60	403	2	452	14	1000	145	27158	1550	
04	997	996	734	737	59	486	6	511	26	1000	170	23409	1514	
05	998	996	796	820	60	554	11	591	43	1000	196	20805	1358	
06	992	981	795	774	82	566	20	684	30	1000	200	16902	1273	
07	985	972	783	788	91	673	30	746	27	1000	201	16683	1137	
08	1000	996	802	809	81	626	35	626	31	1000	273	13184	1054	
09	1000	986	789	848	80	705	29	757	42	1000	259	10830	1082	
10	1000	975	834	835	73	695	9	685	38	1000	283	6489	588	
all	970	969	683	715	71	509	12	549	35	1000	169	186733	11748	
sample hhs.	11355	11236	8327	8051	1383	5861	172	7131	764	11647	3336	-	-	
	Social group: SC													
01	760	773	228	366	92	384	1	463	33	1000	206	42315	1192	
02	988	988	364	413	92	460	0	536	15	1000	242	43114	1388	
03	984	987	377	506	143	522	7	594	18	1000	327	39715	1427	
04	997	995	450	540	129	595	9	674	64	1000	287	38047	1405	
05	996	997	494	595	132	531	8	664	33	1000	298	39002	1350	
06	997	990	527	688	120	650	18	729	38	1000	329	35554	1262	
07	995	996	588	754	113	723	19	793	38	1000	308	31848	1068	
08	996	995	675	724	120	701	13	840	54	1000	399	25693	954	
09	1000	1000	654	768	156	763	54	828	41	1000	486	17420	791	
10	1000	994	687	775	133	765	115	825	39	1000	499	9812	509	
all	967	968	469	578	120	578	15	665	36	1000	309	322519	11346	
sample hhs.	10830	10850	5961	6838	1486	6833	174	7879	456	11260	4812	-	-	

Table 4R: Per thousand number of household reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Rural													
household asset holding class	per 1000 no. of household reporting assets of category										per 1000 no. of hhs report cash loan payable	no of households	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Social group: OBC													
01	569	559	249	346	127	363	9	560	52	1000	234	55297	1650
02	960	960	295	390	139	446	10	413	28	1000	273	60083	1605
03	965	960	392	469	210	532	8	546	67	1000	325	60306	1878
04	988	989	517	527	200	597	14	597	36	1000	327	64923	2154
05	991	988	553	655	180	649	16	665	38	1000	346	64450	2296
06	988	990	562	662	193	651	24	654	34	1000	376	70591	2456
07	994	986	632	684	160	680	29	746	39	1000	361	74913	2607
08	1000	996	671	763	173	675	47	787	38	1000	405	75840	2961
09	998	991	707	765	148	764	62	820	51	1000	440	82100	3509
10	999	996	721	832	202	801	99	849	49	1000	411	74960	3190
all	958	955	551	630	174	633	35	679	43	1000	357	683464	24306
sample hhs.	23214	23141	14628	16210	3705	15837	978	17704	1075	24162	10872		
Social group: Others													
01	394	406	180	223	163	514	14	548	39	1000	205	33528	965
02	916	925	304	348	148	468	7	606	45	1000	205	26705	942
03	977	967	423	433	194	593	20	630	27	1000	197	28830	1048
04	985	968	444	535	226	596	15	663	36	1000	227	29966	1073
05	988	989	521	581	164	662	26	658	46	1000	324	31843	1135
06	994	983	559	603	144	665	29	804	44	1000	298	33017	1229
07	995	996	647	706	160	686	29	784	43	1000	332	32685	1330
08	997	992	603	710	129	688	46	759	34	1000	332	41442	1609
09	999	992	655	789	185	747	95	838	58	1000	419	45771	2088
10	1000	997	736	857	131	818	147	888	77	1000	416	64886	3316
all	942	938	544	625	161	670	55	744	48	1000	314	368672	14735
sample hhs.	13966	13914	8977	9870	2431	9627	851	11250	831	14639	6412		

Table 4R: Per thousand number of household reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

household asset holding class	per 1000 no. of household reporting assets of category										per 1000 no. of hhs report cash loan payable	no of households		Rural
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
Social group: All														
01	609	615	243	339	118	394	6	500	40	1000	196	156177	4780	
02	965	968	352	426	116	448	5	482	36	1000	223	156137	5154	
03	978	974	441	509	164	518	9	557	38	1000	271	156009	5903	
04	991	987	519	563	167	580	11	616	42	1000	275	156345	6146	
05	993	991	564	647	149	610	15	654	39	1000	309	156100	6139	
06	992	987	579	667	154	645	23	706	37	1000	330	156064	6220	
07	993	988	642	714	143	690	27	764	38	1000	327	156129	6142	
08	998	995	665	746	145	679	40	774	39	1000	373	156159	6578	
09	999	992	691	779	155	755	68	822	51	1000	426	156121	7470	
10	1000	995	730	839	163	801	116	857	59	1000	413	156147	7603	
all	958	955	548	628	148	616	33	676	42	1000	314	1561387	62135	
sample hhs.	59365	59141	37893	40969	9005	38158	2175	43964	3126	61708	25432			

Table 4U: Per thousand number of household reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Urban													
household asset holding class	per 1000 no. of households reporting assets of category										per 1000 no. of hhs report cash loan payable	no of households	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Social group: ST												
01	0	0	1	1	54	502	0	634	0	1000	47	5480	240
02	51	51	52	21	232	528	1	734	163	1000	77	3189	190
03	507	496	99	56	120	633	1	643	67	1000	136	3573	284
04	850	771	205	105	174	502	40	645	55	1000	208	3781	483
05	752	925	170	182	145	449	25	751	30	1000	178	3612	472
06	892	851	207	177	160	652	41	715	71	1000	267	2747	517
07	947	909	156	197	127	727	40	877	40	1000	276	2569	509
08	940	971	216	284	195	724	19	912	60	1000	192	2102	479
09	982	954	121	240	155	878	32	973	47	1000	237	1759	362
10	951	980	306	186	228	821	59	926	67	1000	191	1612	265
all	668	673	150	135	159	613	24	757	63	1000	164	30424	3801
sample hhs.	3014	2888	1091	958	792	2138	94	2958	264	3645	1343	-	-
	Social group: SC												
01	0	0	5	45	216	360	0	452	1	1000	116	17158	460
02	29	27	37	39	271	530	6	811	61	1000	182	12584	559
03	500	467	59	70	212	575	11	732	97	1000	210	14527	835
04	897	873	130	103	244	600	8	671	30	1000	290	17568	1207
05	929	917	117	78	244	678	22	704	46	1000	236	15190	1063
06	963	930	183	135	269	709	12	778	46	1000	276	12100	910
07	936	929	84	112	200	724	21	848	27	1000	281	11214	683
08	969	964	93	95	211	711	20	916	47	1000	252	9297	562
09	931	940	92	134	228	837	46	871	36	1000	336	5861	394
10	951	994	74	218	267	845	42	988	118	1000	367	2880	206
all	710	697	94	93	236	638	15	756	49	1000	235	118380	6879
sample hhs.	5183	5114	884	844	1730	4405	102	5266	342	6627	2876	-	-

Table 4U: Per thousand number of household reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

household asset holding class	per 1000 no. of households reporting assets of category										per 1000 no. of hhs report cash loan payable	Urban	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		no of households	
												estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Social group: OBC													
01	0	0	8	23	68	390	1	566	12	1000	107	33042	996
02	11	11	21	24	250	449	1	787	144	1000	193	37198	1452
03	260	201	48	42	278	664	10	780	225	1000	255	35296	1705
04	749	715	119	103	326	622	10	667	99	1000	263	36960	2205
05	913	863	138	125	334	685	11	673	74	1000	245	39193	2425
06	920	913	146	122	351	724	24	762	74	1000	267	36906	2469
07	951	928	173	162	336	743	41	823	68	1000	295	34021	2180
08	921	940	130	145	399	818	47	860	83	1000	310	34069	2068
09	934	981	121	176	337	855	48	867	85	1000	337	31527	1787
10	924	958	184	264	376	857	96	928	121	1000	362	24656	1411
all	691	680	113	119	319	691	28	777	104	1000	260	342868	18698
sample hhs.	14071	13790	2861	3144	6418	13052	594	14376	1606	18151	8004	-	-
Social group: Others													
01	0	0	4	9	96	280	0	617	37	1000	72	28036	811
02	8	5	19	8	211	359	1	829	58	1000	83	30823	1209
03	169	170	37	22	251	631	6	846	126	1000	143	30255	1468
04	640	566	75	70	298	642	30	778	84	1000	182	25441	1673
05	761	703	51	71	265	672	28	797	78	1000	168	25708	1640
06	829	859	76	75	356	754	15	847	70	1000	179	31994	2075
07	827	898	48	79	306	700	23	857	51	1000	167	35917	2110
08	881	945	59	93	285	764	34	916	70	1000	208	38190	2440
09	868	968	49	89	341	797	60	943	73	1000	261	44636	2720
10	786	981	72	142	329	856	108	946	75	1000	298	54577	3141
all	655	709	54	77	295	698	40	870	74	1000	189	345578	19287
sample hhs.	14195	14537	1626	2349	6540	13964	777	16376	1430	18760	8023	-	-

Table 4U: Per thousand number of household reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

												Urban	
household asset holding class	per 1000 no. of households reporting assets of category										per 1000 no. of hhs report cash loan payable	no of households	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Social group: All													
01	0	0	5	24	109	363	1	556	14	1000	93	83716	2507
02	14	13	24	20	238	431	2	804	101	1000	146	83794	3410
03	279	248	48	40	250	635	9	790	160	1000	202	83651	4292
04	752	706	112	93	294	618	17	700	78	1000	242	83750	5568
05	862	827	109	102	288	669	19	720	68	1000	217	83704	5600
06	891	893	127	108	335	731	20	795	68	1000	234	83747	5971
07	896	915	107	121	298	722	31	842	54	1000	238	83721	5482
08	908	945	95	119	321	779	37	893	73	1000	254	83658	5549
09	899	971	81	128	328	823	54	910	74	1000	294	83783	5263
10	836	975	110	181	339	855	101	942	90	1000	317	83725	5023
all	678	694	87	99	292	684	31	812	83	1000	224	837249	48665
sample hhs.	36463	36329	6462	7295	15480	33559	1567	38976	3642	47183	20246	-	-

Table 5R: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per 1000 household by household asset holding class and household social group

Rural													
household asset holding class	average value of assets (Rs.) per 1000 household										avg. value of cash loan payable (Rs.)	no of households	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Social group: ST												
01	7566	10975	1870	174	43	315	0	752	38	21733	1442	25037	973
02	34735	41948	6633	425	127	1112	0	1787	78	86845	2001	26235	1219
03	70582	62274	12760	901	306	1892	23	2066	78	150882	3098	27158	1550
04	116410	84818	17583	1574	383	2900	6	3770	199	227642	6129	23409	1514
05	198140	93234	22411	2155	361	4955	19	4491	139	325907	6523	20805	1358
06	277787	122664	23000	3710	766	8210	33	13410	201	449781	11467	16902	1273
07	403170	162432	23967	4844	1136	21121	81	16719	428	633900	13063	16683	1137
08	619720	230981	36202	6126	1824	13441	61	15003	431	923789	19459	13184	1054
09	1088141	311595	32357	11522	1820	60298	379	57644	865	1564621	35128	10830	1082
10	3559004	507816	56401	17318	2099	99381	392	56888	968	4300268	45281	6489	588
all	344538	115085	18356	3123	634	11919	56	10712	239	504662	9610	186733	11748
sample hhs.	11355	11236	8327	8051	1383	5861	172	7131	764	11647	3336	-	-
	Social group: SC												
01	9887	16070	1127	162	176	809	0	1815	233	30280	7685	42315	1192
02	36670	46006	3422	212	198	1092	0	1824	78	89503	7334	43114	1388
03	62436	73893	5106	560	498	4237	33	4193	187	151144	17795	39715	1427
04	98197	114052	7939	738	471	3111	4	3712	258	228482	13368	38047	1405
05	153421	149893	10309	1201	631	3928	8	5409	159	324960	15906	39002	1350
06	230659	187595	12815	1680	1773	8750	29	10782	630	454715	20646	35554	1262
07	357991	229345	15751	3851	670	9393	21	12051	799	629872	23405	31848	1068
08	570318	278358	20444	4300	2196	23502	19	22349	875	922361	37791	25693	954
09	1000895	367887	22112	7889	3341	41478	251	47153	4501	1495507	46749	17420	791
10	3471976	666266	30243	13271	14158	101353	1532	99239	3056	4401092	218728	9812	509
all	309926	154581	10128	2089	1291	10704	72	11815	668	501275	24458	322519	11346
sample hhs.	10830	10850	5961	6838	1486	6833	174	7879	456	11260	4812	-	-

Table 5R: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per 1000 household by household asset holding class and household social group

Rural													
household asset holding class	average value of assets (Rs.) per 1000 household										avg. value of cash loan payable (Rs.)	no of households	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Social group: OBC													
01	7597	10836	1733	191	344	1394	3	2166	173	24438	10767	55297	1650
02	32415	48733	3992	345	622	1900	9	2716	76	90808	12886	60083	1605
03	61298	73124	6838	523	1974	3472	9	4187	690	152113	18936	60306	1878
04	98821	109405	9102	742	1214	4382	13	4747	216	228642	21494	64923	2154
05	159581	136085	12727	1396	1474	5431	44	7668	487	324893	22155	64450	2296
06	246567	171749	15782	2699	1779	7965	39	8023	551	455154	27612	70591	2456
07	362914	221119	19550	3472	2039	13328	31	14673	990	638117	29583	74913	2607
08	572382	290697	21727	5107	3209	15838	95	17465	864	927383	39589	75840	2961
09	1050511	387053	30162	7803	2593	35278	178	22844	1368	1537790	54799	82100	3509
10	4069718	684912	41224	18841	15340	106196	12410	55117	8539	5012297	102262	74960	3190
all	734610	230683	17488	4524	3268	21440	1408	15121	1510	1030053	36091	683464	24306
sample hhs.	23214	23141	14628	16210	3705	15837	978	17704	1075	24162	10872	-	-
Social group: Others													
01	5594	7209	1153	135	626	3090	135	3836	254	22032	16673	33528	965
02	36405	39885	2732	224	573	1980	366	6841	701	89708	8765	26705	942
03	69944	66153	4927	513	786	2492	36	6031	192	151075	7694	28830	1048
04	106168	96832	6071	815	1938	3308	23	7650	416	223221	13445	29966	1073
05	171471	126333	8336	1303	1434	7177	97	9961	446	326559	23573	31843	1135
06	235654	174094	13942	1886	1301	8913	195	17197	645	453828	23664	33017	1229
07	369534	217087	16971	3433	1812	10204	66	15697	1028	635832	40150	32685	1330
08	540647	298797	19019	5558	1829	24591	239	22856	1096	914633	39848	41442	1609
09	1065416	402424	26075	10722	8372	35512	1369	34217	1283	1585391	68858	45771	2088
10	5736670	761882	46071	24290	6147	141226	1051	80346	7658	6805341	113503	64886	3316
all	1288612	279976	18138	6952	3045	35240	457	26688	1941	1661048	44565	368672	14735
sample hhs.	13966	13914	8977	9870	2431	9627	851	11250	831	14639	6412	-	-

Table 5R: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per 1000 household by household asset holding class and household social group

												Rural	
household asset holding class	average value of assets (Rs.) per 1000 household										avg. value of cash loan payable (Rs.)	no of households	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Social group: All													
01	7783	11498	1466	168	311	1427	30	2203	185	25071	9705	156177	4780
02	34662	45326	4063	301	413	1558	66	3019	184	89593	8819	156137	5154
03	64801	70143	7075	596	1088	3211	23	4160	364	151460	13811	156009	5903
04	102711	104445	9508	880	1048	3645	12	4905	262	227415	15673	156345	6146
05	165607	131834	12518	1429	1107	5348	43	7148	350	325385	18800	156100	6139
06	244016	170539	15499	2405	1567	8371	69	11176	551	454192	23441	156064	6220
07	367597	215682	18707	3688	1616	12704	42	14571	899	635506	28770	156129	6142
08	567617	285775	22019	5180	2559	19219	118	19491	891	922870	37662	156159	6578
09	1051955	384186	28218	8926	4317	37774	549	31305	1658	1548889	56658	156121	7470
10	4703622	708364	43179	20692	10895	120165	6507	68447	7514	5689385	111884	156147	7603
all	731047	212778	16225	4426	2492	21342	746	16642	1286	1006985	32522	1561387	62135
sample hhs.	59365	59141	37893	40969	9005	38158	2175	43964	3126	61708	25432	-	-

Table 5U: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per 1000 household by household asset holding class and household social group

Urban													
household asset holding class	average value of assets (Rs.) per 1000 household										avg. value of cash loan payable (Rs.)	no of households	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Social group: ST												
01	0	0	0	0	13	149	0	134	0	297	5021	5480	240
02	957	570	184	24	1093	1427	6	4501	1163	9925	2809	3189	190
03	19338	23005	1366	33	1050	10802	28	18302	2968	76891	21261	3573	284
04	105662	81957	1582	113	1003	8571	189	24816	322	224215	15642	3781	483
05	172759	213322	2124	658	1525	12331	125	44434	284	447562	12976	3612	472
06	383371	236437	4549	562	2100	46929	879	69057	3587	747471	36855	2747	517
07	629543	393409	5627	4196	7813	46948	648	128999	1631	1218813	54246	2569	509
08	930078	787264	3599	778	10010	50412	450	164029	1977	1948598	42123	2102	479
09	1910263	890324	4619	4064	7905	112512	1501	424188	430	3355807	405306	1759	362
10	7825146	2726160	7954	1739	17158	250459	2509	444324	12765	11288215	124842	1612	265
all	713194	343176	2452	885	3453	35437	427	87536	1844	1188403	48048	30424	3801
sample hhs.	3014	2888	1091	958	792	2138	94	2958	264	3645	1343	-	-
	Social group: SC												
01	0	0	2	15	39	106	0	135	0	297	5229	17158	460
02	195	226	164	25	850	1923	7	4631	384	8405	14296	12584	559
03	20213	21067	471	30	1339	10464	156	15916	2257	71911	14376	14527	835
04	101718	94025	1466	66	1311	6548	39	18266	453	223893	27164	17568	1207
05	220363	176620	1585	107	1344	12186	235	30233	762	443434	24127	15190	1063
06	383239	290360	4607	321	4171	21320	41	54937	1849	760845	41616	12100	910
07	646269	485502	1544	520	2444	28527	78	79441	1716	1246040	51675	11214	683
08	1040737	807650	2518	341	4027	53914	925	113241	2983	2026337	125530	9297	562
09	1668851	1423455	5276	339	8543	82314	13348	242153	1871	3446151	152105	5861	394
10	5064730	2752198	1997	2574	23180	159925	1515	408826	40481	8455426	445963	2880	206
all	433829	315751	1621	220	2588	21121	838	53023	2146	831138	48556	118380	6879
sample hhs.	5183	5114	884	844	1730	4405	102	5266	342	6627	2876	-	-

Table 5U: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per 1000 household by household asset holding class and household social group

Urban													
household asset holding class	average value of assets (Rs.) per 1000 household										avg. value of cash loan payable (Rs.)	no of households	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Social group: OBC													
01	0	0	1	3	13	129	0	196	4	346	7556	33042	996
02	158	88	105	21	1045	2004	1	5109	878	9408	14861	37198	1452
03	10788	8729	595	54	3112	14784	102	20207	7070	65440	25661	35296	1705
04	83647	84345	1592	144	4888	14729	47	31035	5874	226300	34271	36960	2205
05	206747	182836	3052	370	4984	18774	55	29324	2906	449048	35158	39193	2425
06	364336	325233	3328	484	6264	29110	278	42998	3206	775237	39214	36906	2469
07	622965	513963	4593	1030	8553	28467	34	57860	4915	1242380	65781	34021	2180
08	985034	808512	4117	950	32372	58614	853	82137	7513	1980102	98451	34069	2068
09	1792647	1370348	6681	1357	21859	95007	1079	146862	8773	3444614	158577	31527	1787
10	7601099	3112413	9376	7167	131993	212691	10878	297389	37749	11420754	417199	24656	1411
all	944131	547068	3105	955	17773	41299	1021	62772	6889	1625013	77809	342868	18698
sample hhs.	14071	13790	2861	3144	6418	13052	594	14376	1606	18151	8004	-	-
Social group: Others													
01	0	0	0	0	17	64	0	130	10	222	3598	28036	811
02	122	55	52	5	1043	1775	3	6807	330	10191	8382	30823	1209
03	7883	7908	638	15	2721	15496	34	28115	3664	66476	16154	30255	1468
04	78515	61389	950	65	5790	20624	376	51477	4018	223204	22717	25441	1673
05	179714	147593	635	105	6462	39442	755	71262	2279	448246	27722	25708	1640
06	323966	327484	1695	401	9602	41193	858	79446	4580	789225	32062	31994	2075
07	513521	578051	1436	297	13287	44895	619	101421	3306	1256833	47089	35917	2110
08	903055	892739	1653	457	14026	63481	791	137071	3939	2017212	78789	38190	2440
09	1573335	1601489	1804	1042	21754	128003	4083	227364	18013	3576888	168272	44636	2720
10	6615751	8802319	5684	3849	97770	306571	46244	494198	24541	16396927	395566	54577	3141
all	1451055	1802254	1797	875	23310	86418	8149	152630	8222	3534710	106964	345578	19287
sample hhs.	14195	14537	1626	2349	6540	13964	777	16376	1430	18760	8023	-	-

Table 5U: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per 1000 household by household asset holding class and household social group

Urban													
household asset holding class	average value of assets (Rs.) per 1000 household										avg. value of cash loan payable (Rs.)	no of households	
	land	building	livestock & poultry	farm business equip.	non-farm business equip.	all transport equip.	shares, etc.	deposits, etc.	loan receivable (cash & kind)	all		estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Social group: All													
01	0	0	1	4	20	104	0	157	5	291	5587	83716	2507
02	181	115	98	16	1017	1886	2	5638	613	9565	11934	83794	3410
03	11739	11184	622	35	2575	14121	84	22241	4827	67428	20075	83651	4292
04	86873	79294	1370	102	4236	14525	152	34285	3923	224760	28430	83750	5568
05	199449	172199	2003	253	4628	23648	306	43022	2211	447719	29915	83704	5600
06	352269	318142	2929	432	7100	33185	485	59502	3547	777591	36751	83747	5971
07	579336	533946	2862	744	9743	36090	309	81621	3696	1248347	55519	83721	5482
08	952420	846332	2801	653	20285	60108	823	112729	5239	2001390	91069	83658	5549
09	1669617	1487126	3941	1175	20579	112065	3547	202239	13038	3513327	168470	83783	5263
10	6875872	6801601	6688	4741	103731	272800	33448	432343	28752	14559977	398457	83725	5023
all	1072822	1025036	2332	816	17391	56856	3916	99383	6585	2285135	84625	837249	48665
sample hhs.	36463	36329	6462	7295	15480	33559	1567	38976	3642	47183	20246	-	-

Table 6R: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT	Rural							
	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: ST								
Andhra Pradesh	703	447	555	19424	8885	13320	4409	200
Arunachal Pradesh	413	572	422	28808	33892	29117	522	166
Assam	892	629	812	24574	13233	21137	6503	548
Bihar	410	636	461	3519	3295	3468	2343	23
Chhattisgarh	816	302	760	7877	2691	7314	10549	457
Delhi	0	46	46	0	5549	5549	0	1
Goa	0	0	0	0	0	0	0	0
Gujarat	704	702	704	13851	35037	17496	9882	404
Haryana	1000	1000	1000	80000	30000	77991	60	2
Himachal Pradesh	993	976	988	56675	69130	60490	714	58
Jammu & Kashmir	775	546	767	24086	9304	23565	1346	138
Jharkhand	781	517	758	4782	2470	4581	11215	463
Karnataka	984	990	987	59630	81490	68750	4322	151
Kerala	942	488	831	107620	22175	86808	941	39
Madhya Pradesh	895	741	852	18347	8630	15640	22305	944
Maharashtra	817	642	727	12262	9686	10945	14233	572
Manipur	705	655	697	12742	9290	12216	854	506
Meghalaya	452	779	520	10866	19560	12680	2275	517
Mizoram	314	513	345	1480	3618	1807	317	253
Nagaland	485	300	439	22183	7415	18519	1787	446
Odisha	753	713	742	16081	7730	13852	14702	719
Punjab	1000	509	832	5589	9583	6955	151	6
Rajasthan	833	864	837	41908	62259	44244	11762	468
Sikkim	851	556	762	30928	22041	28253	443	211
Tamil Nadu	877	640	771	78368	22143	53293	794	121
Telangana	979	811	924	64099	16676	48538	5068	207
Tripura	829	817	823	19049	10693	14902	2039	494
Uttaranchal	898	1000	899	102383	68167	102104	520	25
Uttar Pradesh	889	721	838	10711	6278	9362	2613	56
West Bengal	702	647	672	5476	4945	5188	6484	357
A & N Islands	562	897	564	12199	12935	12204	78	33
Chandigarh	1000	0	56	20000	0	1127	0	1
Dadra & Nagar Haveli	869	750	862	10258	8942	10179	181	82
Daman & Diu	926	622	743	46748	11016	25305	7	34
Lakshadweep	990	737	938	175270	70183	153661	43	102
Puducherry	0	0	0	0	0	0	0	0
all-India	780	661	747	19806	14576	18342	139462	8804

Table 6R: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: SC								
Andhra Pradesh	949	688	798	49324	19502	32044	17429	361
Arunachal Pradesh	0	0	0	0	0	0	0	0
Assam	788	595	731	12367	13416	12676	3514	229
Bihar	559	444	481	7650	5163	5958	12339	337
Chhattisgarh	774	741	757	9288	10190	9736	3459	93
Delhi	108	787	558	8457	24427	19040	102	20
Goa	0	1000	1000	0	40080	40080	50	2
Gujarat	866	955	905	69587	85015	76260	4181	154
Haryana	820	794	799	23894	25621	25295	3892	187
Himachal Pradesh	993	906	978	63915	29723	58014	3792	306
Jammu & Kashmir	975	319	752	33959	10264	25890	1115	88
Jharkhand	614	800	687	7188	8277	7617	2391	135
Karnataka	910	838	874	41841	33871	37789	15743	479
Kerala	827	785	806	89629	40820	65306	3704	177
Madhya Pradesh	818	596	705	18109	7038	12459	11695	388
Maharashtra	916	923	920	22076	17347	19064	14217	504
Manipur	981	764	921	18383	23832	19893	123	58
Meghalaya	267	1000	520	1335	2000	1565	16	2
Mizoram	0	0	0	0	0	0	0	0
Nagaland	0	1000	44	0	20000	889	0	1
Odisha	934	740	855	21556	21130	21381	11741	488
Punjab	690	620	636	24741	20646	21594	8057	334
Rajasthan	901	567	785	40351	21440	33808	15865	467
Sikkim	941	960	952	20168	37509	30693	33	19
Tamil Nadu	968	878	905	103750	54448	69404	22481	842
Telangana	966	796	874	42314	36202	39028	9534	278
Tripura	870	815	837	36662	13736	22696	1245	253
Uttaranchal	937	854	912	40566	48995	43115	3025	98
Uttar Pradesh	906	811	874	19493	17323	18757	55805	2015
West Bengal	840	772	800	12176	12569	12405	32731	1009
A & N Islands	1000	1000	1000	19518	34667	21989	3	6
Chandigarh	0	739	739	0	25359	25359	7	16
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0
Daman & Diu	0	1000	1000	0	27500	27500	0	2
Lakshadweep	0	0	0	0	0	0	0	0
Puducherry	1000	1000	1000	200000	86902	112207	270	23
all-India	872	735	802	30698	22401	26441	258556	9371

Table 6R: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT							Rural	
	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: OBC								
Andhra Pradesh	957	734	834	87888	27420	54403	27687	814
Arunachal Pradesh	0	0	0	0	0	0	0	0
Assam	857	799	838	26473	18318	23846	12724	707
Bihar	526	494	514	7271	5733	6686	45435	1387
Chhattisgarh	855	699	808	23199	23159	23187	14104	383
Delhi	995	702	777	85534	26338	41466	73	16
Goa	1000	1000	1000	239788	57158	61407	88	10
Gujarat	914	856	890	79678	61533	72335	26300	1033
Haryana	945	761	855	75846	36507	56667	7756	308
Himachal Pradesh	989	393	893	72370	39912	67157	2279	168
Jammu & Kashmir	662	488	626	38793	14338	33654	1000	145
Jharkhand	877	914	885	9203	7178	8750	14338	437
Karnataka	971	972	971	65995	45238	57210	37492	1097
Kerala	925	820	887	178626	100597	150250	28558	1196
Madhya Pradesh	911	769	878	28572	10972	24459	28731	1269
Maharashtra	948	808	893	40773	16591	31165	43449	1581
Manipur	958	991	969	28620	240074	101629	968	408
Meghalaya	0	971	674	0	5444	3777	12	5
Mizoram	1000	0	1000	1753	0	1753	13	13
Nagaland	1000	0	1000	35000	0	35000	8	1
Odisha	854	860	856	24129	17258	21400	27393	888
Punjab	840	662	730	62993	21721	37478	2171	123
Rajasthan	873	756	853	61702	42980	58611	33343	1267
Sikkim	844	786	823	24497	20118	22915	407	213
Tamil Nadu	965	887	920	149405	100183	120965	59724	2162
Telangana	941	879	913	65178	47297	57005	25320	620
Tripura	883	935	920	47939	23548	30620	945	177
Uttaranchal	918	442	720	49100	9521	32639	1237	67
Uttar Pradesh	904	855	893	25725	12878	22714	117738	4038
West Bengal	858	784	831	13146	19631	15514	11546	422
A & N Islands	1000	807	894	104565	67489	84079	123	46
Chandigarh	1000	665	780	167527	20494	71115	14	13
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0
Daman & Diu	960	987	978	120590	117772	118676	142	54
Lakshadweep	0	0	0	0	0	0	0	0
Puducherry	1000	867	890	254366	121966	145090	775	73
all-India	863	791	837	50203	39435	46293	571893	21141

Table 6R: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT	Rural							
	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: Others								
Andhra Pradesh	975	853	910	157587	38514	94302	21614	360
Arunachal Pradesh	418	502	466	5007	22062	14736	194	54
Assam	889	769	848	18324	15941	17507	20774	981
Bihar	705	713	708	24944	17992	22288	15209	461
Chhattisgarh	987	514	623	58203	4089	16605	978	17
Delhi	569	713	660	26357	42086	36263	247	30
Goa	1000	971	975	118753	114068	114741	843	154
Gujarat	962	857	932	158745	71042	133535	9801	404
Haryana	936	876	923	63139	55312	61463	10937	453
Himachal Pradesh	992	853	959	90790	54814	82305	5850	535
Jammu & Kashmir	837	627	807	52157	42703	50811	7191	612
Jharkhand	940	911	933	14840	9243	13540	2841	105
Karnataka	976	849	925	72322	51352	63850	15201	490
Kerala	948	872	932	256134	114162	226469	12544	487
Madhya Pradesh	916	839	897	38025	18923	33485	8237	399
Maharashtra	956	853	920	42683	27587	37373	38167	1544
Manipur	825	998	858	25818	38746	28300	195	98
Meghalaya	588	423	533	700	4400	1927	159	34
Mizoram	0	0	0	0	0	0	0	0
Nagaland	995	1000	998	5971	3500	4738	48	2
Odisha	935	749	877	28975	49028	35207	11001	404
Punjab	700	641	678	67730	22117	50126	7951	416
Rajasthan	781	790	782	94796	57267	88571	7341	321
Sikkim	1000	428	435	12000	12923	12913	17	15
Tamil Nadu	915	961	950	181849	168990	171944	2707	55
Telangana	933	800	859	108607	46052	73925	4449	106
Tripura	906	907	906	27704	26078	26651	1489	347
Uttaranchal	985	526	827	49785	40380	46543	9000	311
Uttar Pradesh	909	815	891	40445	36164	39660	37832	1456
West Bengal	831	737	791	17597	10769	14656	60806	1764
A & N Islands	788	865	830	109816	79434	93162	213	98
Chandigarh	1000	443	482	112241	37390	42707	28	61
Dadra & Nagar Haveli	0	353	353	0	8865	8865	22	5
Daman & Diu	1000	75	712	170000	2641	117925	2	4
Lakshadweep	0	0	0	0	0	0	0	0
Puducherry	1000	380	462	43750	39005	39632	71	8
all-India	890	780	852	59541	32718	50212	313958	12591

Table 6R: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT							Rural	
	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: All								
Andhra Pradesh	938	726	820	92889	26478	55934	71138	1735
Arunachal Pradesh	413	508	431	25612	24355	25370	716	220
Assam	870	744	829	21110	16027	19452	43514	2465
Bihar	554	512	536	10055	7185	8820	75326	2208
Chhattisgarh	832	628	776	15528	15038	15394	29092	950
Delhi	488	717	639	27788	33842	31788	423	67
Goa	1000	975	978	120722	104253	106327	981	166
Gujarat	858	847	854	74624	62138	70500	50163	1995
Haryana	932	800	876	64737	36933	53000	22644	950
Himachal Pradesh	992	807	953	77206	47612	71089	12635	1067
Jammu & Kashmir	821	532	775	45055	29813	42648	10652	983
Jharkhand	821	818	820	7539	6735	7389	30785	1140
Karnataka	961	913	940	62125	45319	54753	72757	2217
Kerala	926	819	890	194924	93548	161211	45748	1899
Madhya Pradesh	894	710	838	24984	9680	20359	70968	3000
Maharashtra	931	810	879	36206	18430	28569	110066	4201
Manipur	813	875	828	19500	142327	48596	2140	1070
Meghalaya	457	750	521	10248	17761	11895	2462	558
Mizoram	324	513	353	1480	3618	1801	330	266
Nagaland	489	316	446	22055	7327	18369	1842	450
Odisha	852	791	830	22232	20718	21699	64837	2499
Punjab	715	630	665	55550	21138	35364	18329	879
Rajasthan	860	690	826	57625	37126	53509	68311	2523
Sikkim	850	663	783	27956	21136	25502	900	458
Tamil Nadu	964	885	916	139360	88415	108094	85706	3180
Telangana	951	843	900	64448	41966	53864	44371	1211
Tripura	860	863	862	27866	17948	21993	5718	1271
Uttaranchal	964	576	835	50525	37954	46354	13781	501
Uttar Pradesh	905	833	887	26917	17303	24474	213987	7565
West Bengal	829	746	789	15098	11622	13443	111567	3552
A & N Islands	733	846	779	65805	74893	69505	416	183
Chandigarh	1000	510	569	144801	32889	46268	49	91
Dadra & Nagar Haveli	869	419	744	10258	8864	9871	204	87
Daman & Diu	959	959	959	116879	110842	112845	151	94
Lakshadweep	990	737	938	175270	70183	153661	43	102
Puducherry	1000	832	862	221792	104573	125649	1117	104
all-India	860	761	822	45132	31055	39775	1283868	51907

Table 6U: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: ST								
Andhra Pradesh	908	786	817	59691	36487	42387	1212	42
Arunachal Pradesh	290	457	439	8014	33587	30780	122	123
Assam	970	890	896	56629	67400	66580	870	91
Bihar	905	665	751	23044	38998	33264	73	8
Chhattisgarh	612	687	670	5539	7469	7019	1201	130
Delhi	705	588	602	18366	56355	51693	316	22
Goa	0	1000	1000	0	222647	222647	17	4
Gujarat	738	490	506	48768	9401	12015	1329	94
Haryana	1000	966	993	22458	40984	26191	244	8
Himachal Pradesh	0	1000	1000	0	45115	45115	85	7
Jammu & Kashmir	960	566	579	36292	25834	26190	106	46
Jharkhand	999	779	802	4563	27841	25427	2598	109
Karnataka	976	799	850	81642	78047	79076	1295	64
Kerala	0	485	485	0	71757	71757	118	16
Madhya Pradesh	957	774	798	51293	19804	23995	2269	167
Maharashtra	896	936	931	31058	49413	47296	2765	113
Manipur	892	806	851	24154	33252	28482	237	157
Meghalaya	691	724	717	16575	32057	28529	586	250
Mizoram	481	636	578	8558	21181	16468	512	434
Nagaland	632	728	698	7508	33964	25825	636	285
Odisha	426	426	426	15800	13372	13612	755	90
Punjab	145	1000	451	2180	116147	42953	29	4
Rajasthan	782	627	658	146257	121993	126836	960	54
Sikkim	737	708	712	41899	46341	45737	68	73
Tamil Nadu	1000	470	564	102481	83800	87100	299	16
Telangana	956	847	902	37564	74480	55958	1322	56
Tripura	1000	737	742	15514	40318	39906	172	79
Uttaranchal	1000	862	946	150000	74855	120701	51	11
Uttar Pradesh	521	690	633	18144	20711	19846	507	56
West Bengal	486	623	614	5289	9898	9587	956	65
A & N Islands	0	1000	1000	0	46055	46055	18	3
Chandigarh	1000	1000	1000	52885	10000	45836	31	4
Dadra & Nagar Haveli	818	482	518	40166	12667	15605	40	19
Daman & Diu	929	603	651	19295	8394	10019	115	10
Lakshadweep	994	940	950	208978	154400	164181	67	106
Puducherry	0	0	0	0	0	0	0	0
all-India	801	705	722	39246	36891	37329	21981	2816

Table 6U: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT							Urban	
	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: SC								
Andhra Pradesh	971	779	797	49628	45459	45853	5432	233
Arunachal Pradesh	18	338	297	463	2815	2512	9	9
Assam	842	858	854	65511	26888	37243	781	96
Bihar	528	474	483	1943	10717	9305	1488	75
Chhattisgarh	722	826	809	13962	8482	9374	1592	68
Delhi	807	757	767	35276	33761	34073	4796	276
Goa	1000	1000	1000	347056	574248	561416	81	6
Gujarat	870	797	823	78127	27485	45459	4912	180
Haryana	829	748	768	31469	25882	27304	2620	170
Himachal Pradesh	1000	964	975	58684	78401	72088	348	58
Jammu & Kashmir	971	614	707	64692	61008	61969	286	71
Jharkhand	650	770	736	6608	22125	17792	625	64
Karnataka	957	805	825	106798	64994	70410	4810	236
Kerala	995	785	802	97170	85832	86787	1330	151
Madhya Pradesh	844	759	777	24166	26694	26158	4205	290
Maharashtra	904	846	854	35264	29359	30242	12250	581
Manipur	1000	1000	1000	35809	49660	41682	67	46
Meghalaya	971	655	740	17804	27746	25058	37	10
Mizoram	110	0	110	221	0	221	0	1
Nagaland	1000	0	1000	20000	0	20000	14	1
Odisha	962	778	862	29265	38642	34354	1641	199
Punjab	824	549	611	36359	20959	24417	4501	235
Rajasthan	870	770	794	38720	51359	48325	5004	294
Sikkim	1000	369	383	60000	24824	25596	4	15
Tamil Nadu	948	900	908	142029	103687	110108	13437	431
Telangana	815	768	772	42900	38514	38903	3355	142
Tripura	919	861	880	31575	30920	31135	500	270
Uttaranchal	698	955	856	21466	84076	59938	402	51
Uttar Pradesh	768	823	802	15608	21333	19161	10296	659
West Bengal	862	726	768	20212	39360	33470	9092	704
A & N Islands	1000	805	811	80000	143441	141306	22	16
Chandigarh	741	487	538	14038	57175	48465	150	15
Dadra & Nagar Haveli	0	1000	1000	0	100000	100000	5	1
Daman & Diu	1000	862	865	210000	6955	10474	24	9
Lakshadweep	0	0	0	0	0	0	0	0
Puducherry	1000	993	994	80695	199149	177432	85	25
all-India	849	780	796	44525	44701	44662	94198	5688

Table 6U: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			Urban	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	number of hhs having bullion & ornaments	
							estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: OBC								
Andhra Pradesh	975	750	810	97336	57019	67628	15280	852
Arunachal Pradesh	0	676	433	0	104711	67115	11	5
Assam	943	811	856	30566	32851	32072	1648	186
Bihar	647	419	504	16169	15291	15616	6883	476
Chhattisgarh	847	919	884	39778	30017	34710	3940	255
Delhi	761	522	608	36567	23952	28486	2832	174
Goa	1000	943	949	160178	116641	120818	335	34
Gujarat	802	725	753	73061	53107	60292	15765	722
Haryana	528	477	495	62486	34746	44390	3620	247
Himachal Pradesh	676	791	770	47608	47339	47386	211	49
Jammu & Kashmir	848	565	656	18850	33807	28982	226	39
Jharkhand	871	769	805	23873	26967	25889	5215	392
Karnataka	962	907	923	104290	82653	89011	28371	1096
Kerala	961	912	924	226050	182331	193818	16283	1297
Madhya Pradesh	866	871	869	37181	23887	28769	14349	1012
Maharashtra	881	852	862	35428	41690	39434	28225	1226
Manipur	938	949	944	67397	69387	68424	1033	693
Meghalaya	1000	896	925	3089	29490	22086	27	11
Mizoram	1000	1000	1000	5000	3065	3718	8	5
Nagaland	0	0	0	0	0	0	0	0
Odisha	967	927	941	44905	54871	51309	4089	348
Punjab	860	773	813	51402	34087	42050	3574	166
Rajasthan	894	760	822	74788	58390	65903	9373	697
Sikkim	905	536	623	69437	34245	42575	132	112
Tamil Nadu	951	874	897	246974	178826	199128	69483	2559
Telangana	940	822	861	161285	65398	97067	16777	637
Tripura	962	955	957	58953	40742	46191	334	180
Uttaranchal	969	950	963	47491	37333	44560	2154	87
Uttar Pradesh	866	774	819	35765	29077	32304	30667	2133
West Bengal	899	699	785	59140	42235	49540	4266	267
A & N Islands	664	1000	992	33195	253436	247905	48	24
Chandigarh	1000	775	870	80371	92445	87381	219	23
Dadra & Nagar Haveli	844	993	942	32101	16331	21699	67	14
Daman & Diu	946	931	935	65577	81045	77335	107	35
Lakshadweep	1000	1000	1000	15000	46000	30500	1	2
Puducherry	977	901	918	145126	108363	116635	1426	257
all-India	887	810	837	103307	87761	93206	286979	16312

Table 6U: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			Urban	
							number of hhs having bullion & ornaments	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: Others								
Andhra Pradesh	943	759	816	178910	120453	138598	15752	694
Arunachal Pradesh	694	487	531	48274	19352	25471	117	94
Assam	947	857	886	48642	79584	69612	4510	467
Bihar	666	667	667	33856	31277	31884	2943	174
Chhattisgarh	917	801	842	110032	302901	235624	3440	220
Delhi	695	649	664	71128	64403	66492	14671	890
Goa	1000	958	969	171167	209325	199032	1115	120
Gujarat	835	733	764	121215	71400	86531	19698	754
Haryana	938	682	732	162915	89656	104176	10834	514
Himachal Pradesh	925	982	966	126810	133762	131835	1580	206
Jammu & Kashmir	665	646	653	79719	84694	82869	2929	568
Jharkhand	910	786	833	57036	38869	45795	3212	194
Karnataka	876	810	828	168434	95944	115675	16561	761
Kerala	959	912	924	403491	456056	442200	7545	551
Madhya Pradesh	940	870	898	146009	62227	96020	13032	906
Maharashtra	891	810	834	66756	64397	65094	50964	2102
Manipur	974	931	952	17998	44879	32003	213	133
Meghalaya	764	639	683	20556	23253	22309	213	84
Mizoram	0	0	0	0	0	0	0	0
Nagaland	0	754	754	0	17391	17391	2	6
Odisha	827	867	851	56355	79938	70750	4942	409
Punjab	811	608	687	117824	54915	79307	9973	542
Rajasthan	930	820	864	122195	89943	102836	11434	626
Sikkim	976	271	462	51739	16750	26240	61	54
Tamil Nadu	904	853	863	399700	176499	218058	6265	154
Telangana	975	936	948	394467	163850	238390	9654	332
Tripura	854	859	857	54671	43100	47722	743	403
Uttaranchal	999	817	907	117770	92205	104762	3118	261
Uttar Pradesh	794	788	790	52731	65422	61230	24338	1362
West Bengal	797	736	758	48691	38512	42125	34184	2292
A & N Islands	802	877	860	110382	134618	129146	232	109
Chandigarh	775	548	616	181597	165607	170366	1049	132
Dadra & Nagar Haveli	674	700	692	34006	26671	28864	133	43
Daman & Diu	667	566	583	8698	16190	14898	279	29
Lakshadweep	0	0	0	0	0	0	0	0
Puducherry	1000	998	998	241844	106377	122305	282	39
all-India	856	772	799	112123	88481	96023	276014	16225

Table 6U: Per 1000 number of household reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

State/UT	Per 1000 no. of hh reporting having bullion & ornaments			avg. amount (Rs.) of bullion & ornaments per household			Urban	
	cultivator	non-cultivator	all	cultivator	non-cultivator	all	number of hhs having bullion & ornaments	
							estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: All								
Andhra Pradesh	957	760	811	134376	78767	93101	37677	1821
Arunachal Pradesh	457	469	467	27654	29026	28803	259	231
Assam	937	853	877	45914	62795	57834	7808	840
Bihar	643	487	536	17912	18274	18161	11388	733
Chhattisgarh	838	821	827	57791	112497	93350	10172	673
Delhi	721	655	674	60278	52709	54941	22615	1362
Goa	1000	958	967	172405	208127	200346	1548	164
Gujarat	824	721	754	94780	56364	68631	41704	1750
Haryana	766	640	672	102198	67469	76283	17318	939
Himachal Pradesh	920	955	946	107946	110460	109801	2223	320
Jammu & Kashmir	694	634	655	75103	76423	75967	3547	724
Jharkhand	882	776	808	32742	29729	30627	11649	759
Karnataka	932	859	878	126070	84983	96064	51037	2157
Kerala	961	897	913	278632	253267	259608	25275	2015
Madhya Pradesh	899	843	862	83852	36807	52906	33854	2375
Maharashtra	888	831	847	52877	52444	52570	94203	4022
Manipur	938	926	932	51778	59637	55756	1550	1029
Meghalaya	736	706	714	17645	29818	26623	863	355
Mizoram	477	639	578	8380	21015	16248	520	440
Nagaland	650	721	699	8112	33575	25545	652	292
Odisha	881	797	827	46384	55513	52304	11426	1046
Punjab	821	612	686	88519	40676	57648	18076	947
Rajasthan	904	778	826	92406	72894	80313	26770	1671
Sikkim	909	499	589	59403	32030	38061	266	254
Tamil Nadu	949	874	894	244486	165394	186738	89485	3160
Telangana	947	846	877	219429	88887	128800	31108	1167
Tripura	891	856	868	48399	38837	41877	1749	932
Uttaranchal	970	864	924	81082	78114	79787	5724	410
Uttar Pradesh	827	787	804	37852	43168	41001	65809	4210
West Bengal	817	727	758	44902	37960	40360	48499	3328
A & N Islands	802	897	881	108473	148718	141716	319	152
Chandigarh	815	562	640	147878	142949	144461	1448	174
Dadra & Nagar Haveli	733	700	709	34061	22253	25325	245	77
Daman & Diu	774	634	658	22865	22605	22650	524	83
Lakshadweep	994	941	950	203615	153732	162833	68	108
Puducherry	980	921	933	150652	112198	120172	1793	321
all-India	868	785	811	99685	78983	85474	679172	41041

Table 7R: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT									Rural
	rural land				urban land				
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Social Group: ST									
Andhra Pradesh	0.523	73290	636	288	0	0	0	0	
Arunachal Pradesh	1.525	611136	988	418	0.006	8927	13	9	
Assam	0.829	281759	974	671	0	284	1	1	
Bihar	0.076	100525	1000	56	0	0	0	0	
Chhattisgarh	0.862	301427	916	531	0	27	0	2	
Delhi	0.046	3697428	1000	2	0	0	0	0	
Goa	-	-	-	-	-	-	-	-	
Gujarat	0.612	553830	988	573	0	291	1	5	
Haryana	3.484	10895207	1000	2	0	0	0	0	
Himachal Pradesh	0.211	2169876	860	56	0.001	45040	75	2	
Jammu & Kashmir	0.518	1276402	992	176	0	1745	9	1	
Jharkhand	0.523	504308	987	579	0	71	0	1	
Karnataka	0.710	333397	970	151	0	0	0	0	
Kerala	0.232	1135852	944	53	0	0	0	0	
Madhya Pradesh	0.747	287085	975	1055	0	185	1	1	
Maharashtra	0.495	301601	810	641	0.001	1767	6	1	
Manipur	0.831	252245	1000	702	0	658	3	4	
Meghalaya	0.627	435634	978	858	0.001	6540	8	9	
Mizoram	0.836	175737	991	579	0	2407	2	5	
Nagaland	1.010	525223	877	589	0.101	144695	142	71	
Odissa	0.442	104752	919	787	0	58	4	3	
Punjab	0.104	1254813	1000	7	0	0	0	0	
Rajasthan	0.998	426271	987	557	0	646	2	2	
Sikkim	0.498	190046	744	210	0	894	1	2	
Tamil Nadu	0.569	282817	834	134	0.009	55119	15	2	
Telangana	1.139	508852	908	205	0	0	0	0	
Tripura	0.349	113032	968	564	0.001	589	12	3	
Uttarakhand	0.123	146409	1000	27	0	0	0	0	
Uttar Pradesh	0.381	446851	987	71	0	0	0	0	
West Bengal	0.132	106987	965	525	0	49	1	2	
A & N Islands	0.956	229813	971	45	0	0	0	0	
Chandigarh	0.001	281690	56	1	0	0	0	0	
Dadra & N. Haveli	0.453	2276843	985	101	0	582	1	1	
Daman & Diu	0.137	214668	823	41	0	0	0	0	
Lakshadweep	0.063	1525848	761	94	0	2195	4	1	
Puducherry	-	-	-	-	-	-	-	-	
all-India	0.629	340339	930	11349	0.002	4197	6	128	

Table 7R: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT	Rural							
	rural land				urban land			
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: SC								
Andhra Pradesh	0.215	126440	813	405	0	891	17	3
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	0.566	357950	949	278	0	0	0	0
Bihar	0.093	134600	984	683	0	799	15	4
Chhattisgarh	0.526	694017	982	110	0.001	6896	28	1
Delhi	0.216	4471648	998	32	0	0	0	0
Goa	0.020	151042	1000	2	0	0	0	0
Gujarat	0.467	732493	950	163	0	154	0	1
Haryana	0.055	330317	998	215	0	930	0	1
Himachal Pradesh	0.231	947284	856	286	0	285	1	1
Jammu & Kashmir	0.303	724286	818	101	0	0	0	0
Jharkhand	0.244	200348	981	167	0	0	0	0
Karnataka	0.449	236076	955	510	0	5814	13	5
Kerala	0.067	802266	930	201	0	0	0	0
Madhya Pradesh	0.617	386251	988	452	0.001	655	11	3
Maharashtra	0.434	375002	975	560	0	9596	13	2
Manipur	0.630	432782	962	57	0.039	235799	273	19
Meghalaya	0.142	36177	655	2	0	0	0	0
Mizoram	1.006	210000	1000	1	0	0	0	0
Nagaland	0.021	194000	1000	2	0	0	0	0
Odissa	0.252	94447	954	542	0	452	2	3
Punjab	0.076	425056	927	487	0	1023	2	4
Rajasthan	0.726	316228	985	539	0	4336	10	7
Sikkim	0.079	28224	369	12	0	1448	2	1
Tamil Nadu	0.145	222102	941	845	0	283	2	4
Telangana	0.451	231715	984	307	0	0	0	0
Tripura	0.239	128133	971	288	0	53	0	2
Uttarakhand	0.218	239547	893	88	0	4037	57	6
Uttar Pradesh	0.229	368574	953	2249	0	1494	6	9
West Bengal	0.114	226092	949	1202	0	864	3	6
A & N Islands	0.503	60929	609	2	0	0	0	0
Chandigarh	0.005	849942	331	8	0	0	0	0
Dadra & N. Haveli	-	-	-	-	-	-	-	-
Daman & Diu	0.025	87500	1000	2	0	0	0	0
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	0.253	6852231	1000	23	0	0	0	0
all-India	0.28	307965	948	10821	0	1957	8	82

Table 7R: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT	rural land				urban land			
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: OBC								
Andhra Pradesh	0.545	249600	847	814	0	1055	4	6
Arunachal Pradesh	0.006	9538	552	2	0	0	0	0
Assam	0.569	335560	870	797	0	3112	3	3
Bihar	0.247	442564	985	2219	0	2442	4	37
Chhattisgarh	0.721	591319	987	445	0	547	3	4
Delhi	0.425	7890450	658	20	0	0	0	0
Goa	0.007	12203	818	7	0	0	0	0
Gujarat	0.749	1337750	954	1072	0.002	6396	5	10
Haryana	0.435	2068544	982	333	0	1060	2	3
Himachal Pradesh	0.244	1655805	835	155	0.002	33738	14	2
Jammu & Kashmir	0.243	1030858	877	201	0.001	1829	14	3
Jharkhand	0.284	315521	1000	497	0	687	3	5
Karnataka	0.830	511933	949	1089	0	5466	14	8
Kerala	0.131	1761719	879	1213	0	19422	11	9
Madhya Pradesh	1.201	1065737	986	1407	0.001	2274	5	7
Maharashtra	1.010	984321	958	1665	0	8428	8	16
Manipur	0.345	417423	966	423	0.001	6796	34	13
Meghalaya	0.052	90272	392	5	0	0	0	0
Mizoram	0.948	42983	1000	13	0	0	0	0
Nagaland	0.575	320000	1000	1	0	0	0	0
Odisha	0.338	139973	967	1028	0	750	2	3
Punjab	0.441	2486972	977	153	0	17291	16	4
Rajasthan	1.599	917971	963	1388	0.001	9421	17	19
Sikkim	0.280	107293	730	202	0	195	1	2
Tamil Nadu	0.344	429567	876	2065	0.001	5757	10	23
Telangana	0.674	485949	963	659	0.001	2157	9	6
Tripura	0.329	180363	916	193	0	152	0	1
Uttarakhand	0.391	988472	653	66	0	6324	21	3
Uttar Pradesh	0.431	802843	972	4429	0	3082	7	44
West Bengal	0.214	344568	980	492	0	555	1	3
A & N Islands	0.327	454042	373	30	0.023	36744	147	3
Chandigarh	0.084	1640858	377	7	0	0	0	0
Dadra & N. Haveli	0.000	0	0	0	0.001	100000	1000	1
Daman & Diu	0.056	339442	992	60	0	0	0	0
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	0.226	5141966	657	56	0	18172	45	1
all-India	0.578	729844	947	23206	0	4765	7	239

Table 7R: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT	Rural							
	rural land				urban land			
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: Others								
Andhra Pradesh	0.552	274362	722	344	0.001	2666	8	3
Arunachal Pradesh	0.541	232791	735	100	0	10213	51	1
Assam	0.472	284555	928	1120	0.001	2105	5	11
Bihar	0.373	584274	997	668	0	14543	12	19
Chhattisgarh	0.453	846393	697	21	0.003	139071	107	1
Delhi	0.773	14376410	757	38	0	0	0	0
Goa	0.131	425712	859	126	0	348	0	1
Gujarat	1.951	3539102	938	419	0	13714	26	9
Haryana	1.604	6714665	991	469	0.029	63643	22	17
Himachal Pradesh	0.458	1463188	825	488	0	5835	9	9
Jammu & Kashmir	0.427	1527294	935	743	0	6328	9	8
Jharkhand	0.461	603773	1000	121	0	1418	38	2
Karnataka	1.388	633873	875	488	0.014	17517	8	8
Kerala	0.268	2795383	904	493	0.001	18101	13	5
Madhya Pradesh	1.759	1734000	977	439	0	26487	25	9
Maharashtra	1.064	1165859	950	1610	0.001	6496	11	19
Manipur	0.528	283216	985	126	0.001	966	3	1
Meghalaya	0.317	116485	942	42	0	3574	10	1
Mizoram	0.822	107800	1000	1	0	0	0	0
Nagaland	0.134	213218	1000	3	0	0	0	0
Odissa	0.412	213120	962	454	0	452	2	4
Punjab	1.528	7481070	978	591	0.001	24704	25	18
Rajasthan	2.953	853512	943	374	0	20922	23	11
Sikkim	0.020	8780	120	7	0.001	1249	51	2
Tamil Nadu	0.283	316222	829	50	0	4894	4	1
Telangana	1.025	679126	963	110	0	9626	4	1
Tripura	0.258	241792	951	363	0	319	3	2
Uttarakhand	0.302	541846	773	298	0	9959	5	7
Uttar Pradesh	0.879	1307677	962	1606	0.001	6505	12	30
West Bengal	0.170	253920	950	2129	0	1240	6	8
A & N Islands	0.192	197842	526	63	0	129	1	1
Chandigarh	0.117	2331111	356	41	0	10333	10	1
Dadra & N. Haveli	0.001	16033	30	1	0	0	0	0
Daman & Diu	0.006	158199	704	3	0	0	0	0
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	0.046	1011557	217	6	0	0	0	0
all-India	0.758	1278503	925	13955	0.002	10109	11	210

Table 7R: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT	rural land				urban land			
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: All								
Andhra Pradesh	0.462	209221	785	1851	0	1358	8	12
Arunachal Pradesh	1.271	513342	923	520	0.004	9208	23	10
Assam	0.563	305600	920	2866	0.001	1926	4	15
Bihar	0.232	395674	987	3626	0	3903	7	60
Chhattisgarh	0.738	507182	948	1107	0	6933	9	8
Delhi	0.559	10549369	813	92	0	0	0	0
Goa	0.114	375616	862	135	0	300	0	1
Gujarat	0.909	1497114	959	2227	0.001	5756	8	25
Haryana	0.906	3890539	989	1019	0.013	29715	11	21
Himachal Pradesh	0.337	1387829	838	985	0.001	11720	11	14
Jammu & Kashmir	0.404	1350857	923	1221	0	4537	9	12
Jharkhand	0.389	402683	993	1364	0	440	4	8
Karnataka	0.853	463527	936	2238	0.003	7796	12	21
Kerala	0.163	1932769	892	1960	0.001	16910	10	14
Madhya Pradesh	1.007	764303	982	3353	0.001	3936	7	20
Maharashtra	0.876	862605	934	4476	0	6891	9	38
Manipur	0.606	328157	984	1308	0.003	15208	29	37
Meghalaya	0.602	411567	972	907	0.001	6285	8	10
Mizoram	0.838	173760	991	594	0	2368	2	5
Nagaland	0.997	520853	879	595	0.099	142589	140	71
Odisha	0.361	134772	952	2811	0	474	3	13
Punjab	0.734	3658406	955	1238	0.001	12859	14	26
Rajasthan	1.437	680108	970	2858	0.001	7992	13	39
Sikkim	0.375	143316	705	431	0	622	3	7
Tamil Nadu	0.292	369469	891	3094	0.001	4822	8	30
Telangana	0.713	452563	961	1281	0	2224	6	7
Tripura	0.299	158725	956	1408	0	334	5	8
Uttarakhand	0.288	513739	793	479	0	8041	17	16
Uttar Pradesh	0.455	772067	966	8355	0	3224	7	83
West Bengal	0.156	244750	953	4348	0	983	4	19
A & N Islands	0.426	271111	602	140	0.006	9492	38	4
Chandigarh	0.097	2003989	355	57	0	6945	7	1
Dadra & N. Haveli	0.349	1753999	764	102	0	490	1	2
Daman & Diu	0.060	328443	977	106	0	0	0	0
Lakshadweep	0.063	1525848	761	94	0	2195	4	1
Puducherry	0.210	5004877	676	85	0	12218	31	1
all-India	0.565	725667	940	59331	0.001	5379	8	659

Table 7U: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT					Urban			
	rural land				urban land			
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: ST								
Andhra Pradesh	0.412	211371	294	14	0.206	182603	496	33
Arunachal Pradesh	0.758	203135	595	157	0.239	216533	552	139
Assam	0.176	625311	224	23	0.107	1125486	885	95
Bihar	0.175	410980	247	5	0.005	403382	887	9
Chhattisgarh	0.285	128018	229	41	0.154	272479	533	102
Delhi	0.082	96805	98	3	0.002	479566	357	17
Goa	0.001	17575	70	1	0.022	33392	636	2
Gujarat	0.029	62058	105	20	0.016	262601	411	97
Haryana	0.085	6034	213	2	0.003	258904	518	4
Himachal Pradesh	0.125	416926	700	4	0.001	46257	38	2
Jammu & Kashmir	0.135	155980	231	26	0.076	176765	616	45
Jharkhand	0.267	178982	509	74	0.018	153497	310	73
Karnataka	0.144	74406	185	17	0.010	183314	370	39
Kerala	0.077	190671	95	1	0.015	689439	338	14
Madhya Pradesh	0.237	132421	218	37	0.012	268358	547	122
Maharashtra	0.154	92439	146	22	0.006	141374	303	56
Manipur	0.022	13551	38	15	0.234	545960	930	183
Meghalaya	0.205	354335	277	108	0.056	839059	568	240
Mizoram	0.058	36650	63	41	0.293	1019153	836	569
Nagaland	0.917	581922	574	224	0.190	535897	788	322
Odissa	0.129	148497	146	20	0.095	190036	278	74
Punjab	0.000	0	0	0	0.005	294819	1000	5
Rajasthan	0.337	198489	145	16	0.099	4820566	660	50
Sikkim	0.041	15505	121	25	0.007	292698	235	47
Tamil Nadu	0.037	55450	43	2	0.020	130068	300	9
Telangana	0.072	31486	71	10	0.039	155705	646	45
Tripura	0.040	13285	95	12	0.036	299353	516	56
Uttarakhand	1.527	1976077	682	5	0.013	102143	805	5
Uttar Pradesh	0.219	571987	251	17	0.044	1033064	549	41
West Bengal	0.019	6088	43	8	0.015	216685	439	56
A & N Islands	0.000	0	0	0	0.000	0	0	0
Chandigarh	0.000	0	0	0	0.000	0	0	0
Dadra & N. Haveli	0.000	0	0	0	0.177	3338855	735	26
Daman & Diu	0.000	0	0	0	0.070	206876	231	8
Lakshadweep	0.005	74951	58	5	0.066	1552851	966	105
Puducherry								
all-India	0.202	163846	214	955	0.065	549348	483	2690

Table 7U: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT								
	rural land				urban land			
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: SC								
Andhra Pradesh	0.048	18320	82	26	0.031	131625	507	160
Arunachal Pradesh	0.030	9041	60	1	0.023	16105	141	3
Assam	0.040	25882	85	14	0.037	664161	754	87
Bihar	0.002	11430	87	15	0.014	729198	817	141
Chhattisgarh	0.036	15382	75	14	0.024	158473	536	56
Delhi	0.012	66670	110	33	0.002	702299	470	215
Goa	0.001	15554	44	1	0.005	123974	860	4
Gujarat	0.001	4813	23	17	0.008	197195	400	126
Haryana	0.009	71579	348	34	0.006	398319	517	141
Himachal Pradesh	0.063	1196932	235	18	0.058	1294835	713	39
Jammu & Kashmir	0.025	65082	60	11	0.127	1262985	677	65
Jharkhand	0.141	116053	375	30	0.003	66273	275	37
Karnataka	0.180	157162	162	40	0.022	405112	469	143
Kerala	0.003	72278	41	12	0.024	990480	726	137
Madhya Pradesh	0.082	62997	97	55	0.014	290329	620	227
Maharashtra	0.106	110996	193	122	0.007	284017	388	337
Manipur	0.000	0	0	0	0.468	537243	967	45
Meghalaya	0.092	362320	469	3	0.040	1359022	665	10
Mizoram	0.000	0	0	0	0.975	157167	1000	2
Nagaland	0.533	1000000	1000	1	0.000	0	0	0
Odisha	0.072	27762	148	35	0.038	93107	654	172
Punjab	0.011	41002	94	45	0.008	373173	729	301
Rajasthan	0.075	31894	123	53	0.048	544936	716	292
Sikkim	0.014	4581	76	3	0.001	58789	137	5
Tamil Nadu	0.023	47669	102	46	0.009	311353	516	282
Telangana	0.045	30768	173	31	0.010	273706	569	100
Tripura	0.013	8022	19	7	0.048	289765	824	257
Uttarakhand	0.123	98916	272	14	0.956	384117	623	32
Uttar Pradesh	0.099	92868	147	137	0.024	387497	748	624
West Bengal	0.024	69371	137	132	0.027	330248	651	638
A & N Islands	0.383	72999	461	8	0.003	97396	293	5
Chandigarh	0.002	850	102	1	0.001	268250	394	8
Dadra & N. Haveli	0.000	0	0	0	0.000	0	0	0
Daman & Diu	0.043	60664	87	1	0.000	98274	69	3
Lakshadweep								
Puducherry	0.064	1431100	77	3	0.033	641877	427	12
all-India	0.056	67949	131	963	0.022	365836	575	4706

Table 7U: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT					Urban			
	rural land				urban land			
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: OBC								
Andhra Pradesh	0.104	93387	119	114	0.027	301416	475	517
Arunachal Pradesh	0.045	37248	199	4	0.001	4566	161	2
Assam	0.127	784789	243	54	0.248	735446	670	159
Bihar	0.125	212893	258	205	0.044	850318	711	697
Chhattisgarh	0.222	219043	217	65	0.154	633693	719	196
Delhi	0.039	24145	52	23	0.002	1185815	472	130
Goa	0.002	23446	269	8	0.029	114258	726	22
Gujarat	0.076	182707	101	81	0.030	594003	611	615
Haryana	0.143	691106	167	60	0.021	1001262	368	211
Himachal Pradesh	0.052	80426	135	11	0.017	779634	383	30
Jammu & Kashmir	0.076	108970	187	15	0.028	382714	453	48
Jharkhand	0.150	224713	344	166	0.024	335550	684	386
Karnataka	0.118	108686	119	188	0.061	541095	461	719
Kerala	0.025	292875	76	98	0.067	1965755	800	1186
Madhya Pradesh	0.194	508879	114	192	0.140	885299	747	864
Maharashtra	0.153	217912	174	306	0.021	340058	430	784
Manipur	0.017	27017	55	82	0.206	834498	920	667
Meghalaya	0.011	66968	317	3	0.004	90137	314	5
Mizoram	0.000	0	0	0	0.009	354714	449	3
Nagaland	0.000	0	0	0	0.000	0	0	0
Odissa	0.227	96881	410	132	0.065	212587	445	220
Punjab	0.078	584975	101	18	0.020	890798	761	172
Rajasthan	0.247	189746	206	175	0.121	1046697	747	670
Sikkim	0.148	72108	167	43	0.037	1814276	201	53
Tamil Nadu	0.061	150180	100	297	0.037	814551	526	1547
Telangana	0.136	54774	150	115	0.023	404859	501	415
Tripura	0.018	42460	57	7	0.047	470248	804	162
Uttarakhand	1.051	42436	232	13	0.138	916929	886	73
Uttar Pradesh	0.162	525002	171	484	0.042	569107	777	1964
West Bengal	0.048	66555	173	61	0.019	517903	742	265
A & N Islands	0.167	288668	391	10	0.011	273866	257	7
Chandigarh	0.174	1200211	316	7	0.064	986640	498	17
Dadra & N. Haveli	0.042	26043	20	2	0.144	1432594	437	10
Daman & Diu	0.121	426587	251	3	0.097	639809	672	30
Lakshadweep	0.000	0	0	0	0.000	0	0	0
Puducherry	0.014	54485	58	15	0.011	799568	540	149
all-India	0.121	233924	144	3057	0.049	710164	590	12995

Table 7U: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT									Urban
	rural land				urban land				
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Social Group: Others									
Andhra Pradesh	0.236	217770	158	136	0.028	515774	486	412	
Arunachal Pradesh	0.162	60520	324	54	0.133	168278	535	105	
Assam	0.173	67677	169	85	0.274	1625672	709	423	
Bihar	0.313	479830	333	101	0.046	682309	662	200	
Chhattisgarh	0.264	311805	123	44	0.018	690631	580	173	
Delhi	0.071	94643	48	80	0.005	1817664	517	811	
Goa	0.060	101550	105	19	0.071	1226911	734	82	
Gujarat	0.147	424247	110	130	0.045	741852	631	712	
Haryana	0.207	424704	135	139	0.056	2728278	444	419	
Himachal Pradesh	0.286	601030	347	103	0.031	1158081	445	130	
Jammu & Kashmir	0.032	110790	75	95	0.086	2180974	748	647	
Jharkhand	0.219	347764	434	110	0.043	426782	602	165	
Karnataka	0.258	231711	125	131	0.049	729570	501	514	
Kerala	0.035	341051	95	60	0.104	4217898	834	506	
Madhya Pradesh	0.813	537355	206	224	0.100	1544078	703	764	
Maharashtra	0.187	269427	169	450	0.027	402418	292	1031	
Manipur	0.045	91538	151	14	0.263	740478	796	126	
Meghalaya	0.115	454777	173	24	0.181	378917	227	34	
Mizoram	0.000	0	0	0	0.006	320000	1000	1	
Nagaland	0.525	323879	749	6	0.101	229178	1000	8	
Odisha	0.241	92310	307	129	0.048	348860	483	290	
Punjab	0.136	641571	163	129	0.111	1983616	715	583	
Rajasthan	0.169	167359	128	97	0.018	638923	685	546	
Sikkim	0.044	25908	121	17	0.003	170258	181	25	
Tamil Nadu	0.049	276428	119	21	0.013	850874	411	81	
Telangana	0.368	262894	200	63	0.042	1587808	727	216	
Tripura	0.009	6659	40	12	0.049	505603	762	373	
Uttarakhand	0.657	358381	194	96	0.008	1184922	591	175	
Uttar Pradesh	0.241	487557	213	408	0.033	948539	716	1245	
West Bengal	0.052	139980	119	353	0.017	1383914	705	2164	
A & N Islands	0.111	121787	224	25	0.008	194848	297	35	
Chandigarh	0.912	790674	174	27	0.061	3263123	247	63	
Dadra & N. Haveli	0.033	27182	94	5	0.002	98518	318	27	
Daman & Diu	0.007	12996	31	9	0.000	115432	128	9	
Lakshadweep									
Puducherry	0.000	22898	32	1	0.009	848168	493	20	
all-India	0.202	297423	153	3397	0.043	1153390	565	13115	

Table 7U: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household for each social group

State/UT					Urban			
	rural land				urban land			
	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs	avg. area of land per hh (ha.)	avg. value of land per hh (Rs.)	no. of hhs reporting per 1000 hh	no. of reporting sample hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Social Group: All								
Andhra Pradesh	0.160	137796	135	290	0.034	361740	485	1122
Arunachal Pradesh	0.448	128044	440	216	0.174	176462	505	249
Assam	0.150	279316	183	176	0.226	1279702	724	764
Bihar	0.146	240039	248	326	0.040	795827	717	1047
Chhattisgarh	0.215	204008	165	164	0.088	523928	617	527
Delhi	0.055	79674	61	139	0.004	1501116	500	1173
Goa	0.044	79097	138	29	0.058	913253	737	110
Gujarat	0.099	270373	97	248	0.034	604374	588	1550
Haryana	0.162	449573	173	235	0.039	1905995	433	775
Himachal Pradesh	0.219	624248	318	136	0.032	1094480	464	201
Jammu & Kashmir	0.037	108786	86	147	0.085	1930405	720	805
Jharkhand	0.194	240922	407	380	0.027	303179	554	661
Karnataka	0.173	155011	127	376	0.052	582956	473	1415
Kerala	0.027	292980	80	171	0.075	2560519	802	1843
Madhya Pradesh	0.410	430705	153	508	0.099	1002004	699	1977
Maharashtra	0.165	229105	173	900	0.022	361820	346	2208
Manipur	0.021	32340	63	111	0.229	761515	907	1021
Meghalaya	0.172	373559	259	138	0.086	723446	478	289
Mizoram	0.057	36088	62	41	0.292	1008177	834	575
Nagaland	0.904	583802	577	231	0.186	523386	771	330
Odisha	0.199	92065	297	316	0.058	250464	468	756
Punjab	0.091	462551	133	192	0.067	1346673	727	1061
Rajasthan	0.186	150286	156	341	0.064	952490	712	1558
Sikkim	0.092	44917	141	88	0.020	966780	201	130
Tamil Nadu	0.054	143675	102	366	0.031	739114	515	1919
Telangana	0.189	110595	164	219	0.028	717967	580	776
Tripura	0.015	13996	43	38	0.047	414821	758	848
Uttarakhand	0.766	238734	218	128	0.127	1018174	702	285
Uttar Pradesh	0.183	443643	184	1046	0.036	687885	747	3874
West Bengal	0.046	117411	125	554	0.019	1086871	692	3123
A & N Islands	0.133	134341	253	43	0.008	188599	277	47
Chandigarh	0.706	728564	179	35	0.053	2597449	290	88
Dadra & N. Haveli	0.027	20454	56	7	0.071	1104539	432	63
Daman & Diu	0.023	71250	58	13	0.030	210512	227	50
Lakshadweep	0.004	74195	58	5	0.065	1537186	956	105
Puducherry	0.015	111065	55	19	0.011	799696	528	181
all-India	0.148	234119	149	8372	0.043	838579	574	33506

Table 8R-i: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types per 1000 household for each social group

nature of interest	rate of interest	credit agency: Institutional				Rural
		per 1000 no. of hh reporting outstanding loan				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	4	2	2	3	3
simple	<6	10	9	18	18	15
	6-10	16	23	41	49	36
	10-12	4	12	12	17	12
	12-15	16	39	44	35	38
	15-20	2	6	9	8	7
	20-25	2	7	8	6	7
	25-30	0	0	1	0	0
	>=30	1	3	3	1	2
	all	50	95	126	124	110
compound	<6	2	4	5	4	4
	6-10	12	12	19	22	18
	10-12	4	5	7	11	7
	12-15	9	15	17	22	17
	15-20	0	7	4	2	3
	20-25	0	3	1	3	2
	25-30	0	0	0	0	0
	>=30	0	1	0	0	0
	all	28	47	50	61	49
concessional	<6	2	3	4	6	4
	6-10	4	4	7	10	7
	10-12	0	0	0	1	0
	12-15	1	1	1	1	1
	15-20	0	0	0	0	0
	20-25	0	0	0	0	0
	25-30	0	0	0	0	0
	>=30	0	0	0	0	0
	all	7	8	13	18	12
all	nil	4	2	3	3	3
	<6	14	16	27	28	23
	6-10	33	39	68	80	61
	10-12	8	18	20	28	20
	12-15	26	55	61	59	55
	15-20	3	13	12	10	11
	20-25	3	10	9	9	9
	25-30	0	1	1	0	1
	>=30	1	4	4	2	3
	all	89	149	188	202	172
	estd. hhs.(00)	28182	81464	209476	119793	438915
	estd. hhs. rep. cash loan (00)	16534	47999	128831	74458	267822
	sample hhs. rep. cash loan	1988	2467	6335	4308	15098

Table 8U-i: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types per 1000 household for each social group

nature of interest	rate of interest	credit agency: Institutional				Urban
		per 1000 no. of hhs reporting outstanding loan				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	1	4	2	2	2
simple	<6	3	2	6	3	4
	6-10	12	13	20	16	17
	10-12	5	18	24	17	20
	12-15	27	33	52	30	40
	15-20	6	9	14	7	10
	20-25	2	12	9	2	6
	25-30	0	1	2	1	1
	>=30	1	2	2	1	2
	all	53	82	118	70	91
compound	<6	1	1	2	2	2
	6-10	8	9	8	14	10
	10-12	13	11	11	30	19
	12-15	15	15	16	25	19
	15-20	3	5	4	5	5
	20-25	1	2	2	1	1
	25-30	0	1	0	0	0
	>=30	0	0	0	0	0
	all	41	41	39	73	54
concessional	<6	1	10	2	1	3
	6-10	0	2	1	1	1
	10-12	0	0	0	0	0
	12-15	0	0	1	1	1
	15-20	0	0	0	0	0
	20-25	0	0	0	0	0
	25-30	0	0	0	0	0
	>=30	0	0	0	0	0
	all	2	12	4	3	5
all	nil	1	4	2	2	2
	<6	5	13	10	7	9
	6-10	21	23	29	30	29
	10-12	19	30	35	47	39
	12-15	42	48	68	55	59
	15-20	10	15	18	12	15
	20-25	3	13	11	4	8
	25-30	0	2	2	1	2
	>=30	1	3	3	1	2
	all	97	135	161	144	148
	estd. hhs.(00)	4790	24401	86878	68267	184336
	estd. hhs. rep. cash loan (00)	2942	15927	55149	49866	123884
	sample hhs. rep. cash loan	980	1694	4844	6015	13533

Table 8R-ni: Number of households reporting outstanding cash loans as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types per 1000 household for each social group

credit agency: Non-Institutional						Rural
nature of interest	rate of interest	per 1000 no. of hh reporting outstanding loan				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	36	67	64	71	63
simple	<6	3	4	5	6	5
	6-10	0	0	1	1	1
	10-12	2	2	2	2	2
	12-15	1	2	3	2	2
	15-20	1	2	6	7	5
	20-25	22	45	54	35	44
	25-30	1	1	2	0	1
	>=30	24	74	81	37	63
	all	54	126	148	86	118
compound	<6	0	1	1	1	1
	6-10	0	0	0	0	0
	10-12	0	1	1	0	1
	12-15	2	1	0	0	1
	15-20	0	0	1	1	1
	20-25	1	5	7	3	5
	25-30	1	0	0	0	0
	>=30	4	10	11	7	9
	all	9	18	20	13	17
concessional	<6	0	0	0	0	0
	6-10	0	0	0	0	0
	10-12	0	0	0	0	0
	12-15	0	0	0	0	0
	15-20	0	0	0	0	0
	20-25	0	0	0	0	0
	25-30	0	0	0	0	0
	>=30	0	0	0	2	1
	all	0	0	1	3	1
all	nil	36	67	64	71	63
	<6	4	5	6	7	6
	6-10	1	1	1	1	1
	10-12	3	2	2	2	2
	12-15	3	3	3	3	3
	15-20	1	2	7	8	5
	20-25	24	50	61	38	49
	25-30	2	1	2	0	1
	>=30	28	84	92	46	72
	all	97	204	224	162	190
	estd. hhs.(00)	37448	112059	250117	105562	505186
	estd. hhs. rep. cash loan (00)	18035	65884	153225	59902	297046
	sample hhs. rep. cash loan	1580	3036	6182	3011	13809

Table 8U-ni: Number of households reporting outstanding cash loans as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types per 1000 household for each social group

credit agency: Non-Institutional						Urban
nature of interest	rate of interest	per 1000 no. of hh reporting outstanding loan				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	21	41	53	34	42
simple	<6	1	2	1	1	1
	6-10	0	1	1	0	1
	10-12	2	1	1	1	1
	12-15	0	5	7	2	4
	15-20	1	2	5	2	3
	20-25	26	31	33	9	23
	25-30	0	0	1	0	1
	>=30	32	48	37	10	27
	all	61	85	82	24	58
compound	<6	1	1	0	0	0
	6-10	0	0	0	0	0
	10-12	0	0	0	0	0
	12-15	0	0	0	1	1
	15-20	0	1	0	1	1
	20-25	3	3	2	1	2
	25-30	0	0	0	0	0
	>=30	2	4	3	2	3
	all	7	9	6	6	7
concessional	<6	0	0	0	0	0
	6-10	0	0	0	0	0
	10-12	0	0	0	0	0
	12-15	0	0	0	0	0
	15-20	0	0	0	0	0
	20-25	0	0	0	0	0
	25-30	0	0	0	0	0
	>=30	0	0	0	0	0
	all	0	0	1	0	1
all	nil	21	41	53	34	42
	<6	1	3	1	2	2
	6-10	0	1	2	1	1
	10-12	2	1	2	1	2
	12-15	1	5	7	4	5
	15-20	1	3	6	2	4
	20-25	29	34	35	11	25
	25-30	0	0	1	0	1
	>=30	34	52	41	11	30
	all	84	129	137	62	103
	estd. hhs.(00)	4195	28092	82202	38397	152887
	estd. hhs. rep. cash loan (00)	2561	15302	46818	21257	85938
	sample hhs. rep. cash loan	420	1480	4077	2616	8593

Table 8R-a: Number of households reporting outstanding cash loans as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types per 1000 household for each social group

nature of interest	rate of interest	credit agency: All				Rural
		per 1000 no. of hh reporting outstanding loan				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	40	69	66	73	65
simple	<6	14	13	23	23	20
	6-10	17	23	42	50	37
	10-12	6	14	14	18	14
	12-15	17	41	46	38	40
	15-20	3	8	15	14	12
	20-25	25	51	62	40	50
	25-30	1	1	3	0	2
	>=30	25	76	84	38	64
	all	97	198	244	186	203
compound	<6	3	5	6	5	5
	6-10	12	13	20	22	18
	10-12	5	6	8	11	8
	12-15	11	16	17	23	17
	15-20	1	7	4	2	4
	20-25	2	7	8	6	7
	25-30	1	1	0	0	0
	>=30	4	10	11	7	9
	all	37	62	67	72	63
concessional	<6	2	3	4	6	4
	6-10	4	4	8	10	7
	10-12	0	0	0	1	0
	12-15	1	1	1	1	1
	15-20	0	0	0	0	0
	20-25	0	0	0	0	0
	25-30	0	0	0	0	0
	>=30	0	0	1	2	1
	all	7	8	14	20	13
all	nil	40	69	66	74	65
	<6	17	21	32	35	29
	6-10	33	39	69	81	61
	10-12	11	20	22	30	22
	12-15	29	58	64	61	58
	15-20	4	15	19	17	16
	20-25	26	59	70	47	57
	25-30	2	2	3	1	2
	>=30	29	86	94	47	74
	all	169	309	357	314	314
	estd. hhs.(00)	186733	322519	683464	368672	1561387
	estd. hhs. rep. cash loan (00)	31591	99791	243678	115766	490826
	sample hhs. rep. cash loan	3336	4812	10872	6412	25432

Table 8U-a: Number of households reporting outstanding cash loans as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types per 1000 household for each social group

		credit agency: All				Urban
nature of interest	rate of interest	per 1000 no. of hh reporting outstanding loan				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	22	44	56	35	44
simple	<6	3	5	7	4	5
	6-10	13	14	21	16	18
	10-12	7	19	25	18	21
	12-15	27	37	57	32	43
	15-20	7	11	19	8	13
	20-25	28	41	41	11	28
	25-30	1	2	3	1	2
	>=30	32	50	40	10	29
	all	101	148	177	88	134
compound	<6	2	2	2	3	2
	6-10	8	9	8	14	11
	10-12	13	12	11	30	19
	12-15	15	15	16	26	20
	15-20	3	6	5	6	5
	20-25	4	5	3	3	3
	25-30	0	1	0	0	0
	>=30	2	4	4	2	3
	all	47	50	45	78	59
concessional	<6	1	10	2	1	3
	6-10	0	2	1	1	1
	10-12	0	0	0	0	0
	12-15	0	0	1	1	1
	15-20	0	0	0	0	0
	20-25	0	0	0	0	0
	25-30	0	0	0	0	0
	>=30	0	0	0	0	0
	all	2	12	5	3	5
all	nil	22	45	56	35	44
	<6	7	17	11	8	10
	6-10	21	24	31	31	30
	10-12	21	31	37	49	40
	12-15	43	52	74	58	63
	15-20	11	18	24	14	18
	20-25	32	46	45	14	32
	25-30	1	3	3	1	2
	>=30	35	54	43	12	32
	all	164	235	260	189	224
	estd. hhs.(00)	30424	118380	342868	345578	837249
	estd. hhs. rep. cash loan (00)	4989	27856	89016	65460	187322
	sample hhs. rep. cash loan	1343	2876	8004	8023	20246

Table 9R-i: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

nature of interest	rate of interest	credit agency: Institutional				Rural
		amount of loan (Rs.) per Rs.1000 of total outstanding loan in				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	17	6	5	7	6
simple	<6	45	21	35	69	46
	6-10	151	109	159	142	146
	10-12	28	73	64	69	66
	12-15	206	199	268	183	225
	15-20	40	34	40	45	41
	20-25	6	23	22	6	16
	25-30	0	1	2	0	1
	>=30	3	20	9	2	7
	all	478	478	600	517	548
compound	<6	10	15	15	9	12
	6-10	102	44	72	104	82
	10-12	101	59	53	64	60
	12-15	212	270	168	203	196
	15-20	5	71	26	28	32
	20-25	2	20	3	3	5
	25-30	0	0	0	0	0
	>=30	0	4	3	1	2
	all	433	484	342	414	391
concessional	<6	12	9	13	13	12
	6-10	41	15	30	41	33
	10-12	3	2	3	4	3
	12-15	7	5	7	3	5
	15-20	0	1	0	0	0
	20-25	1	1	0	0	0
	25-30	0	0	0	0	0
	>=30	8	0	0	0	0
	all	71	32	53	61	54
all	nil	18	6	8	9	8
	<6	67	45	62	91	71
	6-10	294	167	262	287	260
	10-12	132	134	120	138	129
	12-15	425	473	443	389	426
	15-20	45	105	66	73	73
	20-25	8	44	26	9	21
	25-30	0	1	2	0	1
	>=30	11	24	12	3	10
	all	1000	1000	1000	1000	1000
	estd. hhs.(00)	16541	48016	129019	74473	268049
	estd. hhs. rep. cash loan (00)	16534	47999	128831	74458	267822
	sample hhs. rep. cash loan	1988	2467	6335	4308	15098

Table 9U-i: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

nature of interest	rate of interest	credit agency: Institutional				Urban
		amount of loan (Rs.) per Rs.1000 of total outstanding loan in				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	3	6	4	3	3
simple	<6	8	8	8	5	6
	6-10	106	67	81	62	70
	10-12	33	298	191	126	158
	12-15	123	163	222	190	198
	15-20	18	25	95	20	46
	20-25	1	13	20	2	8
	25-30	0	1	1	2	2
	>=30	3	5	6	1	3
	all	293	581	624	408	491
compound	<6	3	3	2	10	7
	6-10	487	60	43	76	72
	10-12	90	204	150	331	256
	12-15	84	103	143	149	142
	15-20	27	20	16	16	16
	20-25	1	3	7	1	4
	25-30	0	1	0	0	0
	>=30	0	1	1	1	1
	all	692	395	362	584	498
concessional	<6	2	12	2	1	2
	6-10	1	5	5	2	3
	10-12	0	0	2	2	2
	12-15	9	0	1	1	1
	15-20	0	0	0	0	0
	20-25	0	0	0	0	0
	25-30	0	0	0	0	0
	>=30	0	0	0	0	0
	all	12	18	10	5	8
all	nil	3	6	4	3	4
	<6	12	23	11	17	15
	6-10	595	132	129	140	145
	10-12	123	503	343	459	416
	12-15	217	267	367	339	341
	15-20	45	45	110	36	62
	20-25	2	16	27	3	12
	25-30	0	2	1	2	2
	>=30	3	6	7	2	4
	all	1000	1000	1000	1000	1000
	estd. hhs.(00)	2945	15930	55193	50037	124106
	estd. hhs. rep. cash loan (00)	2942	15927	55149	49866	123884
	sample hhs. rep. cash loan	980	1694	4844	6015	13533

Table 9R-ni: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

nature of interest	rate of interest	credit agency: Non-Institutional				Rural
		amount of loan (Rs.) per Rs.1000 of total outstanding loan in				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	169	157	170	229	183
simple	<6	22	10	15	22	16
	6-10	2	1	3	6	3
	10-12	18	5	3	5	4
	12-15	13	8	16	14	14
	15-20	3	8	41	96	48
	20-25	385	255	310	321	305
	25-30	18	1	7	2	5
	>=30	251	316	332	184	288
	all	711	604	726	651	683
compound	<6	1	3	1	23	7
	6-10	0	0	1	1	1
	10-12	5	1	3	2	2
	12-15	15	138	1	3	27
	15-20	13	2	11	7	9
	20-25	29	36	41	17	34
	25-30	7	1	0	1	1
	>=30	49	57	43	61	50
	all	119	237	102	116	131
concessional	<6	0	0	0	0	0
	6-10	0	0	0	0	0
	10-12	0	0	0	0	0
	12-15	0	0	0	0	0
	15-20	0	0	0	0	0
	20-25	0	1	0	0	0
	25-30	0	0	0	0	0
	>=30	0	1	2	4	2
	all	0	2	3	4	3
all	nil	169	157	170	230	183
	<6	23	12	16	45	23
	6-10	2	1	4	7	4
	10-12	22	6	6	7	7
	12-15	29	146	17	17	41
	15-20	16	10	52	104	56
	20-25	414	293	351	338	339
	25-30	24	2	7	3	6
	>=30	300	373	377	249	341
	all	1000	1000	1000	1000	1000
	estd. hhs.(00)	18041	66308	153325	60007	297681
	estd. hhs. rep. cash loan (00)	18035	65884	153225	59902	297046
	sample hhs. rep. cash loan	1580	3036	6182	3011	13809

Table 9U-ni: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

nature of interest	rate of interest	credit agency: Non-Institutional				Rural
		amount of loan (Rs.) per Rs.1000 of total outstanding loan in				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	130	256	225	389	270
simple	<6	8	10	4	14	7
	6-10	1	3	5	4	4
	10-12	12	3	7	18	10
	12-15	5	50	64	93	68
	15-20	11	10	44	32	35
	20-25	286	267	270	208	254
	25-30	1	0	4	1	3
	>=30	371	321	322	142	276
	all	695	664	721	512	658
compound	<6	4	4	0	6	3
	6-10	0	0	1	10	3
	10-12	0	1	2	7	3
	12-15	0	2	1	28	8
	15-20	2	27	2	7	7
	20-25	144	20	12	14	17
	25-30	0	1	0	0	0
	>=30	22	23	23	21	23
	all	174	78	42	93	63
concessional	<6	0	2	0	2	1
	6-10	0	0	3	0	2
	10-12	0	0	0	0	0
	12-15	0	0	2	0	1
	15-20	0	0	1	0	1
	20-25	0	0	1	4	2
	25-30	0	0	0	0	0
	>=30	2	0	5	0	3
	all	2	2	12	6	9
all	nil	130	256	225	389	270
	<6	12	16	4	22	11
	6-10	1	4	8	13	9
	10-12	12	3	9	25	12
	12-15	5	52	67	121	77
	15-20	13	37	48	39	43
	20-25	431	287	284	226	273
	25-30	1	2	4	1	3
	>=30	394	344	350	164	302
	all	1000	1000	1000	1000	1000
	estd. hhs.(00)	2566	15305	46831	21269	85970
	estd. hhs. rep. cash loan (00)	2561	15302	46818	21257	85938
	sample hhs. rep. cash loan	420	1480	4077	2616	8593

Table 9R-a: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

nature of interest	rate of interest	credit agency: All				Rural
		amount of loan (Rs.) per Rs.1000 of total outstanding loan in				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	80	85	83	85	84
simple	<6	35	15	25	53	33
	6-10	89	52	85	95	83
	10-12	24	38	35	47	39
	12-15	126	99	148	124	132
	15-20	25	20	41	63	44
	20-25	163	144	159	116	143
	25-30	7	1	4	1	3
	>=30	106	174	163	66	131
	all	575	544	660	564	608
compound	<6	6	9	8	14	10
	6-10	60	21	38	68	46
	10-12	61	29	29	42	35
	12-15	131	201	89	133	122
	15-20	8	35	19	21	22
	20-25	13	29	21	8	18
	25-30	3	1	0	1	0
	>=30	20	32	22	22	23
	all	303	355	228	310	277
concessional	<6	7	4	7	9	7
	6-10	24	7	16	27	18
	10-12	2	1	1	3	2
	12-15	4	2	4	2	3
	15-20	0	0	0	0	0
	20-25	0	1	0	0	0
	25-30	0	0	0	0	0
	>=30	4	0	1	1	1
	all	42	16	29	41	31
all	nil	81	85	85	86	85
	<6	49	28	40	75	50
	6-10	173	81	139	189	147
	10-12	86	67	66	92	75
	12-15	261	302	241	259	257
	15-20	33	55	59	84	66
	20-25	177	174	180	124	161
	25-30	10	1	5	1	3
	>=30	131	206	185	89	156
	all	1000	1000	1000	1000	1000
	estd. hhs.(00)	31599	100158	243891	115879	491527
	estd. hhs. rep. cash loan (00)	31591	99791	243678	115766	490826
	sample hhs. rep. cash loan	3336	4812	10872	6412	25432

Table 9U-a: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

nature of interest	rate of interest	credit agency: All				Urban
		amount of loan (Rs.) per Rs.1000 of total outstanding loan in				
		ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
interest free	nil	24	79	55	32	45
simple	<6	8	9	7	6	6
	6-10	89	48	63	58	60
	10-12	30	212	148	118	135
	12-15	103	130	185	182	178
	15-20	16	21	83	21	44
	20-25	49	87	78	17	47
	25-30	0	1	2	2	2
	>=30	65	97	80	12	45
	all	361	605	646	416	517
compound	<6	3	3	1	10	6
	6-10	405	43	33	71	61
	10-12	75	145	115	306	216
	12-15	70	74	110	139	122
	15-20	23	22	12	15	15
	20-25	25	8	9	2	6
	25-30	0	1	0	0	0
	>=30	4	7	6	2	4
	all	605	302	287	547	430
concessional	<6	1	9	1	1	2
	6-10	1	4	4	1	3
	10-12	0	0	2	1	1
	12-15	8	0	1	1	1
	15-20	0	0	0	0	0
	20-25	0	0	0	0	0
	25-30	0	0	0	0	0
	>=30	0	0	1	0	0
	all	10	14	11	5	8
all	nil	25	79	56	33	45
	<6	12	21	9	17	14
	6-10	495	95	101	130	124
	10-12	104	357	265	426	353
	12-15	181	204	297	322	300
	15-20	40	43	96	36	59
	20-25	74	95	87	20	53
	25-30	0	2	2	2	2
	>=30	69	104	87	14	50
	all	1000	1000	1000	1000	1000
	estd. hhs.(00)	4998	27859	89047	65647	187551
	estd. hhs. rep. cash loan (00)	4989	27856	89016	65460	187322
	sample hhs. rep. cash loan	1343	2876	8004	8023	20246

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	Rural									
	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh										
Govt.	14	84	17	43	5	4	6	2	9	9
co-op. society/bank	34	71	51	67	82	63	93	192	73	131
commercial bank incl. RRB	47	100	47	157	98	106	139	271	92	198
insurance	0	0	0	0	4	2	0	0	1	1
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	6	9	2	9	28	3	10	6
financial company	0	0	2	2	1	4	15	10	5	7
self-help group-bank linked	178	215	234	182	199	68	184	38	202	69
self-help group - NBFC	0	0	1	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	9	2	0	0	3	1
all institutional agencies	236	470	335	459	359	261	398	516	352	421
landlord	0	0	5	7	4	16	0	0	3	6
agricultural moneylender	33	237	43	113	71	133	36	26	51	77
professional moneylender	67	266	181	364	249	530	291	442	227	459
input supplier	3	17	1	2	0	0	1	3	1	2
relatives and friends	28	9	44	48	113	55	49	12	70	31
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	4	7	8	5	2	2	5	4
all non-inst. agencies	119	530	253	541	406	739	336	484	322	579
all	303	1000	472	1000	606	1000	593	1000	541	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Arunachal Pradesh											
Govt.	12	207	0	0	0	0	1	56	9	175	
co-op. society/bank	4	304	0	0	0	0	0	2	3	240	
commercial bank incl. RRB	8	321	0	0	0	0	17	588	10	378	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	0	0	0	0	0	0	0	0	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	3	2	0	0	0	0	5	122	4	27	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	
all institutional agencies	28	835	0	0	0	0	23	768	26	820	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	5	46	0	0	0	0	3	35	4	43	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	13	76	0	0	0	0	7	65	12	74	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	12	43	0	0	0	0	2	133	10	62	
all non-inst. agencies	30	165	0	0	0	0	13	232	26	180	
all	57	1000	0	0	0	0	35	1000	52	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Assam										
Govt.	0	3	5	33	4	86	2	193	3	116
co-op. society/bank	11	423	17	292	15	205	15	258	15	273
commercial bank incl. RRB	16	366	22	330	16	418	8	190	13	291
insurance	0	0	0	0	0	1	0	0	0	0
provident fund	0	0	0	7	19	70	0	0	5	18
financial corp./institution	0	0	1	1	0	1	0	1	0	1
financial company	0	7	0	0	0	0	0	0	0	1
self-help group-bank linked	3	5	4	5	3	23	8	23	5	18
self-help group - NBFC	2	4	3	3	2	7	1	3	2	4
other institutional agencies	0	0	0	0	0	0	1	2	1	1
all institutional agencies	32	807	52	672	60	811	36	669	44	723
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	2	2	9	6	2	4	1	1	2	3
professional moneylender	14	61	45	167	21	61	28	72	26	82
input supplier	1	1	0	0	0	0	2	4	1	2
relatives and friends	14	66	54	142	11	85	33	240	26	163
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	8	62	6	13	9	39	4	14	6	27
all non-inst. agencies	38	193	113	328	42	189	66	331	59	277
all	68	1000	146	1000	102	1000	102	1000	101	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Bihar											
Govt.	0	0	3	5	2	6	14	39	4	13	
co-op. society/bank	18	90	6	14	6	19	15	64	8	28	
commercial bank incl. RRB	78	409	12	40	33	137	68	274	36	157	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	1	3	0	1	
financial corp./institution	0	0	0	0	1	1	1	19	1	5	
financial company	0	0	0	0	1	13	0	0	1	9	
self-help group-bank linked	0	0	6	7	3	6	1	1	3	5	
self-help group - NBFC	0	0	6	5	3	2	1	1	3	2	
other institutional agencies	0	0	0	0	1	3	0	1	1	2	
all institutional agencies	96	500	34	73	50	187	101	400	56	222	
landlord	11	39	17	123	20	91	16	42	19	84	
agricultural moneylender	35	171	48	149	32	112	8	39	31	101	
professional moneylender	12	147	131	536	185	537	94	310	155	484	
input supplier	0	0	0	0	0	0	2	2	0	1	
relatives and friends	67	145	50	92	33	43	78	201	44	85	
doc., lawyers & other prof.	0	0	8	17	5	22	3	5	5	18	
others	0	0	9	9	6	8	1	1	5	7	
all non-inst. agencies	125	500	255	927	273	813	198	600	253	778	
all	218	1000	277	1000	307	1000	259	1000	291	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Chhattisgarh											
Govt.	3	97	7	24	1	2	0	0	3	12	
co-op. society/bank	30	267	58	169	60	377	2	2	46	196	
commercial bank incl. RRB	13	196	9	55	10	106	28	854	12	400	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	0	0	2	108	3	10	1	48	
self-help group-bank linked	3	24	0	0	6	8	0	0	4	5	
self-help group - NBFC	0	5	0	0	0	0	0	0	0	0	
other institutional agencies	1	2	0	0	1	1	0	0	1	1	
all institutional agencies	51	589	74	248	80	603	33	866	67	663	
landlord	0	0	0	0	22	42	0	0	10	17	
agricultural moneylender	13	19	28	9	33	196	61	40	26	97	
professional moneylender	12	169	9	21	24	93	19	94	17	92	
input supplier	0	0	0	0	1	3	0	0	0	1	
relatives and friends	24	93	123	722	23	56	2	0	35	115	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	4	130	0	0	1	6	0	0	2	14	
all non-inst. agencies	52	411	159	752	99	397	82	134	89	337	
all	97	1000	190	1000	163	1000	101	1000	139	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Delhi											
Govt.	0	0	0	0	0	0	0	0	0	0	
co-op. society/bank	0	0	0	0	1	6	2	38	1	26	
commercial bank incl. RRB	0	0	13	326	3	77	3	124	6	161	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	0	0	0	0	4	98	2	66	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	
all institutional agencies	0	0	13	326	4	83	9	260	9	253	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	12	407	0	0	6	370	7	334	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	0	0	15	267	39	917	14	369	17	413	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	0	0	0	0	
all non-inst. agencies	0	0	26	674	39	917	20	740	24	747	
all	0	0	38	1000	41	1000	29	1000	33	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Goa										
Govt.	0	0	0	0	0	0	1	8	1	8
co-op. society/bank	0	0	0	0	0	0	35	108	30	108
commercial bank incl. RRB	0	0	0	0	54	733	122	789	110	789
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	7	75	6	75
financial company	0	0	0	0	0	0	0	0	0	0
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	0	0	0	0	54	733	164	980	146	979
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	1	1	1	1
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	0	0	0	0	10	222	22	19	20	20
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	17	45	3	0	4	1
all non-inst. agencies	0	0	0	0	26	267	26	20	25	21
all	0	0	0	0	80	1000	189	1000	170	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Gujarat											
Govt.	1	60	2	4	3	4	10	49	4	25	
co-op. society/bank	25	168	54	408	73	266	258	558	93	364	
commercial bank incl. RRB	26	175	15	160	35	146	83	249	40	185	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	2	6	0	0	2	12	0	0	2	7	
financial company	14	344	1	23	5	20	5	26	7	56	
self-help group-bank linked	1	3	0	1	0	1	0	0	0	1	
self-help group - NBFC	6	3	0	0	0	0	0	0	1	1	
other institutional agencies	1	1	0	0	0	1	0	0	0	1	
all institutional agencies	74	760	72	596	119	452	352	881	146	639	
landlord	0	0	0	0	1	1	0	0	0	0	
agricultural moneylender	1	8	5	22	1	3	4	7	2	6	
professional moneylender	16	47	71	177	49	225	44	48	42	143	
input supplier	0	0	0	0	1	2	0	0	0	1	
relatives and friends	72	122	94	203	94	317	61	63	83	203	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	22	64	1	2	1	1	0	0	6	7	
all non-inst. agencies	109	240	167	404	143	548	106	119	130	361	
all	165	1000	231	1000	246	1000	435	1000	260	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Haryana										
Govt.	0	0	2	4	3	28	9	31	6	29
co-op. society/bank	0	0	23	77	73	179	85	279	69	245
commercial bank incl. RRB	0	0	28	175	51	259	90	239	64	240
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	2	6	0	0	0	1	1	1
financial company	0	0	1	1	1	4	6	2	3	3
self-help group-bank linked	0	0	2	20	1	0	1	0	1	2
self-help group - NBFC	0	0	11	14	0	0	0	0	2	1
other institutional agencies	0	0	0	0	3	6	1	5	2	5
all institutional agencies	0	0	67	298	103	477	182	557	132	524
landlord	0	0	3	16	0	0	0	0	1	1
agricultural moneylender	0	0	9	65	21	35	38	161	27	127
professional moneylender	40	1000	65	450	98	202	82	268	84	264
input supplier	0	0	2	8	12	12	0	0	4	3
relatives and friends	0	0	40	76	67	206	6	10	33	58
doc., lawyers & other prof.	0	0	0	0	1	4	0	0	0	1
others	0	0	12	87	15	65	1	4	8	22
all non-inst. agencies	40	1000	127	702	196	523	121	443	148	476
all	40	1000	176	1000	256	1000	253	1000	239	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Himachal Pradesh											
Govt.	2	1	0	0	0	0	1	2	1	2	
co-op. society/bank	9	4	61	175	113	344	54	158	65	167	
commercial bank incl. RRB	126	910	112	616	73	439	107	703	103	680	
insurance	0	0	4	7	0	0	0	0	1	1	
provident fund	0	0	0	0	0	0	1	1	0	0	
financial corp./institution	0	0	3	2	0	0	1	1	1	1	
financial company	0	0	0	0	0	0	0	0	0	0	
self-help group-bank linked	0	0	6	6	3	9	6	2	5	3	
self-help group - NBFC	0	0	1	1	7	8	0	0	2	1	
other institutional agencies	7	62	2	12	7	11	0	2	3	9	
all institutional agencies	136	977	185	819	179	811	169	869	174	865	
landlord	0	0	1	5	0	0	0	0	0	1	
agricultural moneylender	0	0	0	0	0	0	1	1	0	0	
professional moneylender	0	0	5	3	1	7	11	11	7	9	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	51	23	148	170	74	181	117	109	114	118	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	1	3	1	1	4	10	3	7	
all non-inst. agencies	51	23	153	181	77	189	128	131	121	135	
all	186	1000	296	1000	210	1000	266	1000	260	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Jammu & Kashmir											
Govt.	0	0	5	17	1	6	2	71	2	55	
co-op. society/bank	0	0	4	93	1	17	7	92	5	82	
commercial bank incl. RRB	24	652	57	724	32	483	35	514	36	548	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	7	0	5	
financial corp./institution	0	0	0	0	0	0	1	3	1	2	
financial company	0	10	0	0	0	0	0	23	0	18	
self-help group-bank linked	0	0	0	0	0	0	0	1	0	1	
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	0	0	0	0	2	8	1	6	
all institutional agencies	24	662	67	833	34	506	47	718	44	718	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	3	1	1	1	1	
professional moneylender	0	0	1	2	1	46	0	0	1	3	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	41	338	93	164	55	427	97	280	84	276	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	1	1	1	17	0	0	0	1	
all non-inst. agencies	41	338	93	167	58	494	98	282	85	282	
all	60	1000	161	1000	88	1000	141	1000	127	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Jharkhand											
Govt.	5	46	0	0	5	12	1	2	4	13	
co-op. society/bank	1	7	23	60	11	43	14	104	8	51	
commercial bank incl. RRB	34	447	27	81	44	503	41	180	38	395	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	0	0	0	1	41	0	7	
financial company	0	0	0	0	1	42	0	0	1	26	
self-help group-bank linked	1	11	27	57	1	0	3	1	3	8	
self-help group - NBFC	1	1	0	0	2	1	67	61	7	11	
other institutional agencies	1	0	0	0	2	3	0	0	1	2	
all institutional agencies	42	514	76	197	62	605	126	389	61	513	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	4	22	0	0	2	3	0	0	2	4	
professional moneylender	15	102	114	672	45	189	133	227	47	240	
input supplier	0	0	4	11	3	14	0	0	2	10	
relatives and friends	63	348	81	120	101	184	87	373	83	227	
doc., lawyers & other prof.	0	0	0	0	0	0	1	0	0	0	
others	1	15	0	0	2	4	18	10	3	6	
all non-inst. agencies	82	486	199	803	148	395	239	611	134	487	
all	122	1000	271	1000	194	1000	342	1000	185	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Karnataka										
Govt.	3	2	3	9	5	8	22	30	8	14
co-op. society/bank	107	199	88	151	132	287	99	179	113	229
commercial bank incl. RRB	42	204	34	119	87	142	89	339	72	192
insurance	5	3	1	0	1	0	0	0	1	0
provident fund	0	0	1	0	0	0	0	0	0	0
financial corp./institution	11	13	14	25	1	1	1	0	4	6
financial company	1	2	5	46	3	4	1	1	3	11
self-help group-bank linked	28	27	75	74	86	43	36	40	70	48
self-help group - NBFC	0	0	10	5	13	3	5	3	10	3
other institutional agencies	3	3	1	4	1	1	0	0	1	1
all institutional agencies	195	454	211	434	311	488	244	593	267	504
landlord	2	8	0	2	1	7	1	1	1	4
agricultural moneylender	70	259	18	19	61	79	31	53	45	65
professional moneylender	126	240	167	285	157	259	111	262	148	264
input supplier	1	1	0	0	2	2	0	0	1	1
relatives and friends	18	27	105	166	69	97	87	73	78	102
doc., lawyers & other prof.	5	7	14	27	21	42	5	7	15	29
others	10	4	31	68	16	27	8	12	18	30
all non-inst. agencies	231	546	333	566	312	512	240	407	297	496
all	382	1000	430	1000	520	1000	392	1000	464	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Kerala											
Govt.	38	34	9	9	6	10	0	0	5	7	
co-op. society/bank	202	376	293	500	233	475	264	455	246	474	
commercial bank incl. RRB	77	144	118	72	135	262	173	359	142	248	
insurance	0	0	0	0	3	9	0	0	2	5	
provident fund	0	0	0	0	0	0	1	0	0	0	
financial corp./institution	51	68	52	7	17	12	4	1	17	9	
financial company	32	263	19	4	13	13	11	12	13	12	
self-help group-bank linked	0	0	118	4	46	11	46	11	51	10	
self-help group - NBFC	0	0	4	0	6	1	12	1	7	1	
other institutional agencies	0	0	32	5	19	21	18	9	20	14	
all institutional agencies	303	885	540	600	414	813	442	849	430	779	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	2	3	85	387	55	80	67	78	60	141	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	86	99	56	12	96	101	76	72	87	76	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	82	13	19	1	8	6	12	1	12	4	
all non-inst. agencies	170	115	161	400	149	187	147	151	150	221	
all	474	1000	592	1000	478	1000	504	1000	495	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Madhya Pradesh										
Govt.	1	4	7	43	15	20	1	1	8	18
co-op. society/bank	38	204	31	87	47	169	51	85	42	141
commercial bank incl. RRB	27	383	58	240	74	298	103	503	59	343
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	1	3	2	3	1	2
financial company	0	0	0	0	1	8	1	3	0	5
self-help group-bank linked	2	12	3	2	0	0	0	0	2	2
self-help group - NBFC	1	1	2	3	2	1	0	0	1	1
other institutional agencies	0	0	2	10	0	1	1	8	1	4
all institutional agencies	67	604	100	386	137	500	158	603	110	515
landlord	0	0	2	3	1	1	0	0	1	1
agricultural moneylender	7	52	32	139	31	91	41	168	25	112
professional moneylender	57	249	132	418	139	358	99	212	108	325
input supplier	0	0	2	1	0	0	1	4	0	1
relatives and friends	17	94	13	33	31	25	16	11	21	30
doc., lawyers & other prof.	0	0	0	0	1	1	0	0	0	1
others	0	1	2	21	6	22	3	2	3	16
all non-inst. agencies	81	396	182	614	202	500	155	397	156	485
all	141	1000	269	1000	312	1000	278	1000	247	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Maharashtra										
Govt.	7	15	5	3	6	17	3	7	5	10
co-op. society/bank	45	374	239	837	171	407	241	543	183	533
commercial bank incl. RRB	23	184	28	29	62	248	54	122	49	156
insurance	0	0	0	0	1	2	1	1	1	1
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	1	79	3	2	4	9	3	25	3	17
financial company	0	0	1	1	2	19	0	1	1	7
self-help group-bank linked	3	2	6	2	7	3	5	3	6	3
self-help group - NBFC	1	3	2	1	8	7	2	5	4	5
other institutional agencies	0	0	0	0	1	4	0	0	1	1
all institutional agencies	79	656	283	875	250	716	300	706	244	734
landlord	6	26	1	1	1	2	2	3	2	3
agricultural moneylender	3	13	10	8	20	39	17	26	15	28
professional moneylender	22	153	30	59	27	106	30	157	27	124
input supplier	2	9	1	1	2	3	0	1	1	2
relatives and friends	39	138	56	56	85	123	78	105	72	105
doc., lawyers & other prof.	0	0	0	0	0	1	1	0	0	0
others	1	4	1	1	4	10	0	1	2	4
all non-inst. agencies	69	344	98	125	134	284	124	294	116	266
all	129	1000	349	1000	329	1000	368	1000	313	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Manipur											
Govt.	4	187	0	0	1	60	0	2	2	110	
co-op. society/bank	3	54	1	26	1	22	0	0	2	35	
commercial bank incl. RRB	0	3	6	149	6	275	18	518	5	168	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	0	7	20	0	0	3	7	
financial company	0	1	0	0	0	6	0	0	0	3	
self-help group-bank linked	0	0	4	15	0	2	17	25	2	4	
self-help group - NBFC	0	4	0	0	0	0	0	0	0	2	
other institutional agencies	2	27	0	0	6	171	2	4	4	75	
all institutional agencies	9	277	10	190	22	555	37	549	17	405	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	1	4	0	0	
professional moneylender	71	627	78	810	35	398	184	402	67	528	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	9	19	0	0	12	31	23	45	11	25	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	6	77	0	0	8	16	0	0	6	42	
all non-inst. agencies	86	723	78	810	51	445	208	451	83	595	
all	95	1000	88	1000	72	1000	242	1000	99	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Meghalaya											
Govt.	0	17	0	0	0	0	0	0	0	13	
co-op. society/bank	7	147	0	0	0	0	0	0	6	112	
commercial bank incl. RRB	8	501	0	0	20	694	2	262	7	453	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	2	177	0	0	0	0	28	537	3	251	
financial company	0	44	0	0	0	0	0	0	0	34	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	2	13	0	0	0	0	0	0	1	10	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	
all institutional agencies	18	900	0	0	20	694	30	799	19	874	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	1	22	0	0	46	306	3	21	1	28	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	4	74	0	0	0	0	1	1	4	57	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	1	3	0	0	0	0	16	178	2	41	
all non-inst. agencies	6	100	0	0	46	306	19	201	7	126	
all	24	1000	0	0	66	1000	49	1000	25	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Mizoram										
Govt.	21	574	0	0	0	0	0	0	20	574
co-op. society/bank	5	223	0	0	0	0	0	0	5	223
commercial bank incl. RRB	11	147	0	0	0	0	0	0	11	147
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	1	0	0	0	0	0	0	0	1
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	0	0
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	37	946	0	0	0	0	0	0	36	945
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	2	15	0	0	0	0	0	0	2	15
input supplier	0	2	0	0	0	0	0	0	0	2
relatives and friends	14	35	1000	1000	14	1000	0	0	15	36
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	1	0	0	0	0	0	0	0	1
all non-inst. agencies	17	54	1000	1000	14	1000	0	0	17	55
all	54	1000	1000	1000	14	1000	0	0	53	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Nagaland											
Govt.	0	3	0	0	0	0	0	0	0	3	
co-op. society/bank	1	33	0	0	0	0	0	0	1	33	
commercial bank incl. RRB	7	803	0	0	0	0	0	0	7	803	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	6	0	0	0	0	0	0	0	6	
financial company	0	2	0	0	0	0	0	0	0	2	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	0	8	0	0	0	0	0	0	0	8	
other institutional agencies	0	12	0	0	0	0	0	0	0	12	
all institutional agencies	9	866	0	0	0	0	0	0	9	866	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	1	3	0	0	0	0	0	0	1	3	
professional moneylender	2	80	0	0	0	0	0	0	2	80	
input supplier	0	1	0	0	0	0	0	0	0	1	
relatives and friends	1	10	0	0	0	0	0	0	1	10	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	3	39	0	0	0	0	0	0	3	39	
all non-inst. agencies	6	134	0	0	0	0	0	0	6	134	
all	15	1000	0	0	0	0	0	0	15	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Odisha											
Govt.	0	0	0	0	1	1	6	20	1	6	
co-op. society/bank	28	89	70	311	104	206	96	117	77	177	
commercial bank incl. RRB	55	634	36	141	32	166	64	575	44	340	
insurance	0	0	0	0	0	14	0	0	0	7	
provident fund	0	0	0	0	1	10	11	21	2	11	
financial corp./institution	1	2	1	2	1	1	0	6	1	3	
financial company	0	0	0	0	2	2	0	0	1	1	
self-help group-bank linked	24	38	37	64	22	13	25	12	26	21	
self-help group - NBFC	10	18	1	0	5	2	8	4	6	4	
other institutional agencies	0	0	5	36	1	1	0	0	1	4	
all institutional agencies	112	780	148	554	164	416	201	753	154	574	
landlord	0	0	2	1	2	1	0	0	1	0	
agricultural moneylender	1	0	10	50	6	7	2	3	5	10	
professional moneylender	23	125	81	248	145	520	106	149	97	333	
input supplier	3	13	0	0	2	3	1	8	2	5	
relatives and friends	36	78	27	88	35	42	64	81	38	63	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	5	4	22	59	6	12	9	7	9	15	
all non-inst. agencies	64	220	139	446	183	584	177	247	144	426	
all	158	1000	241	1000	304	1000	314	1000	257	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Punjab											
Govt.	0	0	0	0	13	42	5	15	4	17	
co-op. society/bank	113	276	44	118	70	420	139	295	88	290	
commercial bank incl. RRB	0	0	37	99	70	210	103	378	68	309	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	6	31	0	0	1	5	
financial corp./institution	0	0	0	0	7	1	1	0	1	0	
financial company	0	0	3	25	1	0	3	9	3	10	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	0	0	0	1	0	0	0	0	0	0	
other institutional agencies	0	0	1	1	10	37	3	5	3	10	
all institutional agencies	113	276	85	244	173	742	224	703	154	641	
landlord	0	0	7	90	11	13	7	2	7	17	
agricultural moneylender	0	0	50	152	12	28	39	65	41	72	
professional moneylender	0	0	38	147	42	132	36	104	37	115	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	142	724	187	289	139	72	74	110	133	131	
doc., lawyers & other prof.	0	0	3	3	1	0	4	4	3	3	
others	0	0	16	76	43	14	15	13	18	22	
all non-inst. agencies	142	724	285	756	234	258	154	297	223	359	
all	229	1000	340	1000	358	1000	315	1000	331	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Rajasthan											
Govt.	2	7	3	5	1	2	11	38	3	8	
co-op. society/bank	44	94	31	171	61	101	129	211	58	127	
commercial bank incl. RRB	74	273	54	100	81	154	90	176	74	160	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	0	1	1	5	2	1	1	
financial company	0	13	0	0	4	9	0	0	2	7	
self-help group-bank linked	0	0	1	1	0	0	0	0	0	0	
self-help group - NBFC	0	0	1	1	0	6	1	14	0	5	
other institutional agencies	1	1	1	2	0	0	0	0	1	1	
all institutional agencies	120	388	87	280	144	273	193	442	132	309	
landlord	3	4	0	0	1	4	5	9	1	4	
agricultural moneylender	18	21	52	186	58	126	48	216	49	138	
professional moneylender	191	526	179	508	244	560	160	257	210	508	
input supplier	4	15	0	0	0	0	0	0	1	2	
relatives and friends	49	39	12	9	30	15	22	47	28	21	
doc., lawyers & other prof.	0	1	4	3	0	2	3	12	2	3	
others	6	8	6	14	10	19	6	17	8	17	
all non-inst. agencies	259	612	252	720	335	727	242	558	291	691	
all	343	1000	320	1000	420	1000	348	1000	374	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Sikkim										
Govt.	2	4	378	930	4	22	0	0	14	67
co-op. society/bank	5	22	0	0	2	25	0	0	4	21
commercial bank incl. RRB	45	943	32	56	30	753	19	991	37	856
insurance	1	4	1	3	1	35	0	0	1	9
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	1	20	0	0	2	80	0	0	2	28
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	53	993	411	989	38	915	19	991	56	981
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	5	3	0	0	8	42	0	0	6	9
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	6	2	1	0	7	37	12	9	6	7
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	2	2	20	11	4	5	0	0	4	3
all non-inst. agencies	13	7	21	11	20	85	12	9	16	19
all	65	1000	432	1000	55	1000	31	1000	71	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Tamil Nadu											
Govt.	14	10	3	8	1	4	0	0	2	5	
co-op. society/bank	83	275	73	190	127	262	38	386	109	250	
commercial bank incl. RRB	31	115	84	220	138	308	46	304	119	293	
insurance	0	0	1	0	3	1	0	0	2	1	
provident fund	0	0	1	2	0	1	0	0	1	1	
financial corp./institution	0	0	3	4	3	4	0	0	3	4	
financial company	1	1	6	7	15	19	0	0	12	17	
self-help group-bank linked	50	31	34	20	33	15	5	21	32	16	
self-help group - NBFC	0	0	12	9	3	1	6	11	5	2	
other institutional agencies	0	0	16	8	14	29	0	0	14	25	
all institutional agencies	166	431	208	469	297	644	89	722	266	615	
landlord	0	0	1	0	1	1	0	0	1	1	
agricultural moneylender	64	300	0	0	4	6	4	41	3	7	
professional moneylender	124	212	200	484	193	303	30	217	189	332	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	41	53	27	39	23	35	1	15	23	35	
doc., lawyers & other prof.	0	0	0	0	1	2	0	0	1	2	
others	9	5	5	8	7	8	1	6	6	8	
all non-inst. agencies	219	569	222	531	218	356	36	278	213	385	
all	365	1000	358	1000	424	1000	121	1000	397	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Telangana										
Govt.	5	2	13	4	7	4	0	0	7	3
co-op. society/bank	48	78	48	91	122	83	124	211	97	109
commercial bank incl. RRB	153	277	64	57	119	117	154	162	115	128
insurance	0	0	1	4	0	0	5	14	1	3
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	2	3	5	10	2	4
financial company	6	4	0	0	4	2	6	4	3	2
self-help group-bank linked	145	59	163	97	219	64	185	38	195	63
self-help group - NBFC	0	0	0	0	2	1	0	0	1	1
other institutional agencies	0	0	0	0	7	6	0	0	4	4
all institutional agencies	293	419	282	252	445	282	414	439	389	317
landlord	0	0	6	32	6	7	0	0	5	8
agricultural moneylender	33	87	28	49	50	83	35	87	42	80
professional moneylender	211	485	308	651	374	609	256	472	329	580
input supplier	0	0	2	4	0	0	0	0	0	1
relatives and friends	11	8	34	10	23	11	1	1	22	9
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	1	1	3	8	0	0	2	5
all non-inst. agencies	241	581	376	748	440	718	275	561	386	683
all	470	1000	523	1000	663	1000	476	1000	591	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Tripura											
Govt.	0	0	13	107	21	111	9	53	8	53	
co-op. society/bank	19	182	4	223	5	25	13	232	12	165	
commercial bank incl. RRB	30	564	13	318	24	752	10	142	21	460	
insurance	1	2	0	4	0	0	0	0	0	1	
provident fund	1	6	0	5	0	0	4	72	1	23	
financial corp./institution	1	8	1	58	0	0	0	0	1	10	
financial company	0	0	3	17	0	0	0	9	1	5	
self-help group-bank linked	2	9	2	5	1	2	1	2	1	5	
self-help group - NBFC	1	4	0	0	0	0	0	0	1	2	
other institutional agencies	1	10	1	10	0	2	22	144	6	45	
all institutional agencies	56	785	38	748	51	892	58	655	52	769	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	2	14	0	0	0	0	1	4	1	6	
professional moneylender	1	3	6	59	0	4	8	81	4	32	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	33	120	2	8	25	57	22	52	22	73	
doc., lawyers & other prof.	0	0	0	1	0	0	0	0	0	0	
others	7	77	34	183	14	47	48	208	24	119	
all non-inst. agencies	44	215	42	252	40	108	76	345	51	231	
all	98	1000	77	1000	87	1000	133	1000	100	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Uttarakhand										
Govt.	0	0	19	61	21	15	6	8	10	11
co-op. society/bank	28	573	48	109	2	28	40	523	37	469
commercial bank incl. RRB	67	114	21	303	151	641	108	296	93	321
insurance	0	0	0	0	6	11	1	0	1	1
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	1	1	1	1
financial company	0	0	0	0	0	0	0	1	0	1
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	6	230	0	0	3	1	3	10
all institutional agencies	95	686	86	703	181	695	155	831	142	813
landlord	0	0	0	0	0	0	3	2	2	1
agricultural moneylender	0	0	0	0	0	0	10	13	6	11
professional moneylender	0	0	16	33	5	48	31	102	24	94
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	308	314	101	262	143	256	88	53	104	81
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	1	2	1	2	0	0	0	0
all non-inst. agencies	308	314	118	297	148	305	131	169	136	187
all	389	1000	173	1000	303	1000	270	1000	258	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Uttar Pradesh										
Govt.	0	0	3	10	3	6	4	14	3	9
co-op. society/bank	7	36	27	75	26	159	31	72	27	120
commercial bank incl. RRB	33	599	76	338	89	350	142	596	94	415
insurance	0	0	0	0	0	5	1	0	0	3
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	1	1	0	3	0	0	0	2
financial company	0	0	0	2	0	4	1	11	0	5
self-help group-bank linked	0	0	7	6	3	3	3	12	4	5
self-help group - NBFC	1	4	2	2	1	1	0	0	1	1
other institutional agencies	0	0	3	8	3	12	2	3	3	9
all institutional agencies	41	638	114	441	123	544	178	707	129	569
landlord	0	0	6	21	5	7	1	1	4	8
agricultural moneylender	15	39	23	93	9	30	6	17	12	38
professional moneylender	82	235	80	247	65	218	68	122	70	198
input supplier	0	0	0	3	1	5	0	0	0	3
relatives and friends	37	87	107	154	110	138	94	119	106	136
doc., lawyers & other prof.	0	0	0	1	1	15	2	8	1	10
others	3	1	11	40	17	44	13	26	14	38
all non-inst. agencies	131	362	214	559	197	456	166	293	195	431
all	155	1000	299	1000	294	1000	305	1000	296	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
West Bengal											
Govt.	3	99	2	17	10	206	1	8	2	37	
co-op. society/bank	29	133	22	118	46	151	53	145	42	142	
commercial bank incl. RRB	11	497	27	310	32	102	32	193	29	207	
insurance	0	0	1	2	9	8	2	1	2	2	
provident fund	0	10	1	21	0	0	0	0	0	3	
financial corp./institution	0	0	1	11	2	5	1	3	1	4	
financial company	0	0	8	19	8	18	12	57	10	45	
self-help group-bank linked	7	13	18	27	47	52	33	32	28	33	
self-help group - NBFC	10	15	24	53	19	17	13	16	16	21	
other institutional agencies	5	21	6	11	4	4	7	14	6	12	
all institutional agencies	66	788	106	589	168	565	148	468	132	507	
landlord	1	1	0	0	0	0	0	0	0	0	
agricultural moneylender	1	2	1	4	12	15	6	10	5	9	
professional moneylender	23	96	30	185	69	253	54	309	46	278	
input supplier	2	5	0	4	0	0	0	0	0	1	
relatives and friends	29	85	60	175	52	104	91	183	74	169	
doc., lawyers & other prof.	0	0	0	2	0	0	0	0	0	0	
others	3	24	10	41	24	62	14	30	13	36	
all non-inst. agencies	48	212	98	411	150	435	155	532	130	493	
all	110	1000	187	1000	281	1000	270	1000	236	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
A & N Islands											
Govt.	0	0	0	0	3	4	20	63	10	38	
co-op. society/bank	5	72	0	0	21	106	32	72	22	85	
commercial bank incl. RRB	29	771	0	0	99	659	67	480	65	561	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	0	0	0	0	0	0	0	0	
self-help group-bank linked	8	60	0	0	23	34	13	7	14	20	
self-help group - NBFC	0	0	0	0	0	0	9	16	4	9	
other institutional agencies	0	0	0	0	31	161	10	3	13	65	
all institutional agencies	39	903	0	0	160	963	137	642	117	778	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	0	0	8	11	45	133	24	80	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	23	97	0	0	14	25	88	194	52	124	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	23	32	11	18	
all non-inst. agencies	23	97	0	0	22	37	142	358	80	222	
all	62	1000	0	0	177	1000	241	1000	177	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Chandigarh											
Govt.	0	0	6	94	0	0	0	1	1	12	
co-op. society/bank	0	0	7	346	8	275	36	871	26	747	
commercial bank incl. RRB	0	0	8	468	3	267	4	81	4	145	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	15	0	12	
financial corp./institution	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	0	0	0	0	0	0	0	0	
self-help group-bank linked	0	0	0	0	8	457	0	0	2	42	
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	
all institutional agencies	0	0	21	908	18	1000	39	968	33	958	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	0	0	0	0	0	11	0	9	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	56	1000	13	92	0	0	5	21	5	33	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	0	0	0	0	
all non-inst. agencies	56	1000	13	92	0	0	6	32	6	42	
all	56	1000	34	1000	18	1000	45	1000	38	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Dadra & N. Haveli											
Govt.	0	0	0	0	0	0	0	0	0	0	
co-op. society/bank	8	365	0	0	0	0	0	0	6	338	
commercial bank incl. RRB	4	240	0	0	1000	1000	2	1000	4	297	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	3	58	0	0	0	0	0	0	2	53	
financial company	1	99	0	0	0	0	0	0	1	92	
self-help group-bank linked	1	2	0	0	0	0	0	0	1	1	
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	1	2	0	0	0	0	0	0	1	2	
all institutional agencies	17	766	0	0	1000	1000	2	1000	14	783	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	0	0	0	0	0	0	0	0	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	45	233	0	0	0	0	0	0	35	216	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	1	0	0	0	0	0	0	0	1	
all non-inst. agencies	45	234	0	0	0	0	0	0	35	217	
all	62	1000	0	0	1000	1000	2	1000	48	1000	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Daman & Diu										
Govt.	0	0	0	0	0	0	8	549	0	0
co-op. society/bank	8	340	0	0	14	472	8	451	14	470
commercial bank incl. RRB	15	111	500	1000	2	3	0	0	3	5
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	1	0	0	0	1	0
financial company	9	47	0	0	0	1	0	0	1	2
self-help group-bank linked	2	5	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	77	151	0	0	71	149
other institutional agencies	2	17	0	0	0	0	0	0	0	0
all institutional agencies	36	519	500	1000	94	627	8	1000	90	627
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	26	152	0	0	24	150
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	123	479	0	0	76	220	0	0	77	223
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	4	1	0	0	0	0	0	0	0	0
all non-inst. agencies	127	481	0	0	102	373	0	0	102	373
all	153	1000	500	1000	171	1000	8	1000	167	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Lakshadweep										
Govt.	6	112	0	0	0	0	0	0	6	112
co-op. society/bank	43	768	0	0	0	0	0	0	43	768
commercial bank incl. RRB	6	35	0	0	0	0	0	0	6	35
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	0	0
self-help group-bank linked	1	2	0	0	0	0	0	0	1	2
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	56	917	0	0	0	0	0	0	56	917
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	1	10	0	0	0	0	0	0	1	10
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	20	73	0	0	0	0	0	0	20	73
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	0	0
all non-inst. agencies	21	83	0	0	0	0	0	0	21	83
all	77	1000	0	0	0	0	0	0	77	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Puducherry										
Govt.	0	0	0	0	0	0	0	0	0	0
co-op. society/bank	0	0	0	0	162	230	0	0	109	174
commercial bank incl. RRB	0	0	271	327	119	521	166	853	156	524
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	0	0	6	7	0	0	0	0	1	1
self-help group-bank linked	0	0	5	3	7	2	0	0	6	2
self-help group - NBFC	0	0	6	2	0	0	92	19	12	2
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	0	0	282	339	259	753	257	872	264	704
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	342	343	213	191	142	128	231	207
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	0	0	0	0	22	35	0	0	15	27
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	7	319	10	21	0	0	8	62
all non-inst. agencies	0	0	348	661	224	247	142	128	240	296
all	0	0	448	1000	411	1000	333	1000	409	1000

Table 10R: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Rural
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
All India											
Govt.	3	23	4	12	4	10	5	14	4	12	
co-op. society/bank	31	154	52	257	76	235	91	274	69	248	
commercial bank incl. RRB	37	326	49	154	75	228	78	323	66	251	
insurance	0	0	0	0	1	3	1	1	1	2	
provident fund	0	0	0	1	1	1	1	1	0	1	
financial corp./institution	1	10	3	6	2	5	3	6	2	6	
financial company	2	42	2	8	4	11	5	10	3	11	
self-help group-bank linked	17	24	37	31	32	18	27	15	30	19	
self-help group - NBFC	3	3	6	4	3	2	5	3	4	3	
other institutional agencies	1	3	4	5	4	11	3	3	3	7	
all institutional agencies	89	585	149	478	188	524	202	649	172	560	
landlord	1	4	4	12	5	10	2	2	4	7	
agricultural moneylender	10	55	22	59	23	52	14	42	19	50	
professional moneylender	47	265	108	342	130	309	77	215	103	282	
input supplier	1	6	1	1	1	1	0	1	1	1	
relatives and friends	36	70	67	82	64	81	71	80	63	80	
doc., lawyers & other prof.	0	1	2	4	2	7	1	2	2	5	
others	5	14	9	22	9	16	7	8	8	14	
all non-inst. agencies	97	415	204	522	224	476	162	351	190	440	
all	169	1000	309	1000	357	1000	314	1000	314	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh										
Govt.	0	0	0	0	7	11	6	2	5	5
co-op. society/bank	24	22	33	96	53	255	82	299	61	265
commercial bank incl. RRB	96	598	39	229	72	240	128	440	92	364
insurance	0	0	9	3	1	0	5	4	4	2
provident fund	0	0	0	0	0	0	1	0	0	0
financial corp./institution	12	12	8	44	11	15	5	7	8	12
financial company	0	0	11	28	18	26	9	8	13	15
self-help group-bank linked	163	20	158	78	134	39	87	13	119	26
self-help group - NBFC	0	0	0	0	4	0	0	0	2	0
other institutional agencies	0	0	0	0	2	5	2	3	2	4
all institutional agencies	277	651	233	477	279	591	290	776	277	693
landlord	0	0	7	12	1	3	0	0	1	2
agricultural moneylender	107	43	0	0	7	6	4	4	8	6
professional moneylender	234	260	204	491	236	362	151	205	196	276
input supplier	0	0	0	0	2	5	1	0	1	2
relatives and friends	43	45	25	19	41	24	35	15	36	19
doc., lawyers & other prof.	0	0	0	0	0	0	2	0	1	0
others	0	0	0	0	6	10	2	1	4	4
all non-inst. agencies	251	349	214	523	267	409	177	224	222	307
all	347	1000	374	1000	438	1000	372	1000	398	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Arunachal Pradesh										
Govt.	32	322	54	107	0	0	1	10	19	234
co-op. society/bank	15	110	9	30	46	665	8	256	13	149
commercial bank incl. RRB	30	216	0	0	6	180	15	540	21	232
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	5	5	0	0	0	0	1	4	3	4
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	0	0
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	1	0	0	0	0	0	0	0	1
other institutional agencies	43	255	63	601	0	0	0	0	25	250
all institutional agencies	125	908	125	738	53	845	23	810	81	869
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	14	30	0	0	0	0	0	0	7	20
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	37	29	117	260	138	155	37	84	46	72
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	10	34	2	2	0	0	9	106	9	38
all non-inst. agencies	62	92	119	262	138	155	47	190	62	131
all	186	1000	244	1000	190	1000	62	1000	140	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Assam										
Govt.	13	108	0	0	1	28	8	29	6	36
co-op. society/bank	24	88	40	419	12	117	39	178	32	169
commercial bank incl. RRB	92	738	16	327	77	723	89	325	79	414
insurance	0	0	0	0	0	0	1	1	0	1
provident fund	2	8	0	0	3	15	1	4	1	5
financial corp./institution	2	29	0	0	1	6	1	17	1	16
financial company	0	0	0	0	1	53	27	88	15	73
self-help group-bank linked	3	2	15	15	0	0	4	15	4	12
self-help group - NBFC	2	4	48	63	8	3	11	3	13	5
other institutional agencies	1	1	16	38	6	39	19	208	14	162
all institutional agencies	139	977	128	861	107	985	169	868	148	893
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	9	3	37	114	7	2	22	115	19	90
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	8	11	3	1	19	7	9	6	10	7
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	6	9	18	25	2	6	7	10	7	10
all non-inst. agencies	23	23	56	139	28	15	37	132	36	107
all	156	1000	170	1000	136	1000	196	1000	176	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Bihar											
Govt.	18	13	0	0	1	21	3	17	1	18	
co-op. society/bank	0	0	18	101	7	78	3	30	8	64	
commercial bank incl. RRB	144	478	31	730	28	394	52	781	34	545	
insurance	0	0	4	3	2	12	6	18	3	13	
provident fund	0	0	0	0	0	1	0	0	0	1	
financial corp./institution	0	0	1	4	4	16	2	53	3	26	
financial company	0	0	0	0	4	36	0	0	3	21	
self-help group-bank linked	0	0	2	2	2	3	1	1	2	2	
self-help group - NBFC	0	0	0	0	3	7	5	3	3	5	
other institutional agencies	18	40	1	1	3	19	0	0	2	12	
all institutional agencies	144	532	57	841	54	589	70	904	58	707	
landlord	0	0	0	0	5	19	0	0	3	11	
agricultural moneylender	0	0	14	27	1	2	2	2	3	5	
professional moneylender	307	456	37	57	48	260	23	67	43	186	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	48	13	25	23	40	116	15	27	33	78	
doc., lawyers & other prof.	0	0	6	49	0	0	0	0	1	5	
others	0	0	2	2	9	14	0	1	6	9	
all non-inst. agencies	355	468	83	159	94	411	36	96	81	293	
all	499	1000	138	1000	139	1000	100	1000	132	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Chhattisgarh											
Govt.	6	248	0	0	0	0	23	192	9	118	
co-op. society/bank	16	199	6	361	11	63	37	564	20	361	
commercial bank incl. RRB	11	363	23	231	27	183	35	188	27	196	
insurance	0	0	0	0	0	0	1	1	0	1	
provident fund	0	0	0	0	0	0	2	14	1	8	
financial corp./institution	0	0	3	15	0	0	1	5	1	3	
financial company	0	0	16	314	16	622	4	16	10	243	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	0	0	0	0	1	1	0	0	1	0	
other institutional agencies	1	1	1	4	1	1	2	1	2	1	
all institutional agencies	34	811	49	926	57	871	98	981	66	932	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	1	5	0	0	0	2	
professional moneylender	35	156	0	0	37	57	4	10	20	33	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	48	27	25	74	53	67	7	9	32	33	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	8	6	0	0	0	0	0	0	1	0	
all non-inst. agencies	91	189	25	74	91	129	9	19	53	68	
all	125	1000	74	1000	145	1000	105	1000	118	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Delhi											
Govt.	0	0	0	12	6	512	0	2	1	47	
co-op. society/bank	0	0	3	73	11	27	2	48	3	48	
commercial bank incl. RRB	12	994	4	282	16	349	27	852	21	765	
insurance	0	0	0	0	2	12	1	1	1	1	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	3	0	1	2	26	1	22	
financial company	0	0	3	373	1	12	2	38	2	61	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	0	0	0	0	0	0	0	1	0	1	
other institutional agencies	0	0	1	8	1	11	1	1	1	2	
all institutional agencies	12	994	11	750	37	923	34	968	30	947	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	21	178	5	44	10	21	11	35	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	3	6	19	72	17	29	14	10	15	16	
doc., lawyers & other prof.	0	0	0	0	0	2	0	0	0	0	
others	0	0	0	0	1	2	1	2	1	2	
all non-inst. agencies	3	6	39	250	23	77	24	32	26	53	
all	15	1000	48	1000	60	1000	58	1000	56	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Goa										
Govt.	294	934	0	0	0	0	10	32	10	80
co-op. society/bank	530	64	0	0	14	370	54	100	47	112
commercial bank incl. RRB	0	0	101	1000	69	625	107	832	97	778
insurance	0	0	0	0	0	0	4	1	3	1
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	5	13	4	11
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	824	998	101	1000	83	995	179	977	160	981
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	0	0	0	0
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	106	2	0	0	3	5	5	6	5	6
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	2	16	2	14
all non-inst. agencies	106	2	0	0	3	5	7	23	7	19
all	930	1000	101	1000	86	1000	186	1000	167	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Gujarat											
Govt.	18	67	153	294	21	42	18	65	34	67	
co-op. society/bank	16	87	18	163	30	164	36	162	31	162	
commercial bank incl. RRB	82	726	37	326	34	601	97	687	66	659	
insurance	0	0	0	0	1	2	1	1	1	1	
provident fund	3	10	0	0	0	1	1	1	1	1	
financial corp./institution	1	0	0	4	0	0	4	12	2	9	
financial company	2	5	3	20	4	33	5	10	4	15	
self-help group-bank linked	2	2	0	0	1	0	0	0	0	0	
self-help group - NBFC	0	0	1	1	0	0	1	0	1	0	
other institutional agencies	0	0	0	0	1	8	0	1	1	2	
all institutional agencies	123	898	211	808	90	850	160	939	137	916	
landlord	9	8	0	0	0	1	0	0	1	0	
agricultural moneylender	0	0	0	0	0	1	0	0	0	0	
professional moneylender	13	53	35	93	26	65	19	27	23	37	
input supplier	0	0	0	0	2	4	0	0	1	1	
relatives and friends	22	41	45	77	54	73	27	34	39	44	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	13	22	3	6	0	0	3	2	
all non-inst. agencies	43	102	84	192	80	150	46	61	63	84	
all	156	1000	290	1000	164	1000	200	1000	194	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Haryana											
Govt.	0	0	1	3	2	9	7	19	5	16	
co-op. society/bank	5	70	19	68	16	143	13	354	14	289	
commercial bank incl. RRB	0	0	39	502	45	707	43	357	42	447	
insurance	0	0	1	12	1	7	0	1	0	3	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	1	3	13	15	222	9	160	
financial company	0	0	0	0	2	1	1	2	1	2	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	0	0	0	0	0	0	1	0	0	0	
other institutional agencies	0	0	0	6	23	66	1	2	7	17	
all institutional agencies	5	70	60	591	87	945	78	958	77	935	
landlord	0	0	0	0	1	1	0	0	0	0	
agricultural moneylender	0	0	0	0	1	1	0	1	0	1	
professional moneylender	190	930	130	385	12	12	22	25	35	42	
input supplier	0	0	2	0	2	1	0	0	1	0	
relatives and friends	0	0	17	18	12	12	18	14	16	14	
doc., lawyers & other prof.	0	0	8	4	1	1	1	0	2	1	
others	0	0	1	0	9	27	0	1	3	7	
all non-inst. agencies	190	930	151	409	32	55	38	42	53	65	
all	195	1000	206	1000	114	1000	111	1000	125	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Himachal Pradesh										
Govt.	0	0	0	0	4	5	3	1	2	1
co-op. society/bank	7	19	110	357	31	314	47	118	53	140
commercial bank incl. RRB	27	981	123	549	55	569	175	827	148	801
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	2	5	1	4
financial company	0	0	2	10	0	0	4	26	3	24
self-help group-bank linked	0	0	8	3	0	0	0	0	1	1
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	34	1000	235	919	89	888	222	978	202	971
landlord	0	0	0	0	0	0	1	1	1	1
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	3	5	10	24	1	0	2	1
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	0	0	57	76	96	88	24	21	37	27
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	1	0	0	0
all non-inst. agencies	0	0	60	81	106	112	26	22	40	29
all	34	1000	253	1000	188	1000	226	1000	219	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Jammu & Kashmir										
Govt.	4	11	13	75	27	468	52	211	46	212
co-op. society/bank	4	10	43	785	8	93	15	45	16	64
commercial bank incl. RRB	58	900	29	77	42	236	73	592	67	573
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	46	73	38	69
financial corp./institution	0	0	0	0	0	0	0	1	0	0
financial company	0	0	0	0	0	0	1	0	1	0
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	65	921	85	936	76	796	137	922	127	919
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	2	8	154	177	1	4	10	8
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	32	79	49	53	27	27	91	71	82	69
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	4	3	0	0	2	4	2	3
all non-inst. agencies	32	79	54	64	181	204	94	78	94	81
all	89	1000	131	1000	241	1000	222	1000	212	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Jharkhand											
Govt.	5	21	0	0	2	40	8	122	4	67	
co-op. society/bank	18	434	0	0	13	123	12	83	13	146	
commercial bank incl. RRB	23	454	88	817	26	359	41	549	33	478	
insurance	0	0	0	0	0	0	7	49	2	19	
provident fund	0	0	1	7	6	78	6	27	4	42	
financial corp./institution	0	0	8	4	0	6	5	39	2	18	
financial company	0	2	0	0	1	9	0	0	0	4	
self-help group-bank linked	0	0	3	23	31	131	0	0	14	53	
self-help group - NBFC	0	0	0	0	3	2	0	0	1	1	
other institutional agencies	0	0	0	0	1	1	0	0	0	0	
all institutional agencies	46	911	97	852	82	749	76	869	73	828	
landlord	0	0	1	1	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	6	58	32	68	11	64	11	31	11	51	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	10	31	40	79	48	184	42	96	38	120	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	1	1	1	4	1	2	
all non-inst. agencies	16	89	73	148	59	251	51	131	48	172	
all	62	1000	169	1000	135	1000	118	1000	116	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Karnataka										
Govt.	17	101	3	0	4	6	4	24	4	15
co-op. society/bank	94	185	75	201	65	242	74	228	70	230
commercial bank incl. RRB	34	452	84	323	62	302	93	548	74	417
insurance	0	0	1	1	3	2	1	10	2	5
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	6	13	6	17	6	30	6	22
financial company	0	0	1	5	6	18	5	7	5	11
self-help group-bank linked	16	5	27	6	23	10	17	5	21	7
self-help group - NBFC	8	2	7	1	13	11	0	0	8	5
other institutional agencies	0	0	12	5	6	17	11	21	9	17
all institutional agencies	161	744	205	554	169	626	197	874	182	731
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	16	23	0	0	1	2	6	3	3	2
professional moneylender	86	207	100	149	80	282	29	55	65	164
input supplier	0	0	0	0	0	0	0	3	0	2
relatives and friends	22	6	54	250	53	85	42	52	48	88
doc., lawyers & other prof.	0	0	3	3	1	0	2	6	2	3
others	14	20	34	43	7	5	4	7	9	10
all non-inst. agencies	138	256	168	446	139	374	80	126	122	269
all	297	1000	319	1000	262	1000	252	1000	265	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala										
Govt.	0	0	6	2	14	14	7	21	11	17
co-op. society/bank	105	523	225	238	224	374	174	201	208	296
commercial bank incl. RRB	95	446	159	358	159	401	220	661	177	512
insurance	0	0	0	0	6	9	3	1	5	5
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	17	2	46	78	26	31	13	7	24	22
financial company	0	0	21	7	26	28	25	10	25	20
self-help group-bank linked	0	0	72	8	26	2	12	1	25	1
self-help group - NBFC	0	0	8	1	6	0	3	0	5	0
other institutional agencies	25	7	56	123	8	4	9	15	11	12
all institutional agencies	243	978	470	815	416	862	405	918	415	885
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	17	12	70	37	55	52	33	29	49	42
input supplier	0	0	0	0	0	0	1	0	0	0
relatives and friends	14	9	93	138	97	84	77	43	90	68
doc., lawyers & other prof.	0	0	1	1	0	0	1	6	0	3
others	0	0	6	9	7	2	11	4	8	3
all non-inst. agencies	32	22	162	185	148	138	112	82	137	115
all	258	1000	558	1000	473	1000	450	1000	470	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Madhya Pradesh										
Govt.	6	12	2	7	5	32	3	14	4	17
co-op. society/bank	18	24	27	154	25	130	38	184	30	127
commercial bank incl. RRB	38	55	39	575	32	402	74	513	49	367
insurance	35	895	0	0	1	9	3	15	4	256
provident fund	0	0	0	0	0	0	2	6	1	3
financial corp./institution	0	0	2	2	3	39	2	24	2	19
financial company	0	0	3	4	3	15	8	134	5	66
self-help group-bank linked	0	0	0	0	6	7	3	1	3	2
self-help group - NBFC	1	0	12	5	4	10	4	4	5	4
other institutional agencies	0	0	1	15	0	2	1	1	0	2
all institutional agencies	96	986	83	763	76	647	133	896	100	862
landlord	0	0	0	0	5	10	0	0	2	2
agricultural moneylender	2	0	1	4	1	5	1	2	1	2
professional moneylender	28	8	54	157	54	298	14	55	37	97
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	21	6	20	62	29	40	29	47	27	35
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	2	0	2	14	1	1	0	0	1	1
all non-inst. agencies	47	14	69	237	83	353	44	104	64	138
all	137	1000	140	1000	148	1000	167	1000	153	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Maharashtra										
Govt.	8	159	10	26	3	10	4	20	5	20
co-op. society/bank	56	501	59	221	93	280	53	154	65	198
commercial bank incl. RRB	10	107	40	646	54	593	71	690	60	652
insurance	0	0	1	7	4	13	1	7	2	8
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	6	136	3	5	11	38	7	43	8	40
financial company	2	12	7	24	5	11	5	24	5	20
self-help group-bank linked	6	3	7	1	3	0	3	0	3	0
self-help group - NBFC	0	0	1	1	2	2	1	1	1	1
other institutional agencies	0	0	0	0	2	0	2	28	1	17
all institutional agencies	88	919	120	931	171	948	142	967	146	958
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	2	2	0	0	0	0	0	0	0	0
professional moneylender	26	15	31	35	9	10	8	7	12	10
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	28	50	34	32	64	42	34	25	43	31
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	4	14	3	2	0	0	1	1	1	1
all non-inst. agencies	59	81	67	69	73	52	44	33	56	42
all	125	1000	181	1000	220	1000	176	1000	189	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Manipur										
Govt.	1	83	0	0	3	173	4	168	3	158
co-op. society/bank	0	0	0	0	7	188	1	25	5	126
commercial bank incl. RRB	8	318	0	0	12	347	16	411	11	354
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	3	29	0	0	2	19
financial company	0	0	0	0	0	2	0	0	0	1
self-help group-bank linked	0	0	0	0	1	2	4	6	1	3
self-help group - NBFC	0	0	0	0	1	2	0	0	0	1
other institutional agencies	4	33	0	0	2	19	3	13	2	20
all institutional agencies	13	434	0	0	27	762	28	623	24	681
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	1	1	4	6	1	2
professional moneylender	72	533	33	1000	18	83	53	251	32	189
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	4	10	0	0	5	135	16	120	6	113
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	2	24	0	0	7	18	0	0	5	16
all non-inst. agencies	78	566	33	1000	31	238	73	377	44	319
all	90	1000	33	1000	58	1000	101	1000	68	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Meghalaya										
Govt.	3	12	0	0	8	2	0	0	2	6
co-op. society/bank	11	201	5	435	8	54	11	50	11	132
commercial bank incl. RRB	26	494	9	370	145	944	40	896	32	685
insurance	0	0	0	0	0	0	2	2	0	1
provident fund	0	0	0	0	0	0	2	2	1	1
financial corp./institution	13	166	0	0	0	0	0	0	9	87
financial company	0	3	0	0	0	0	0	0	0	1
self-help group-bank linked	3	5	0	0	0	0	0	0	2	3
self-help group - NBFC	2	4	0	0	0	0	9	10	4	6
other institutional agencies	1	1	0	0	0	0	0	0	0	0
all institutional agencies	58	886	14	805	160	1000	62	961	60	923
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	7	35	6	195	0	0	7	16	7	26
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	10	73	0	0	0	0	9	23	9	47
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	4	7	0	0	0	0	0	0	3	3
all non-inst. agencies	19	114	6	195	0	0	16	39	17	77
all	77	1000	20	1000	160	1000	78	1000	77	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Mizoram										
Govt.	68	307	0	0	0	0	0	0	67	306
co-op. society/bank	53	476	0	0	22	1000	0	0	52	477
commercial bank incl. RRB	29	158	0	0	0	0	0	0	29	158
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	2	6	0	0	0	0	0	0	2	6
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	0	0
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	1	17	0	0	0	0	0	0	1	17
all institutional agencies	142	963	0	0	22	1000	0	0	140	963
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	2	11	0	0	0	0	0	0	2	11
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	17	23	110	1000	0	0	0	0	17	23
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	1	3	0	0	0	0	0	0	1	3
all non-inst. agencies	20	37	110	1000	0	0	0	0	20	37
all	161	1000	110	1000	22	1000	0	0	159	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Nagaland											
Govt.	0	0	0	0	0	0	0	0	0	0	
co-op. society/bank	1	55	0	0	0	0	0	0	1	53	
commercial bank incl. RRB	16	744	0	0	0	0	193	667	16	742	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	124	60	0	1	
financial corp./institution	1	18	0	0	0	0	0	0	1	17	
financial company	0	20	0	0	0	0	0	0	0	20	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	
all institutional agencies	18	836	0	0	0	0	317	727	18	834	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	2	61	0	0	0	0	0	0	2	59	
professional moneylender	4	59	0	0	0	0	0	0	4	58	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	3	24	0	0	0	0	0	0	2	23	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	2	20	0	0	0	0	123	273	2	26	
all non-inst. agencies	12	164	0	0	0	0	123	273	12	166	
all	29	1000	0	0	0	0	440	1000	30	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Odisha											
Govt.	7	90	0	0	0	0	1	0	1	1	
co-op. society/bank	37	567	31	94	22	7	48	335	36	52	
commercial bank incl. RRB	22	239	68	424	67	963	65	485	60	890	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	5	23	0	0	0	1	1	1	
financial corp./institution	0	0	0	0	2	0	3	11	2	1	
financial company	9	21	0	0	3	0	5	28	4	4	
self-help group-bank linked	19	43	13	10	13	3	3	1	9	3	
self-help group - NBFC	0	0	18	19	15	1	6	4	10	2	
other institutional agencies	0	0	0	0	2	1	6	8	3	2	
all institutional agencies	87	960	125	569	121	976	133	874	122	955	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	1	2	91	382	81	15	27	79	49	30	
input supplier	0	0	4	3	2	0	0	0	1	0	
relatives and friends	1	20	20	35	33	3	14	19	19	6	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	1	18	13	11	25	6	6	27	12	9	
all non-inst. agencies	3	40	118	431	133	24	45	126	78	45	
all	90	1000	208	1000	241	1000	169	1000	187	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Punjab											
Govt.	0	0	4	18	1	16	4	15	3	15	
co-op. society/bank	0	0	13	109	11	88	28	213	21	186	
commercial bank incl. RRB	27	415	31	428	47	585	90	589	66	570	
insurance	0	0	1	1	1	1	0	1	0	1	
provident fund	0	0	5	8	0	0	0	4	1	4	
financial corp./institution	0	0	0	3	0	1	0	0	0	1	
financial company	0	0	10	24	4	8	4	36	6	31	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	0	0	2	1	0	0	0	0	0	0	
other institutional agencies	0	0	0	2	0	0	0	0	0	0	
all institutional agencies	27	415	60	594	63	699	122	858	95	809	
landlord	0	0	0	0	0	0	8	16	4	12	
agricultural moneylender	0	0	2	5	0	0	0	1	1	1	
professional moneylender	549	155	50	115	30	69	15	41	29	53	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	549	430	103	275	133	215	44	80	76	119	
doc., lawyers & other prof.	0	0	0	1	1	3	0	0	0	1	
others	0	0	2	9	2	14	1	4	1	6	
all non-inst. agencies	549	585	146	406	148	301	64	142	102	191	
all	576	1000	195	1000	206	1000	168	1000	183	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Rajasthan											
Govt.	4	8	12	19	2	3	2	6	4	8	
co-op. society/bank	23	60	33	182	29	320	35	240	32	247	
commercial bank incl. RRB	64	198	28	112	43	177	78	430	55	286	
insurance	4	3	0	0	3	15	4	17	3	13	
provident fund	0	0	1	1	1	1	0	1	1	1	
financial corp./institution	10	57	4	22	4	16	1	5	3	14	
financial company	4	24	7	11	4	24	4	14	5	17	
self-help group-bank linked	0	0	0	1	0	0	1	0	1	0	
self-help group - NBFC	4	1	3	1	2	7	1	9	2	6	
other institutional agencies	0	0	0	0	2	3	0	0	1	1	
all institutional agencies	92	350	87	349	82	567	124	723	101	593	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	15	27	4	5	3	10	4	16	4	13	
professional moneylender	122	549	132	594	94	323	58	163	88	304	
input supplier	0	0	1	6	0	0	0	0	0	1	
relatives and friends	53	74	33	42	47	81	57	96	48	81	
doc., lawyers & other prof.	0	0	0	0	3	4	1	1	1	2	
others	0	0	1	4	4	14	0	1	2	6	
all non-inst. agencies	166	650	160	651	146	433	116	277	138	407	
all	236	1000	233	1000	212	1000	232	1000	226	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Sikkim										
Govt.	2	17	22	25	11	54	21	18	13	34
co-op. society/bank	15	122	34	82	6	22	1	42	7	66
commercial bank incl. RRB	127	773	84	501	60	692	35	900	67	749
insurance	5	47	0	0	3	122	0	0	2	71
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	1	1	0	0	4	88	0	0	2	38
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	2	29	0	0	0	0	0	0	0	11
other institutional agencies	2	6	0	0	1	0	0	0	1	2
all institutional agencies	153	994	140	608	79	978	58	961	90	972
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	2	2	53	237	5	11	7	30	6	16
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	5	4	22	19	13	11	4	9	9	8
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	19	135	0	0	0	0	0	4
all non-inst. agencies	7	6	75	392	18	22	11	39	15	28
all	159	1000	215	1000	92	1000	69	1000	103	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Tamil Nadu											
Govt.	0	0	7	11	3	11	3	4	4	11	
co-op. society/bank	71	440	68	93	64	169	36	73	62	151	
commercial bank incl. RRB	50	473	111	620	123	480	194	874	126	532	
insurance	0	0	1	18	6	23	0	0	5	21	
provident fund	0	0	19	6	3	6	0	0	5	5	
financial corp./institution	0	0	6	6	9	16	3	1	8	13	
financial company	0	0	37	14	22	35	12	12	23	30	
self-help group-bank linked	54	29	20	4	14	6	14	1	15	5	
self-help group - NBFC	0	0	26	3	2	1	0	0	6	1	
other institutional agencies	73	35	17	8	12	6	8	5	13	6	
all institutional agencies	248	976	247	782	235	754	240	970	238	775	
landlord	0	0	1	1	0	1	0	0	0	1	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	59	24	185	184	138	202	25	18	137	185	
input supplier	0	0	0	0	1	0	0	0	0	0	
relatives and friends	0	0	31	23	40	37	12	11	37	33	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	9	10	8	6	0	0	8	6	
all non-inst. agencies	59	24	217	218	180	246	36	30	174	225	
all	307	1000	369	1000	352	1000	258	1000	348	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Telangana											
Govt.	4	0	6	2	3	1	0	0	3	0	
co-op. society/bank	24	24	15	55	18	114	27	165	20	146	
commercial bank incl. RRB	63	73	64	334	67	323	136	765	86	627	
insurance	11	13	0	0	1	0	2	15	2	11	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	8	9	3	9	5	4	4	6	
financial company	7	5	8	13	7	11	1	0	5	3	
self-help group-bank linked	27	11	69	22	44	9	27	1	41	4	
self-help group - NBFC	0	0	0	0	6	2	0	0	3	0	
other institutional agencies	0	0	0	0	0	0	1	0	0	0	
all institutional agencies	114	127	166	435	142	469	194	951	158	798	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	8	5	1	1	2	10	2	2	2	4	
professional moneylender	487	864	185	532	166	472	75	44	155	183	
input supplier	0	0	0	0	0	1	1	1	0	1	
relatives and friends	0	0	21	14	46	42	10	2	31	13	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	11	4	11	17	6	7	0	0	5	2	
all non-inst. agencies	506	873	219	565	215	531	87	49	191	202	
all	572	1000	327	1000	303	1000	261	1000	305	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Tripura											
Govt.	6	39	6	32	0	0	3	4	4	12	
co-op. society/bank	18	363	22	499	41	402	22	389	25	413	
commercial bank incl. RRB	29	543	28	298	35	474	37	460	33	435	
insurance	0	0	2	1	0	0	1	9	1	5	
provident fund	3	16	5	57	7	32	6	36	6	38	
financial corp./institution	0	0	1	4	0	0	2	10	1	6	
financial company	14	30	0	0	0	0	6	38	4	22	
self-help group-bank linked	0	0	1	1	0	0	1	1	0	1	
self-help group - NBFC	0	0	5	5	3	11	3	5	3	6	
other institutional agencies	0	0	3	2	21	19	7	6	7	7	
all institutional agencies	69	989	70	899	107	939	86	958	83	944	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	3	2	3	8	6	25	6	5	4	9	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	8	7	2	2	2	6	6	8	4	6	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	1	1	74	91	17	31	28	30	36	40	
all non-inst. agencies	12	11	79	101	24	61	38	42	44	56	
all	81	1000	148	1000	129	1000	124	1000	127	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Uttarakhand											
Govt.	0	0	0	0	0	0	2	1	1	1	
co-op. society/bank	44	327	11	97	2	21	10	57	8	57	
commercial bank incl. RRB	37	622	141	661	26	653	132	935	94	908	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	0	0	0	0	0	0	0	0	
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0	
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	3	7	0	0	3	2	2	2	
all institutional agencies	80	949	156	765	28	674	147	995	104	968	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	161	206	22	185	0	0	20	18	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	38	51	39	29	19	140	8	5	15	14	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	1	0	1	0	
all non-inst. agencies	38	51	200	235	41	326	10	5	36	32	
all	119	1000	354	1000	68	1000	156	1000	139	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Uttar Pradesh											
Govt.	3	6	1	1	1	3	4	2	2	2	
co-op. society/bank	10	55	10	40	13	102	20	35	15	51	
commercial bank incl. RRB	30	481	51	262	38	669	109	902	67	814	
insurance	9	282	0	12	1	1	1	5	1	6	
provident fund	0	0	1	2	0	1	2	1	1	1	
financial corp./institution	0	0	1	1	1	3	2	6	1	5	
financial company	0	0	1	0	0	1	1	2	1	2	
self-help group-bank linked	6	10	1	23	1	27	1	9	1	14	
self-help group - NBFC	0	0	4	9	4	3	1	0	3	1	
other institutional agencies	7	36	2	20	1	1	0	0	1	2	
all institutional agencies	65	871	69	371	59	812	134	962	89	897	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	3	6	2	2	0	0	1	1	
professional moneylender	23	98	85	335	38	72	14	9	36	40	
input supplier	0	0	2	8	0	0	0	0	0	0	
relatives and friends	30	30	73	245	92	94	46	22	71	50	
doc., lawyers & other prof.	0	0	0	0	1	8	0	0	0	2	
others	2	1	18	35	9	12	5	7	9	9	
all non-inst. agencies	53	129	162	629	133	188	63	38	111	103	
all	108	1000	221	1000	184	1000	184	1000	189	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
West Bengal										
Govt.	0	0	7	52	3	16	3	16	4	21
co-op. society/bank	12	451	21	244	25	260	23	222	22	228
commercial bank incl. RRB	18	517	49	468	27	395	38	579	39	551
insurance	0	0	2	4	1	7	3	17	3	15
provident fund	0	0	2	2	0	0	2	28	2	22
financial corp./institution	0	0	4	21	0	0	5	4	4	6
financial company	0	0	8	23	2	1	9	20	8	19
self-help group-bank linked	0	0	9	6	9	5	4	2	5	3
self-help group - NBFC	0	0	16	9	14	10	7	4	9	5
other institutional agencies	0	0	2	1	6	2	7	4	6	4
all institutional agencies	30	967	112	831	79	698	96	896	96	874
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	1	2	0	1	0	0	0	0
professional moneylender	6	31	21	112	14	39	16	20	16	35
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	2	1	39	41	63	256	39	77	40	83
doc., lawyers & other prof.	0	0	0	0	2	1	1	0	1	0
others	0	0	8	15	3	5	5	6	5	8
all non-inst. agencies	7	33	67	169	80	302	58	104	61	126
all	37	1000	168	1000	152	1000	145	1000	147	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
A & N Islands											
Govt.	0	0	0	0	25	11	17	6	16	6	
co-op. society/bank	0	0	151	465	49	437	52	179	56	245	
commercial bank incl. RRB	66	1000	136	198	189	308	86	555	102	486	
insurance	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	33	16	6	3	9	5	
financial corp./institution	0	0	0	0	0	0	30	54	22	41	
financial company	0	0	0	0	0	0	11	28	8	21	
self-help group-bank linked	0	0	13	3	0	0	0	0	1	0	
self-help group - NBFC	0	0	44	37	0	0	13	8	13	9	
other institutional agencies	0	0	0	0	0	0	37	20	27	15	
all institutional agencies	66	1000	343	703	296	772	240	854	247	828	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	129	230	7	4	105	134	89	122	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	0	0	114	67	140	224	12	9	36	48	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	18	3	13	2	
all non-inst. agencies	0	0	243	297	147	228	134	146	137	172	
all	66	1000	399	1000	303	1000	313	1000	306	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Chandigarh										
Govt.	0	0	127	876	62	829	23	161	40	333
co-op. society/bank	0	0	13	120	31	142	49	393	42	327
commercial bank incl. RRB	41	681	5	1	0	0	32	406	25	307
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	7	22	5	17
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	41	681	145	997	93	971	111	982	112	984
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	5	2	5	20	1	1	2	3
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	41	319	5	1	7	9	12	16	11	13
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	0	0
all non-inst. agencies	41	319	9	3	7	29	12	18	12	16
all	82	1000	149	1000	100	1000	123	1000	123	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Dadra & N. Haveli										
Govt.	10	28	0	0	0	0	0	0	2	0
co-op. society/bank	0	0	0	0	111	668	99	738	78	717
commercial bank incl. RRB	7	63	0	0	97	311	57	145	53	184
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	6	50	0	0	0	0	0	0	1	0
financial company	4	593	0	0	8	1	22	63	15	51
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	8	1	0	0	2	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	26	735	0	0	224	981	179	946	151	953
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	22	34	12	25
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	75	265	0	0	20	19	77	20	64	21
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	0	0
all non-inst. agencies	75	265	0	0	20	19	81	54	66	47
all	95	1000	0	0	243	1000	207	1000	187	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Daman & Diu										
Govt.	0	0	0	0	0	0	0	0	0	0
co-op. society/bank	0	0	0	0	13	80	1	550	3	199
commercial bank incl. RRB	0	0	0	0	65	394	4	295	12	363
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0
financial corp./institution	0	0	0	0	0	0	6	53	4	14
financial company	0	0	0	0	21	57	1	10	4	44
self-help group-bank linked	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	0	0	0	0	99	530	12	908	22	620
landlord	7	96	0	0	0	0	0	0	2	1
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	7	524	0	0	99	236	0	0	16	178
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	15	380	62	1000	89	233	34	92	38	202
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	0	0
all non-inst. agencies	29	1000	62	1000	188	470	34	92	56	380
all	29	1000	62	1000	261	1000	45	1000	73	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Lakshadweep										
Govt.	1	1	0	0	0	0	0	0	1	1
co-op. society/bank	127	467	0	0	500	1000	0	0	131	468
commercial bank incl. RRB	106	423	0	0	0	0	0	0	105	423
insurance	0	0	0	0	0	0	0	0	0	0
provident fund	6	2	0	0	0	0	0	0	6	2
financial corp./institution	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	0	0
self-help group-bank linked	5	2	0	0	0	0	0	0	5	2
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0
all institutional agencies	240	895	0	0	500	1000	0	0	243	895
landlord	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	0	0	0	0
input supplier	0	0	0	0	0	0	0	0	0	0
relatives and friends	120	105	0	0	0	0	0	0	119	105
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	0	0
all non-inst. agencies	120	105	0	0	0	0	0	0	119	105
all	292	1000	0	0	500	1000	0	0	294	1000

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		all		Urban
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Puducherry											
Govt.	0	0	53	35	15	36	0	0	14	29	
co-op. society/bank	0	0	216	175	123	334	138	362	130	322	
commercial bank incl. RRB	0	0	448	391	116	289	102	366	129	314	
insurance	0	0	0	0	5	6	0	0	4	4	
provident fund	0	0	0	0	0	0	0	0	0	0	
financial corp./institution	0	0	72	148	0	0	0	0	3	15	
financial company	0	0	0	0	4	3	29	43	7	10	
self-help group-bank linked	0	0	0	0	12	2	19	1	12	2	
self-help group - NBFC	0	0	0	0	3	1	0	0	3	1	
other institutional agencies	0	0	21	117	7	4	0	0	7	15	
all institutional agencies	0	0	758	866	257	675	267	772	281	713	
landlord	0	0	0	0	0	0	0	0	0	0	
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	355	126	157	293	59	227	152	264	
input supplier	0	0	0	0	0	0	0	0	0	0	
relatives and friends	0	0	35	8	18	18	8	1	18	14	
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	8	14	0	0	7	10	
all non-inst. agencies	0	0	382	134	176	325	59	228	168	287	
all	0	0	921	1000	400	1000	289	1000	406	1000	

Table 10U: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
All India										
Govt.	9	51	12	23	5	13	6	20	6	18
co-op. society/bank	28	128	36	146	53	198	39	174	44	180
commercial bank incl. RRB	39	236	53	478	70	482	82	663	71	571
insurance	4	385	1	8	3	11	2	6	2	16
provident fund	0	1	3	3	1	2	1	3	2	3
financial corp./institution	2	19	4	11	6	17	5	28	5	23
financial company	2	3	9	20	10	25	6	16	8	19
self-help group-bank linked	13	4	19	8	18	9	9	3	14	6
self-help group - NBFC	1	1	7	3	4	2	2	1	4	2
other institutional agencies	2	3	4	8	5	7	3	10	4	8
all institutional agencies	97	832	135	708	161	766	144	923	148	845
landlord	1	0	1	1	1	1	0	0	1	1
agricultural moneylender	8	8	1	1	1	2	1	1	1	1
professional moneylender	61	135	86	201	82	171	26	42	59	105
input supplier	0	0	0	1	0	1	0	0	0	0
relatives and friends	21	22	41	75	53	53	34	30	42	42
doc., lawyers & other prof.	0	0	1	1	0	1	0	1	0	1
others	3	4	8	13	6	6	2	3	5	5
all non-inst. agencies	84	168	129	292	137	234	62	77	103	155
all	164	1000	235	1000	260	1000	189	1000	224	1000

Table 11R: Number of households reporting outstanding cash loans - as on 30.6.2012 – taken for specific purposes per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by purpose of loan for each social group

credit agency	ST		SC		OBC		Others		Rural	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	all	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
All-India										
capital expenditure in farm business	19	160	27	81	40	125	40	165	35	132
current expenditure in farm business	42	198	43	79	77	147	89	196	68	154
expenditure in farm business	60	359	68	160	114	272	126	361	101	286
capital exp. in non-farm business	5	69	13	134	15	82	14	74	13	87
current exp. in non-farm business	2	8	9	21	8	34	10	19	8	26
expenditure in non-farm business	7	76	22	155	23	116	24	93	21	114
expenditure on litigation	0	0	0	0	0	1	0	0	0	0
repayment of debt	1	6	6	80	5	16	7	18	5	26
financial investment expenditure	0	0	0	1	0	1	1	2	0	1
for education	4	14	6	16	11	31	7	25	8	26
for medical treatment	18	66	42	67	38	60	34	60	35	61
for housing	19	161	52	203	54	198	51	209	49	201
for other household expenditure	67	261	131	265	153	256	103	178	126	232
others	10	57	23	55	21	50	22	55	20	52
household expenditure	113	565	244	685	258	611	201	546	224	600
all	169	1000	309	1000	357	1000	314	1000	314	1000
estd. no. of hhs (00)	186733	-	322519	-	683464	-	368672	-	1561387	-
estd. cash loan (Rs.)	-	1794493	-	7888058	-	24667204	-	16429827	-	50779582
estd. no. of hhs (00) report. cash loan	31591	-	99791	-	243678	-	115766	-	490826	-
no. of sample hhs report. cash loan	3336	-	4812	-	4812	-	4812	-	25432	-

Table 11U: Number of households reporting outstanding cash loans - as on 30.6.2012 – taken for specific purposes per thousand household and per Rs.1000 break-up of amount of cash loans outstanding by purpose of loan for each social group

credit agency	ST		SC		OBC		Others		Urban	
	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.	per 1000 no. of hh report. cash loan outstand.	cash loan (Rs.) per Rs. 1000 of total cash loan outstand.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
All-India										
capital expenditure in farm business	2	3	4	12	6	15	3	7	4	10
current expenditure in farm business	8	9	3	4	9	14	7	11	7	11
expenditure in farm business	10	12	6	16	14	29	10	18	11	22
capital exp. in non-farm business	8	28	16	47	20	86	17	90	18	84
current exp. in non-farm business	5	11	8	17	18	99	10	73	13	77
expenditure in non-farm business	12	39	23	64	37	185	26	163	30	161
expenditure on litigation	0	0	0	0	0	0	0	0	0	0
repayment of debt	2	13	6	7	9	17	2	3	6	9
financial investment expenditure	1	41	0	1	1	3	1	3	1	4
for education	12	30	20	52	22	51	12	26	17	38
for medical treatment	23	34	29	49	30	35	11	10	22	23
for housing	47	626	69	590	72	505	75	647	72	588
for other household expenditure	70	162	99	176	101	131	60	94	82	116
others	11	43	19	45	19	44	17	36	18	40
household expenditure	148	949	215	920	223	786	160	819	193	817
all	164	1000	235	1000	260	1000	189	1000	224	1000
estd. no. of hhs (00)	30424	-	118380	-	342868	-	345578	-	837249	-
estd. cash loan (Rs.)	-	1461818	-	5747984	-	26678106	-	36964459	-	70852367
estd. no. of hhs (00) report. cash loan	4989	-	27856	-	89016	-	65460	-	187322	-
no. of sample hhs report. cash loan	1343	-	2876	-	2876	-	2876	-	20246	-

Table 12A-R: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

credit agency	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									Rural	
										no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: ST										
Govt.	4	31	10	16	21	0	0	0	0	602	154
co-op. society/bank	35	155	204	236	133	166	9	5	1	5767	693
commercial bank incl. RRB	1	144	321	234	222	107	1	0	0	6944	835
insurance	0	0	2	1	0	0	0	0	0	24	6
provident fund	0	0	0	0	0	0	0	0	0	6	5
financial corp./institution	0	0	4	0	15	0	0	0	0	178	34
financial company	0	0	0	18	23	30	0	0	0	290	31
self-help group-bank linked	0	81	66	21	188	54	24	13	2	3145	204
self-help group - NBFC	0	12	0	0	4	16	27	0	10	474	46
other institutional agencies	0	4	0	0	2	21	0	15	4	132	32
all institutional agencies	40	427	583	524	584	386	61	33	17	16534	1988
landlord	0	0	0	1	0	0	11	111	5	239	11
agricultural moneylender	1	37	1	3	1	3	68	108	80	1835	95
professional moneylender	0	53	1	158	14	86	462	191	338	8812	651
input supplier	0	4	0	0	2	0	4	2	12	219	21
relatives and friends	365	0	0	0	0	0	0	0	0	6691	723
doc., lawyers & other prof.	0	0	0	0	0	0	1	0	2	27	4
others	0	21	6	6	48	11	11	13	13	890	118
all non-inst. agencies	365	116	9	168	65	101	550	423	441	18035	1580
all	405	534	592	692	646	487	611	456	458	31591	3336
estd. no. of hhs (00) report. cash loan	7433	3257	6223	2075	5464	675	4933	363	5464	-	-
no. of sample hhs report. cash loan	778	377	653	311	614	121	327	28	449	-	-

Table 12A-R: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

											Rural
credit agency	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
social group: SC											
All-India											
Govt.	0	18	29	5	9	20	3	0	1	1418	86
co-op. society/bank	11	135	252	138	190	281	8	2	1	16695	789
commercial bank incl. RRB	2	147	302	171	155	103	15	12	6	15855	1048
insurance	0	2	1	2	0	1	0	0	1	126	18
provident fund	1	0	0	0	1	0	0	0	0	71	7
financial corp./institution	0	1	2	4	7	29	7	0	2	852	45
financial company	0	0	3	2	9	16	4	4	3	798	49
self-help group-bank linked	0	135	67	175	165	54	28	35	4	11789	374
self-help group - NBFC	0	8	4	34	17	7	17	47	2	1932	100
other institutional agencies	0	2	13	3	6	17	8	37	5	1168	64
all institutional agencies	14	446	666	532	543	513	88	138	24	47999	2467
landlord	0	10	0	0	0	2	5	3	19	1212	58
agricultural moneylender	0	21	1	2	4	7	81	9	78	7020	286
professional moneylender	0	75	6	52	23	50	356	105	430	34764	1464
input supplier	0	1	1	0	0	2	2	0	1	168	13
relatives and friends	556	0	0	0	0	0	0	0	0	21573	1151
doc., lawyers & other prof.	0	15	0	0	1	0	3	0	6	605	26
others	0	19	1	12	3	6	14	68	40	3023	188
all non-inst. agencies	556	137	9	67	31	63	455	180	569	65884	3036
all	570	573	674	599	569	575	538	319	582	99791	4812
estd. no. of hhs (00) report. cash loan	22111	6646	12734	6427	18631	4823	18935	594	27729	-	-
no. of sample hhs report. cash loan	1174	402	772	355	836	185	765	35	1215	-	-

Table 12A-R: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

credit agency	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									Rural	
										no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: OBC										
Govt.	0	12	13	13	9	3	4	0	0	2761	190
co-op. society/bank	18	190	265	177	240	150	12	0	2	52043	2406
commercial bank incl. RRB	3	129	305	255	212	125	11	131	1	51413	2992
insurance	0	3	2	11	2	4	0	0	0	744	33
provident fund	1	0	4	1	0	0	0	0	0	382	16
financial corp./institution	0	2	1	15	5	17	1	13	2	1427	92
financial company	0	1	3	16	5	53	3	7	2	2500	132
self-help group-bank linked	0	123	44	83	113	34	31	13	9	22151	595
self-help group - NBFC	0	12	7	3	6	5	7	7	2	2354	127
other institutional agencies	0	5	1	14	8	17	10	0	7	2959	109
all institutional agencies	22	473	629	575	571	402	79	170	23	128831	6335
landlord	0	11	0	0	0	2	4	3	26	3468	97
agricultural moneylender	0	18	2	15	3	22	71	97	78	15777	567
professional moneylender	1	50	8	34	20	187	423	288	462	89065	3071
input supplier	0	3	0	0	0	0	1	0	3	529	23
relatives and friends	507	0	0	0	0	0	0	0	0	43739	2388
doc., lawyers & other prof.	0	9	0	0	0	0	2	2	10	1563	62
others	0	14	1	17	4	8	21	6	31	6254	270
all non-inst. agencies	508	103	11	67	28	218	519	396	601	153225	6182
all	527	568	638	641	595	613	592	566	618	243678	10872
estd. no. of hhs (00) report. cash loan	45441	21758	46932	15017	43730	12837	47791	1927	64522	-	-
no. of sample hhs report. cash loan	2484	978	2499	771	2020	496	1639	54	2214	-	-

Table 12A-R: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

Rural											
credit agency	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: Others										
Govt.	1	13	16	11	13	1	2	0	0	1812	145
co-op. society/bank	20	186	279	197	299	187	17	0	3	33382	1777
commercial bank incl. RRB	0	206	247	240	241	64	4	14	1	28640	2036
insurance	0	0	1	10	1	0	0	0	0	230	9
provident fund	3	0	0	0	1	0	0	0	0	196	11
financial corp./institution	0	1	14	3	8	2	1	0	0	1111	56
financial company	0	0	0	41	7	43	11	12	0	1704	50
self-help group-bank linked	0	61	24	126	102	44	48	6	3	9987	273
self-help group - NBFC	0	6	3	20	13	9	15	32	7	1701	105
other institutional agencies	0	10	1	2	7	5	9	0	5	1041	82
all institutional agencies	24	465	568	640	670	356	106	65	19	74458	4308
landlord	0	1	0	0	0	2	1	0	17	632	27
agricultural moneylender	0	17	0	2	2	30	51	239	84	5168	211
professional moneylender	1	86	4	36	19	249	372	105	410	28534	1152
input supplier	0	0	0	1	0	0	2	0	1	118	9
relatives and friends	515	0	0	0	0	0	0	0	0	25999	1572
doc., lawyers & other prof.	0	2	0	1	1	4	1	0	6	336	22
others	0	18	3	2	9	2	20	12	35	2632	152
all non-inst. agencies	516	118	7	43	31	284	439	356	541	59902	3011
all	537	579	573	682	698	621	542	421	552	115766	6412
estd. no. of hhs (00) report. cash loan	27110	12901	29800	10886	22588	6179	17190	215	17441	-	-
no. of sample hhs report. cash loan	1616	622	1735	685	1364	261	604	20	790	-	-

Table 12A-R: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

credit agency	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									Rural	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: All										
Govt.	1	15	16	11	11	6	3	0	0	6593	575
co-op. society/bank	19	178	264	178	236	187	12	1	2	107886	5665
commercial bank incl. RRB	2	154	286	232	206	105	10	72	2	102853	6911
insurance	0	2	1	8	1	2	0	0	0	1124	66
provident fund	2	0	2	0	0	0	0	0	0	655	39
financial corp./institution	0	1	6	8	7	15	2	7	1	3569	227
financial company	0	0	2	21	8	42	5	6	2	5292	262
self-help group-bank linked	0	104	41	111	126	41	33	19	6	47073	1446
self-help group - NBFC	0	10	5	14	10	7	12	20	3	6461	378
other institutional agencies	0	6	2	7	7	14	9	12	6	5300	287
all institutional agencies	23	463	610	583	587	413	85	136	22	267822	15098
landlord	0	7	0	0	0	2	4	16	21	5551	193
agricultural moneylender	0	20	1	8	3	20	69	84	79	29800	1159
professional moneylender	1	64	6	46	20	170	400	210	438	161175	6338
input supplier	0	2	0	0	0	1	2	0	3	1034	66
relatives and friends	506	0	0	0	0	0	0	0	0	98001	5834
doc., lawyers & other prof.	0	7	0	0	0	1	2	1	8	2530	114
others	0	16	2	11	7	6	19	25	33	12799	728
all non-inst. agencies	506	113	9	65	31	198	490	335	574	297046	13809
all	527	569	617	648	615	603	571	471	589	490826	25432
estd. no. of hhs (00) report. cash loan	102095	44562	95689	34405	90414	24514	88849	3099	115156	-	-
no. of sample hhs report. cash loan	6052	2379	5659	2122	4834	1063	3335	137	4668	-	-

Table 12A-U: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

credit agency	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									Urban	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: ST										
Govt.	8	96	97	99	16	21	0	11	0	263	151
co-op. society/bank	7	255	221	119	180	81	5	0	1	861	246
commercial bank incl. RRB	4	97	196	443	207	308	8	0	0	1197	470
insurance	0	0	107	7	0	38	0	0	0	128	7
provident fund	2	0	12	0	0	0	0	0	0	14	12
financial corp./institution	0	3	6	2	17	8	7	0	5	71	25
financial company	0	0	0	12	11	1	2	0	7	47	19
self-help group-bank linked	0	9	43	24	129	44	9	0	0	401	37
self-help group - NBFC	0	5	3	0	4	0	2	436	0	28	14
other institutional agencies	0	1	0	3	8	0	30	0	4	69	28
all institutional agencies	21	468	677	709	555	490	62	447	17	2942	980
landlord	0	0	6	21	0	0	0	0	1	24	5
agricultural moneylender	0	0	0	1	0	0	136	0	24	230	22
professional moneylender	0	95	1	50	5	63	568	362	629	1866	172
input supplier	0	0	0	0	0	0	0	0	1	1	1
relatives and friends	410	0	0	0	0	0	0	0	0	644	197
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	0
others	0	28	8	5	2	8	12	0	28	89	33
all non-inst. agencies	410	123	15	74	7	70	621	362	683	2561	420
all	431	590	692	783	560	561	679	809	689	4989	1343
estd. no. of hhs (00) report. cash loan	677	199	645	626	1299	332	964	23	1051	-	-
no. of sample hhs report. cash loan	211	72	177	306	389	87	81	3	112	-	-

Table 12A-U: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

											Urban
credit agency	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: SC										
Govt.	2	374	54	44	5	2	0	0	0	1478	73
co-op. society/bank	5	31	205	183	157	212	16	4	4	4218	505
commercial bank incl. RRB	11	109	304	371	232	143	6	81	0	6294	752
insurance	0	0	7	13	4	0	0	0	0	138	23
provident fund	30	0	10	2	0	0	0	0	0	366	20
financial corp./institution	0	0	26	9	18	15	8	7	2	455	52
financial company	0	1	5	10	22	24	67	3	8	1116	87
self-help group-bank linked	0	60	83	57	104	47	13	3	4	2213	146
self-help group - NBFC	0	17	12	3	12	32	27	251	6	874	87
other institutional agencies	0	13	17	5	1	16	29	2	4	516	48
all institutional agencies	47	603	694	691	533	476	166	352	28	15927	1694
landlord	0	0	0	0	0	0	7	0	0	69	3
agricultural moneylender	0	0	2	4	1	0	3	0	6	139	20
professional moneylender	0	106	30	27	52	90	381	40	482	10152	783
input supplier	0	0	0	0	0	0	0	0	4	44	6
relatives and friends	460	0	0	0	0	0	0	0	0	4840	631
doc., lawyers & other prof.	0	1	0	0	1	0	1	0	4	74	15
others	0	53	3	2	7	2	29	12	37	961	117
all non-inst. agencies	461	160	35	33	61	93	417	52	523	15302	1480
all	501	763	727	722	584	568	570	404	547	27856	2876
estd. no. of hhs (00) report. cash loan	5269	1957	2898	3670	6199	2076	5478	315	6377	-	-
no. of sample hhs report. cash loan	651	127	369	392	684	205	408	27	523	-	-

Table 12A-U: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

credit agency	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									Urban	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: OBC										
Govt.	3	85	20	7	9	9	1	0	0	1608	170
co-op. society/bank	3	131	208	174	214	135	16	4	1	18092	1550
commercial bank incl. RRB	9	107	291	382	236	181	12	13	1	24083	2240
insurance	0	5	17	25	5	1	1	0	0	1014	88
provident fund	9	0	1	1	1	0	0	0	0	365	37
financial corp./institution	0	3	32	18	13	21	13	5	5	2145	162
financial company	0	11	18	13	15	43	38	100	8	3358	243
self-help group-bank linked	0	177	44	29	61	18	25	68	7	6256	410
self-help group - NBFC	0	5	15	10	9	6	9	59	4	1412	139
other institutional agencies	0	10	4	7	10	13	17	36	13	1763	148
all institutional agencies	23	526	630	648	549	412	129	286	38	55149	4844
landlord	0	0	0	0	0	0	3	0	5	201	12
agricultural moneylender	0	1	0	1	1	2	5	0	4	345	46
professional moneylender	0	48	22	20	52	118	391	168	492	28062	2087
input supplier	0	0	0	0	1	3	2	3	1	158	12
relatives and friends	516	0	0	0	0	0	0	0	0	18316	1906
doc., lawyers & other prof.	0	2	0	0	0	1	1	0	2	130	25
others	0	15	12	7	5	10	17	33	32	2022	211
all non-inst. agencies	516	67	34	28	59	132	416	203	529	46818	4077
all	539	591	659	674	597	537	535	489	562	89016	8004
estd. no. of hhs (00) report. cash loan	19101	3685	10459	12584	25492	8165	15480	1148	14858	-	-
no. of sample hhs report. cash loan	1974	378	1018	1142	2114	644	1139	75	1136	-	-

Table 12A-U: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

											Urban
credit agency	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
social group: Others											
Govt.	1	77	57	11	17	8	0	0	0	1988	220
co-op. society/bank	2	113	189	174	194	196	11	0	4	13564	1664
commercial bank incl. RRB	4	119	386	517	377	243	18	141	2	28211	3336
insurance	0	8	15	7	7	1	0	0	0	610	107
provident fund	18	3	4	1	0	0	0	0	0	516	61
financial corp./institution	0	17	10	25	19	15	15	24	3	1558	161
financial company	0	4	19	10	27	39	21	85	29	1968	244
self-help group-bank linked	0	72	36	21	47	22	16	66	2	3017	236
self-help group - NBFC	0	6	5	2	5	20	18	87	6	690	128
other institutional agencies	0	36	11	7	7	10	26	30	15	1067	138
all institutional agencies	24	456	715	769	681	545	124	433	60	49866	6015
landlord	0	24	0	0	0	0	0	0	0	127	9
agricultural moneylender	0	1	0	0	0	0	19	0	11	287	29
professional moneylender	0	60	13	13	35	95	339	20	482	9111	936
input supplier	0	0	0	1	1	0	1	0	2	61	12
relatives and friends	501	0	0	0	0	0	0	0	0	11626	1562
doc., lawyers & other prof.	0	2	0	2	0	0	2	0	12	172	26
others	0	21	5	9	7	5	12	4	20	861	160
all non-inst. agencies	502	106	18	24	43	101	368	24	524	21257	2616
all	525	559	731	792	719	644	490	457	576	65460	8023
estd. no. of hhs (00) report. cash loan	12161	2774	10719	16861	20165	4909	4889	334	4274	-	-
no. of sample hhs report. cash loan	1611	317	1376	1937	2290	591	550	45	504	-	-

Table 12A-U: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate for each social group

credit agency	Urban										
	per 1000 no. of hh with outstanding loan taken from specific credit agency type among households reporting outstanding loan taken at interest rate									no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: All										
Govt.	2	135	41	14	11	8	1	0	0	5337	614
co-op. society/bank	3	110	200	174	199	162	15	3	2	36736	3965
commercial bank incl. RRB	7	111	329	445	282	196	12	51	1	59785	6798
insurance	0	5	17	15	5	1	0	0	0	1891	225
provident fund	15	1	4	1	0	0	0	0	0	1261	130
financial corp./institution	0	7	21	20	16	18	12	9	4	4230	400
financial company	0	7	17	11	20	38	40	77	11	6489	593
self-help group-bank linked	0	115	45	29	63	24	21	54	5	11887	829
self-help group - NBFC	0	8	10	5	8	13	14	106	5	3003	368
other institutional agencies	0	20	8	7	8	12	21	28	11	3415	362
all institutional agencies	27	514	674	710	592	460	133	328	38	123884	13533
landlord	0	9	0	0	0	0	3	0	3	421	29
agricultural moneylender	0	1	0	1	1	1	11	0	7	1001	117
professional moneylender	0	64	19	18	45	107	384	116	492	49191	3978
input supplier	0	0	0	0	1	2	1	2	2	264	31
relatives and friends	501	0	0	0	0	0	0	0	0	35426	4296
doc., lawyers & other prof.	0	2	0	1	0	0	1	0	4	377	66
others	0	24	8	7	6	8	18	23	31	3932	521
all non-inst. agencies	501	99	27	28	52	117	413	140	532	85938	8593
all	526	611	697	736	635	572	537	468	565	187322	20246
estd. no. of hhs (00) report. cash loan	37207	8615	24722	33741	53156	15482	26810	1820	26560	-	-
no. of sample hhs report. cash loan	4447	894	2940	3777	5477	1527	2178	150	2275	-	-

Table 12B-R: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Rural											
credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: ST										
Govt.	26	115	27	63	16	0	3	0	0	602	154
co-op. society/bank	100	340	291	206	176	292	9	7	34	5767	693
commercial bank incl. RRB	4	277	611	520	560	460	2	0	0	6944	835
insurance	0	0	1	1	0	0	0	0	0	24	6
provident fund	0	0	1	0	0	0	0	0	0	6	5
financial corp./institution	0	0	37	0	15	0	0	0	0	178	34
financial company	0	0	0	100	125	20	0	0	0	290	31
self-help group-bank linked	0	61	25	3	54	13	9	2	0	3145	204
self-help group - NBFC	0	6	0	0	1	4	4	0	8	474	46
other institutional agencies	0	2	0	0	7	8	0	15	4	132	32
all institutional agencies	129	801	995	894	954	798	27	25	47	16534	1988
landlord	0	0	0	0	0	0	10	161	2	239	11
agricultural moneylender	1	32	0	1	0	0	117	519	208	1835	95
professional moneylender	0	134	2	102	7	194	833	292	694	8812	651
input supplier	0	5	0	0	2	0	3	3	38	219	21
relatives and friends	869	0	0	0	0	0	0	0	0	6691	723
doc., lawyers & other prof.	0	0	0	0	0	0	1	0	3	27	4
others	0	27	3	3	36	7	10	1	6	890	118
all non-inst. agencies	871	199	5	106	46	202	973	975	953	18035	1580
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	31591	3336
estd. no. of hhs (00) report. cash loan	7433	3257	6223	2075	5464	675	4933	363	5464	-	-
no. of sample hhs report. cash loan	778	377	653	311	614	121	327	28	449	-	-

Table 12B-R: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									Rural	
										no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: SC										
Govt.	0	55	31	21	11	27	9	0	0	1418	86
co-op. society/bank	23	240	480	333	488	647	20	12	1	16695	789
commercial bank incl. RRB	5	361	425	457	195	150	51	30	11	15855	1048
insurance	0	2	0	1	0	0	0	0	1	126	18
provident fund	7	0	1	0	1	0	0	0	0	71	7
financial corp./institution	0	2	2	4	4	18	11	0	5	852	45
financial company	0	0	4	2	3	20	2	9	25	798	49
self-help group-bank linked	0	94	35	122	42	39	10	88	4	11789	374
self-help group - NBFC	0	3	4	11	3	1	7	104	2	1932	100
other institutional agencies	0	13	10	1	1	7	10	90	7	1168	64
all institutional agencies	35	769	993	954	748	909	120	332	56	47999	2467
landlord	0	24	0	0	0	3	5	39	52	1212	58
agricultural moneylender	0	26	1	1	2	10	187	82	118	7020	286
professional moneylender	0	124	4	40	246	62	663	423	689	34764	1464
input supplier	0	1	1	0	0	7	1	0	1	168	13
relatives and friends	965	0	0	0	0	0	0	0	0	21573	1151
doc., lawyers & other prof.	0	37	0	0	1	0	2	0	10	605	26
others	0	18	1	5	3	10	22	124	74	3023	188
all non-inst. agencies	965	231	7	46	252	91	880	668	944	65884	3036
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	99791	4812
estd. no. of hhs (00) report. cash loan	22111	6646	12734	6427	18631	4823	18935	594	27729	-	-
no. of sample hhs report. cash loan	1174	402	772	355	836	185	765	35	1215	-	-

Table 12B-R: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									Rural	
										no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: OBC										
Govt.	0	55	31	21	11	27	9	0	0	1418	86
co-op. society/bank	23	240	480	333	488	647	20	12	1	16695	789
commercial bank incl. RRB	5	361	425	457	195	150	51	30	11	15855	1048
insurance	0	2	0	1	0	0	0	0	1	126	18
provident fund	7	0	1	0	1	0	0	0	0	71	7
financial corp./institution	0	2	2	4	4	18	11	0	5	852	45
financial company	0	0	4	2	3	20	2	9	25	798	49
self-help group-bank linked	0	94	35	122	42	39	10	88	4	11789	374
self-help group - NBFC	0	3	4	11	3	1	7	104	2	1932	100
other institutional agencies	0	13	10	1	1	7	10	90	7	1168	64
all institutional agencies	35	769	993	954	748	909	120	332	56	47999	2467
landlord	0	24	0	0	0	3	5	39	52	1212	58
agricultural moneylender	0	26	1	1	2	10	187	82	118	7020	286
professional moneylender	0	124	4	40	246	62	663	423	689	34764	1464
input supplier	0	1	1	0	0	7	1	0	1	168	13
relatives and friends	965	0	0	0	0	0	0	0	0	21573	1151
doc., lawyers & other prof.	0	37	0	0	1	0	2	0	10	605	26
others	0	18	1	5	3	10	22	124	74	3023	188
all non-inst. agencies	965	231	7	46	252	91	880	668	944	65884	3036
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	99791	4812
estd. no. of hhs (00) report. cash loan	22111	6646	12734	6427	18631	4823	18935	594	27729	-	-
no. of sample hhs report. cash loan	1174	402	772	355	836	185	765	35	1215	-	-

Table 12B-R: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									Rural	
										no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: Others										
Govt.	18	14	29	21	16	0	2	0	0	1812	145
co-op. society/bank	43	163	420	294	483	294	11	0	5	33382	1777
commercial bank incl. RRB	0	593	522	545	431	208	3	24	1	28640	2036
insurance	0	0	1	0	2	0	0	0	0	230	9
provident fund	6	0	0	0	1	0	0	0	0	196	11
financial corp./institution	0	1	7	10	10	9	0	0	0	1111	56
financial company	0	0	1	46	7	34	5	4	3	1704	50
self-help group-bank linked	0	13	4	51	23	12	13	0	1	9987	273
self-help group - NBFC	0	1	1	5	3	5	3	12	2	1701	105
other institutional agencies	0	3	1	1	2	4	8	0	8	1041	82
all institutional agencies	67	789	987	973	977	567	46	40	20	74458	4308
landlord	0	1	0	0	0	3	1	0	21	632	27
agricultural moneylender	0	97	1	1	3	49	133	520	137	5168	211
professional moneylender	3	87	10	24	16	378	792	432	781	28534	1152
input supplier	0	0	0	0	1	0	5	0	2	118	9
relatives and friends	930	0	0	0	0	0	0	0	0	25999	1572
doc., lawyers & other prof.	0	10	0	1	1	1	2	0	6	336	22
others	0	16	2	1	2	2	20	8	34	2632	152
all non-inst. agencies	933	211	13	27	23	433	954	960	980	59902	3011
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	115766	6412
estd. no. of hhs (00) report. cash loan	27110	12901	29800	10886	22588	6179	17190	215	17441	-	-
no. of sample hhs report. cash loan	1616	622	1735	685	1364	261	604	20	790	-	-

Table 12B-R: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									Rural	
										no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: All										
Govt.	7	29	25	29	13	4	3	0	0	6593	575
co-op. society/bank	32	229	402	295	497	333	15	2	5	107886	5665
commercial bank incl. RRB	11	475	531	508	361	196	21	127	3	102853	6911
insurance	0	1	1	10	3	1	0	0	0	1124	66
provident fund	5	0	2	0	0	0	0	0	0	655	39
financial corp./institution	0	2	5	12	8	15	2	24	3	3569	227
financial company	0	0	6	36	9	45	4	23	9	5292	262
self-help group-bank linked	0	50	12	47	32	14	13	15	3	47073	1446
self-help group - NBFC	0	6	2	5	2	6	3	11	1	6461	378
other institutional agencies	0	6	2	18	5	10	10	8	11	5300	287
all institutional agencies	55	798	988	960	929	623	73	209	36	267822	15098
landlord	0	5	0	0	0	4	7	24	37	5551	193
agricultural moneylender	0	57	1	6	3	31	137	282	133	29800	1159
professional moneylender	2	92	9	26	63	338	749	470	731	161175	6338
input supplier	0	6	0	0	0	1	2	0	3	1034	66
relatives and friends	943	0	0	0	0	0	0	0	0	98001	5834
doc., lawyers & other prof.	0	24	0	0	1	1	5	5	15	2530	114
others	0	17	2	8	4	3	27	11	45	12799	728
all non-inst. agencies	945	202	12	40	71	377	927	791	964	297046	13809
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	490826	25432
estd. no. of hhs (00) report. cash loan	102095	44562	95689	34405	90414	24514	88849	3099	115156	-	-
no. of sample hhs report. cash loan	6052	2379	5659	2122	4834	1063	3335	137	4668	-	-

Table 12B-U: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									Urban	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: ST										
Govt.	29	50	43	135	73	33	1	10	0	263	151
co-op. society/bank	12	540	97	209	254	135	2	0	5	861	246
commercial bank incl. RRB	63	171	86	578	610	468	9	0	0	1197	470
insurance	0	0	767	41	0	24	0	0	0	128	7
provident fund	3	0	1	0	1	0	0	0	0	14	12
financial corp./institution	0	50	5	0	22	275	0	0	16	71	25
financial company	0	0	0	13	9	1	1	0	5	47	19
self-help group-bank linked	0	6	1	2	14	10	4	0	0	401	37
self-help group - NBFC	0	5	0	2	0	0	1	278	0	28	14
other institutional agencies	0	6	0	0	12	0	6	0	11	69	28
all institutional agencies	107	827	1000	980	995	947	23	288	36	2942	980
landlord	0	0	0	2	0	0	0	0	0	24	5
agricultural moneylender	0	0	0	0	1	0	78	0	24	230	22
professional moneylender	0	164	0	18	2	48	895	712	900	1866	172
input supplier	0	0	0	0	0	0	0	0	0	1	1
relatives and friends	893	0	0	0	0	0	0	0	0	644	197
doc., lawyers & other prof.	0	0	0	0	0	0	0	0	0	0	0
others	0	9	0	1	2	5	3	0	39	89	33
all non-inst. agencies	893	173	0	20	5	53	977	712	964	2561	420
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	4989	1343
estd. no. of hhs (00) report. cash loan	677	199	645	626	1299	332	964	23	1051	-	-
no. of sample hhs report. cash loan	211	72	177	306	389	87	81	3	112	-	-

Table 12B-U: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									Urban	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	no. of hhs reporting cash loan	
										estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: SC										
Govt.	4	374	59	16	17	4	0	0	0	1478	73
co-op. society/bank	5	63	278	167	189	412	13	16	5	4218	505
commercial bank incl. RRB	16	136	594	763	658	218	8	450	0	6294	752
insurance	0	0	3	20	2	0	0	0	0	138	23
provident fund	27	0	3	0	0	0	0	0	0	366	20
financial corp./institution	0	0	28	4	15	43	7	55	12	455	52
financial company	0	3	7	19	22	35	65	5	6	1116	87
self-help group-bank linked	0	86	9	3	16	18	6	10	0	2213	146
self-help group - NBFC	0	2	1	0	4	5	8	242	2	874	87
other institutional agencies	0	112	7	4	4	13	11	4	13	516	48
all institutional agencies	53	775	988	997	926	748	117	783	39	15927	1694
landlord	0	0	0	0	0	0	8	0	0	69	3
agricultural moneylender	0	0	1	0	0	0	4	0	6	139	20
professional moneylender	0	161	11	2	61	246	849	202	877	10152	783
input supplier	0	0	0	0	0	0	2	0	6	44	6
relatives and friends	947	0	0	0	0	0	0	0	0	4840	631
doc., lawyers & other prof.	0	1	0	0	2	0	3	0	3	74	15
others	0	63	1	0	11	5	18	15	70	961	117
all non-inst. agencies	947	225	12	3	74	252	883	217	961	15302	1480
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	27856	2876
estd. no. of hhs (00) report. cash loan	5269	1957	2898	3670	6199	2076	5478	315	6377	-	-
no. of sample hhs report. cash loan	651	127	369	392	684	205	408	27	523	-	-

Table 12B-U: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									Urban	
										no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: OBC										
Govt.	4	81	49	4	18	7	1	0	0	1608	170
co-op. society/bank	6	280	316	152	282	386	27	32	1	18092	1550
commercial bank incl. RRB	21	238	495	775	593	426	64	149	1	24083	2240
insurance	0	5	14	28	9	0	0	0	0	1014	88
provident fund	24	0	1	0	3	0	0	0	0	365	37
financial corp./institution	0	10	45	10	17	15	32	8	7	2145	162
financial company	0	30	41	16	13	33	84	237	18	3358	243
self-help group-bank linked	0	205	17	2	7	6	14	29	6	6256	410
self-help group - NBFC	0	10	1	1	1	4	3	31	9	1412	139
other institutional agencies	0	34	4	4	4	6	14	28	22	1763	148
all institutional agencies	55	894	981	992	947	883	240	515	63	55149	4844
landlord	0	1	0	0	1	0	2	0	5	201	12
agricultural moneylender	0	2	0	0	2	1	7	0	4	345	46
professional moneylender	0	87	14	7	48	104	735	434	894	28062	2087
input supplier	0	0	0	0	0	4	2	20	0	158	12
relatives and friends	945	0	0	0	0	0	0	0	0	18316	1906
doc., lawyers & other prof.	0	1	0	0	0	0	1	0	5	130	25
others	0	15	5	1	2	9	13	31	29	2022	211
all non-inst. agencies	945	106	19	8	53	117	760	485	937	46818	4077
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	89016	8004
estd. no. of hhs (00) report. cash loan	19101	3685	10459	12584	25492	8165	15480	1148	14858	-	-
no. of sample hhs report. cash loan	1974	378	1018	1142	2114	644	1139	75	1136	-	-

Table 12B-U: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Urban											
credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: Others										
Govt.	0	244	57	9	13	7	0	0	0	1988	220
co-op. society/bank	2	206	173	138	229	406	18	0	3	13564	1664
commercial bank incl. RRB	23	239	665	794	668	422	66	853	3	28211	3336
insurance	0	22	25	4	3	1	0	0	0	610	107
provident fund	61	5	4	0	0	0	0	0	0	516	61
financial corp./institution	0	39	25	26	38	18	13	3	16	1558	161
financial company	0	3	28	10	15	38	19	57	50	1968	244
self-help group-bank linked	0	56	6	1	3	5	3	10	0	3017	236
self-help group - NBFC	0	1	1	1	0	8	4	15	2	690	128
other institutional agencies	0	88	8	12	2	12	13	28	28	1067	138
all institutional agencies	86	902	992	995	971	917	136	966	102	49866	6015
landlord	0	26	0	0	0	0	1	0	0	127	9
agricultural moneylender	0	2	0	0	0	0	33	0	32	287	29
professional moneylender	0	47	4	3	27	80	808	19	801	9111	936
input supplier	0	0	0	0	0	0	12	0	1	61	12
relatives and friends	914	0	0	0	0	0	0	0	0	11626	1562
doc., lawyers & other prof.	0	0	0	1	0	0	1	0	31	172	26
others	0	23	4	1	1	3	11	15	33	861	160
all non-inst. agencies	914	98	8	5	29	83	864	34	898	21257	2616
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	65460	8023
estd. no. of hhs (00) report. cash loan	12161	2774	10719	16861	20165	4909	4889	334	4274	-	-
no. of sample hhs report. cash loan	1611	317	1376	1937	2290	591	550	45	504	-	-

Table 12B-U: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate									Urban	
										no. of hhs reporting cash loan	
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>=30	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All-India	social group: All										
Govt.	3	216	54	9	16	7	1	0	0	5337	614
co-op. society/bank	4	213	217	144	247	390	22	15	2	36736	3965
commercial bank incl. RRB	21	225	560	785	639	413	55	523	1	59785	6798
insurance	0	15	81	12	5	1	0	0	0	1891	225
provident fund	38	3	3	0	1	0	0	0	0	1261	130
financial corp./institution	0	27	30	20	29	21	24	9	9	4230	400
financial company	0	10	28	13	15	35	66	127	20	6489	593
self-help group-bank linked	0	95	9	1	5	6	10	18	4	11887	829
self-help group - NBFC	0	3	1	1	1	5	4	42	6	3003	368
other institutional agencies	0	76	6	9	3	9	13	26	21	3415	362
all institutional agencies	67	883	989	995	960	887	195	761	64	123884	13533
landlord	0	16	0	0	0	0	2	0	3	421	29
agricultural moneylender	0	2	0	0	1	1	14	0	9	1001	117
professional moneylender	0	73	7	4	36	104	771	210	878	49191	3978
input supplier	0	0	0	0	0	2	4	8	1	264	31
relatives and friends	933	0	0	0	0	0	0	0	0	35426	4296
doc., lawyers & other prof.	0	1	0	0	0	0	1	0	8	377	66
others	0	25	4	1	2	7	13	22	37	3932	521
all non-inst. agencies	933	117	11	5	40	113	805	239	936	85938	8593
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	187322	20246
estd. no. of hhs (00) report. cash loan	37207	8615	24722	33741	53156	15482	26810	1820	26560	-	-
no. of sample hhs report. cash loan	4447	894	2940	3777	5477	1527	2178	150	2275	-	-

Appendix B

Note on Sample Design and Estimation Procedure

Note on Sample Design and Estimation Procedure

1. Introduction

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

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

2. Outline of Survey Programme

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

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

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

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

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

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

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

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

3. Sample Design

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

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

3.3 Stratification:

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

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

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

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

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

3.4 Sub-stratification:

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

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

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

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

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

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

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

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

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

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

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

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

3.9 Allocation to sub-strata:

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

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

3.10 Selection of FSUs:

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

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

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

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

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

3.12 Formation of second stage strata and allocation of households

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

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

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

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

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

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

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

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

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

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

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

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

4. Estimation Procedure

4.1 Notations:

s = subscript for s -th stratum

t = subscript for t -th sub-stratum

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

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

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

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

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

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

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

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

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

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

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

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

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

Under the above symbols,

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

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

4.2 Formulae for Estimation of Aggregates for a particular sub-sample and stratum \hat{Y}_{st} sub-stratum:

4.2.1 Schedules 18.2:

4.2.1.1 Rural/Urban:

(i) For j-th second stage stratum:

$$\hat{Y}_j = N \frac{n_j}{n_j} \sum_{i=1}^{n_j} \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} < D_i^* \hat{Y} = \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk}$$

(ii) For all second-stage strata combined:

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

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

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

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

4.3 Overall Estimate for Aggregates for a sub-stratum:

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

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

4.4 Overall Estimate for Aggregates for a stratum:

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

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

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

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

4.6 Estimates of Ratios:

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

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

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

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

4.7.1 For aggregate \hat{Y} : $\text{Var}(\hat{Y}) = N \sum_s \text{Var}(\hat{Y}_s) = N \sum_s \sum_t \text{Var}(\hat{Y}_{st})$ where $\text{Var}(\hat{Y}_{st})$ is given by

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

4.7.2 For ratio \hat{R} :

$MSE(\hat{R}) = N \sum_s \sum_t MSE_{st}(\hat{R})$ where $MSE_{st}(\hat{R})$ is given by

$$MSE_{st}(\hat{R}) = N \frac{1}{4\hat{X}^2} \left(\hat{Y}_{st1} - \hat{Y}_{st2} \right)^2 < \hat{R}^2 \left(\hat{X}_{st1} - \hat{X}_{st2} \right)^2 > 2\hat{R} \left(\hat{Y}_{st1} - \hat{Y}_{st2} \right) \left(\hat{X}_{st1} - \hat{X}_{st2} \right)$$

4.7.3 Estimates of Relative Standard Error (RSE):

$$R\hat{S}E_{\hat{Y}} : N \frac{\sqrt{V\hat{a}r_{\hat{Y}}}}{\hat{Y}} \hat{=} 100$$

$$R\hat{S}E_{\hat{R}} : N \frac{\sqrt{M\hat{S}E_{\hat{R}}}}{\hat{R}} \hat{=} 100$$

5. Multipliers:

5(a) Two sets of multipliers are obtained:

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

Hence, household multiplier is equal to:

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

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

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

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

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

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

Appendix C

Schedule 18.2 (Visit 1 and Visit 2)

RURAL	
URBAN	

*

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

CENTRAL	
STATE	

*

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

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

VISIT NUMBER – 1

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

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

Codes for Block 1

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

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

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

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

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

[17] remarks by investigator (FI/ASO)

[18] comments by supervisory officer(s)

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

Codes for Block 3

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

Codes for Block 4

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

[illegible]

[5] questions on land owned partly or wholly by the household	(yes-1, no-2)
1. does the household, wholly or partly, own the land on which the housesite is located?	
(rural households only)	
2. does the household own any land in any other village?	
3. does the household own any land in any urban area?	
(urban households only)	
4. does the household own any land in any rural area?	
5. does the household own any land in any other town?	

[5.1] RURAL LAND owned by the household as on 30.06.2012 (to be canvassed in both rural & urban households)

col.3: type of land: crop area, irrigated - 01, crop area, unirrigated - 02, orchards and plantations -03, forest -04, water bodies for fishing & aquaculture - 05; area put to non- agricultural uses: water bodies - 06, exclusively for non-farm business - 07, other non-agricultural uses - 08 ; residential area including housesite-10, other areas - 09.

col.3: type of land: crop area, irrigated - 01, crop area, unirrigated - 02, orchards and plantations - 03, forest - 04, water bodies for fishing & aquaculture - 05; area put to non- agricultural uses: water bodies - 06, exclusively for non-farm business - 07, other non-agricultural uses - 08 ; residential area including housesite-10, other areas - 09.

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

1 sq. ft. = 0.093 sq. m.

[7] livestock and poultry owned by the household as on 30.06.2012					
item		srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012	
				no.	value (₹)
(1)		(2)	(3)	(4)	(5)
cattle (both cross-bred cattle and non-descript)	(a) young stock upto 2 years	1.			
	(i) young stock (male)				
	(ii) young stock (female)	2.			
	(b) female over 2 years	3.			
	(i) breeding cow: in milk				
	(ii) breeding cow: dry	4.			
	(iii) breeding cow not calved even once	5.			
	(iv) others	6.			
buffalo	(c) male cattle over 2 years	7.			
	(i) for work/ breeding				
	(ii) others	8.			
	(a) young stock upto 2 years	9.			
	(i) young stock (male)				
	(ii) young stock (female)	10.			
	(b) female over 2 years	11.			
	(i) breeding buffalo: in milk				
	(ii) breeding buffalo: dry	12.			
	(iii) breeding buffalo not calved even once	13.			
	(iv) others	14.			
	(c) males over 2 years	15.			
	(i) male buffalo for work/breeding				
	(ii) others	16.			
sub-total (items 1 to 16)		17.			
other large heads (elephant, camel, horse, mule, pony, donkey, yak, mithun, etc.)		18.			
ovine and other mammals (sheep, goat, pig, rabbits, etc.)		19.			
poultry birds (hen, cock, chicken, duck, duckling, other poultry birds, etc.)		20.			
others		21.			
total (items 17 to 21)		22.			

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

Code for Block 8:

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

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

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

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

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

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

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

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

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

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

CODE LIST ON NEXT PAGE.

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

Codes for Block 14

col 4: period of loan:

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

col. 6: credit agencies:

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

col 12: type of security:

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

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

Codes for Block 15

col 2: period:

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

col 7: scheme of lending:

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

Col 8: type of loan:

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

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

col 11: purpose of loan:

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

col 3: source :

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

col 4: purpose:

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

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

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

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

@including renewal & replacement

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

RURAL	
URBAN	

*

GOVERNMENT OF INDIA
NATIONAL SAMPLE SURVEY OFFICE
SOCIO-ECONOMIC SURVEY

CENTRAL	
STATE	

*

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

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

VISIT NUMBER – 2

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

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

Codes for Block 1

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

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

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

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

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

[17] remarks by investigator (FI/ASO)

[18] comments by supervisory officer(s)

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

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

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

CODE LIST ON NEXT PAGE.

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

Codes for Block 14

col 4: period of loan:

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

col. 6: credit agencies:

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

col 12: type of security:

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

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

Codes for Block 15

col 2: period:

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

col 7: scheme of lending:

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

Col 8: type of loan:

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

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

col 11: purpose of loan:

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

col 3: source :

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

col 4: purpose:

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

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

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

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

@including renewal & replacement

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

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

Continued..

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		Consumer Expenditure, NSS 50th Round						
29	405	Nutritional intake in India	250	18	11	710	51	32
30	410/1	Dwellings in India	250	18	11	710	51	32
31	410/2	Energy used by Indian households	150	11	7	380	28	17
32	413	Sources of household income in India, 1993-94	150	11	7	380	28	17
33	415	Reported adequacy of food intake in India, 1993-94	150	11	7	380	28	17
34	422	Differences in level of consumption among socioeconomic groups	150	11	7	380	28	17
35	423	IRDP assistance and participation in Public Works, 1993-94	150	11	7	380	28	17
36	424	Ownership of Live-Stock, cultivation of selected crops and consumption levels, 1993-94	150	11	6	610	40	24
37	426	Use of durable goods by Indian households, 1993-94	150	11	7	380	28	17
38	427	Consumption of tobacco in India, 1993-94	150	11	7	610	40	24
39	428	Wages in kind, Exchanges of Gifts and Expenditure on Ceremonies and Insurance in India, 1993-94	150	11	7	610	40	24
		Consumer Expenditure and Unorganised Manufacture, NSS 51st Round						
40	433	Unorganised Manufacturing Sector in India Its Size, Employment and Some Key Estimates.	250	15	9	710	43	26
41	434	Unorganised Manufacturing Enterprises in India: Salient Features	250	15	9	710	43	26
42	435	Assets and Borrowings of the Unorganised Manufacturing Enterprises in India	150	10	7	380	23	15
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		Consumer Expenditure, NSS 53rd Round						
49	442	Household Consumer Expenditure and Employment Situation in India, 1997	150	10	7	610	36	23
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57	447	Choice of Reference Period for Consumption Data	150	10	7	1700	102	64
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58	453	Household Consumer Expenditure in India (July – December 1999) – Key Results	150	10	7	610	36	23
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79	456	Non-agricultural Enterprises in the Informal Sector in India, 1999-2000 – Key Results	150	10	7	610	36	23
80	459	Informal Sector in India, 1999 – 2000 – Salient Features	250	15	10	1600	85	60
		Consumer Expenditure, NSS 56th Round (July 2000 – June 2001)						
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		Unorganised Manufacturing, NSS 56th Round (July 2000 – June 2001)						
82	477	Unorganised Manufacturing Sector in India 2000-2001 – Key Results	250	15	10	710	52	32
83	478	Unorganised Manufacturing Sector in India 2000-2001 – Characteristics of Enterprises	250	15	10	1370	82	50
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88	482	Unorganised Service Sector in India 2001 – 02 Salient Features	250	15	10	1925	98	65
89	483	Unorganised Service Sector in India 2001 – 02 Characteristics of Enterprises	250	15	10	1370	82	55
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90	484	Household Consumer Expenditure and Employment – Unemployment Situation in India, 2002 – 2003	150	8	4	2380	129	70
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91	485	Disabled Persons in India, July-December 2002	250	14	7	7080	385	208
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92	486	Condition of Urban Slums, 2002: Salient Features	250	14	7	2080	112	62
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98	496	Some Aspects of Farming, 2003	250	15	10	2680	149	83
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103	492	Some Aspects of Operational Land Holdings in India, 2002-03	250	15	10	5080	305	203
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106	500	Household Assets and Liabilities in India as on 30.06.2002	250	15	10	4880	293	195
107	501	Household Indebtedness in India as on 30.06.2002	250	15	10	6000	360	240
108	502	Household Borrowings and Repayments in India during 1.7.2002 to 30.6.2003	250	15	10	4750	285	190
109	503	Household Assets Holdings, Indebtedness, Current Borrowings and Repayments of Social Groups in India as on 30.06.2002	250	15	10	3880	233	155
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111	505	Household Consumer Expenditure in India, January – June 2004	150	8	4	2580	138	69
		Employment & Unemployment, NSS 60th Round (January – June 2004)						
112	506	Employment and Unemployment Situation in India, January – June 2004	250	15	10	3580	202	112
		Health, NSS 60th Round (January – June 2004)						
113	507	Morbidity, Health Care and the Condition of the Aged	250	15	10	4480	269	179
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114	508	Level and Pattern of Consumer Expenditure, 2004-05	250	16	8	5080	322	163
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120	512	Perceived Adequacy of Food Consumption in Indian Households 2004-2005	150	10	5	1780	113	57
121	513	Nutritional intake in India, 2004-2005	250	16	8	3680	234	118
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		Employment & Unemployment, NSS 61st Round (July 2004 – June 2005)						
123	515 (Part-I)	Employment and Unemployment Situation in India, 2004-05 (Part-I)	250	16	8	4680	297	150
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125	516	Employment and Unemployment Situation Among Social Groups in India, 2004-05	250	16	8	3680	234	118
126	517	Status of Education and Vocational Training in India 2004-2005	250	16	8	2680	170	86
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131	521	Employment and Unemployment Situation among Major Religious Groups in India, 2004-05	250	16	8	2480	157	79
		Employment & Unemployment, NSS 62nd Round (July 2005 – June 2006)						
132	522	Employment and Unemployment Situation in India, 2005-06	250	16	8	4480	284	144
		Consumer Expenditure, NSS 62nd Round (July 2005 – June 2006)						
133	523	Household Consumer Expenditure in India, 2005-06	150	10	5	1380	88	44
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136	526	Unorganised Manufacturing Sector in India, 2005-06 – Input, Output and Value Added	250	16	8	4280	272	137
		Consumer Expenditure, NSS 63rd Round (July 2006 – June 2007)						
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139	529	Service Sector in India (2006-07): Economic Characteristics of Enterprises	250	13	8	1280	68	43
		Consumer Expenditure, NSS 64th Round (July 2007 – June 2008)						
140	530	Household Consumer Expenditure in India, 2007-08	150	8	5	1380	75	48
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141	531	Employment and Unemployment Situation in India, 2007-08	250	14	9	4080	221	152
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143	532	Education in India : 2007-08 Participation and Expenditure	250	14	9	6280	345	232
		Particulars of Slum NSS 65th Round (July 2008 – June 2009)						
144	534	Some Characteristics of Urban Slums, 2008-09	150	8	6	1180	64	44
		Housing Condition NSS 65th Round (July 2008 – June 2009)						
145	535	Housing Condition and Amenities in India 2008-2009	360	20	13	720	41	25
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146	536	Domestic Tourism in India, 2008-09	430	24	15	860	48	31
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147	KI (66/10)	Key Indicators of Employment and Unemployment in India, 2009-10	-	-	-	-	-	-
148	537	Employment and Unemployment Situation in India, 2009-10	360	18	12	720	37	23
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157	538	Level and Pattern of Consumer Expenditure	250	12	8	500	24	15
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160	542	Energy Sources of Indian Households for Cooking and Lighting	340	16	10	680	32	20
161	544	Household Consumer Expenditure across Socio-Economic Groups	410	19	12	820	38	24
162	545	Public Distribution System and Other Sources of Household Consumption	200	10	6	400	20	12
163	547	Perceived Adequacy of Food Consumption in Indian Households	250	12	8	500	24	16
		Unincorporated Non-agricultural Enterprises (Excluding Construction) NSS 67th Round (July 2010 – June 2011)						
164	KI (67/2.34)	Key Results of Survey on Unincorporated Non-agricultural Enterprises (Excluding Construction) in India	-	-	-	-	-	-
165	546	Operational Characteristics of Unincorporated Non-agricultural Enterprises (Excluding Construction) in India	280	13	8	560	26	16
166	549	Economic Characteristics of Unincorporated Non-agricultural Enterprises (Excluding Construction) in India	330	16	10	660	32	20
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167	KI (68/1.0)	Key Indicator of Household Consumer Expenditure in India.	-	-	-	-	-	-
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169	558	Household Consumption of Various Goods and Services in India, 2011-12	260	11	7	520	22	14
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171	562	Household Consumer Expenditure across Socio-Economic Groups, 2011-12	440	18	12	880	36	24
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173	567	Energy Sources of Indian Households for Cooking & Lighting, 2011-12	330	13	8	660	26	16
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174	KI (68/10)	Key Indicator of Employment and Unemployment in India, 2011-12	-	-	-	-	-	-
175	554	Employment & Unemployment Situation in India	390	16	10	780	32	20
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182	KI (69/1.2)	Key Results of Survey on Drinking Water, Sanitation, Hygiene and Housing Condition in India	-	-	-	-	-	-
183	556	Drinking Water, Sanitation, Hygiene and Housing Condition in India	330	14	8	660	28	16
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189	KI (70/18.2)	Key Indicators of Debt and Investment in India	-	-	-	-	-	-
190	570	Household Assets and Liabilities	470	18	12	940	36	24
191	577	Household Indebtedness in India	475	18	12	950	36	24
		Situation Assessment of Agricultural Households NSS 70th Round (January 2013-December 2013)						
192	KI (70/33)	Key Indicators of Situation of Agricultural Households in India	-	-	-	-	-	-
193	569	Some Characteristics of Agricultural Households in India	240	9	6	480	18	12
194	573	Some Aspects of Farming	260	10	7	520	20	14
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195	KI (71/25.0)	Key Indicators of Social Consumption: Health	-	-	-	-	-	-
196	574	Health in India	475	17	12	950	34	24
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