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अदायगी की सीमा तथा उसकी प्रकृति  
EXTENT AND NATURE OF BORROWINGS AND REPAYMENTS OF RURAL AND URBAN  
HOUSEHOLDS DURING JULY 1981 TO JUNE 1982

( राज्य और अखिल भारतीय अनुमान )  
( STATE AND ALL INDIA ESTIMATES )

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NATIONAL SAMPLE SURVEY  
THIRTYSEVENTH ROUND  
(JANUARY TO DECEMBER 1982)

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## SECTION ONE

### INTRODUCTION

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

1.1.1 It was planned to bring out the main results of the survey through a series of five reports. So far four reports (NSS Draft Report Nos. 318, 322, 328 and 334) were prepared, the first in July 1985, the second in December 1985, the third in April 1986 and the fourth in December 1986. While the first report summarised the asset and liability position of rural and urban households, the second and the third covered several aspects of household indebtedness. The fourth report in the series provided some broad features of gross capital expenditure, fixed capital formation and sale and loss of physical assets. The present report deals with various aspects of cash borrowings made by the households during the agricultural year 1981-82.

#### Geographical Coverage

1.2.0 The 37th round survey was initially planned to cover the whole of Indian Union except (a) rural areas of Nagaland (b) Ladakh and Kargil districts of Jammu & Kashmir. Moreover, due to the operational difficulties and shortage of staff, the

following areas could not be surveyed either :-

- i) Andamans and Nicobar islands and Lakshadweep
- ii) Urban areas of Dadra and Nagar Haveli
- iii) Rural areas of Sikkim
- iv) Rural areas of Chhatarpur district and urban areas of Guna and Jabua of districts of Madhya Pradesh

#### 1.3.0 Methodology adopted for collection of data :

In NSS 37th round, the survey period was the calendar year 1982, while the reference period for data collection was July 1981 to June 1982. During the survey period, each sample household was visited twice - once during January to June, and again during July to December 1982. In the first half of the calendar year 1982, the asset and liability position of households as on the date of survey as well as transactions of assets liabilities which had taken place during 1st July 1981 to the date of survey were ascertained at the time of the first visit to the sample households. Based on the stock and flow data, the assets and liabilities of households as on 30.6.81 were derived. In a similar way, assets and liabilities of households as on 30.6.82 were ascertained from the data collected in the second visit from the same set of households. On the other hand, information on capital expenditure, expenditure on durable household assets, financial assets Borrowings and repayments of loan was collected for the whole of the reference year July 1981 to June 1982 in two instalments. Data for the first half of the reference year were collected in the first visit, and for the second half of the reference year in the second visit to the sample households. Hence for such items, data of both the visits pooled together would give the estimate for the entire reference year. Further details of the survey methodology, particularly changes made in the method of data collection from the earlier rounds have been given in NSS Report No. 318.

1.4.0 Sample size : The all-India sample size was fixed at 8408 villages and 5300 urban blocks considering both Central and State samples together. However, for the reasons mentioned in para 1.2.0, the survey could not be carried out in all the

villages and urban blocks, as planned. [Further, for few samples, information for one of the visits (mainly second visit) was not available at the tabulation stage for various reasons such as shortage of field staff, non-availability of informants and rejection of schedules during scrutiny.] Thus, the number of sample villages and urban blocks considered for generating various estimates relating to the agricultural year 1981-82 were 7690 and 5145 respectively. In terms of households, the sample size was 60, 905 and 30, 770 in the rural and urban sectors respectively. Statewise number of sample villages/blocks and households are given in Table (0) of Appendix.

1.5.0 Content of the report : Like the fourth report on the subject the present report is based on the data of visits I and II taken together. As the estimates presented in this report relate to the full reference year, they are based on the common set of sample households surveyed in visit I and visit II. Although the estimates relate to the reference year, the classificatory characters like household asset holdings and major household types are based on the data of visit I only. The estimates are based on the pooled data of Central and State samples.

1.5.1 This report consists of three sections and an Appendix. This introductory section gives the scope and content of the report followed by an elaboration of the concepts and definitions used in the survey. Section II presents the main findings of the survey along with comparison of some key estimates obtained from this survey conducted in the 26th round (1971-72). In section three, a note on sample design and estimation procedure of the NSS 37th round has been included. Lastly, the Appendix which is the main body of this report contains 20 tables giving detailed results at the state and all-India levels.

1.5.2 The estimates have been presented in this report separately for rural, urban and rural & urban sectors combined of each state and all-India. In all the tables except Table no. (0) which shows the number of sample villages/blocks and sample households, estimates have been provided separately for each major household type. The major household types are cultivator households and non-cultivator households in the rural sector and non-cultivator households in the

sector and self-employed households and other households in the urban sector. The definition of each of the major household types has been given in para 1.6.0. Since the classification of households is different in rural and urban areas, the estimates relating to rural & urban sectors combined have been presented for all households only.

1.5.3 Table no. (1) gives the distribution of estimated number of households classified by major household types and household asset holding. Table nos. (2.1) to (12.3) provide the rates and ratios relating to volume and incidence of households reporting borrowings and repayments made by the households during 1.7.81 to 30.6.82. While Table nos. (2.1) and (2.2) give the break-ups of the total borrowings and repayments under cash and kind components, Table nos. (3) to (12.3) present the estimates of cash components only. The percentage distribution of the cash amounts borrowed and repaid over household asset holdings are present in Table no. (3). All the estimates presented in Table nos. (4) to (11.3) relate to borrowings in cash classified by various correlates such as purpose of loan (i) Tables 4 & 5), (ii) type of loan (Tables 6.1 & 6.2), (iii) type of security (table 7 & 8), (iv) type of mortgage (tables 9.1 & 9.2) and credit agency<sup>(x)</sup> (Tables 10 to 11.3). Table nos. (11.1) to (11.3) also contain estimates of repayment of those cash loans which were contracted during 1.7.81 to 30.6.82. While Table nos. (12.1) to (12.3) give the estimates of repayment and liquidation of any loan (irrespective of the date of contract) classified by credit agency.

1.5.4 The report does not contain statewide tables for Mizoram in the rural sector as the survey could not cover any rural household in the sample reporting borrowings or repayments during 1.7.81 to 30.6.82.

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

A. Definitions relating to major household type :

(i) Cultivator households : (All rural households operating some land (i.e. area of 0.005 acre or more) were treated as



cultivator households. For the purpose of this survey, operation of land, as per the definition of operational holdings (as given in NSS report no. 318), included growing of field crops, fruits, nuts, seeds, trees, nurseries (except those of forest trees), bulbs, vegetables and flowers; and production of plantation crops, livestock and livestock products, poultry and poultry products, fish, honey, rabbits, furbearing animals and silk-worm cocoons.

(ii) Non-cultivator households : The rural households operating no land or land less than 0.005 acre were considered as non-cultivator households.

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

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

B. Household asset holding : Assets were defined to include all items owned by the household which had money value, such as, land, buildings, livestock, agricultural implements, non-farm business equipments, all transport equipments, durable household assets, dues receivable on loans advanced, shares in co-operative societies, banks etc., national plan saving certificates and the like, deposits in companies, banks, post offices etc. However, crops standing in the fields, currency notes and coins in hand and stock of commodities held by the households were not considered as assets for the purpose of this survey. The households were classified into different household-asset holding groups, depending upon the total assets held by them.

C. Definitions relating to credit agency :

(i) Government : The Central or State Government might advance loans through departments like, Revenue, Agriculture, Industry or the Community Development and National Extension Service etc.

Finance from Government might also be channelled through the Khadi and Village Industries Board. All loans received from the above sources was treated as from Government.

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

(iii) Commercial banks : All loans taken from commercial banks including nationalised banks, regional rural banks and State Bank of India and its <sup>associates</sup> ~~subsidiaries~~ like State Bank of <sup>Bikaner</sup> ~~Rajasthan~~ were considered as loans taken from commercial banks.

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

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

(vi) Landlord : All loans given by landlords to their own tenants were considered as loans taken from landlords. If the tenant took any loan from a person who was not his landlord but belonged to the landlord class, the credit agency was "agricultural money lender" or 'professional money lender' depending upon the type of money lending business done by the person.

(vii) Agricultural money lender : An agricultural money lender was one whose major profession was agriculture and whose money lending business was comparatively of minor importance.

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

Narayan/

(ix) Trader : A trader was defined as a person whose principal occupation was trading.

(x) Relatives and friends : If a loan was received from a friend or a relative free of interest, it was considered as a loan from relatives and friends. Loans bearing interest were considered as taken from "agricultural money lender", "professional money lender", "trader" etc., depending upon the type of business carried out by the relative or the friend.

D. Definitions relating to purpose of loan :

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

(ii) Current expenditure in farm business : The expenditure incurred on account of purchase of seeds, manure, fodder, payment of wages, rent, land revenue, cess, water charges etc., hire charges of pumps and implements etc. constituted the current expenditure in farm business.

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

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

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(v) Household expenditure : The expenditure incurred on account of purchase of residential land, purchases, repairs, additions and alterations, new construction of buildings for residential purposes, purchase of durable household assets and all kinds of family expenditures constituted the household expenditure for recording the purpose of loan.

(vi) Expenditure on litigation, financial investments and others : Besides expenditure on litigations, this also included expenditures on financial investments such as payment of insurance premium, deposits in co-operative societies and banks; contributions to chit funds; purchase of government securities etc. and all other expenditures not mentioned earlier.

E. Definitions relating to type of security :

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

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

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

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SECTION TWO

IMPORTANT FINDINGS OF THE SURVEY

2.0.0 The present report, as stated earlier, is the fifth report on Debt & Investment Survey conducted in NSS 37th round and covers various aspects of borrowings and repayments in the household sector during the year July 1981 - June 1982. The estimates relating to households contracting loans from various agencies for different purposes under manifold terms and conditions and the amount of such borrowings at state and all-India levels in the rural, urban and combined (rural & urban) sectors are presented in the Appendix. The Appendix also provides estimates relating to repayment and liquidation of loans taken from various agencies by the same geographical regions separately for rural and urban sectors as well as for both the sectors combined.

2.0.1 This section provides an overall view of borrowings and repayments made by rural and urban households during July 1981 - June 1982. While borrowings relate to the loans taken during the year July 1981 to June 1982, the repayments refer to the actual amounts repaid during the reference year against loans outstanding on 30th June 1981 as well as loans borrowed during July 1981 to June 1982. The important observations are summed up here to bring out the salient features of the survey results. Further, the estimates of the current round have been compared with those of the 26th round of NSS (reference period : July 1971 - June 1972) with a view to studying the changes which had taken place during the last 10 years in various aspects of borrowings and repayments in the household sector. The comparison is, however, confined to the rural sector only. This is because the estimates of NSS 26th round pertaining to the urban sector were not released, as they were not found satisfactory.

2.1.0 Aggregate amount of borrowings and repayments :

Survey results indicate that there were 93.8 million households in the rural sector and 29.5 million households in the urban sector. The total number of households in the country was 123.3 million. Of them, about 21 per cent reported to have incurred loans during the year ended on 30th June 1982. The total amount of borrowings by the households of rural and urban sectors taken together was of the order of Rs. 6349 crores. During this year the aggregate amount of repayments of the loans either outstanding on 30th June 1981 or contracted during the year 1st July 1981 to 30th June 1982 was about Rs. 3358 crores. Of the total borrowings, rural households accounted for 68 per cent, the remaining 32 per cent going to the urban households. Likewise, the share of the rural households in the aggregate amount repaid was about 60 per cent, the remaining 40 per cent being the contribution of the urban households.

2.1.1 For the purpose of presentation of data, the households in each sector have been classified into two broad groups on the basis of major household types. The major household types are cultivator and non-cultivator households in the rural sector, and self-employed and non-self-employed households in the urban sector. The major household types have already been defined in para 1.6.0.A of Section I. Table(I) gives the percentage distribution of amounts borrowed and repaid by households over major household types and also the cash and kind components of borrowings and repayments made during 1.7.81 to 30.6.82 separately for rural and urban sectors at the all-India level.

Table (I) : Percentage distribution of amounts borrowed and repaid over major household types and cash and kind components of borrowings and repayments during 1.7.81 to 30.6.82 separately for rural and urban sectors

All-India

major household type	percentage distribution of			borrowings in		repayments of loan taken in			
	total household	total amount borrowed	total amount repaid	cash (Rs. crores)	kind (Rs. crores)	cash (Rs. crores)	kind (Rs. crores)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
			<u>rural</u>						
cultivator	76.26	89.80	90.95	3757	136 (3.49)	1899	61 (3.16)		
non-cultivator	23.74	10.20	9.05	427	15 (3.39)	193	3 (1.32)		
all household	100.00	100.00	100.00	4185	151 (3.48)	2091	64 (2.99)		
				<u>urban</u>					
self-employed	32.81	42.04	45.33	830	16 (1.93)	536	9 (1.63)		
others	67.19	57.96	54.67	1156	12 (0.99)	653	4 (0.56)		
all households	100.00	100.00	100.00	1986	28 (1.38)	1189	13 (1.04)		

Note : figures in parenthesis indicate percentage share of kind component in the total amount borrowed/repaid.

2.1.2 It is seen from Table(I) that in the rural as well as in the urban sector there was almost no difference between the distributions of borrowings and of repayments over the major household types. The cultivator households, which formed about 76 per cent of the rural households, accounted for 90 per cent of total borrowings and 91 per cent of total repayments.

Similarly in the urban sector the self-employed households, constituting 33 per cent of urban households, accounted for 42 and 45 per cent of total borrowings and total repayments respectively.

2.1.3 For the purpose of this survey, any loan taken in cash was treated as cash loan and any loan taken in kind as kind loan, irrespective of their mode of repayment. It is seen from Table(1) that in the rural sector, at the all-India level, borrowings in kind accounted for a meagre 3.48 per cent of total borrowings, while the repayments of loans taken in kind constituted 2.99 per cent of total repayments. The corresponding percentages were even less in the urban sector. They were 1.38 and 1.04 per cent for borrowings and repayments respectively.

2.2.0 Estimate of cash borrowings and repayments in 1971-72 and 1981-82 : So far, the estimates relating to borrowings and repayments have been discussed taking both cash and kind loans into account. Since the loans contracted in kind accounted for only a small percentage of total borrowings, hereafter discussion is restricted to cash borrowings only. A comparative picture of the 37th round estimates of cash borrowings and repayments with those of NSS 26th round is brought out in Table II below for the rural areas of India.

Table(II) : Aggregate amount of cash borrowings and repayments of cash loans by major household type during 1971-72 and 1981-82

All India	Rural			(Rs. crores)		
	borrowings			repayments		
major household type	26th round (1971-72)	37th round (1981-82)	p.c. increase @	26th round (1971-72)	37th round (1981-82)	p.c. increase @
(1)	(2)	(3)	(4)	(5)	(6)	(7)
cultivator	1,155	3,757	225.28	1,009	1,899	88.21
non-cultivator	190	427	124.74	146	193	32.19
all households	1,345	4,185	211.15	1,155	2,091	81.04

$$\text{@ p.c. increase} = \frac{\text{37th round} - \text{26th round}}{\text{26th round}} \times 100$$



2.2.1 Table II shows that the aggregate amount of cash borrowings recorded 211 per cent rise in 1981-82 over 1971-72. The aggregate amount of repayments of cash loans, however, had shown 81 per cent increase over the same period. The comparison as such may not be meaningful, as much of the overall increase in the estimates was due to the rise in the price level. What may be of interest is that while cash borrowings by the cultivator households increased by 225 per cent, the increase in the case of non-cultivator households was 125 per cent. Similarly, in the case of repayment, cultivator and non-cultivator households reported respectively 88 per cent and 32 per cent increase during the last 10 years. Further, the percentage increase was less in the case of repayment than in the case of borrowings. As a result, the repayments of all loans including current borrowings expressed as percentage to current borrowings was less in 1981-82 compared to that of 1971-72.

2.2.2 Although there was a substantial <sup>increase</sup> in the aggregate amount of cash borrowings in the rural sector during 1971-72 to 1981-82, the percentage of households reporting borrowings declined during the period. The decline was by about 8 percentage points and was more or less the same for both cultivator and non-cultivator households. In sharp contrast, the percentage of households reporting repayment of cash loans recorded a rise of about 2 percentage points, from 12 per cent to 14 per cent during the decade. These estimates are presented in Table III below.

Table (III) : Percentage of households reporting borrowings in cash and of households reporting repayment of cash loans by major household type during 1971-72 and 1981-82

major household type	All India		Rural	
	percentage of households reporting			
	cash borrowings		repayment of cash loans	
	26th round (1971-72)	37th round (1981-82)	26th round (1971-72)	37th round (1981-82)
(1)	(2)	(3)	(4)	(5)
cultivator	29.29	20.60	13.05	15.20
non-cultivator	23.44	16.70	10.41	10.91
all households	27.73	19.67	12.16	14.18

2.3.0 Distribution of borrowings over asset holding groups :  
 As regards the households reporting cash borrowings in 1981-82, there is hardly any difference between the rural and urban sectors at all-India level, the percentages being 20 and 19 respectively. But the average amount borrowed per reporting household was more in the urban sector than in the rural sector as observed from Table (IV), which presents the above estimates at all-India level by asset groups.

Table(IV) : Percentage of households reporting cash borrowings during 1.7.81 to 30.6.82 to all households and average amount borrowed per reporting household by household asset holding

all-India				
household asset holding ( Rs.000 )	rural		urban	
	p.c. of households reporting cash borrowings	average amount borrowed ( Rs. )	p.c. of households reporting cash borrowings	average amount borrowed ( Rs. )
(1)	(2)	(3)	(4)	(5)
upto 1	12.97	467	14.38	1067
1 - 5	16.97	764	19.16	1384
5 - 10	18.58	1055	19.75	1906
10 - 20	19.24	1409	21.97	2293
20 - 50	20.67	2058	20.78	4230
50 - 100	22.76	2996	19.09	5016
100 - 500	26.09	6847	15.74	13514
500 & above	32.83	23879	15.61	15050
all groups	19.67	2267	18.95	3558

2.3.1 It is seen from Table (IV) that in both the rural and urban sectors the average amount borrowed per reporting household was steadily increasing over the asset groups. This was associated with a progressively rising trend in the proportion of households reporting borrowings from the lowest to the highest asset groups in case of rural sector. In the urban sector, however the percentage of households reporting cash borrowings increased upto the asset size of Rs.20,000 and there declined consistently are higher asset groups. It is interesting to note that in the lowest asset groups, the percentage of households reporting cash borrowing was more in the urban sector than in the rural, but the picture was just

the reverse in the case of higher asset groups starting from asset group of Rs. 50,000 - 1,00,000. Another feature worth mentioning is that in comparison to the rural sector the average amount of borrowing per reporting household was appreciably higher in urban area for each asset group except the highest group of Rs. 5 lakhs and above.

2.3.2 It has been observed from Table (IV) that average amount of cash borrowings per reporting household was Rs.2267 and Rs.3558 respectively in the rural and urban sectors at the all-India level. Since only a small proportion of households reported to have borrowed during the reference period, the average amount of borrowings per household worked out to be Rs.446 and Rs.674 in the rural and urban sectors respectively at the all-India level. To examine the variations in the state estimates, the average amounts of cash borrowings per household have been presented for 17 major states separately for rural and <sup>urban</sup> sectors in Table (V).

2.3.3 The state estimates reveal a pronounced regional disparity in the amount of borrowings. In the rural sector, Punjab, a developed state in agriculture, recorded the highest average amount of borrowings (Rs.1659) per household. It is noteworthy that this amount was not only the highest but was more than double of the average recorded for any other state except Kerala and Haryana, for which the averages were Rs.919 and Rs. 841 respectively. This average exceeded Rs. 600 in only three other states, namely, Andhra Pradesh (Rs. 664), Maharashtra (Rs.659) and Rajasthan (Rs.639). In contrast, the average borrowings per rural household in Assam was as low as Rs.29. In three other major states in eastern region, viz. Bihar, Orissa and West Bengal, the average borrowings per household was less than Rs.200, ranging from Rs.113 in Bihar to Rs.196 in West Bengal.

2.3.4 The average amount was, in general, more in the urban sector of a state than in the rural except in Punjab, Haryana, Rajasthan and Jammu & Kashmir. In the urban sector, the states of southern region, in general, were found to have borrowed more amount per household, compared to the states of other regions. The average was highest in Kerala (Rs.2598) followed by Maharashtra (Rs.989), Tamil Nadu (Rs.857), Karnataka (Rs.856), Andhra Pradesh (Rs.707) and Haryana (Rs.725). As in the rural sector, the lowest average in the urban sector was observed in Assam (Rs.121). Orissa (Rs.273), Jammu & Kashmir (Rs.336) and Bihar (Rs.384) were the other states reporting low averages.

Table(V) : Average amount of cash borrowings per household separately for rural and urban sectors and number of households per bank office for rural and urban sectors combined by states.

states/U.T.	average cash borrowings per household (Rs.)		no. of bank offices (as on June 1981) <sup>1/</sup>	rural and urban combined		ranks by (in descending order) average borrowing per household	no. of households per bank office
	rural	urban		no. of households per bank office (in 00) <sup>2/</sup>	average cash borrowings per household (Rs.)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	664	707	2762	39	673	5	7
Assam	29	121	507	51*	38	17	2
Bihar	113	384	2394	48	147	16	3
Gujarat	478	614	2363	25	521	9	11
Haryana	841	725	810	25	811	3	12
Himachal Pradesh	309	422	369	21	320	13	14
Jammu & Kashmir	392	336	459	20	381	10	15
Karnataka	506	856	2792	23	598	8	13
Kerala	919	2598	2340	19	1209	2	16
Madhya Pradesh	349	405	2177	43	361	12	6
Maharashtra	659	989	3631	32	772	4	10
Orissa	194	273	968	52	204	15	1
Punjab	1659	579	1592	17	1364	1	17
Rajasthan	639	491	1638	36	607	7	8
Tamil Nadu	538	857	3016	34	644	6	9
Uttar Pradesh	364	413	4128	47	374	11	4
West Bengal	196	481	2233	44	282	14	5
all-India	446	674	35707	26	501	-	-

<sup>1/</sup> source : Report on Currency and Finance, 81-82, vol. 1, Economic Review, RBI.

<sup>2/</sup> based on 1981 census figures.

\* : based on the estimated number of households obtained from NSS 37th rd.

2.3.5 In assessing the facilities of loan market available in different states, it may be worthwhile to have a look at the geographical distribution of the commercial bank offices in major states on 30.6.81 as shown in Table(V). This has been published by the Reserve Bank of India in "Report on currency and finance 1981-82, vol.I, Economic Review." A noteworthy feature, as revealed by the relevant figures in the table, is the close link between the average amount of borrowings per household and number of households per bank office (household - bank ratio). Generally the average amount of borrowings per household was higher in the states where the household - bank ratio was comparatively low. The four major states in eastern region, where the average borrowings were relatively low, were among those with very high household - bank ratio, while the ratio was lowest with one bank office per 17 hundred household in Punjab which reported maximum amount of cash borrowings per household. There are few examples to the contrary, of course. In Himachal Pradesh and Jammu & Kashmir, the average borrowings were relatively low inspite of low household - bank ratio. Nevertheless, the relative ranks of the seventeen states in respect of average borrowings and household - bank ratio indicate a significant relationship - the value of Spearman's rank correlation co-efficient ( $r_s$ )<sup>1/</sup> being 0.71, which is significant at 1% level.

2.4.0 Distribution of borrowings by the credit agencies :

The importance of commercial banks as a source of supply of credit is apparent from the above discussion. In view of the expansion of the banking system, the borrowings of the household sector, classified by credit agencies, during 1981-82 set against those during 1971-72, assume special significance.

2.4.1 Commercial banks were nationalised in 1969. The post-nationalisation period was marked by a phenomenal rise in the number of bank offices in rural areas - a ten-fold rise from 1860 in June 1969 to 17,650 in June, 1981. Further, the share of the

<sup>1/</sup> Spearman's rank correlation co-efficient,  $r_s = 1 - \frac{6 \sum d_i^2}{n^3 - n}$

where n is the number of observations and  $d_i$ 's difference between ranks.

agricultural sector in the total advances of scheduled commercialised banks rose from 5 per cent to about 15 per cent during the same period.<sup>1/</sup>

2.4.2 It may be pointed out that the 26th round of NSS (reference period : 1971-72) was undertaken soon after the nationalisation of commercial banks in 1969 and was not expected to register much of its effects. Comparison of agency-wise estimates of 26th and 37th round of NSS, therefore, is expected to reflect the effects of development in institutional finance brought about by nationalisation on various classes of rural households. The percentage distribution of borrowings over credit agencies for 1971-72 and 1981-82, given in Table(VI), reveal a distinct shift in relative importance of different credit agencies.

Table(VI) : Percentage distribution of cash borrowings over credit agencies for 1971-72 and 1981-82.

all-India credit agency (1)	Rural percentage distribution of cash borrowings	
	26th round (1971-72) (2)	37th round (1981-82) (3)
1. government department	3.11	4.22
2. co-operative society	14.94	26.31
3. commercial banks	1.67	23.10
4. insurance	-	0.14
5. provident fund	-	0.83
6. institutional agencies	19.72	54.60
7. land lord	6.41	3.83
8. agricultural money lender	18.71	11.01
9. professional money lender	15.94	4.90
10. trader	14.88	5.88
11. friends and relatives	11.44	12.36
12. other sources	12.90	7.42*
13. non-institutional agencies	80.28	45.40
14. all agencies	100.00	100.00

\* includes 'unspecified' sources.

<sup>1/</sup> Source : Report on currency and Finance 1981-82, Vol. I, Economic Review, R.B.I.  
kcr.

2.4.3 The most prominent development during the decade was the progress of commercial banks in the supply of credit to rural households. Commercial banks which accounted for a meagre 2 per cent of the total borrowings in 1971-72 came up to occupy the second place, behind the co-operative societies, with a share of 23 per cent in 1981-82. The share of co-operatives also rose from 15 per cent to 26 per cent during the decade. Consequently, there was a sharp decline in the shares of agricultural and professional money lenders and traders who occupied prime positions in 1971-72. However, the importance of 'relatives and friends' as a credit agency remained more or less same, with a share of about 12 per cent in the total borrowings.

2.4.4 In order to have a comprehensive view of the institutional and non-institutional agencies as sources of credit to the different segments of households, the percentages of borrowings from these two sources for 1971-72 and 1981-82 in the rural sector and for 1981-82 in the urban sector are presented in Table (VII).

Table(VII) : Percentage of cash borrowings from institutional and non-institutional agencies by major household types for rural and urban sectors.

all-India

credit agency	r u r a l						u r b a n			
	cultivators		non-cultivators		all households		self-emplo- yed	others	all house- holds	
	26th round (1971- 72)	37th round (1981- 82)	26th round (1971- 72)	37th round (1981- 82)	26th round (1971- 72)	37th round (1981- 82)	37th round (1981- 82)	37th round (1981- 82)	37th round (1981- 82)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
institu- tional	21.70	56.20	7.65	40.38	19.72	54.60	58.54	64.33	61.92	
non-insti- tutional	78.30	43.80	92.35	59.62	80.28	45.40	41.46	35.67	38.08	
all	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00



2.4.5 It is seen from Table (VII) that the percentages of borrowings from institutional and non-institutional sources in the rural sector were about 55 and 45 per cent respectively in 1981-82. This may be reckoned as a breakthrough by the institutional agencies in view of the fact that the non-institutional agencies played a predominant role as suppliers of credit in the recent past. In 1971-72, the non-institutional agencies accounted for 80 per cent of the total borrowings in the rural sector.

2.4.6 Within the rural sector, the share of the institutional agencies, in the case of cultivator households, was 56 per cent in 1981-82 as against 22 per cent in 1971-72 and for non-cultivator households the percentages were 40 and 8 in 1981-82 and 1971-72 respectively. The improvement in the case of non-cultivator households was, no doubt, remarkable, still, even in 1981-82 they had to depend more on non-institutional agencies as compared to the cultivator households as was the case in 1971-72.

2.4.7 Dependence of the households on non-institutional agencies was, as expected, less in the urban sector than in the rural. Percentage shares of institutional and non-institutional agencies were 62 and 38 respectively in the urban sector as against 55 and 45 in the rural sector. Between the two major household types in the urban sector, the self-employed households had to depend more on non-institutional agencies than the non-self-employed ones.

2.5.0 Share of institutional and non-institutional credit agencies in each asset group : The percentage shares of borrowings from institutional and non-institutional sources in 1981-82 as given in Table (VIII) for each household asset group reveal that in the rural sector, the proportion of borrowings from non-institutional agencies gradually declined from 78 per cent in the lowest asset group to 17 per cent in the highest group. It is notable that the households belonging to the five lower asset groups received a greater proportion of their borrowings from non-institutional agencies. Thus, although the massive expansion of institutional credit agencies displaced the traditional non-institutional agencies from their commanding position in the rural sector in general, <sup>rural households continued to depend on traditional</sup> the poorer section of the <sup>sources to a great</sup> extent. The institutional agencies appeared to have failed to substantially help those who probably needed them the most.

Table(VIII) : Percentage share of borrowings from institutional and non-institutional sources in 1981-82 by size of household asset holding separately for rural and urban sectors.

household asset holding (Rs. 000)	r u r a l			u r b a n		
	percentage share of cash borrowings			percentage share of cash borrowings		
	institu- tional	non- institu- tional	all sources	institu- tional	non- institu- tional	all sources
(1)	(2)	(3)	(4)	(5)	(6)	(7)
upto 1	22.20	77.80	100.00	22.85	77.15	100.00
1 - 5	26.99	73.01	100.00	37.72	62.28	100.00
5 - 10	35.24	64.76	100.00	51.75	48.25	100.00
10 - 20	36.57	63.43	100.00	50.57	49.43	100.00
20 - 50	47.56	52.44	100.00	66.78	33.22	100.00
50 - 100	53.41	46.59	100.00	66.02	33.98	100.00
100 - 500	71.23	28.77	100.00	73.14	26.86	100.00
500 & above	83.18	16.82	100.00	59.68	40.32	100.00
all groups	54.63	45.37	100.00	61.92	38.08	100.00

2.5.1 The picture in the urban sector was somewhat better. The dependence on non-institutional agencies was comparatively less in the urban sector than in the rural. There was, however, hardly any difference between rural and urban in the percentage of amounts borrowed from non-institutional sources by the households of the lowest asset group of upto Rs. 1000. The said percentage was more in the rural as compared to urban in all the other asset groups except the highest asset group of Rs. 5 lakhs and above. Less dependence on non-institutional agencies of the urban households may be due to easy availability of institutional agencies in the urban sector. But, the fact remains that, like in the rural sector, the households of the lowest two asset groups in the urban sector had to depend heavily on the non-institutional agencies. Percentage share of non-institutional agencies were 77 and 62 for the asset groups of upto Rs. 1000 and Rs. 1000 - 5000 respectively.

2.6.0 Agencywise distribution of borrowings for 17 major states : The borrowings from institutional and non-institutional sources as percentage to total borrowing during 1981-82 for seventeen major states have been shown in Table (IX). The table exhibits wide variation among the states. In the rural sector, percentage of amounts borrowed from institutional sources to total amounts borrowed was highest ( 75 per cent) in Haryana, closely followed by Maharashtra (71 per cent), Orissa (69 per cent), Himachal Pradesh (69 per cent) and Kerala (69 per cent). In contrast, the aforesaid percentage was lowest in Assam (23 per cent). The contribution of institutional sources was about 37 and 40 per cent in Rajasthan and Gujarat respectively.

Table(IX) : Percentage share of amount of cash borrowings from institutional and non-institutional credit agencies for seventeen major states.

s t a t e s	r u r a l			u r b a n		
	percentage of cash borrowings			percentage of cash borrowings		
	institu- tional	non- institu- tional	all sources	institu- tional	non- institu- tional	all sources
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	40.91	59.09	100.00	-	-	100.00
Assam	22.63	77.37	100.00	52.06	47.94	100.00
Bihar	39.82	60.18	100.00	63.32	36.68	100.00
Gujarat	65.79	34.21	100.00	70.39	29.61	100.00
Haryana	75.16	24.84	100.00	83.87	16.13	100.00
Himachal Pradesh	68.58	31.42	100.00	70.17	29.83	100.00
Jammu & Kashmir	48.39	51.61	100.00	59.65	40.35	100.00
Karnataka	64.86	35.14	100.00	74.75	25.25	100.00
Kerala	68.59	31.41	100.00	87.34	12.66	100.00
Madhya Pradesh	45.79	54.21	100.00	73.48	26.52	100.00
Maharashtra	71.03	28.97	100.00	60.79	39.21	100.00
Orissa	69.22	30.78	100.00	85.95	14.05	100.00
Punjab	63.21	36.79	100.00	32.18	67.82	100.00
Rajasthan	36.80	63.20	100.00	43.08	56.92	100.00
Tamil Nadu	47.06	52.94	100.00	53.57	46.43	100.00
Uttar Pradesh	49.93	50.07	100.00	55.23	44.77	100.00
West Bengal	45.16	54.84	100.00	63.42	36.58	100.00
all-India	54.63	45.37	100.00	61.92	38.08	100.00

2.6.1 In the urban sector, the institutional agencies was above 80 per cent in Kerala (87 per cent), Orissa (86 per cent) and Haryana (84 per cent) whereas it was below 50 per cent only in two states, namely, Punjab (32 per cent) and Rajasthan (43 per cent). The percentages varied from 52 to 75 in the remaining states.

2.7.0 Repayment of loans taken from various agencies : Having discussed the current borrowings provided by different credit agencies, an attempt is made here to highlight the important features in respect of repayment of loans. Aggregate estimates relating to outstanding cash dues as on 30.6.81 and borrowings and repayments during the agricultural year 1981-82 separately for institutional and non-institutional credit agencies have been given in Table (X).

2.7.1 It is observed that in the rural sector, the total borrowings during the year amounted to Rs. 4,185 crores, of which only about 6 per cent (Rs. 247 crores) were paid back during the year itself. Between the two types of credit agencies, the percentages of current borrowings repaid during the year was more for non-institutional agencies ( 7 per cent ) than for institutional ones ( 5 per cent ).

2.7.2 The survey results indicate that the rate of repayment of current borrowings was more in the urban sector than in the rural. Total amount borrowed in cash was found to be Rs. 1986 crores in the urban sector, of which 8 per cent was repaid by the urban households during the year. There was hardly any difference between the institutional and non-institutional agencies so far as the rate of repayment of current borrowings was concerned.

Table (X) : Amount of outstanding cash dues as on 1.7.81 and repayments and borrowings in cash during 1.7.81 to 30.6.82 for institutional and non-institutional credit agencies at all-India level.

credit agency	total outstanding cash dues as on 30.6.81 (Rs. crores)	repayment during the year 1981-82		cash amount borrowed during the year (Rs. crores)	p.c. of amounts repaid of the loans taken during the year $\left[ \frac{\text{col. (4)}}{\text{col. (5)}} \times 100 \right]$	repayment of outstanding cash dues [col. (3) - (4)]	p.c. of outstanding cash dues repaid during the year $\left[ \frac{\text{col. (7)}}{\text{col. (2)}} \times 100 \right]$
		of all loans (Rs. crores)	of loans taken during the year (Rs. crores)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>rural</u>							
institutional	3740	1351	115	2285	5.03	1236	33.05
non-institutional	2370	740	132	1900	6.95	608	25.65
all sources	6110	2091	247	4185	5.90	1844	30.18
<u>urban</u>							
institutional	1804	726	100	1230	8.13	626	34.70
non-institutional	1202	464	65	756	8.60	399	33.19
all sources	3006	1190	165	1986	8.31	1025	34.07

note : @ source : NSS report no. 322 - Some aspects of indebtedness of rural and urban households (Part I).

2.7.3 Table (X) also provides the amount of repayment made during the year against the cash dues outstanding as on 30.6.81 as well as the percentage of the amount repaid to total amount of cash dues outstanding as on 30.6.81. It is seen that in the rural sector of India, out of Rs. 6,111 crores of debt, which remained outstanding at the beginning of the year, about 30 per cent (Rs. 1,844 crores) was repaid during the year. Interestingly, the recovery rate was found to be more for the institutional agencies which worked out to be about 33 per cent as against 26 per cent for the non-institutional agencies.

2.7.4 Compared to rural sector, the rate of recovery was more in the urban sector. The percentage of amounts repaid during the year of the cash dues outstanding as on 30.6.81 was 34 in the urban sector as against 30 in the rural. There was however, no appreciable difference in the urban sector between institutional and non-institutional credit agencies in the percentage of amounts repaid during the year.

2.8.0 Purposewise distribution of borrowings : One of the important aspects of borrowings is the purpose for which the loan is incurred. This is because a loan taken for productive purposes is expected to accelerate the economic activity of the household. On the other hand, loans taken for purposes like meeting household expenditure, repayment of old debts etc. which are considered unproductive, may lead to perpetual debt and misery. These aspects of borrowings have been highlighted here. Table (XI) presents the percentage of households reporting borrowings and the percentage distribution of amounts borrowed for different purposes separately for each major household type.

2.7.5 So far as the participation of households in the repayment of current borrowings is concerned, the percentage of households repaying current borrowing as derived from Tables 11.2 & 11.3 of Appendix was found to be more in the urban sector than in the rural. While about 46 per cent of the borrowing households reported repayment (full or part) of borrowings during the year, the corresponding estimate for the rural sector was only 16 per cent. Within the rural sector, the said percentage was more in the case of non-cultivator households (24 per cent) than that for the cultivator households (14 per cent).

Table(XI) : Percentage of households reporting borrowings to all households and percentage distribution of amounts borrowed over purpose of loan for each major household type in rural and urban sectors.

All India

srl. no.	purpose of loan	type of estimate @	r u r a l			u r b a n		
			major household type		major household type		all households	
			culti-vators	non-culti-vators	all house-holds	self-em-poyed		others
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	capital expenditure in farm business	P <sub>1</sub>	4.05	0.74	3.26	0.95	0.38	0.56
		P <sub>2</sub>	28.01	7.01	25.87	6.89	2.77	4.49
2.	current expenditure in farm business	P <sub>1</sub>	6.62	0.60	5.19	1.09	0.42	0.64
		P <sub>2</sub>	27.88	4.44	25.49	6.38	1.23	3.38
3.	capital expenditure in non-farm business	P <sub>1</sub>	0.90	1.46	1.03	3.33	0.74	1.58
		P <sub>2</sub>	8.93	17.40	9.78	36.38	9.19	20.56
4.	current expenditure in non-farm business	P <sub>1</sub>	0.56	1.01	0.67	2.89	0.37	1.19
		P <sub>2</sub>	2.93	10.35	3.70	21.45	2.79	10.59
5.	household expenditure	P <sub>1</sub>	8.71	11.71	9.43	8.40	15.86	13.43
		P <sub>2</sub>	22.22	46.32	24.71	16.33	59.33	41.35
6.	repayment of debt	P <sub>1</sub>	0.34	0.24	0.31	0.33	0.37	0.36
		P <sub>2</sub>	1.58	1.30	1.53	3.06	2.10	2.50
7.	expenditure on litigation etc.	P <sub>1</sub>	1.39	1.51	1.42	1.62	2.44	2.17
		P <sub>2</sub>	8.10	12.82	8.57	9.06	22.39	16.82
8.	unspecified	P <sub>1</sub>	0.18	0.09	0.16	0.42	0.23	0.29
		P <sub>2</sub>	0.35	0.36	0.35	0.44	0.17	0.29
9.	total	P <sub>1</sub>	20.60	16.70	19.67	17.46	19.67	18.95
		P <sub>2</sub>	100.00	100.00	100.00	100.00	100.00	100.00

note : @ P<sub>1</sub> : percentage of households reporting borrowings to all households of a major household type.  
P<sub>2</sub> : percentage distribution of amounts borrowed over purpose of loan.



2.8.1 It is seen from the table that the most common purpose for which relatively more number of households made some borrowings during 1981-82 was to meet 'household expenditure', both in the rural and urban sectors. Next in importance was 'current expenditure in farm business' in the rural sector. 'Expenditure on litigations etc.', 'capital expenditure in non-farm business' and 'current expenditure in non-farm business' were the purposes which were relatively more important in the urban sector. In this connection it may be mentioned that in the survey, the term 'household expenditure' was used in a broad sense; it included besides household expenditure proper, expenditure on purchase of residential buildings, construction and renovation of buildings etc.

2.8.2 Although percentage of rural households reporting borrowings for current as well as capital expenditure in farm business were much less than the corresponding percentage for household expenditure, their shares in the total amount borrowed were more or less same, about 25 per cent of the total borrowings in each case. In the urban sector, about 41 per cent of the total borrowings was taken to meet up the household expenditure and another 21 per cent for capital expenditure in non-farm business. Expenditure on litigation etc. also accounted for about 17 per cent of the total amount borrowed during the year.

2.8.3 Within the rural sector, the pattern of above distribution for cultivator households was more or less similar to the one observed for 'all households'. The percentage shares of amounts borrowed for capital and current expenditure in farm business were little higher (about 28 per cent each) while the share for 'household expenditure' was little less (22 per cent) than those observed for 'all households'. In contrast, as high as 46 per cent of the total amount borrowed by the non-cultivator households was for 'household expenditure' and only about 17 per cent for 'capital expenditure in non-farm business'. Such variations between the two major household types in contracting loans for productive and non-productive purposes were observed in the

urban sector also. So far as self-employed households were concerned, 36 per cent and 21 per cent of their total borrowings were for capital and current expenditure in non-farm business as against 16 per cent and 9 per cent respectively for 'household expenditure' and 'expenditure on litigation etc.' In the case of non-self-employed households, as high as 59 per cent and 22 per cent of their total borrowings were contracted for 'household expenditure' and 'expenditure on litigation etc.' respectively, while all the productive purposes together could account for only about 16 per cent of the total borrowings.

2.9.0 Change in the distribution of borrowings over purpose of loan during 1971-72 to 1981-82 : With a view to studying the changes in the distribution of amounts borrowed by purpose of loan during the period 1971-72 and 1981-82, the percentage distribution of amounts borrowed over purpose of loan has been given in Table(XII) for 1971-72 and 1981-82 for rural sector.

Table(XII) : Percentage distribution of amounts borrowed over purpose of loan during 1971-72 and 1981-82 for the rural sector of India.

All-India

Sector : Rural

purpose of loan	percentage distribution of amount borrowed	
	1971-72 (NSS 26th round)	1981-82 (NSS 37th round)
	(1)	(2)
		(3)
1. capital exp. in farm business	18.27	25.87
2. current exp. in farm business	15.09	25.49
3. capital exp. in non-farm business	1.64	9.78
4. current exp. in non-farm business	1.97	3.70
5. productive purposes : total (item 1 to 4)	36.97	64.84
6. household expenditure	51.84	24.71
7. other purposes	11.19	10.45
8. all purposes (item 5 + 6 + 7)	100.00	100.00

Table (XII) : Percentage distribution of amount borrowed over purpose of loan for each household asset holding class separately for rural and urban sector.

All India

household asset holding group (Rs.000)	r u r a l			u r b a n				
	percentage distribution of amount borrowed for			percentage distribution of amount borrowed for				
	productive purposes	household expenditure	all productive purposes	productive purposes	household expenditure	all productive purposes		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
upto 1	21.02	64.45	13.87	100.00	21.98	67.75	10.27	100.00
1 - 5	32.24	49.93	17.72	100.00	25.74	59.58	14.68	100.00
5 - 10	44.53	44.45	10.14	100.00	10.88	67.39	21.73	100.00
10 - 20	47.89	42.26	9.50	100.00	18.60	64.69	16.69	100.00
20 - 50	59.30	28.28	12.04	100.00	33.40	49.38	17.22	100.00
50 - 100	68.06	21.26	10.36	100.00	36.79	38.21	25.00	100.00
100 - 500	80.87	11.33	7.43	100.00	64.67	15.24	20.09	100.00
500 & above	83.11	7.40	9.51	100.00	54.32	7.22	38.46	100.00
all groups	64.84	24.72	10.12	100.00	39.02	41.35	19.61	100.00

2.9.1 It is encouraging to note that during the decade the percentage of amounts borrowed for productive purposes increased considerably, from 37 per cent in 1971-72 to 65 per cent in 1981-82. The increase was at the cost of borrowings made for 'household expenditure', which declined from 52 per cent in 1971-72 to 25 per cent in 1981-82.

2.10.0 Purpose of loan vis-a-vis household asset groups : In order to examine the various purposes for which loans were contracted by the households of different asset groups, the percentage distribution of amounts borrowed during 1981-82 over purpose of loan for each asset holding class has been presented in Table (XIII) separately for rural and urban sectors at all-India level.

2.10.1 The estimates quite clearly demonstrate that the households of lower asset groups could make little effort to get loans for productive purposes. In the rural sector, the extent of borrowings for productive purposes was only about 21 per cent in the lowest asset group as against 81 and 83 per cent respectively in the two highest asset groups. While the percentage of amount borrowed for productive purposes increased uniformly, that for household expenditure declined steadily over the asset groups from 64 per cent in the lowest asset group to only 7 per cent in the highest group. The picture in the urban sector was broadly similar to, though not as uniform as in, the rural sector. The households of higher asset groups in the urban sector also, borrowed proportionately more amount for productive purposes than those of the lower asset groups. The survey results, however, indicate that the households belonging to asset groups of Rs. 5000 to 10,000 and Rs. 10,000 to 20,000 contracted respectively 11 per cent and 19 per cent of their total borrowings for productive purposes. These were, surprisingly, lower than what was reported under the lowest asset group of 'upto Rs. 1,000'.

2.11.0 Distribution of borrowings by type of security : One of the most important constraints in getting loans is the security generally required to be provided to obtain the loan. In order to get an idea of the importance of different types of securities, percentage distribution of borrowings during 1981-82 over type of security has been presented in Table (XIV).

Table(XIV) : Percentage distribution of borrowings over type of security by major household type separately for rural and urban sectors of India.

All India

srl. no.	type of security	r u r a l			u r b a n		
		percentage distribution of borrowings			percentage distribution of borrowings		
		culti-vators	non-culti-vators	all house-holds	self-employed	others	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	without security	13.17	17.86	13.65	9.96	17.99	14.63
2.	personal security	34.81	50.49	36.42	31.42	44.77	39.19
3.	surety, security etc.	9.58	14.49	10.08	7.55	10.53	9.28
4.	crop	3.11	0.22	2.82	0.71	0.09	0.35
5.	first charge on immovable	7.60	3.09	7.14	2.40	4.49	3.62
6.	mortgage on immovable	21.15	2.89	19.29	24.11	5.36	13.20
7.	bullion and ornaments	5.04	5.31	5.07	7.68	8.72	8.28
8.	shares of companies etc.	0.52	0.25	0.49	4.71	2.37	3.35
9.	other types of security	3.38	4.24	3.47	10.79	5.27	7.58
10.	unspecified	1.62	1.17	1.57	0.68	0.42	0.53
11.	total	100.00	100.00	100.00	100.00	100.00	100.00

2.11.1 It is seen from the table that in the rural sector about 50 per cent of the total borrowings were contracted either against 'no security' or against 'personal security'. Next in importance were 'mortgage of immovable property' and 'surety security' comprising respectively 19 per cent and 10 per cent of

the total borrowings. Within the rural sector, about 48 per cent of the borrowings by the cultivator households were either against 'no security' or against 'personal security', while the corresponding percentage for the non-cultivator households was as high as 68. Further borrowings against 'mortgage of immovable property' accounted for only 3 per cent for the non-cultivator households as against 21 per cent in the case of cultivator households. It appears that failure to provide the required security prevented the non-cultivator households from obtaining greater amount of loans from the institutional credit agencies.

2.11.2 In the urban sector, about 54 per cent of the total amount borrowed was against 'without security' or 'personal security'. As in the rural sector, 'mortgage of immovable property' came second (13 per cent) followed by 'surety security' (9 per cent). Between the two major household types, proportionately more ~~amount~~ was borrowed without any security or against 'personal security' by the non-self-employed households (63 per cent) than the self-employed ones (41 per cent). Among the other types of securities, the one most important to the self-employed households was 'mortgage of immovable property' (24 per cent), whereas 'surety security' was most important to the non-self-employed households.

2.11.3 To conclude, the survey results give the impression that the traditional credit agencies like agricultural money lenders and professional money lenders, which had been controlling the rural credit market in 1971-72, were displaced from their prime positions in 1981-82. The emergence of commercial banks and co-operative societies as the leading sources of credit was probably the reason for proportionately more ~~amount~~ being borrowed for productive purposes. Even with this over-all improvement, the poorer section of the rural households appeared to have not benefited much, as they were still in the clutches of traditional credit agencies and were incurring loan mainly for non-productive purposes. Their inability to provide proper security could be the reason for not getting loan from the institutional credit agencies.

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SECTION THREE

A NOTE ON SAMPLE DESIGN AND ESTIMATION PROCEDURE

3.1 Sample Design

3.1.1 Broad design : The broad sample design was stratified with two stage sampling in each stratum. The first stage units in the rural sector were 1981 census villages in most districts, but in a few cases where either 1981 census was not conducted or the frame of census villages could not be procured in time, 1971 census villages were used. In the urban areas, the first stage units were generally blocks formed in the NSS urban frame survey ~~in all towns except those places which were declared as urban~~ in all towns except those places which were declared as urban areas for the first time in 1981 census. In such cases, the census (1981) blocks were the first stage units. The second stage units were households in both rural and urban sectors.

3.1.2 Regions and strata : Each State/Union territory was divided into a few agro-economic regions by grouping contiguous districts similar in respect of population density and crop pattern. In Gujarat, some districts were split for this purpose, considering the location of dry areas and the distribution of tribal population in the State. The total number of regions thus formed all over India (excluding areas not covered by NSS) was 77. "Basic strata" for sampling in rural areas were formed within each region. Each district with less than 1.5 million 1971 census rural population constituted a basic stratum by itself except in Gujarat and Arunachal Pradesh where some districts with less than the above population were divided into two or more basic strata. Districts having more than 1.5 million rural population were divided into a number of basic strata (depending upon the population) by grouping contiguous tehsils similar with respect to crop pattern and density of rural population. Generally, each urban stratum was a district or a group of districts within the same region excepting the districts of Ahmedabad, Bangalore and Kanpur. In each of these cases the district was divided into two strata, the city itself making up one stratum and the rest of the urban areas the other. With this arrangement, each city with 1971

census population above 1 million constituted a separate stratum, the remaining cities being whole districts. Those cities were Bombay, Calcutta, Delhi, Hyderabad and Madras, The total number of rural and urban strata were 497 and 363 respectively.

3.1.3 Allocation : The state level allocations were determined on the basis of their investigator strength available and the expected work load per investigator. These were further allocated to strata in proportion to the total number of 1981 census House-listing blocks in rural sector and the total number of blocks in the frame in urban sector (in the case of Assam, rural allocation was proportional to 1971 census rural population). These were adjusted to the field strength of each FOD sub-region. Final stratum level allocations were rounded off to multiples of two.

3.1.4 Sampling of villages : The sample villages were selected with probability proportional to number of House-listing blocks and with replacement. In the case of villages selected from 1971 census frame, sample villages were selected with probability proportional to size and with replacement where size was related to 1971 census population. Selection was done in the form of two independent sub-samples.

3.1.5 Revenue village selection : When the sampled census village was not identifiable, one of the following procedures was adopted according to the situation: (a) all revenue villages contained wholly or partly in the census village where surveyed as one unit or (b) the revenue village which contained the selected census village and possibly other census villages was wholly surveyed.

3.1.6 Sampling of blocks : The urban frame survey (UFS) blocks of UFS-1977 scheme wherever available and UFS blocks of 1972-77 period for the remaining towns and 1981 census frame in case of new towns constituted the sampling frame for selecting of blocks. In each urban stratum sample blocks were selected by simple random sampling without replacement in the form of two independent sub-samples.



3.1.7 Hamlet-group and sub-block selection : In case the present population of a sample village or block was 1200 or more, it was divided into two or more equal (in terms of population) sub-divisions (called hamlet groups in the case of villages and sub-blocks in the case of urban blocks), the number of sub-divisions depending on the population of the village or block at the time of the investigator's visit. One of them was selected at random for survey.

3.1.8 Sampling of households (rural) : The households of each sample village were divided into four sub-strata, by their area of land possessed. Households possessing less than 0.05 acres formed sub-stratum- 1. The remaining households were ranked first by their area of land possessed and then divided into three sub-strata by determining two boundary points A and B for each village such that the total area of land possessed was nearly the same for each sub-stratum (households with land possessed : (i) from 0.05 to A (ii) A to B and (iii) above B constituted respectively sub-stratum 2, 3 and 4). Two households were selected from each sub-stratum circular systematically with a random start. The households of sub-stratum 1 were arranged by their means of livelihood (agricultural labour, artisan and others) before sample selection.

3.1.9 Sampling of households (urban) : The households of a sample block was divided into three sub-strata by their monthly per capita expenditure. The boundary points for them were fixed at state level. Two households were selected circular systematically in each sub-stratum. In both rural and urban sectors, the same sample households were surveyed in both the visits.

### 3.2 Estimation Procedure

#### 3.2.1 Notations :

- s : subscript for s<sup>th</sup> stratum.
- t : subscript for t<sup>th</sup> sub-stratum (within a village/blocks).
- i : subscript for i<sup>th</sup> sample village/block
- j : subscript for j<sup>th</sup> sample household.
- L : total number of rural/urban strata in the state.

- z : village size (used for sampling).
- Z : total size of a rural stratum.
- N : total number of blocks in a urban stratum.
- D : number of hamlet-groups/sub-blocks formed.
- m : number of surveyed villages/blocks including depopulated and zero cases.
- H : total number of households in a sub-stratum.
- h : number of surveyed households in a sub-stratum.
- f : adjustment factor for survey of a revenue village.
- y : value of characteristic.
- Y : total of y at the state level.
- $\hat{Y}$  : estimate of Y from the sample

The expressions for  $\hat{Y}$  are given in the next part.

3.2.2 Rural sector :

$$\hat{Y} = \sum_{s=1}^L \frac{Z_s}{m_s} \sum_{i=1}^{m_s} \frac{D_{si}}{f_{si} z_{si}} \sum_{t=1}^4 \frac{H_{sit}}{h_{sit}} \sum_{j=1}^{h_{sit}} y_{sitj}$$

Where  $H_{sit}$  was the total number of households in the  $t^{th}$  sub-stratum of the village and  $h_{sit}$  was the corresponding number of surveyed households available for tabulation.

3.2.3 Urban sector :

$$\hat{Y} = \sum_{s=1}^L \frac{N_s}{m_s} \sum_{i=1}^{m_s} D_{si} \sum_{t=1}^3 \frac{H_{sit}}{h_{sit}} \sum_{j=1}^{h_{sit}} y_{sitj}$$

3.2.4 Estimates of ratios : Let Y and X be the totals of the characteristics y and x at the state/all-India level. Then the estimates of the ratio  $R = Y/X$  will be obtained as  $\hat{R} = \frac{\hat{Y}}{\hat{X}}$

Where  $\hat{Y}$  and  $\hat{X}$  are unbiased estimates of Y and X respectively.

3.2.5 Sub-samplewise estimates : ~~Sub-samplewise~~ estimates were computed on the basis of villages and blocks surveyed on the concerned sub-sample. Thus,  $m_s$  in the above formula would mean the number of surveyed villages/blocks in the concerned

sub-sample of the s<sup>th</sup> stratum. The combined estimate of the stratum total based on the whole sample was computed as the weighted mean of the sub-sample-wise estimates, weights being number of sample villages/blocks surveyed in the concerned sub-samples. The combined estimate of the state (or all-India) total of the characteristic was obtained as the sum of the estimates of relevant stratum totals. The procedure same as above was adopted in pooling the central and state sample data. However, the combined estimates of a ratio was calculated as the ratio of the combined estimates of numerator and denominator at the state/all-India level.

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N.D.



APPENDIX

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R U R A L



Table (0) : Distribution of number of sample villages and household by states

Sector : Rural

srl. no.	s t a t e s	number of sample	
		village	households
(1)	(2)	(3)	(4)
1.	Andhra Pradesh	580	4633
2.	Assam	327	2584
3.	Bihar	692	5486
4.	Gujarat	298	2383
5.	Haryana	232	1845
6.	Himachal Pradesh	151	1149
7.	Jammu & Kashmir	291	2311
8.	Karnataka	335	2663
9.	Kerala	312	2493
10.	Madhya Pradesh	556	4424
11.	Maharashtra	580	4631
12.	Manipur	119	932
13.	Meghalaya	103	810
14.	Orissa	295	2299
15.	Punjab	299	2382
16.	Rajasthan	314	2461
17.	Tamil Nadu	452	3596
18.	Tripura	115	919
19.	Uttar Pradesh	893	7026
20.	West Bengal	441	3498
21.	Arunachal Pradesh	72	542
22.	Chandigarh	4	32
23.	Dadra, Nagar Haveli	16	128
24.	Delhi	35	280
25.	Goa, Daman & Diu	40	317
26.	Mizoram	126	985
27.	Pondicherry	12	96
28.	All-India	7690	60905

Table (1) : Distribution of estimated number of households classified by household asset holding and major household type.

household type : Cultivators Sector : Rural

state/U.T.	estimated number of households (in 00) by household asset holding(in 000)											
	upto 1	5	10	5	10	20	10	20	50	100	500 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Andhra Pradesh	732	7618	8580	12697	14720	7283	4074	125	55828			
Assam	367	3727	3413	5786	15779	1577	437	15	21095			
Bihar	1661	11578	13629	15530	25086	11257	7529	185	86455			
Gujarat	246	2629	3673	5841	9765	4488	3070	62	29774			
Haryana	-	75	79	369	1371	2528	3726	273	8420			
Himachal Pradesh	8	90	150	641	2639	1997	1109	22	6663			
Jammu & Kashmir	324	2906	1254	814	2786	1633	986	45	6559			
Karnataka	324	2906	4710	8367	10565	5131	2594	133	34730			
Kerala	263	1980	3470	4682	8400	5908	7039	510	32254			
Madhya Pradesh	715	5027	8925	12686	16836	6555	3451	112	54305			
Maharashtra	253	3797	4741	10616	16452	7954	5502	196	49510			
Manipur	1212	8267	7253	75384	657	190	29	-	1782			
Meghalaya	44	360	382	432	452	140	35	-	1846			
Orissa	1213	8131	7617	7576	6700	2127	900	3	34276			
Punjab	29	447	1191	11758	2003	2512	4713	733	13386			
Rajasthan	34	1636	3569	8891	13704	6305	3630	121	37892			
Tamilnadu	22646	11092	8168	9923	10385	4133	2039	48	48433			

Table (1) : Distribution of estimated number of household classified by household asset holding and major household type.

Sector : Rural

household type : Cultivators

state, U.T.	estimated number of households (in 00) by household asset holding (in 000)										total
	upto 1	5	10	50	100	200	500	1000	5000	10000 & above	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(10)	
Tripura	77	395	370	586	438	157	19	-	2041		
Uttar Pradesh	382	6631	12048	26958	41849	21721	16367	558	126514		
West Bengal	2198	11627	10324	13219	15262	6085	2100	29	60744		
Arunachal Pradesh	32	212	197	285	261	50	7	2	1045		
Chandigarh	-	-	-	-	-	1	9	3	12		
Madra & Nagar Haveli	-	19	27	44	23	5	9	4	128		
Delhi	8	5	1	18	90	54	166	32	375		
Goa, Daman & Diu	1	42	29	98	250	157	35	-	613		
Mizoram	15	262	155	64	26	3	1	-	527		
Pondicherry	25	91	26	56	91	19	20	-	329		
All-India	11276	83384	95989	148223	206590	99963	69604	3204	715534		

Narayan/

Table (1) : Distribution of estimated number of households classified by household asset holding and major household type

household type : Non-cultivators Sector : Rural

state/U.T	estimated number of households (in 00) by household asset holding (in 000)										total
	upto 1	5	10	20	50	100	500	1000	5000	& above	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	6992	397	4157	2167	789	261	167	20	28949		
Assam	500	2097	457	121	30	1	-	-	3205		
Bihar	2585	198	4964	2614	609	244	34	-	25250		
Gujarat	918	3087	1930	892	670	110	8	-	7615		
Hariyana	72	566	1019	2159	2198	231	102	7554	6354		
Himachal Pradesh	88	183	166	302	166	34	22	-	962		
Jammu & Kashmir	113	133	120	301	378	140	127	-	1313		
Karnataka	2960	4313	2236	1047	727	105	127	-	11515		
Kerala	964	605	361	274	120	5	5	5	2335		
Madhya Pradesh	2423	6446	2045	1455	854	281	119	-	13523		
Maharashtra	4867	10792	3913	2811	1424	92	77	-	23975		
Manipur	-	32	15	21	38	5	-	-	111		
Meghalaya	134	155	50	5	3	25	4	-	375		
Orissa	2294	2726	948	423	215	7	-	-	6613		
Punjab	185	1474	2180	1994	1355	350	230	-	7769		
Rajasthan	690	1973	1456	1258	873	449	82	-	6781		
Tamilnadu	7039	7679	3988	1956	1030	138	75	-	221904		

Narayan/

Table (1) : Distribution of estimated number of households classified  
(contd.) by household asset holding and major household type

household type : Non-cultivators Sector : Rural

state/U.T.	estimated number of households (in 00) by household asset holding ( in 000)									
	upto 1	5	10	20	50	100	500	1000	5000	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(10)
Tripura	279	407	157	123	60	10	2	2	1040	
Uttar Pradesh	2635	11052	8745	6167	4439	1431	554	343	34775	
West Bengal	6463	6989	1678	714	501	305	35	-	16685	
Arunachal Pradesh	177	119	34	4	2	-	-	2	339	1
Chandigarh	-	47	-	14	5	22	1	-	90	48
Madra & Nagar Haveli	2	17	1	1	3	3	-	-	28	1
Delhi	28	24	43	57	45	21	22	3	243	
Goa, Daman & Diu	41	156	127	56	152	30	21	-	583	
Mizoram	6	40	16	16	3	-	-	-	81	
Pondicherry	157	68	36	-	-	-	19	-	280	
All-India	42613	89777	40840	26952	16686	4050	1733	37	222690	

Maravan/

Table (1) : Distribution of estimated number of households classified by household asset holding and major household type

household type : all-households

Sector : Rural

state/U.T.	estimated number of households (in 00) by household asset holding (in 000)										total
	upto 1	5	10	20	50	100	500	& above	(8)	(9)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(10)	
Andhra Pradesh	7724	22015	12737	14864	15510	7544	4241	145	84779		
Assam	868	5824	3870	5907	5809	1572	437	15	24300		
Bihar	4247	25777	18593	18144	25695	11501	7563	185	111704		
Gujarat	1164	5716	5603	6734	10434	4599	3078	62	37389		
Haryana	72	641	1098	2528	33569	2759	3828	280	14775		
Himachal Pradesh	96	274	324	943	2804	2030	1132	22	7625		
Jammu & Kashmir	113	174	374	1115	3164	1773	1113	45	7871		
Karnataka	3284	7219	6945	9414	11292	5236	2720	133	46244		
Kerala	1227	2586	3830	4957	8521	5914	7044	510	34589		
Madhya Pradesh	3138	11473	10970	14141	17690	6836	3470	112	67828		
Maharashtra	5119	14588	8654	13427	17876	8045	5579	196	73485		
Manipur	2	299	268	405	694	195	29	-	1893		
Meghalaya	178	515	432	437	455	165	39	-	2221		
Orissa	3507	10857	8565	8001	6915	2134	908	3	40889		
Punjab	214	1920	3371	3751	3359	2863	4943	733	21154		
Rajasthan	724	3610	6025	10150	14577	6754	3712	121	44673		
Tamilnadu	9685	18772	12156	11878	11414	4270	2114	48	70337		



Table (1) : Distribution of estimated number of households classified (contd.) by household asset holding and major household type.

household type : all household

Sector : Rural

state/U.T.	estimated number of households (in 00) by asset holding (in 000)									
	upto 1	5	10	20	50	100	500	1000	5000	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(10)
Tripura	356	802	527	708	498	167	21	3	3082	
Uttar Pradesh	3017	17683	20794	33124	46288	22902	16920	561	161288	
West Bengal	8661	18616	12001	13833	15763	6390	2136	29	77429	
Arunachal Pradesh	209	331	231	289	263	50	7	4	1384	
Chandigarh	-	4	-	14	5	23	10	3	102	50
Dadra & Nagar Haveli	3	36	29	45	26	9	9	-	156	
Delhi	36	29	43	75	135	75	187	36	617	
Goa, Daman & Diu	42	197	156	154	402	187	56	-	1195	
Mizoram	21	302	171	80	29	3	1	-	607	
Pondicherry	102	160	62	56	91	19	39	-	608	
All-India	53890	170462	136829	175175	223276	104013	71337	3242	938225	

Maravan/

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : Cultivators		Sector : Rural					
s t a t e s	@ type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	330.93	2.23	32.40	22.75	1.34	23.63
	A	2928	764	2848	2207	655	2163
	S	98.15	1.85	100.00	98.28	1.72	100.00
2. Assam	P	5.11	0.90	5.90	2.26	0.17	2.43
	A	564	265	529	393	283	385
	S	72.35	7.65	100.00	94.94	5.06	100.00
3. Bihar	P	13.60	2.52	15.38	5.49	0.50	5.73
	A	946	251	877	920	239	902
	S	95.31	4.69	100.00	97.67	2.33	100.00
4. Gujarat	P	13.74	4.08	17.30	11.82	3.21	14.33
	A	3827	1064	3291	2059	1058	1936
	S	92.36	7.64	100.00	87.75	12.25	100.00
5. Haryana	P	17.45	1.62	18.19	10.58	0.36	10.58
	A	6514	1725	6402	4692	2030	4761
	S	97.60	2.40	100.00	98.56	1.44	100.00
6. Himachal Pradesh	P	10.03	0.66	10.63	7.67	0.12	7.79
	A	3236	595	3089	1845	400	1823
	S	98.80	1.20	100.00	99.66	0.34	100.00
7. Jammu & Kashmir	P	16.77	0.75	17.52	9.85	0.49	10.34
	A	2593	788	2516	1470	858	1440
	S	98.66	1.34	100.00	97.16	2.84	100.00
8. Karnataka	P	18.06	1.69	19.11	19.44	0.72	19.95
	A	3460	484	3312	2000	601	1971
	S	98.71	1.29	100.00	98.90	1.10	100.00
9. Kerala	P	34.86	0.39	35.08	29.53	0.27	29.74
	A	2755	1582	2754	1579	487	1572
	S	99.36	0.64	100.00	99.71	0.29	100.00
10. Madhya Pradesh	P	18.62	4.56	21.16	14.08	2.54	15.62
	A	2085	661	1977	1495	562	1439
	S	92.79	7.21	100.00	93.66	6.34	100.00

Note : @ P : Percentage of households reporting borrowing and repayment to all households.

A : Average amount/per reporting household.

S : Percentage of cash and kind to total.

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : Cultivators

Sector : Rural

s t a t e s	@ type of esti- mates	borrowings			repayments		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
11. Maharashtra	P	25.58	2.49	26.82	19.97	1.09	20.60
	A	3457	745	3366	2363	560	2320
	S	97.94	2.06	100.00	98.72	1.28	100.00
12. Manipur	P	1.05	0.00	1.05	0.89	0.00	0.89
	A	711	-	711	277	-	277
	S	100.00	0.00	100.00	100.00	0.00	100.00
13. Meghalaya	P	4.32	1.43	5.75	1.81	0.21	2.01
	A	4738	140	3595	2459	1001	2309
	S	99.03	0.97	100.00	99.54	4.46	100.00
14. Orissa	P	14.97	2.99	16.90	14.81	2.53	16.75
	A	1460	344	1354	825	248	767
	S	95.51	4.49	100.00	95.11	4.89	100.00
15. Punjab	P	35.04	5.08	38.51	30.29	2.63	31.87
	A	6841	2882	6606	4916	1810	4822
	S	94.24	5.76	100.00	96.91	3.09	100.00
16. Rajasthan	P	18.77	2.74	19.91	12.71	0.53	12.96
	A	3627	552	3495	2129	976	2128
	S	97.83	2.17	100.00	98.14	1.86	100.00
17. Tamil Nadu	P	31.13	0.50	31.31	24.61	0.66	25.24
	A	2204	770	2203	1201	260	1178
	S	99.44	0.56	100.00	99.42	0.58	100.00
18. Tripura	P	10.77	0.00	10.77	4.66	0.00	4.66
	A	16.86	-	1686	581	-	581
	S	100.00	0.00	100.00	100.00	0.00	100.00
19. Uttar Pradesh	P	18.84	3.55	20.91	12.94	2.00	14.31
	A	2148	822	2075	1528	663	1475
	S	93.27	6.73	100.00	93.70	6.30	100.00
20. West Bengal	P	21.53	2.78	20.93	14.58	0.00	15.04
	A	1834	712	1832	1095	685	711
	S	99.77	1.22	100.00	97.26	2.74	100.00

Note. @ P : Percentage of households reporting borrowing and repayment to all households.

A : Average amount<sup>(Rs)</sup> per reporting household.

S : Percentage of cash and kind to total.

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : Cultivators

Sector : Rural

States	@type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
20. West Bengal	P	21.59	2.78	22.95	14.52	0.90	15.04
	A	1101	482	1082	693	685	710
	S	95.77	4.23	100.00	94.26	5.74	100.00
21. Arunachal Pradesh	P	14.77	0.00	14.77	0.24	0.00	0.24
	A	485	-	485	38083	-	38083
	S	100.00	0.00	100.00	100.00	0.00	100.00
22. Chandigarh	P	58.57	0.00	58.57	82.54	0.00	82.54
	A	2085	-	2085	785	-	785
	S	100.00	0.00	100.00	100.00	0.00	100.00
23. Dadra & Nagar Haveli	P	0.78	0.00	0.78	0.42	0.00	0.42
	A	3655	-	3655	285	-	285
	S	100.00	0.00	100.00	100.00	0.00	100.00
24. Delhi	P	5.52	0.00	5.52	12.95	0.99	13.03
	A	7010	-	7010	4415	5498	4803
	S	100.00	0.00	100.00	91.32	8.68	100.00
25. Goa, Daman & Diu	P	10.07	0.32	10.40	8.06	0.32	8.39
	A	2514	330	2446	3195	330	3084
	S	99.58	0.42	100.00	99.59	0.41	100.00
26. Mizoram	P	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-
	S	-	-	-	-	-	-
27. Pondicherry	P	37.81	4.23	41.74	42.76	0.89	43.35
	A	2214	104	2016	1298	418	1288
	S	99.48	0.52	100.00	99.33	0.67	100.00
28. All-India	P	20.60	2.56	22.17	15.20	1.30	16.07
	A	2550	742	2454	1746	663	1705
	S	96.51	3.49	100.00	96.84	3.16	100.00

Note : @ P : Percentage of households reporting borrowing and repayment to all households.

A : Average amount<sup>(RS)</sup> per reporting household.

S : Percentage of cash and kind to total.

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : Non-cultivator

Sector : Rural

States	@type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	25.03	20.55	26.13	12.50	0.15	12.60
	A	763	437	764	458	107	456
	S	98.00	1.20	100.00	99.52	0.48	100.00
2. Assam	P	2.35	1.01	3.35	2.56	0.04	2.59
	A	1142	300	889	642	108	635
	S	89.85	10.15	100.00	99.77	0.23	100.00
3. Bihar	P	13.97	3.86	17.42	7.84	1.11	8.93
	A	443	256	412	419	387	416
	S	86.22	13.78	100.00	88.39	11.61	100.00
4. Gujarat	P	15.22	2.84	17.71	13.20	1.51	13.89
	A	1921	854	1788	824	157	801
	S	92.35	7.65	100.00	97.87	2.13	100.00
5. Haryana	P	12.72	1.18	13.22	9.96	0.27	10.23
	A	3542	1560	3546	3145	1125	3091
	S	96.06	3.94	100.00	99.02	0.98	100.00
6. Himachal Pradesh	P	13.42	0.00	13.42	13.74	0.00	13.74
	A	1542	-	1542	856	-	856
	S	100.00	0.00	100.00	100.00	0.00	100.00
7. Jammu & Kashmir	P	9.67	0.00	9.67	9.68	0.00	9.68
	A	1013	-	1013	755	-	755
	S	100.00	0.00	100.00	100.00	0.00	100.00
8. Karnataka	P	10.32	1.09	10.96	11.80	1.09	12.62
	A	1441	86	1365	721	82	682
	S	99.37	0.63	100.00	98.95	1.05	100.00
9. Kerala	P	18.82	0.57	19.39	13.03	0.57	13.03
	A	1887	200	1837	694	200	703
	S	99.68	0.32	100.00	98.76	1.24	100.00
10. Madhya Pradesh	P	13.45	3.55	16.45	9.30	0.89	10.18
	A	1408	331	1223	1191	145	1101
	S	94.16	5.84	100.00	98.85	1.15	100.00

Note. @ P : Percentage of households reporting borrowing and repayment to all households.

A : Average amount (Rs) per reporting household.

S : Percentage of cash and kind to total.

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : Non-cultivator		Sector : Rural					
States	@type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
11. Maharashtra	P	13.72	1.56	14.66	9.88	0.53	10.24
	A	1403	797	1397	775	143	756
	S	93.95	6.05	100.00	99.03	0.97	100.00
12. Manipur	P	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-
	S	-	-	-	-	-	-
13. Meghalaya	P	11.32	0.00	11.32	0.54	0.00	0.54
	A	5512	-	512	1452	-	1452
	S	100.00	0.00	100.00	100.00	0.00	100.00
14. Orissa	P	6.35	0.84	7.10	4.28	0.57	4.79
	A	11037	129	942	297	62	273
	S	93.37	1.63	100.00	97.28	2.72	100.00
15. Punjab	P	24.29	0.40	24.60	17.02	0.08	17.09
	A	1599	447	1586	1456	100	1449
	S	99.54	0.46	100.00	99.97	0.03	100.00
16. Rajasthan	P	16.77	0.26	17.04	15.37	0.03	15.40
	A	2422	263	2389	1116	336	1114
	S	99.83	0.17	100.00	99.94	0.06	100.00
17. Tamil Nadu	P	22.57	0.14	22.57	17.68	0.00	17.68
	A	936	300	938	486	-	486
	S	99.80	0.20	100.00	100.00	0.00	100.00
18. Tripura	P	3.38	0.00	3.38	2.27	0.00	2.27
	A	1352	-	1352	637	-	637
	S	100.00	0.00	100.00	100.00	0.00	100.00
19. Uttar Pradesh	P	19.76	2.01	21.20	10.57	0.94	10.89
	A	1102	464	1072	920	125	904
	S	95.90	4.10	100.00	98.80	1.20	100.00

Note. @ P : Percentage of households reporting borrowing and repayment to all households.

A : Average amount<sup>(Rs.)</sup> per reporting household.

S : Percentage of cash and kind to total.

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : Non-cultivator		Sector : Rural					
S t a t e s	@ type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
20. West Bengal	P	9.56	1.54	10.95	6.21	0.28	6.49
	A	482	160	443	503	200	490
	S	94.90	5.10	100.00	98.23	1.77	100.00
21. Arunachal Pradesh	P	2.91	0.00	2.91	0.73	0.00	0.73
	A	206	-	206	37994	-	37994
	S	100.00	0.00	100.00	100.00	0.00	100.00
22. Chandigarh	P	23.65	0.00	23.65	24.81	0.00	24.81
	A	1650	-	1650	629	-	629
	S	100.00	0.00	100.00	100.00	0.00	100.00
23. Dadra & Nagar Haveli	P	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-
	S	-	-	-	-	-	-
24. Delhi	P	9.94	0.00	9.94	13.05	0.00	13.05
	A	1120	-	1120	1283	-	1283
	S	100.00	0.00	100.00	100.00	0.00	100.00
25. Goa, Daman & Diu	P	7.80	0.00	7.80	6.37	0.00	6.37
	A	17215	-	17215	808	-	808
	S	100.00	0.00	100.00	100.00	0.00	100.00
26. Mizoram	P	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-
	S	-	-	-	-	-	-
27. Pondicherry	P	40.26	0.00	40.26	29.29	0.00	29.29
	A	366	-	366	156	-	156
	S	100.00	0.00	100.00	100.00	0.00	100.00
28. All India	P	16.70	1.59	17.93	10.91	0.57	11.30
	A	1149	424	1107	792	203	775
	S	96.61	3.39	100.00	98.68	1.32	100.00

Note. @ P : percentage of households reporting borrowing and repayment to all households.

A : Average amount <sup>(Rs)</sup> per reporting household.

S : percentage of cash and kind to total.

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : All households

Sector : Rural

states	@ type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	29.19	1.66	30.26	19.25	0.93	19.86
	A	2274	727	2234	1819	630	1793
	S	98.22	1.78	100.00	98.35	1.65	100.00
2. Assam	P	4.74	0.92	5.56	2.30	0.15	2.45
	A	602	270	557	429	278	420
	S	92.03	7.97	100.00	95.96	4.04	100.00
3. Bihar	P	13.68	2.82	15.84	6.02	0.64	6.45
	A	830	253	762	773	297	750
	S	94.09	5.91	100.00	96.06	3.94	100.00
4. Gujarat	P	14.04	3.83	17.38	12.10	2.86	14.24
	A	3407	1033	2979	1785	961	1711
	S	92.36	7.64	100.00	88.69	11.31	100.00
5. Haryana	P	15.41	1.43	16.05	10.31	0.32	10.43
	A	5459	1667	5390	4050	1698	4056
	S	97.24	2.76	100.00	98.71	1.29	100.00
6. Himachal Pradesh	P	10.45	0.58	10.98	8.43	0.11	8.54
	A	2961	595	2851	1642	400	1626
	S	98.90	1.10	100.00	99.69	0.31	100.00
7. Jammu & Kashmir	P	15.59	0.62	16.21	9.82	0.41	10.23
	A	2512	788	2446	1352	858	1332
	S	98.76	1.24	100.00	97.41	2.59	100.00
8. Karnataka	P	16.13	1.54	17.00	17.54	0.81	18.12
	A	3138	414	3001	1706	427	1748
	S	98.76	1.24	100.00	98.90	1.10	100.00
9. Kerala	P	33.78	0.40	34.03	28.42	0.29	28.62
	A	2722	1450	2719	1551	450	1545
	S	99.37	0.63	100.00	99.70	0.30	100.00
10. Madhya Pradesh	P	17.59	4.36	20.23	13.13	2.21	14.54
	A	1902	608	1855	1452	529	1392
	S	92.94	7.06	100.00	94.23	5.77	100.00

Note @ P : Percentage of households reporting borrowing and repayment to all households.

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

S : Percentage of cash and kind to total.



Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : All households

Sector : Rural

States	@type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
11. Maharashtra	P	21.71	2.19	22.66	16.60	0.91	17.22
	A	3034	757	2954	2056	481	2017
	S	97.55	2.45	100.00	98.74	1.26	100.00
12. Manipur	P	0.99	0.00	0.99	0.84	0.00	0.84
	A	711	-	711	277	-	277
	S	100.00	0.00	100.00	100.00	0.00	100.00
13. Meghalaya	P	5.50	1.19	6.69	1.59	0.17	1.76
	A	3270	140	2714	2401	1001	2264
	S	99.03	0.92	100.00	95.69	4.31	100.00
14. Orissa	P	13.58	2.64	15.32	13.10	2.22	14.81
	A	1428	333	1323	797	240	741
	S	95.66	4.34	100.00	95.16	4.84	100.00
15. Punjab	P	31.09	3.36	33.40	25.41	1.69	26.44
	A	5337	2776	5248	4065	1780	4021
	S	94.67	5.33	100.00	97.17	2.83	100.00
16. Rajasthan	P	18.46	2.36	19.47	13.11	0.45	13.33
	A	3461	547	3348	1949	970	1950
	S	98.02	1.98	100.00	98.32	1.68	100.00
17. Tamil Nadu	P	28.46	0.39	28.59	22.45	0.45	22.88
	A	1890	716	1892	1026	260	1011
	S	99.48	0.52	100.00	99.49	0.51	100.00
18. Tripura	P	8.27	0.00	8.27	3.85	0.00	3.85
	A	1640	-	1640	592	-	592
	S	100.00	0.00	100.00	100.00	0.00	100.00
19. Uttar Pradesh	P	19.04	3.22	20.97	12.43	1.78	13.57
	A	1914	774	1856	1416	602	1376
	S	93.60	6.40	100.00	94.28	5.72	100.00

Note. @ P : Percentage of households reporting borrowing and repayment to all households

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

S : Percentage of cash and kind to total

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : All-household Sector : Rural

States	@type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
20. West Bengal	P	19.00	2.04	20.35	12.73	0.76	3.20
	A	1034	429	1000	673	646	687
	S	95.72	4.28	100.00	94.56	5.44	100.00
21. Arunachal Pradesh	P	11.86	0.00	11.86	0.36	0.00	0.36
	A	468	-	468	38039	-	38039
	S	100.00	0.00	100.00	100.00	0.00	100.00
22. Chandigarh	P	27.90	0.00	27.90	31.82	0.00	31.82
	A	1761	-	1761	678	-	678
	S	100.00	0.00	100.00	100.00	0.00	100.00
23. Dadra & Nagar Haveli	P	0.64	0.00	0.64	0.00	0.00	0.34
	A	3655	-	3655	15	-	205
	S	100.00	0.00	100.00	100.00	0.00	100.00
24. Delhi	P	7.26	0.00	7.26	1.99	0.60	13.04
	A	3839	-	3839	176	5498	3418
	S	100.00	0.00	100.00	2.61	7.39	100.00
25. Goa, Daman & Diu	P	8.97	0.17	9.13	7.24	0.17	7.40
	A	8751	330	859	2171	330	2129
	S	99.93	0.07	100.00	99.65	0.35	100.00
26. Mizoram	P	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-
	S	-	-	-	-	-	-
27. Pondicherry	P	38.94	2.28	41.06	36.57	0.48	36.89
	A	1334	104	1272	871	418	875
	S	99.54	0.46	100.00	99.38	0.62	100.00
28. All-India	P	19.67	2.33	21.17	14.18	1.13	14.94
	A	2267	65	2183	1572	608	1583
	S	96.52	3.48	100.00	97.01	2.99	100.00

Note : @ P : Percentage of households reporting borrowing and repayment to all households.  
 A : Average amount/per reporting household.  
 S : Percentage of cash and kind to total.

Table (2.2) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by household asset holding for each major household type - All-India only

All-India			Major household type : Cultivators			Sector : Rural			
Srl. no.	asset holding (Rs. 000)		type of estimate @	amount borrowed			amount repaid		
				cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1.	upto	1	P	16.12	2.36	17.50	6.03	0.75	6.78
			A	464	186	452	382	340	377
			S	94.44	5.56	100.00	90.07	9.93	100.00
2.	1 -	5	P	16.76	3.04	18.90	10.13	1.24	11.24
			A	812	227	757	464	171	437
			S	95.18	4.82	100.00	95.67	4.33	100.00
3.	5 -	10	P	18.09	2.66	19.81	11.89	1.42	12.90
			A	1035	335	990	726	274	699
			S	95.46	4.54	100.00	95.68	4.32	100.00
4.	10 -	20	P	19.43	2.06	20.76	14.03	1.29	15.01
			A	1313	540	1283	742	464	734
			S	95.83	4.17	100.00	94.55	5.45	100.00
5.	20 -	50	P	20.82	2.39	22.25	15.61	1.32	16.31
			A	2021	621	1958	1313	652	1309
			S	96.60	3.40	100.00	95.98	4.02	100.00
6.	50 -	100	P	23.31	2.78	24.79	18.82	1.21	19.62
			A	2989	1020	2925	1899	879	1876
			S	96.09	3.91	100.00	97.11	2.89	100.00
7.	100 -	500	P	26.58	3.12	28.41	22.44	1.42	23.28
			A	6815	1787	6572	4305	1768	4257
			S	97.01	2.99	100.00	97.47	2.53	100.00
8.	500 & above		P	32.59	4.11	35.54	31.59	1.31	31.88
			A	24333	5376	22934	16570	3353	16560
			S	97.29	2.71	100.00	99.17	0.83	100.00
9.	all groups		P	20.60	2.56	22.17	15.20	1.30	16.07
			A	2550	742	2454	1746	663	1705
			S	96.51	3.49	100.00	96.84	3.16	100.00

Note : @ P : Percentage of households reporting borrowings and repayments to all households of an asset holding class.

A : Average amount per reporting household.

S : Percentage of cash and kind to total.

Sd

Table (2.2) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by household asset holding for each major household type - All-India only

All-India		Major household type : Non-activator			Sector : Rural			
srl. no.	asset holdings (Rs. 000)	type of estimate @	amount borrowed			amount repaid		
			cash	kind	total	cash	kind	total
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	upto 1	P	12.13	1.30	13.16	6.08	0.35	6.39
		A	468	167	447	283	120	276
		S	96.32	3.68	100.00	97.63	2.37	100.00
2.	1 - 5	P	17.16	2.16	18.78	10.23	0.68	10.86
		A	721	247	687	431	79	411
		S	95.87	4.13	100.00	98.80	1.20	100.00
3.	5 - 10	P	19.74	1.67	21.11	12.82	0.75	12.97
		A	1097	362	1055	584	135	585
		S	97.23	2.72	100.00	98.67	1.33	100.00
4.	10 - 20	P	18.18	0.62	18.56	13.53	0.39	13.72
		A	1973	704	1957	1413	303	1402
		S	98.81	1.19	100.00	99.38	0.62	100.00
5.	20 - 50	P	18.85	1.06	19.92	17.80	0.50	18.13
		A	2559	2058	2532	1722	242	1697
		S	95.67	4.33	100.00	99.60	0.40	100.00
6.	50 - 100	P	9.23	0.00	9.23	11.81	0.00	11.81
		A	3400	-	3400	1592	-	1592
		S	100.00	0.00	100.00	100.00	0.00	100.00
7.	100 - 500	P	6.43	1.49	7.43	10.92	0.32	11.24
		A	12157	7799	12075	2000	17660	2443
		S	87.08	12.92	100.00	79.58	20.42	100.00
8.	500 & above	P	53.55	0.00	53.55	6.61	0.00	6.61
		A	200	-	200	37994	-	37994
		S	100.00	0.00	100.00	100.00	0.00	100.00
9.	all groups	P	16.70	1.59	17.93	10.91	0.57	11.30
		A	1149	424	1107	792	203	775
		S	96.61	3.39	100.00	98.68	1.32	100.00

Note : @ P : Percentage of households reporting borrowings and repayments to all households of an asset holding class.  
 A : Average amount <sup>(Rs.)</sup> per reporting household.  
 S : Percentage of cash and kind to total.

Table (2.2) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by household asset holding for each major household type - All-India only

All-India			Major household type : All households			Sector : Rural			
srl. no.	asset holding (Rs. 000)		type of estimate @	amount borrowed			amount repaid		
				cash	kind	total	cash	kind	total
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1.	upto	1	P	12.97	1.52	14.07	6.07	0.43	6.47
			A	467	173	449	304	199	298
			S	95.83	4.17	100.00	95.53	4.47	100.00
2.	1 -	5	P	16.97	2.57	18.84	10.18	0.95	11.04
			A	764	236	721	447	136	424
			S	95.52	4.48	100.00	97.24	2.76	100.00
3.	5 -	10	P	18.58	2.36	20.20	12.16	1.22	12.92
			A	1055	341	1010	682	248	665
			S	96.06	3.94	100.00	96.47	3.53	100.00
4.	10 -	20	P	19.24	1.84	20.42	13.96	1.16	14.81
			A	1409	548	1377	842	455	829
			S	96.42	3.58	100.00	95.72	4.28	100.00
5.	20 -	50	P	20.67	2.29	22.08	15.77	1.26	16.44
			A	2058	671	1997	1348	640	1341
			S	96.52	3.48	100.00	96.35	3.65	100.00
6.	50 -	100	P	22.76	2.67	24.18	18.55	1.16	19.31
			A	2996	1020	2933	1891	879	1869
			S	96.16	3.84	100.00	97.17	2.83	100.00
7.	100 -	500	P	26.09	3.08	27.90	22.16	1.39	22.99
			A	6847	1858	6608	4278	1856	4236
			S	96.90	3.10	100.00	97.35	2.65	100.00
8.	500 & above		P	32.83	4.06	35.75	31.31	1.30	31.59
			A	23879	5376	22542	16622	3353	16612
			S	97.29	2.71	100.00	99.17	0.83	100.00
9.	all groups		P	19.67	2.33	21.17	14.18	1.13	14.94
			A	2267	690	2183	1572	608	1538
			S	96.52	3.48	100.00	97.01	2.99	100.00

Note : @ P : Percentage of households reporting borrowings and repayments to all households of an asset holding class.

A : Average amount <sup>(Rs.)</sup> per reporting household.

S : Percentage of cash and kind to total.

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments cash loans over household asset holding by major household type

		Sector : Rural								
		- major household type -								
srl. no.	asset holding (Rs.000)	cultivators			non-cultivators			all households		
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>ANDHRA PRADESH</b>										
1.	upto 1	0.39	0.09	0.02	26.42	19.30	13.93	8.26	2.04	0.80
2.	1 - 5	11.86	3.25	2.12	53.13	49.33	42.01	24.33	7.92	4.34
3.	5 - 10	16.01	7.98	5.92	12.68	14.33	4.59	15.00	8.62	5.85
4.	10 - 20	23.60	13.58	12.66	5.20	12.91	19.42	18.04	13.51	13.03
5.	20 - 50	25.02	20.34	23.36	1.76	2.87	6.71	17.99	18.57	22.43
6.	50 - 100	13.05	20.45	20.74	0.54	1.19	12.12	9.27	18.50	20.26
7.	100 - 500	9.68	32.33	30.83	0.00	0.00	1.22	6.75	29.05	29.18
8.	500 & above	0.38	1.98	4.36	0.27	0.07	0.00	0.35	1.79	4.11
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>A S S A M</b>										
1.	upto 1	0.00	0.00	0.00	4.51	0.79	0.00	0.29	0.10	0.00
2.	1 - 5	8.72	3.17	4.82	90.91	95.10	94.40	14.08	14.55	24.46
3.	5 - 10	18.27	11.48	13.86	4.58	4.11	5.60	17.38	10.57	12.05
4.	10 - 20	31.68	25.47	29.04	0.00	0.00	0.00	29.61	22.32	22.68
5.	20 - 50	33.32	40.50	46.58	0.00	0.00	0.00	31.15	35.49	36.37
6.	50 - 100	7.55	17.34	3.45	0.00	0.00	0.00	7.06	15.19	2.69
7.	100 - 500	0.46	2.04	2.24	0.00	0.00	0.00	0.43	1.78	1.75
8.	500 & above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>B I H A R</b>										
1.	upto 1	1.49	0.54	0.03	4.92	1.71	4.46	2.28	0.68	0.74
2.	1 - 5	15.79	9.65	3.93	62.80	46.87	43.48	26.64	14.24	10.24
3.	5 - 10	11.62	7.62	6.42	22.90	38.19	2.38	14.23	11.39	5.78
4.	10 - 20	20.20	9.94	11.73	6.92	9.80	13.28	17.14	9.92	11.98
5.	20 - 50	31.72	29.61	30.22	2.21	3.06	36.40	24.91	26.34	31.20
6.	50 - 100	11.82	23.08	10.28	0.25	0.36	0.00	9.15	20.28	8.64
7.	100 - 500	7.09	19.09	26.67	0.00	0.00	0.00	5.45	16.74	22.41
8.	500 & above	0.27	0.47	10.72	0.00	0.00	0.00	0.21	0.41	9.01
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings  
 2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash  
 3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type  
Sector : Rural

		major household type								
srl. no.	asset holding (Rs.000)	cultivators			non-cultivators			all households		
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>HARYANA</u>										
1.	upto 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	1 - 5	0.13	0.01	0.03	6.89	4.45	3.31	2.53	1.03	1.09
3.	5 - 10	2.75	0.39	0.84	18.11	9.41	3.02	8.20	2.47	1.54
4.	10 - 20	3.28	1.88	1.76	43.83	28.91	25.17	17.67	8.10	9.31
5.	20 - 50	16.13	7.32	2.79	28.30	51.94	65.98	20.45	17.59	23.17
6.	50 - 100	25.35	14.24	4.27	1.17	0.99	1.02	16.77	11.19	3.22
7.	100 - 500	48.81	47.59	61.27	1.69	4.31	1.49	32.09	37.63	41.99
8.	500 & above	3.55	28.57	29.04	0.00	0.00	0.00	2.29	21.99	19.67
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>HIMACHAL PRADESH</u>										
1.	upto 1	0.00	0.00	0.00	0.00	0.00	0.24	0.00	0.00	0.03
2.	1 - 5	0.62	0.21	0.01	24.07	13.21	0.00	4.42	1.31	0.01
3.	5 - 10	2.02	4.97	14.55	6.40	4.60	3.71	2.73	4.94	13.39
4.	10 - 20	10.00	5.91	2.18	14.02	7.00	24.35	10.65	6.01	4.55
5.	20 - 50	44.39	18.39	24.72	54.49	71.88	71.70	46.02	22.85	29.75
6.	50 - 100	28.32	26.60	31.71	1.00	3.90	0.00	23.90	24.68	28.31
7.	100 - 500	14.02	12.57	16.79	0.00	0.00	0.00	11.75	11.51	15.00
8.	500 & above	0.63	31.34	10.05	0.00	0.00	0.00	0.53	28.70	8.97
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>GUJARAT</u>										
1.	upto 1	0.00	0.00	0.00	14.01	5.40	3.50	3.09	0.67	0.36
2.	1 - 5	5.31	4.80	0.48	42.97	15.67	13.93	13.62	6.16	1.86
3.	5 - 10	12.28	4.52	3.50	13.15	9.57	20.14	12.47	5.15	5.21
4.	10 - 20	15.71	5.03	6.22	16.42	24.86	8.40	15.86	7.50	6.44
5.	20 - 50	31.48	24.01	27.00	8.27	24.16	31.64	26.36	24.03	27.48
6.	50 - 100	21.82	24.63	23.83	5.17	20.33	22.39	18.15	24.10	23.68
7.	100 - 500	12.81	36.45	36.96	0.00	0.00	0.00	9.99	31.91	33.17
8.	500 & above	0.59	0.56	2.01	0.00	0.00	0.00	0.46	0.49	1.81
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings.  
2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash  
3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash.

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

		Sector : Rural								
srl. no.	asset holding (Rs.000)	major household type								
		cultivators			non-cultivators			all households		
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>JAMMU &amp; KASHMIR</u>										
1.	upto 1	0.00	0.00	0.00	1.02	0.18	0.11	0.11	0.01	0.01
2.	1 - 5	0.00	0.00	0.10	11.19	8.30	1.21	1.16	0.62	0.20
3.	5 - 10	3.79	1.37	0.73	3.27	1.25	0.23	3.74	1.37	0.68
4.	10 - 20	11.34	3.36	5.43	11.40	49.11	4.47	11.34	6.78	5.34
5.	20 - 50	46.22	24.43	16.82	43.08	31.38	53.82	45.89	24.95	20.21
6.	50 - 100	21.62	18.84	23.59	4.72	3.02	1.18	19.87	17.66	21.53
7.	100 - 500	15.51	34.17	25.47	25.29	6.76	38.98	16.52	32.12	26.71
8.	500 & above	1.52	17.83	27.87	0.00	0.00	0.00	1.37	16.49	25.31
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>KARNATAKA</u>										
1.	upto 1	1.01	0.61	0.15	15.06	4.71	8.61	3.25	0.91	0.72
2.	1 - 5	4.12	0.94	1.66	37.49	23.10	25.01	9.43	2.56	3.24
3.	5 - 10	12.63	6.40	4.07	31.32	33.54	37.81	15.60	8.39	6.35
4.	10 - 20	21.65	8.84	6.47	8.81	10.32	20.10	19.60	8.95	7.39
5.	20 - 50	28.12	21.15	17.51	7.32	28.32	8.47	24.81	21.68	16.90
6.	50 - 100	18.06	17.88	16.44	0.00	0.00	0.00	15.19	16.57	15.33
7.	100 - 500	13.25	28.21	39.89	0.00	0.00	0.00	11.14	26.15	37.19
8.	500 & above	1.16	15.97	13.81	0.00	0.00	0.00	0.98	14.80	12.88
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>K E R A L A</u>										
1.	upto 1	0.43	0.07	0.06	14.23	5.81	2.57	0.95	0.22	0.10
2.	1 - 5	4.20	1.07	1.22	29.78	46.90	37.24	5.17	2.26	1.71
3.	5 - 10	9.10	2.89	2.17	25.33	24.60	25.40	9.71	3.46	2.50
4.	10 - 20	11.82	4.39	4.30	27.10	14.03	18.93	12.40	4.64	4.50
5.	20 - 50	25.84	20.13	18.30	3.56	8.66	15.87	25.00	19.83	18.26
6.	50 - 100	22.26	20.19	16.55	0.00	0.00	0.00	21.43	19.67	16.32
7.	100 - 500	24.91	42.04	45.82	0.00	0.00	0.00	23.98	40.94	45.18
8.	500 & above	1.42	9.21	11.58	0.00	0.00	0.00	1.37	8.97	11.42
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings  
 2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash  
 3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash



Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type.

Sector : Rural

srl. no.	asset holding (Rs.000)	major household type									
		cultivators			non-cultivators			all households			
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>MADHYA PRADESH</u>											
1.	upto 1	0.44	0.10	0.06	4.71	1.47	0.57	1.10	0.25	0.12	
2.	1 - 5	6.29	3.03	2.46	42.50	19.16	9.68	11.81	4.78	3.30	
3.	5 - 10	10.18	4.13	3.95	21.47	19.39	6.81	11.90	5.78	4.28	
4.	10 - 20	19.51	13.15	7.11	16.71	33.83	33.28	19.08	15.39	10.14	
5.	20 - 50	35.24	26.52	26.49	14.61	26.14	49.66	32.10	26.48	29.17	
6.	50 - 100	17.03	24.09	27.98	0.00	0.00	0.00	14.44	21.48	24.74	
7.	100 - 500	10.88	21.91	27.25	0.00	0.00	0.00	9.22	19.54	24.10	
8.	500 & above	0.43	7.07	4.70	0.00	0.00	0.00	0.36	6.31	4.15	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>MAHARASHTRA</u>											
1.	upto 1	0.64	0.01	0.01	13.41	6.08	2.69	3.27	0.59	0.21	
2.	1 - 5	2.47	0.45	0.91	42.34	26.44	21.92	10.69	2.93	2.44	
3.	5 - 10	5.09	1.43	1.13	17.71	23.74	18.79	7.69	3.56	2.42	
4.	10 - 20	16.68	6.06	3.97	17.02	30.52	21.98	16.75	8.39	5.29	
5.	20 - 50	35.76	23.44	21.57	8.23	12.27	30.28	30.09	22.38	22.21	
6.	50 - 100	21.42	19.39	22.40	1.28	0.95	3.88	17.27	17.63	21.05	
7.	100 - 500	17.24	41.79	40.91	0.00	0.00	0.47	13.68	37.80	37.96	
8.	500 & above	0.71	7.43	9.09	0.00	0.00	0.00	0.56	6.72	8.43	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>M A N I P U R</u>											
1.	upto 1	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
2.	1 - 5	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
3.	5 - 10	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
4.	10 - 20	95.00	94.39	32.89	-	-	-	95.00	94.39	32.89	
5.	20 - 50	4.95	5.61	67.11	-	-	-	4.95	5.61	67.11	
6.	50 - 100	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
7.	100 - 500	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
8.	500 & above	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings  
 2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash  
 3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type.

Sector : Rural

srl. no.	household asset holding (Rs.000)	major household type									
		cultivators			non-cultivators			all households			
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	
(0)	(1)	(2)	(3)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
<u>MEGHALAYA</u>											
1.	upto 1	2.19	0.01	0.00	21.17	32.65	0.00	8.79	1.79	0.00	
2.	1 - 5	16.86	1.06	0.90	1.20	2.35	0.00	11.42	1.13	0.87	
3.	5 - 10	22.40	3.48	5.66	72.85	18.52	0.00	39.93	4.30	5.47	
4.	10 - 20	24.79	9.96	10.35	0.00	0.00	0.00	16.18	9.42	10.00	
5.	20 - 50	29.47	9.55	15.01	4.76	46.48	100.00	20.88	11.56	17.94	
6.	50 - 100	4.26	75.94	68.08	0.00	0.00	0.00	2.78	71.80	65.73	
7.	100 - 500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8.	500 & above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>O R I S S A</u>											
1.	upto 1	0.55	0.04	0.02	7.75	2.42	3.42	1.09	0.17	0.09	
2.	1 - 5	18.53	15.91	8.93	53.96	56.66	48.78	21.21	18.15	9.72	
3.	5 - 10	22.76	14.38	12.45	29.63	31.74	39.93	23.28	15.34	12.99	
4.	10 - 20	24.77	18.10	21.15	0.00	0.00	7.86	22.89	17.10	20.89	
5.	20 - 50	21.93	24.48	26.95	8.65	9.18	0.00	20.92	23.64	26.42	
6.	50 - 100	7.86	17.75	11.86	0.00	0.00	0.00	7.27	16.78	11.63	
7.	100 - 500	3.61	9.34	18.63	0.00	0.00	0.00	3.34	8.83	18.26	
8.	500 & above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>P U N J A B</u>											
1.	upto 1	0.00	0.00	0.00	0.85	0.05	0.03	0.24	0.00	0.00	
2.	1 - 5	3.08	1.58	0.35	12.49	6.42	5.10	5.78	2.00	0.77	
3.	5 - 10	6.20	1.00	1.66	29.44	12.36	15.62	12.87	1.98	2.89	
4.	10 - 20	12.74	3.42	3.47	33.86	33.21	39.31	18.80	5.98	6.63	
5.	20 - 50	12.01	6.05	5.72	20.12	32.82	33.42	14.34	8.35	8.16	
6.	50 - 100	16.43	9.63	8.78	1.34	3.35	2.64	12.10	9.09	8.24	
7.	100 - 500	42.43	54.69	55.00	1.89	11.79	3.88	30.80	51.00	50.50	
8.	500 & above	7.12	23.63	25.02	0.00	0.00	0.00	5.07	21.60	22.82	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings

2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Rural

srl. no.	household asset holding (Rs.000)	major household type									
		cultivators			non-cultivators			all households			
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>RAJASTHAN</u>											
1.	upto 1	0.00	0.00	0.00	4.76	0.66	1.80	0.66	0.06	0.18	
2.	1 - 5	1.22	0.49	0.99	18.45	9.29	4.22	3.59	1.34	1.32	
3.	5 - 10	4.78	1.54	4.96	41.09	45.89	19.90	9.79	5.82	6.48	
4.	10 - 20	20.18	18.22	10.44	18.19	27.26	48.52	19.91	19.09	14.32	
5.	20 - 50	42.12	36.87	35.31	14.13	9.88	12.17	38.26	34.26	32.96	
6.	50 - 100	19.45	20.00	27.55	3.38	7.02	7.85	17.24	18.75	25.54	
7.	100 - 500	11.87	22.07	20.40	0.00	0.00	5.54	10.23	19.94	18.88	
8.	500 & above	0.38	0.81	0.35	0.00	0.00	0.00	0.33	0.73	0.32	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>TAMIL NADU</u>											
1.	upto 1	5.69	1.13	1.19	17.54	7.84	11.19	8.62	1.95	2.35	
2.	1 - 5	19.59	7.72	5.70	44.96	26.98	32.41	25.86	10.08	8.80	
3.	5 - 10	15.91	9.34	6.44	19.08	14.74	21.13	16.70	10.00	8.14	
4.	10 - 20	20.77	14.28	16.06	9.07	26.07	10.59	17.88	15.72	15.42	
5.	20 - 50	22.70	26.10	27.97	9.12	23.23	21.42	19.34	25.75	27.21	
6.	50 - 100	10.09	16.76	18.38	0.00	0.00	0.00	7.60	14.71	16.24	
7.	100 - 500	5.13	23.58	23.68	0.21	1.14	3.25	3.92	20.84	21.31	
8.	500 & above	0.12	1.07	0.59	0.00	0.00	0.00	0.09	0.94	0.52	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>TRIPURA</u>											
1.	upto 1	1.10	0.07	0.00	5.03	0.97	0.00	1.64	0.17	0.00	
2.	1 - 5	25.55	7.62	2.95	34.44	9.27	25.42	26.78	7.81	7.75	
3.	5 - 10	3.73	1.37	0.42	25.49	15.10	48.87	6.73	2.93	10.77	
4.	10 - 20	43.42	23.81	30.44	20.52	37.14	25.71	40.26	25.32	29.43	
5.	20 - 50	16.40	18.22	33.81	14.46	37.52	0.00	16.14	20.42	26.58	
6.	50 - 100	6.43	8.83	22.83	0.00	0.00	0.00	5.55	7.82	17.95	
7.	100 - 500	3.27	39.90	9.56	0.00	0.00	0.00	2.82	35.36	7.52	
8.	500 & above	0.09	0.19	0.00	0.00	0.00	0.00	0.08	0.17	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

- Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings  
 2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash  
 3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type:

Sector : Rural

srl. no.	household asset holding (Rs.000)	major household type									
		cultivators			non-cultivators			all households			
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>UTTAR PRADESH</u>											
1.	upto 1	0.41	0.13	0.05	7.58	2.53	0.67	2.01	0.44	0.12	
2.	1 - 5	6.60	2.17	1.58	30.20	30.14	26.52	11.88	5.77	4.55	
3.	5 - 10	11.25	5.12	6.78	31.54	25.98	24.23	15.79	7.81	8.86	
4.	10 - 20	18.47	9.77	6.28	18.45	21.36	32.74	18.47	11.26	9.43	
5.	20 - 50	31.90	25.70	24.86	10.02	14.72	10.87	27.01	24.29	23.19	
6.	50 - 100	17.48	16.10	18.31	4.97	4.48	2.62	14.01	14.61	16.44	
7.	100 - 500	13.46	38.79	34.69	0.23	0.79	2.36	10.50	33.89	30.84	
8.	500 & above	0.42	2.22	7.45	0.00	0.00	0.00	0.33	1.94	6.57	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>WEST BENGAL</u>											
1.	upto 1	2.57	0.69	0.51	35.25	15.77	6.00	6.12	1.45	0.94	
2.	1 - 5	13.15	3.74	5.02	45.28	22.01	15.65	16.63	4.67	5.86	
3.	5 - 10	15.05	5.26	5.00	11.02	13.09	10.66	14.61	5.65	5.44	
4.	10 - 20	25.49	18.88	14.73	1.68	14.39	60.14	22.91	18.65	18.30	
5.	20 - 50	28.00	38.10	40.23	6.78	34.74	.73	25.70	37.93	37.25	
6.	50 - 100	11.62	19.19	22.80	0.00	0.00	5.62	10.36	18.22	21.46	
7.	100 - 500	4.12	14.14	11.66	0.00	0.00	0.00	3.67	13.43	10.75	
8.	500 & above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>ARUNACHAL PRADESH</u>											
1.	upto 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2.	1 - 5	41.56	22.07	0.00	20.91	23.34	0.00	40.32	22.11	0.00	
3.	5 - 10	38.37	49.35	0.00	79.09	76.66	0.00	40.82	50.08	0.00	
4.	10 - 20	20.07	28.57	0.00	0.00	0.00	0.00	18.87	27.82	0.00	
5.	20 - 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6.	50 - 100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7.	100 - 500	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	50.06	
8.	500 & above	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	49.94	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings  
 2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash  
 3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash.

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Rural

srl. no.	household asset holding (Rs.000)	major household type									
		cultivators			non-cultivators			all households			
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>CHANDIGARH</u>											
1.	upto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	1 - 5	0.00	0.00	0.00	100.00	100.00	87.21	74.49	69.80	55.39	
3.	5 - 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4.	10 - 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5.	20 - 50	0.00	0.00	0.00	0.00	0.00	11.97	0.00	0.00	7.60	
6.	50 - 100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7.	100 - 500	67.58	83.10	72.03	0.00	0.00	0.82	17.24	25.10	26.80	
8.	500 & above	32.28	16.90	27.97	0.00	0.00	0.00	8.23	5.10	10.21	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>DADRA &amp; NAGAR HAVELI</u>											
1.	upto 1	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
2.	1 - 5	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
3.	5 - 10	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
4.	10 - 20	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
5.	20 - 50	71.00	19.46	100.00	-	-	-	71.00	19.46	100.00	
6.	50 - 100	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
7.	100 - 500	29.00	80.54	0.00	-	-	-	29.00	80.54	0.00	
8.	500 & above	0.00	0.00	0.00	-	-	-	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	-	-	-	100.00	100.00	100.00	
<u>D E L H I</u>											
1.	upto 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2.	1 - 5	0.00	0.00	0.00	22.47	22.11	0.00	12.09	3.47	0.00	
3.	5 - 10	0.00	0.00	1.38	0.00	0.00	5.73	0.00	0.00	2.08	
4.	10 - 20	5.85	4.69	1.33	25.91	4.64	71.49	16.67	4.68	12.52	
5.	20 - 50	41.32	11.12	28.75	48.34	68.99	22.78	45.11	20.20	27.80	
6.	50 - 100	21.27	25.45	1.50	3.15	4.26	0.00	11.54	22.13	1.26	
7.	100 - 500	28.08	55.79	8.96	0.00	0.00	0.00	12.96	47.03	7.53	
8.	500 & above	3.33	2.95	58.07	0.00	0.00	0.00	1.54	2.49	48.81	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings  
 2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash  
 3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Rural

srl. no.	household asset holding (Rs.000)	major household type									
		cultivators			non-cultivators			all households			
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>GOA, DAMAN &amp; DIU</u>											
1.	upto 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	1 - 5	26.62	11.86	4.57	15.26	0.22	0.00	21.80	2.15	3.84	
3.	5 - 10	0.00	0.00	0.00	54.56	1.27	16.55	23.15	1.06	2.64	
4.	10 - 20	10.89	5.69	0.00	0.00	0.00	0.00	6.27	0.94	0.00	
5.	20 - 50	25.23	13.29	8.66	10.93	0.38	2.77	19.17	2.51	7.72	
6.	50 - 100	31.47	50.14	67.67	12.01	2.79	72.87	23.21	10.62	68.50	
7.	100 - 500	5.69	17.70	18.76	7.21	95.34	7.81	6.34	82.50	17.01	
8.	500 & above	0.06	1.33	0.34	0.00	0.00	0.00	0.04	0.22	0.28	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>PONDICHERRY</u>											
1.	upto 1	10.29	4.65	0.00	19.40	15.66	0.58	14.62	6.08	0.04	
2.	1 - 5	31.71	5.30	3.31	57.41	51.07	69.36	43.93	11.25	7.63	
3.	5 - 10	12.03	4.51	2.11	23.19	33.27	30.06	17.33	8.25	3.94	
4.	10 - 20	0.00	0.00	8.71	0.00	0.00	0.00	0.00	0.00	8.14	
5.	20 - 50	34.30	45.22	27.53	0.00	0.00	0.00	18.00	39.34	25.73	
6.	50 - 100	2.97	3.94	13.89	0.00	0.00	0.00	1.56	3.43	12.98	
7.	100 - 500	8.67	36.37	44.46	0.00	0.00	0.00	4.55	31.64	41.54	
8.	500 & above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>ALL INDIA</u>											
1.	upto 1	1.23	0.22	0.14	13.90	5.66	3.81	3.79	0.78	0.48	
2.	1 - 5	9.18	2.92	2.00	41.42	26.01	20.57	15.67	5.28	3.71	
3.	5 - 10	11.79	4.78	4.36	21.68	20.70	15.88	13.78	6.41	5.43	
4.	10 - 20	19.54	10.07	8.13	13.18	22.64	26.76	18.26	11.35	9.85	
5.	20 - 50	29.18	23.14	22.30	8.46	18.84	26.57	25.01	22.70	22.69	
6.	50 - 100	15.81	18.54	18.81	1.00	2.97	3.96	12.83	16.95	17.44	
7.	100 - 500	12.56	33.56	35.42	0.30	3.17	1.97	10.09	30.46	32.34	
8.	500 & above	0.71	6.76	8.84	0.05	0.01	0.49	0.58	6.07	8.07	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings  
 2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash  
 3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

		Sector : Rural					
srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ANDHRA PRADESH</u>							
1.	capital expenditure in farm business	6.24	27.73	1.11	6.67	4.49	25.59
2.	current expenditure in farm business	12.54	39.32	0.94	8.20	8.58	36.17
3.	capital expenditure in non-farm business	0.79	2.97	2.52	17.69	1.38	4.46
4.	current expenditure in non-farm business	0.37	1.32	0.86	5.03	0.54	1.70
5.	household expenditure	12.48	23.55	19.14	52.15	14.75	26.45
6.	repayment of debt	0.33	1.34	0.55	4.01	0.41	1.61
7.	expenditure on litigation financial investment etc.	1.72	3.74	1.62	6.24	1.69	4.00
8.	unspecified	0.06	0.03	0.00	0.00	0.04	0.02
9.	a l l	30.93	100.00	25.83	100.00	29.19	100.00
<u>A S S A M</u>							
1.	capital expenditure in farm business	0.50	19.84	0.05	4.44	0.44	17.94
2.	current expenditure in farm business	0.11	1.55	0.00	0.00	0.10	1.36
3.	capital expenditure in non-farm business	0.21	10.99	1.55	86.83	0.39	20.37
4.	current expenditure in non-farm business	0.11	0.75	0.15	1.64	0.11	0.86
5.	household expenditure	3.18	42.47	0.60	7.09	2.84	38.09
6.	repayment of debt	0.29	3.23	0.00	0.00	0.26	2.83
7.	expenditure on litigation, financial investment etc.	0.60	20.06	0.00	0.00	0.52	17.58
8.	unspecified	0.12	1.10	0.00	0.00	0.10	0.97
9.	a l l	5.11	100.00	2.35	100.00	4.74	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type  
P<sub>2</sub> : Percentage distribution of amounts borrowed in cash.

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

		Sector : Rural					
		major household type					
srl. no.	purpose of loan	cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>B I H A R</u>							
1.	capital expenditure in farm business	2.29	36.16	0.15	2.78	1.80	32.05
2.	current expenditure in farm business	1.94	11.78	0.12	0.28	1.53	10.36
3.	capital expenditure in non-farm business	0.67	7.15	1.57	20.86	0.87	8.84
4.	current expenditure in non-farm business	0.25	4.24	0.68	5.76	0.34	4.43
5.	household expenditure	7.93	31.30	10.17	57.12	8.44	34.48
6.	repayment of debt	0.05	0.81	0.00	0.00	0.04	0.71
7.	expenditure on litigation, financial investment etc.	1.08	8.56	1.43	13.19	1.16	9.13
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	13.60	100.00	13.97	100.00	13.68	100.00
<u>G U J A R A T</u>							
1.	capital expenditure in farm business	3.66	32.28	0.89	7.06	3.10	29.14
2.	current expenditure in farm business	3.70	32.96	0.13	0.67	2.97	28.94
3.	capital expenditure in non-farm business	1.05	5.85	0.78	15.03	1.00	6.99
4.	current expenditure in non-farm business	0.59	2.75	0.47	2.35	0.57	2.70
5.	household expenditure	4.70	14.32	11.84	44.56	6.15	18.08
6.	repayment of debt	0.02	0.07	0.00	0.00	0.02	0.06
7.	expenditure on litigation, financial investment etc.	1.37	11.72	2.53	30.33	1.61	14.04
8.	unspecified	0.01	0.06	0.00	0.00	0.01	0.05
9.	a l l	13.74	100.00	15.22	100.00	14.04	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash



Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

		Sector : Rural					
srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>H A R Y A N A</u>							
1.	capital expenditure in farm business	5.45	33.79	0.45	1.11	3.30	26.26
2.	current expenditure in farm business	7.26	32.81	1.78	13.85	4.90	28.44
3.	capital expenditure in non-farm business	0.69	2.57	3.49	50.69	1.90	13.65
4.	current expenditure in non-farm business	0.20	0.44	0.00	0.00	0.11	0.34
5.	household expenditure	4.52	11.25	4.85	21.72	4.66	13.52
6.	repayment of debt	0.14	0.52	0.70	2.49	0.38	0.98
7.	expenditure on litigation, financial investment etc.	0.59	18.62	1.63	10.73	1.04	16.81
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	17.45	100.00	12.72	100.00	15.41	100.00
<u>H I M A C H A L P R A D E S H</u>							
1.	capital expenditure in farm business	1.81	13.73	5.29	72.72	2.25	18.71
2.	current expenditure in farm business	0.15	5.22	0.25	0.66	0.16	4.84
3.	capital expenditure in non-farm business	1.47	35.40	0.54	6.75	1.36	32.99
4.	current expenditure in non-farm business	0.18	0.56	0.25	0.12	0.19	0.52
5.	household expenditure	5.05	35.67	7.33	19.75	5.34	34.33
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expenditure on litigation, financial investment etc.	1.64	9.40	0.00	0.00	1.43	8.61
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	10.03	100.00	13.42	100.00	10.45	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

81

Sector : Rural

srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>JAMMU &amp; KASHMIR</u>							
1.	capital expenditure in farm business	1.35	11.51	0.00	0.00	1.13	10.65
2.	current expenditure in farm business	0.65	1.50	0.13	1.86	0.56	1.52
3.	capital expenditure in non-farm business	1.02	44.64	2.93	53.67	1.34	45.32
4.	current expenditure in non-farm business	0.67	7.02	0.71	8.16	0.68	7.10
5.	household expenditure	9.33	24.50	5.34	31.93	8.66	25.06
6.	repayment of debt	0.05	0.06	0.47	3.17	0.12	0.29
7.	expenditure on litigation, financial investment etc.	1.26	5.44	0.22	0.19	1.09	5.05
8.	unspecified	2.75	5.33	0.37	1.02	2.35	5.01
9.	a l l	16.77	100.00	9.67	100.00	15.59	100.00
<u>K A R N A T A K A</u>							
1.	capital expenditure in farm business	3.38	31.70	0.99	18.07	2.78	30.70
2.	current expenditure in farm business	7.05	33.91	0.38	2.53	5.39	31.61
3.	capital expenditure in non-farm business	0.91	6.35	0.98	14.47	0.93	6.95
4.	current expenditure in non-farm business	0.62	0.85	0.62	10.10	0.62	1.52
5.	household expenditure	6.45	20.02	5.91	28.44	6.32	20.63
6.	repayment of debt	0.00	0.00	0.41	2.78	0.10	0.20
7.	expenditure on litigation, financial investment etc.	0.75	6.83	0.59	16.83	0.71	7.56
8.	unspecified	0.14	0.34	0.50	6.77	0.23	0.81
9.	a l l	18.06	100.00	10.32	100.00	16.13	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

81

Sector : Rural

sri. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>K E R A L A</u>							
1.	capital expenditure in farm business	3.29	10.37	0.11	0.67	3.07	10.11
2.	current expenditure in farm business	7.54	15.55	0.00	0.00	7.03	15.15
3.	capital expenditure in non-farm business	2.05	12.40	2.93	24.04	2.11	12.70
4.	current expenditure in non-farm business	2.82	7.29	1.71	8.25	2.75	7.31
5.	household expenditure	14.62	21.41	9.77	24.88	14.29	21.50
6.	repayment of debt	2.52	8.04	0.24	1.97	2.36	7.88
7.	expenditure on litigation, financial investment etc.	7.00	24.85	4.29	40.19	6.82	25.25
8.	unspecified	0.04	0.00	0.00	0.00	0.04	0.08
9.	a l l	34.86	100.00	18.82	100.00	33.78	100.00
<u>M A D H Y A P R A D E S H</u>							
1.	capital expenditure in farm business	3.48	29.80	0.82	4.09	2.95	27.01
2.	current expenditure in farm business	7.72	31.94	0.26	0.27	6.23	28.51
3.	capital expenditure in non-farm business	0.65	6.00	1.26	5.50	0.77	5.95
4.	current expenditure in non-farm business	0.68	2.65	1.67	38.74	0.87	6.56
5.	household expenditure	7.36	27.77	8.92	49.45	7.67	30.12
6.	repayment of debt	0.10	0.31	0.00	0.00	0.08	0.28
7.	expenditure on litigation, financial investment etc.	0.22	1.52	0.60	1.95	0.30	1.57
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	18.62	100.00	13.45	100.00	17.59	100.00

Note : P<sub>1</sub> : Percentage of household reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Rural

srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MAHARASHTRA</u>							
1.	capital expenditure in farm business	4.68	21.65	0.18	2.55	3.21	19.83
2.	current expenditure in farm business	13.27	39.89	0.67	5.18	9.16	36.58
3.	capital expenditure in non-farm business	0.96	15.02	0.61	6.92	0.64	14.25
4.	current expenditure in non-farm business	0.44	5.97	0.43	16.38	0.43	6.95
5.	household expenditure	7.10	11.48	10.38	52.02	8.17	15.34
6.	repayment of debt	0.20	0.56	0.00	0.00	0.13	0.50
7.	expenditure on litigation, financial investment etc.	1.18	5.04	1.68	16.65	1.34	6.14
8.	unspecified	0.39	0.41	0.18	0.35	0.32	0.40
9.	a 1 1	25.58	100.00	13.72	100.00	21.71	100.00
<u>M A N I P U R</u>							
1.	capital expenditure in farm business	0.19	18.75	0.00	-	0.18	18.75
2.	current expenditure in farm business	0.00	0.00	0.00	-	0.00	0.00
3.	capital expenditure in non-farm business	0.00	0.00	0.00	-	0.00	0.00
4.	current expenditure in non-farm business	0.00	0.00	0.00	-	0.00	0.00
5.	household expenditure	0.86	81.25	0.00	-	0.81	81.25
6.	repayment of debt	0.00	0.00	0.00	-	0.00	0.00
7.	expenditure on litigation, financial investment etc.	0.00	0.00	0.00	-	0.00	0.00
8.	unspecified	0.00	0.00	0.00	-	0.00	0.00
9.	a 1 1	1.05	100.00	0.00	-	0.99	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Rural

srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MEGHALAYA</u>							
1.	capital expenditure in farm business	0.64	6.84	0.00	0.00	0.53	6.47
2.	current expenditure in farm business	0.71	1.67	0.67	48.83	0.71	4.24
3.	capital expenditure in non-farm business	0.10	75.31	0.00	0.00	0.08	71.21
4.	current expenditure in non-farm business	0.32	1.57	1.18	30.55	0.47	3.14
5.	household expenditure	1.46	9.18	9.43	19.09	2.81	9.72
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expenditure on litigation, financial investment etc.	1.18	5.43	0.03	1.53	0.99	5.22
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	4.32	100.00	11.32	100.00	5.50	100.00
<u>O R I S S A</u>							
1.	capital expenditure in farm business	5.31	38.50	0.00	0.00	4.45	36.39
2.	current expenditure in farm business	5.43	18.62	0.26	2.13	3.76	17.71
3.	capital expenditure in non-farm business	0.80	6.24	0.54	12.31	0.76	6.58
4.	current expenditure in non-farm business	0.29	1.40	0.90	11.48	0.38	1.95
5.	household expenditure	4.26	16.64	3.47	51.53	4.13	18.55
6.	repayment of debt	0.21	2.15	0.00	0.00	0.18	2.04
7.	expenditure on litigation, financial investment etc.	1.15	16.44	1.19	22.55	1.16	16.78
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	14.97	100.00	6.35	100.00	13.58	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Rural

srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>PUNJAB</u>							
1.	capital expenditure in farm business	8.49	33.92	0.98	5.11	5.74	31.45
2.	current expenditure in farm business	15.73	37.08	0.16	0.20	10.01	33.91
3.	capital expenditure in non-farm business	1.30	7.33	1.62	21.85	1.42	8.58
4.	current expenditure in non-farm business	0.38	0.30	2.06	12.09	1.00	1.32
5.	household expenditure	13.95	15.46	18.69	50.28	15.69	18.45
6.	repayment of debt	0.81	1.17	0.00	0.00	0.51	1.07
7.	expenditure on litigation, financial investment etc.	1.43	4.72	1.70	10.47	1.53	5.21
8.	unspecified	0.08	0.10	0.00	0.00	0.05	0.01
9.	a l l	35.04	100.00	24.29	100.00	31.09	100.00
<u>RAJASTHAN</u>							
1.	capital expenditure in farm business	4.23	25.87	0.84	3.00	3.71	23.66
2.	current expenditure in farm business	4.91	11.55	0.48	1.07	4.24	10.54
3.	capital expenditure in non-farm business	1.39	22.32	3.23	21.66	1.67	22.26
4.	current expenditure in non-farm business	0.12	0.27	3.06	19.03	0.57	2.08
5.	household expenditure	7.73	29.69	8.00	37.21	7.77	30.41
6.	repayment of debt	0.33	0.59	0.00	0.00	0.28	0.53
7.	expenditure on litigation, financial investment etc.	1.43	6.24	2.56	17.12	1.60	7.31
8.	unspecified	1.33	2.89	1.54	0.91	1.36	2.70
9.	a l l	18.77	100.00	16.77	100.00	18.46	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Rural

srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>TAMIL NADU</u>							
1.	capital expenditure in farm business	6.75	27.66	0.38	4.17	4.77	24.79
2.	current expenditure in farm business	7.21	19.53	0.28	1.79	5.05	17.36
3.	capital expenditure in non-farm business	1.04	4.36	0.25	0.32	0.79	3.87
4.	current expenditure in non-farm business	1.01	4.36	1.32	6.66	1.10	4.64
5.	household expenditure	16.27	29.36	20.02	71.62	17.44	34.53
6.	repayment of debt	0.84	3.30	0.61	2.57	0.77	3.21
7.	expenditure on litigation, financial investment etc.	1.51	11.42	1.34	12.87	1.46	11.60
8.	unspecified	0.01	0.01	0.00	0.00	0.01	0.01
9.	a l l	31.13	100.00	22.57	100.00	28.46	100.00
<u>T R I P U R A</u>							
1.	capital expenditure in farm business	1.79	10.20	0.23	1.73	1.27	9.24
2.	current expenditure in farm business	1.06	3.43	0.00	0.00	0.71	3.04
3.	capital expenditure in non-farm business	1.09	40.41	0.00	0.00	0.72	35.82
4.	current expenditure in non-farm business	0.15	1.60	0.00	0.00	0.10	1.42
5.	household expenditure	5.23	18.04	3.07	98.10	4.50	27.15
6.	repayment of debt	0.05	0.13	0.00	0.00	0.03	0.12
7.	expenditure on litigation, financial investment etc.	2.44	26.17	0.08	0.18	1.64	23.21
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	10.77	100.00	3.38	100.00	8.27	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

		Sector : Rural					
srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>UTTAR PRADESH</u>							
1.	capital expenditure in farm business	4.30	39.21	1.88	16.81	3.77	36.32
2.	current expenditure in farm business	6.10	23.53	1.50	7.40	5.11	21.45
3.	capital expenditure in non-farm business	1.01	7.37	2.22	14.21	1.27	8.25
4.	current expenditure in non-farm business	0.33	1.05	1.53	8.90	0.59	2.06
5.	household expenditure	7.69	23.59	11.10	39.64	8.43	25.66
6.	repayment of debt	0.14	0.57	0.37	0.66	0.19	0.58
7.	expenditure on litigation, financial investment etc.	1.15	4.65	2.11	12.38	1.35	5.65
8.	unspecified	0.02	0.02	0.00	0.00	0.02	0.02
9.	a l l	18.84	100.00	19.76	100.00	19.04	100.00
<u>WEST BENGAL</u>							
1.	capital expenditure in farm business	3.02	16.10	0.00	0.00	2.37	15.29
2.	current expenditure in farm business	7.03	25.43	0.06	0.85	5.53	24.19
3.	capital expenditure in non-farm business	0.38	4.19	0.12	1.07	0.32	4.03
4.	current expenditure in non-farm business	0.81	9.31	0.51	7.07	0.75	9.20
5.	household expenditure	10.77	37.36	7.89	83.86	10.15	39.71
6.	repayment of debt	0.39	0.94	0.01	0.40	0.31	0.91
7.	expenditure on litigation, financial investment etc.	1.01	5.93	1.02	6.74	1.01	5.97
8.	unspecified	0.43	0.74	0.00	0.00	0.34	0.70
9.	a l l	21.59	100.00	9.56	100.00	19.00	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash



Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Rural

srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ARUNACHAL PRADESH</u>							
1.	capital expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
2.	current expenditure in farm business	12.32	69.31	0.61	23.34	9.46	68.09
3.	capital expenditure in non-farm business	0.03	2.90	0.00	0.00	0.03	2.82
4.	current expenditure in non-farm business	0.00	0.00	0.00	0.00	0.00	0.00
5.	household expenditure	1.67	20.59	2.30	76.66	1.82	22.07
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expenditure on litigation, financial investment etc.	0.74	7.20	0.00	0.00	0.56	7.01
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a 1 1	14.77	100.00	2.91	100.00	11.86	100.00
<u>CHANDIGARH</u>							
1.	capital expenditure in farm business	6.03	7.50	0.00	0.00	0.73	2.27
2.	current expenditure in farm business	33.47	82.27	0.00	0.00	4.07	24.84
3.	capital expenditure in non-farm business	0.00	0.00	23.65	100.00	20.78	69.80
4.	current expenditure in non-farm business	0.00	0.00	0.00	0.00	0.00	0.00
5.	household expenditure	18.99	10.23	0.00	0.00	2.31	3.09
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expenditure on litigation, financial investment etc.	0.00	0.00	0.00	0.00	0.00	0.00
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a 1 1	58.57	100.00	23.65	100.00	27.90	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Rural

srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>DADRA &amp; NAGAR HAVELI</u>							
1.	capital expenditure in farm business	0.56	19.46	0.00	-	0.46	19.46
2.	current expenditure in farm business	0.00	0.00	0.00	-	0.00	0.00
3.	capital expenditure in non-farm business	0.23	80.54	0.00	-	0.19	80.54
4.	current expenditure in non-farm business	0.00	0.00	0.00	-	0.00	0.00
5.	household expenditure	0.00	0.00	0.00	-	0.00	0.00
6.	repayment of debt	0.00	0.00	0.00	-	0.00	0.00
7.	expenditure on litigation, financial investment etc.	0.00	0.00	0.00	-	0.00	0.00
8.	unspecified	0.00	0.00	0.00	-	0.00	0.00
9.	a l l	0.78	100.00	0.00	-	0.64	100.00
<u>D E L H I</u>							
1.	capital expenditure in farm business	1.62	47.91	0.00	0.00	0.98	40.39
2.	current expenditure in farm business	0.93	16.07	0.00	0.00	0.56	13.54
3.	capital expenditure in non-farm business	0.27	2.11	2.23	22.11	1.04	5.25
4.	current expenditure in non-farm business	0.00	0.00	0.31	4.26	0.12	0.67
5.	household expenditure	1.49	23.18	7.38	73.63	3.81	31.10
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expenditure on litigation, financial investment etc.	1.21	10.72	0.00	0.00	0.74	9.04
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	5.52	100.00	9.94	100.00	7.26	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Rural

srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>GOA, DAMAN &amp; DIU</u>							
1.	capital expenditure in farm business	4.50	47.20	0.00	0.00	2.30	7.81
2.	current expenditure in farm business	1.17	8.02	0.00	0.00	0.60	1.33
3.	capital expenditure in non-farm business	0.01	1.33	0.18	94.83	0.09	79.36
4.	current expenditure in non-farm business	1.51	2.45	0.00	0.00	0.78	0.41
5.	household expenditure	2.56	6.39	6.24	1.61	4.35	2.40
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expenditure on litigation, financial investment etc.	1.75	34.61	1.38	3.56	1.57	8.70
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	10.07	100.00	7.80	100.00	8.97	100.00
<u>PONDICHERY</u>							
1.	capital expenditure in farm business	5.28	35.02	0.00	0.00	2.85	30.47
2.	current expenditure in farm business	24.46	49.37	0.00	0.00	13.22	42.94
3.	capital expenditure in non-farm business	0.00	0.00	0.00	0.00	0.00	0.00
4.	current expenditure in non-farm business	6.40	1.04	0.00	0.00	3.46	0.91
5.	household expenditure	15.58	14.49	40.26	100.00	26.93	25.62
6.	repayment of debt	0.18	0.07	0.00	0.00	0.10	0.06
7.	expenditure on litigation, financial investment etc.	0.00	0.00	0.00	0.00	0.00	0.00
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	38.81	100.00	40.26	100.00	38.94	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

All-India		Sector : Rural					
srl. no.	purpose of loan	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	capital expenditure in farm business	4.05	28.02	0.74	7.03	3.26	25.87
2.	current expenditure in farm business	6.62	27.88	0.60	4.41	5.19	25.49
3.	capital expenditure in non-farm business	0.90	8.91	1.46	17.40	1.03	9.78
4.	current expenditure in non-farm business	0.56	2.94	1.01	10.35	0.67	3.70
5.	household expenditure	8.71	22.25	11.72	46.34	9.43	24.71
6.	repayment of debt	0.34	1.56	0.24	1.27	0.31	1.53
7.	expenditure on litigation, financial investment etc.	1.39	8.09	1.51	12.84	1.42	8.57
8.	unspecified	0.18	0.35	0.09	0.37	0.16	0.36
9.	a 1 1	20.60	100.00	16.70	100.00	19.67	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

**Table (5) :** Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by purpose of loan and household asset holding for each major household type - All-India only

Sector : Rural

Major household type : Cultivators

srl. no.	purpose of loan	type of est.	household asset holdings (Rs.000)										500 & above	all groups
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
1.	capital expenditure in farm business	P A	0.74 1366	2.26 1182	2.48 1667	3.26 1524	4.66 2363	5.08 3472	6.90 9643	10.93 28000	10.93 28000	10.93 28000	4.05 3634	
2.	current expenditure in farm business	P A	1.90 309	2.23 700	3.39 671	5.59 847	6.76 1364	10.02 2277	13.30 4838	16.90 14011	16.90 14011	16.90 14011	6.62 2213	
3.	capital expenditure in non-farm business	P A	0.11 401	0.78 1038	0.79 1832	0.95 2639	0.94 3572	0.99 4993	0.90 19954	1.78 59749	1.78 59749	1.78 59749	0.90 5214	
4.	current expenditure in non-farm business	P A	0.06 500	0.27 424	0.78 1202	0.43 1681	0.64 2604	0.63 3341	0.67 6744	0.27 36453	0.27 36453	0.27 36453	0.56 2745	
5.	household expenditure	P A	11.84 348	10.53 551	10.61 769	9.61 1105	7.92 1454	7.26 2051	6.19 3326	5.02 11661	5.02 11661	5.02 11661	8.71 1341	
6.	repayment of debt	P A	0.00 1194	0.31 1194	0.26 1370	0.33 1155	0.37 3051	0.34 2837	0.41 4335	0.24 9933	0.24 9933	0.24 9933	0.34 2440	
7.	expdt. on litigation financial investment etc.	P A	1.71 940	1.51 1741	1.17 1131	1.08 1380	1.45 2736	1.69 3626	1.73 6338	1.58 45976	1.58 45976	1.58 45976	1.39 3064	
8.	unspecified	P A	0.56 149	0.02 372	0.27 363	0.17 473	0.17 1216	0.23 997	0.18 3589	0.04 5019	0.04 5019	0.04 5019	0.18 1021	
9.	t o t a l	P A	16.12 464	16.76 812	18.09 1035	19.43 1313	20.82 2021	23.31 2989	26.58 6815	32.59 24333	32.59 24333	32.59 24333	20.60 2550	

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class

A : Average amount borrowed per reporting household

Table (5) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by purpose of loan and household asset holding for each major household type - All-India only

All India Major household type : Non-Cultivators

Sector : Rural

srl. no.	purpose of loan	type of est. @	household asset holdings (Rs.000)							500 & above	all groups	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)			(8)
1.	capital expenditure in farm business	P A	0.22 1006	0.55 1599	0.90 1559	0.61 2362	2.84 2181	1.34 2140	0.00	-	-	0.74 1818
2.	current expenditure in farm business	P A	0.15 720	0.36 1949	0.83 1069	1.35 760	0.95 1891	1.03 1284	1.80 6643	-	-	0.60 21420
3.	capital expenditure in non-farm business	P A	0.83 831	0.94 921	2.69 1890	2.12 2289	1.70 5609	0.95 9153	3.19 18557	-	-	1.46 2287
4.	current expenditure in non-farm business	P A	0.46 319	0.93 885	0.95 1312	1.36 4415	2.28 3205	2.04 3334	0.00	-	-	1.01 1965
5.	household expenditure	P A	9.69 397	13.13 539	12.93 775	10.55 1523	11.55 1593	2.63 1827	1.30 5104	53.55 200	-	11.72 758
6.	repayment of debt	P A	0.09 996	0.22 448	0.41 821	0.34 2710	0.19 956	-	-	-	-	0.24 1035
7.	expdt. on litigation, financial investment etc.	P A	1.25 443	1.58 1194	1.46 1628	2.02 2767	1.21 3968	1.88 3612	0.13 1802	-	-	1.51 1628
8.	unspecified	P A	0.08 306	0.11 246	0.17 1729	-	-	0.07 300	-	-	-	0.09 759
9.	t o t a l	P A	12.13 468	17.16 721	19.74 1097	18.18 1973	18.85 2559	9.23 3400	6.43 12157	53.55 200	16.70 1149	

Note @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class  
 (Rs.)  
 A : Average amount borrowed per reporting household

Table (5) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by purpose of loan and household asset holding for each major household type - All-India only

srl. no.	purpose of loan	type of est. @	household asset holdings (Rs.000)										500 & above	all groups
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
			upto -1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above				
1.	capital expenditure in farm business	P A	0.33 1177	1.36 1272	2.01 1653	2.85 1552	4.52 2354	4.93 3458	6.73 8643	10.80 28000	3.26 3536			
2.	current expenditure in farm business	P A	0.52 403	1.25 892	2.62 709	4.94 843	6.33 1370	9.68 2272	13.02 4844	16.71 14011	5.19 2192			
3.	capital expenditure in non-farm business	P A	0.68 816	0.87 971	1.35 1866	1.13 2538	1.00 3832	0.99 5149	0.95 19839	1.76 59749	1.03 4230			
4.	current expenditure in non-farm business	P A	0.37 325	0.62 790	0.83 1240	0.57 2677	0.76 2738	0.68 3340	0.65 6744	0.27 36453	0.67 2466			
5.	household expenditure	P A	10.14 385	11.90 544	11.30 771	9.75 1175	8.19 1469	7.08 2048	6.07 3335	5.58 10392	9.43 1169			
6.	repayment to debt	P A	0.07 996	0.26 870	0.30 1151	0.33 1400	0.36 2967	0.33 2837	0.40 4335	0.24 9933	0.31 2188			
7.	expdt. of litigation, financial investment etc.	P A	1.34 575	1.45 1428	1.26 1303	1.22 1732	1.44 2814	1.69 3625	1.69 6829	1.57 45976	1.42 2700			
8.	unspecified	P A	0.18 205	0.07 266	0.24 654	0.15 473	0.15 1216	0.23 988	0.17 3589	0.04 5019	0.16 984			
9.	t o t a l	P A	12.97 467	16.97 764	18.58 1055	19.24 1409	20.67 2058	22.76 2996	26.09 6847	32.83 23879	19.67 2267			

@ P : Percentage of households reporting borrowings in cash to all households of an asset holding class

A : Average amount borrowed per reporting household

Major household type : All households

Major household type : All households

All-India

Sector : Rural

Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major household type : Cultivators

Sector : Rural

State/U.T.	@type of estimates	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	16.34	18.04	5167	3.12	0.27	30.93
	A	2890	2464	2762	3712	2102	2928
2. Assam	P	1.33	1.44	1.39	0.35	0.16	5.11
	A	465	297	824	1207	243	564
3. Bihar	P	4.84	5.97	2.00	0.83	0.00	13.60
	A	666	765	1560	2210	-	946
4. Gujarat	P	4.87	4.88	3.69	1.13	0.07	13.74
	A	3148	2614	4717	6086	2800	3827
5. Haryana	P	5.61	7.50	3.53	1.79	0.06	17.45
	A	4906	3056	5769	20356	6755	6514
6. Himachal Pradesh	P	1.06	3.27	3.77	2.00	0.00	10.03
	A	1107	1969	3406	6002	-	3236
7. Jammu & Kashmir	P	1.90	6.10	2.82	2.11	4.09	16.77
	A	2265	2060	2830	7244	814	2593
8. Karnataka	P	4.32	6.77	4.86	2.50	0.57	18.06
	A	2537	2431	2624	5648	14323	3460
9. Kerala	P	15.21	12.95	10.14	2.29	0.74	34.86
	A	1793	1867	2963	5679	2055	2755
10. Madhya Pradesh	P	7.02	8.83	2.36	1.40	0.20	18.62
	A	1516	1534	3303	3629	8627	2085
11. Maharashtra	P	12.58	8.46	3.76	1.72	0.75	25.58
	A	2611	2238	4043	12137	755	3457
12. Manipur	P	0.00	0.00	0.19	0.86	10.00	1.05
	A	-	-	735	706	-	711
13. Meghalaya	P	1.24	1.41	1.55	0.51	0.10	4.32
	A	1830	1252	1948	25701	3009	4738
14. Orissa	P	8.15	3.13	3.28	0.99	0.10	14.97
	A	11202	798	1870	3391	768	1460

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

A : Average amount/of cash borrowed per reporting household. (Rs.)



Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major household type : Cultivators

Sector : Rural

State/U.T.	type of estimates	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
15. Punjab	P	6.58	24.01	3.91	2.74	0.56	35.04
	A	4683	4341	6319	25412	1484	6841
16. Rajasthan	P	3.82	9.04	4.73	2.07	1.74	18.77
	A	2260	2110	4729	7430	1479	3627
17. Tamil Nadu	P	7.32	15.73	7.06	3.30	0.24	31.13
	A	1989	1471	2782	2680	770	2204
18. Tripura	P	5.00	1.40	1.61	0.63	2.26	10.77
	A	894	1465	5013	2407	333	1686
19. Uttar Pradesh	P	3.26	10.33	4.19	1.82	0.24	18.84
	A	1438	1413	2504	5727	1065	2148
20. West Bengal	P	7.55	5.56	7.20	2.06	0.97	21.59
	A	863	765	1152	1954	604	1101
21. Arunachal Pradesh	P	1.67	0.82	10.89	1.38	0.00	14.77
	A	885	639	347	11000	-	485
22. Chandigarh *	P	0.00	27.76	0.00	30.78	0.00	58.57
	A	-	1186	-	2902	-	2085
23. Dadra & Nagar Haveli	P	0.00	0.00	0.00	0.78	0.00	0.78
	A	-	-	-	3655	-	3655
24. Delhi	P	1.79	2.13	0.99	0.60	0.00	5.52
	A	3099	5942	7921	20943	-	7010
25. Goa, Daman & Diu	P	1.39	5.09	2.75	0.85	0.00	10.07
	A	4780	832	3722	5004	-	2514
26. Mizoram	P	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-
27. Pondicherry	P	17.48	19.81	9.92	0.00	0.00	37.81
	A	1654	1044	3441	-	-	2214
28. All-India	P	6.22	9.18	4.53	1.85	0.45	20.60
	A	1894	1843	2756	5590	2203	2550

Note : - @ P : Percentage of reporting households to total households.

A : Average amount/ of cash borrowed per reporting household. (Rs.)

Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type & type of loan, States and All-India

Major household type : Non-Cultivators

Sector : Rural

State/U.T.	① type of esti- mates	type of cash borrowings					total
		short- term pledg- ed	short- term non- pledged	medium term	long term	unsp- eci- fied	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P A	4.07 649	16.10 575	5.12 1233	1.36 985	0.38 387	25.83 763
2. Assam	P A	0.50 171	0.17 272	0.07 1859	1.60 1509	0.00 -	2.35 1142
3. Bihar	P A	3.57 239	9.23 445	0.82 676	0.44 1522	0.12 115	13.97 443
4. Gujarat	P A	4.43 679	5.36 1383	3.78 2914	1.64 4624	0.36 600	15.22 1921
5. Haryana	P A	3.54 6690	5.58 1718	3.53 2833	0.57 3072	0.00 -	12.72 3542
6. Himachal Pradesh	P A	2.88 4536	7.90 590	2.43 1131	0.20 1000	0.00 -	13.42 1542
7. Jammu & Kashmir	P A	2.95 682	2.33 599	2.85 4216	0.95 1992	0.58 363	9.67 1813
8. Karnataka	P A	2.56 2135	4.46 738	2.28 2033	0.54 894	0.50 2000	10.32 11441
9. Kerala	P A	4.29 1238	4.90 543	8.33 2450	1.60 4464	0.00 -	18.82 1887
10. Madhya Pradesh	P A	3.75 1445	7.64 1414	1.62 1358	0.94 577	0.00 -	13.45 1408
11. Maharashtra	P A	3.74 931	7.71 1153	2.46 2662	0.22 1127	0.12 629	13.72 1403
12. Manipur	P A	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -
13. Meghalaya	P A	8.25 130	0.14 1002	2.93 1564	0.00 -	0.00 -	11.32 512
14. Orissa	P A	0.86 306	2.44 492	2.46 1192	0.75 2919	0.00 -	6.35 1037

Note : ① P : Percentage of reporting households to total households.

A : Average amount of cash borrowed per reporting household. (Rs.)

Table (o.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major household type : Non-Cultivators

Sector : Rural

State/U.T.	type of estimates	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
15. Punjab	P A	3.67 1395	17.29 1234	2.98 3406	0.93 1953	0.54 781	24.29 1599
16. Rajasthan	P A	1.91 2420	5.35 1741	7.37 2623	1.94 3608	1.54 239	16.77 2422
17. Tamil Nadu	P A	3.88 968	14.91 619	3.47 1264	1.64 2272	0.22 200	22.57 936
18. Tripura	P A	1.19 365	0.00 -	2.19 1890	0.00 -	0.00 -	3.38 1352
19. Uttar Pradesh	P A	2.52 549	11.67 1090	3.64 1287	2.17 1309	0.36 407	19.76 1102
20. West Bengal	P A	3.46 655	4.28 422	1.37 236	0.53 271	0.34 200	9.56 482
21. Arunachal Pradesh	P A	2.30 200	0.00 -	0.61 230	0.00 -	0.00 -	2.91 206
22. Chandigarh	P A	0.00 -	23.65 1650	0.00 -	0.00 -	0.00 -	23.65 1650
23. Dadra & Nagar Haveli	P A	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -
24. Delhi	P A	0.00 -	6.62 679	3.31 2002	0.00 -	0.00 -	9.94 1120
25. Goa, Daman & Diu	P A	4.64 515	2.13 1902	1.03 3593	0.00 -	0.00 -	7.80 17215
26. Mizoram	P A	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -
27. Pondicherry	P A	5.77 170	15.87 313	18.61 471	0.00 -	0.00 -	40.26 366
28. All-India	P A	3.32 1032	9.60 851	3.05 1812	1.11 1741	0.29 516	16.70 1149

Note : @ P : Percentage of reporting households to total households.  
 (Rs.)  
 A : Average amount/of cash borrowed per reporting household.

Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major household type : All households

Sector : rural

State/U.T.	@ type of estimates	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	5.57	17.38	5.48	2.52	0.31	29.19
	A	2330	1867	2275	3209	1382	2274
2. Assam	P	1.66	1.27	1.21	0.52	0.14	4.74
	A	453	297	832	1330	243	602
3. Bihar	P	4.55	6.71	1.80	0.74	0.03	13.68
	A	590	665	1469	2118	115	830
4. Gujarat	P	4.78	4.98	3.71	1.23	0.13	14.04
	A	2682	2344	4343	5690	1584	3407
5. Haryana	P	4.72	6.68	3.53	1.27	0.03	15.41
	A	5482	3087	4506	17010	6755	5459
6. Himachal Pradesh	P	1.29	3.86	3.60	1.77	0.00	10.45
	A	2072	1613	3212	5931	-	2961
7. Jammu & Kashmir	P	2.08	5.48	2.82	1.92	3.51	15.59
	A	1889	1957	3070	6809	801	2512
8. Karnataka	P	3.88	6.19	4.22	2.01	0.55	16.13
	A	2471	2128	2545	5329	11536	3138
9. Kerala	P	14.47	12.41	10.02	2.24	0.69	33.78
	A	1782	1832	2934	5620	2055	2722
10. Madhya Pradesh	P	6.36	8.59	2.21	1.30	0.16	17.59
	A	1507	1513	3020	3193	8627	1982
11. Maharashtra	P	9.70	8.21	3.33	1.23	0.54	21.71
	A	2400	1906	3711	11499	745	3034
12. Manipur	P	0.00	0.00	0.18	0.81	0.00	0.99
	A	-	-	735	706	-	711
13. Meghalaya	P	2.42	1.20	1.78	0.42	0.08	5.50
	A	853	1247	1841	25701	3009	3270
14. Orissa	P	6.97	3.02	3.15	0.95	0.08	13.58
	A	1184	758	1784	3331	768	1428

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

A : Average amount<sup>(Rs.)</sup> of cash borrowed per reporting household.

Table (6.1) : Percentage of households reporting borrowings in cash to

Table (6.4) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major household type : All households

Sector : Rural

State/U.T.	@type of estimates	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
15. Punjab	P	6.73	3.57	2.00			
15. Punjab	A	4030	3426	5426	21543	1232	31.09
16. Rajasthan	P	3.53	8.48	5.13	2.05	1.71	18.46
16. Rajasthan	A	2273	2075	4270	6862	1309	3461
17. Tamil Nadu	P	6.25	15.48	6.49	2.78	0.23	28.46
17. Tamil Nadu	A	1792	1215	2529	2605	604	1890
18. Tripura	P	3.72	0.93	1.31	0.41	1.49	8.27
18. Tripura	A	837	1465	4209	2407	333	1640
19. Uttar Pradesh	P	3.10	10.62	4.07	1.39	0.27	19.04
19. Uttar Pradesh	A	1282	1336	2270	4637	877	1914
20. West Bengal	P	6.67	5.23	6.01	1.73	0.84	19.00
20. West Bengal	A	840	705	1107	1843	568	1034
21. Arunachal Pradesh	P	1.82	0.62	8.33	1.04	0.00	11.86
21. Arunachal Pradesh	A	673	639	345	1000	-	468
22. Chandigarh	P	0.00	24.16	0.00	3.73	0.00	27.90
22. Chandigarh	A	-	1585	-	2902	-	1761
23. Dadra & Nagar Haveli	P	0.00	0.00	0.00	0.00	0.00	0.00
23. Dadra & Nagar Haveli	A	-	-	-	3655	-	3655
24. Delhi	P	1.09	3.90	1.91	0.37	0.00	7.26
24. Delhi	A	3099	2424	3871	20943	-	3839
25. Goa, Daman & Diu	P	2.97	3.65	1.91	0.43	0.00	8.97
25. Goa, Daman & Diu	A	1536	1136	35326	5004	-	6751
26. Mizoram	P	0.00	0.00	0.00	0.00	0.00	0.00
26. Mizoram	A	-	-	-	-	-	-
27. Pondicherry	P	12.10	18.00	13.91	0.00	0.00	38.94
27. Pondicherry	A	1328	747	1615	-	-	1335
28. All-India	P	5.53	9.28	4.18	1.67	0.41	19.67
28. All-India	A	1771	1600	2593	4985	1924	2267

Note : @ P : percentage of reporting households to total households.

(Rs.)  
A : Average amount of cash borrowed per reporting household.

Table (6.2) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of loan for each major household type all-India only

All-India		Sector : Rural									
srl. no.	type of loan	type of est. @	household asset holdings (Rs.000)								
			upto- 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>CULTIVATORS</u>											
1. short term pledged	P		3.83	3.91	4.73	5.33	6.70	7.85	9.27	10.91	6.22
		A	188	473	842	856	1459	2473	4426	11476	1894
2. short term non-pledged	P		7.52	7.50	9.23	9.26	8.69	10.04	11.19	13.44	9.18
		A	474	691	816	1097	1618	2120	4885	13615	1843
3. medium term loan	P		3.09	3.65	3.54	4.00	4.90	5.25	6.05	5.88	4.53
		A	518	998	1453	1639	2432	3470	6027	17610	2756
4. long term loan	P		1.66	2.05	1.28	1.65	1.81	1.84	2.75	6.12	1.85
		A	788	1373	1299	2372	3306	4717	17431	48950	5590
5. unspecified	P		1.16	0.30	0.56	0.49	0.30	0.64	0.38	2.00	0.45
		A	243	438	719	650	1126	3239	2729	40908	2203
6. total	P		16.12	16.76	18.09	19.43	20.82	23.31	26.58	32.59	20.60
		A	464	812	1035	1313	2021	2980	6815	24333	2550
<u>NON-CULTIVATORS</u>											
1. short term pledged	P		1.86	3.66	3.56	3.34	4.97	2.31	2.33	0.00	3.32
		A	471	394	783	1455	3704	3236	3402	-	1032
2. short term non-pledged	P		7.83	10.54	10.85	9.09	8.97	4.22	1.05	0.00	9.60
		A	430	631	877	1512	1837	2224	3206	-	851
3. medium term loan	P		1.82	2.31	4.25	4.50	4.86	2.48	3.04	53.55	3.05
		A	567	1263	1595	2251	2484	5574	21946	200	1812
4. long term loan	P		0.62	1.07	1.57	1.87	0.51	0.22	0.00	0.00	1.11
		A	563	1187	1389	3790	2318	650	-	-	1741
5. unspecified	P		0.16	0.33	0.32	0.42	0.16	0.18	0.00	0.00	0.29
		A	300	305	1266	196	418	3155	-	-	516
6. total	P		12.13	17.16	19.74	18.18	18.85	9.23	6.43	53.55	16.70
		A	468	721	1097	1973	2559	3400	12157	200	1149

Note :@ P : Percentage of households reporting borrowings in cash to all households of an asset holding class

A : Average amount borrowed per reporting household

Table (6.2) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of loan for each major household type All-India only

All-India		Major household type : All households		Sector : Rural								
srl. no.	type of loan	type of est. @	household asset holdings (Rs.000)									
			upto- 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	short term pledged	P	2.27	3.78	4.38	5.03	6.57	7.63	9.10	10.78	5.53	
		A	371	433	827	917	1586	2482	4420	11476	1771	
2.	short term non-pledged	P	7.77	9.10	9.72	9.23	8.71	9.82	10.95	13.29	9.28	
		A	439	654	836	1160	1635	2122	4881	13615	1600	
3.	medium term loan	P	2.09	2.94	3.75	4.08	4.90	5.15	5.97	6.43	4.18	
		A	552	1107	1501	1743	2435	3509	6225	15939	2593	
4.	long term loan	P	0.84	1.53	1.37	1.68	1.72	1.77	2.68	6.05	1.67	
		A	656	1304	1330	2614	3284	4698	17431	48950	4985	
5.	unspecified	P	0.37	0.32	0.49	0.48	0.29	0.62	0.37	1.98	0.41	
		A	262	365	825	589	1097	3238	2729	40908	1924	
6.	total	P	12.97	16.97	18.58	19.24	20.07	22.10	26.09	32.83	19.67	
		A	467	764	1055	1409	2058	2996	6847	23879	2267	

Note :@ P : Percentage of households reporting borrowings in cash to all households of an asset holding class

(Rs.)  
A : Average amount borrowed per reporting households

Table 7 : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of security for each major household type - All India only

Srl. No.	type of security	type of est. @ 1	household asset holdings (Rs.000)							500 & all above group
			upto 1-5	5-10	10-20	20-50	50-100	100-500	500 & all above group	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Personal security	P	9.78	9.12	8.55	8.34	8.96	9.58	12.17	8.65
		A	585	892	1432	1921	2887	5392	14012	2114
2	Security etc.	P	0.14	1.34	1.49	1.92	1.95	2.86	3.64	1.77
		A	927	1539	1431	2140	2616	6871	17585	
3	Crop	P	0.00	0.37	0.44	0.80	1.12	1.16	1.97	0.67
		A	-	1380	914	1947	2216	5076	11680	2450
4	First charge on immovable	P	0.35	0.70	0.94	1.61	2.35	3.27	3.16	1.46
		A	863	1394	840	1845	2563	5348	18442	2732
5	Mortgage of immovable	P	0.48	1.60	2.24	3.08	4.01	5.58	7.18	2.87
		A	361	1169	1646	2402	3345	8894	32741	3869
	Bullion & Ornaments	P	0.84	1.19	2.03	2.04	2.45	2.59	2.31	1.89
		A	181	613	635	922	1863	4059	4354	1400
	Share of companies etc.	P	0.00	0.11	0.07	0.14	0.23	0.47	0.39	0.15
		A	-	817	1330	1910	1586	2344	3642	1814
	Other types of security	P	0.92	0.40	0.46	0.35	0.63	0.74	1.39	0.53
		A	207	1309	846	1631	3648	10264	58572	3354
	Without securities	P	3.60	4.46	4.37	4.45	4.16	4.45	5.11	4.46
		A	238	798	968	1577	1966	3727	13150	1551
	unspecified	P	0.56	0.43	0.39	0.24	0.45	0.35	1.81	0.33
		A	149	589	615	1246	3113	3109	45236	2547
T o t a l l			16.12	18.09	19.43	20.82	23.31	26.58	32.59	20.60
			464	1035	1313	2021	2989	6815	24333	2550

te @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class  
A : Average amount borrowed per reporting household



Table 7 : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of security - All-India only

All India

Major household type : Non-cultivators

Sector : Rural

srl. no.	type of security	household asset holdings (Rs.000)								500 & above groups	
		upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above groups		
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	Personal security	P	7.18	9.18	11.34	9.22	11.49	4.03	1.14	0.00	9.21
		A	474	656	1077	1662	2494	4077	7583	-	1051
2.	Security security etc.	P	0.48	1.47	1.97	2.54	2.00	1.47	1.72	0.00	1.54
		A	520	1439	1396	2507	2684	3047	9224	-	1803
3.	crop	P	0.00	0.00	0.00	0.18	0.00	0.00	0.61	0.00	0.03
		A	-	-	2411	833	-	-	5000	-	1596
4.	first charge on immovable	P	0.00	0.19	0.08	0.53	0.00	0.17	0.06	0.00	0.16
		A	-	1347	1004	1999	-	5003	700291	-	3768
5.	mortgage of immovable	P	0.03	0.31	0.52	0.51	0.67	1.54	0.55	0.00	0.37
		A	150	544	2159	1556	1331	3610	3502	-	1500
6.	bullion & ornaments	P	0.27	1.59	0.83	1.20	2.19	0.00	0.00	0.00	1.16
		A	484	318	698	1931	2451	-	-	-	881
7.	share of companies etc.	P	0.00	0.01	0.03	0.07	0.14	0.11	0.00	0.00	0.03
		A	-	800	1001	1840	2000	651	-	-	1492
8.	other types of security	P	0.92	0.40	0.70	0.47	0.25	0.04	0.49	0.00	0.55
		A	741	534	2184	3601	3820	2500	10004	-	1438
9.	without securities	P	3.73	4.98	4.81	4.22	3.50	1.60	1.85	53.55	4.43
		A	311	611	631	1892	1504	1802	485	200	774
10.	unspecified	P	0.18	0.19	0.20	0.10	0.44	0.54	0.00	0.00	0.20
		A	250	269	1609	600	3365	1779	-	-	1106
total		P	12.13	17.16	19.74	18.18	18.85	9.23	6.43	53.55	16.70
		A	468	721	1097	1973	2559	3400	12157	200	1149

note @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class.  
A : Average amount borrowed per reporting household

Table 7 : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of security for each major household type - All India only

srl. no.	type of security	type of est. @	Major household type : All households							Sector : Rural	
			upto -1	1-5	5-10	10-20	20-50	50-100	100-500		500 & above
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1	personal security	P A	7.72 503	8.41 645	9.78 956	8.66 1469	8.57 1978	8.77 2908	9.37 5398	12.03 14012	8.78 1950
2	surety security etc.	P A	0.41 549	1.41 1403	1.53 1484	1.65 1685	1.93 2182	1.93 2628	2.83 6905	3.60 17585	1.71 2624
3	crop	P A	0.00 ..	0.07 519	0.26 1381	0.40 909	0.74 1947	1.07 2216	1.15 5075	1.95 11680	0.51 2440
4	first charge on immovable	P A	0.07 500	0.28 1035	0.52 1376	0.88 947	1.49 1845	2.26 2570	3.19 5672	3.13 18442	1.15 2765
5	mortgage of immovable	P A	0.12 325	0.84 1114	1.28 1289	1.97 1642	2.90 2384	3.91 3349	5.46 9881	7.10 32741	2.28 3777
6	bullion & ornaments	P A	0.39 347	1.23 318	1.08 632	1.91 761	2.05 1044	2.36 1863	2.53 4059	2.28 4354	1.72 1317
7	share of companies etc.	P A	0.00 ..	0.01 754	0.09 837	0.07 1409	0.14 1917	0.23 1569	0.45 2344	0.38 3642	0.12 1794
8	other types of security	P A	0.92 630	0.62 388	0.49 1680	0.46 1280	0.35 1748	0.61 3645	0.73 10260	1.37 59572	0.53 2901
9	without securities	P A	3.70 296	5.04 707	4.56 745	4.35 1106	4.38 1572	4.06 1963	4.38 3693	5.67 11739	4.45 1768
10	unspecified	P A	0.26 204	0.15 511	0.36 756	0.35 614	0.25 1523	0.45 3051	0.35 3109	1.79 45236	0.30 2318
11	t o t a l	P A	12.97 467	16.97 764	18.58 1055	19.24 1409	20.67 2058	22.76 2996	26.09 6347	32.83 23879	19.67 2267

e @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class.

A : Average amount borrowed per reporting household

" 100 "

Table (a) - Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural

srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ANDHRA PRADESH</u>							
1.	personal security	19.10	54.78	14.49	56.68	17.52	54.97
2.	surety security etc.	2.55	5.11	2.55	9.64	2.55	5.57
3.	crop	1.90	5.37	0.10	0.20	1.28	4.84
4.	first charge in immovable	2.04	5.65	0.41	3.40	1.48	5.43
5.	mortgage of immovable	4.07	15.80	0.39	2.03	2.82	14.41
6.	bullion & ornaments	1.72	7.06	1.07	3.78	1.50	6.73
7.	share of companies etc.	0.07	0.11	-	0.00	0.04	0.10
8.	other types of security	0.39	1.10	2.15	7.50	0.99	1.75
9.	without securities	2.79	0.57	5.06	16.41	3.75	5.65
10.	unspecified	0.14	0.57	0.23	0.36	0.17	0.55
11.	all	30.93	100.00	25.83	100.00	29.19	100.00
<u>ASSAM</u>							
1.	personal security	1.88	41.59	1.96	92.86	1.89	47.94
2.	surety security etc.	0.11	2.57	-	0.00	0.10	2.25
3.	crop	0.06	4.94	-	0.00	0.05	4.33
4.	first charge on immovable	0.01	0.82	-	0.00	0.01	0.72
5.	mortgage of immovable	0.13	5.39	-	0.00	0.12	4.72
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	-	0.00	-	0.00	-	0.00
9.	without securities	2.64	42.67	0.38	7.14	2.34	38.27
10.	unspecified	0.28	2.02	-	0.00	0.24	1.77
11.	all	5.11	100.00	2.35	100.00	4.74	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

t/bh.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural

srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
<u>BIHAR</u>							
1.	personal security	4.19	25.78	6.63	42.38	4.74	27.82
2.	surity security etc.	0.54	9.98	1.05	5.73	0.66	9.45
3.	crop	0.17	0.81	0.04	0.14	0.14	0.73
4.	first charge on immovable	0.66	7.98	-	0.00	0.51	6.99
5.	mortgage of immovable	1.27	23.49	0.44	2.34	1.08	20.88
6.	bullion & ornaments	2.80	6.95	2.39	4.92	2.71	6.70
7.	share of companies etc.	0.08	0.53	-	0.00	0.06	0.46
8.	other types of security	0.08	1.88	0.25	1.99	0.12	1.89
9.	without securities	4.25	22.46	3.48	42.51	4.07	24.93
10.	unspecified	0.01	0.15	-	0.00	0.01	0.13
11.	all	13.60	100.00	13.97	100.00	13.68	100.00
<u>GUJARAT</u>							
1.	personal security	6.06	26.96	8.68	44.29	6.59	29.12
2.	surity security etc.	2.78	15.82	1.01	14.29	2.49	15.63
3.	crop	0.61	5.13	-	0.00	0.49	4.49
4.	first charge on immovable	0.69	5.24	-	0.00	0.55	4.59
5.	mortgage of immovable	1.57	21.34	0.13	0.67	1.28	18.77
6.	bullion & companies etc.	0.16	6.93	1.31	0.00	0.41	1.12
7.	share of companies etc.	0.20	1.93	-	0.00	0.16	1.69
8.	other types of security	0.67	7.50	0.32	16.02	0.60	8.56
9.	without securities	2.08	14.44	5.79	21.53	2.84	15.32
10.	unspecified	0.11	0.71	0.36	0.74	0.16	0.72
11.	all	13.74	100.00	15.22	100.00	14.04	100.00

note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

t/bh.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural

srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>HARYANA</u>							
1.	personal security	9.70	39.25	7.62	77.87	8.81	48.14
2.	surety security etc.	4.07	19.12	2.56	15.24	3.42	18.23
3.	crop	1.05	3.72	0.14	0.92	0.66	3.08
4.	first charge on immovable	0.71	2.40	0.87	2.17	0.78	2.34
5.	mortgage of immovable	1.07	29.75	-	0.00	0.61	22.90
6.	bullion & ornaments	-	0.00	0.29	1.14	0.12	0.26
7.	share of companies etc.	-	0.00	0.12	0.53	0.05	0.12
8.	other types of security	0.34	0.70	-	0.00	0.19	0.54
9.	without securities	1.80	5.06	1.32	2.14	1.60	4.39
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	17.45	100.00	12.72	100.00	15.41	100.00
<u>HIMACHAL PRADESH</u>							
1.	personal security	1.70	20.32	6.11	71.03	2.25	24.59
2.	surety security etc.	2.44	41.41	1.21	7.94	2.28	38.59
3.	crop	0.08	0.51	-	0.00	0.07	0.47
4.	first charge on immovable	0.60	3.79	0.74	4.65	0.62	3.87
5.	mortgage of immovable	1.02	14.87	-	0.00	0.89	13.62
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	0.41	1.51	1.04	7.56	0.49	2.02
9.	without securities	3.91	17.59	4.32	8.81	-	0.00
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	10.03	100.00	13.42	100.00	10.45	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

t/bh.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : rural

srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>JAMMU &amp; KASHMIR</u>							
1.	personal security	5.89	32.37	3.81	21.40	5.55	31.55
2.	surety security etc.	0.79	8.55	1.25	50.17	0.87	11.66
3.	crop	0.17	0.20	-	0.00	0.14	0.18
4.	first charge on immovable	0.10	1.54	-	0.00	0.08	1.43
5.	mortgage of immovable	0.37	21.43	0.17	5.71	0.33	20.25
6.	bullion & ornaments	0.04	0.58	-	0.00	0.03	0.54
7.	share of companies etc.	.	0.00	-	0.00	-	0.00
8.	other types of security	0.05	0.74	0.13	1.86	0.06	0.82
9.	without securities	6.15	27.96	4.16	19.66	5.82	27.34
10.	unspecified	3.71	6.64	0.58	1.21	3.19	6.23
11.	all	16.77	100.00	9.67	100.00	15.59	100.00

<u>KARNATAKA</u>							
1.	personal security	6.07	23.98	5.74	53.33	5.99	26.12
2.	surety security etc.	2.40	17.09	1.09	6.05	2.08	16.28
3.	crop	2.16	9.04	-	0.00	1.62	8.38
4.	first charge on immovable	2.40	11.49	0.17	0.79	1.84	10.70
5.	mortgage of immovable	2.66	16.28	-	0.00	2.00	15.09
6.	bullion & ornaments	1.20	2.71	0.31	2.55	0.98	2.70
7.	share of companies etc.	0.08	0.36	0.11	0.75	0.09	0.38
8.	other types of security	0.64	1.59	1.20	25.90	0.78	3.37
9.	without securities	1.51	4.89	1.52	3.86	1.51	4.82
10.	unspecified	0.35	12.58	0.50	6.77	0.39	12.16
12.	all	18.06	100.00	10.32	100.00	16.13	100.00

Notes : P<sub>1</sub> Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

sector : Rural

srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>KERALA</u>							
1.	personal security	10.57	21.62	4.30	7.31	0.14	1.25
2.	surity security etc.	2.71	7.14	7.47	58.47	3.03	5.47
3.	crop	0.03	0.07	-	0.00	0.08	0.07
4.	first charge on immovable	1.76	7.30	-	0.00	1.64	7.11
5.	mortgage of immovable	4.12	20.20	0.31	6.09	3.87	19.83
6.	bullion & ornaments	14.45	19.50	5.09	13.78	13.82	19.35
7.	share of companies etc.	0.05	0.03	-	0.00	0.04	0.03
8.	other types of security	1.18	6.27	0.96	2.96	1.16	3.18
9.	without securities	7.97	17.65	4.12	11.38	7.71	17.49
10.	unspecified	0.13	0.24	-	0.00	0.12	0.23
11.	all	34.86	100.00	18.82	100.00	333.78	100.00
<u>Madhya Pradesh</u>							
1.	personal security	6.76	33.36	7.98	59.84	7.00	3.23
2.	surity security etc.	0.90	5.27	1.02	7.28	0.92	5.49
3.	crop	0.47	3.42	-	0.00	0.38	3.05
4.	first charge on immovable	3.57	20.25	0.70	7.36	3.00	18.86
5.	mortgage of immovable	3.42	20.60	0.64	0.96	2.87	18.47
6.	bullion & ornaments	0.64	1.32	0.96	9.21	0.70	2.17
7.	share of companies etc.	0.05	0.03	-	0.00	0.04	0.03
8.	other types of security	0.11	1.74	0.18	0.48	0.12	1.60
9.	without securities	4.01	9.77	3.46	14.81	3.90	10.32
10.	unspecified	0.12	4.23	0.08	0.05	0.11	3.78
11.	all	18.62	100.00	13.45	100.00	17.59	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural

srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MAHARASHTRA</u>							
1.	personal security	8.92	22.57	8.66	57.95	8.84	25.94
2.	surety security etc.	2.54	16.47	1.12	11.94	2.08	16.04
3.	crop	1.38	3.61		0.00	0.93	3.27
4.	first charge on immovable	5.30	19.55	0.14	1.57	3.62	17.84
5.	mortgage of immovable	5.63	24.40	1.06	7.37	4.14	22.78
6.	bullion & ornaments	0.60	0.82	0.57	7.09	0.59	1.42
7.	share of companies etc.	0.32	0.22	0.09	0.44	0.25	0.24
8.	other types of security	0.52	5.40	0.17	3.31	0.41	5.20
9.	without securities	2.52	6.55	2.49	10.07	2.51	6.88
10.	unspecified	0.59	0.40	0.08	0.28	0.42	0.39
11.	all	25.58	100.00	13.72	100.00	21.71	1100.00
<u>MANIPUR</u>							
1.	personal security	1.00	94.39	-	-	0.94	94.39
2.	surety security etc.	0.00	0.00	-	-	0.00	0.00
3.	crop	0.00	0.00	-	-	0.00	0.00
4.	first charge on immovable	0.00	0.00	-	-	0.00	0.00
5.	mortgage of immovable	0.00	0.00	-	-	0.00	0.00
6.	bullion & ornaments	0.00	0.00	-	-	0.00	0.00
7.	share of companies etc.	0.00	0.00	-	-	0.00	0.00
8.	other types of security	0.00	0.00	-	-	0.00	0.00
9.	without securities	0.05	5.61	-	-	0.05	5.61
10.	unspecified	0.00	0.00	-	-	0.00	0.00
11.	all	1.05	100.00	-	-	0.99	100.00

P<sub>1</sub> : - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : - Percentage distribution of amounts borrowed in cash.

t/bh.



Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural

sl. no.	type of security	major households type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	personal security	<u>MEGHALAYA</u>					
1.	personal security	1.27	66.93	10.61	49.64	2.85	65.99
2.	surety security etc.	-	0.00	0.54	46.48	0.09	2.53
3.	crop	0.06	0.14	-	0.00	0.05	0.13
4.	first charge on immovable	0.11	0.54	-	0.00	0.09	0.52
5.	mortgage of immovable	0.78	11.37	-	0.00	0.65	10.75
6.	bullion & ornaments	0.15	0.69	-	0.00	0.12	0.65
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	0.22	0.78	-	0.00	0.18	0.74
9.	without securities	2.02	18.14	0.17	3.87	1.71	17.37
10.	unspecified	0.10	1.40	-	0.00	0.08	1.32
11.	all	4.32	100.00	11.32	100.00	5.50	100.00
		<u>ORISSA</u>					
1.	personal security	3.34	21.84	2.92	70.41	3.28	24.51
2.	surety security etc.	0.88	4.17	0.24	6.76	8.78	4.31
3.	crop	0.10	0.30	-	0.00	0.08	0.29
4.	first charge on immovable	1.46	7.49	-	0.00	1.22	7.07
5.	mortgage of immovable	5.27	42.05	0.05	0.01	4.42	39.74
6.	bullion & ornaments	0.44	2.27	0.14	0.33	0.39	2.16
7.	share of companies etc.	0.04	0.09	-	0.00	0.04	0.08
8.	other types of security	0.80	7.98	-	0.00	0.67	7.55
9.	without securities	3.63	13.79	3.00	22.50	3.53	14.27
10.	unspecified	0.01	0.03	-	0.00	0.01	0.02
11.	all	14.97	100.00	6.35	100.00	13.58	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

		Sector : Rural					
srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>PUNJAB</u>							
1.	personal security	17.56	35.22	13.18	49.65	15.95	36.46
2.	surety security etc.	3.73	6.98	3.61	23.23	3.69	8.37
3.	crop	0.35	0.75	0.01	0.04	0.23	0.69
4.	first charge on immovable	0.42	1.15	-	0.00	0.26	1.05
5.	mortgage of immovable	4.98	28.09	0.25	2.42	3.24	25.88
6.	bullion & ornaments	0.27	0.22	0.18	0.09	0.24	0.21
7.	share of companies etc.	0.50	1.08	-	0.00	0.32	0.99
8.	other types of security	1.79	8.51	0.11	2.80	1.17	8.02
9.	without securities	10.16	17.61	7.44	21.41	9.16	17.94
10.	unspecified	0.67	0.38	0.49	0.36	0.61	0.38
11.	all	35.04	100.00	24.29	100.00	31.09	100.00
<u>RAJASTHAN</u>							
1.	personal security	10.94	47.70	8.85	45.40	10.63	47.47
2.	surety security etc.	1.69	8.27	3.36	23.38	1.95	9.73
3.	crop	0.26	0.59	-	0.00	0.22	0.53
4.	first charge on immovable	0.34	3.28	0.22	0.97	0.32	3.05
5.	mortgage of immovable	1.16	14.58	1.02	12.91	1.14	14.42
6.	bullion & ornaments	0.55	1.55	0.82	1.63	0.60	1.56
7.	share of companies etc.	0.10	0.09	-	0.00	0.09	0.08
8.	other types of security	0.23	0.39	-	0.00	0.19	0.36
8.	other types of security	0.23	0.39	-	0.00	0.19	0.36
9.	without securities	4.26	20.05	1.75	13.42	1.88	19.41
10.	unspecified	1.49	3.51	1.83	2.29	1.54	3.39
11.	all	18.77	100.00	16.77	100.00	18.46	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural

srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>TAMIL NADU</u>							
1.	personal security	16.15	40.52	13.07	43.33	15.19	40.86
2.	surety security etc.	3.89	11.86	1.29	2.90	3.08	10.77
3.	crop	0.79	4.76	0.05	1.14	0.56	4.31
4.	first charge on immovable	0.73	3.10	0.03	0.24	0.51	2.75
5.	mortgage of immovable	2.29	12.54	0.21	0.38	1.64	11.05
6.	bullion & ornaments	4.94	15.86	3.64	22.02	4.54	16.61
7.	share of companies etc.	0.10	0.19	-	0.00	0.07	0.16
8.	other types of security	1.87	3.11	0.67	2.08	1.49	2.99
9.	without securities	5.09	7.93	5.71	27.91	5.28	10.37
10.	unspecified	0.08	0.13	-	0.00	0.06	0.11
11.	all	31.13	100.00	22.57	100.00	28.46	100.00
<u>TRIPURA</u>							
1.	personal security	3.01	10.15	0.60	2.96	2.20	9.34
2.	surety security etc.	-	0.00	-	0.00	-	0.00
3.	crop	0.21	0.60	-	0.00	0.14	0.53
4.	first charge on immovable	1.07	9.56	-	0.00	0.71	8.47
5.	mortgage of immovable	2.02	53.88	0.15	0.34	1.39	47.79
6.	bullion & ornaments	0.33	4.17	2.07	60.49	0.92	10.58
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	0.19	0.51	-	0.00	0.12	0.45
9.	without securities	4.46	21.12	0.55	36.21	3.14	22.84
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	10.77	100.00	3.38	100.00	8.27	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural

sl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>UTTAR PRADESH</u>							
1.	personal security	7.44	33.55	10.27	45.59	8.05	35.10
2.	surety security etc.	1.76	7.33	1.82	24.01	1.77	9.48
3.	crop	0.73	2.63	-	0.00	0.57	2.29
4.	first charge on immovable	0.81	4.25	-	0.00	0.64	3.70
5.	mortgage of immovable	1.59	23.95	0.14	2.05	1.28	21.12
6.	bullion & ornaments	0.55	0.94	0.19	0.41	0.47	0.87
7.	share of companies etc.	0.34	1.62	0.09	0.80	0.28	1.51
8.	other types of security	0.40	1.78	0.19	1.97	0.35	1.80
9.	without securities	6.40	23.61	8.06	24.98	6.76	23.79
10.	unspecified	0.21	0.34	0.09	0.20	0.18	0.32
11.	all	18.84	100.00	19.76	100.00	19.04	100.00
<u>WEST BENGAL</u>							
1.	personal security	8.86	37.08	5.96	46.95	8.23	37.58
2.	surety security	0.52	1.10	0.03	0.07	0.42	1.04
3.	crop	0.09	0.30	-	0.00	0.07	0.28
4.	first charge on immovable	0.61	6.99	-	0.00	0.48	6.64
5.	mortgage of immovable	5.77	29.70	0.30	5.08	4.59	28.46
6.	bullion & ornaments	1.36	4.79	0.94	5.10	1.27	4.81
7.	share of companies etc.	0.13	0.50	-	0.00	0.10	0.48
8.	other types of security	0.51	1.51	0.19	1.20	0.44	1.50
9.	without securities	5.02	15.69	2.16	10.55	4.41	15.43
10.	unspecified	0.79	2.34	0.41	31.05	0.71	3.79
11.	all	21.59	100.00	9.56	100.00	19.00	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/.

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type  
Sector : Rural

srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ARUNACHAL PRADESH</u>							
1.	personal security	2.21	15.02	0.00	0.00	1.67	14.62
2.	surety security etc.	0.00	0.00	0.00	0.00	0.00	0.00
3.	crop	0.00	0.00	0.00	0.00	0.00	0.00
4.	first charge on immovable	1.38	19.29	0.00	0.00	1.04	18.78
5.	mortgage of immovable	0.00	0.00	0.00	0.00	0.00	0.00
6.	bullion & ornaments	0.00	0.00	0.00	0.00	0.00	0.00
7.	share of companies etc.	0.00	0.00	0.00	0.00	0.00	0.00
8.	other types of security	0.00	0.00	0.00	0.00	0.00	0.00
9.	without securities	11.18	65.69	2.91	100.00	9.15	66.60
10.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
11.	all	14.77	100.00	2.91	100.00	11.86	100.00
<u>CHANDIGARH</u>							
1.	personal security	53.10	89.22	23.65	100.00	27.24	96.74
2.	surety security etc.	4.02	10.01	0.00	0.00	0.49	3.02
3.	crop	0.00	0.00	0.00	0.00	0.00	0.00
4.	first charge on immovable	0.00	0.00	0.00	0.00	0.00	0.00
5.	mortgage of immovable	0.00	0.00	0.00	0.00	0.00	0.00
6.	bullion & ornaments	0.00	0.00	0.00	0.00	0.00	0.00
7.	share of companies etc.	0.00	0.00	0.00	0.00	0.00	0.00
8.	other types of security	0.00	0.00	0.00	0.00	0.00	0.00
9.	without securities	1.29	0.78	0.00	0.00	0.16	0.24
10.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
11.	all	58.57	100.00	23.65	100.00	27.90	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural

srl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>DADRA NAGAR HAVELI</u>							
1.	personal security	0.78	100.00	-	-	0.64	100.00
2.	surety security etc.	0.00	0.00	-	-	0.00	0.00
3.	crop	0.00	0.00	-	-	0.00	0.00
4.	first charge on immovable	0.00	0.00	-	-	0.00	0.00
5.	mortgage of immovable	0.00	0.00	-	-	0.00	0.00
6.	bullion & ornaments	0.00	0.00	-	-	0.00	0.00
7.	share of companies etc.	0.00	0.00	-	-	0.00	0.00
8.	other types of security	0.00	0.00	-	-	0.00	0.00
9.	without securities	0.00	0.00	-	-	0.00	0.00
10.	unspecified	0.00	0.00	-	-	0.00	0.00
11.	all	0.78	100.00	-	-	0.64	100.00
<u>D E L H I</u>							
1.	personal security	3.31	52.49	7.04	91.11	4.78	58.55
2.	surety security etc.	0.58	15.03	0.31	4.26	0.48	13.34
3.	crop	0.00	0.00	0.00	0.00	0.00	0.00
4.	first charge on immovable	0.31	6.06	0.00	0.00	0.19	5.10
5.	mortgage of immovable	0.00	0.00	0.00	0.00	0.00	0.00
6.	bullion & ornaments	0.00	0.00	0.00	0.00	0.00	0.00
7.	share of companies etc.	0.00	0.00	0.00	0.00	0.00	0.00
8.	other types of security	0.20	18.50	0.00	0.00	0.12	15.59
9.	without securities	1.11	7.93	2.58	4.64	1.69	7.41
10.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
11.	all	5.52	100.00	9.94	100.00	7.26	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowing in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

		Sector : Rural					
		major household type					
sl. no.	type of security	cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>GOA , DAMAN &amp; DIU</u>							
1.	personal security	5.61	65.10	5.64	4.83	5.63	14.80
2.	surety security etc.	1.66	15.17	0.79	0.12	1.24	2.61
3.	crop	0.21	4.01	-	0.00	0.11	0.66
4.	first charge on immovable	0.18	3.58	0.18	54.83	0.18	79.73
5.	mortgage of immovable	-	0.00	-	0.00	-	0.00
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	-	0.00	-	0.00	-	0.00
9.	without securities	2.40	12.14	1.19	0.22	1.81	2.19
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	10.07	100.00	7.80	100.00	8.97	100.00
<u>PONDICHERY</u>							
1.	personal security	6.78	34.69	16.29	63.55	11.15	38.44
2.	surety security etc.	1.24	4.79	-	0.00	0.67	4.17
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	-	0.00	-	0.00
5.	mortgage of immovable	1.36	8.24	-	0.00	0.73	7.17
6.	bullion & ornaments	16.36	30.77	-	0.00	8.84	26.77
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	0.68	3.62	5.77	6.67	3.02	4.02
9.	without securities	18.82	17.90	18.20	29.78	18.53	19.44
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	37.81	100.00	40.26	100.00	38.94	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type.

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (3) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural

sl. no.	type of security	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ALL INDIA</u>							
1.	personal security	8.65	34.81	9.21	50.49	8.78	36.42
2.	surety security etc.	1.77	9.58	1.54	14.49	1.71	10.08
3.	crop	0.67	3.11	0.03	0.22	0.51	2.82
4.	first charge on immovable	1.46	7.60	0.16	3.09	1.15	7.14
5.	mortgage of immovable	2.87	21.15	0.37	2.89	2.28	19.29
6.	bullion & ornaments	1.89	5.04	1.16	5.31	1.72	5.07
7.	share of companies etc.	0.15	0.52	0.03	0.25	0.12	0.49
8.	other types of security	0.53	3.38	0.55	4.24	0.53	3.47
9.	without securities	4.46	13.17	4.43	17.86	4.45	13.65
10.	unspecified	0.33	1.62	0.20	1.17	0.30	1.57
11.	all	20.60	100.00	16.70	100.00	19.67	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type  
P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.



Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - State and All-India

Major household type : Cultivators

Sector : Rural

State	type of estimate@	type of mortgage					total	
		simple	usu-fructuary	by conditi- onal sale	after type	no mort- gaged		unspeci- fied
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Andhra Pradesh	P	2.44	0.22	0.98	0.40	27.82	0.15	30.93
	A	3134	2931	5073	2167	2736	2246	2928
2. Assam	P	0.10	0.03	0.00	0.00	4.97	0.00	5.11
	A	1334	600	-	-	548	-	564
3. Bihar	P	0.61	0.21	0.16	0.08	12.43	0.34	13.60
	A	2362	920	4420	2192	782	1911	946
4. Gujarat	P	1.08	0.10	0.08	0.01	12.37	0.29	13.74
	A	8478	4049	3825	9012	3343	4170	3827
5. Haryana	P	0.34	0.20	0.11	0.14	16.51	0.29	17.45
	A	20725	18331	27633	11513	4818	63889	6514
6. Himachal Pradesh	P	0.87	0.00	0.03	0.00	9.08	0.12	10.03
	A	4839	-	2007	-	3042	4683	3236
7. Jammu & Kashmir	P	0.11	0.16	0.03	0.06	16.46	0.01	16.77
	A	24506	35000	2001	15384	2053	61187	2593
8. Karnataka	P	2.30	0.00	0.25	0.04	15.59	0.33	18.06
	A	3975	-	2998	4800	3337	1120	3460
9. Kerala	P	2.61	0.16	0.80	0.25	31.53	0.42	34.86
	A	4590	1677	4740	3818	2424	6129	2755
10. Madhya Pradesh	P	2.59	0.23	0.78	0.05	15.18	0.33	18.62
	A	2058	5605	1809	1416	1993	1416	2085
11. Maharashtra	P	4.51	0.85	0.33	0.08	20.44	0.63	25.58
	A	3700	5112	3784	3298	3168	1829	3457
12. Manipur	P	0.00	0.00	0.00	0.00	1.05	0.00	1.05
	A	711	-	-	-	-	-	711
13. Meghalaya	P	0.59	0.00	0.20	0.00	3.60	0.11	4.32
	A	1357	-	7727	-	5003	1005	4738
14. Orissa	P	3.70	0.11	1.12	0.60	9.93	0.44	14.97
	A	1557	1543	1934	1977	1222	1026	1460

Note : @ P : Percentage of households reporting cash borrowings during 1.7.81 to 30.6.82

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

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - State and All-India

Major household type : Cultivators

Sector : rural

S t a t e	type of estimate @	type of mortgage						total
		simple	usu-fructuary	by con- diti- onal sale	after type	no mort- gaged	unspeci- fied	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
15. Punjab	P	2.71	0.85	0.92	0.12	31.83	0.75	35.04
	A	13721	8270	19933	24808	5353	4933	6841
16. Rajasthan	P	0.53	0.14	0.19	0.10	17.93	0.33	18.77
	A	11975	2000	2927	23617	3225	2427	3627
17. Tamil Nadu	P	1.73	0.55	0.23	0.06	29.22	0.23	31.13
	A	3226	2966	6594	1183	2028	2432	2204
18. Tripura	P	0.81	0.85	0.28	0.17	8.65	0.47	10.77
	A	1702	9301	1686	1001	881	1201	1686
19. Uttar Pradesh	P	1.03	0.23	0.34	0.09	17.23	0.24	18.84
	A	5278	1502	7856	11730	1739	4037	2148
20. West Bengal	P	4.23	0.79	0.86	0.03	16.69	0.03	21.59
	A	1336	976	819	1290	994	713	1101
21. Arunachal Pradesh	P	0.00	0.00	0.00	0.00	14.77	0.00	14.77
	A	-	-	-	-	485	-	485
22. Chandigarh	P	0.00	0.00	0.00	0.00	58.57	0.00	58.57
	A	-	-	-	-	2085	-	2085
23. Dadra & Nagar Haveli	P	0.00	0.00	0.00	0.00	0.78	0.00	0.78
	A	-	-	-	-	3655	-	3655
24. Delhi	P	0.00	0.00	0.00	0.00	5.52	0.00	5.52
	A	-	-	-	-	7010	-	7010
25. Goa, Daman & Diu	P	0.00	0.00	0.00	0.00	10.07	0.00	10.07
	A	-	-	-	-	2514	-	2514
26. Mizoram	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-	-
27. Pondicherry	P	1.36	0.00	0.00	0.00	36.82	0.00	37.81
	A	5083	-	-	-	2086	-	2214
28. All-India	P	1.98	0.31	0.46	0.12	18.06	0.29	20.60
	A	3524	3249	4414	4991	2263	3413	2550

Note : @ P : Percentage of households reporting cash borrowings during 1.7.81 to 30.6.82

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

Sd

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All-India

Major household type : Non-cultivator

Sector : Rural

State	type of estimate @	type of mortgage						total
		simple	usufructuary	by conditional sale	other type	no mortgage	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Andhra Pradesh	P	0.39	0.00	0.00	0.00	25.44	0.00	25.83
	A	1022	-	-	-	759	-	763
2. Assam	P	0.00	0.00	0.00	0.00	2.35	0.00	2.35
	A	-	-	-	-	1142	-	1142
3. Bihar	P	0.31	0.00	0.13	0.00	13.54	0.00	13.97
	A	457	-	12	-	447	-	443
4. Gujarat	P	0.00	0.00	0.13	0.00	15.09	0.00	15.22
	A	-	-	1501	-	1925	-	1921
5. Haryana	P	0.00	0.00	0.00	0.00	11.84	0.87	12.72
	A	-	-	-	-	3721	1115	3542
6. Himachal Pradesh	P	0.00	0.00	0.00	0.00	13.42	0.00	13.42
	A	-	-	-	-	1542	-	1542
7. Jammu & Kashmir	P	0.17	0.00	0.00	0.00	9.51	0.00	9.67
	A	6003	-	-	-	1740	-	1813
8. Karnataka	P	0.00	0.00	0.00	0.00	10.32	0.00	10.32
	A	-	-	-	-	1441	-	1441
9. Kerala	P	0.00	0.00	0.31	0.00	18.82	0.00	18.82
	A	-	-	7007	-	1772	-	1887
10. Madhya Pradesh	P	0.64	0.00	0.00	0.00	12.89	0.00	13.45
	A	287	-	-	-	1455	-	1408
11. Maharashtra	P	0.58	0.00	0.48	0.00	12.85	0.00	13.72
	A	981	-	1764	-	1387	-	11403
12. Manipur	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-	-
13. Meghalaya	P	0.00	0.00	0.00	0.00	11.32	0.00	11.32
	A	-	-	-	-	512	-	512
14. Orissa	P	0.05	0.00	0.00	0.00	6.30	0.00	6.35
	A	15	-	-	-	1045	-	1037
15. Punjab	P	0.25	0.00	0.00	0.00	24.04	0.00	24.29
	A	3754	-	-	-	1577	-	15999

Note : @ P : Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82 .

A : Average amount/ <sup>(Rs.)</sup> borrowed per reporting household.

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All-India

Major household type : Non-cultivator

Sector : Rural

State	type of estimate @	type of mortgage					total	
		simple	usufructuary	by conditional sale	other type	no mortgage		unspecified
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
16. Rajasthan	P A	0.29 8003	0.00 -	0.74 4000	0.00 -	15.75 2247	0.00 -	16.77 2422
17. Tamil Nadu	P A	0.08 700	0.14 1%	0.00 -	0.00 -	22.44 938	0.00 -	22.57 936
18. Tripura	P A	0.00 -	0.15 100	0.00 -	0.00 -	3.23 1411	0.00 -	3.38 1352
19. Uttar Pradesh	P A	0.04 4001	0.00 -	0.00 -	0.04 2479	19.62 1088	0.06 3000	19.76 1102
20. West Bengal	P A	0.19 1200	0.00 -	0.11 30	0.00 -	9.26 472	0.00 -	9.56 482
21. Arunachal Pradesh	P A	0.00 -	0.00 -	0.00 -	0.00 -	2.91 206	0.00 -	2.91 206
22. Chandigarh	P A	0.00 -	0.00 -	0.00 -	0.00 -	23.65 1650	0.00 -	23.65 1650
23. Dadra & Nagar Haveli	P A	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -
24. Delhi	P A	0.00 -	0.00 -	0.00 -	0.00 -	9.94 1120	0.00 -	9.94 1120
25. Goa, Daman & Diu	P A	0.00 -	0.00 -	0.00 -	0.00 -	7.80 17215	0.00 -	7.80 17215
26. Mizoram	P A	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -
27. Pondicherry	P A	0.00 -	0.00 -	0.00 -	0.00 -	40.26 366	0.00 -	40.26 366
28. All-India	P A	0.24 1258	0.01 191	0.10 2037	0.01 2479	16.34 1138	0.03 1644	16.70 1149

Note : @ P : Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82  
A : Average amount<sup>(Rs.)</sup> borrowed per reporting household.

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All-India

Major household type : All households

Sector : Rural

States	type of estimate @	type of mortgage					no mortgage	unspecified	total
		simple	usu-fru-ctuary	by con-difind sale	other type				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1. Andhra Pradesh	P A	1.74 2972	0.15 2931	0.64 5073	0.26 2167	27.01 2100	0.10 2246	29.19 2274	
2. Assam	P A	0.09 1334	0.03 600	0.00 -	0.00 -	4.63 588	0.00 -	4.74 602	
3. Bihar	P A	0.54 2113	0.16 920	0.15 3591	0.06 2192	12.68 701	0.26 1911	13.68 830	
4. Gujarat	P A	0.86 8478	0.08 4049	0.09 3154	0.01 9012	12.92 3006	0.23 4170	14.04 3407	
5. Haryana	P A	0.19 20725	0.11 18331	0.06 27633	0.08 11513	14.50 4433	0.54 20475	15.41 5459	
6. Himachal Pradesh	P A	0.76 4839	0.00 -	0.03 2007	0.00 -	9.62 2778	0.10 4683	10.45 2961	
7. Jammu & Kashmir	P A	0.12 20333	0.13 35000	0.03 2001	0.05 15384	15.30 2021	0.00 61187	15.59 2512	
8. Karnataka	P A	1.73 3975	0.00 -	0.19 2998	0.03 4800	14.28 2996	0.25 1120	16.13 3138	
9. Kerala	P A	2.44 4590	0.15 1677	0.77 4801	0.24 3818	30.67 2397	0.39 6129	33.78 2722	
10. Madhya Pradesh	P A	2.20 1956	0.19 5605	0.62 1809	0.04 1416	14.73 1899	0.26 1416	17.59 1982	
11. Maharashtra	P A	3.23 3540	0.57 5112	0.38 2954	0.06 3298	17.97 2751	0.42 1829	21.71 3034	
12. Manipur	P A	0.00 -	0.00 -	0.00 -	0.00 -	0.99 711	0.00 -	0.99 711	
13. Meghalaya	P A	0.49 1357	0.00 -	0.16 7727	0.00 -	4.91 3254	0.09 1005	5.50 3270	
14. Orissa	P A	3.11 1553	0.09 1543	0.94 1934	0.50 1977	9.35 1202	0.36 1026	13.58 1428	
15. Punjab	P A	1.81 13215	0.54 8270	0.58 19933	0.08 24808	28.97 4202	0.48 4933	31.09 5337	

Sd. Note : @ P : Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82 .

A : Average amount borrowing per reporting household.

Contd....

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All-India

Major household type : All households

Sector : Rural

States	type of estimate @	type of mortgage					no mort- gage	unspe- cified	total
		simple	usu- fru- ctuary	by con- ditional sale	other type				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
16. Rajasthan	P	0.49	0.12	0.27	0.08	17.60	0.28	18.46	
	A	11625	2000	3367	23617	3092	2427	3461	
17. Tamil Nadu	P	1.21	0.42	0.16	0.04	27.11	0.16	28.46	
	A	3177	2688	6594	1183	1747	2432	1890	
18. Tripura	P	0.54	0.62	0.18	0.11	6.82	0.31	8.27	
	A	1702	8528	1686	1001	966	1201	1640	
19. Uttar Pradesh	P	0.82	0.18	0.27	0.08	17.74	0.20	19.04	
	A	5265	1502	7856	10700	1584	3969	1914	
20. West Bengal	P	3.36	0.62	0.70	0.02	15.09	0.02	19.00	
	A	1335	976	793	1290	925	713	1034	
21. Arunachal Pradesh	P	0.00	0.00	0.00	0.00	11.86	0.00	11.86	
	A	-	-	-	-	468	-	468	
22. Chandigarh	P	0.00	0.00	0.00	0.00	27.90	0.00	27.90	
	A	-	-	-	-	1761	-	1761	
23. Dadra & Nagar Haveli	P	0.00	0.00	0.00	0.00	0.64	0.00	0.64	
	A	-	-	-	-	3655	-	3655	
24. Delhi	P	0.00	0.00	0.00	0.00	7.26	0.00	7.26	
	A	-	-	-	-	3839	-	3839	
25. Goa, Daman & Diu	P	0.00	0.00	0.00	0.00	8.97	0.00	8.97	
	A	-	-	-	-	8751	-	8751	
26. Mizoram	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	A	-	-	-	-	-	-	-	
27. Pondicherry	P	0.73	0.00	0.00	0.00	38.40	0.00	38.94	
	A	5083	-	-	-	1257	-	1335	
28. All-India	P	1.57	0.24	0.38	0.10	17.65	0.23	19.67	
	A	34.43	3207	4258	4952	2016	3349	2267	

Note : @ P : percentage of households reporting cash borrowing during 1.7.81 to 30.6.82.

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

Table (9.2) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of mortgage for each major household type - All-India only

All-India			Sector : Rural								
srl. no.	type of mortgage	type of est. @	household asset holdings (Rs.000)								
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups
(0)	(1)	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>CULTIVATORS</u>											
1.	simple mortgage	P	0.48	0.74	1.07	1.68	2.11	3.17	3.36	4.38	1.98
		A	361	1226	1387	1673	2493	3018	8256	27726	3524
2.	usufructuary mortgage	P	0.00	0.19	0.26	0.25	0.40	0.40	0.28	1.07	0.31
		A	-	861	650	1353	1549	4230	11976	32938	3249
3.	mortgage by conditional sale	P	0.35	0.29	0.09	0.33	0.44	0.49	1.47	1.38	0.46
		A	500	630	1461	1228	2377	3848	8431	24491	4414
4.	other type of mortgage	P	0.00	0.27	0.02	0.06	0.11	0.08	0.34	0.49	0.12
		A	-	2000	694	2120	2017	2772	11695	22183	4991
5.	no mortgage	P	15.29	15.44	16.51	17.29	18.07	19.94	22.17	27.09	18.06
		A	466	765	1017	1251	1902	2792	5828	19993	2263
6.	unspecified	P	0.00	0.05	0.24	0.23	0.34	0.34	0.57	0.40	0.29
		A	-	187	635	931	1646	1888	7903	125214	3413
7.	total	P	16.12	16.76	18.09	19.43	20.82	23.31	26.58	32.59	20.60
		A	464	812	1035	1313	2021	2989	6815	24333	2550
<u>NON-CULTIVATORS</u>											
1.	simple mortgage	P	0.03	0.22	0.26	0.51	0.20	1.00	0.00	0.00	0.24
		A	150	728	827	1569	1615	3935	-	-	1258
2.	usufructuary mortgage	P	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.01
		A	-	195	-	100	-	-	-	-	191
3.	mortgage by conditional sale	P	0.00	0.05	0.26	0.00	0.44	0.00	0.00	0.00	0.10
		A	-	18	3463	-	1268	-	-	-	2037
4.	other type of mortgage	P	0.00	0.00	0.00	0.00	0.03	0.00	0.55	0.00	0.01
		A	-	-	-	-	240	-	3502	-	2479
5.	no mortgage	P	12.13	16.85	19.15	17.74	18.33	7.69	5.87	53.55	16.34
		A	467	725	1070	1968	2584	3358	12968	200	1138
6.	unspecified	P	0.00	0.00	0.06	0.12	0.00	0.54	0.00	0.00	0.03
		A	-	-	600	1500	-	3000	-	-	1644
7.	total	P	12.13	17.16	19.74	18.18	18.85	9.23	6.43	53.55	16.70
		A	468	721	1097	1973	2559	3400	12157	200	1149

Note : P : Percentage of households reporting borrowings in cash to all households of a household type

A : Average amount borrowed per reporting households

Table (9.2) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of mortgage for each major household type - All-India only

All-India		Major household type - all households Sector : Rural									
srl. no.	type of	type of est. @	household asset holdings (Rs.000)								all groups
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	
(0)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	simple mortgage	P	0.12	0.47	0.83	1.50	1.97	3.09	3.28	4.33	1.57
		A	325	1101	1334	1668	2487	3030	8256	27726	3443
2.	usufructuary mortgage	P	0.00	0.11	0.18	0.21	0.37	0.39	0.27	1.06	0.24
		A	-	753	650	1349	1549	4230	11976	32938	3207
3.	mortgage by conditional sale	P	0.07	0.17	0.14	0.28	0.44	0.47	1.43	1.36	0.38
		A	500	523	2571	1228	2293	3848	8431	24491	4258
4.	other type of mortgage	P	0.00	0.13	0.01	0.05	0.11	0.07	0.34	0.49	0.10
		A	-	2000	694	2120	1985	2772	11376	22183	4952
5.	no mortgage	P	12.79	16.18	17.30	17.36	18.09	19.47	21.78	27.39	17.65
		A	467	743	1034	1364	1954	2801	5874	19547	2016
6.	unspecified	P	0.00	0.02	0.18	0.21	0.31	0.35	0.56	0.39	0.23
		A	-	187	631	980	1646	1954	7903	125214	3349
7.	total	P	12.97	16.97	18.58	19.24	20.67	22.76	26.09	32.83	19.67
		A	467	764	1055	1409	2058	2996	6847	23879	2267

Note : P : Percentage of households reporting borrowings in cash to all households of a household type

A : Average amount borrowed per reporting household



Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : rural

srl. no.	credit agency	major household type					
		cultivators		non-cultivators		all households	
		P 1	P 2	P 1	P 2	P 1	P 2
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ANDHRA PRADESH</u>							
1.	government	0.54	0.85	0.43	2.83	0.50	1.05
2.	co-op.society/bank	4.93	12.32	1.94	6.67	3.91	11.74
3.	commercial bank	6.92	29.11	2.23	16.91	5.32	27.83
4.	insurance	0.08	0.19	-	0.00	0.05	0.17
5.	provident fund	0.02	0.07	-	0.00	0.02	0.07
6.	landlord	4.37	12.61	4.89	18.12	4.55	13.17
7.	agricultural money lender	6.63	20.18	4.70	15.35	5.97	19.69
8.	professional money lender	3.15	6.11	3.08	8.55	3.13	6.36
9.	trader	2.49	5.43	2.67	5.02	2.55	5.43
10.	relatives & friend	2.50	4.30	3.25	9.73	2.75	4.85
11.	other sources	4.28	7.69	3.93	13.81	4.16	8.31
12.	unspecified	0.53	1.10	0.55	3.01	0.54	1.29
13.	all	30.93	100.00	25.83	100.00	29.19	100.00
<u>ASSAM</u>							
1.	government	0.04	6.98	-	0.00	0.03	6.12
2.	co-op.society/bank	0.32	5.27	-	0.00	0.28	4.61
3.	commercial bank	0.30	13.58	-	0.00	0.26	11.90
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	-	0.00	-	0.00	-	0.00
6.	landlord	0.02	0.53	0.11	0.79	0.03	0.56
7.	agricultural money lender	0.35	9.36	-	0.00	0.30	8.20
8.	professional money lender	0.10	4.54	-	0.00	0.09	3.98
9.	trader	0.27	6.37	1.58	87.42	0.44	16.40
10.	relatives & friends	2.73	37.52	0.29	9.97	2.40	34.11
11.	other sources	0.83	11.88	0.37	1.82	0.77	10.64
12.	unspecified	0.24	3.98	-	0.00	0.21	3.49
13.	all	5.11	100.00	2.35	100.00	4.74	100.00

P<sub>1</sub> - Percentage of households reporting each borrowings to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

srl. no.	credit agency	Sector : Rural					
		major household type					
		cultivators		non-cultivators		all households	
		P 1	P 2	P 1	P 2	P 1	P 2
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>BIHAR</u>							
1.	government	0.89	8.37	0.22	4.92	0.74	7.94
2.	co-op.society/bank	1.41	14.53	0.15	0.99	1.12	12.86
3.	commercial bank	0.84	19.81	0.47	7.20	0.76	18.26
4.	insurance	0.02	0.87	-	0.00	0.02	0.76
5.	provident fund	-	0.00	-	0.00	-	0.00
6.	landlord	1.92	13.38	2.49	22.29	2.05	14.48
7.	agricultural money lender	4.47	14.47	5.21	20.03	4.64	15.15
8.	professional money lender	1.05	6.51	1.26	9.64	1.10	6.90
9.	trader	0.38	1.96	0.62	4.01	0.43	2.21
10.	relatives & friends	2.54	15.83	2.46	23.44	2.52	16.77
11.	other sources	0.70	2.68	1.24	7.48	0.82	3.28
12.	unspecified	0.09	1.59	-	0.00	0.07	1.39
13.	all	13.60	100.00	13.97	100.00	13.68	100.00
<u>GUJARAT</u>							
1.	government	1.08	5.53	0.95	16.59	1.05	6.91
2.	co-op.society/bank	4.92	45.12	1.12	13.72	4.15	41.21
3.	commercial bank	1.71	17.89	2.39	16.01	1.85	17.66
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	-	0.00	0.09	0.09	0.02	0.01
6.	landlord	0.07	0.14	0.68	1.35	0.19	0.29
7.	agricultural money lender	0.27	0.49	0.64	0.55	0.35	0.49
8.	professional money lender	0.20	0.78	0.20	10.03	0.20	1.93
9.	trader	2.73	7.39	2.07	16.66	2.59	8.54
10.	relatives & friends	3.73	20.52	6.08	16.87	4.21	20.07
11.	other sources	0.75	1.68	3.38	7.39	1.28	2.39
12.	unspecified	0.08	0.46	0.36	0.74	0.14	0.49
13.	all	13.74	100.00	15.22	100.00	14.04	100.00

note : P<sub>1</sub> - percentage of households reporting cash borrowings to all households of a household type  
P<sub>2</sub> - percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Srl. no.	credit agency	Sector : Rural					
		major household type					
		cultivators		non-cultivators		all households	
		P 1	P 2	P 1	P 2	P 1	P 2
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>HARYANA</u>							
1.	government	0.68	3.89	1.24	10.68	0.92	5.45
2	co-op.society/bank	8.98	53.10	3.97	51.28	6.82	52.68
3	commercial bank	2.52	18.75	2.18	10.46	2.37	16.84
4	insurance	-	0.00	-	0.00	-	0.00
5	provident fund	-	0.00	0.18	0.82	0.08	0.19
6	landlord	0.75	2.80	0.95	3.02	0.84	2.85
7	agricultural money lender	1.73	5.46	1.83	7.62	1.77	5.96
8	professional money lender	0.62	3.57	0.75	6.91	0.68	4.34
9	trader	1.01	2.84	0.34	0.73	0.72	2.35
10	relatives & friends	2.07	7.28	1.25	2.75	0.72	6.24
11	other sources	0.68	2.31	0.82	5.75	0.74	3.10
12	unspecified	-	0.00	-	0.00	-	0.00
13	all	17.45	100.00	12.72	100.00	15.41	100.00
<u>HIMACHAL PRADESH</u>							
1	government	0.56	4.39	3.01	64.09	0.87	9.61
2	co-op.society/bank	2.98	20.68	2.20	112.91	2.88	20.02
3	commercial bank	1.59	41.54	1.72	9.69	1.61	38.95
4	insurance	-	0.00	-	0.00	-	0.00
5	provident fund	-	0.00	-	0.00	-	0.00
6	landlord	0.28	6.34	-	0.00	0.24	5.81
7	agricultural money lender	0.67	2.14	2.92	5.66	0.95	2.43
8	professional money lender	0.31	2.50	-	0.00	0.27	2.28
9	trader	0.46	2.76	1.04	3.28	0.53	2.80
10	relatives & friends	3.22	16.93	2.52	4.37	3.13	15.87
11	other sources	0.33	2.42	-	0.00	0.29	2.22
12	unspecified	-	0.00	-	0.00	-	0.00
13	all	10.03	100.00	13.42	100.00	10.45	100.00

note : P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Rural

serl. no.	credit agency	major household type					
		cultivators		cultivators		all households	
		P 1	P 2	P 1	P 2	P 1	P 2
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>JAMMU &amp; KASHMIR</b>							
1.	government	0.24	14.13	0.02	0.58	0.20	13.11
2.	co-op.society/bank	0.96	4.46	0.13	1.86	0.82	4.27
3.	commercial bank	1.13	32.23	2.66	4.76	1.38	30.97
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	0.01	0.04	-	0.00	0.01	0.04
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	0.00	0.00	0.07	0.20	0.02	0.02
9.	trader	6.40	20.01	5.19	32.20	6.20	20.92
0.	relatives & friends	5.04	20.76	1.53	49.03	4.45	22.87
1.	other sources	0.28	1.47	0.04	0.18	0.24	1.37
2.	unspecified	3.62	6.85	0.58	1.21	3.12	6.43
3.	all	16.77	100.00	9.67	100.00	15.59	100.00
<b>KARNATAKA</b>							
1.	government	0.53	2.05	1.05	5.22	0.66	2.28
2.	co-op.society/bank	6.78	41.56	1.29	24.40	5.42	40.30
3.	commercial bank	3.59	21.68	1.66	27.34	3.11	22.09
4.	insurance	0.05	0.14	0.11	0.75	0.06	0.19
5.	provident fund	-	0.00	-	0.00	-	0.00
6.	landlord	0.61	1.85	1.88	12.25	0.92	2.61
7.	agricultural money lender	2.43	8.91	1.02	1.62	2.08	8.38
8.	professional money lender	1.88	8.93	0.14	2.65	1.44	8.47
9.	trader	0.47	0.67	1.00	8.18	0.60	1.22
0.	relatives & friends	2.63	6.87	1.69	10.42	2.40	7.13
1.	other sources	0.65	6.95	0.40	0.39	0.59	6.47
2.	unspecified	0.19	0.39	0.50	6.77	0.27	0.85
3.	all	18.06	100.00	10.32	100.00	16.13	100.00

note : P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type  
P<sub>2</sub> - percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

sector : Rural

srl.	credit agency	major household type					
		cultivators		non-cultivators		all households	
		P 1	P 2	P 1	P 2	P 1	P 2
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>K E R A L A</u>							
1.	government	1.5	2.58	1.26	4.54	1.16	2.63
2.	co-op.society/bank	13.58	33.37	7.37	39.75	13.16	33.54
3.	commercial bank	10.85	29.95	4.2	34.39	10.39	30.07
4.	insurance	0.03	0.16	-	0.00	0.03	0.16
5.	provident fund	0.81	2.25	-	0.00	0.76	2.19
6.	landlord	0.10	0.08	0.17	0.11	0.10	0.08
7.	agricultural money lender	0.05	0.20	-	0.00	0.05	0.19
8.	professional money lender	5.57	6.65	2.91	17.10	5.39	6.67
9.	trader	1.60	0.84	4.70	10.76	1.81	1.10
10.	relatives & friends	7.51	19.55	1.18	2.49	7.08	19.10
11.	other sources	1.98	3.90	0.54	0.86	1.88	3.82
12.	unspecified	0.15	0.46	-	0.00	0.14	0.54
13.	all	34.86	100.00	18.82	100.00	33.78	100.00
<u>MADHYA PRADESH</u>							
1.	government	0.69	1.50	2.16	14.63	0.99	2.92
2.	co-op.society/bank	7.45	26.34	0.76	5.52	6.12	24.09
3.	commercial bank	1.70	19.17	1.31	9.42	1.63	18.12
4.	insurance	0.04	0.17	-	0.00	0.03	0.16
5.	provident fund	0.04	0.19	0.43	2.66	0.12	0.45
6.	landlord	0.58	2.35	1.04	3.01	0.67	2.42
7.	agricultural money lender	2.15	10.87	1.16	19.27	1.95	11.78
8.	professional money lender	2.39	12.37	2.75	10.87	2.46	12.21
9.	trader	1.97	8.72	1.42	3.63	1.86	8.17
10.	relatives & friends	3.33	12.78	5.12	28.61	3.69	14.50
11.	other sources	0.30	0.82	0.54	2.37	0.35	0.99
12.	unspecified	0.19	4.71	-	0.00	0.16	4.20
13.	all	18.62	100.00	13.45	100.00	17.59	100.00

note :- P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Rural

srl. no.	credit agency	major household type					
		cultivators		non cultivators		all households	
		P 1	P 2	P 1	P 2	P 1	P 2
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MAHARASHTRA</u>							
1.	government	0.77	10.62	0.26	0.37	0.60	9.65
2.	co-op. society/bank	14.30	46.39	2.88	32.50	10.57	45.07
3.	commercial bank	1.84	16.68	0.46	7.60	1.39	15.81
4.	insurance	0.01	0.01	-	0.00	0.01	0.01
5.	provident fund	0.18	0.54	0.02	0.08	0.13	0.49
6.	landlord	0.44	0.54	0.72	1.93	0.53	0.67
7.	agricultural money lender	0.80	1.57	1.41	8.54	1.00	2.23
8.	professional money lender	0.82	2.17	0.54	2.07	0.75	2.16
9.	trader	2.18	5.68	1.78	11.67	2.05	6.25
10.	relatives & friends	6.26	14.18	5.72	33.36	6.09	16.00
11.	other sources	0.61	1.12	0.88	1.58	0.70	1.16
12.	unspecified	0.60	0.51	0.08	0.20	0.43	0.49
13.	all	25.58	100.00	13.72	100.00	21.71	100.00
<u>MANIPUR</u>							
1.	government	0.00	0.00	0.00	-	0.00	0.00
2.	co-op. society/bank	0.05	5.61	0.00	-	0.05	5.61
3.	commercial bank	0.00	0.00	0.00	-	0.00	0.00
4.	insurance	0.00	0.00	0.00	-	0.00	0.00
5.	provident fund	0.00	0.00	0.00	-	0.00	0.00
6.	land lord	0.00	0.00	0.00	-	0.00	0.00
7.	agricultural money lender	0.00	0.00	0.00	-	0.00	0.00
8.	professional money lender	0.00	0.00	0.00	-	0.00	0.00
9.	trader	0.00	0.00	0.00	-	0.00	0.00
10.	relatives & friends	0.90	87.61	0.00	-	0.85	87.61
11.	other sources	0.00	0.00	0.00	-	0.00	0.00
12.	unspecified	0.10	6.78	0.00	-	0.10	6.78
13.	all	1.05	100.00	0.00	0.00	0.99	100.00

note : P<sub>1</sub> - percentage of households reporting cash borrowings to all households of a household type

P<sub>2</sub> - percentage distribution of amounts borrowed cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Rural

srl. no.	credit agency	major household type					
		cultivators		non-cultivators		all households	
		P 1	P 2	P 1	P 2	P 1	P 2
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MEGHALAYA</u>							
1.	government	0.10	61.82	-	0.00	0.08	58.46
2.	co-ope, society/bank	0.32	2.58	-	0.00	0.27	2.44
3.	commercial bank	-	0.00	0.54	46.48	0.09	2.53
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	-	0.00	-	0.00	-	0.00
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	0.72	9.08	1.22	2.10	0.81	8.70
8.	professional money lender	0.08	0.16	1.18	30.55	0.27	1.82
9.	trader	0.42	1.86	-	0.00	0.35	1.75
10.	relatives & friends	2.03	21.94	0.17	3.87	1.72	20.96
11.	other sources	0.97	2.41	8.21	16.99	2.20	3.20
12.	unspecified	0.06	0.14	-	0.00	0.05	0.13
13.	all	4.32	100.00	11.32	100.00	5.50	100.00
<u>ORISSA</u>							
1.	government	0.21	4.13	0.52	11.12	0.26	4.51
2.	co-op. society/bank	6.51	40.73	0.87	6.55	5.60	38.85
3.	commercial bank	3.28	25.08	1.31	22.31	2.96	24.93
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	0.06	0.36	0.57	10.61	0.14	0.93
6.	landlord	0.32	4.14	0.04	0.06	0.27	3.91
7.	agricultural money lender	1.27	3.39	0.16	0.65	1.09	3.24
8.	professional money lender	0.77	5.44	1.35	4.17	0.87	5.37
9.	trader	0.24	0.22	0.14	0.33	0.23	0.42
10.	relatives & friends	1.52	7.43	0.71	9.59	1.39	7.55
11.	other sources	1.90	6.03	1.04	34.61	1.76	7.60
12.	unspecified	0.08	2.85	-	0.00	0.07	2.69
13.	all	14.97	100.00	6.35	100.00	13.58	100.00

note : P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type.

sector : Rural

sri. no.	credit agency	major household type					
		cultivators		non-cultivators		all households	
		P 1	P 2	P 1	P 2	P 1	P 2
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>PUNJAB</u>							
1.	government	0.83	2.32	0.18	2.28	0.59	2.32
2.	co-op. society/bank	16.51	32.95	5.56	17.95	12.49	31.66
3.	commercial bank	4.24	29.44	1.88	20.61	3.37	28.68
4.	insurance	0.01	0.01	-	0.00	0.01	0.01
5.	provident fund	0.11	0.59	-	0.00	0.07	0.54
6.	landlord	2.50	2.25	3.56	9.12	2.89	2.84
7.	agricultural money lender	4.59	9.75	2.80	7.60	3.93	9.56
8.	professional money lender	2.24	4.07	0.69	2.44	1.67	3.93
9.	trader	7.93	10.63	6.74	13.32	7.49	10.86
10.	relatives & friends	2.43	4.80	2.76	16.51	2.55	5.80
11.	other sources	1.74	2.67	1.61	9.09	1.69	3.22
12.	unspecified	0.66	0.52	0.54	1.09	0.62	0.57
13.	all	35.04	100.00	24.29	100.00	31.09	100.00
<u>RAJASTHAN</u>							
1.	government	0.15	0.25	0.22	0.97	0.16	0.30
2.	co-op. society/bank	5.24	16.31	2.51	14.00	4.83	16.08
3.	commercial bank	2.04	18.71	4.45	35.57	2.41	20.34
4.	insurance	0.10	0.09	-	0.00	0.09	0.08
5.	provident fund	-	0.00	-	0.00	-	0.00
6.	landlord	0.91	3.52	0.37	3.26	0.83	3.49
7.	agricultural money lender	2.71	10.02	0.92	4.68	2.44	9.59
8.	professional money lender	3.07	12.50	3.24	21.52	3.09	13.37
9.	trader	2.75	14.44	2.64	8.70	2.73	13.89
10.	relatives & friends	2.41	13.26	2.26	7.42	2.39	12.70
11.	other sources	1.41	7.42	1.18	2.98	1.38	6.99
12.	unspecified	1.49	3.50	1.54	0.91	1.50	3.25
13.	all	18.77	100.00	16.77	100.00	18.46	100.00

note : P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type

P<sub>2</sub> - percentage distribution of amounts borrowed in cash



Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Rural

srl. no.	credit agency	major household type						
		cultivators		non-cultivators		all households		
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
<u>TAMIL NADU</u>								
1.	government	0.80	1.51	1.81	4.11	1.12	1.83	
2.	co-op.society/bank	6.44	21.71	1.44	9.55	4.88	20.23	
3.	commercial bank	3.99	23.37	1.46	16.10	3.20	22.48	
4.	insurance	0.03	0.09	-	0.00	0.02	0.08	
5.	provident fund	0.67	1.87	0.72	6.58	0.68	2.44	
6.	landlord	1.45	2.11	1.34	1.74	1.42	2.06	
7.	agricultural money lender	4.34	8.73	1.92	5.71	3.59	8.36	
8.	professional money lender	6.67	16.57	7.46	20.36	6.92	17.03	
9.	trader	2.04	3.94	0.70	1.29	1.63	3.62	
10.	relatives & friends	5.50	9.12	6.48	28.28	5.81	11.47	
11.	other sources	5.21	10.31	2.29	6.17	4.30	9.80	
12.	unspecified	0.31	0.68	0.11	0.11	0.25	0.61	
13.	all	31.13	100.00	22.57	100.00	28.46	100.00	
<u>TRIPURA</u>								
1.	government	0.95	7.16	0.96	15.31	0.95	8.09	
2.	co-op.society/bank	0.54	1.29	-	0.00	0.36	1.15	
3.	commercial bank	1.68	54.93	0.58	38.31	1.31	53.04	
4.	insurance	-	0.00	-	0.00	-	0.00	
5.	provident fund	-	0.00	-	0.00	-	0.00	
6.	landlord	-	0.00	-	0.00	-	0.00	
7.	agricultural money lender	0.50	9.79	0.08	0.18	0.36	8.70	
8.	professional money lender	0.11	0.15	-	0.00	0.07	0.13	
9.	trader	0.47	0.52	-	0.00	0.31	0.46	
10.	relatives & friends	5.75	22.00	1.04	38.33	4.16	23.86	
11.	other sources	1.43	4.16	0.72	7.87	1.19	4.58	
12.	unspecified	-	0.00	-	0.00	-	0.00	
13.	all	10.77	100.00	3.38	100.00	8.27	100.00	

note :-P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type  
P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Rural

srl. no.	credit agency	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>UTTAR PRADESH</u>							
1.	government	0.96	6.35	0.50	6.86	0.86	6.41
2.	co.op.society/bank	4.35	18.16	1.03	7.70	3.63	16.81
3.	commercial bank	1.86	28.01	1.06	11.44	1.69	25.88
4.	insurance	0.01	0.09	-	0.00	0.01	0.08
5.	provident fund	0.01	0.05	0.60	5.54	0.14	0.75
6.	landlord	0.79	2.09	0.70	2.51	0.77	2.14
7.	agricultural money lender	5.18	18.57	6.30	18.42	5.42	18.55
8.	professional money lender	2.67	8.97	2.32	10.91	2.59	9.22
9.	trader	1.27	5.16	1.10	5.39	1.24	5.19
10.	relatives & friends	3.25	9.85	5.56	24.89	3.75	11.79
11.	other sources	0.97	2.25	1.49	5.22	1.08	2.64
12.	unspecified	0.13	0.45	0.80	1.13	0.28	0.53
13.	all	18.84	100.00	19.76	100.00	19.04	100.00
<u>WEST BENGAL</u>							
1.	government	1.03	4.98	0.00	0.00	0.81	4.73
2.	co-op.society/bank	5.84	22.86	0.03	0.07	4.59	21.71
3.	commercial bank	1.83	13.45	0.19	5.01	1.48	13.02
4.	insurance	0.10	1.07	-	0.00	0.08	1.02
5.	provident fund	0.44	4.16	0.46	14.56	0.44	4.68
6.	landlord	0.71	2.16	0.34	1.55	0.63	2.13
7.	agricultural money lender	1.31	2.20	0.43	1.60	1.12	2.17
8.	professional money lender	3.33	9.52	1.37	6.93	2.91	9.39
9.	trader	1.56	4.95	1.71	8.33	1.60	5.12
10.	relatives & friends	0.21	27.80	3.73	51.71	5.68	29.01
11.	other sources	2.04	4.76	1.75	10.22	1.97	5.04
12.	unspecified	0.81	2.09	-	0.00	0.63	1.98
13.	all	21.59	100.00	9.56	100.00	19.00	100.00

note : P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

t/bh.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Rural

srl. no.	credit agency	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>ARUNACHAL PRADESH</b>							
1.	government	0.00	0.00	0.00	0.00	0.00	0.00
2.	co-op.society/bank	0.00	0.00	0.00	0.00	0.00	0.00
3.	commercial bank	0.00	0.00	0.00	0.00	0.00	0.00
4.	insurance	0.00	0.00	0.00	0.00	0.00	0.00
5.	provident fund	0.00	0.00	0.00	0.00	0.00	0.00
6.	landlord	0.00	0.00	0.00	0.00	0.00	0.00
7.	agricultural money lender	0.00	0.00	0.00	0.00	0.00	0.00
8.	professional money lender	0.00	0.00	0.00	0.00	0.00	0.00
9.	trader	0.00	0.00	0.00	0.00	0.00	0.00
10.	relatives & friends	10.31	46.94	2.30	76.66	8.35	47.72
11.	other sources	4.45	53.06	0.61	23.34	3.51	52.28
12.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
13.	all	14.77	100.00	2.91	100.00	11.86	100.00
<b>CHANDIGARH</b>							
1.	government	1.29	0.78	0.00	0.00	0.16	0.24
2.	co-op.society/bank	6.03	7.50	0.00	0.00	0.73	2.27
3.	commercial bank	33.47	82.27	0.00	0.00	4.07	24.84
4.	insurance	0.00	0.00	0.00	0.00	0.00	0.00
5.	provident fund	0.00	0.00	0.00	0.00	0.00	0.00
6.	landlord	0.00	0.00	0.00	0.00	0.00	0.00
7.	agricultural money lender	0.00	0.00	0.00	0.00	0.00	0.00
8.	professional money lender	0.00	0.00	0.00	0.00	0.00	0.00
9.	trader	17.62	9.45	0.00	0.00	2.14	2.85
10.	relatives & friends	0.00	0.00	23.65	100.00	20.78	69.80
11.	other sources	0.00	0.00	0.00	0.00	0.00	0.00
12.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
13.	all	58.57	100.00	23.65	100.00	27.90	100.00

note : P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households repating borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

		Sector : Rural					
srl. no.	credit agency	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>DADRA NAGAR HAVELI</u>							
1.	government	0.56	19.46	0.00	-	0.46	19.46
2.	co-op.society/bank	0.00	0.00	0.00	-	0.00	0.00
3.	commercial bank	0.00	0.00	0.00	-	0.00	0.00
4.	insurance	0.00	0.00	0.00	-	0.00	0.00
5.	provident fund	0.00	0.00	0.00	-	0.00	0.00
6.	land lord	0.00	0.00	0.00	-	0.00	0.00
7.	agricultural money lender	0.00	0.00	0.00	-	0.00	0.00
8.	professional money lender	0.00	0.00	0.00	-	0.00	0.00
9.	trader	0.00	0.00	0.00	-	0.00	0.00
10.	relatives & friends	0.23	80.54	0.00	-	0.19	80.54
11.	other sources	0.00	0.00	0.00	-	0.00	0.00
12.	unspecified	0.00	0.00	0.00	-	0.00	0.00
13.	all	0.78	100.00	0.00	-	0.64	100.00
<u>D E L H I</u>							
1.	government	0.10	0.79	0.00	0.00	0.06	0.67
2.	co-op.society/bank	0.08	1.10	0.34	4.25	0.17	1.60
3.	commercial bank	1.20	50.42	0.00	0.00	0.73	42.50
4.	insurance	0.00	0.00	0.00	0.00	0.00	0.00
5.	provident fund	0.00	0.00	0.00	0.00	0.00	0.00
6.	landlord	0.32	4.69	0.00	0.00	0.20	3.95
7.	agricultural money lender	0.00	0.00	0.00	0.00	0.00	0.00
8.	professional money lender	1.75	27.74	4.80	68.99	2.95	34.22
9.	trader	0.10	0.53	2.58	4.64	1.08	1.17
10.	relatives & friends	1.15	10.06	2.23	22.11	1.58	11.95
11.	other sources	0.90	4.67	0.00	0.00	0.55	3.94
12.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
13.	all	5.52	100.00	9.94	100.00	7.26	100.00

note : P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

sector : rural

sr. no.	credit agency	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Goa Daman Diu</u>							
1.	government	0.66	13.13	0.79	0.12	0.73	2.27
2.	co-op.society/bank	0.84	3.58	-	0.00	0.43	0.59
3.	commercial bank	6.83	71.26	0.18	94.83	3.59	90.93
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	-	0.00	0.38	0.51	0.19	0.43
6.	landlord	.	0.00	-	0.00	-	0.00
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	0.51	4.03	-	0.00	0.26	0.67
9.	trader	-	0.00	-	0.00	-	0.00
10.	relatives & friends	2.56	6.39	2.13	3.01	2.35	3.57
11.	other sources	0.09	1.61	4.32	1.53	2.15	1.54
12.	unspecified	-	0.00	-	0.00	-	0.00
13.	all	10.07	100.00	7.80	100.00	8.97	100.00
<u>PONDI CHERRY</u>							
1.	government	-	0.00	3.56	26.60	1.64	3.46
2.	co-op.society/bank	1.99	12.39	-	0.00	1.08	10.78
3.	commercial bank	2.15	17.21	-	0.00	1.16	14.97
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	0.99	5.46	-	0.00	0.53	4.75
6.	landlord	4.88	5.25	6.48	14.76	5.62	6.48
7.	agricultural money lender	6.74	7.08	10.56	26.01	6.50	9.54
8.	professional money lender	17.08	26.20	10.35	12.89	13.99	24.46
9.	trader	0.52	6.20	-	0.00	0.28	5.40
10.	relatives & friends	5.01	0.33	-	0.00	2.71	0.29
11.	other sources	8.45	19.88	9.30	19.74	8.84	19.86
12.	unspecified	-	0.00	-	0.00	-	0.00
13.	all	37.81	100.00	40.26	100.00	38.94	100.00

note : P<sub>1</sub> - Percentage of households reporting cash borrowings to all households of a household type.

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

All-India		sector : rural					
srl. no.	credit agency	major household type					
		cultivators		non-cultivators		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	government	0.74	4.05	0.68	5.70	0.73	4.22
2.	co-operative society/bank	6.01	27.55	1.53	15.38	4.95	26.31
3.	commercial bank	2.81	23.79	1.34	16.97	2.46	23.10
4.	insurance	0.04	0.15	0.01	0.03	0.03	0.14
5.	provident fund	0.14	0.66	0.25	2.30	0.17	0.83
6.	landlord	1.11	3.59	1.62	5.92	1.23	3.83
7.	agricultural money lender	3.06	9.65	2.91	10.28	3.03	9.72
8.	professional money lender	2.43	7.57	2.22	9.54	2.38	7.77
9.	trader	1.64	5.77	1.63	6.87	1.63	5.88
10.	relatives & friends	3.75	11.53	3.99	19.66	3.81	12.36
11.	other sources	1.59	4.48	1.70	6.27	1.61	4.66
12.	unspecified	0.38	1.20	0.32	1.10	0.36	1.19
13.	t o t a l	20.60	100.00	16.70	100.00	19.67	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type.

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Andhra Pradesh

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.54	0.43	0.50	0.05	0.25	0.12
		A	1430	1289	1388	250	237	240
2. co-op.society/ bank		P	4.93	1.94	3.91	0.29	0.00	0.19
		A	2261	678	1994	1761	-	1761
3. commercial bank		P	6.92	2.23	5.32	0.54	0.90	0.66
		A	3813	1494	3480	775	450	625
4. insurance		P	0.08	0.00	0.05	0.00	0.00	0.00
		A	2047	-	2047	-	-	-
5. provident fund		P	0.02	0.00	0.02	0.01	0.00	0.01
		A	2757	-	2757	1301	-	1301
6. landlord		P	4.37	4.89	4.55	0.31	0.96	0.53
		A	2612	731	1922	580	175	331
7. agricultural money lender		P	6.63	4.70	5.97	0.69	0.22	0.53
		A	2758	644	2190	1142	255	1017
8. professional money lender		P	3.15	3.08	3.13	0.25	0.56	0.36
		A	1755	547	1349	486	261	365
9. trader		P	2.49	2.67	2.55	0.55	1.47	0.87
		A	1996	371	1415	805	188	447
10. relatives & friends		P	2.50	3.25	2.75	0.27	0.70	0.42
		A	1561	590	1169	330	96	197
11. other sources		P	4.28	3.93	4.16	0.46	0.68	0.53
		A	1629	693	1327	429	163	313
12. unspecified		P	0.53	0.55	0.54	0.03	0.07	0.04
		A	1877	1068	1593	200	420	329
13. total		P	30.93	25.83	29.19	3.26	5.82	4.13
		A	2928	763	2274	853	227	552

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Assam			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.04	0.00	0.03	0.00	-	0.00
	A		5005	-	5005	-	-	-
2. co-op.society/ bank	P		0.32	0.00	0.28	0.00	-	0.00
	A		474	-	474	-	-	-
3. commercial bank	P		0.30	0.00	0.26	0.00	-	0.00
	A		1295	-	1295	-	-	-
4. insurance	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
5. provident fund	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
6. landlord	P		0.02	0.11	0.03	0.00	0.00	0.00
	A		697	200	486	-	-	-
7. agricultural money lender	P		0.35	0.00	0.03	0.00	-	0.00
	A		776	-	776	-	-	-
8. professional money lender	P		0.10	0.00	0.09	39.36	-	39.36
	A		1296	-	1296	521	-	521
9. trader	P		0.27	1.58	0.44	3.92	0.00	2.06
	A		690	1480	1065	140	-	140
10. relatives & friends	P		2.73	0.29	2.0	8.60	10.05	8.62
	A		396	915	405	118	50	117
11. other sources	P		0.83	0.37	0.77	0.72	8.03	1.18
	A		413	133	396	131	542	306
12. unspecified	P		0.24	0.00	0.21	0.00	-	0.00
	A		485	-	485	-	-	-
13. total	P		6.11	2.35	4.74	5.69	2.50	5.48
	A		564	1142	602	174	296	178

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.



Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Bihar			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.89	0.22	0.74	2.25	0.00	2.10
	A		1213	1410	1226	85	-	85
2. co-op.society/ bank	P		1.41	0.15	1.12	1.63	0.00	1.58
	A		1326	415	1299	5907	-	5907
3. commercial bank	P		0.84	0.47	0.76	20.04	23.37	20.51
	A		3022	950	2732	256	80	228
4. insurance	P		0.02	0.00	0.02	66.78	-	66.78
	A		4664	-	4664	1161	-	1161
5. provident fund	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
6. landlord	P		1.92	2.49	2.05	1.53	8.50	3.45
	A		897	555	803	334	118	188
7. agricultural money lender	P		4.47	5.21	4.64	1.86	1.62	1.80
	A		416	238	371	293	142	259
8. professional money lender	P		1.05	1.26	1.10	0.75	28.52	7.94
	A		798	475	714	5151	283	622
9. trader	P		0.38	0.62	0.43	14.77	11.72	13.79
	A		664	401	579	441	500	457
10. relatives & friends	P		2.54	2.46	2.52	18.73	17.73	18.51
	A		802	589	755	336	126	292
11. other sources	P		0.70	1.24	0.82	2.66	15.50	7.01
	A		490	375	451	212	328	299
12. unspecified	P		0.09	0.00	0.07	0.00	-	0.00
	A		2189	-	2189	-	-	-
13. total	P		13.60	13.97	13.68	6.20	10.49	7.19
	A		946	443	830	549	206	433

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Gujarat			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		1.08	0.95	1.05	65.43	100.00	71.79
	A		2695	5093	3137	427	261	385
2. co-op.society/ bank	P		4.92	1.12	4.15	10.53	50.55	12.73
	A		4818	3595	4751	524	967	620
3. commercial bank	P		1.71	2.39	1.85	29.72	37.23	31.69
	A		5492	1956	4561	491	646	539
4. insurance	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
5. provident fund	P		0.00	0.09	0.02	-	100.00	100.00
	A		-	300	300	-	60	60
6. landlord	P		0.07	0.68	0.19	36.30	0.00	10.53
	A		1019	584	710	630	-	630
7. agricultural money lender	P		0.27	0.64	0.35	56.42	100.00	72.96
	A		950	250	685	587	250	412
8. professional money lender	P		0.20	0.20	0.20	74.63	0.00	59.56
	A		2082	15004	4692	345	-	345
9. trader	P		2.73	2.07	2.59	15.67	14.42	15.47
	A		1424	2355	1575	664	400	624
10. relatives & friends	P		3.73	6.08	4.21	4.84	43.67	16.27
	A		2895	811	2282	2917	241	802
11. other sources	P		0.75	3.38	1.28	66.41	66.49	66.46
	A		1187	640	893	150	304	233
12. unspecified	P		0.08	0.36	0.14	89.51	0.00	41.28
	A		3053	600	1731	3001	-	3001
13. total	P		13.74	15.22	14.04	22.36	43.85	27.11
	A		3827	1921	3407	676	446	594

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount(Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Haryana			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.68	1.24	0.92	0.00	0.00	0.00
		A	6539	3869	4987	-	-	-
2. co-op.society/ bank		P	8.98	3.97	6.82	9.39	46.32	18.62
		A	6720	5822	6496	2244	10738	7527
3. commercial bank		P	2.52	2.18	2.37	2.23	21.37	9.79
		A	8452	2160	5967	6873	200	1119
4. insurance		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5. provident fund		P	0.00	0.18	0.08	-	100.00	100.00
		A	-	2000	2000	-	20100	20100
6. landlord		P	0.75	0.95	0.84	0.00	56.58	27.68
		A	4238	1427	2863	-	687	687
7. agricultural money lender		P	1.73	1.83	1.77	0.00	0.00	0.00
		A	3598	1877	2833	-	-	-
8. professional money lender		P	0.62	0.75	0.68	29.65	20.42	25.27
		A	6532	4167	5407	4674	2241	3737
9. trader		P	1.01	0.34	0.72	7.36	0.00	5.85
		A	3205	963	2747	441	-	441
10. relatives & friends		P	2.07	1.25	1.72	6.12	23.75	11.64
		A	4002	991	3060	15420	274	5747
11. other sources		P	0.68	0.82	0.74	0.00	0.00	0.00
		A	3844	3172	3525	-	-	-
12. unspecified		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13. total		P	17.45	12.72	15.41	7.36	27.33	14.45
		A	6514	3542	5459	3990	6997	6009

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount(Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Himachal Pradesh

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.56	3.01	0.87	50.74	95.78	70.45
	A		2666	4406	3427	606	1309	1024
2. co-op.society/ bank	P		2.98	2.20	2.88	8.81	44.87	12.29
	A		2251	1214	2151	922	139	646
3. commercial bank	P		1.59	1.72	1.61	50.50	0.00	43.77
	A		8480	1164	7492	1435	-	1435
4. insurance	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
5. provident fund	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
6. landlord	P		0.28	0.00	0.24	18.01	-	18.01
	A		7390	-	7390	315	-	315
7. agricultural money lender	P		0.67	2.92	0.95	0.00	0.00	0.00
	A		1042	400	793	-	-	-
8. professional money lender	P		0.31	0.00	0.27	0.00	-	0.00
	A		2596	-	2596	-	-	-
9. trader	P		0.46	1.04	0.53	0.00	0.00	0.00
	A		1966	650	1639	-	-	-
10. relatives & friends	P		3.22	2.52	3.13	4.81	0.00	4.32
	A		1704	359	1568	1624	-	1624
11. other sources	P		0.33	0.00	0.29	0.00	-	0.00
	A		2361	-	2361	-	-	-
12. unspecified	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
13. total	P		10.03	13.42	10.45	14.78	28.84	17.06
	A		3236	1542	2961	1241	1010	1178

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount(Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Jammu and Kashmir

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.24	0.02	0.20	33.63	0.00	33.08
	A		25762	5099	25424	8238	-	8238
2. co-op. society/ bank	P		0.96	0.13	0.82	25.00	0.00	24.33
	A		2026	2500	2039	1197	-	1197
3. commercial bank	P		1.13	2.66	1.38	35.64	100.00	56.30
	A		12461	973	8772	4253	172	1926
4. insurance	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
5. provident fund	P		0.01	0.00	0.01	0.00	-	0.00
	A		1500	-	1500	-	-	-
6. landlord	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
7. agricultural money lender	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
8. professional money lender	P		0.00	0.07	0.02	0.00	100.00	73.77
	A		304	500	449	-	200	200
9. trader	P		6.40	5.19	6.20	21.70	67.95	28.17
	A		1360	1088	1322	743	335	606
10. relatives & friends	P		5.04	1.53	4.45	10.66	3.13	10.23
	A		1793	5615	2012	556	186	549
11. other sources	P		0.28	0.04	0.24	0.00	0.00	0.00
	A		2238	811	2201	-	-	-
12. unspecified	P		3.62	0.58	3.12	37.38	74.32	38.53
	A		822	363	808	404	100	385
13. total	P		16.77	9.67	15.59	23.85	65.28	28.14
	A		2593	1813	2512	1133	270	926

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

.A : Average amount (Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Karnataka

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.53	1.05	0.66	15.52	83.95	42.64
		A	2419	742	1755	588	60	176
2. co-op.society/ bank		P	6.78	1.29	5.42	11.91	68.63	15.29
		A	3828	2804	3767	855	284	702
3. commercial bank		P	3.59	1.66	3.11	13.57	49.42	18.34
		A	3769	2445	3593	477	119	349
4. insurance		P	0.05	0.11	0.06	0.00	0.00	0.00
		A	1861	1001	1487	-	-	-
5. provident fund		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
6. landlord		P	0.61	1.88	0.92	12.07	37.51	24.95
		A	1901	969	1429	1041	373	532
7. agricultural money lender		P	2.43	1.02	2.08	15.67	5.21	14.39
		A	2287	237	2037	483	53	464
8. professional money lender		P	1.88	0.14	1.44	4.24	0.00	4.14
		A	2976	2866	2973	100	-	100
9. trader		P	0.47	1.00	0.60	44.59	64.11	52.64
		A	888	1216	1023	509	1001	756
10. relatives & friends		P	2.63	1.69	2.40	18.70	19.83	18.90
		A	1632	916	1506	405	83	345
11. other sources		P	0.65	0.40	0.59	13.69	0.00	11.38
		A	6656	144	5556	317	-	317
12. unspecified		P	0.19	0.50	0.27	24.13	0.00	12.77
		A	1284	2000	1621	400	-	400
13. total		P	18.06	10.32	16.13	15.23	41.90	19.47
		A	3460	1441	3138	579	309	487

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount(Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Kerala			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.15	1.26	1.16	27.96	7.08	26.43
		A	2148	1275	2083	416	150	411
2.	co-op. society/ bank	P	13.58	7.37	13.16	25.45	9.95	24.87
		A	2360	1915	2343	431	615	434
3.	commercial bank	P	10.85	4.02	10.39	18.80	23.38	18.92
		A	2651	3041	2661	554	1256	577
4.	insurance	P	0.03	0.00	0.03	0.00	-	0.00
		A	4692	-	4692	-	-	-
5.	provident fund	P	0.81	0.00	0.76	90.09	-	90.09
		A	2658	-	2658	308	-	308
6.	landlord	P	0.10	0.17	0.10	81.25	0.00	71.91
		A	831	230	762	100	-	100
7.	agricultural money lender	P	0.05	0.00	0.05	0.00	-	0.00
		A	3900	-	3900	-	-	-
8.	professional money lender	P	5.57	2.91	5.39	21.67	0.53	20.90
		A	1146	865	1136	1072	326	1071
9.	trader	P	1.60	4.70	1.81	15.80	56.69	22.96
		A	501	813	556	258	147	210
10.	relatives & friends	P	7.51	1.18	7.08	16.64	0.00	16.45
		A	2501	748	2481	1247	-	1247
11.	other sources	P	1.98	0.54	1.88	37.26	61.39	37.72
		A	1896	569	1870	648	152	632
12.	unspecified	P	0.15	0.00	0.14	43.64	-	43.64
		A	3002	-	3002	126	-	126
13.	total	P	34.86	18.82	33.78	25.91	23.71	25.83
		A	2755	1887	2722	707	468	699

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount (Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended in 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Madhya Pradesh			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.69	2.16	0.99	42.83	48.29	45.21
	A		836	1282	1031	571	95	349
2. co-op.society/ bank	P		7.45	0.76	6.12	4.59	65.69	6.09
	A		1878	1383	1373	823	460	727
3. commercial bank	P		1.70	1.31	1.63	17.67	28.48	19.41
	A		4366	1362	3884	833	112	663
4. insurance	P		0.04	0.00	0.03	100.00	-	100.00
	A		1571	-	1571	424	-	424
5. provident fund	P		0.04	0.43	0.12	62.20	100.00	89.15
	A		1694	1184	1330	500	133	206
6. landlord	P		0.58	1.04	0.67	10.32	0.00	7.12
	A		1587	549	1265	264	-	264
7. agricultural money lender	P		2.15	1.16	1.95	16.25	40.84	19.17
	A		1962	3136	2102	1231	7136	2726
8. professional money lender	P		2.39	2.75	2.46	6.76	9.07	7.27
	A		2013	748	1730	2322	76	1697
9. trader	P		1.97	1.42	1.86	25.92	29.19	26.42
	A		1715	485	1529	459	400	449
10. relatives & friends	P		3.33	5.12	3.69	7.65	43.23	17.50
	A		1491	1059	1371	406	999	812
11. other sources	P		0.30	0.54	0.35	24.08	0.00	16.50
	A		1082	8.26	1001	1180	-	1180
12. unspecified	P		0.19	0.00	0.16	22.77	-	22.77
	A		9431	-	9431	3300	-	3300
13. total	P		18.62	13.45	17.59	13.14	35.63	16.57
	A		2085	1408	1982	867	1297	1008

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount (Rs.) borrowed/repaid per reporting household.



Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Maharashtra

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.77	0.26	0.60	14.07	6.20	12.96
	A		12199	274	10521	488	30	457
2. co-op.society/ bank	P		14.30	2.88	10.57	10.88	44.30	13.81
	A		2870	2168	2807	1158	258	901
3. commercial bank	P		1.84	0.46	1.39	28.30	54.36	31.13
	A		8033	3169	7505	2907	481	2447
4. insurance	P		0.01	0.00	0.01	0.00	0.00	0.00
	A		901	-	901	-	-	-
5. provident fund	P		0.18	0.02	0.13	16.05	100.00	19.40
	A		2620	1001	2555	183	100	166
6. landlord	P		0.44	0.72	0.53	17.99	22.58	20.02
	A		1092	518	838	195	100	148
7. agricultural money lender	P		0.80	1.41	1.00	16.86	0.00	9.10
	A		1737	1169	1476	268	-	268
8. professional money lender	P		0.82	0.54	0.73	1.96	22.70	6.99
	A		2341	737	1952	1066	105	308
9. trader	P		2.18	1.78	2.05	18.00	13.94	16.85
	A		2308	1265	2013	3707	200	2885
10. relatives & friends	P		6.26	5.72	6.09	12.40	21.75	15.27
	A		2002	1122	1732	900	205	596
11. other sources	P		0.61	0.88	0.70	26.21	17.49	22.62
	A		1610	343	1089	1155	200	851
12. unspecified	P		0.60	0.08	0.43	2.42	0.00	2.28
	A		748	711	746	300	-	300
13. total	P		25.58	13.72	21.71	14.45	25.46	16.72
	A		3457	1403	3034	1562	234	1145

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount (Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Manipur

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
2. co-op.society/ bank		P A	0.05 806	0.00 -	0.05 806	0.00 -	- -	0.00 -
3. commercial bank		P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
4. insurance		P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
5. provident fund		P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
6. landlord		P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
7. agricultural money lender		P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
8. professional money lender		P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
9. trader		P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
10. relatives & friends		P A	0.90 730	0.00 -	0.85 730	90.02 100	- -	90.02 100
11. other sources		P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
12. unspecified		P A	0.10 501	0.00 -	0.10 501	0.00 -	- -	0.00 -
13. total		P A	1.05 711	0.00 -	0.99 711	76.85 100	- -	76.85 100

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount(Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Meghalaya

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.10	0.00	0.08	94.12	-	94.12
	A		124964	-	124964	7809	-	7809
2. co-op.society/ bank	P		0.32	0.00	0.27	65.14	-	65.14
	A		1652	-	1652	2205	-	2205
3. commercial bank	P		0.00	0.54	0.09	-	100.00	100.00
	A		-	5007	5007	-	1452	1452
4. insurance	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
5. provident fund	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
6. landlord	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
7. agricultural money lender	P		0.72	1.22	0.81	0.00	0.00	0.00
	A		2570	100	1942	-	-	-
8. professional money lender	P		0.08	1.18	0.27	0.00	0.00	0.00
	A		401	1500	1218	-	-	-
9. trader	P		0.42	0.00	0.35	14.92	-	14.92
	A		895	-	895	131	-	131
10. relatives & friends	P		2.03	0.17	1.72	22.75	0.00	22.37
	A		2212	1338	2197	156	-	156
11. other sources	P		0.97	8.21	2.20	14.23	0.00	5.24
	A		506	120	262	451	-	451
12. unspecified	P		0.06	0.00	0.05	0.00	-	0.00
	A		501	-	501	-	-	-
13. total	P		4.32	11.32	5.50	22.42	4.76	16.29
	A		4738	512	3270	1390	1452	1397

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Orissa

Section : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	0.21 4294	0.52 1400	0.26 3355	18.91 32	0.00 -	12.77 32
2.	co-op.society/ bank	P A	6.51 1368	0.87 498	5.60 1346	15.13 457	0.00 -	14.76 457
3.	commercial bank	P A	3.28 1671	1.31 1124	2.96 1632	7.65 262	0.00 -	7.10 262
4.	insurance	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
5.	provident fund	P A	0.06 1302	0.57 1217	0.14 1247	43.15 190	100.00 133	79.80 144
6.	landlord	P A	0.32 2827	0.04 100	0.27 2763	0.00 -	0.00 -	0.00 -
7.	agricultural money lender	P A	1.27 534	0.16 259	1.09 570	0.81 111	0.00 -	0.79 141
8.	professional money lender	P A	0.77 1539	1.35 203	0.37 1202	11.27 339	0.00 -	8.43 339
9.	trader	P A	0.24 378	0.14 150	0.23 355	0.00 -	0.00 -	0.00 -
10.	relatives & friends	P A	1.52 1068	0.71 890	1.39 1053	5.03 239	0.00 -	4.62 239
11.	other sources	P A	1.90 694	1.04 2182	1.76 836	11.25 768	16.26 100	11.73 679
12.	unspecified	P A	0.08 8002	0.00 -	0.07 8002	0.00 -	- -	0.00 -
13.	total	P A	14.97 1460	6.35 1037	13.58 1428	11.29 435	11.72 126	11.32 411

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount borrowed/repaid per reporting household.

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Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Punjab		Sector : Rural						
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.83	0.18	0.59	18.75	0.00	16.69
	A		6686	5003	6501	3273	-	3273
2. co-op.society/ bank	P		16.51	5.56	12.49	19.77	36.51	22.51
	A		4785	1253	4207	2895	1154	2433
3. commercial bank	P		4.24	1.88	3.37	27.91	77.70	38.11
	A		16647	4254	14108	2614	1490	2145
4. insurance	P		0.01	0.00	0.01	100.00	-	100.00
	A		2707	-	2707	2707	-	2707
5. provident fund	P		0.11	0.00	0.07	24.54	-	24.54
	A		13538	-	13538	8003	-	8003
6. landlord	P		2.50	3.56	2.89	10.89	13.01	11.85
	A		2156	994	1630	1054	382	720
7. agricultural money lender	P		4.59	2.80	3.93	26.85	0.00	19.82
	A		5094	1052	4036	4467	-	4467
8. professional money lender	P		2.24	0.69	1.67	18.10	0.00	15.35
	A		4349	1370	3897	4603	-	4603
9. trader	P		7.93	6.74	7.49	20.92	14.47	18.79
	A		3213	768	2405	1482	445	1218
10. relatives & friends	P		2.43	2.76	2.55	23.32	0.00	14.06
	A		4734	2327	3778	3761	-	3761
11. other sources	P		1.74	1.61	1.69	7.86	52.15	23.38
	A		3688	2186	3162	3261	230	892
12. unspecified	P		0.66	0.54	0.62	27.34	34.04	29.52
	A		1881	781	1525	229	25	153
13. total	P		35.04	24.29	31.09	24.42	22.62	23.90
	A		6841	1599	5337	3041	970	2479

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Rajsthan

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.15	0.22	0.16	38.82	0.00	30.86
		A	1012	1801	1174	131	-	131
2.	co-op.society/bank	P	5.24	2.51	4.83	1.34	40.61	4.44
		A	2118	2268	2130	1929	393	821
3.	commercial bank	P	2.04	4.45	2.41	25.37	41.47	29.89
		A	6238	3250	5400	379	459	410
4.	insurance	P	0.10	0.00	0.09	0.00	-	0.00
		A	600	-	600	-	-	-
5.	provident fund	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
6.	landlord	P	0.91	0.37	0.83	6.53	0.00	6.09
		A	2618	3593	2684	518	-	518
7.	agricultural money lender	P	2.71	0.92	2.44	7.33	0.00	6.91
		A	2516	2067	2490	3547	-	3547
8.	professional money lender	P	3.07	3.24	3.09	0.68	13.09	2.65
		A	2773	2700	2761	278	1210	1009
9.	trader	P	2.75	2.64	2.73	2.16	33.72	6.79
		A	3574	1338	3247	856	200	378
10.	relatives & friends	P	2.41	2.26	2.39	14.63	32.68	17.22
		A	3738	1335	3393	714	1085	815
11.	other sources	P	1.41	1.18	1.38	1.74	26.03	4.89
		A	3574	1028	3244	1375	302	634
12.	unspecified	P	1.49	1.54	1.50	4.01	57.63	12.40
		A	1602	239	1388	8000	110	2261
13.	total	P	18.77	16.77	18.46	7.56	29.45	10.58
		A	3627	2422	3461	1336	593	1051

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

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Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Tamil Nadu

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.80	1.81	1.12	69.90	43.92	56.77
		A	1290	479	880	240	154	206
2.	co-op.society/ bank	P	6.44	1.44	4.88	20.51	39.09	22.22
		A	2312	1406	2229	800	211	705
3.	commercial bank	P	3.99	1.46	3.20	11.50	32.56	14.49
		A	4014	2328	3775	1009	129	728
4.	insurance	P	0.03	0.00	0.02	0.00	-	0.00
		A	1920	-	1920	-	-	-
5.	provident fund	P	0.67	0.72	0.68	74.88	73.31	74.37
		A	1924	1933	1927	197	436	274
6.	landlord	P	1.45	1.34	1.42	4.49	29.40	11.82
		A	994	275	783	262	134	168
7.	agricultural money lender	P	4.34	1.92	3.59	14.69	19.81	15.54
		A	1378	629	1253	225	79	194
8.	professional money lender	P	6.67	7.46	6.92	26.99	38.06	30.71
		A	1703	576	1324	400	125	286
9.	trader	P	2.04	0.70	1.63	20.46	41.79	23.32
		A	1323	388	1197	2336	112	1801
10.	relatives & friends	P	5.50	6.48	5.81	14.84	36.17	22.25
		A	1137	922	1062	348	156	239
11.	other sources	P	5.21	2.29	4.30	25.79	16.67	24.28
		A	1357	570	1227	494	231	464
12.	unspecified	P	0.31	0.11	0.25	89.93	100.00	91.35
		A	1504	200	1319	119	236	137
13.	total	P	31.13	22.57	28.46	21.91	38.58	26.03
		A	2204	936	1890	673	170	489

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Tripura			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.95	0.96	0.95	10.81	89.79	37.63
		A	1366	729	1149	1001	819	853
2.	co-op. society/ bank	P	0.54	0.00	0.36	0.00	-	0.00
		A	437	-	437	-	-	-
3.	commercial bank	P	1.68	0.58	1.31	13.94	0.00	11.85
		A	5948	3022	5508	1766	-	1766
4.	insurance	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.50	0.08	0.36	11.17	0.00	10.31
		A	3585	101	3318	121	-	121
8.	professional money lender	P	0.11	0.00	0.07	0.00	-	0.00
		A	250	-	250	-	-	-
9.	trader	P	0.47	0.00	0.31	0.00	-	0.00
		A	200	-	200	-	-	-
10.	relatives & friends	P	5.75	1.04	4.16	3.00	13.65	3.90
		A	694	1682	777	1001	316	798
11.	other sources	P	1.43	0.72	1.19	35.19	100.00	48.46
		A	530	501	524	78	511	260
12.	unspecified	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13.	total	P	10.77	3.38	8.27	9.91	50.98	15.58
		A	1686	1352	1640	688	648	670

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.



Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Uttar Pradesh			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.96	0.50	0.86	5.05	42.73	9.81
		A	2684	2967	2720	551	500	523
2.	co-op.society/bank	P	4.35	1.03	3.63	2.02	11.36	2.59
		A	1689	1634	1686	2998	500	2331
3.	commercial bank	P	1.86	1.06	1.69	13.41	19.34	14.22
		A	6097	2343	5587	1096	490	984
4.	insurance	P	0.01	0.00	0.01	0.00	-	0.00
		A	5249	-	5249	-	-	-
5.	provident fund	P	0.01	0.60	0.14	100.00	3.57	8.64
		A	2001	1999	1999	600	224	453
6.	landlord	P	0.79	0.70	0.77	11.55	11.53	11.54
		A	1075	777	1016	470	87	395
7.	agricultural money lender	P	5.18	6.30	5.42	5.00	9.45	6.11
		A	1449	637	1246	617	404	534
8.	professional money lender	P	2.67	2.32	2.59	8.37	10.60	8.80
		A	1360	1026	1255	245	1755	596
9.	trader	P	1.27	1.10	1.24	16.28	14.27	15.89
		A	1643	1066	1532	799	1102	852
10.	relatives & friends	P	3.25	5.56	3.75	8.57	9.77	8.96
		A	1227	976	1147	1140	924	1064
11.	other sources	P	0.97	1.49	1.08	13.36	5.64	11.06
		A	944	763	890	222	320	237
12.	unspecified	P	0.13	0.80	0.28	25.21	0.00	9.56
		A	1354	309	705	9190	-	9190
13.	total	P	18.84	19.76	19.04	8.31	11.46	9.02
		A	2148	1102	1914	1052	729	960

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

West Bengal

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	1.03	0.00	0.81	6.67	--	6.67
		A	1150	--	1150	204	--	204
2. co-op. society/ bank		P	5.84	0.03	4.59	11.88	0.00	11.86
		A	930	100	929	442	--	442
3. commercial bank		P	1.83	0.19	1.48	13.59	100.00	16.01
		A	1744	1200	1729	218	50	188
4. insurance		P	0.10	0.00	0.08	0.00	--	0.00
		A	2433	--	2433	--	--	--
5. provident fund		P	0.44	0.46	0.44	33.64	98.30	47.99
		A	2254	1472	2080	192	178	186
6. landlord		P	0.71	0.34	0.63	33.13	12.13	30.70
		A	724	212	665	71	60	70
7. agricultural money lender		P	1.51	0.43	1.12	14.34	60.07	20.17
		A	399	174	380	29	50	36
8. professional money lender		P	3.33	1.37	2.91	17.84	25.61	18.63
		A	679	233	534	226	312	238
9. trader		P	1.56	1.71	1.60	4.84	35.46	11.93
		A	753	224	631	377	69	165
10. relatives & friends		P	6.21	3.73	5.68	12.05	21.03	13.32
		A	6063	639	1003	362	121	309
11. other sources		P	2.04	1.73	1.97	29.15	7.10	24.98
		A	556	272	502	100	100	100
12. unspecified		P	0.81	0.00	0.63	20.34	--	20.34
		A	616	--	616	485	--	485
13. total		P	21.59	9.56	19.00	17.22	28.78	18.48
		A	1101	482	1031	269	134	246

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Arunachal Pradesh

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
2. co-op.society/bank		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
3. commercial bank		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
4. insurance		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5. provident fund		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
6. landlord		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
7. agricultural money lender		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
8. professional money lender		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
9. trader		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
10. relatives & friends		P	10.31	2.30	8.35	0.00	0.00	0.00
		A	326	200	318	-	-	-
11. other sources		P	4.45	0.61	3.51	0.00	0.00	0.00
		A	854	230	827	-	-	-
12. unspecified		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13. total		P	14.77	2.91	11.86	0.00	0.00	0.00
		A	485	206	468	-	-	-

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Chandigarh

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	1.29	0.00	0.16	0.00	-	0.00
		A	738	-	738	-	-	-
2. co-op.society/bank		P	6.03	0.00	0.73	0.00	-	0.00
		A	1519	-	1519	-	-	-
3. commercial bank		P	33.47	0.00	4.07	87.74	-	87.74
		A	3002	-	3002	601	-	601
4. insurance		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5. provident fund		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
6. landlord		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
7. agricultural money lender		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
8. professional money lender		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
9. trader		P	17.62	0.00	2.14	0.00	-	0.00
		A	655	-	655	-	-	-
10. relatives & friends		P	0.00	23.65	20.78	-	100.00	100.00
		A	-	1650	1650	-	575	575
11. other sources		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
12. unspecified		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13. total		P	58.57	23.65	27.90	50.14	100.00	87.28
		A	2085	1650	1761	601	575	579

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Dadra Nagar Haveli

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.56	0.00	0.46	0.00	-	0.00
		A	1002	-	1002	-	-	-
2.	co-op.society/ bank	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
3.	commercial bank	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
4.	insurance	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
10.	relatives & friends	P	0.23	0.00	0.19	0.00	-	0.00
		A	10151	-	10151	-	-	-
11.	other sources	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13.	total	P	0.78	0.00	0.64	0.00	-	0.00
		A	3655	-	3655	-	-	-

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of householdsof a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Delhi

Sector : Rural

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.10	0.00	0.06	0.00	-	0.00
		A	3026	-	3026	-	-	-
2.	co-op.society/ bank	P	0.08	0.31	0.17	0.00	0.00	0.00
		A	5151	1513	2543	-	-	-
3.	commercial bank	P	1.20	0.00	0.73	22.62	-	22.62
		A	16214	-	16214	1002	-	1002
4.	insurance	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
6.	landlord	P	0.32	0.00	0.20	0.00	-	0.00
		A	5617	-	5617	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
8.	professional money lender	P	1.75	4.80	2.95	0.00	100.00	63.93
		A	6125	1598	3228	-	78	78
9.	trader	P	0.10	2.58	1.08	0.00	0.00	0.00
		A	2017	200	304	-	-	-
10.	relatives & friends	P	1.15	2.23	1.58	35.58	0.00	15.72
		A	3394	1102	2114	601	-	601
11.	other sources	P	0.90	0.00	0.55	0.00	-	0.00
		A	2003	-	2003	-	-	-
12.	unspecified	P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13.	total	P	5.52	9.94	7.26	12.32	48.34	31.73
		A	7010	1120	3839	761	78	200

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowing in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Goa, Daman & Diu			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.66	0.79	0.73	100.00	100.00	100.00
	A		5004	200	2453	2002	60	970
2. co-op.society/ bank	P		0.84	0.00	0.43	0.00	-	0.00
	A		1079	-	1079	-	-	-
3. commercial bank	P		6.83	0.18	3.59	29.72	0.00	28.98
	A		2641	700291	19871	4123	-	4123
4. insurance	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
5. provident fund	P		0.00	0.38	0.19	-	100.00	100.00
	A		-	1802	1802	-	1055	1055
6. landlord	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
7. agricultural money lender	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
8. professional money lender	P		0.51	0.00	0.26	0.00	-	0.00
	A		2005	-	2005	-	-	-
9. trader	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
10. relatives & friends	P		2.56	2.13	2.35	7.09	44.03	23.41
	A		633	1902	1193	500	4002	3410
11. other sources	P		0.09	4.32	2.15	0.00	98.53	96.42
	A		4545	475	562	-	200	200
12. unspecified	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
13. total	P		10.07	7.80	8.92	28.57	81.59	51.06
	A		2514	17215	8751	3403	793	1634

note : @ P : Percentage of households reporting cash borrowing/repayment of laons taken during the year to total number of household of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Pondicherry			Sector : Rural					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.00	3.56	1.64	0.00	100.00	100.00
		A	-	1100	1100	-	110	110
2. co-op.society/ -bank		P	1.99	0.00	1.08	0.00	-	0.00
		A	5206	-	5206	-	-	-
3. commercial -bank		P	2.15	0.00	1.16	0.00	-	0.00
		A	6687	-	6687	-	-	-
4. insurance		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5. provident fund		P	0.99	0.00	0.53	100.00	-	100.00
		A	4625	-	4625	525	-	525
6. landlord		P	4.88	6.48	5.62	0.00	0.00	0.00
		A	900	335	600	-	-	-
7. agricultural money lender		P	6.74	10.56	8.50	54.11	12.53	30.34
		A	880	362	584	702	20	541
8. Professional money lender		P	17.08	10.35	13.99	10.85	100.00	41.17
		A	1284	183	909	688	35	148
9. trader		P	0.52	0.00	0.28	0.00	-	0.00
		A	10037	-	10037	-	-	-
10. relatives & friends		P	5.01	0.00	2.71	0.00	-	0.00
		A	55	-	55	-	-	-
11. other sources		P	8.45	9.30	8.84	36.56	0.00	18.88
		A	1970	313	1168	182	-	182
12. unspecified		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13. total		P	37.81	40.26	38.94	24.35	37.84	30.76
		A	2214	366	1335	534	51	252

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

A : Average amount borrowed/repaid per reporting household.



Table (11.2) : Percentage of households reporting borrowings in cash and amounts borrowed per reporting household by major household asset holding and credit agency for each major household type - All-India only.

All-India Major Household Type : Cultivators Sector : Rural

srl. no.	credit agency	type of estimate @	household asset holdings (Rs. 0.00)								
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500- & above	all groups
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1.	government	P	0.48	0.22	0.53	0.79	0.74	0.92	1.33	0.92	0.74
		Δ	116	867	1278	992	1840	2362	8700	7070	2864
2.	co-operative society/bank	P	1.48	1.49	2.67	4.38	6.69	9.12	12.95	19.67	6.01
		Δ	1369	555	843	966	1705	2436	4172	17127	2407
3.	commercial bank	P	0.31	1.93	1.79	1.94	2.69	3.81	6.08	10.04	2.81
		Δ	503	1477	1814	1894	2428	3258	10048	31435	4448
4.	insurance	P	0.00	0.00	0.03	0.03	0.05	0.03	0.07	0.09	0.04
		Δ	-	-	540	600	1434	2515	6576	1001	2274
5.	provident fund	P	0.00	0.03	0.03	0.08	0.18	0.13	0.51	0.38	0.14
		Δ	-	1701	3339	897	2023	2922	3175	1645	2419
6.	landlord	P	2.00	2.20	1.70	0.87	0.79	0.95	0.56	0.61	1.11
		Δ	515	779	1060	1313	1932	3394	4476	22440	1705
7.	agricultural money lender	P	2.52	3.26	3.39	3.72	2.97	2.56	2.11	2.03	3.06
		Δ	431	564	782	1100	1556	2452	6313	14525	1655
8.	professional money lender	P	0.83	2.75	2.72	2.68	2.41	2.32	1.68	1.25	2.43
		Δ	236	568	926	1118	1586	2648	4901	11096	1635
9.	trader	P	1.63	1.30	1.49	1.46	1.61	1.91	2.22	3.10	1.64
		Δ	261	507	612	1124	1963	2692	3199	11899	1852
10.	relatives & friends	P	4.94	3.33	3.69	4.09	3.80	3.71	3.44	1.59	3.75
		Δ	328	902	721	1159	1571	2042	4259	19989	1613
11.	other sources	P	3.46	1.92	1.89	1.74	1.56	1.05	1.05	0.33	1.59
		Δ	229	405	815	1082	1702	2271	5131	21613	1484
12.	unspecified	P	0.56	0.14	0.52	0.35	0.39	0.45	0.33	0.22	0.38
		Δ	149	1055	728	674	1548	3753	3103	2064	1673
13.	t o t a l	P	16.12	16.76	18.09	19.43	20.82	23.31	26.58	32.59	20.60
		Δ	464	812	1035	1313	2021	2989	6815	24333	2550

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class.

Δ : Average amount<sup>(Rs.)</sup> borrowed per reporting household.

Table (11.2) : Percentage of households reporting borrowings in cash and amounts borrowed per reporting household by household asset holding and credit agency for each major household type - All-India only

All-India		Major household type : Non-cultivators										Sector : Rural
srl. no.	credit agency	type of estimate @	household asset holdings (Rs. 0.00)									all groups above
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500- above		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1.	government	P Δ	0.04 1501	0.62 1063	1.23 1169	0.92 3071	1.15 2424	0.38 759	0.00 -	0.00 -	0.68 1596	
2.	co-operative society/bank	P Δ	1.03 808	0.64 1380	1.76 1873	3.36 1586	4.31 3578	1.32 1215	0.00 -	0.00 -	1.53 1927	
3.	commercial bank	P Δ	0.33 368	1.04 1516	1.52 2284	2.37 2749	2.59 2188	3.16 4255	4.51 14295	0.00 -	1.34 2438	
4.	insurance	P Δ	0.00 -	0.00 -	0.03 1001	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.01 1001	
5.	provident fund	P Δ	0.10 1000	0.08 307	0.06 1907	0.75 2072	1.32 2024	0.00 -	0.13 1802	0.00 -	0.25 1746	
6.	landlord	P Δ	2.17 557	1.98 593	1.58 1079	0.86 1001	0.21 1097	0.00 -	0.00 -	0.00 -	1.62 701	
7.	agricultural money lender	P Δ	1.57 580	3.54 445	3.93 623	2.21 1033	2.14 2137	1.45 2091	0.49 10004	53.55 200	2.91 677	
8.	professional money lender	P Δ	1.74 379	2.43 483	2.23 840	1.94 1721	3.27 1746	0.56 219	0.63 10893	0.00 -	2.22 826	
9.	trader	P Δ	0.80 225	1.98 608	1.58 848	2.19 883	1.26 1699	1.11 7166	0.38 4000	0.00 -	1.63 810	
10.	relatives & friends	P Δ	2.72 261	4.16 621	4.64 938	4.37 2026	4.26 1645	1.78 2345	0.29 400	0.00 -	3.99 944	
11.	other sources	P Δ	2.35 367	1.79 770	1.75 626	1.04 1040	1.09 1796	0.07 2828	0.00 -	0.00 -	1.70 707	
12.	unspecified	P Δ	0.11 352	0.27 547	0.86 584	0.18 1656	0.16 418	0.18 3155	0.00 -	0.00 -	0.32 650	
13.	t o t a l	P Δ	12.13 468	17.16 721	19.74 1099	18.18 1973	18.85 2559	9.23 3400	6.43 12157	53.55 200	16.70 1149	

Note : @ : P : Percentage of households reporting borrowings in cash to all households of an asset holding class.

(Rs.)

Δ : Average amount/borrowed per reporting household.

Table (11.2) : Percentage of households reporting borrowings in cash and amounts borrowed per reporting household by major household asset holding and credit agency for each major household type - All-India only

All-India Major household type : All households Sector : Rural

Srl. no.	credit agency	type of estimates @	asset holdings (Rs.)								
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.13	0.43	0.74	0.81	0.77	0.90	1.30	0.91	0.73
		A	428	1015	1224	1354	1905	2336	8700	7070	2581
2.	co-operative society/bank	P	1.12	1.04	2.40	4.22	6.51	8.82	12.64	19.45	4.95
		A	963	821	1068	1042	1798	2429	4472	17127	2371
3.	commercial bank	P	0.33	1.46	1.71	2.00	2.68	3.78	6.04	9.92	2.46
		A	395	1491	1938	2049	2411	3290	10125	31435	4189
4.	insurance	P	0.00	0.00	0.03	0.02	0.05	0.03	0.07	0.09	0.03
		A	-	-	670	600	1434	2515	6576	1001	2213
5.	provident fund	P	0.08	0.05	0.04	0.19	0.26	0.13	0.50	0.38	0.17
		A	1000	634	2603	1629	2023	2922	3166	1645	2180
6.	landlord	P	2.13	2.08	1.66	0.87	0.74	0.92	0.55	0.60	1.23
		A	548	686	1066	1266	1915	3394	4476	22440	1391
7.	agricultural money-lender	P	1.77	3.41	3.55	3.49	2.91	2.51	2.07	2.63	3.03
		A	536	499	729	1093	1587	2444	6334	11161	1431
8.	professional money-lender	P	1.55	2.58	2.57	2.57	2.47	2.25	1.65	1.24	2.38
		A	363	526	904	1188	1601	2625	5036	11096	1456
9.	trader	P	0.98	1.66	1.51	1.58	1.58	1.88	2.17	3.06	1.63
		A	237	571	685	1072	1947	2794	3202	11899	1606
10.	relatives & friends	P	3.19	3.77	3.97	4.21	3.84	3.64	3.36	1.58	3.81
		A	283	738	796	1313	1577	2048	4251	19989	1447
11.	other sources	P	2.58	1.85	1.85	1.63	1.53	1.01	1.03	0.33	1.61
		A	328	591	761	1078	1707	2272	5131	21613	1289
12.	unspecified	P	0.20	0.21	0.62	0.33	0.37	0.44	0.33	0.22	0.36
		A	234	706	669	758	1512	3744	3103	2064	1457
13.	t o t a l	P	12.97	16.97	18.58	19.24	20.67	22.76	26.09	32.83	19.67
		A	467	764	1055	1409	2058	2996	6847	23879	2267

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class.

A : Average amount borrowed per reporting household.

Table (11.3) : Percentage of households reporting repayments of cash loans taken during the year ended on 30th June 1982 and amounts repaid per reporting household by household asset holding and credit agency for each major household type - (All-India only)

All-India		Major household type : Cultivators							Sector : Rural		
Srl. no.	credit agency	type of estimate @	household asset holdings (Rs. 0.00)								
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	government	P	0.00	0.02	0.21	0.09	0.16	0.26	0.15	0.64	0.15
		A	-	2000	325	280	387	497	1107	1259	502
2.	co-operative society/bank	P	0.41	0.05	0.49	0.69	0.65	0.88	1.28	2.25	0.67
		A	341	114	401	456	680	1046	2317	5325	1038
3.	commercial bank	P	0.02	0.18	0.19	0.42	0.32	0.73	0.97	2.12	0.43
		A	2209	354	165	322	530	1071	1778	6767	997
4.	insurance	P	0.00	0.00	0.00	0.00	0.01	0.02	0.00	0.00	0.01
		A	-	-	-	-	400	973	2707	-	771
5.	provident fund	P	0.00	0.00	0.01	0.05	0.10	0.08	0.35	0.17	0.09
		A	-	-	396	247	186	326	427	140	309
6.	landlord	P	0.42	0.24	0.18	0.10	0.03	0.06	0.00	0.00	0.09
		A	1	185	444	362	487	1471	-	-	416
7.	agricultural money-lender	P	0.27	0.43	0.34	0.24	0.19	0.23	0.31	0.16	0.27
		A	406	164	185	863	1454	1172	3394	15030	1099
8.	professional money-lender	P	0.02	0.45	0.31	0.37	0.33	0.27	0.24	0.25	0.33
		A	38	223	177	306	460	1515	2641	16661	681
9.	trader	P	0.00	0.32	0.08	0.25	0.24	0.48	0.38	0.43	0.27
		A	-	166	202	1301	1994	673	1515	7910	1209
10.	relatives & friends	P	0.15	0.26	0.53	0.44	0.59	0.39	0.43	0.35	0.46
		A	213	386	214	524	747	943	2298	12578	798
11.	other sources	P	0.46	0.42	0.28	0.40	0.28	0.18	0.13	0.12	0.29
		A	297	89	96	602	332	600	2251	8193	457
12.	unspecified	P	0.00	0.02	0.16	0.03	0.11	0.03	0.06	0.06	0.07
		A	-	200	2920	254	1548	518	240	200	1617
13.	t o t a l	P	1.41	2.30	2.63	2.85	2.76	3.53	3.95	5.95	2.93
		A	322	226	425	578	842	976	2167	7125	934

Note : @ P : Percentage of households reporting repayment of loan taken during the year to all households of an asset holding class.

A : Average amount<sup>(Rs.)</sup> repaid per reporting household.

Table (11.3) : Percentage of households reporting repayments of cash loans taken during the year ended on 30th June 1982 and amounts repaid per reporting household by household asset holding and credit agency for each major household type - All-India only

All India			Major household type : Non-cultivators								Sector : Rural
Srl. no.	credit agency	type of estimates @	household asset holdings (Rs. 0.00)								
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500- & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.00	0.13	0.79	0.37	0.92	0.17	0.00	0.00	0.31
		A	-	115	235	140	404	180	-	-	238
2.	co-operative society/bank	P	0.20	0.10	0.75	0.93	1.93	0.00	0.00	0.00	0.47
		A	269	307	391	877	4076	-	-	-	1617
3.	commercial bank	P	0.09	0.41	0.74	0.63	0.77	1.59	1.57	0.00	0.49
		A	92	159	349	1559	445	582	100	-	482
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-
5.	provident fund	P	0.00	0.08	0.06	0.75	0.11	0.00	0.13	0.00	0.14
		A	-	81	152	1460	585	-	1055	-	996
6.	landlord	P	0.56	0.23	0.36	0.19	0.00	0.00	0.00	0.00	0.29
		A	234	132	215	523	-	-	-	-	219
7.	agricultural money-lender	P	0.02	0.28	0.36	0.35	0.33	0.00	0.00	0.00	0.25
		A	136	192	228	457	8361	-	-	-	1053
8.	professional money-lender	P	0.47	0.74	0.38	0.15	0.62	0.00	0.00	0.00	0.52
		A	105	200	301	727	1442	-	-	-	325
9.	trader	P	0.31	0.69	0.19	0.73	0.55	0.00	0.00	0.00	0.50
		A	76	201	204	797	481	-	-	-	313
10.	relatives & friends	P	0.56	1.28	0.64	1.08	0.71	0.60	0.00	0.00	0.94
		A	166	306	284	787	632	1669	-	-	389
11.	other sources	P	0.34	0.45	0.30	0.18	0.03	0.00	0.00	0.00	0.33
		A	313	167	347	326	115	100	-	-	236
12.	unspecified	P	0.03	0.07	0.06	0.08	0.02	0.07	0.00	0.00	0.06
		A	25	110	236	420	100	100	-	-	177
13.	t o t a l	P	2.51	4.19	4.64	4.84	5.59	2.44	1.70	0.00	4.08
		A	186	230	293	994	2324	810	172	-	569

Note : @ 1) P : Percentage of households reporting repayment of loan taken during the year to all households of an asset holding class

Sd 2) A : Average amount repaid per reporting household. (Rs.)

Table (11.3) : Percentage of households reporting repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts repaid per reporting household by household asset holding and credit agency for each major household type - All-India only

All-India		Major household type : All households									Sector : Rural
Srl. no.	credit agency	type of estimates @	household asset holdings (Rs. 0.00)								
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.00	0.08	0.38	0.13	0.21	0.25	0.15	0.63	0.19
		A	-	355	270	220	393	489	1107	1259	398
2.	co-operative society/bank	P	0.24	0.08	0.57	0.73	0.75	0.84	1.24	2.22	0.62
		A	294	243	397	538	1336	1046	2317	5325	1143
3.	commercial bank	P	0.07	0.30	0.35	0.45	0.35	0.76	0.98	2.09	0.45
		A	192	215	280	586	517	1031	1713	6767	862
4.	insurance	P	0.00	0.00	0.00	0.00	0.01	0.02	0.00	0.00	0.00
		A	-	-	-	-	400	973	2707	-	771
5.	provident fund	P	0.00	0.04	0.03	0.16	0.10	0.08	0.35	0.16	0.10
		A	-	81	235	1146	217	326	432	140	532
6.	landlord	P	0.53	0.23	0.23	0.12	0.03	0.06	0.00	0.00	0.14
		A	196	157	339	401	487	1471	-	-	320
7.	agricultural money-lender	P	0.08	0.35	0.35	0.26	0.20	0.22	0.31	0.15	0.26
		A	337	176	199	778	2297	1172	3394	15030	1088
8.	professional money-lender	P	0.38	0.60	0.33	0.34	0.35	0.26	0.23	0.25	0.37
		A	105	208	219	335	588	1515	2641	16661	563
9.	trader	P	0.25	0.51	0.11	0.32	0.27	0.46	0.37	0.42	0.33
		A	76	191	203	1126	1761	673	1515	7910	884
10.	relatives & friends	P	0.47	0.80	0.56	0.53	0.59	0.40	0.42	0.34	0.57
		A	169	318	238	606	737	906	2298	12578	639
11.	other sources	P	0.36	0.44	0.28	0.37	0.26	0.17	0.13	0.12	0.30
		A	309	131	175	582	329	600	2251	8193	400
12.	unspecified	P	0.03	0.04	0.13	0.04	0.10	0.03	0.06	0.06	0.07
		A	25	128	2545	303	1530	479	240	200	1333
13.	t o t a l	P	2.28	3.30	3.23	3.16	2.97	3.48	3.89	5.88	3.20
		A	204	229	369	676	1050	972	2146	7125	823

Note : @ P : Percentage of households reporting repayment of loan taken during the year to all households of an asset holding class

(Rs.)

A : Average amount/repaid per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Andhrapradesh

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.69	0.35	0.57	0.00	0.06	0.02
		A	2700	248	2183	-	625	625
2. co- op. society/bank		P	5.75	1.03	4.14	0.14	0.00	0.09
		A	1912	447	1787	1000	-	1000
3. commercial bank		P	6.35	1.45	4.68	0.10	0.03	0.07
		A	2270	642	2098	3750	1750	3431
4. insurance		P	0.05	0.00	0.03	0.00	0.00	0.00
		A	949	-	949	-	-	-
5. provident fund		P	0.03	0.00	0.02	0.00	0.00	0.00
		A	805	-	805	-	-	-
6. landlord		P	2.26	2.36	2.29	0.00	0.00	0.00
		A	1926	408	1392	-	-	-
7. agricultural money lender		P	3.58	1.40	2.83	0.00	0.00	0.00
		A	2225	573	1946	-	-	-
8. professional money lender		P	1.74	1.77	1.75	0.01	0.00	0.01
		A	1782	383	1299	481	-	481
9. trader		P	1.78	1.68	1.74	0.00	0.00	0.00
		A	2141	389	1565	-	-	-
10. relatives & friends		P	1.75	1.97	1.83	0.00	0.00	0.00
		A	718	318	571	-	-	-
11. other sources		P	2.20	1.12	1.83	0.01	0.00	0.00
		A	1029	261	869	1001	-	1001
12. unspecified		P	0.12	0.26	0.17	0.00	0.00	0.00
		A	1410	855	1116	-	-	-
13. total		P	22.75	12.50	19.25	0.26	0.10	0.21
		A	2207	458	1819	1976	1025	1821

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Assam

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	0.00	0.00
2.	co- op. society/ bank	P	0.18	0.00	0.16	0.00	0.00	0.00
		A	283	-	283	-	-	-
3.	commercial bank	P	0.22	1.55	0.39	0.00	0.00	0.00
		A	925	960	943	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.02	0.00	0.02	0.00	0.00	0.00
		A	541	-	541	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.03	0.00	0.02	0.00	0.00	0.00
		A	1947	-	1947	-	-	-
8.	professional money lender	P	0.43	0.54	0.44	0.00	0.00	0.00
		A	229	125	212	-	-	-
9.	trader	P	0.10	0.03	0.09	0.00	0.00	0.00
		A	563	303	550	-	-	-
10.	relatives & friends	P	0.83	0.07	0.73	0.00	0.00	0.00
		A	386	174	383	-	-	-
11.	other sources	P	0.42	0.34	0.41	0.00	0.00	0.00
		A	214	174	209	-	-	-
12.	unspecified	P	0.07	0.00	0.06	0.00	0.00	0.00
		A	200	-	200	-	-	-
13.	t o t a l	P	2.26	2.56	2.30	0.00	0.00	0.00
		A	393	642	429	-	-	-

Note : @ P : Percentage of households reporting repayment/ liquidation of any loan to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> repaid/liquidated per reporting household.



Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts, amounts per reporting household by major household type and credit agency.

State : Bihar

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.61	0.00	0.47	0.02	0.00	0.01
		A	902	-	902	3002	-	3002
2.	co- op. society/bank	P	0.56	0.50	0.54	0.01	0.00	0.01
		A	1417	400	1208	1000	-	1000
3.	commercial bank	P	0.68	0.58	0.66	0.01	0.02	0.01
		A	1701	1682	1697	3391	280	2530
4.	insurance	P	0.02	0.00	0.01	0.00	0.00	0.00
		A	1161	-	1161	-	-	-
5.	provident fund	P	0.05	0.00	0.04	0.00	0.00	0.00
		A	405	-	405	-	-	-
6.	landlord	P	0.80	1.33	0.92	0.01	0.00	0.01
		A	646	423	573	1500	-	1500
7.	agricultural money lender	P	0.89	2.95	1.35	0.00	0.00	0.00
		A	552	181	369	-	-	-
8.	professional money lender	P	0.26	0.83	0.39	0.00	0.00	0.00
		A	1298	524	922	-	-	-
9.	trader	P	0.10	0.07	0.09	0.00	0.00	0.00
		A	413	500	428	-	-	-
10.	relatives & friends	P	1.34	1.22	1.31	0.00	0.00	0.00
		A	479	330	448	-	-	-
11.	other sources	P	0.22	0.60	0.31	0.00	0.00	0.00
		A	302	237	-	-	-	-
12.	unspecified	P	0.11	0.00	0.09	0.00	0.00	0.00
		A	3799	-	3799	-	-	-
13.	t o t a l	P	5.49	7.84	6.02	0.05	0.02	0.04
		A	920	419	773	2418	280	2222

Note : O P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> repaid/liquidated per reporting household.

Narayan/

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

: Gujarat

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.05	1.67	1.18	0.40	0.00	0.32
		A	931	845	906	899	-	899
2.	co. op. society/bank	P	5.04	1.39	4.30	0.06	0.00	0.05
		A	2455	1046	2362	250	-	250
3.	commercial bank	P	2.51	1.37	2.28	0.02	0.00	0.02
		A	2057	2201	2075	1001	-	1001
4.	insurance	P	0.05	0.00	0.04	0.00	0.00	0.00
		A	54	-	54	-	-	-
5.	provident fund	P	0.00	0.30	0.06	0.00	0.00	0.00
		A	-	282	282	-	-	-
6.	landlord	P	0.42	0.36	0.40	0.00	0.00	0.00
		A	1576	320	1349	-	-	-
7.	agricultural money lender	P	0.30	0.83	0.40	0.00	0.00	0.00
		A	1114	261	757	-	-	-
8.	professional money lender	P	0.18	0.20	0.19	0.00	0.00	0.00
		A	612	6202	1807	-	-	-
9.	trader	P	1.24	1.48	1.29	0.00	0.00	0.00
		A	1041	240	854	-	-	-
10.	relatives & friends	P	1.62	5.77	2.35	0.00	0.00	0.00
		A	1782	447	1183	-	-	-
11.	other sources	P	0.64	2.31	0.98	0.00	0.00	0.00
		A	376	301	340	-	-	-
12.	unspecified	P	0.09	0.00	0.07	0.00	0.00	0.00
		A	3443	-	3443	-	-	-
13.	t o t a l	P	11.82	13.20	12.10	0.49	0.00	0.39
		A	2059	824	1785	819	-	819

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Haryana

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.54	0.00	0.31	0.00	0.00	0.00
		A	12562	-	12562	-	-	-
2.	co- op. society/bank	P	5.30	2.61	4.14	0.00	0.00	0.00
		A	3565	8034	4778	-	-	-
3.	commercial bank	P	2.57	1.76	2.22	0.00	0.00	0.00
		A	6701	1183	4821	-	-	-
4.	insurance	P	0.01	0.00	0.01	0.00	0.00	0.00
		A	5943	-	5943	-	-	-
5.	provident fund	P	0.00	0.18	0.08	0.00	0.00	0.00
		A	-	20100	20100	-	-	-
6.	landlord	P	0.06	0.83	0.39	0.00	0.00	0.00
		A	5001	1196	1505	-	-	-
7.	agricultural money lender	P	0.55	1.19	0.82	0.00	0.00	0.00
		A	1489	787	1052	-	-	-
8.	professional money lender	P	0.55	2.45	1.37	0.00	0.00	0.00
		A	2634	605	1069	-	-	-
9.	trader	P	0.16	0.16	0.16	0.00	0.00	0.00
		A	1242	250	812	-	-	-
10.	relatives & friends	P	0.98	1.29	1.11	0.00	0.00	0.00
		A	3457	839	2147	-	-	-
11.	other sources	P	0.60	0.00	0.34	0.00	0.00	0.00
		A	941	-	941	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	10.58	9.96	10.31	0.00	0.00	0.00
		A	4692	3145	4050	-	-	-

N : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

: Himachal Pradesh

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.09	2.88	1.31	0.22	0.00	0.19
		A	1168	1309	1207	985	-	985
2.	co- op. society/bank	P	3.08	1.73	2.91	0.00	0.00	0.00
		A	1330	497	1268	-	-	-
3.	commercial bank	P	1.17	7.36	1.95	0.00	0.00	0.00
		A	3161	946	2105	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.37	0.00	0.32	0.00	0.00	0.00
		A	5697	-	5697	-	-	-
7.	agricultural money lender	P	0.78	1.51	0.88	0.06	0.00	0.05
		A	940	36	743	340	-	340
8.	professional money lender	P	0.41	0.00	0.36	0.00	0.00	0.00
		A	2484	-	2484	-	-	-
9.	trader	P	0.20	0.00	0.17	0.00	0.00	0.00
		A	970	-	970	-	-	-
10.	relatives & friends	P	0.83	0.00	0.72	0.00	0.00	0.00
		A	1235	-	1235	-	-	-
11.	other sources	P	0.00	1.37	0.17	0.00	0.00	0.00
		A	-	19	19	-	-	-
12.	unspecified	P	0.00	0.25	0.03	0.00	0.00	0.00
		A	-	301	301	-	-	-
13.	t o t a l	P	7.67	13.74	8.43	0.28	0.00	0.25
		A	1845	856	1642	848	-	848

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount<sup>(Rs.)</sup> repaid/liquidated per reporting household.

Narayan/

Table (12.1) : Percentages of household reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Jammu & Kashmir

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.31	0.00	0.26	0.00	0.00	0.00
		A	2711	-	2711	-	-	-
2.	co- op. society/bank	P	0.94	0.76	0.91	0.00	0.00	0.00
		A	1345	500	1228	-	-	-
3.	commercial bank	P	1.57	2.90	1.79	0.00	0.00	0.00
		A	3335	453	2577	-	-	-
4.	insurance	P	0.05	0.00	0.04	0.00	0.00	0.00
		A	316	-	316	-	-	-
5.	provident fund	P	0.02	0.00	0.02	0.00	0.00	0.00
		A	470	-	470	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.11	0.00	0.09	0.00	0.00	0.00
		A	1000	-	1000	-	-	-
8.	professional money lender	P	0.01	0.13	0.03	0.00	0.00	0.00
		A	618	750	708	-	-	-
9.	trader	P	4.05	4.34	4.10	0.00	0.00	0.00
		A	1094	1030	1083	-	-	-
10.	relatives & friends	P	1.95	2.00	1.96	0.03	0.00	0.02
		A	803	485	749	1002	-	1002
11.	other sources	P	0.25	0.09	0.22	0.00	0.00	0.00
		A	1800	433	1707	-	-	-
12.	unspecified	P	1.37	0.48	1.22	0.00	0.00	0.00
		A	404	100	384	-	-	-
13. total		P	9.85	9.68	9.82	0.03	0.00	0.02
		A	1470	755	1352	1002	-	1002

Note : @ P : Percentages of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(Rs.)  
A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Karnataka

Sector : Rural

srl no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.79	2.15	1.13	0.00	0.00	0.00
		A	1042	247	665	-	-	-
2. co-op. society/bank		P	8.34	2.09	678	0.19	0.00	0.14
		A	2591	390	2422	744	-	744
3. commercial bank		P	4.08	2.73	3.75	0.00	0.00	0.00
		A	2425	1532	2262	-	-	-
4. insurance		P	0.09	0.00	0.05	0.00	0.00	0.00
		A	580	-	580	-	-	-
5. provident fund		P	0.01	0.00	0.01	0.00	0.00	0.00
		A	541	-	541	-	-	-
6. landlord		P	1.29	1.31	1.30	0.00	0.00	0.00
		A	765	576	717	-	-	-
7. agricultural money lender		P	2.19	0.85	1.85	0.00	0.00	0.00
		A	699	238	646	-	-	-
8. professional money lender		P	1.22	0.30	1.05	0.00	0.00	0.00
		A	1154	1327	1203	-	-	-
9. trader		P	0.59	1.06	0.70	0.00	0.00	0.00
		A	1229	923	1115	-	-	-
10. relatives & friends		P	2.23	2.04	2.18	0.00	0.00	0.00
		A	581	265	508	-	-	-
11. other sources		P	0.43	0.43	0.43	0.00	0.00	0.00
		A	608	265	523	-	-	-
12. unspecified		P	0.33	0.00	0.25	0.00	0.00	0.00
		A	521	-	521	-	-	-
13. total		P	19.44	11.80	17.54	0.19	0.00	0.14
		A	2000	721	1786	744	-	744

Note : @ P : Percentage of household reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major households type and credit agency.

State : Kerala

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	2.00	0.38	1.89	0.00	0.00	0.00
		A	587	95	580	-	-	-
2.	co- op. society/bank	P	14.28	6.33	13.74	0.00	0.00	0.00
		A	1193	458	1170	-	-	-
3.	commercial bank	P	9.80	5.84	9.53	0.04	0.00	0.04
		A	1737	504	1686	40	-	40
4.	insurance	P	0.05	0.00	0.04	0.00	0.00	0.00
		A	2701	-	2701	-	-	-
5.	provident fund	P	1.29	0.00	0.21	0.00	0.00	0.00
		A	650	-	650	-	-	-
6.	landlord	P	0.22	0.00	1.21	0.00	0.00	0.00
		A	97	-	97	-	-	-
7.	agricultural money lender	P	0.12	0.00	0.11	0.00	0.00	0.00
		A	150	-	150	-	-	-
8.	professional money lender	P	2.54	3.54	2.61	0.00	0.00	0.00
		A	1034	552	972	-	-	-
9.	trader	P	0.75	2.66	0.88	0.00	0.00	0.00
		A	320	628	383	-	-	-
10.	relatives & friends	P	3.53	0.33	3.32	0.00	0.00	0.00
		A	1420	204	1412	-	-	-
11.	other sources	P	1.85	0.51	1.76	0.00	0.00	0.00
		A	995	338	982	-	-	-
12.	unspecified	P	0.34	0.00	0.31	0.00	0.00	0.00
		A	1955	-	1955	-	-	-
13.	t o t a l	P	29.53	13.03	28.42	0.04	0.00	0.04
		A	1579	694	1551	40	-	40

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(Rs.)  
A : Average amount repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Madhya Pradesh

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.59	1.04	0.66	0.00	0.00	0.00
	A		1060	95	765	-	-	-
2. co- op. society/bank	P		6.74	1.08	5.61	0.08	0.00	0.06
	A		1309	352	1272	1859	-	1859
3. commercial bank	P		2.44	1.07	2.17	0.08	0.00	0.06
	A		2091	1510	2034	1243	-	1243
4. insurance	P		0.04	0.00	0.03	0.00	0.00	0.00
	A		727	-	727	-	-	-
5. provident funds	P		0.06	0.45	0.13	0.00	0.00	0.00
	A		1002	177	454	-	-	-
6. landlord	P		0.37	0.42	0.38	0.00	0.00	0.00
	A		539	826	602	-	-	-
7. agricultural money lender	P		1.10	0.78	1.03	0.00	0.00	0.00
	A		1454	4722	1943	-	-	-
8. professional money lender	P		1.52	0.70	1.35	0.00	0.00	0.00
	A		1074	1043	1071	-	-	-
9. trader	P		1.11	1.89	1.32	0.00	0.00	0.00
	A		951	706	881	-	-	-
10. relatives & friends	P		1.22	3.52	1.67	0.00	0.00	0.00
	A		1233	794	1049	-	-	-
11. other sources	P		0.22	0.43	0.20	0.00	0.00	0.00
	A		960	304	878	-	-	-
12. unspecified	P		0.07	0.00	0.05	0.00	0.00	0.00
	A		2354	-	2354	-	-	-
13. total	P		14.08	9.30	13.13	0.16	0.00	0.12
	A		1495	1191	1452	1549	-	1549

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(Rs.)

A : Average amount/repaid/liquidated per reporting household.

Narayan/



Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

: Maharashtra

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all-households	culti-vators	non-culti-vators	all-households
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1. government	P	0.82	0.51	0.72	0.00	0.00	0.00	
	A	1294	268	1056	-	-	-	
2. co- op. society/bank	P	11.82	3.37	9.06	0.90	0.10	0.10	
	A	2091	871	1943	1222	150	841	
3. commercial bank	P	2.97	1.49	2.48	0.06	0.00	0.04	
	A	4504	1013	3821	1686	-	1686	
4. insurance	P	0.02	0.02	0.02	0.00	0.00	0.00	
	A	15133	30	9794	-	-	-	
5. provident fund	P	0.15	0.26	0.18	0.00	0.00	0.00	
	A	685	598	645	-	-	-	
6. landlord	P	0.19	0.30	0.23	0.00	0.00	0.00	
	A	377	157	282	-	-	-	
7. agricultural money lender	P	0.65	0.15	0.49	0.00	0.00	0.00	
	A	697	1383	767	-	-	-	
8. professional money lender	P	0.42	0.34	0.39	0.00	0.00	0.00	
	A	1877	207	1404	-	-	-	
9. trader	P	1.36	0.84	1.19	0.00	0.00	0.00	
	A	1742	1170	1610	-	-	-	
10. relatives & friends	P	3.12	2.92	3.06	0.00	0.00	0.00	
	A	1016	420	831	-	-	-	
11. other sources	P	0.55	0.53	0.54	0.00	0.00	0.00	
	A	1340	716	1141	-	-	-	
12. unspecified	P	0.08	0.07	0.08	0.09	0.00	0.06	
	A	1104	100	804	764	-	764	
13. total	P	19.97	9.88	16.68	0.24	0.10	0.20	
	A	2363	775	2056	1152	150	977	

Note : P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household. (Rs.)

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Manipur

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
2.	co- op. society/bank	P	0.08	0.00	0.08	0.00	0.00	0.00
		A	2046	-	2046	-	-	-
3.	commercial bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
10.	relatives & friends	P	0.81	0.00	0.76	0.00	0.00	0.00
		A	100	-	100	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	0.89	0.00	0.84	0.00	0.00	0.00
		A	277	-	277	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(B)  
A : Average amount repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidated of cash loans and corresponding amounts per report on household by major household type and credit agency.

: Meghalaya

Sector : Rural

srl. no.	credit agency	type of estimate of @	repayment of any loan by			liquidation of any loan		
			culti- vators	non- culti- vators	all house- holds	culti- vators	non- culti- vators	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.10	0.00	0.08	0.00	0.00	0.00
		A	21173	-	21173	-	-	-
2.	co-op. society/bank	P	0.21	0.00	0.17	0.00	0.00	0.00
		A	2205	-	2205	-	-	-
3.	commercial bank	P	0.24	0.54	0.29	0.00	0.00	0.00
		A	134	1452	541	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.008	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.03	0.00	0.03	0.00	0.00	0.00
		A	1516	-	1516	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.06	0.00	0.05	0.00	0.00	0.00
		A	131	-	131	-	-	-
10.	relatives & friends	P	1.02	0.00	0.85	0.00	0.00	0.00
		A	1735	-	1735	-	-	-
11.	other sources	P	0.23	0.00	0.19	0.00	0.00	0.00
		A	415	-	415	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	1.81	0.54	1.59	0.00	0.00	0.00
		A	2459	1452	2401	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(Rs.)  
A : Average amount repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

: Orissa

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti- vators	non- culti- vators	all house- holds	culti- vators	non- culti- vators	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	1.29	0.03	1.08	0.00	0.00	0.00
		A	373	80	372	-	-	-
2. co- op. society/bank		P	3.57	1.32	7.73	0.14	0.08	0.13
		A	797	221	781	804	701	794
3. commercial bank		P	2.86	0.91	2.54	0.37	0.00	0.31
		A	958	544	934	1441	-	1441
4. insurance		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5. provident fnd		P	0.03	0.57	0.12	0.00	0.00	0.00
		A	190	133	144	-	-	-
6. landlord		P	0.15	0.00	0.12	0.00	0.00	0.00
		A	701	-	701	-	-	-
7. agricultural money lender		P	0.88	0.30	0.78	0.00	0.00	0.00
		A	559	822	575	-	-	-
8. professional money lender		P	0.51	0.15	0.45	0.00	0.00	0.00
		A	946	194	905	-	-	-
9. trader		P	0.09	0.00	0.08	0.00	0.00	0.00
		A	600	-	600	-	-	-
10. relatives & friends		P	0.89	0.97	0.90	0.00	0.00	0.00
		A	301	112	269	-	-	-
11. other sources		P	0.75	0.21	0.66	0.00	0.00	0.00
		A	596	30	510	-	-	-
12. unspecified		P	0.04	0.00	0.03	0.00	0.00	0.00
		A	125	-	125	-	-	-
13. total		P	14.81	4.28	13.10	0.51	0.08	0.44
		A	825	297	797	1266	701	1249

Note : P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Punjab

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			& cultivators	non-cultivators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.27	0.63	1.04	0.00	0.00	0.00
		A	3749	4468	3908	-	-	-
2.	co- op. society/bank	P	12.92	4.06	9.66	0.00	0.00	0.00
		A	4179	1544	3772	-	-	-
3.	commercial bank	P	6.63	2.89	5.25	0.02	0.00	0.01
		A	7248	1735	6136	1902	-	1902
4.	insurance	P	0.10	0.00	0.06	0.00	0.00	0.00
		A	5925	-	5925	-	-	-
5.	provident fund	P	0.53	0.00	0.33	0.00	0.00	0.00
		A	1360	-	1360	-	-	-
6.	landlord	P	0.96	2.24	1.43	0.00	0.00	0.00
		A	1140	1100	1117	-	-	-
7.	agricultural money lender	P	2.79	2.74	2.77	0.00	0.00	0.00
		A	4494	727	3127	-	-	-
8.	professional money lender	P	1.71	0.16	1.14	0.00	0.00	0.00
		A	4444	1000	4267	-	-	-
9.	trader	P	4.62	2.40	3.81	0.03	0.00	0.02
		A	2109	470	1730	2500	-	2500
10.	relatives & friends	P	3.07	1.63	2.54	0.00	0.00	0.00
		A	2443	1094	2126	-	-	-
11.	other sources	P	0.83	2.34	1.38	0.00	0.00	0.00
		A	2122	1323	1626	-	-	-
12.	unspecified	P	0.37	0.23	0.32	0.00	0.00	0.00
		A	1411	322	1122	-	-	-
13.	t o t a l	P	30.29	17.02	25.41	0.06	0.00	0.04
		A	4916	1456	4065	2262	-	2262

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Rajasthan

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.41	0.88	0.48	0.00	0.00	0.00
		A	674	02	598	-	-	-
2.	co-op. society/bank	P	3.17	2.61	3.09	0.00	0.00	0.00
		A	1338	72	1278	-	-	-
3.	commercial bank	P	2.65	3.99	2.85	0.28	0.00	0.24
		A	2405	646	2031	2253	-	2253
4.	insurance	P	0.07	0.10	0.08	0.00	0.00	0.00
		A	674	540	647	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.61	0.57	0.60	0.00	0.00	0.00
		A	1993	1411	1909	-	-	-
7.	agricultural money lender	P	1.48	1.24	1.45	0.00	0.00	0.00
		A	1312	474	1203	-	-	-
8.	professional money lender	P	1.82	2.87	1.98	0.00	0.00	0.00
		A	2180	1042	1929	-	-	-
9.	trader	P	1.02	3.64	1.42	0.00	0.00	0.00
		A	2883	745	2050	-	-	-
10.	relatives & friends	P	1.61	0.74	1.48	0.00	0.00	0.00
		A	1729	1085	1681	-	-	-
11.	other sources	P	1.02	1.26	1.06	0.00	0.00	0.00
		A	2378	2884	2469	-	-	-
12.	unspecified	P	0.26	0.89	0.36	0.00	0.00	0.00
		A	3223	385	2153	-	-	-
13.	t o t a l	P	12.71	15.37	13.11	0.28	0.00	0.24
		A	2129	1116	1949	2253	-	2253

Note : @ P ; percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Tamil Nadu

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all household holds	culti-vators	non-culti-vators	all household holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.23	1.62	1.35	0.01	0.00	0.00
		A	712	301	558	100	-	100
2.	co- op. society/bank	P	6.59	1.32	4.95	0.01	0.00	0.01
		A	1462	458	1378	700	-	700
3.	commercial bank	P	2.89	1.81	2.49	0.18	0.00	0.12
		A	1461	625	1271	619	-	619
4.	insurance	P	0.03	0.28	0.11	0.00	0.00	0.00
		A	5959	367	1558	-	-	-
5.	provident fund	P	0.88	1.35	1.03	0.02	0.00	0.01
		A	660	847	736	1742	-	1742
6.	landlord	P	0.88	1.10	0.95	0.00	0.00	0.00
		A	914	226	665	-	-	-
7.	agricultural money lender	P	3.43	2.04	2.99	0.00	0.00	0.00
		A	905	476	814	-	-	-
8.	professional money lender	P	5.76	5.20	5.59	0.00	0.00	0.00
		A	734	275	601	-	-	-
9.	trader	P	1.43	1.78	1.54	0.00	0.00	0.00
		A	1304	858	1143	-	-	-
10.	relatives & friends	P	2.87	2.86	2.87	0.01	0.00	0.01
		A	413	223	354	750	-	750
11.	other sources	P	4.27	1.12	3.29	0.01	0.00	0.01
		A	692	207	640	90	-	90
12.	unspecified	P	0.31	0.18	0.27	0.00	0.00	0.00
		A	186	414	234	-	-	-
13.	t o t a l	P	24.61	17.68	22.45	0.23	0.00	0.16
		A	1201	486	1026	704	-	704

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Tripura

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.76	0.86	0.73	0.00	0.00	0.00
		A	639	819	705	-	-	-
2.	co- op. society/bank	P	0.42	0.00	0.28	0.00	0.00	0.00
		A	337	-	337	-	-	-
3.	commercila bank	P	1.60	0.00	1.56	0.00	0.00	0.00
		A	955	-	955	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.53	0.00	0.35	0.00	0.00	0.00
		A	66	-	66	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
10.	relatives & friends	P	0.23	0.69	0.38	0.00	0.00	0.00
		A	785	541	637	-	-	-
11.	other sources	P	1.13	0.72	0.99	0.00	0.00	0.00
		A	303	511	354	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	4.66	2.27	3.85	0.00	0.00	0.00
		A	581	637	592	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.  
(Rs.)

A : Average amonnt/repaid/liquidated per reporting household.



Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Uttar Pradesh

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.69	0.34	0.62	0.00	0.00	0.00
		A	1665	979	1584	2504	-	2504
2. co- op. society/bank		P	3.52	0.59	2.89	0.04	0.05	0.04
		A	1288	469	1252	1518	1420	1431
3. commercial bank		P	2.48	0.42	2.25	0.02	0.22	0.14
		A	2332	1188	2176	1510	916	1316
4. insurance		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	214	-	214	-	-	-
5. provident fund		P	0.06	0.66	0.19	0.00	0.00	0.00
		A	586	285	356	-	-	-
6. landlord		P	0.67	0.26	0.58	0.00	0.00	0.00
		A	1466	415	1364	-	-	-
7. agricultural money lender		P	2.49	3.12	2.62	0.00	0.00	0.00
		A	970	483	845	-	-	-
8. professional money lender		P	1.54	1.91	1.62	0.00	0.00	0.00
		A	1076	833	1014	200	-	200
9. trader		P	0.59	0.61	0.60	0.00	0.00	0.00
		A	1616	1020	1485	-	-	-
10. relatives & friends		P	1.59	1.19	1.50	0.00	0.00	0.00
		A	921	878	913	-	-	-
11. other sources		P	0.50	1.38	0.69	0.00	0.00	0.00
		A	727	1671	1135	-	-	-
12. unspecified		P	0.08	0.29	0.13	0.00	0.00	0.00
		A	5083	200	2733	-	-	-
13. total		P	12.94	10.57	12.43	0.16	0.27	0.19
		A	1528	920	1416	1507	1010	1353

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household.  
(Rs.)

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : West Bengal

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all house-holds	culti-vators	non-culti-vators	all house-holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.69	0.00	0.54	0.04	0.00	0.03
		A	481	-	481	1892	-	1892
2.	co- op. society/bank	P	4.10	0.31	3.28	0.02	0.00	0.01
		A	704	604	701	26	-	26
3.	commercial bank	P	1.83	0.90	1.63	0.03	0.00	0.02
		A	792	2119	949	204	-	204
4.	insurance	P	0.05	0.00	0.04	0.00	0.00	0.00
		A	1215	-	1215	-	-	-
5.	provident fund	P	0.89	0.45	0.79	0.02	0.00	0.02
		A	645	339	608	198	-	198
6.	landlord	P	0.50	0.18	0.44	0.04	0.00	0.03
		A	679	169	632	250	-	250
7.	agricultural money lender	P	1.02	0.34	0.87	0.00	0.00	0.00
		A	275	75	258	-	-	-
8.	professional money lender	P	2.25	0.66	1.91	0.06	0.00	0.05
		A	709	349	682	356	-	356
9.	trader	P	1.05	0.70	0.97	0.00	0.00	0.00
		A	520	90	454	-	-	-
10.	relatives & friends	P	2.94	1.99	2.74	0.00	0.00	0.00
		A	517	198	467	-	-	-
11.	other sources	P	1.36	0.95	1.27	0.00	0.00	0.00
		A	291	148	268	-	-	-
12.	unspecified	P	0.17	0.00	0.13	0.00	0.00	0.00
		A	476	-	476	-	-	-
13.	total	P	14.52	6.21	12.73	0.20	0.00	0.16
		A	693	503	673	542	-	542

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household. (Rs.)

Narayan/

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Arunachal Pradesh

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all household	culti-vators	non-culti-vators	all household
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
2.	co- op. society/bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
3.	commercial bank	P	0.24	0.73	0.36	0.00	0.00	0.00
		A	38083	37994	38039	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-7	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-7	-	-	-	-	-
10.	relatives & friends	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	0.24	0.73	0.36	0.00	0.00	0.00
		A	38083	37994	38039	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Chhatisgarh

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all household	culti-vators	non-culti-vators	all household
(10)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
2.	co- op. society/bank	P	68.95	1.02	9.29	0.00	0.00	0.00
		A	580	1824	700	-	-	-
3.	commercial bank	P	29.36	0.12	3.68	0.003	0.00	0.00
		A	601	1048	514	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-7	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	13.52	0.00	1.64	0.00	0.00	0.00
		A	527	-	527	-	-	-
10.	relatives & friends	P	0.00	23.65	20.78	0.00	0.00	0.00
		A	-	575	575	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	82.54	24.81	31.82	0.00	0.00	0.00
		A	785	629	678	-	-	-

Note : P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(Rs.)  
A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Dadra Nagar Haveli

Sector : Rural

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			culti- vators	non- culti- vators	all house- holds	culti- vators	non- culti- vators	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
2.	co- op. society/bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
3.	commercial bank	P	0.42	0.00	0.34	0.00	0.00	0.00
		A	285	-	285	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
10.	relatives & friends	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	0.42	0.00	0.34	0.00	0.00	0.00
		A	285	-	285	-	-	-

Note : @ P : Percentage of households reporting repayment/ liquidation of any loan to total number of households of a major household type.

A : Average amount<sup>(Rs.)</sup> repaid/ liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Delhi

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.67	0.00	1.01	0.00	0.00	0.00
		A	18198	-	18198	-	-	-
2.	co- op. society/bank	P	0.54	0.00	0.33	0.00	0.00	0.00
		A	3465	-	3465	-	-	-
3.	commercial bank	P	1.36	2.98	2.00	0.00	0.00	0.00
		A	3469	522	1738	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.34	0.00	0.20	0.00	0.00	0.00
		A	601	-	601	-	-	-
6.	landlord	P	2.49	0.00	1.51	0.00	0.00	0.00
		A	3791	-	3791	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	1.72	7.25	3.89	0.00	0.00	0.00
		A	999	1400	1293	-	-	-
9.	trader	P	1.86	0.00	1.13	0.00	0.00	0.00
		A	322	-	322	-	-	-
10.	relatives & friends	P	2.10	5.81	3.56	0.00	0.00	0.00
		A	874	600	698	-	-	-
11.	other sources	P	1.12	1.73	1.37	0.00	0.00	0.00
		A	1994	901	1446	-	-	-
12.	unspecified	P	1.31	0.00	0.80	0.00	0.00	0.00
		A	3195	-	3195	-	-	-
13.	t o t a l	P	12.95	13.05	12.99	0.00	0.00	0.00
		A	4415	1283	3178	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of major household type.

A : Average amount/repaid/liquidated per reporting household.

Narayan/

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Goa, Daman and Diu

Sector Rural

srl. no:	credit agency	type of estimate <sup>@</sup>	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.33	0.79	1.07	0.00	0.00	0.00
		A	2502	180	1662	-	-	-
2.	co- op. society/bank	P	1.18	0.00	0.60	0.00	0.00	0.00
		A	5319	-	5319	-	-	-
3.	commercial bank	P	4.23	0.00	2.17	0.00	0.00	0.00
		A	3503	-	3503	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.12	0.38	0.25	0.00	0.00	0.00
		A	8749	1055	2929	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
10.	relatives & friends	P	0.09	0.94	0.81	0.00	0.00	0.00
		A	368	4002	2413	-	-	-
11.	other sources	P	0.51	4.26	2.34	0.00	0.00	0.00
		A	120	200	191	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	8.06	6.37	7.24	0.00	0.00	0.00
		A	3195	808	2171	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(Rs.)  
A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Pondicherry.

Sector : Rural

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			culti-vators	non-culti-vators	all households	culti-vators	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P	3.74	3.58	2.02	0.00	0.00	0.00	
	A	2170	110	502	-	-	-	
2. co- op. society/bank	P	16.34	0.00	8.83	0.00	0.00	0.00	
	A	1207	-	1207	-	-	-	
3. commercial bank	P	3.89	0.00	2.10	0.00	0.00	0.00	
	A	1159	-	1159	-	-	-	
4. insurance	P	0.20	0.00	0.11	0.00	0.00	0.00	
	A	65	-	65	-	-	-	
5. provident fund	P	3.80	0.00	2.05	0.00	0.00	0.00	
	A	1336	-	1336	-	-	-	
6. landlord	P	0.89	0.00	0.48	0.00	0.00	0.00	
	A	417	-	417	-	-	-	
7. agricultural money lender	P	3.88	2.65	3.31	0.00	0.00	0.00	
	A	672	35	438	-	-	-	
8. professional money lender	P	20.98	10.35	16.09	0.00	0.00	0.00	
	A	494	124	385	-	-	-	
9. trader	P	0.00	9.24	4.25	0.00	0.00	0.00	
	A	-	100	100	-	-	-	
10. relatives & friends	P	4.91	1.32	3.26	0.00	0.00	0.00	
	A	209	100	189	-	-	-	
11. other sources	P	13.90	3.49	9.11	0.00	0.00	0.00	
	A	738	500	696	-	-	-	
12. unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00	
	A	-	-	-	-	-	-	
13. total	P	42.76	29.29	36.57	0.00	0.00	0.00	
	A	1298	156	877	-	-	-	

Note : @ P : Percentage of households reporting/repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household.  
(Rs.)



Table (12.2) : Percentage of households reporting any repayment of cash loans and amounts repaid per reporting household by major household asset holding and credit agency for each major household type - All-India only.

All-India		Major household type : Cultivators								Sector : Rural	
Srl. no.	credit agency	type of estimates @	household asset holdings (Rs. 0.00)								
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.00	0.29	0.50	0.77	0.74	1.18	1.50	2.46	0.80
		A	-	255	518	483	966	1037	2692	10590	1267
2.	co-operative society/bank	P	0.80	1.76	2.55	4.39	5.86	8.28	11.28	14.97	5.48
		A	465	481	489	707	1130	1728	3434	9564	1686
3.	commercial bank	P	0.23	1.14	1.47	2.32	3.02	3.85	6.87	17.81	2.97
		A	444	670	788	711	1435	1836	4512	16441	2408
4.	insurance	P	0.00	0.00	0.02	0.02	0.02	0.09	0.06	0.20	0.03
		A	-	-	54	701	462	2056	3079	24546	2175
5.	provident fund	P	0.00	0.00	0.03	0.16	0.33	0.31	0.67	0.17	0.24
		A	-	-	1128	498	587	756	852	440	686
6.	landlord	P	0.98	1.12	1.25	0.57	0.59	0.47	0.23	0.00	0.69
		A	91	397	1377	569	1692	1946	4667	-	1268
7.	agricultural money-lender	P	0.45	1.84	1.95	1.62	1.55	1.29	1.46	0.87	1.59
		A	255	299	698	618	1012	1460	5165	14246	1236
8.	professional money-lender	P	1.31	1.60	1.23	1.59	1.74	1.64	1.11	0.35	1.53
		A	273	321	481	826	1108	1790	3539	13175	1161
9.	trader	P	0.31	0.99	0.66	0.95	0.92	1.13	0.99	1.74	0.93
		A	85	512	858	898	1420	2459	2623	6747	1486
10.	relatives & friends	P	1.02	1.53	1.77	2.12	1.90	2.26	1.91	1.25	1.92
		A	128	382	319	453	872	1329	2463	12136	919
11.	other sources	P	2.43	1.10	1.38	1.07	1.02	0.70	0.56	0.15	1.01
		A	455	346	481	622	879	1301	3200	16241	845
12.	unspecified	P	0.00	0.05	0.21	0.13	0.17	0.20	0.18	0.52	0.16
		A	-	473	2235	555	1534	1434	2508	19566	1808
13.	t o t a l	P	6.03	10.13	11.89	14.03	15.61	18.82	22.44	31.59	15.20
		A	382	464	726	742	1313	1899	4305	16570	1746

Note : @ P : Percentage of households reporting repayment of any loan to total number of households of an asset holding class.

A : Average amount<sup>(Rs.)</sup> repaid per reporting household.

Table (12.2) : Percentage of households reporting any repayment of cash loans and amounts repaid per reporting household by household asset holding and credit agency for each major household type - All-India only

All-India		Major household type : Non-cultivators							Sector : Rural			
Srl. no.	credit agency	type of estimate @	household asset holdings (Rs. 000)									
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	government	P	0.01	0.47	0.94	0.99	1.84	0.17	0.00	0.00	0.62	
		A	120	210	342	830	1006	180	-	-	542	
2.	co-operative society/bank	P	0.53	0.79	2.21	2.00	3.90	2.65	3.19	0.00	1.43	
		A	208	323	408	1327	2832	1446	2223	-	1090	
3.	commercial bank	P	0.73	1.02	1.83	2.79	3.11	4.22	4.71	6.61	1.57	
		A	119	663	927	1600	1587	2137	2050	37994	1139	
4.	insurance	P	0.00	0.03	0.06	0.05	0.07	0.00	0.00	0.00	0.03	
		A	-	270	108	321	1156	-	-	-	359	
5.	provident fund	P	0.04	0.23	0.25	0.76	1.57	0.00	0.13	0.00	0.36	
		A	25	873	481	1534	348	-	1055	-	801	
6.	landlord	P	0.91	1.08	0.89	0.64	0.07	1.13	0.00	0.00	0.88	
		A	305	422	367	1169	2500	1920	-	-	502	
7.	agricultural money-lender	P	0.39	1.77	1.81	2.33	1.84	0.72	0.00	0.00	1.55	
		A	275	399	374	552	2101	580	-	-	568	
8.	professional money-lender	P	1.29	1.44	1.50	1.02	3.36	2.09	0.48	0.00	1.52	
		A	366	749	586	871	974	175	3080	-	543	
9.	trader	P	0.61	1.07	1.51	1.68	1.01	0.67	0.63	0.00	1.12	
		A	142	409	768	1080	1395	871	3343	-	675	
10.	relatives & friends	P	1.17	2.29	2.02	1.86	2.87	1.93	1.77	0.00	2.00	
		A	248	335	516	765	747	1161	767	-	469	
11.	other sources	P	0.84	0.78	1.15	1.38	1.16	0.01	0.00	0.00	0.94	
		A	234	350	233	2713	1152	760	-	-	799	
12.	unspecified	P	0.19	0.09	0.31	0.08	0.02	0.16	0.00	0.00	0.14	
		A	492	320	278	1190	100	872	-	-	416	
13.	t o t a l	P	6.08	10.23	12.82	13.53	17.80	11.81	10.92	6.61	10.91	
		A	283	431	584	1413	1722	1592	2000	37994	792	

Note : @ P : Percentage of households reporting repayment of any loan to total number of households of an asset holding class.

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

Table (12.2) : Percentage of households reporting any repayment of cash loans and amounts repaid per reporting household by household asset holding and credit agency for each major household type - All-India only

srl. no.	credit agency	type of est. @	Major Household Type : All Households										all groups										
			household asset holdings (Rs. 0.00)																				
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)									
upto	1	5	10	20	50	100	500	above															
1.	government	P	0.01	0.38	0.63	0.81	0.83	1.14	1.47	1.47	2.43	0.76											
		A	120	226	440	548	973	1032	2692	2692	10590	1125											
2.	co-operative society/bank	F	0.59	1.25	2.45	4.03	5.71	8.06	11.08	11.08	14.80	4.52											
		A	281	428	467	755	1217	1724	3426	3426	9564	1641											
3.	commercial bank	F	0.63	1.08	1.58	2.39	3.03	3.86	6.82	6.82	17.69	2.64											
		A	144	667	836	870	1447	1849	4471	4471	16534	2229											
4.	insurance	P	0.00	0.01	0.03	0.03	0.03	0.09	0.06	0.06	0.19	0.03											
		A	-	270	83	598	587	2056	3079	3079	24546	1745											
5.	provident fund	P	0.04	0.12	0.10	0.25	0.42	0.30	0.65	0.65	0.16	0.27											
		A	25	873	630	984	520	756	853	853	440	722											
6.	landlord	P	0.92	1.10	1.15	0.58	0.55	0.49	0.22	0.22	0.00	0.73											
		A	257	410	1142	670	1700	1944	4667	4667	-	1050											
7.	agricultural money lender	P	0.40	1.80	1.91	1.73	1.58	1.27	1.43	1.43	0.86	1.58											
		A	270	351	606	604	1107	1440	5165	5165	14246	1080											
8.	professional money lender	F	1.29	1.51	1.31	1.50	1.86	1.65	1.10	1.10	0.35	1.53											
		A	346	335	517	844	1090	1710	3535	3535	13475	1016											
9.	trader	P	0.55	1.03	0.91	1.06	0.93	1.11	0.98	0.98	1.72	0.98											
		A	136	456	814	942	1418	2422	2635	2635	6747	1264											
10.	relatives & friends	P	1.14	1.93	1.84	2.08	1.98	2.24	2.25	2.25	1.23	1.94											
		A	226	353	383	496	859	1323	2425	2425	12136	1809											
11.	other sources	P	1.17	0.93	1.31	1.12	1.03	0.67	0.55	0.55	0.15	1.00											
		A	330	348	416	1019	902	1301	3200	3200	16241	835											
12.	unspecified	P	0.15	0.07	0.24	0.12	0.15	0.20	0.17	0.17	0.51	0.15											
		A	492	375	1479	620	1522	1417	2508	2508	19566	1500											
13.	t o t a l	P	6.07	10.18	12.16	13.96	15.77	18.55	22.16	22.16	31.31	14.18											
		A	304	447	682	842	1348	1891	4278	4278	16622	1572											

Note : @ P : Percentage of households reporting repayment of any loan to total number of households of an asset holding class. A : Average amount repaid per reporting household.

Table (12.3) : Percentage of households reporting liquidation of cash loans and amounts liquidated per reporting household by household asset holding and credit agency for each major household type -- All-India only

All-India		Major household type : Cultivators		Sector : Rural								
srl. no.	credit agency	type of estimate @	household asset holdings (Rs. 0.00)									
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	government	P	0.00	0.00	0.08	0.02	0.03	0.02	0.01	0.00	0.02	
		A	-	100	998	620	866	2867	4500	-	1210	
2.	co-operative society/bank	P	0.00	0.05	0.02	0.02	0.09	0.06	0.05	0.00	0.05	
		A	-	1000	500	28	1126	1124	1665	-	1048	
3.	commercial bank	P	0.00	0.05	0.27	0.04	0.06	0.06	0.13	0.00	0.09	
		A	-	303	1552	500	912	1017	4630	-	1636	
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
		A	-	-	-	-	-	-	-	-	-	
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	
		A	-	-	-	-	1742	-	198	-	813	
6.	landlord	P	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
		A	-	250	-	-	1500	-	-	-	506	
7.	agricultural money-lender	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
		A	-	-	-	-	340	-	-	-	340	
8.	professional money-lender	P	0.00	0.00	0.01	0.00	0.00	0.04	0.00	0.00	0.01	
		A	-	-	481	-	-	344	-	-	362	
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
		A	-	-	-	-	-	2500	-	-	2500	
10.	relatives & friends	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
		A	-	-	-	-	750	-	1002	-	821	
11.	other sources	P	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	
		A	-	90	-	-	-	1001	-	-	604	
12.	unspecified	P	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.01	
		A	-	-	-	-	764	-	-	-	764	
13.	t o t a l	P	0.00	0.15	0.38	0.08	0.21	0.19	0.22	0.00	0.19	
		A	-	532	1357	424	1010	1099	3518	-	1299	

Note : @ P : Percentage of households reporting liquidation of loan to total number of households of an asset holding class.

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

Table (12.3) : Percentage of households reporting liquidation of cash loans and amounts liquidated per reporting household by household asset holding and credit agency for each major household type - All-India only

All-India		Major household type : Non-cultivators		Sector : Rural								
Srl. no.	credit agency	type of estimate @	household asset holdings (Rs. 0.00)									
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	government	P	0.00	0.00	0.00	0.00	0.11	0.00	0.00	0.00	0.00	0.01
		A	-	-	-	-	625	-	-	-	-	625
2.	co-operative society/bank	P	0.00	0.01	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.02
		A	-	701	671	-	-	-	-	-	-	674
3.	commercial bank	P	0.00	0.08	0.00	0.06	0.03	0.00	0.00	0.00	0.00	0.04
		A	-	1069	-	833	300	-	-	-	-	982
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
7.	agricultural money-lender	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
8.	professional money-lender	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
10.	relatives & friends	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
13.	t o t a l	P	0.00	0.08	0.10	0.06	0.14	0.00	0.00	0.00	0.00	0.07
		A	-	1043	671	833	552	-	-	-	-	846

Note : @ P : Percentage of households reporting liquidation of loan to total number of households of an asset holding class.  
(Rs.)

A : Average amount/liquidated per reporting household.

Table (12.3) : Percentage of households reporting liquidation of cash loans and amounts liquidated per reporting household by household asset holding and credit agency for each major household type - All-India only.

All-India		Major household type : All households							Sector : Rural		
Srl. no.	credit agency	type of estimate @	household asset holdings (Rs. 0.00)								
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups ps
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.00	0.00	0.05	0.02	0.03	0.02	0.01	0.00	0.02
		A	-	100	998	620	803	2867	4500	-	1155
2.	co-operative society/bank	P	0.00	0.03	0.05	0.01	0.08	0.06	0.05	0.00	0.04
		A	-	968	612	28	1126	1124	1665	-	1005
3.	commercial bank	P	0.00	0.07	0.19	0.04	0.06	0.05	0.13	0.00	0.08
		A	-	778	1552	569	889	1017	4630	-	1556
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00
		A	-	-	-	-	1742	-	198	-	813
6.	landlord	P	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	250	-	-	1500	-	-	-	506
7.	agricultural money-lender	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	340	-	-	-	340
8.	professional money-lender	P	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.01
		A	-	-	481	-	-	344	-	-	362
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	2500	-	-	2500
10.	relatives & friends	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	750	-	1002	-	821
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00
		A	-	90	-	-	-	1001	-	-	604
12.	unspecified	P	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00
		A	-	-	-	-	764	-	-	-	764
13.	t o t a l	P	0.00	0.11	0.30	0.07	0.21	0.18	0.21	0.00	0.16
		A	-	729	1285	475	986	1099	3518	-	1252

Note : @ P : Percentage of households reporting liquidation of loan to total number of households of an asset holding class.

(Rs.)

A : Average amount/liquidated per reporting household.

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Table (0) : Distribution of number of sample blocks and households by states

Sector : Urban

srl. no.	s t a t e s	number of sample	
		blocks	households
(1)	(2)	(3)	(4)
1.	Andhra Pradesh	351	2103
2.	Assam	136	812
3.	Bihar	279	1674
4.	Gujarat	222	1332
5.	Haryana	107	638
6.	Himachal Pradesh	63	376
7.	Jammu & Kashmir	143	855
8.	Karnataka	232	1375
9.	Kerala	151	906
10.	Madhya Pradesh	323	1932
11.	Maharashtra	558	3335
12.	Manipur	64	384
13.	Meghalaya	60	359
14.	Nagaland	36	215
15.	Orissa	152	910
16.	Punjab	151	901
17.	Rajasthan	212	1267
18.	Sikkim	10	60
19.	Tamil Nadu	457	2736
20.	Tripura	49	294
21.	Uttar Pradesh	552	3302
22.	West Bengal	409	2452
23.	Arunachal Pradesh	40	236
24.	Chandigarh	4	24
25.	Delhi	288	1716
26.	Goa, Daman & Diu	40	240
27.	Mizoram	40	240
28.	Pondicherry	16	96
29.	ALL-India	5145	30770

Table (1) : Distribution of estimated number of households classified by household asset holding and major household type

household type : self-employed Sector : Urban

state/U.T.	estimated number of households (in 00) by household asset holding ( in 000)									
	upto 1	5	10	20	50	100	200	500	1000 & above	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(10)
Andhra Pradesh	1069	1935	1085	1117	1288	912	739	92	8238	
Assam	107	232	187	144	186	150	86	-	1093	
Bihar	690	947	579	1048	1193	757	534	28	5775	
Gujarat	251	605	500	676	1671	713	1194	84	5695	
Haryana	16	153	193	251	406	608	403	18	2048	
Himachal Pradesh	8	35	17	22	48	76	34	2	241	
Jammu & Kashmir	5	43	39	55	229	222	243	24	860	
Karnataka	225	792	753	1106	1283	1008	721	61	5950	
Kerala	35	79	223	242	576	419	524	141	2237	
Madhya Pradesh	616	1105	865	1182	1071	813	483	20	6155	
Maharashtra	1048	1482	1019	1486	1941	1179	1598	152	9906	
Manipur	-	5	23	28	126	35	9	-	285	
Meghalaya	2	11	6	14	17	8	15	1	74	
Nagaland	19	50	23	7	19	11	2	-	131	

Narayan/

Table (1) : Distribution of estimated number of households classified  
(contd) by household asset holding and major household type

household type : self-employed Sector : Urban

state/U.T.	estimated number of households (in 00) by household asset holding (in 000)										total
	upto 1000	1000-5000	5000-10000	10000-20000	20000-50000	50000-100000	100000-500000	500000-1000000	1000000-5000000	5000000 & above	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Orissa	330	286	320	197	242	90	129	5	1599		
Punjab	314	360	200	333	814	783	692	57	3553		
Rajasthan	177	536	418	495	1422	920	682	28	4678		
Sikkim	10*	9	2	6	3	1	1	1	33		
Tamilnadu	1035	2304	1211	1291	1648	947	1029	177	9642		
Tripura	2	12	17	14	23	12	7	-	87		
Uttar Pradesh	1214	2154	1906	3225	4017	2015	1638	118	16285		
West Bengal	1889	1189	710	1081	1422	811	885	2	7990		
Arunachal Pradesh	5	3	2	1	1	-	-	-	13		
Chandigarh	75	18	83	-	9	135	36	-	357		
Delhi	310	315	245	276	418	433	668	134	2799		
Goa, Laman & Diu	6	1	9	16	49	5	27	1	114		
Mizoram	2	8	2	2	11	3	2	-	31		
Pondicherry	19	43	-	36	40	13	6	-	158		
All-India	9470	14712	10636	14352	20173	13078	12386	1147	95966		

Narayan/

Table (1) : Distribution of estimated number of households classified by household asset holding and major household type

household type : others Sector : Urban

state/U.T.	estimated number of households (in 00) by household asset holding ( in 000)									
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	total
	upto	<del>10000</del>	<del>50000</del>	<del>100000</del>	<del>200000</del>	<del>500000</del>	<del>1000000</del>	<del>5000000</del>	<del>10000000</del>	total
	10000	50000	100000	200000	500000	1000000	5000000	10000000	& above	

Andhra Pradesh	3321	3424	2026	2495	2269	1246	795	15	15592
Assam	298	293	130	271	429	161	132	-	1715
Bihar	1448	2005	1490	1725	1702	1013	593	31	10007
Gujarat	1452	2599	1656	2280	2060	1017	563	52	11679
Haryana	240	278	499	441	629	516	464	-	3069
Himachal Pradesh	146	89	63	83	80	51	52	1	564
Jammu & Kashmir	44	83	89	98	298	232	221	6	1070
Karnataka	1534	2078	1683	1694	1717	948	887	21	10561
Kerala	295	404	437	551	1060	848	1204	149	4958
Madhya Pradesh	2140	2264	1933	2278	2772	1114	478	8986	12986
Maharashtra	4516	4666	4052	4594	5319	2605	2217	161	28130
Manipur	3	20	30	53	169	44	14	-	333
Meghalaya	35	79	46	28	37	337	37	-	299
Negaland	8	43	20	24	21	2	4	-	122

Narayan/

Table (1) : Distribution of estimated number of households classified  
(contd) by household asset holding and major household type

household type : Others

Sector : Urban

state/U.T.	estimated number of households (in 00) by household asset holding (in 000)									
	upto 14	15-54	55-104	105-204	205-504	505-1004	1005-5004	5005-10004	10005-50004	& above
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Orissa	1250	1124	572	714	548	318	153	2	4681	
Punjab	646	715	412	567	974	711	362	17	4405	
Rajasthan	846	1234	984	1432	1772	862	488	9	7627	
Sikkim	17	35	6	5	4	20	6	1	94	
Tamilnadu	5059	5000	3307	3889	4523	2876	1249	38	25230	204
Tripura	54	63	27	34	85	62	31	3	355	
Uttar Pradesh	3271	4675	3027	3975	4083	2093	1362	58	22543	
West Bengal	5631	4429	4042	3056	3825	2697	1308	21	25009	
Arunachal Pradesh	24	20	9	3	2	2	2	-	664	
Chandigarh	-	84	9	-	57	26	67	28	271	
Delhi	696	1083	629	797	943	872	1223	143	6364	
Goa, Daman & Diu	58	18	59	38	152	71	57	1	434	
Mizoram	7	18	6	9	23	15	8	1	88	
Pondicherry	87	96	35	45	27	27	20	-	337	
All-India	33125	36910	27277	31157	35191	20187	13996	762	198607	

Table (1) : Distribution of estimated number of households classified by household asset holding and major household type

household type : all households Sector : Urban

state/U.T.	estimated number of households (in 00) by household asset holding (in 000)									
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	upto 1000	1000-5000	5000-10000	10000-20000	20000-50000	50000-100000	100000-500000	500000-1000000	1000000 & above	total
Andhra Pradesh	4390	5360	3111	3613	3557	2158	1534	107	23829	
Assam	406	525	317	415	615	311	218	-	2807	
Bihar	2138	2952	2070	2772	2894	1770	1127	59	15782	
Gujarat	1703	3203	2156	2956	3731	1731	1757	136	17374	
Haryana	2255	431	693	691	1035	1125	867	19	5116	
Himachal Pradesh	154	124	79	105	127	127	86	3	800	
Jammu & Kashmir	49	126	128	153	527	453	465	30	1930	
Karnataka	1759	2870	2436	2800	3000	1950	1608	82	16511	
Kerala	330	483	660	793	1645	1267	1728	290	7195	
Madhya Pradesh	2756	3369	2727	3459	3843	1927	961	28	19140	
Maharashtra	5564	6148	5072	6081	7260	3783	3814	314	38036	
Manipur	3	24	53	81	295	79	23	-	558	
Meghalaya	37	90	52	42	54	44	52	1	372	
Nagaland	26	93	43	31	40	14	6	-	253	

Table (1) : Distribution of estimated number of households classified  
(contd.) by household asset holding and major household type

Sector : Urban

state/U.T.	estimated number of households (in 00) by household asset holding (in 000)										total
	upto 1	5	10	20	50	100	500	1000	5000	& above	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(10)	
Orissa	1580	1410	892	910	790	408	281	8	66280		
Punjab	960	1075	612	899	1788	1494	1054	75	7957		
Rajasthan	1023	1771	1402	1327	3194	1781	1170	37	12305		
Sikkim	27	44	8	11	7	21	7	7	127		
Tamilnadu	6093	7313	4518	5160	5771	3523	2278	214	34872		
Tripura	56	75	44	48	108	74	38	-	443		
Uttar Pradesh	4484	6829	4933	7200	8100	4108	2999	175	38829		
West Bengal	7520	5619	4752	4337	5247	3508	2193	23	32999		
Arunachal Pradesh	29	24	11	4	4	3	2	-	78		
Chandigarh	75	1103	92	-	66	161	103	28	6627		
Delhi	1006	1378	874	1073	1360	1305	1891	276	9163		
Goa, Daman & Diu	64	18	68	55	201	77	84	2	569		
Mizoram	10	27	7	11	35	19	10	1	119		
Pondicherry	106	140	35	81	58	40	26	-	495		
All-India	42605	51623	37913	45509	55364	33266	26382	1909	294573		

Table (2.1): Percentage of households reporting borrowings and repayments (i) in cash (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India.

Major household type : Self-Employed

Sector : Urban

states	type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	27.67	0.73	28.05	26.33	0.21	26.54
	A	3992	2223	3994	5158	834	5123
	S	98.56	1.44	100.00	99.87	0.13	100.00
2. Assam	P	2.45	0.00	2.45	2.58	0.00	2.58
	A	1979	-	1979	3224	-	3224
	S	100.00	0.00	100.00	100.00	0.00	100.00
3. Bihar	P	15.01	1.42	15.86	7.99	0.40	7.99
	A	4081	815	3936	514	365	533
	S	98.14	1.86	100.00	96.53	3.47	100.00
4. Gujarat	P	13.02	3.41	15.13	16.54	1.50	18.04
	A	5558	3517	5575	3639	7508	3961
	S	85.79	14.21	100.00	84.25	15.75	100.00
5. Haryana	P	8.24	0.60	8.24	6.39	0.00	6.39
	A	9188	400	9218	4394	-	4394
	S	99.68	0.32	100.00	100.00	0.00	100.00
6. Himachal Pradesh	P	11.60	0.00	11.60	9.86	0.00	9.86
	A	5158	-	5158	4825	-	4825
	S	100.00	0.00	100.00	100.00	0.00	100.00
7. Jammu & Kashmir	P	9.36	0.65	9.36	7.51	0.00	7.51
	A	4382	801	4438	5959	-	5959
	S	98.74	1.26	100.00	100.00	0.00	100.00
8. Karnataka	P	18.77	0.60	19.33	21.40	0.57	21.83
	A	7500	1919	7342	2607	803	2577
	S	99.19	0.81	100.00	99.19	0.81	100.00
9. Kerala	P	28.93	0.31	29.01	32.47	0.07	32.54
	A	15259	24033	15474	2193	9003	2208
	S	98.36	1.64	100.00	99.08	0.92	100.00
10. Madhya Pradesh	P	13.46	1.83	15.28	11.92	1.01	12.93
	A	3807	1194	3496	2340	801	2220
	S	95.91	4.09	100.00	97.19	2.81	100.00

Note : @ P : Percentage of households reporting borrowing and repayment to all households.

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

S : Percentage of cash and kind to total.



Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - state and All-India.

Major household type : Self-employed

Sector : Urban

s t a t e s	@ type of esti- mates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
11. Maharashtra	P	19.73	1.40	20.64	23.73	0.91	24.29
	A	6619	896	6390	3272	305	3209
	S	99.05	0.95	100.00	99.64	0.36	100.00
12. Manipur	P	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-
	S	-	-	-	-	-	-
13. Meghalaya	P	4.88	0.00	4.88	5.40	0.00	5.40
	A	2372	-	2372	5666	-	5666
	S	100.00	0.00	100.00	100.00	0.00	100.00
14. Nagaland	P	1.85	0.00	1.85	0.94	0.00	0.94
	A	2313	-	2413	4007	-	4007
	S	100.00	0.00	100.00	100.00	0.00	100.00
15. Orissa	P	13.15	2.16	15.32	11.41	1.09	12.50
	A	1685	549	1525	2177	160	2001
	S	94.92	5.08	100.00	99.30	0.70	100.00
16. Punjab	P	10.29	0.68	10.87	14.26	0.10	14.26
	A	8339	543	7930	3767	380	3769
	S	99.57	0.43	100.00	99.93	0.07	100.00
17. Rajasthan	P	9.90	0.75	10.52	14.28	0.00	14.28
	A	3461	294	275	4857	-	4857
	S	99.36	0.64	100.00	100.00	0.00	100.00
18. Sikkim	P	25.81	0.00	25.81	19.81	0.00	19.81
	A	1124	-	1124	141	-	141
	S	100.00	0.00	100.00	100.00	0.00	100.00
19. Tamil Nadu	P	31.80	0.85	31.91	34.60	0.03	34.60
	A	2848	232	2844	2255	2003	2257
	S	99.73	0.22	100.00	99.92	0.08	100.00
20. Tripura	P	7.03	0.00	7.03	5.58	0.00	5.58
	A	37620	-	37620	2890	-	2890
	S	100.00	0.00	100.00	100.00	0.00	100.00

note @ P :- percentage of households reporting borrowing and repayment to all household.

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

S :- percentage of cash and kind to total.

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household, by major household type - State and All-India

Major household type : Self-employed

Sector : Urban

s t a t e s	type of estimates @	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
21. Uttar Pradesh	P	13.23	1.09	13.79	12.94	0.66	13.40
	A	4450	927	4342	2383	831	2342
	S	98.32	1.68	100.00	98.25	1.75	100.00
22. West Bengal	P	17.47	0.03	17.49	16.12	0.09	16.20
	A	1676	10211	1689	1562	500	1556
	S	99.12	0.88	100.00	99.82	0.18	100.00
23. Arunachal Pradesh	P	0.00	0.00	0.00	9.49	0.00	9.49
	A	-	-	-	1191	-	1191
	S	-	-	-	100.00	0.00	100.00
24. Chandigarh	P	4.45	0.00	4.45	8.89	0.00	8.89
	A	20003	-	20003	3000	-	3000
	S	100.00	0.00	100.00	100.00	0.00	100.00
25. Delhi	P	7.64	0.00	7.64	9.14	0.00	9.14
	A	13634	-	13634	9143	-	9143
	S	100.00	0.00	100.00	100.00	0.00	100.00
26. Goa, Daman & Diu	P	16.14	0.00	16.14	28.69	0.00	28.69
	A	1398	-	1398	6385	-	6385
	S	100.00	0.00	100.00	100.00	0.00	100.00
27. Mizoram	P	1.04	0.00	1.04	1.62	0.00	1.62
	A	5017	-	5017	1501	-	1501
	S	100.00	0.00	100.00	100.00	0.00	100.00
28. Pondicherry	P	57.10	0.00	57.10	32.52	0.00	32.52
	A	6990	-	6990	9242	-	9242
	S	100.00	0.00	100.00	100.00	0.00	100.00
29. All-India	P	17.46	1.04	18.11	18.11	0.47	18.47
	A	4955	1626	4870	3084	1957	3074
	S	98.07	1.93	100.00	98.37	2.63	100.00

Note @ P : Percentage of households reporting borrowing and repayment to all households.

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

S : Percentage of cash and kind to total

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : Others

Sector : Urban

S t a t e s	type of esti- mates @	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	24.16	0.75	24.75	22.16	0.50	22.57
	A	2056	2784	2091	1318	417	1303
	S	95.97	4.03	100.00	99.29	0.71	100.00
2. Assam	P	5.23	0.23	5.46	2.10	0.24	2.10
	A	3212	200	3083	1310	100	1322
	S	99.72	0.28	100.00	99.13	0.87	100.00
3. Bihar	P	10.70	1.19	11.30	10.82	0.28	11.01
	A	2355	161	2247	1172	43	1153
	S	99.24	0.76	100.00	99.91	0.09	100.00
4. Gujarat	P	15.47	3.50	18.01	18.38	3.60	21.53
	A	3624	361	3182	1353	213	1191
	S	97.80	2.20	100.00	97.01	2.89	100.00
5. Haryana	P	7.44	0.00	7.44	9.80	0.00	9.80
	A	9449	-	9449	5227	-	5227
	S	100.00	0.00	100.00	100.00	0.00	100.00
6. Himachal Pradesh	P	4.50	0.00	4.50	6.59	0.00	6.59
	A	7683	-	7683	1136	-	1136
	S	100.00	0.00	100.00	100.00	0.00	100.00
7. Jammu & Kashmir	P	5.24	0.00	5.24	4.62	0.00	4.62
	A	5280	-	5280	1542	-	1542
	S	100.00	0.00	100.00	100.00	0.00	100.00
8. Karnataka	P	16.59	0.60	16.93	19.29	0.57	19.76
	A	3287	373	3234	1529	233	1300
	S	99.59	0.41	100.00	99.35	0.45	100.00
9. Kerala	P	34.44	0.44	34.89	37.21	0.56	37.65
	A	5164	90	5099	2185	405	2166
	S	99.98	0.02	100.00	99.72	0.28	100.00
10. Madhya Pradesh	P	17.78	1.78	19.12	18.05	0.81	18.55
	A	1987	251	1872	1077	243	1058
	S	98.75	1.25	100.00	99.00	1.00	100.00

Note : @ P : percentage of households reporting borrowings and repayment to all households.

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

S : Percentage of cash and kind to total.

Sd

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : Others		Sector : Urban					
S t a t e s	type of estimates	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
11. Maharashtra	P	25.57	0.41	25.81	27.77	0.37	28.07
	A	3433	497	3408	1947	523	1932
	S	99.77	0.23	100.00	99.64	0.36	100.00
12. Manipur	P	0.22	0.00	0.22	0.22	0.00	0.22
	A	608	-	608	699	-	699
	S	100.00	0.00	100.00	100.00	0.00	100.00
13. Meghalaya	P	0.68	0.00	0.68	3.66	0.00	3.66
	A	4474	-	4474	10068	-	10068
	S	100.00	0.00	100.00	100.00	0.00	100.00
14. Nagaland	P	1.43	0.00	1.43	0.48	0.00	0.48
	A	885	-	885	1617	-	1617
	S	100.00	0.00	100.00	100.00	0.00	100.00
15. Orissa	P	12.16	0.12	12.20	12.56	0.00	12.56
	A	2386	1932	2399	1292	-	1292
	S	99.18	0.82	100.00	100.00	0.00	100.00
16. Punjab	P	13.01	1.48	13.12	8.78	0.76	9.54
	A	2726	647	2774	2192	879	2087
	S	97.37	2.63	100.00	96.63	3.37	100.00
17. Rajasthan	P	17.36	0.94	17.65	17.68	0.35	17.68
	A	3352	335	3314	1170	245	1175
	S	99.46	0.54	100.00	99.59	0.41	100.00
18. Sikkim	P	10.45	0.00	10.45	16.80	0.00	16.80
	A	412	-	412	550	-	600
	S	100.00	0.00	100.00	100.00	0.00	100.00
19. Tamil Nadu	P	30.13	0.27	30.13	32.34	0.16	32.37
	A	2781	4420	2820	1471	329	1471
	S	98.62	1.38	100.00	99.89	0.11	100.00
20. Tripura	P	11.95	0.00	11.95	2.22	0.00	2.22
	A	3067	-	3067	878	-	878
	S	100.00	0.00	100.00	100.00	0.00	100.00

Note : @ P : Percentage of households reporting borrowing and repayment to all households.

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

S : Percentage of cash and kind to total.

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : Others

Sector : Urban

s t a t e s	type of estimates @	Borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
21. Uttar Pradesh	P	13.41	0.76	14.14	16.66	0.29	16.89
	A	2133	400	2045	1367	187	1352
	S	98.95	1.05	100.00	99.76	0.24	100.00
22. West Bengal	P	20.59	0.42	20.89	23.63	0.34	23.71
	A	2629	679	2605	1150	389	1151
	S	99.48	0.52	100.00	99.52	0.48	100.00
23. Arunachal Pradesh	P	1.30	0.00	1.30	0.64	0.00	0.64
	A	485	-	485	344	-	344
	S	100.00	0.00	100.00	100.00	0.00	100.00
24. Chandigarh	P	3.40	0.00	3.40	15.40	0.00	15.40
	A	5803	-	5803	4909	-	4909
	S	100.00	0.00	100.00	100.00	0.00	100.00
25. Delhi	P	7.97	0.12	8.09	14.54	0.76	14.66
	A	5002	450	4934	2173	942	2203
	S	99.86	0.14	100.00	97.80	2.20	100.00
26. Goa, Daman & Diu	P	16.10	0.34	16.45	20.80	0.00	20.00
	A	4757	1001	4700	2559	-	2559
	S	99.12	0.88	100.00	100.00	0.00	100.00
27. Mizoram	P	1.85	0.00	1.85	1.35	0.00	1.35
	A	19167	-	19167	1636	-	1636
	S	100.00	0.00	100.00	100.00	0.00	100.00
28. Pondicherry	P	49.30	0.34	49.38	46.36	0.26	46.36
	A	2120	679	2121	1883	50	1884
	S	99.73	0.22	100.00	99.98	0.02	100.00
29. All-India	P	19.67	0.79	20.19	21.42	0.57	21.82
	A	2959	732	2911	1536	327	1516
	S	99.01	0.99	100.00	99.44	0.56	100.00

note @ P : percentage of households reporting borrowing and repayment to all households

A : average amount (Rs.) per reporting household

S : percentage of cash and kind to total

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : All households		Sector : Urban					
s t a t e s	type of estimates @	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	25.37	0.74	25.89	23.60	0.40	23.94
	A	27.86	25.94	28.04	27.98	4.94	27.67
	S	97.35	2.65	100.00	99.70	0.30	100.00
2. Assam	P	4.15	0.14	4.29	2.29	0.15	2.29
	A	29.27	2.00	28.37	21.57	1.00	21.57
	S	99.77	0.23	100.00	99.76	0.30	100.00
3. Bihar	P	12.27	1.28	12.97	9.78	0.32	9.91
	A	31.27	4.28	30.03	9.76	1.89	9.70
	S	98.60	1.40	100.00	99.36	0.64	100.00
4. Gujarat	P	14.67	3.47	17.07	17.78	2.91	20.38
	A	41.87	13.77	38.78	20.51	14.45	19.94
	S	92.78	7.22	100.00	89.66	10.34	100.00
5. Haryana	P	7.76	0.24	7.76	8.43	0.00	8.43
	A	93.38	4.00	93.51	49.75	-	49.75
	S	99.87	0.13	100.00	100.00	0.00	100.00
6. Himachal Pradesh	P	6.63	0.00	6.63	7.57	0.00	7.57
	A	63.60	-	63.60	25.73	-	25.73
	S	100.00	0.00	100.00	100.00	0.00	100.00
7. Jammu & Kashmir	P	7.07	0.29	7.07	5.91	0.00	5.91
	A	47.50	8.01	47.83	40.41	-	40.41
	S	99.31	0.69	100.00	100.00	0.00	100.00
8. Karnataka	P	17.38	0.60	17.80	20.05	0.57	20.51
	A	49.27	9.30	48.42	19.44	4.38	19.13
	S	99.35	0.65	100.00	99.37	0.63	100.00
9. Kerala	P	32.73	0.40	33.06	35.74	0.41	36.06
	A	79.38	58.01	79.30	21.88	8.82	21.78
	S	99.11	0.89	100.00	99.54	0.46	100.00
10. Madhya Pradesh	P	16.39	1.80	17.89	16.08	0.87	16.74
	A	24.68	5.59	23.18	13.78	4.51	13.47
	S	97.57	2.43	100.00	98.26	1.74	100.00

Note : @ P : Percentage of households reporting borrowing and repayment to all households

A : Average amount (Rs.) per reporting household

S : Percentage of cash and kind to total

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : All households		Sector : Urban					
s t a t e s	type of estimates @	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
11. Maharashtra	P	24.05	0.66	24.46	26.72	0.51	27.09
	A	41.14	7.16	40.63	22.53	4.22	22.30
	S	99.52	0.48	100.00	99.64	0.36	100.00
12. Manipur	P	0.13	0.00	0.13	0.1	0.00	0.13
	A	6.08	-	6.08	6.99	-	6.99
	S	100.00	0.00	100.00	100.00	0.00	100.00
13. Meghalaya	P	1.51	0.00	1.51	4.01	0.00	4.01
	A	31.29	-	31.29	88.89	-	88.89
	S	100.00	0.00	100.00	100.00	0.00	100.00
14. Nagaland	P	1.65	0.00	1.65	0.73	0.00	0.73
	A	17.71	-	17.71	32.19	-	32.19
	S	100.00	0.00	100.00	100.00	0.00	100.00
15. Orissa	P	12.42	0.64	12.99	12.27	0.28	12.54
	A	21.97	7.48	21.37	21.37	1.60	14.72
	S	98.27	1.73	100.00	100.00	0.24	100.00
16. Punjab	P	11.79	1.12	12.12	11.23	0.47	11.65
	A	49.12	6.19	48.39	30.85	8.29	30.06
	S	98.81	1.19	100.00	98.89	1.11	100.00
17. Rajasthan	P	14.52	0.87	14.94	16.38	0.22	16.38
	A	33.81	3.21	33.04	23.91	2.45	23.95
	S	99.44	0.56	100.00	99.87	0.13	100.00
18. Sikkim	P	14.41	0.00	14.41	17.58	0.00	17.58
	A	7.40	-	7.40	9.02	-	5.02
	S	100.00	0.00	100.00	100.00	0.00	100.00
19. Tamil Nadu	P	30.59	0.43	30.62	32.97	0.13	32.99
	A	28.00	21.15	28.27	16.98	4.47	16.99
	S	98.95	1.05	100.00	99.90	0.10	100.00
20. Tripura	P	10.98	0.00	10.98	2.89	0.00	2.89
	A	74.41	-	74.41	16.46	-	16.46
	S	100.00	0.00	100.00	100.00	0.00	100.00

Note @ P : Percentage of households reporting borrowing and repayment to all households.

A : Average amount (Rs.) per reporting household

C : Percentage of cash and kind to total

Table (2.1) : Percentage of households reporting borrowing and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : All households		Sector : Urban					
s t a t e s	type of estimates @	borrowings			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(7)
21. Uttar Pradesh	P	13.33	0.89	13.99	15.10	0.45	15.43
	A	30.97	6.68	29.94	17.32	5.85	17.12
	S	98.57	1.43	100.00	99.01	0.99	100.00
22. West Bengal	P	19.84	0.32	20.06	21.81	0.28	21.90
	A	24.26	8.63	24.12	12.24	3.98	12.24
	S	99.43	0.57	100.00	99.59	0.41	100.00
23. Arunachal Pradesh	P	1.08	0.00	1.08	2.16	0.00	2.16
	A	4.85	-	4.85	9.77	-	9.77
	S	100.00	0.00	100.00	100.00	0.00	100.00
24. Chandigarh	P	3.99	0.00	3.99	11.70	0.00	11.70
	A	147.90	-	147.90	40.84	-	40.84
	S	100.00	0.00	100.00	100.00	0.00	100.00
25. Delhi	P	7.87	0.08	7.95	12.89	0.52	12.97
	A	75.62	4.50	74.87	36.83	9.42	36.97
	S	99.94	0.06	100.00	98.97	1.03	100.00
26. Goa, Daman & Diu	P	16.11	0.27	16.38	22.38	9.00	22.38
	A	40.80	20.01	40.46	25.44	-	35.44
	S	99.18	0.82	100.00	100.00	0.00	100.00
27. Mizoram	P	1.64	0.00	1.64	1.43	0.00	1.43
	A	168.45	-	168.45	15.28	-	15.28
	S	100.00	0.00	100.00	100.00	0.00	100.00
28. Pondicherry	P	51.79	0.23	51.85	41.93	0.18	41.93
	A	38.37	6.79	38.37	37.09	50	37.09
	S	99.92	0.08	100.00	99.99	0.01	100.00
29. All-India	P	18.95	0.87	19.51	20.35	0.54	20.73
	A	35.58	10.80	35.04	19.85	7.94	19.68
	S	98.62	1.38	100.00	98.96	1.04	100.00

Note @ P : Percentage of households reporting borrowing and repayment to all households

A : Average amount (Rs.) per reporting household

S : Percentage of cash and kind to total



Table (72.2) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by household asset holding for each major household type - All-India only

All-India		Major Household Type: Self-Employed			Sector : Urban				
srl. no.	asset holding (Rs.000)		type of estimates @	amount borrowed			amount repaid		
				cash	kind	total	cash	kind	total
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1.	upto	1	P	17.22	05.59	17.81	15.32	0.12	15.44
			A	1482	329	1444	434	50	431
			S	99.24	00.76	100.00	99.91	0.09	100.00
2.	1 -	5	P	22.00	1.27	22.48	20.51	0.34	20.54
			A	1759	407	1744	827	297	831
			S	98.69	1.31	100.00	99.40	0.60	100.00
3.	5 -	10	P	15.50	1.58	17.02	15.04	0.35	15.39
			A	1408	729	1350	970	679	963
			S	94.99	5.01	100.00	98.39	1.61	100.00
4.	10 -	20	P	16.76	1.56	17.99	16.06	1.19	17.15
			A	2561	3137	2659	1061	3967	1270
			S	89.74	10.26	100.00	78.27	21.73	100.00
5.	20 -	50	P	19.39	0.90	19.85	18.71	0.43	18.92
			A	4227	918	4170	1769	648	1764
			S	99.00	1.00	100.00	99.16	0.84	100.00
6.	50 -	100	P	15.21	0.71	15.49	15.93	0.50	16.43
			A	7102	1954	7062	4932	939	4811
			S	98.74	1.26	100.00	99.41	0.59	100.00
7.	100 -	500	P	14.08	0.71	14.29	22.99	0.20	23.19
			A	18764	2165	18597	7328	536	7269
			S	99.42	0.58	100.00	99.97	0.06	100.00
8.	500 & above		P	16.26	0.44	16.70	26.30	0.44	26.74
			A	16329	34031	16793	28719	6990	28363
			S	94.69	5.31	100.00	99.60	0.40	100.00
9.	all groups		P	17.46	1.04	18.11	18.11	0.47	18.47
			A	4955	1626	4870	3084	1957	3074
			S	98.07	1.93	100.00	98.37	1.63	100.00

Note : @ P : Percentage of households reporting borrowings and repayments to all households of an asset holding class  
A : Average amount (Rs.) per reporting household.  
S : Percentage of cash and kind to total.

Table (12.2) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by household asset holding for each major household type - All-India only

All-India Major Household Type : Others Sector : Urban

Srl. no.	asset holdings (Rs. 000)	type of estimates	amount borrowed			amount repaid		
			cash	kind	total	cash	kind	total
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	upto 1	P	13.56	0.85	14.06	9.95	0.28	10.15
		A	916	266	900	511	93	504
		S	98.22	1.78	100.00	99.50	0.50	100.00
2.	1 - 5	P	18.03	0.81	18.68	17.39	0.79	18.04
		A	1201	384	1175	729	364	719
		S	98.58	1.42	100.00	97.77	2.23	100.00
3.	5 - 10	P	21.41	0.98	21.90	22.08	1.29	23.02
		A	2046	206	2009	862	143	835
		S	99.54	0.46	100.00	99.04	0.96	100.00
4.	10 - 20	P	24.37	0.66	24.78	26.76	0.27	26.87
		A	2208	326	2181	1305	428	1304
		S	99.60	0.40	100.00	99.67	0.33	100.00
5.	20 - 50	P	21.59	0.85	22.08	25.60	0.73	26.11
		A	4231	2100	4218	1771	467	1749
		S	98.07	1.93	100.00	99.26	0.74	100.00
6.	50 - 100	P	21.61	0.90	22.40	26.78	0.08	26.80
		A	4065	511	3943	2058	403	2057
		S	99.48	0.52	100.00	99.94	0.06	100.00
7.	100 - 500	P	17.22	0.27	17.42	28.13	0.26	28.25
		A	9716	3093	9649	3757	1155	3752
		S	99.51	0.49	100.00	99.72	0.28	100.00
8.	500 & above	P	14.62	0.00	14.62	15.95	0.00	15.95
		A	12911	-	12911	8489	-	8489
		S	100.00	0.00	100.00	100.00	0.00	100.00
9.	all groups	P	19.67	0.79	20.19	21.42	0.57	21.82
		A	2959	732	2911	1536	327	1516
		S	99.01	0.99	100.00	99.44	0.56	100.00

Note : @ P : Percentage of households reporting borrowings and repayments to all households of an asset holding class.

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

Sd

S : Percentage of cash and kind to total.

Table (42.2) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by household asset holding for each major household type - All-India only

All-India Major Household Type: All Households Sector : Urban

srl. no.	asset holding (Rs. 000)	type of estimates @	amount borrowed			amount repaid		
			cash	kind	total	cash	kind	total
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	upto 1	P	14.38	0.79	14.89	11.15	0.24	11.33
		A	1067	276	1045	487	88	482
		S	98.59	1.41	100.00	99.61	0.39	100.00
2.	1 - 5	P	19.16	0.94	19.77	18.28	0.67	18.75
		A	1384	393	1360	760	354	754
		S	98.63	1.37	100.00	98.33	1.67	100.00
3.	5 - 10	P	19.75	1.15	20.53	20.11	1.03	20.88
		A	1906	408	1856	884	195	861
		S	98.77	1.23	100.00	98.89	1.11	100.00
4.	10 - 20	P	21.97	0.95	22.64	23.39	0.56	23.80
		A	2293	1788	2300	1252	2799	1297
		S	96.74	3.26	100.00	94.91	5.09	100.00
5.	20 - 50	P	20.78	0.87	21.27	23.09	0.62	23.49
		A	4230	1654	4202	1770	513	1753
		S	98.39	1.61	100.00	99.23	0.77	100.00
6.	50 - 100	P	19.09	0.82	19.68	22.51	0.24	22.73
		A	5016	997	4908	2858	834	2840
		S	99.15	0.85	100.00	99.69	0.31	100.00
7.	100 - 500	P	15.74	0.48	15.95	25.71	0.23	25.87
		A	13514	2442	13412	5256	905	5232
		S	99.46	0.54	100.00	99.85	0.15	100.00
8.	500 & above	P	15.61	0.26	15.87	22.17	0.26	22.43
		A	15050	34031	15364	22910	6990	22724
		S	96.33	3.67	100.00	99.61	0.36	100.00
9.	all groups	P	18.95	0.87	19.51	20.35	0.54	20.73
		A	3558	1080	3504	1985	794	1968
		S	98.62	1.38	100.00	98.96	1.04	100.00

Note : @ P : Percentage of households reporting borrowings and repayments to all households of an asset holding class.

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

S : Percentage of cash and kind to total.

Sd

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

		Sector : Urban								
		major household type								
srl. no.	household asset holding (Rs.000)	self-employed:			others			all households		
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>ANDHRA PRADESH</u>										
1.	upto 1	9.00	1.01	1.39	16.78	7.61	4.97	13.85	4.04	2.43
2.	1 - 5	30.86	7.54	5.00	27.28	16.48	16.44	28.63	11.65	8.31
3.	5 - 10	5.89	2.50	1.84	11.02	6.53	6.16	9.09	4.35	3.09
4.	10 - 20	16.55	7.73	3.82	15.57	15.52	15.04	15.94	11.31	7.07
5.	20 - 50	18.72	20.29	4.96	14.61	23.95	18.79	16.16	21.97	8.96
6.	50 - 100	13.05	32.47	24.18	10.80	16.65	7.92	11.65	25.19	19.48
7.	100 - 500	5.72	24.18	14.58	3.70	12.30	19.44	4.46	18.71	15.99
8.	500 & above	0.21	4.29	44.22	0.22	0.97	11.23	0.22	2.77	34.68
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>A S S A M</u>										
1.	upto 1	10.03	0.30	0.00	9.10	1.85	0.00	9.32	1.61	0.00
2.	1 - 5	10.55	12.45	0.11	16.69	3.96	0.00	15.28	5.28	0.07
3.	5 - 10	5.97	2.41	30.72	4.64	0.14	0.88	4.95	0.50	20.52
4.	10 - 20	31.58	20.56	0.00	13.91	15.65	4.77	17.99	16.41	1.63
5.	20 - 50	35.20	30.95	17.97	35.00	51.67	15.87	35.05	48.45	17.26
6.	50 - 100	6.56	33.33	0.00	14.85	14.95	15.00	12.95	17.81	5.13
7.	100 - 500	0.00	0.00	51.20	5.78	11.78	63.48	4.45	9.94	55.40
8.	500 & above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>B I H A R</u>										
1.	upto 1	16.99	27.96	0.37	10.88	1.44	1.14	13.62	16.93	1.02
2.	1 - 5	18.03	3.71	23.54	17.64	6.80	2.82	17.81	5.00	6.08
3.	5 - 10	8.93	0.84	9.64	17.12	11.32	8.83	13.46	5.20	8.95
4.	10 - 20	18.90	3.61	7.43	29.51	31.86	24.04	24.76	15.36	21.38
5.	20 - 50	22.95	22.34	37.38	16.31	15.65	29.19	19.29	19.56	30.48
6.	50 - 100	7.53	5.92	6.10	4.18	6.60	16.00	5.78	16.20	14.45
7.	100 - 500	6.65	35.61	15.85	4.27	26.21	17.98	5.34	31.70	17.64
8.	500 & above	0.00	0.00	0.00	0.00	0.12	0.00	0.05	0.05	0.00
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Note : 1) P<sub>1</sub> : Percentage distribution of households reporting cash borrowings  
 2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash  
 3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amount of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Urban

srl. no.	household asset holding (Rs.0.00)	major household type									
		self-employed			others			all households			
		P1	P2	P3	P1	P2	P3	P1	P2	P3	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>Haryana</u>											
1	upto 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	1 - 5	15.48	6.81	0.71	0.00	0.00	1.52	6.58	2.85	1.31	
3	5 - 10	2.48	0.35	0.64	17.95	1.96	4.39	11.37	1.29	3.39	
4	10 - 20	13.82	7.80	1.48	13.72	0.54	1.54	13.76	3.58	1.53	
5	20 - 50	24.82	6.24	7.09	17.60	2.69	1.34	20.67	4.17	2.88	
6	50 - 100	27.42	26.94	26.21	13.04	5.24	7.49	19.16	10.13	12.50	
7	100 - 500	14.85	60.63	63.87	37.68	89.57	83.71	27.97	77.47	78.39	
8	500&above	1.12	1.22	0.00	0.00	0.00	0.00	0.48	0.51	0.00	
9	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Himachal Pradesh</u>											
1	upto 1	0.00	0.00	0.00	11.64	0.46	0.00	5.55	0.26	0.00	
2	1 - 5	9.10	0.71	0.26	25.85	1.53	8.04	17.08	1.18	2.36	
3	5 - 10	0.00	0.00	0.00	0.00	0.00	5.90	0.00	0.00	1.59	
4	10 - 20	15.94	12.39	2.70	11.13	1.87	4.33	13.67	6.33	3.14	
5	20 - 50	43.89	61.93	78.53	28.64	31.04	54.70	36.63	44.15	72.11	
6	50 - 100	30.99	24.97	16.00	0.00	0.00	1.76	16.22	10.60	12.16	
7	100 - 500	0.00	0.00	2.52	2.66	65.11	25.27	10.30	37.48	8.65	
8	500&above	0.00	0.00	0.00	0.00	0.00	00.00	0.00	0.00	0.00	
9	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Gujarat</u>											
1	upto 1	3.05	1.10	0.53	6.15	1.46	0.71	5.25	1.32	0.61	
2	1 - 5	9.54	1.91	1.27	11.92	5.46	4.90	11.23	4.09	2.94	
3	5 - 10	3.99	0.81	3.75	15.74	4.94	5.66	12.72	3.34	4.62	
4	10 - 20	14.51	4.37	1.78	32.47	24.19	29.04	27.25	16.53	14.29	
5	20 - 50	53.27	45.89	7.97	24.44	31.53	27.27	32.83	37.07	16.83	
6	50 - 100	4.17	1.89	12.00	7.23	19.85	19.99	6.34	12.91	15.67	
7	100 - 500	11.21	43.97	70.96	2.05	12.57	12.43	4.72	24.70	44.11	
8	500&above	0.25	0.07	1.74	0.00	0.00	0.00	0.07	0.03	0.94	
9	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Note : 1) P1 : percentage distribution of households reporting cash borrowings

2) P2 : Percentage distribution of amounts borrowed in cash

3) P3 : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowing and repayments of cash loans over household asset holding by major household type

Sector : Urban

Sl. household no. asset holdings (Rs.000)	major household type									
	self-employed :			other households			all households			
	P1	P2	P3	P1	P2	P3	P1	P2	P3	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>Jammu &amp; Kashmir</u>										
1. upto 1	0.00	0.00	0.00	2.19	0.19	1.27	0.90	0.09	0.21	
2. 1 - 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3. 5 - 10	14.62	12.90	2.20	6.73	1.87	6.63	11.38	7.87	2.93	
4. 10 - 20	2.48	1.42	1.14	0.00	0.00	1.35	1.46	0.77	1.17	
5. 20 - 50	49.61	11.06	3.17	55.30	4.98	9.81	51.95	8.28	4.27	
6. 50 -100	10.53	27.61	1.24	24.66	19.46	20.84	16.34	23.89	4.49	
7. 100 -500	18.76	35.40	37.73	11.08	73.50	10.63	15.61	52.78	33.24	
8. 500&above	3.98	11.62	54.52	0.00	0.00	49.47	2.34	6.32	53.69	
9. all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>Karnataka</u>										
1. upto 1	1.61	0.16	0.26	10.59	2.58	5.84	7.09	1.15	2.96	
2. 1 - 5	23.40	5.17	2.16	18.97	5.75	5.55	20.69	5.40	3.30	
3. 5 - 10	1.10	0.26	0.64	25.23	10.58	8.95	15.84	4.47	4.67	
4. 10 - 20	18.65	19.76	13.18	14.61	11.83	6.79	16.19	16.53	10.09	
5. 20 - 50	15.92	9.65	10.96	10.36	14.94	24.63	12.53	11.76	17.58	
6. 50 -100	22.69	24.21	24.45	6.93	5.62	12.00	13.07	16.64	18.42	
7. 100 -500	14.37	38.41	44.56	12.53	38.19	35.96	13.25	38.32	40.39	
8. 500&above	2.24	2.38	3.78	0.77	10.61	0.28	1.35	5.73	2.09	
9. all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>Kerala</u>										
1. upto 1	1.91	0.08	0.12	0.18	0.03	0.01	0.65	0.06	0.04	
2. 1 - 5	0.78	0.06	0.54	10.63	1.83	0.83	7.96	0.90	0.75	
3. 5 - 10	7.73	0.44	0.69	10.86	6.21	2.57	10.00	3.16	2.04	
4. 10 - 20	7.16	1.13	8.59	8.26	4.05	5.45	7.96	2.51	6.34	
5. 20 - 50	36.27	6.27	8.99	22.53	17.77	16.51	26.31	11.69	14.38	
6. 50 -100	24.12	6.77	25.64	23.68	10.31	19.34	23.80	8.44	21.12	
7. 100 -500	20.78	84.89	32.23	22.06	54.24	50.29	21.71	70.43	45.18	
8. 500&above	1.24	0.36	23.20	1.75	5.56	5.00	1.61	2.81	10.15	
9. all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

Note : 1) P1 : Percentage distribution of households reporting cash borrowings

2) P2 : Percentage distribution of amounts borrowed in cash

3) P3 : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Urban

srl. no.	household asset holding (Rs.000)	major household type								
		self-employed			other households			all households		
		P1	P2	P3	P1	P2	P3	P1	P2	P3
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Madhya Pradesh</u>										
1.	upto 1	6.90	0.69	0.33	3.68	1.92	0.79	4.53	1.42	0.60
2.	1 - 5	8.50	2.21	8.96	19.75	3.43	14.69	16.78	5.90	12.37
3.	5 - 10	12.63	1.76	1.44	17.91	11.87	13.25	16.51	7.75	8.47
4.	10 - 20	19.22	9.73	3.78	20.98	24.69	12.79	20.51	18.59	9.14
5.	20 - 50	26.45	19.07	13.47	19.04	22.44	16.50	20.99	21.06	15.27
6.	50 -100	19.83	16.57	17.90	15.54	21.34	21.52	16.67	19.40	20.06
7.	100 - 500	5.90	48.74	52.70	3.11	9.31	20.46	3.84	25.38	33.51
8.	500&above	0.56	1.22	1.42	0.00	0.00	0.00	0.15	0.50	0.58
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Maharashtra</u>										
1.	upto 1	14.70	3.69	2.24	12.91	6.13	3.03	13.29	5.29	2.77
2.	1 - 5	23.79	16.51	9.06	14.85	5.63	5.28	16.76	9.37	6.55
3.	5 - 10	5.95	2.79	3.78	15.81	15.40	7.56	13.71	11.07	6.29
4.	10 - 20	13.65	5.67	6.11	20.37	12.72	16.72	18.93	10.30	13.15
5.	20 - 50	20.99	27.95	21.73	22.61	32.43	27.15	22.26	30.89	25.33
6.	50 -100	8.21	11.60	4.84	6.98	10.97	15.98	7.24	11.19	12.24
7.	100 -500	11.59	26.35	44.37	5.93	16.38	23.74	7.10	19.81	30.67
8.	500&above	1.32	5.43	7.89	0.54	0.33	0.54	0.71	2.08	3.01
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Manipur</u>										
1.	upto 1				0.00	0.00	0.00	0.00	0.00	0.00
2.	1 - 5				0.00	0.00	0.00	0.00	0.00	0.00
3.	5 - 10				0.00	0.00	0.00	0.00	0.00	0.00
4.	10 - 20				100.00	100.00	100.00	100.00	100.00	100.00
5.	20 - 50				0.00	0.00	0.00	0.00	0.00	0.00
6.	50 -100				0.00	0.00	0.00	0.00	0.00	0.00
7.	100 -500				0.00	0.00	0.00	0.00	0.00	0.00
8.	500&above				0.00	0.00	0.00	0.00	0.00	0.00
9.	all groups				100.00	100.00	100.00	100.00	100.00	100.00

Note : 1) P1 : Percentage distribution of households reporting cash borrowings.

2) P2 : Percentage distribution of amounts borrowed in cash

3) P3 : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Urban

srl. no.	household asset holding (Rs.000)	major household type									
		self-employed:total			other households			all households			
		P1	P2	P3	P1	P2	P3	P1	P2	P3	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>Meghalaya</u>											
1.	upto 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	1 - 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	5 - 10	5.57	5.91	2.07	43.07	9.66	0.00	19.07	7.84	0.35	
4.	10 - 20	37.88	23.05	6.03	3.47	0.39	0.02	25.49	11.38	1.04	
5.	20 - 50	0.00	0.00	13.09	9.90	3.05	3.22	3.57	1.57	4.89	
6.	50 -100	0.00	0.00	0.00	43.07	86.91	12.21	15.51	44.75	10.14	
7.	100 -500	56.55	71.04	73.80	0.00	0.00	84.56	36.19	34.46	83.58	
8.	500&above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>Nagaland</u>											
1.	upto 1	24.28	5.08	0.00	0.00	0.00	0.00	14.11	4.03	0.00	
2.	1 - 5	24.28	10.17	0.00	100.00	100.00	0.00	55.98	28.85	0.00	
3.	5 - 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4.	10 - 20	37.86	71.19	84.00	0.00	0.00	100.00	22.01	56.38	86.58	
5.	20 - 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6.	50 -100	12.76	13.56	16.00	0.00	0.00	0.00	7.42	10.74	13.42	
7.	100 -500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8.	500&above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>Orissa</u>											
1.	upto 1	0.10	0.00	1.62	12.96	1.39	1.36	9.49	1.10	1.45	
2.	1 - 5	2.46	2.95	0.31	10.81	3.75	3.13	8.56	3.58	2.16	
3.	5 - 10	52.87	18.51	4.74	10.80	4.23	7.90	22.14	7.19	6.82	
4.	10 - 20	9.66	7.59	14.49	20.96	15.34	14.29	17.92	13.74	14.36	
5.	20 - 50	27.38	43.05	12.21	23.52	39.01	45.38	24.57	39.84	33.99	
6.	50 -100	3.83	2.84	3.54	13.54	14.91	20.83	10.92	12.41	14.89	
7.	100 -500	3.68	25.07	63.09	7.40	21.37	6.33	6.40	22.14	25.82	
8.	500&above	0.00	0.00	0.00	0.00	0.00	0.77	0.00	0.00	0.51	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

Note : 1) P1 : Percentage distribution of households reporting cash borrowings

2) P2 : Percentage distribution of amounts borrowed in cash

3) P3 : Percentage distribution of amounts repaid in cash



Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Urban

srl. no.	household asset holding (Rs.000)	major household type						all households		
		self-employed			others			P1	P2	P3
		P1	P2	P3	P1	P2	P3			
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Punjab</u>										
1.	upto 1	4.56	0.24	0.24	18.23	3.68	0.17	12.90	1.40	0.22
2.	1 - 5	10.06	4.71	1.06	2.35	0.75	1.83	5.36	3.37	1.30
3.	5 - 10	6.79	0.47	0.50	6.54	2.41	2.05	6.64	1.12	0.97
4.	10 - 20	4.89	1.16	1.60	10.90	10.35	11.02	8.56	4.27	4.50
5.	20 - 50	21.70	9.37	12.26	30.37	26.70	27.41	26.99	15.24	16.92
6.	50 -100	30.69	36.17	16.13	26.27	42.01	25.19	27.99	38.15	18.92
7.	100 -500	18.17	39.84	43.78	5.15	12.65	30.15	10.22	30.63	39.58
8.	500&above	3.13	8.04	24.43	0.18	1.45	2.19	1.33	5.81	17.59
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Rajasthan</u>										
1.	upto 1	0.23	0.80	0.02	6.46	5.55	0.72	4.34	4.29	0.25
2.	1 - 5	12.29	17.95	0.56	8.12	4.11	6.70	9.20	7.78	2.57
3.	5 - 10	19.35	4.96	2.79	8.76	6.40	3.82	11.50	6.02	3.13
4.	10 - 20	7.82	6.51	2.46	32.52	20.21	13.98	26.12	16.58	6.23
5.	20 - 50	49.75	45.12	29.37	27.72	34.99	28.54	33.42	37.68	29.10
6.	50 -100	1.43	6.21	54.17	11.08	25.05	25.92	8.58	20.05	44.93
7.	100 -500	9.12	18.45	10.63	5.34	3.68	20.32	6.32	7.60	13.80
8.	500&above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Sikkim</u>										
1.	upto 1	68.45	6.96	72.33	0.00	0.00	5.87	31.55	4.88	11.28
2.	1 - 5	8.30	3.70	27.67	66.50	75.61	27.32	39.69	25.26	27.34
3.	5 - 10	23.25	89.34	0.00	33.50	24.39	4.81	28.76	69.86	4.42
4.	10 - 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.	20 - 50	0.00	0.00	0.00	0.00	0.00	46.37	0.00	0.00	42.59
6.	50 -100	0.00	0.00	0.00	0.00	0.00	15.64	0.00	0.00	14.37
7.	100 -500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	500&above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Note : 1) P1 : Percentage distribution of households reporting cash borrowings

2) P2 : Percentage distribution of amounts borrowed in cash.

3) P3 : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Urban

srl. no.	household asset holding (Rs.000)	major household type								
		self-employed:total			other households			all households		
		P1	P2	P3	P1	P2	P3	P1	P2	P3
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Tamilnadu</u>										
1. upto 1	11.80	1.87	1.21	11.86	2.98	2.80	11.84	2.66	2.19	
2. 1 - 5	29.89	10.74	7.21	17.08	6.64	7.53	20.76	7.84	7.40	
3. 5 - 10	12.53	8.34	5.03	14.72	10.38	8.77	14.11	9.78	7.33	
4. 10 - 20	12.33	12.08	4.55	19.19	16.31	20.98	17.22	15.07	14.65	
5. 20 - 50	16.65	19.82	7.68	17.07	24.87	26.24	16.95	23.39	19.09	
6. 50 -100	9.26	13.12	12.76	15.30	21.03	21.32	13.57	18.72	18.02	
7. 100 -500	6.39	29.30	54.87	4.78	17.79	12.36	5.24	21.15	28.74	
8. 500&above	1.09	4.73	6.69	0.00	0.00	0.00	0.31	1.38	2.58	
9. all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Tripura</u>										
1. upto 1	0.00	0.00	0.00	3.20	0.16	0.00	2.80	0.06	0.00	
2. 1 - 5	0.00	0.00	0.00	12.94	2.12	1.05	11.30	0.76	0.35	
3. 5 - 10	17.40	0.03	0.53	0.26	0.04	5.78	2.43	0.04	2.26	
4. 10 - 20	0.00	0.00	0.00	12.70	6.18	7.63	11.09	2.23	2.51	
5. 20 - 50	43.90	0.53	8.61	22.50	15.37	14.98	25.21	5.87	10.68	
6. 50 -100	0.00	0.00	0.00	40.69	61.96	41.14	35.54	22.31	13.55	
7. 100 -500	38.70	99.44	90.85	7.63	14.16	29.53	11.57	68.74	70.65	
8. 500&above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9. all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Uttar Pradesh</u>										
1. upto 1	7.97	5.03	2.28	6.00	3.22	4.09	6.32	4.30	3.19	
2. 1 - 5	11.82	3.92	2.25	20.99	12.44	8.81	17.17	7.35	5.56	
3. 5 - 10	10.76	2.46	2.24	15.49	11.97	9.84	13.52	6.29	6.03	
4. 10 - 20	19.06	8.07	3.59	23.21	23.29	16.11	21.48	14.19	9.92	
5. 20 - 50	26.09	15.40	16.05	18.66	23.21	28.19	21.75	18.54	22.19	
6. 50 -100	11.49	21.44	22.77	11.63	18.00	22.63	11.57	20.06	22.70	
7. 100 -500	10.61	35.84	48.19	3.80	6.90	10.33	6.63	24.20	29.04	
8. 500&above	2.19	7.84	2.64	0.24	0.96	0.00	1.05	5.07	1.30	
9. all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Note : 1) P1 : Percentage distribution of households reporting cash borrowings  
 2) P2 : Percentage distribution of amounts borrowed in cash  
 3) P3 : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

household srl. asset no. holding (Rs.000)		major household type								
		self-employed:total			other households			all households		
		P1	P2	P3	P1	P2	P3	P1	P2	P3
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>West Bengal</u>										
1. upto 1		21.39	3.99	2.37	19.25	2.94	2.09	19.71	3.01	2.16
2. 1 - 5		8.82	8.78	7.49	17.33	9.57	10.90	15.51	9.45	10.12
3. 5 - 10		18.49	15.37	9.66	15.85	11.47	11.05	16.41	12.04	10.73
4. 10 - 20		10.95	5.32	5.76	16.25	9.57	25.23	15.12	8.94	20.79
5. 20 - 50		16.50	28.65	23.22	19.82	46.47	25.27	19.11	43.84	24.80
6. 50 -100		4.51	11.72	12.40	6.94	11.95	11.58	6.42	11.92	12.00
7. 100 -500		19.30	26.13	36.50	4.56	8.14	13.88	7.70	10.79	19.04
8. 500&above		0.03	0.05	1.60	0.00	0.00	0.00	0.01	0.01	0.37
9. all groups		100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Arunachal Pradesh</u>										
1. upto 1		-	-	0.00	44.05	27.77	0.00	44.05	27.77	0.00
2. 1 - 5		-	-	0.00	51.19	56.81	75.51	51.19	56.81	6.49
3. 5 - 10		-	-	0.00	0.00	0.00	24.49	0.00	0.00	2.11
4. 10 - 20		-	-	0.00	3.57	15.43	0.00	3.57	15.43	0.00
5. 20 - 50		-	-	81.15	0.00	0.00	0.00	0.00	0.00	74.18
6. 50 -100		-	-	18.85	0.00	0.00	0.00	0.00	0.00	17.23
7. 100 -500		-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. 500&above		-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. all groups		-	-	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<u>Chandigarh</u>										
1. upto 1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. 1 - 5		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. 5 - 10		0.00	0.00	0.00	100.00	100.00	0.00	36.71	14.40	0.00
4. 10 - 20		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. 20 - 50		0.00	0.00	0.00	0.00	0.00	68.87	0.00	0.00	47.01
6. 50 -100		100.00	100.00	100.00	0.00	0.00	0.00	63.29	85.60	31.73
7. 100 -500		0.00	0.00	0.00	0.00	0.00	31.13	0.00	0.00	21.25
8. 500&above		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. all groups		100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Note : 1) P1 : Percentage distribution of households reporting cash borrowings  
 2) P2 : Percentage distribution of amounts borrowed in cash  
 3) P3 : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Urban

srl. no.	household asset holding (Rs.000)	major household type									
		self-employed:total			others			all households			
		P1	P2	P3	P1	P2	P3	P1	P2	P3	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>Delhi</u>											
1.	upto 1	6.33	0.31	0.03	14.53	3.28	1.85	12.14	1.69	0.87	
2.	1 - 5	16.38	1.98	2.28	14.46	3.33	1.68	15.03	2.60	2.00	
3.	5 - 10	0.89	0.20	0.08	13.88	10.27	11.34	10.03	4.39	5.29	
4.	10 - 20	0.14	0.02	0.13	11.32	8.85	6.14	8.01	4.13	2.91	
5.	20 - 50	24.00	35.79	3.45	15.55	13.39	17.23	13.06	25.37	9.82	
6.	50 -100	21.31	7.71	2.17	8.14	16.62	14.56	12.04	11.86	7.90	
7.	100 -500	22.21	46.91	41.30	19.78	40.59	38.94	20.50	43.97	40.21	
8.	500&above	8.72	7.08	50.56	2.29	3.67	8.25	4.20	5.49	31.01	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>Goa, Daman &amp; Diu</u>											
1.	upto 1	0.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00	1.61	
2.	1 - 5	2.98	3.97	0.03	0.67	0.21	1.07	1.15	0.47	0.59	
3.	5 - 10	0.00	0.00	0.05	6.72	5.66	0.00	5.37	5.27	0.02	
4.	10 - 20	0.00	0.00	0.38	6.42	5.41	11.88	5.13	5.04	6.54	
5.	20 - 50	96.26	89.59	6.98	37.10	23.51	14.52	49.01	28.07	11.02	
6.	50 -100	0.00	0.00	1.32	22.55	28.10	35.56	18.01	26.16	19.67	
7.	100 -500	0.70	6.44	86.16	26.49	37.11	33.96	21.30	34.99	58.19	
8.	500&above	0.00	0.00	5.08	0.00	0.00	0.00	0.00	0.00	2.36	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>Mizoram</u>											
1.	upto 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2.	1 - 5	100.00	100.00	100.00	0.00	0.00	33.95	16.41	4.89	50.49	
3.	5 - 10	0.00	0.00	0.00	35.58	43.11	0.00	29.74	41.00	0.00	
4.	10 - 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5.	20 - 50	0.00	0.00	0.00	40.49	28.57	5.67	33.85	27.17	4.25	
6.	50 -100	0.00	0.00	0.00	0.00	0.00	60.37	0.00	0.00	45.25	
7.	100 -500	0.00	0.00	0.00	23.31	28.33	0.00	19.49	26.94	0.00	
8.	500&above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

Note @ 1) P1 : Percentage distribution of households reporting cash borrowings

2) P2 : Percentage distribution of amounts borrowed in cash

3) P3 : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Sector : Urban

srl. no.	asset holding (Rs.0.00)	major household type									
		self-employed			others			all households			
		P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>3</sub>	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
<u>PONDICHERY</u>											
1.	upto - 1	10.45	0.45	0.18	3.01	1.72	0.76	5.64	0.90	0.40	
2.	1 - 5	46.79	2.43	0.49	39.54	17.52	22.17	42.10	7.83	8.77	
3.	5 - 10	0.00	0.00	0.00	13.14	10.29	4.98	8.51	3.68	1.90	
4.	10 - 20	21.63	9.60	0.00	19.32	12.01	29.79	20.13	10.46	11.37	
5.	20 - 50	3.09	1.44	0.61	8.91	26.35	7.46	6.86	10.35	3.22	
6.	50 - 100	14.30	82.59	98.63	8.94	12.16	9.40	10.83	57.41	64.56	
7.	100 - 500	3.73	3.49	0.09	7.12	19.96	25.44	5.92	9.38	9.77	
8.	500 & above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<u>ALL INDIA</u>											
1.	upto - 1	9.74	2.91	1.18	11.50	3.56	2.58	10.97	3.29	1.95	
2.	1 - 5	19.32	6.86	4.65	17.03	6.92	7.16	17.72	6.89	6.03	
3.	5 - 10	9.84	2.80	2.89	14.95	10.34	7.94	13.42	7.19	5.67	
4.	10 - 20	14.36	7.42	4.56	19.44	14.51	16.66	17.91	11.55	11.21	
5.	20 - 50	23.34	19.91	12.45	19.45	27.82	24.41	20.62	24.51	19.02	
6.	50 - 100	11.87	17.02	19.17	11.17	15.35	17.03	11.38	16.05	17.99	
7.	100 - 500	10.41	39.41	38.92	6.17	20.26	22.64	7.44	28.27	29.98	
8.	500 & above	1.11	3.67	16.17	0.29	1.25	1.58	0.53	2.26	8.16	
9.	all groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

- note : 1) P<sub>1</sub> : percentage distribution of households reporting cash borrowings  
 2) P<sub>2</sub> : Percentage distribution of amounts borrowed in cash.  
 3) P<sub>3</sub> : Percentage distribution of amounts repaid in cash.

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

		Sector : Urban					
		major household type					
srl. no.	purpose of loan	self-employed :		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ANDHRA PRADESH</u>							
1.	capital expenditure in farm business	0.36	1.00	0.75	4.69	0.62	2.70
2.	current expenditure in farm business	0.91	1.12	0.14	0.65	0.41	0.90
3.	capital expenditure in non-farm business	2.97	35.76	0.57	2.65	1.40	20.53
4.	current expenditure in non-farm business	5.56	20.60	0.44	1.69	2.21	11.91
5.	household expenditure	15.69	22.15	19.31	65.62	18.06	42.14
6.	repayment of debt	0.22	2.10	0.26	3.39	0.25	2.69
7.	expdt. on litigation, financial investment etc.	4.71	17.27	3.75	21.31	4.08	19.13
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	a l l	27.67	100.00	24.16	100.00	25.37	100.00
<u>A S S M</u>							
1.	capital expenditure in farm business	0.11	2.31	0.00	0.00	0.04	0.36
2.	current expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
3.	capital expenditure in non-farm business	0.54	59.22	0.15	5.35	0.30	13.73
4.	current expenditure in non-farm business	0.61	19.50	0.00	0.00	0.24	3.04
5.	household expenditure	1.31	18.97	2.97	29.78	2.32	28.10
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expdt. on litigation, financial investment etc.	0.00	0.00	2.08	64.57	1.27	54.52
8.	unspecified	0.00	0.00	0.03	0.30	0.02	0.26
9.	a l l	2.45	100.00	5.23	100.00	4.15	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

		Sector : Urban					
srl. no.	purpose of loan	major household type					
		employed		others employed		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>BIHAR</u>							
1.	capita expenditure in farm business	0.95	4.25	0.00	0.00	0.35	2.48
2.	current expenditure in farm business	0.54	0.63	0.59	1.08	0.57	0.82
3.	capita expenditure in non-farm business	3.77	51.76	0.54	8.13	1.72	33.61
4.	current expenditure in non-farm business	0.36	0.29	0.12	0.87	0.20	0.53
5.	household expenditure	7.81	35.18	6.95	35.74	7.27	35.42
6.	repayment of debt	0.58	1.81	0.12	0.48	0.29	1.25
7.	expdt. on litigation	1.04	2.70	2.93	53.69	2.24	23.91
8.	financial investment etc. unspecified	0.66	3.38	0.00	0.90	0.24	1.98
9.	all	15.01	100.00	10.70	100.00	12.27	100.00
<u>GUJARAT</u>							
1.	capital expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
2.	current expenditure in farm business	0.38	1.96	0.00	0.00	0.13	0.76
3.	capital expenditure in non-farm business	1.87	43.58	0.08	2.04	0.66	18.05
4.	current expenditure in non-farm business	5.90	41.85	0.18	0.81	2.05	16.66
5.	household expenditure	4.95	12.64	14.25	70.90	11.20	48.39
6.	repayment of debt	0.00	0.00	0.13	0.39	0.09	0.24
7.	expdt. on litigation	0.06	0.08	1.68	25.85	1.15	15.90
8.	financial investment etc. unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	all	13.02	100.00	15.47	100.00	14.67	100.00

Notes: @ P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major type

Sector : Urban

srl. no.	purpose of loan	major household type					
		self employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2v</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>HARYANA</u>							
1.	capital expenditure in farm business	1.69	34.08	0.26	6.42	0.83	19.67
2.	current expenditure in farm business	0.14	0.14	0.49	1.56	0.35	0.96
3.	capital expenditure in non-farm business	2.15	34.94	2.67	85.20	2.46	64.17
4.	current expenditure in non-farm business	0.33	7.14	0.00	0.00	0.13	2.99
5.	household expenditure	3.78	17.86	2.77	2.79	3.17	9.10
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expdt. on litigation financial investment etc.	0.47	1.84	1.25	4.03	0.94	3.11
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	all	8.24	100.00	7.44	100.00	7.76	100.00
<u>HIMACHAL PRADESH</u>							
1.	capital expenditure in farm business	1.00	5.31	0.00	0.00	0.32	2.25
2.	current expenditure in farm business	0.39	5.22	0.00	0.00	0.12	2.22
3.	capital expenditure in non-farm business	2.20	14.82	0.72	25.15	1.17	20.77
4.	current expenditure in non-farm business	1.25	63.09	0.00	0.00	0.38	26.77
5.	household expenditure	7.75	11.56	2.42	11.89	4.02	11.75
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expdt. on litigation financial investment etc.	0.00	0.00	1.35	62.96	0.95	36.24
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	all	11.60	100.00	4.50	100.00	6.63	100.00

Notes : @ P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.



Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Urban

srl. no.	purpose of loan	major household type					
		self-employed etc.		others households		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>JAMMU &amp; KASHMIR</u>							
1.	capital expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
2.	current expenditure in farm business	0.00	0.00	0.11	0.61	0.06	0.28
3.	capital expenditure in non-farm business	2.00	62.37	0.18	73.25	0.99	67.33
4.	current expenditure in non-farm business	1.09	11.14	0.00	0.00	0.48	6.06
5.	household expenditure	3.40	5.46	4.10	24.37	3.79	14.08
6.	repayment of debt	0.21	1.02	0.00	0.00	0.09	0.56
7.	expdt. on litigation financial investment etc.	0.69	16.56	0.00	0.00	0.31	9.01
8.	unspecified	1.97	3.45	0.98	1.77	1.42	2.68
9.	all	9.36	100.00	5.24	100.00	7.07	100.00
<u>KARNATAKA</u>							
1.	capital expenditure in farm business	1.52	3.81	0.74	21.37	1.02	10.97
2.	current expenditure in farm business	3.02	11.23	0.58	1.21	1.46	7.14
3.	capital expenditure in non-farm business	4.62	46.78	0.26	4.30	1.83	29.47
4.	current expenditure in non-farm business	2.55	7.23	0.11	0.13	0.99	4.34
5.	household expenditure	4.50	8.12	11.50	29.73	8.98	16.92
6.	repayment of debt	0.97	3.47	0.40	1.66	0.61	2.73
7.	expdt. on litigation financial investment etc.	1.83	18.22	3.49	41.53	2.89	27.72
8.	unspecified	1.34	1.14	0.32	0.07	0.68	0.70
9.	all	18.77	100.00	16.59	100.00	17.38	100.00

Notes : @ P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type  
P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type.

Sector : Urban

srl. no.	purpose of loan	major household type					
		self-employed:		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>KERALA</u>							
1.	capital expenditure farm business	0.95	1.97	0.13	0.29	0.39	1.18
2.	current expenditure in farm business	0.70	1.17	0.80	1.15	0.77	1.16
3.	capital expenditure in non-farm business	3.71	4.56	0.34	0.64	1.39	2.71
4.	current expenditure in non-farm business	4.76	82.34	1.61	18.60	2.59	52.27
5.	household expenditure	14.60	6.15	22.91	23.77	20.32	14.46
6.	repayment of debt	2.34	1.10	2.87	4.22	2.71	2.57
7.	expdt. on litigation financial investment etc.	5.15	2.71	9.30	51.34	8.01	25.64
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	all	28.93	100.00	34.44	100.00	32.73	100.00
<u>MADHYA PRADESH</u>							
1.	capital expenditure in farm business	1.22	45.30	1.15	6.26	1.17	22.16
2.	current expenditure in farm business	2.27	5.68	0.57	2.31	1.12	3.68
3.	capital expenditure in non-farm business	4.57	28.54	0.24	3.39	1.63	13.64
4.	current expenditure in non-farm business	1.88	8.73	0.54	0.67	0.97	3.95
5.	household expenditure	2.83	7.11	14.65	71.23	10.85	45.11
6.	repayment of debt	0.07	0.17	0.20	0.77	0.16	0.53
7.	expdt. on litigation financial investment etc.	0.43	2.34	0.91	15.37	0.75	0.06
8.	unspecified	1.10	2.14	0.00	0.00	0.35	0.87
9.	all	13.46	100.00	17.78	100.00	16.39	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type  
P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Urban

srl. no.	purpose of loan	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MAHARASHTRA</u>							
1.	capital expenditure in farm business	1.33	2.91	0.19	1.45	0.48	1.95
2.	current expenditure in farm business	0.49	2.26	0.67	1.19	0.62	1.56
3.	capital expenditure in non-farm business	4.89	46.45	1.76	20.77	2.58	29.60
4.	current expenditure in non-farm business	4.21	12.49	0.49	0.94	1.46	4.91
5.	household expenditure	8.01	12.34	19.83	58.79	16.75	42.82
6.	repayment of debt	0.11	13.65	0.28	1.07	0.23	5.40
7.	expdt. on litigation financial investment etc.	1.17	9.58	2.78	15.47	2.36	13.45
8.	unspecified	1.33	0.33	0.65	0.32	0.83	0.32
9.	all	19.73	100.00	25.57	100.00	24.05	100.00
<u>MANIPUR</u>							
1.	capital expenditure in farm business	0.00	-	0.00	0.00	0.00	0.00
2.	current expenditure in farm business	0.00	-	0.00	0.00	0.00	0.00
3.	capital expenditure in non-farm business	0.00	-	0.00	0.00	0.00	0.00
4.	current expenditure in non-farm business	0.00	-	0.00	0.00	0.00	0.00
5.	household expenditure	0.00	-	0.22	100.00	0.13	100.00
6.	repayment of debt	0.00	-	0.00	0.00	0.00	0.00
7.	expdt. on litigation financial investment etc.	0.00	-	0.00	0.00	0.00	0.00
8.	unspecified	0.00	-	0.00	0.00	0.00	0.00
9.	all	0.00	-	0.22	100.00	0.13	100.00

Note : @ P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table 4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Urban

srl. no.	purpose of loan	major household type				all household	
		self employed		others		P <sub>1</sub>	P <sub>2</sub>
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>		
(2)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
MEGHALAYA							
1.	capital expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
2.	current expenditure in farm business	0.00		0.00	0.00	0.00	0.00
3.	capital expenditure in non-farm business	1.25	70.05	0.00	0.00	0.25	33.98
4.	current expenditure in non-farm business	0.00	0.00	0.00	0.00	0.00	0.00
5.	household expenditure	3.62	29.95	0.38	13.09	1.02	21.27
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expd. on litigation financial investment etc.	0.00	0.00	0.29	36.91	0.23	44.75
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	all	4.88	100.00	0.68	100.00	1.51	100.00
ORISSA							
1.	capital expenditure in farm business	0.04	0.49	0.99	10.24	0.74	8.22
2.	current expenditure in farm business	0.00	0.00	1.54	8.44	1.15	6.69
3.	capital expenditure in non-farm business	0.75	46.22	0.26	8.75	0.38	16.50
4.	current expenditure in non-farm business	1.14	6.45	0.24	4.10	0.47	4.59
5.	household expenditure	5.10	18.40	7.85	54.39	7.15	46.94
6.	repayment of debt	0.70	5.38	0.00	0.00	0.18	1.11
7.	expd. on litigation financial investment etc.	6.13	23.06	1.77	14.08	2.88	15.94
8.	unspecified	0.00	0.00	0.00	0.01	0.00	0.01
9.	all	13.15	100.00	12.16	100.00	12.42	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type  
P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

sector : urban

srl. no.	purpose of loan	major household type					
		self-employed		others		all household	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>NAGALAND</u>							
1.	capital expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
2.	current expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
3.	capital expenditure in non-farm business	0.45	5.08	0.00	0.00	0.23	4.03
4.	current expenditure in non-farm business	0.45	10.17	0.00	0.00	0.23	8.05
5.	household expenditure	0.00	0.00	1.43	100.00	0.69	20.79
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expdt. on litigation financial investment etc.	0.94	84.75	0.00	0.00	0.49	67.12
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	all	1.85	100.00	1.43	100.00	1.65	100.00
<u>PUNJAB</u>							
1.	capital expenditure in farm business	0.14	0.94	0.22	1.39	0.18	1.09
2.	current expenditure in farm business	0.56	3.46	0.22	1.17	0.37	2.69
3.	capital expenditure in non-farm business	2.30	51.25	0.72	27.51	1.43	43.21
4.	current expenditure in non-farm business	2.91	16.03	0.73	7.17	1.70	13.03
5.	household expenditure	3.78	10.39	10.04	42.65	7.25	21.32
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expdt. on litigation financial investment etc.	0.83	17.93	1.95	17.56	1.45	17.80
8.	unspecified	0.00	0.00	0.60	2.56	0.33	0.87
9.	all	10.29	100.00	13.01	100.00	11.79	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type.

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

sector : urban

srl. no.	purpose of loan	major household type					
		self-employed		other		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>RAJASTHAN</u>							
1.	capital expenditure in farm business	2.02	29.91	0.52	1.78	1.09	9.25
2.	current expenditure in farm business	0.17	0.75	0.94	4.82	0.65	3.74
3.	capital expenditure in non-farm business	2.43	24.81	1.58	8.90	1.90	13.12
4.	current expenditure in non-farm business	1.27	10.34	0.56	4.77	0.83	6.25
5.	household expenditure	3.56	14.84	10.88	34.75	8.10	29.45
6.	repayment of debt	0.00	0.00	0.53	3.85	0.33	2.83
7.	expdt. on litigation, financial investment etc.	1.93	19.35	2.34	40.89	2.18	35.18
8.	unspecified	0.00	0.00	0.51	0.25	0.31	0.18
9.	<del>total</del> all	9.90	100.00	17.36	100.00	14.52	100.00
<u>SIKKIM</u>							
1.	capital expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
2.	current expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
3.	capital expenditure in non-farm business	6.00	89.34	0.74	3.46	2.10	63.59
4.	current expenditure in non-farm business	0.00	0.00	0.00	0.00	0.00	0.00
5.	household expenditure	19.81	10.66	9.71	96.54	12.31	36.41
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expdt. on litigation, financial investment etc.	0.00	0.00	0.00	0.00	0.00	0.00
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	all	25.81	100.00	10.45	100.00	14.41	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

		Sector : Urban					
		major household type					
srl. no.	purpose of loan	self-		others		all	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>TAMIL NADU</u>							
1.	capital expenditure in farm business	1.59	5.85	0.39	0.94	0.72	2.38
2.	current expenditure in farm business	2.31	7.26	0.44	0.64	0.96	2.58
3.	capital expenditure in non-farm business	5.40	33.23	0.75	3.46	2.04	12.16
4.	current expenditure in non-farm business	4.26	10.38	0.50	1.63	1.51	4.19
5.	household expenditure	21.49	34.35	26.72	72.30	25.25	61.20
6.	repayment of debt	0.84	0.81	0.73	3.74	0.76	2.89
7.	expdt. on litigation, financial investment etc.	1.03	8.11	2.58	17.18	2.15	14.53
8.	unspecified	0.03	0.02	0.40	0.10	0.30	0.07
9.	<b>all</b>	31.80	100.00	30.13	100.00	30.59	100.00
<u>TRIPURA</u>							
1.	capital expenditure in farm business	0.91	10.37	1.27	4.07	1.20	8.82
2.	current expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
3.	capital expenditure in non-farm business	1.81	89.07	0.68	3.47	0.91	58.25
4.	current expenditure in non-farm business	4.31	0.56	0.02	0.10	0.87	0.39
5.	household expenditure	0.00	0.00	7.88	75.55	6.32	27.20
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expdt. on litigation, financial investment etc.	0.00	0.00	2.09	14.80	1.68	5.53
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	<b>all</b>	7.03	100.00	11.95	100.00	10.98	100.00

Note: P<sub>1</sub> - Percentage of households reporting borrowings in cash to all household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Urban

srl. no.	purpose of loan	major household type					
		employed		others		all household	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Uttar Pradesh</u>							
1.	capital expenditure in farm business	0.93	11.22	0.43	4.56	0.64	8.54
2.	current expenditure in farm business	1.30	28.33	0.44	3.87	0.80	18.49
3.	capital expenditure in non-farm business	2.96	28.04	0.69	7.75	1.64	19.88
4.	current expenditure in non-farm business	1.95	9.83	0.38	4.44	1.04	7.66
5.	household expenditure	5.10	16.10	11.03	63.85	8.54	35.31
6.	repayment of debt	0.00	0.00	0.13	0.77	0.07	0.31
7.	expdt. on litigation, financial investment etc.	1.80	6.17	1.91	14.48	1.87	9.51
8.	unspecified	0.38	0.30	0.17	0.28	0.26	0.29
9.	<del>all</del> <i>all</i>	13.23	100.00	13.41	100.00	13.33	100.00
<u>WEST BENGAL</u>							
1.	capital expenditure in farm business	0.56	12.00	0.07	0.11	0.19	1.86
2.	current expenditure in farm business	0.83	3.01	0.00	0.01	0.20	0.45
3.	capital expenditure in non-farm business	1.95	33.05	0.45	0.57	0.81	5.36
4.	current expenditure in non-farm business	1.83	3.26	0.07	0.24	0.49	0.68
5.	household expenditure	10.98	40.21	18.57	86.42	16.73	79.61
6.	repayment of debt	0.55	0.71	0.34	1.32	0.39	1.23
7.	expdt. on litigation, financial investment etc.	0.94	7.76	1.58	11.30	1.43	10.78
8.	unspecified	0.01	0.00	0.03	0.03	0.03	0.02
9.	<del>all</del> <i>all</i>	17.47	100.00	20.59	100.00	19.84	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.



Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Urban

srl. no.	purpose of loan	major household type					
		self employed		others		all household	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ARUNACHAL PRADESH</u>							
1.	capital expenditure in farm business	0.00	-	0.00	0.00	0.00	0.00
2.	current expenditure in farm business	0.00	-	0.00	0.00	0.00	0.00
3.	capital expenditure in non-farm business	0.00	-	0.00	0.00	0.00	0.00
4.	current expenditure in non-farm business	0.00	-	0.00	0.00	0.00	0.00
5.	household expenditure	0.00	-	0.57	27.77	0.48	27.77
6.	repayment of debt	0.00	-	0.00	0.00	0.00	0.00
7.	expdt. on litigation, financial investment etc.	0.00	-	0.71	72.23	0.59	72.23
8.	unspecified	0.00	-	0.00	0.00	0.00	0.00
9.	all	0.00	-	1.30	100.00	1.08	100.00
<u>CHANDIGARH</u>							
1.	capital expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
2.	current expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
3.	capital expenditure in non-farm business	4.45	100.00	0.00	0.00	2.53	85.60
4.	current expenditure in non-farm business	0.00	0.00	0.00	0.00	0.00	0.00
5.	household expenditure	0.00	0.00	0.00	0.00	0.00	0.00
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expdt. on litigation, financial investment etc.	0.00	0.00	0.00	0.00	0.00	0.00
8.	unspecified	0.00	0.00	3.40	31.03	1.47	4.47
9.	all	4.45	100.00	3.40	100.00	3.99	100.00

Notes P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type  
P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

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Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Urban

sr. no.	purpose of loan	major household type					
		self-employed		non-self-employed		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>DELHI</u>							
1.	capital expenditure in farm business	0.21	4.94	0.10	0.10	0.13	2.69
2.	current expenditure in farm business	0.04	0.35	0.00	0.00	0.01	0.19
3.	capital expenditure in non-farm business	1.39	75.63	0.34	2.83	0.66	41.76
4.	current expenditure in non-farm business	1.82	4.62	0.24	2.36	0.72	3.57
5.	household expenditure	3.30	6.66	5.69	60.30	4.96	31.61
6.	repayment of debt	0.00	0.00	0.16	3.54	0.11	1.65
7.	expdt. on litigation financial investment etc.	0.88	7.81	1.54	30.85	1.34	18.53
8.	unspecified	0.00	0.00	0.01	0.03	0.00	0.01
9.	all	7.64	100.00	7.97	100.00	7.87	100.00
<u>GOA, DAMAN &amp; DIU</u>							
1.	capital expenditure in farm business	10.23	8.84	1.82	3.39	3.51	3.77
2.	current expenditure in farm business	0.00	0.00	1.29	2.69	1.03	2.50
3.	capital expenditure in non-farm business	0.00	0.00	1.61	10.86	1.28	10.11
4.	current expenditure in non-farm business	0.00	0.00	0.00	0.00	0.00	0.00
5.	household expenditure	10.23	77.06	9.19	39.54	9.40	42.13
6.	repayment of debt	0.48	3.97	2.07	15.46	1.75	14.67
7.	expdt. on litigation financial investment etc.	0.31	10.13	2.25	28.07	1.86	26.83
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	all	16.14	100.00	16.10	100.00	16.11	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Sector : Urban

srl. no.	purpose of loan	major household type					
		self employed		others		all household	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1x</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MIZORAM</u>							
1.	capital expenditure in farm business	1.04	100.00	0.00	0.00	0.27	4.89
2.	current expenditure in farm business	0.00	0.00	0.00	0.00	0.00	0.00
3.	capital expenditure in non-farm business	0.00	0.00	0.00	0.00	0.00	0.00
4.	current expenditure in non-farm business	0.00	0.00	0.00	0.00	0.00	0.00
5.	household*expenditure	0.00	0.00	1.85	100.00	1.37	95.11
6.	repayment of debt	0.00	0.00	0.00	0.00	0.00	0.00
7.	expdt.on litigation financial investment etc.	0.00	0.00	0.00	0.00	0.00	0.00
8.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
9.	all	1.04	100.00	1.85	100.00	1.64	100.00
<u>PONDICHERRY</u>							
1.	capital expenditure in farm business	0.56	1.89	2.52	7.23	1.89	3.80
2.	current expenditure in farm business	2.15	0.81	0.08	0.45	0.74	0.68
3.	capital expenditure in non-farm business	1.32	0.50	0.00	0.00	0.42	0.32
4.	current expenditure in non-farm business	19.81	92.02	0.00	0.00	6.34	59.12
5.	household expenditure	34.57	4.03	43.24	70.04	40.47	27.63
6.	repayment of debt	0.00	0.00	6.01	6.41	4.08	2.29
7.	expdt. on litigation, financial investment etc.	8.42	0.76	2.05	15.81	4.08	6.14
8.	unspecified	0.00	0.00	0.42	0.05	0.28	0.02
9.	all	57.10	100.00	49.30	100.00	51.79	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type  
P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

All India

Sector :Urban

srl. no.	purpose of loan	major household type					
		self employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	capital expenditure in farm business	0.95	6.89	0.38	2.77	0.56	4.49
2.	current expenditure in farm business	1.09	6.38	0.42	1.23	0.64	3.38
3.	capital expenditure in non-farm business	3.33	36.38	0.74	9.19	1.58	20.56
4.	current expenditure in non-farm business	2.89	21.45	0.37	2.79	1.19	10.59
5.	household expenditure	9.40	16.33	15.86	59.33	13.43	41.35
6.	repayment of debt	0.33	3.06	0.37	2.10	0.36	2.50
7.	expdt. on litigation financial investment etc.	1.62	9.06	2.44	22.39	2.17	16.82
8.	unspecified	0.42	0.44	0.23	0.17	0.29	0.29
9.	all	17.46	100.00	19.67	100.00	18.95	100.00

Note : P<sub>1</sub> Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (5) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by purpose of loan and household asset holding for each major household type - All India only  
 All India Major household type : self-employed Sector : Urban

srl. no.	purpose of loan	type of est. @	household asset holding (Rs.0.00)								
			upto -1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	capital expenditure in farm business	P A	0.00 -	0.55 1444	0.07 702	0.87 2115	1.75 2510	0.89 5145	1.82 16442	0.26 50598	0.95 6281
2.	current expenditure in farm business	P A	0.03 501	0.75 927	0.45 1380	0.59 4262	1.11 1537	1.76 1977	2.29 12135	5.59 8083	1.09 5053
3.	capital expenditure in non-farm business	P A	1.90 1973	3.82 4007	2.81 1630	2.95 2959	4.31 8296	3.32 14601	2.93 30854	5.27 18230	3.33 9462
4.	current expenditure in non-farm business	P A	2.57 1205	3.54 1191	2.62 1038	2.23 2196	3.64 4115	2.34 7484	2.78 29099	2.18 22129	2.89 6422
5.	household expenditure	P A	12.91 1383	13.47 1013	8.17 1283	8.48 1685	7.16 2194	5.12 2885	4.88 2256	4.11 4816	8.40 1683
6.	repayment of debt	P A	0.07 1301	0.27 1808	0.29 1000	0.54 900	0.04 4905	0.91 3716	0.25 48080	0.32 100123	0.33 8043
7.	expdt. on litigation, financial investment etc.	P A	0.54 1173	1.89 1533	1.99 1536	1.91 5314	2.01 4296	1.78 8518	0.76 15100	1.08 10002	1.62 4828
8.	unspecified	P A	0.43 210	1.38 460	0.07 442	0.02 451	0.24 2669	0.73 951	0.02 19775	0.00	0.42 919
9.	total	P A	17.22 1482	22.00 1759	15.50 1408	7.76 2561	9.39 4227	15.21 7102	14.08 18764	16.26 6329	17.46 4955

note : @ P : percentage of households reporting borrowing in cash to all households of an asset holding class

A : Average amount borrowed per reporting household.

t/bh.

Table (5) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by purpose of loan and household asset holding for each major household type - All India only

srl.no.	purpose of loan	type of est. @	household asset holdings (Rs.)								all groups
			upto -1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	capital expenditure in farm business	P A	0.00 1002	0.33 1715	0.24 1909	0.39 2319	0.68 3499	0.40 1089	0.77 14540	1.14 9620	0.38 4290
2	current expenditure in farm business	P A	0.10 403	0.10 1071	0.26 650	0.46 1275	0.63 1998	0.84 2000	1.05 2311	0.95 3052	0.42 1718
3	capital expenditure in non-farm business	P A	0.51 4323	0.27 1068	0.52 2111	0.21 2180	0.93 8839	0.81 8608	1.34 23194	0.00	0.74 7239
4	current expenditure in non farm business	P A	0.22 596	0.21 1009	0.29 3002	0.37 3443	0.79 2271	0.29 3338	0.37 31945	0.00	0.37 4412
5	Household expenditure	P A	11.90 695	15.95 1043	18.03 1723	20.27 2024	15.63 3568	16.01 3171	9.34 5501	5.20 2420	15.86 2177
6	repayment of debt	P A	0.04 1973	0.28 1890	0.34 1205	0.33 3483	0.45 3487	0.76 4401	0.79 4532	0.00	0.37 3298
7	expdt. on litigation, financial investment etc.	P A	0.93 1767	1.42 2257	2.31 4136	2.48 2497	2.92 5663	4.48 5276	4.40 12667	7.33 22140	2.44 5350
8	unspecified	P A	0.24 204	0.27 389	0.17 469	0.18 249	0.43 686	0.05 132	0.08 367	0.00	0.23 441
9	total	P A	13.56 916	18.03 1201	21.41 2046	24.37 2208	21.59 4231	21.61 4065	17.22 9716	14.62 12911	19.67 2959

note @ P : Percentage of households borrowings in cash/<sup>to</sup>all households of an asset holding class

A : Average amount/<sup>(Rs.)</sup>borrowed per reporting household.

Table (5) Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by purpose of loan and household asset holding for each major household type - All India only

All India Major household type : all household Sector:urban

purpose of loan	type of est. @	household asset holdings (Rs.000)									
		upto - 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. capital expenditure in farm business	P A	0.00 1002	0.39 1607	0.19 1781	0.54 2215	1.07 2910	0.59 3475	1.26 15822	0.61 20197	0.56 5385	
2. current expenditure in farm business	P A	0.08 412	0.29 964	0.31 944	0.50 2379	0.81 1766	1.20 1987	1.63 8790	5.74 7573	0.64 3579	
3. capital expenditure in non-farm business	P A	0.82 3110	1.28 3560	1.16 1784	1.76 2593	2.16 8444	1.80 12952	2.09 28236	3.17 18230	1.58 8762	
4. current expenditure in non-farm business	P A	0.74 1067	1.16 1168	0.94 1473	0.96 2528	1.83 3609	1.10 6826	1.47 30151	1.31 22129	1.19 6019	
5. household expenditure	P A	12.12 858	45.25 1035	15.22 1657	16.56 1969	15.18 3296	11.75 3122	7.21 4496	4.55 3722	13.43 2076	
6. repayment of debt	P A	0.05 1761	0.28 1867	0.32 1154	0.40 2374	0.30 3551	0.82 4103	0.54 14136	0.19 1002	0.36 34723	
7. expdt. on litigation, financial investment etc.	P A	0.85 1683	1.55 2006	2.22 3480	2.30 3235	2.59 5276	3.42 5939	2.69 12988	3.57 19942	2.17 5223	
8. unspecified	P A	0.28 206	0.59 436	0.14 465	0.13 259	0.36 1169	0.32 879	0.05 3373	0.00 -	0.29 665	
9 total	P A	14.38 1067	19.16 1384	19.75 1906	21.97 2293	21.78 4230	19.09 5016	15.74 13514	15.61 1050	18.95 3558	

note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class.

A : Average amount <sup>(Rs.)</sup> borrowed per reporting household.

Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan- States and All-India

Major Household Type : Self-Employed		Sector : Urban					
s t a t e / u . t .	type of estimates @	type of cash borrowings				total	
		short-term pledged	short-term non-pledged	medium term	long-term	un-specified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	4.66	17.49	4.47	2.59	0.02	27.67
	A	5182	2316	7124	5373	2000	3992
2. Assam	P	0.00	0.36	0.76	1.33	0.00	2.45
	A	-	510	4566	898	-	1979
3. Bihar	P	4.42	5.31	4.67	0.60	0.70	15.01
	A	4160	809	3285	35480	2701	4081
4. Gujarat	P	2.77	8.37	1.73	0.43	0.00	13.02
	A	9098	3776	6016	12229	-	5558
5. Haryana	P	1.06	5.06	2.09	0.03	0.00	8.24
	A	18778	4241	16151	17379	-	9188
6. Himachal Pradesh	P	0.74	9.01	1.85	1.06	0.00	11.60
	A	6225	4957	4008	3007	-	5158
7. Jammu & Kashmir	P	0.08	1.51	3.53	2.06	2.19	9.36
	A	600	5746	3179	9366	839	4382
8. Karnataka	P	3.35	6.78	5.91	3.32	1.29	18.77
	A	3817	2616	9250	15629	2883	7500
9. Kerala	P	7.30	8.78	11.49	4.72	0.36	28.93
	A	3095	3112	2468	76572	6004	15259
10. Madhya Pradesh	P	1.81	7.86	2.30	1.40	1.13	13.46
	A	1556	2151	3131	16476	1042	3807
11. Maharashtra	P	3.60	8.75	5.03	2.97	1.92	19.73
	A	6756	4091	5150	14434	886	6619
12. Manipur	P	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-
13. Meghalaya	P	1.88	1.77	0.27	0.95	0.00	4.88
	A	3324	452	2516	4052	-	2372
14. Nagaland	P	0.45	0.57	0.00	0.82	0.00	1.85
	A	1011	1034	-	4159	-	2413

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

A : Average amount (Rs.) of cash borrowed per reporting household.



Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major Household Type : Self-employed Sector : Urban

State/U.T.	type of estimates ©	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
15. Orissa	P	4.89	3.27	5.54	0.15	0.00	13.15
	A	2118	474	1252	22026	-	1685
16. Punjab	P	1.52	6.55	1.04	1.41	0.15	10.29
	A	2517	3527	14233	31365	60	8339
17. Rajasthan	P	1.81	4.06	3.30	0.90	0.35	9.90
	A	3883	2808	2965	4790	5000	3461
18. Sikkim	P	0.00	25.81	0.00	0.00	0.00	25.81
	A	-	1124	-	-	-	1124
19. Tamil Nadu	P	10.11	17.88	7.28	1.12	0.71	31.80
	A	1852	1699	3692	11571	2332	2848
20. Tripura	P	1.22	3.09	2.40	0.31	0.00	7.03
	A	70	450	103065	50505	-	37620
21. Uttar Pradesh	P	2.85	5.89	3.32	1.52	0.91	13.23
	A	2093	3956	2880	11792	2274	4450
22. West Bengal	P	4.25	7.10	5.09	2.57	0.01	17.47
	A	921	904	2524	2380	152	1671
23. Arunachal Pradesh	P	0.00	0.00	0.00	0.00	0.00	0.00
	A	-	-	-	-	-	-
24. Chandigarh	P	0.00	0.00	0.00	4.45	0.00	4.45
	A	-	-	-	20003	-	20003
25. Delhi	P	0.33	2.14	4.02	1.16	0.00	7.64
	A	54012	4930	3434	53176	-	13634
26. Goa, Daman & Diu	P	5.11	10.35	5.79	0.00	0.00	16.14
	A	145	1821	515	-	-	1398
27. Mizoram	P	0.00	0.00	0.00	1.04	0.00	1.04
	A	-	-	-	5017	-	5017
28. Pondicherry	P	17.22	30.22	8.32	0.00	16.82	57.10
	A	1176	10891	5125	-	420	6990
29. All-India	P	3.85	8.52	4.31	1.77	0.70	17.46
	A	3524	2658	4544	16643	1829	-

Note : © P : Percentage of reporting households to total households.

A : Average amount (Rs.) of cash borrowed per reporting household.

Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major Household Type : Others

Sector : Urban

State/U.T.	type of estimates @	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	3.41	13.45	5.34	3.36	0.32	24.16
	A	1161	1233	3256	3450	535	2056
2. Assam	P	1.31	0.82	1.40	1.52	0.17	5.23
	A	3105	1042	3044	4948	336	3212
3. Bihar	P	2.46	5.32	2.13	0.99	0.02	10.70
	A	578	1217	4122	8586	1204	2355
4. Gujarat	P	4.89	8.15	3.28	1.42	0.00	15.47
	A	1932	1743	2853	16165	-	3624
5. Haryana	P	1.13	3.39	1.42	1.46	0.04	7.44
	A	1555	4238	2224	34747	5039	9449
6. Himachal Pradesh	P	0.52	1.81	0.72	1.44	0.00	4.50
	A	301	1542	12011	15913	-	7683
7. Jammu & Kashmir	P	0.26	1.50	2.57	0.08	0.98	5.24
	A	150	3165	8358	12011	501	5280
8. Karnataka	P	2.92	7.99	4.35	2.14	0.59	16.59
	A	1628	2111	5453	4245	136	3287
9. Kerala	P	10.79	13.70	12.88	3.60	0.00	34.44
	A	2420	2126	2609	24695	-	5164
10. Madhya Pradesh	P	2.25	9.98	4.90	1.41	0.14	17.78
	A	1238	1989	1692	3102	303	1987
11. Maharashtra	P	5.11	8.97	7.80	4.53	1.32	25.57
	A	3166	1745	4536	3897	2210	3433
12. Manipur	P	0.00	0.00	0.22	0.00	0.00	0.22
	A	-	-	608	-	-	608
13. Meghalaya	P	0.07	0.02	0.00	0.58	0.00	0.68
	A	1378	500	-	5016	-	4474
14. Nagaland	P	0.00	1.43	0.00	0.00	0.00	1.43
	A	-	885	-	-	-	885

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

A : Average amount (Rs.) of cash borrowed per reporting household.

Sd

Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major Household Type : Others

Sector : Urban

State/U.T.	type of estimates @	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
15. Orissa	P	5.93	1.44	3.37	1.47	0.00	12.16
	A	1401	1537	3276	5067	417	2386
16. Punjab	P	1.70	9.60	1.14	0.59	1.53	13.01
	A	1034	2189	4536	8555	1600	2726
17. Rajasthan	P	1.65	7.29	6.81	2.99	0.56	17.36
	A	4189	2076	1966	7507	516	3352
18. Sikkim	P	0.00	10.45	0.00	0.00	0.00	10.45
	A	-	412	-	-	-	412
19. Tamil Nadu	P	9.65	14.86	10.68	2.09	0.66	30.13
	A	1962	1277	3717	2559	1268	2781
20. Tripura	P	3.05	0.68	3.81	2.36	2.04	11.95
	A	1624	613	4578	5578	339	3067
21. Uttar Pradesh	P	2.28	6.50	3.93	1.09	0.16	13.41
	A	2126	1695	2436	2681	1568	2133
22. West Bengal	P	3.38	5.19	8.45	7.09	0.43	20.59
	A	1357	1351	1748	3760	1012	2629
23. Arunachal Pradesh	P	0.57	0.00	0.59	0.00	0.11	1.30
	A	306	-	510	-	1437	485
24. Chandigarh	P	0.00	3.40	0.00	0.00	0.00	3.40
	A	-	5803	-	-	-	5803
25. Delhi	P	1.28	2.78	2.50	2.18	0.01	7.97
	A	1243	1959	5289	8998	1382	5002
26. Goa, Daman & Diu	P	3.49	3.29	5.72	4.66	0.02	16.10
	A	3266	3398	4464	6103	2014	4759
27. Mizoram	P	0.00	0.00	0.00	1.85	0.00	1.85
	A	-	-	-	19167	-	19167
28. Pondicherry	P	13.43	19.02	22.80	1.03	0.42	49.30
	A	1967	926	2623	601	120	2120
29. All-India	P	4.30	8.51	6.12	2.91	0.48	19.67
	A	2008	1618	3224	5282	1462	2959

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

A : Average amount (Rs.) of cash borrowed per reporting household.

Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major Household Type : All Households

Sector : Urban

State/U.T.	type of estimates @	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	3.84	14.85	5.04	3.09	0.22	25.37
	A	2848	1674	4442	4007	590	2786
2. Assam	P	0.80	0.64	1.15	1.45	0.11	4.15
	A	3105	926	3436	3498	336	2927
3. Bihar	P	3.18	5.32	3.06	0.85	0.27	12.27
	A	2404	1068	3654	15561	2632	3127
4. Gujarat	P	4.20	8.22	2.77	1.10	0.00	14.67
	A	3481	2421	3500	15665	-	4187
5. Haryana	P	1.10	4.06	1.69	0.89	0.02	7.76
	A	8194	4240	9140	34492	5039	9338
6. Himachal Pradesh	P	0.59	3.96	1.06	1.33	0.00	6.63
	A	2512	3862	7832	12832	-	6360
7. Jammu & Kashmir	P	0.18	1.50	2.99	0.96	1.52	7.07
	A	237	4319	5640	9485	718	4750
8. Karnataka	P	3.08	7.56	4.91	2.56	0.84	17.38
	A	2487	2275	7098	9556	1648	4827
9. Kerala	P	9.71	12.17	12.45	3.95	0.11	32.73
	A	2578	2347	2569	43954	6004	7938
10. Madhya Pradesh	P	2.11	9.30	4.06	1.41	0.46	16.39
	A	1326	2033	1955	7396	890	2468
11. Maharashtra	P	4.72	8.92	7.08	4.12	1.48	24.05
	A	3878	2345	4649	5875	1762	4114
12. Manipur	P	0.00	0.00	0.13	0.00	0.00	0.13
	A	-	-	608	-	-	608
13. Meghalaya	P	0.42	0.37	0.05	0.66	0.00	1.51
	A	3078	454	2516	4720	-	3129
14. Nagaland	P	0.23	0.99	0.00	0.43	0.00	1.65
	A	1011	926	-	4159	-	1771

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

A : Average amount (Rs.) of cash borrowed per reporting household.

Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major Household Type : All Households      Sector : Urban

State/U.T.	type of estimates ①	type of cash borrowings					total (8)
		short-term pledged (3)	short-term non-pledged (4)	medium term (5)	long term (6)	unspecified (7)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
15. Orissa	P	5.66	1.90	3.92	1.14	0.00	12.42
	A	1558	1072	2547	5640	417	2197
16. Punjab	P	1.62	8.24	1.09	0.96	0.91	11.79
	A	1654	2664	8652	23530	1486	4912
17. Rajasthan	P	1.71	6.06	5.47	2.20	0.48	14.52
	A	4066	2262	2195	7082	1738	3381
18. Sikkim	P	0.00	14.41	0.00	0.00	0.00	14.41
	A	-	740	-	-	-	740
19. Tamil Nadu	P	9.78	15.70	9.74	1.82	0.67	30.59
	A	1930	1410	3712	4088	1578	2807
20. Tripura	P	2.69	1.16	3.53	1.95	1.64	10.98
	A	1435	527	17799	6974	339	7441
21. Uttar Pradesh	P	2.52	6.25	3.67	1.27	0.47	13.33
	A	2110	2589	2605	7253	2135	3097
22. West Bengal	P	3.97	5.65	7.64	5.99	0.33	19.84
	A	1244	1215	1873	3617	1007	2426
23. Arunachal Pradesh	P	0.48	0.00	0.49	0.00	0.09	1.08
	A	306	-	510	-	1437	485
24. Chandigarh	P	0.00	1.47	0.00	2.53	0.00	3.99
	A	-	5803	-	20003	-	14790
25. Delhi	P	0.99	2.59	2.96	1.87	0.01	7.87
	A	6694	2711	4520	17390	1382	7562
26. Goa, Daman & Diu	P	3.82	4.71	5.74	3.72	0.02	16.11
	A	2427	2702	3663	6103	2014	4080
27. Mizoram	P	0.00	0.00	0.00	1.64	0.00	1.64
	A	-	-	-	16845	-	16845
28. Pondicherry	P	14.64	22.61	18.17	0.70	5.67	51.79
	A	1669	5188	2989	601	405	3837
29. All-India	P	4.15	8.52	5.53	2.54	0.55	18.95
	A	2466	1957	3559	7864	1614	3558

Note :    ① P : Percentage of reporting households to total households.

A : Average amount (Rs.) of cash borrowed per reporting household.

Sd

Table (6.2) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household asset holding and type of loan for each major household type - All-India only.

All-India			Sector : Urban								
srl. no.	type of loan	type of est. @	household asset holdings (Rs.000)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Major household type : Self-employed</u>											
1.	short term pledged	P	5.92	5.59	2.60	4.43	3.30	3.03	2.20	5.36	3.85
		A	2348	1915	914	1424	3179	7738	10137	16558	3524
2.	short term non-pledged	P	8.84	10.69	8.65	7.65	10.00	6.13	6.87	6.49	8.52
		A	580	1159	1280	1535	3030	5220	6153	13645	2658
3.	medium term loan	P	3.20	5.55	4.13	4.20	4.91	3.84	3.62	2.67	4.31
		A	1357	1112	1487	2294	4509	8008	13926	22437	4544
4.	long term loan	P	1.20	0.86	1.81	1.80	2.12	1.82	2.60	1.73	1.77
		A	1637	9226	1194	7764	8342	10590	56839	15075	16643
5.	unspecified	P	0.50	1.61	0.18	0.70	0.22	1.39	0.21	1.41	0.70
		A	368	949	452	1844	6046	1842	6477	1500	1829
6.	total	P	17.22	22.00	15.50	16.76	19.39	15.21	14.08	16.26	17.46
		A	1482	1759	1408	2561	4227	7102	18764	16329	4955
<u>Major household type : Others</u>											
1.	short term pledged	P	2.75	4.31	4.87	5.69	4.10	4.43	4.19	1.10	4.30
		A	1283	594	1703	1731	2153	2821	6802	9004	2008
2.	short term non-pledged	P	6.10	9.39	9.34	9.83	8.20	10.09	5.96	7.41	8.51
		A	742	890	1434	1590	1873	2428	3756	13538	1618
3.	medium term loan	P	3.64	3.70	6.32	9.06	7.61	7.60	5.81	1.38	6.12
		A	866	1467	2632	2475	4266	3453	9666	3036	3224
4.	long term loan	P	2.49	1.87	2.56	2.53	4.19	3.72	3.66	4.73	2.91
		A	449	2604	2110	2207	7581	6613	16430	15720	5282
5.	unspecified	P	0.43	0.43	0.29	0.40	1.15	0.06	0.19	0.00	0.48
		A	238	1049	282	799	2562	280	979	-	1462
6.	total	P	13.56	18.03	21.41	24.37	21.59	21.61	17.22	14.62	19.67
		A	916	1201	2046	2208	4231	4065	9716	12911	2959

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class

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

Table (6.2) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household asset holding and type of loan for each major household type - All-India only

All-India		Major household type : All households		Sector : Urban							
srl. no.	type of loan	type of est. @	household asset holdings (Ps.000)								
			upto. 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	short term pledged	P	3.46	4.67	4.23	5.30	3.81	3.88	3.26	3.66	4.15
		A	1689	1044	1567	1650	2477	4330	7859	15652	2466
2.	short term non-pledged	P	6.71	9.76	9.14	9.15	8.86	8.54	6.39	6.86	8.52
		A	695	974	1393	1575	2349	3217	4967	13599	1957
3.	medium term loan	P	3.54	4.22	5.71	7.53	6.62	6.12	4.78	2.16	5.53
		A	964	1334	2399	2443	4331	4578	11180	17477	3559
4.	long term loan	P	2.20	1.58	2.35	2.30	2.44	2.97	3.16	2.93	2.54
		A	593	3625	1912	3578	7752	7568	32032	15488	7864
5.	unspecified	P	0.45	0.77	0.26	0.50	0.81	0.58	0.20	0.85	0.55
		A	271	989	316	1263	2902	1741	3733	1500	1614
6.	total	P	14.38	19.16	19.75	21.91	20.78	19.09	15.74	15.61	18.95
		A	1067	1384	1906	2293	4230	5016	13514	15050	3558

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class

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

Table (7) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of security for each major household type - All India only

All-India		Major household type : self-employed									Sector : Urban	
srl. no.	type of security	type of est. @ 1	household asset holdings (Rs.000)							100-500	500 & above	all groups
			(1)	(2)	(3)	(4)	(5)	(6)	(7)			
1.	personal security	P	8.45	11.31	7.60	9.12	8.40	4.82	5.51	5.92	7.98	
		A	1253	1395	1341	2100	3226	7379	10970	17813	3406	
2.	surety security etc.	P	1.62	1.92	1.38	1.41	2.43	0.66	1.11	3.02	1.60	
		A	1116	1448	2290	3034	5986	2867	7844	13675	4085	
3.	c r o p	P	0.00	0.26	0.08	0.18	0.25	0.40	0.04	0.31	0.19	
		A	-	438	5344	400	5273	4103	6618	4003	3236	
4.	first charge on immovable	P	0.00	0.18	0.43	0.50	0.45	0.54	1.00	0.62	0.45	
		A	-	2001	225	3744	4043	5208	6402	18762	4570	
5.	mortgage of immovable	P	0.38	0.45	0.31	0.92	1.77	1.40	1.84	0.41	1.08	
		A	217	5044	830	3927	5601	10911	65814	25045	19246	
6.	bullion & ornaments	P	2.25	4.82	1.71	1.42	1.84	3.52	1.24	0.52	2.39	
		A	4603	943	1262	2105	1878	5371	5623	6061	2775	
7.	share of companies etc.	P	0.00	0.04	0.10	0.03	1.62	0.06	0.41	1.16	0.44	
		A	-	1001	2000	801	4388	2648	44956	12001	9368	
8.	other types of security	P	1.11	0.18	0.69	1.31	0.99	1.02	0.96	2.52	0.91	
		A	61	33231	394	4317	6370	10073	33745	20044	10229	
9.	without securities	P	4.56	4.71	4.62	3.74	3047	4.70	3.58	3.02	4.11	
		A	539	1300	1077	1159	2695	4437	2422	8625	2096	
10.	unspecified	P	0.50	1.47	0.25	0.39	0.20	0.68	0.08	1.41	0.52	
		A	368	462	474	571	5413	801	8823	1500	1119	
11.	t o t a l	P	17.22	22.00	15.50	16.76	19.39	15.21	14.08	16.26	17.46	
		A	1482	1759	1408	2561	4227	7102	18764	16329	4955	

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class  
A : Average amount (Rs.) borrowed per reporting household



Table (7) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of security for each major household type - All India only

All-India		Major household type : Others										Sector : Urban	
		household asset holdings (Rs.000)											
srl. no.	type of security	type of est. @	upto 1	1-5	5-10	10-20	20-50	50-100		100-500	500 & above	all groups	
								(3)	(4)				(5)
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
1.	Personal security	P	8.33	9.17	12.00	13.51	11.83	12.41	7.16	7.88	10.75		
		A	1008	1302	1714	2096	3480	2995	7526	9569	2422		
2.	Security security etc.	P	0.32	1.20	1.63	2.66	1.90	2.19	2.21	0.00	1.63		
		A	1068	2307	1997	2378	4714	4459	9908	-	3755		
3.	Co-op	P	0.00	0.00	0.00	0.06	0.05	0.00	0.00	0.00	0.02		
		A	-	-	-	1201	4000	-	-	-	2625		
4.	First charge on immovable	P	0.00	0.00	0.14	0.15	0.49	0.61	1.59	0.00	0.30		
		A	-	-	4285	4733	9358	3932	12111	-	8588		
5.	Mortgage of immovable	P	0.18	0.23	0.39	0.86	0.65	0.76	0.92	0.00	0.52		
		A	1870	1319	5412	2194	6990	6573	17249	-	6031		
6.	Bullion & ornaments	P	0.61	1.69	2.11	2.98	3.03	4.06	3.03	2.38	2.35		
		A	242	730	1294	894	2813	2973	5811	5231	2162		
7.	Share of companies etc.	P	0.21	0.31	0.34	0.83	0.59	0.63	0.37	0.00	0.46		
		A	1918	973	1006	1974	3216	7233	5920	-	2975		
8.	Other types of security	P	0.33	0.63	0.66	1.63	0.68	1.12	0.38	1.90	0.79		
		A	122	340	1763	1790	8637	6983	9737	42426	3902		
9.	Without securities	P	4.88	5.95	5.85	5.59	5.89	3.49	4.14	2.46	5.30		
		A	533	764	2199	1620	2583	2601	7880	8271	1974		
10.	Unspecified	P	0.36	0.38	0.30	0.46	0.65	0.16	0.24	0.00	0.39		
		A	435	882	624	540	602	305	1099	-	626		
11	t o t a l	P	13.56	18.03	21.41	24.37	21.59	21.61	17.22	14.62	19.67		
		A	916	1201	2046	2208	4231	4065	9716	12911	2959		

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class  
A : Average amount (Rs.) borrowed per reporting household

Table (7) : Percentage of households reporting borrowings in cash to all households and/borrowed / amount per reporting household by household asset holding and type of security for each major household type - All India only

srl. no.	type of security	type of est. @	Major household type : All households										Sector : Urban	
			household asset holdings (Rs.000)										50 & above	all groups
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(11)		
upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups						
1.	personal security	P	8.36	9.78	10.77	12.13	10.58	9.43	6.35	6.70	9.85	6.70	9.85	
		A	1063	1333	1640	2116	3407	3876	8969	13944	2682	13944	2682	
2.	surety security etc.	P	0.61	1.41	1.56	2.26	2.09	1.59	1.69	1.81	1.62	1.81	1.62	
		A	1096	1973	2070	2507	5252	4199	9271	13675	3861	13675	3861	
3.	crop	P	0.00	0.07	0.02	0.10	0.12	0.16	0.02	0.19	0.07	0.19	0.07	
		A	-	438	5344	731	4922	4103	6618	4003	3132	4003	3132	
4.	first charge on immovable	P	0.00	0.05	0.22	0.26	0.48	0.59	1.31	0.37	0.35	0.37	0.35	
		A	-	2001	2049	4136	7528	4397	10077	18762	6905	18762	6905	
5.	mortgage of immovable	P	0.22	0.30	0.37	0.88	1.06	1.01	1.35	0.24	0.70	0.24	0.70	
		A	1246	2936	4339	2766	6141	8940	48294	25045	22677	25045	22677	
6.	bullion & ornaments	P	0.97	2.58	1.99	2.49	2.60	3.05	2.19	1.26	2.36	1.26	2.36	
		A	1762	5171	853	849	1410	2540	4471	4619	1633	4619	1633	
7.	share of companies etc.	P	0.16	0.23	0.27	0.58	0.96	0.41	0.39	0.70	0.45	0.70	0.45	
		A	1918	974	1104	1957	3931	6966	25283	12001	4968	12001	4968	
8.	other types of security	P	0.51	0.50	0.67	1.53	0.79	1.08	0.62	2.27	0.82	2.27	0.82	
		A	92	3721	1363	2474	7607	8134	27764	27505	6197	27505	6197	
9.	without securities	P	4.81	5.60	5.51	5.01	5.01	3.97	3.88	2.80	4.91	2.80	4.91	
		A	535	893	1935	1512	2612	3457	5517	8501	2007	8501	2007	
10.	unspecified	P	0.39	0.69	0.28	0.44	0.48	0.36	0.16	0.85	0.43	0.85	0.43	
		A	416	626	587	549	1315	671	2917	1500	820	1500	820	
11.	total	P	14.38	19.16	19.75	21.97	20.78	19.09	15.74	15.61	18.95	15.61	18.95	
		A	1067	1384	1906	2293	4230	5016	13514	15050	3558	15050	3558	

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class  
A : Average amount (Rs.) borrowed per reporting household

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

		Sector : Urban					
		major household type					
srl. no.	type of security	self-employed :		non self-employed :		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ANDHRA PRADESH</u>							
1.	personalsecurity	15.79	43.53	16.50	62.78	16.25	52.38
2.	surety security etc.	2.99	4.68	1.25	3.62	1.85	4.19
3.	c r o p	0.00	0.00	0.00	0.00	0.00	0.00
4.	first charge on immovable	0.58	2.13	0.48	6.58	0.51	4.18
5.	mortgage of immovable	1.96	12.45	0.21	0.86	0.81	7.12
6.	bullion & ornaments	5.17	23.84	1.87	5.98	3.01	15.63
7.	share of companies etc.	0.00	0.00	0.45	0.92	0.29	0.42
8.	other types of security	0.95	10.87	0.82	5.21	0.87	8.26
9.	without securities	2.79	2.41	4.20	13.97	3.71	7.73
10.	unspecified	0.17	0.08	0.04	0.09	0.09	0.08
11.	a l l	27.67	100.00	24.16	100.00	25.37	100.00
<u>A S S A M</u>							
1.	personal security	1.12	46.35	0.58	9.30	0.79	15.06
2.	surety security etc.	-	0.00	-	0.00	-	0.00
3.	c r o p	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	-	0.00	-	0.00
5.	mortgage of immovable	-	0.00	-	0.00	-	0.00
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	0.05	1.82	0.03	1.53
8.	other types of security	0.16	33.33	1.33	34.70	0.88	34.49
9.	without securities	1.18	20.33	3.25	53.89	2.44	48.66
10.	unspecified	-	0.00	0.03	0.30	0.02	0.26
11.	a l l	2.45	100.00	5.23	100.00	4.15	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

sector : Urban

sl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(2)	(3)	(4)	(5)	(6)	(7)		
<b>B I H A R</b>							
1.	personal security	4.78	10.42	24.16	24.70	4.39	16.36
2.	surety security etc.	0.38	1.87	1.36	9.06	1.00	4.86
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	0.86	3.74	0.30	23.65	0.51	12.03
5.	mortgage of immovable	-	0.00	0.14	0.72	0.09	0.30
6.	bullion & ornaments	1.41	25.75	0.15	0.14	0.61	15.10
7.	share of companies etc.	0.23	32.46	0.09	0.64	0.14	19.22
8.	other types of security	0.05	0.41	0.66	12.79	0.44	5.56
9.	without securities	7.56	25.34	4.44	28.29	5.58	26.57
10.	unspecified	-	0.00	0.01	0.01	0.01	0.00
11.	all	15.01	100.00	10.70	100.00	12.27	100.00
<b>G U J A R A T</b>							
1.	personal security	3.23	11.55	9.04	52.11	7.13	36.44
2.	surety security etc.	1.98	27.68	3.22	27.71	2.82	27.70
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	0.08	0.71	0.05	0.43
5.	mortgage of immovable	0.96	4.34	0.23	0.80	0.47	2.17
6.	bullion & ornaments	0.17	0.61	0.01	0.02	0.06	0.25
7.	share of companies etc.	4.95	51.74	0.18	8.30	1.75	25.08
8.	other types of security	-	0.00	0.14	1.08	0.09	0.67
9.	without securities	2.00	4.08	3.36	8.70	2.92	6.92
10.	unspecified	-	0.00	0.06	0.58	0.04	0.35
11.	all	13.02	100.00	15.47	100.00	14.67	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Urban

sl. no.	type of security	major household type					
		self employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>HARYANA</u>							
1.	personal security	3.28	19.44	2.76	11.04	2.97	14.55
2.	surety security etc.	1.61	9.79	2.54	82.29	2.17	51.96
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	0.03	0.75	-	0.00	0.01	0.31
5.	mortgage of immovable	0.09	23.33	0.68	3.89	0.45	12.02
6.	bullion & ornaments	-	0.00	0.17	0.17	0.10	0.10
7.	share of companies etc.	-	0.00	0.18	0.50	0.11	0.29
8.	other types of security	0.50	34.92	-	0.00	0.20	14.61
9.	without securities	2.77	11.77	1.23	1.85	1.85	6.00
10.	unspecified	-	0.00	0.04	0.26	0.02	0.15
11.	all	8.24	100.00	7.44	100.00	7.76	100.00
<u>HIMACHAL PRADESH</u>							
1.	personal security	4.36	64.97	1.29	58.53	2.21	61.26
2.	surety security etc.	1.45	10.53	-	0.00	0.43	4.47
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	0.72	25.15	0.51	14.48
5.	mortgage of immovable	1.85	12.39	0.23	8.03	0.72	9.88
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	-	0.00	-	0.00	-	0.00
9.	without securities	4.99	12.11	2.34	7.07	3.13	9.21
10.	unspecified	-	0.00	0.42	1.22	0.29	0.70
11.	all	11.60	100.00	4.50	100.00	6.63	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class

P<sub>2</sub> - percentage distribution of amounts borrowed in cash

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

sector : Urban

srl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>JAMMU AND KASHMIR</u>							
1.	personal security	3.76	33.95	2.16	18.06	2.87	26.70
2.	surety security etc.	0.22	10.91	0.13	72.50	0.17	39.01
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	0.31	21.23	-	0.00	0.14	11.55
5.	mortgage of immovable	0.30	2.95	-	0.00	0.13	1.60
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	0.27	2.23	-	0.00	0.12	1.21
9.	without securities	2.30	24.24	2.10	7.67	2.19	16.68
10.	unspecified	2.19	4.49	0.98	1.77	1.52	3.25
11.	all	9.36	100.00	5.24	100.00	7.07	100.00
<u>KARNATAKA</u>							
1.	personal security	7.93	18.83	8.11	24.71	8.05	21.22
2.	surety security etc.	0.65	2.07	0.93	3.18	0.83	2.52
3.	crop	1.24	4.49	0.18	1.32	0.56	3.20
4.	first charge on immovable	0.35	1.50	0.97	27.23	0.74	11.98
5.	mortgage of immovable	2.64	27.49	0.39	10.73	1.20	20.66
6.	bullion & ornaments	1.95	3.63	0.86	1.89	1.25	2.92
7.	share of companies etc.	0.33	0.68	0.91	4.82	0.70	2.36
8.	other types of security	4.28	36.75	1.41	13.20	2.44	27.15
9.	without securities	3.02	3.45	3.08	12.78	3.06	7.25
10.	unspecified	1.34	1.14	0.59	0.15	0.86	0.73
11.	all	18.77	100.00	16.59	100.00	17.38	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

sector : Urban

srl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>K E R A L A</u>							
1.	personal security	4.75	1.83	12.52	19.44	10.10	11.19
2.	surety security etc.	2.23	0.91	1.38	2.83	1.64	1.82
3.	crop	3.16	0.14	0.00	0.00	0.05	0.08
4.	first charge on immovable	1.74	2.00	1.52	9.60	1.59	5.58
5.	mortgage of immovable	5.59	82.20	3.07	20.42	5.85	53.06
6.	bullion & ornaments etc.	10.29	6.99	10.30	14.26	10.30	10.42
7.	share of companies etc.	0.20	0.05	0.01	0.01	0.07	0.03
8.	other types of security	1.65	1.46	0.60	1.05	0.93	1.27
9.	without securities	6.58	1.93	11.94	32.39	10.28	16.30
10.	unspecified	0.36	0.49		0.00	0.11	0.26
11.	all	28.93	100.00	34.44	100.00	32.73	100.00
<u>M A D H Y A P R A D E S H</u>							
1.	personal security	6.68	25.91	7.76	49.35	7.41	39.80
2.	surety security etc.	1.53	5.54	1.24	7.14	1.53	6.49
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	0.57	2.53	0.28	1.88	0.38	2.15
5.	mortgage of immovable	2.25	41.97	0.61	3.55	1.14	19.20
6.	bullion & ornaments	0.23	1.51	1.13	3.71	0.84	2.81
7.	share of companies etc.	-	0.00	1.12	10.79	0.76	6.40
8.	other types of security	0.79	4.24	0.62	2.58	0.68	3.26
9.	without securities	1.85	16.02	5.50	20.97	4.33	18.96
10.	unspecified	1.10	2.28	0.02	0.03	0.37	0.95
11.	all	13.46	100.00	17.78	100.00	16.39	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

sector : Urban

srl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MAHARASHTRA</u>							
1.	personal security	11.17	51.70	14.67	48.69	13.76	49.73
2.	surety security etc.	2.58	17.56	3.79	17.63	3.48	17.61
3.	crop	0.01	0.15	0.07	0.09	0.05	0.11
4.	first charge on immovable	0.41	2.46	0.27	2.38	0.30	2.41
5.	mortgage of immovable	0.71	5.08	0.78	1.61	0.76	2.80
6.	bullion & ornaments	0.51	1.37	1.49	2.46	1.23	2.08
7.	share of companies etc.	0.07	0.27	0.29	0.96	0.23	0.73
8.	other types of security	0.75	12.96	1.08	8.35	0.99	9.94
9.	without securities	4.61	8.06	5.85	17.43	5.53	14.20
10.	unspecified	1.60	0.39	0.87	0.39	1.06	0.39
11.	all	19.73	100.00	25.57	100.00	24.05	100.00

MANIPUR

1.	personal security	-	-	-	0.00	-	0.00
2.	surety security etc.	-	-	-	0.00	-	0.00
3.	crop	-	-	-	0.00	-	0.00
4.	first charge on immovable	-	-	-	0.00	-	0.00
5.	mortgage of immovable	-	-	-	0.00	-	0.00
6.	bullion & ornaments	-	-	-	0.00	-	0.00
7.	share of companies etc.	-	-	-	0.00	-	0.00
8.	other types of security	-	-	0.22	100.00	0.13	100.00
9.	without securities	-	-	-	0.00	-	0.00
10.	unspecified	-	-	-	0.00	-	0.00
11.	all	-	-	0.22	100.00	0.13	100.00

Notes P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.



Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution amount borrowed in cash over type of security by major household type

sector : Urban

srl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MEGHALAYA</u>							
1.	personal security	2.04	59.31	0.58	96.56	0.87	78.49
2.	surety security etc.	-	0.00	-	0.00	-	0.00
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	-	0.00	-	0.00
5.	mortgage of immovable	0.95	33.31	0.07	3.05	0.24	17.73
6.	bullion & ornaments	0.11	0.48	-	0.00	0.02	0.23
7.	share of companies	-	0.00	-	0.00	-	0.00
8.	other types of security etc.	-	0.00	-	0.00	-	0.00
9.	without securities	1.77	6.90	0.02	0.39	0.57	3.55
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	4.88	100.00	0.68	100.00	1.51	100.00
<u>NAGALAND</u>							
1.	personal security	1.15	28.81	1.43	100.00	1.28	43.62
2.	surety security etc.	-	0.00	-	0.00	-	0.00
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	-	0.00	-	0.00
5.	mortgage of immovable	-	0.00	-	0.00	-	0.00
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	-	0.00	-	0.00	-	0.00
9.	without securities	0.70	71.19	-	0.00	0.36	56.38
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	1.85	100.00	1.43	100.00	1.65	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class.

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Urban

srl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ORISSA</u>							
1.	personal security	5.76	21.80	2.80	47.06	5.04	41.84
2.	surety security etc.	1.06	9.55	0.57	3.86	0.69	5.03
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	0.10	2.37	0.07	1.88
5.	mortgage of immovable	1.38	39.08	1.63	14.54	1.57	19.55
6.	bullion & ornaments	0.58	3.44	0.73	3.72	0.69	3.66
7.	share of companies etc.	-	0.00	0.19	4.75	0.14	3.77
8.	other types of security	0.01	13.50	0.92	6.60	0.69	8.03
9.	without securities	5.07	12.63	3.46	15.15	3.87	14.63
10.	unspecified	-	0.00	0.26	2.04	0.19	1.62
11.	all	13.15	100.00	12.16	100.00	12.42	100.00
<u>PUNJAB</u>							
1.	personal security	5.38	61.09	5.47	36.40	5.43	52.73
2.	surety security etc.	0.55	3.88	0.10	1.40	0.30	3.04
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	0.27	1.77	0.24	1.71	0.25	1.75
5.	mortgage of immovable	0.42	7.40	0.18	5.39	0.29	6.72
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	0.07	0.35	0.04	0.12
8.	other types of security	0.26	8.08	0.37	23.52	0.32	13.31
9.	without securities	3.74	17.77	7.04	27.37	5.57	21.02
10.	unspecified	0.15	0.01	1.28	3.86	0.78	1.31
11.	all	10.29	100.00	13.01	100.00	11.79	100.00

Note P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Urban

srl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>RAJASTHAN</u>							
1.	personal security	6.94	53.85	9.22	38.59	8.34	42.64
2.	surety security etc.	1.26	14.10	1.16	8.13	1.20	9.72
3.	crop	0.05	4.78	0.00	0.00	0.02	1.27
4.	first charge on immovable	0.03	0.76	0.48	4.02	0.31	3.15
5.	mortgage of immovable	0.02	0.21	0.50	17.08	0.32	12.61
6.	bullion & ornaments	0.73	10.61	0.35	4.37	0.49	6.03
7.	share of companies etc.	0.07	0.58	1.29	5.54	0.83	4.22
8.	other types of security	0.16	0.68	0.21	9.95	0.19	7.49
9.	without securities	1.44	14.42	4.69	12.08	3.46	12.70
10.	unspecified	-	0.00	0.51	0.25	0.31	0.18
11.	all	9.90	100.00	17.36	100.00	14.52	100.00
<u>SIKKIM</u>							
1.	personal security	0.00	0.00	0.00	0.00	0.00	0.00
2.	surety security etc.	-	0.00	-	0.00	-	0.00
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	-	0.00	-	0.00
5.	mortgage of immovable	-	0.00	-	0.00	-	0.00
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	-	0.00	-	0.00	-	0.00
9.	without securities	25.81	100.00	10.45	100.00	14.41	100.00
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	25.81	100.00	10.45	100.00	14.41	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Urban

srl. no.	type of security	major household type				all households	
		self-employed		others		P <sub>1</sub>	P <sub>2</sub>
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>		
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>TAMIL NADU</u>							
1.	personal security	16.24	43.11	17.43	43.80	17.07	43.60
2.	surety security etc.	2.42	3.94	1.52	5.03	1.77	4.71
3.	crop	0.43	0.22	-	0.00	0.12	0.06
4.	first charge on immovable	0.81	2.14	0.38	2.25	0.50	2.21
5.	mortgage of immovable	0.84	16.01	0.87	7.96	0.86	10.31
6.	bullion & ornaments	10.15	15.70	9.36	24.72	9.58	22.08
7.	share of companies etc.	0.24	4.85	0.23	1.10	0.23	2.20
8.	other types of security	1.79	5.52	1.12	1.58	1.28	2.73
9.	without securities	5.82	8.32	6.80	12.96	6.53	11.60
10.	unspecified	0.21	0.20	0.90	0.61	0.71	0.49
11.	all	31.80	100.00	30.13	100.00	30.59	100.00
<u>TRIPURA</u>							
1.	personal security	-	0.00	3.04	16.32	2.44	5.88
2.	surety security etc.	-	0.00	0.46	0.22	0.37	0.08
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	0.33	4.46	0.26	1.61
5.	mortgage of immovable	2.40	93.55	1.44	12.97	1.63	64.54
6.	bullion & ornaments	-	0.00	1.89	13.47	1.52	4.85
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of securities	0.31	5.89	0.27	1.85	0.28	4.44
9.	without securities	4.31	0.56	4.51	50.70	4.47	18.61
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	7.03	100.00	11.95	100.00	10.98	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an asset holding class  
P - Percentage distribution of amounts borrowed in cash.

Table (A) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Urban

sri. no.	type of security	major household-type				all households	
		self-employed		others		P <sub>1</sub>	P <sub>2</sub>
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>		
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>UTTAR PRADESH</b>							
1.	personal security	4.89	25.88	6.30	46.74	5.71	34.27
2.	surety security etc.	1.85	9.09	1.07	6.34	1.40	7.99
3.	crop	0.34	0.47	-	0.00	0.14	0.28
4.	first charge on immovable	0.36	4.69	0.14	2.44	0.23	3.73
5.	mortgage of immovable	0.95	35.39	0.11	0.71	0.46	21.44
6.	bullion & ornaments	0.58	1.56	0.55	2.37	0.56	1.88
7.	share of companies etc.	0.35	0.30	1.12	5.70	0.80	2.47
8.	other types of security	0.35	2.33	0.49	4.47	0.43	3.19
9.	without securities	4.02	17.64	4.70	30.15	4.41	22.67
10.	unspecified	0.79	2.65	0.18	1.08	0.44	2.02
11.	all	13.23	100.00	13.41	100.00	13.33	100.00
<b>WEST BENGAL</b>							
1.	personal security	6.98	49.95	12.82	58.17	11.41	56.96
2.	surety security etc.	0.42	2.76	0.91	4.00	0.79	3.82
3.	crop	0.07	1.79	-	0.00	0.02	0.26
4.	first charge on immovable	0.25	3.79	0.06	0.09	0.11	0.64
5.	mortgage of immovable	0.32	0.77	0.24	0.67	0.26	8.68
6.	bullion & ornaments	2.69	11.57	2.20	12.63	2.32	12.47
7.	share of companies etc.	0.11	3.13	0.23	0.62	0.20	0.99
8.	other types of security	1.27	1.13	1.00	3.50	1.07	3.15
9.	without securities	7.00	25.10	6.98	20.20	6.98	20.92
10.	unspecified	0.01	0.00	0.20	0.11	0.15	0.09
11.	all	17.47	100.00	20.59	100.00	19.84	100.00

Note : P<sub>1</sub> - percentage of households reporting borrowings in cash to all households of a household type and asset holding class

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (3) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Urban

srl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ARUNACHAL PRADESH</u>							
1.	personal security	-	-	-	0.00	-	0.00
2.	surety security etc.	-	-	-	0.00	-	0.00
3.	crop	-	-	-	0.00	-	0.00
4.	first charge on immovable	-	-	-	0.00	-	0.00
5.	mortgage of immovable	-	-	-	0.00	-	0.00
6.	bullion & ornaments	-	-	-	0.00	-	0.00
7.	share of companies etc.	-	-	-	0.00	-	0.00
8.	other types of security	-	-	-	0.00	-	0.00
9.	without securities	-	-	-	0.00	-	0.00
10.	unspecified	-	-	1.18	75.32	0.98	75.32
		-	-	0.11	24.68	0.09	24.68
11.	all	-	-	1.30	100.00	1.08	100.00
<u>CHANDIGARH</u>							
1.	personal security	-	0.00	3.40	100.00	1.47	14.40
2.	surety security etc.	-	0.00	-	0.00	-	0.00
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	-	0.00	-	0.00
5.	mortgage of immovable	-	0.00	-	0.00	-	0.00
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	-	0.00	-	0.00	-	0.00
9.	without securities	4.45	100.00	-	0.00	-	0.00
10.	unspecified	-	0.00	-	0.00	2.53	85.60
11.	all	4.45	100.00	3.40	100.00	3.99	100.00

Notes : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type/an area.

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Urban

srl. no.	type of security	major household type						
		self employed		others		all households		
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
<u>DELHI</u>								
1.	personal security	3.18	16.51	4.42	62.44	4.04	37.88	
2.	surety security etc.	0.38	1.83	0.70	6.20	0.61	3.86	
3.	crop	0.00	0.00	0.00	0.00	0.00	0.00	
4.	first charge on immovable	1.19	2.28	0.01	0.10	0.37	1.26	
5.	mortgage of immovable	0.73	17.56	0.02	1.65	0.24	10.16	
6.	bullion & ornaments	0.00	0.00	0.05	0.48	0.04	0.22	
7.	share of companies etc.	0.00	0.00	0.21	3.25	0.15	1.51	
8.	other types of security	0.18	44.59	0.30	4.76	0.26	26.06	
9.	without securities	2.01	17.23	2.71	20.85	2.49	18.91	
10.	unspecified	0.00	0.00	0.17	0.28	0.12	0.13	
11.	all	7.64	100.00	7.97	100.00	7.87	100.00	
<u>GOA, DAMAN &amp; DIU</u>								
1.1.	personal security	15.95	89.74	10.54	61.26	11.63	63.23	
2.	surety security etc.	0.19	3.69	2.19	1.99	1.79	18.87	
3.	crop	-	0.00	-	0.00	-	0.00	
4.	first charge on immovable	-	0.00	-	0.00	-	0.00	
5.	mortgage of immovable	-	0.00	-	0.00	-	0.00	
6.	bullion & ornaments	-	0.00	1.99	8.80	1.59	8.19	
7.	share of companies etc.	-	0.00	-	0.00	-	0.00	
8.	other types of security	10.23	6.57	-	0.00	2.96	0.45	
9.	without securities	-	0.00	3.49	9.95	2.79	9.26	
10.	unspecified	-	0.00	-	0.00	-	0.00	
11.	all	16.14	100.00	16.10	100.00	16.11	100.00	

Note : - P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type in a particular class

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Urban

srl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MIZORAM</u>							
1.	personal security	1.04	100.00	-	0.00	0.27	4.89
2.	surety security etc.	-	0.00	-	0.00	-	0.00
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	0.75	28.57	0.55	27.17
5.	mortgage of immovable	-	0.00	1.10	71.43	0.81	67.94
6.	bullion & ornaments	-	0.00	-	0.00	-	0.00
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	-	0.00	-	0.00	-	0.00
9.	without securities	-	0.00	-	0.00	-	0.00
10.	unspecified	-	0.00	-	0.00	-	0.00
11.	all	1.04	100.00	1.85	100.00	1.64	100.00
<u>PONDICHERY</u>							
1.	personal security	26.20	86.07	9.71	7.21	14.98	57.87
2.	surety security etc.	0.56	0.35	8.76	17.71	6.14	6.56
3.	crop	-	0.00	-	0.00	-	0.00
4.	first charge on immovable	-	0.00	-	0.00	-	0.00
5.	mortgage of immovable	0.83	0.31	1.62	12.42	1.37	4.64
6.	bullion & ornaments	24.29	12.10	18.99	18.78	20.69	14.49
7.	share of companies etc.	-	0.00	-	0.00	-	0.00
8.	other types of security	-	0.00	7.80	12.83	5.31	4.59
9.	without securities	15.50	1.17	19.43	30.99	18.18	11.83
10.	unspecified	-	0.00	0.42	0.05	0.28	0.02
11.	all	57.10	100.00	49.30	100.00	51.79	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash.



Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

All-India		Sector : Urban					
srl. no.	type of security	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	personal security	7.98	31.42	10.75	44.77	9.85	39.19
2.	surety security etc.	1.60	7.55	1.63	10.53	1.62	9.28
3.	crop	0.19	0.71	0.02	0.09	0.07	0.35
4.	first charge on immovable	0.45	2.40	0.30	4.49	0.35	3.62
5.	mortgage of immovable	1.08	24.11	0.52	5.36	0.70	13.20
6.	bullion & ornaments	2.39	7.68	2.35	8.72	2.36	8.28
7.	share of companies etc.	0.44	4.71	0.46	2.37	0.45	3.35
8.	other types of security	0.91	10.79	0.79	5.27	0.82	7.58
9.	without securities	4.11	9.96	5.30	17.99	4.91	14.63
10.	unspecified	0.52	0.68	0.39	0.42	0.43	0.53
11.	a l l	17.46	100.00	19.67	100.00	18.95	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

JR. P<sub>2</sub> - Percentage distribution of amounts borrowed in cash

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type of mortgage - States and All-India

Major household type : Self-employed

Sector : Urban  
₹₹₹₹

state	type of estimate @	type of mortgage					no unspecified mortgage	total	
		simple	usufructuary	by conditional sale	other type	(7)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1. Andhra Pradesh	P	1.90	0.06	0.00	0.00	0.00	26.21	0.00	27.67
	A	7187	1500				3689		8992
2. Assam	P	0.00	0.00	0.00	0.00	0.00	2.45	0.00	2.45
	A	-	-	-	-	-	19.79	-	19.79
3. Bihar	P	0.00	0.00	0.00	0.00	0.00	15.01	0.00	15.01
	A	-	-	-	-	-	4081	-	4081
4. Gujarat	P	0.56	0.00	0.00	0.00	0.00	12.06	0.41	13.02
	A	4549	-	-	-	-	5743	1500	5558
5. Haryana	P	0.06	0.00	0.03	0.00	0.00	8.15	0.03	8.24
	A	11667	-	504831	-	-	7089	8693	9188
6. Himachal Pradesh	P	1.85	0.00	0.00	0.00	0.00	9.74	0.00	11.60
	A	4008	-	-	-	-	5378	-	5158
7. Jammu & Kashmir	P	0.00	0.00	0.30	0.00	0.00	9.06	0.00	9.36
	A	-	-	4014	-	-	4395	-	4382
8. Karnataka	P	2.04	0.56	0.05	0.00	0.00	16.80	0.00	18.77
	A	16043	9335	17234	-	-	6076	-	7500
9. Kerala	P	4.51	0.97	0.13	0.00	0.00	24.52	0.00	28.93
	A	80263	771	4782	-	-	3203	-	15259
10. Madhya Pradesh	P	1.38	0.20	0.05	0.41	0.00	11.54	0.21	13.46
	A	15014	350	4319	100	-	2578	1841	3807

note : @ P : Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82  
A : Average amount (Rs.) borrowed per reporting household.

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - states and All-India

Major household type : Self-employed

Sector : Urban

state	type of estimate	type of mortgage					no mortgage	unspecified	total
		simple	usufructuary	by conditional sale	other type				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
11. Maharashtra	P A	0.70 9306	0.00 -	0.01 20098	0.00 -	19.16 6472	0.00 -	19.73 6619	
12. Manipur	P A	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	
13. Meghalaya	P A	0.95 4052	0.00 -	0.00 -	0.00 -	3.92 1972	0.00 -	4.88 2372	
14. Nagaland	P A	0.00 -	0.00 -	0.00 -	0.00 -	1.85 2413	0.00 -	1.85 2413	
15. Orissa	P A	1.38 6288	0.00 -	0.00 -	0.00 -	11.77 1147	0.00 -	13.15 1685	
16. Punjab	P A	0.42 15221	0.00 -	0.00 -	0.00 -	9.81 8048	0.06 8124	10.29 8339	
17. Rajasthan	P A	0.00 -	0.00 -	0.02 4024	0.00 -	9.90 3453	0.00 -	9.90 3461	
18. Sikkim	P A	0.00 -	0.00 -	0.00 -	0.00 -	25.81 1124	0.00 -	25.81 1124	
19. Tamil Nadu	P A	0.96 15363	0.00 -	0.10 1000	0.21 1000	31.37 2409	0.00 -	31.80 2848	
20. Tripura	P A	0.00 -	2.40 103065	0.00 -	0.00 -	4.62 3695	0.00 -	7.63 7620	

note : @ P : - Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82  
Average amount (Rs.) borrowed per reporting household.

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage states and All-India

Major household type : Self employed Sector : Urban

state	type of estimate	type of mortgage							
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		simple	usu-fructuary	by on- ditional sale	other type	no mort- gage	unspeci- fied	total	
21 Uttar Pradesh	P A	0.46 28164	0.21 2000	0.37 21740	0.07 500	12.29 3005	0.10 3005	13.23 4450	
22 West Bengal	P A	0.35 2502	0.00 -	0.00 -	0.00 -	17.15 1657	0.00 -	17.47 1676	
23 Arunachal Pradesh	P A	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	0.00
24 Chandigarh	P A	0.00 -	0.00 -	0.00 -	0.00 -	4.45 20003	0.00 -	4.45 20003	
25 Delhi	P A	1.21 2003	0.00 -	0.33 54012	0.00 -	5.72 14597	0.37 500	7.64 13634	
26 Goa, Daman & Diu	P A	0.00 -	0.00 -	0.00 -	0.00 -	16.14 1398	0.00 -	16.14 1398	
27 Mizoram	P A	0.00 -	0.00 -	0.00 -	0.00 -	1.04 5017	0.00 -	1.04 5017	
28 Pondicherry	P A	0.00 -	0.00 -	0.83 1506	0.00 -	56.26 7072	0.00 -	57.10 6990	
29 All India	P A	0.87 20662	0.11 5757	0.10 24066	0.66 497	16.53 3949	0.07 2070	17.46 4955	

note @ - P : percentage of households reporting cash borrowing during 1.7.81 to 30.6.82  
A : average amount (Rs.) borrowed per reporting household.

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All-India

state	type of estimate	Major household type		type of mortgage				Sector : Urban		total
		Others	Others	simple	usu-fructuary	by conditional sale	other type	no mortgage	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(9)	
1. Andhra Pradesh	P A	0.12 108	0.02 2005	0.07 5000	0.00 -	2.95 2051	0.17 822	24.16 2056		
2. Assam	P A	0.00 -	00.00 -	0.00 -	0.00 -	5.22 3212	0.00 -	5.23 3212		
3. Bihar	P A	0.11 1501	0.00 -	0.03 501	0.00 -	10.56 2369	0.00 -	10.70 2355		
4. Gujarat	P A	0.23 1930	0.00 -	0.00 -	0.00 -	15.24 3650	0.00 -	15.47 3624		
5. Haryana	P A	0.68 4000	0.00 -	0.00 -	0.00 -	6.75 10002	0.00 -	7.44 9449		
6. Himachal Pradesh	P A	0.23 12063	0.00 -	0.00 -	0.00 -	4.27 7450	0.00 -	4.50 7683		
7. Jammu & Kashmir	P A	0.00 -	0.00 -	0.00 -	0.00 -	5.24 5280	0.00 -	5.24 5280		
8. Karnataka	P A	0.21 23980	0.18 4502	0.00 -	0.00 -	15.51 2199	0.69 21117	16.59 3287		
9. Kerala	P A	1.29 25709	0.57 3001	0.94 662	0.27 3000	31.76 4432	0.26 2960	34.44 5164		
10. Madhya Pradesh	P A	0.62 1995	0.00 -	0.00 3113	0.00 -	17.24 1977	0.00 -	17.78 1987		

note- P : Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82  
A : Average amount (Rs.) borrowed per reporting household.

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All-India

Major household type :-  
 . . . . . Others  
 . . . . . Sector : Urban

State	type of estimate @	type of mortgage					no mortgage	unspecified	total
		(1)	(2)	(3)	(4)	(5)			
11. Maharashtra	P A	0.31 2986	0.28 1008	0.19 1071	0.00	0.00	24.78 3485	0.01 2001	15.57 3433
12. Manipur	P A	0.00 -	0.00 -	0.00 -	0.00	0.00	0.22 608	0.00 -	0.22 608
13. Meghalaya	P A	0.00 -	0.07 1378	0.00 -	0.00	0.00	0.61 4841	0.00 -	0.68 4474
14. Nagaland	P A	0.00 -	0.00 -	0.00 -	0.00	0.00	1.42 885	0.00 -	1.43 885
15. Orissa	P A	1.02 3263	0.01 2546	0.61 1407	0.00	0.00	10.54 2350	0.03 2516	12.16 2386
16. Punjab	P A	0.18 10400	0.00 -	0.00 -	0.00	0.00	12.90 2601	0.00 -	13.01 2726
17. Rajasthan	P A	0.50 19759	0.00 -	0.00 -	0.00	0.00	16.64 2874	0.21 2000	17.36 3352
18. Sikkim	P A	0.00 -	0.00 -	0.00 -	0.00	0.00	10.45 412	0.00 -	10.45 412
19. Tamil Nadu	P A	1.05 7714	0.04 1500	0.10 1500	0.03 6003	0.00	29.52 2551	0.01 350	30.13 2781
20. Tripura	P A	1.27 2002	0.17 13282	0.00 -	0.00	0.00	10.18 2973	0.33 5007	11.95 3067

note @ P: Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82  
 A : Average amount (Rs) borrowed per reporting household.

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage- States and All-India

Major household type : Others Sector : Urban

state	type of estimate	type of mortgage						total
		simple	usu-fructuary	by conditional sale	other type	no mortgage	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
21. Uttar Pradesh	P A	0.01 6039	0.01 1607	0.10 1574	0.00 -	13.39 2084	0.14 5001	13.41 2133
22. West Bengal	P A	0.18 1372	0.00 -	0.00 6053	0.03 2491	20.39 2636	0.02 1448	20.59 2629
23. Arunachal Pradesh	P A	0.00 -	0.00 -	0.00 -	0.00 -	1.30 485	0.00 -	1.30 485
24. Chandigarh	P A	0.00 -	0.00 -	0.00 -	0.00 -	3.40 5803	0.00 -	3.40 5803
25. Delhi	P A	0.00 -	0.00 -	0.00 -	0.02 35265	7.95 4931	0.00 -	7.97 5002
26. Goa, Daman & Diu	P A	0.00 -	0.00 -	0.00 -	0.00 -	16.10 4757	0.00 -	16.10 4757
27. Mizoram	P A	0.66 23220	0.10 10494	0.33 27259	0.00 -	0.75 13523	0.00 -	1.85 19167
28. Pondicherry	P A	0.00 -	0.00 -	1.62 805	0.00 -	47.68 1920	0.00 1	49.30 2130
29. All India	P A	0.37 7935	0.07 2005	0.10 1610	0.02 4869	19.16 2815	0.09 10409	19.67 2959

note @ P : - percentage of households reporting cash borrowing during 1.7.81 to 30.6.82

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

Table (9.1) Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All-India

Major household type : All households Sector : Urban

States	type of estimate	type of mortgage							total	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)		(8)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. Andhra Pradesh	P A		0.73 6446	0.03 1711	0.05 5000	0.00 -	0.00 -	24.73 2651	0.11 822	25.37 2786
2. Assam	P A		0.00 -	0.00 -	0.00 -	0.00 -	0.00 -	4.15 2927	0.00 -	4.15 2927
3. Bihar	P A		0.07 1501	0.00 -	0.02 501	0.00 -	0.00 -	12.19 3141	0.00 -	12.27 3127
4. Gujarat	P A		0.34 3340	0.00 -	0.00 -	0.00 -	0.00 -	14.20 4232	0.13 1500	14.67 4187
5. Haryana	P A		0.43 4402	0.00 -	0.01 504831	0.00 -	0.00 -	7.31 8702	0.00 8693	7.76 9338
6. Himachal Pradesh	P A		0.72 5819	0.00 -	0.00 -	0.00 -	0.00 -	5.91 6427	0.00 -	6.63 6360
7. Jammu & Kashmir	P A		0.00 -	0.00 -	0.13 4014	0.00 -	0.00 -	6.94 4765	0.00 -	7.07 4750
8. Karnataka	P A		0.87 17270	0.32 7566	0.02 17234	0.00 -	0.00 -	1598 3668	0.44 21117	17.38 4927
9. Kerala	P A		2.29 59066	0.69 2029	0.69 902	0.18 3000	0.00 -	29.51 4115	0.18 2960	32.73 7938
10. Madhya Pradesh	P A		0.87 8679	0.06 350	0.2 4120	0.13 100	0.00 -	15.41 2121	0.07 1841	16.39 2468

note (a) P : Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82

A : average amount (Rs) borrowed per reporting household



Table (S.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage- States and All-India  
 Major household type : All households  
 Sector : Urban

states	type of estimate (@)	type of mortgage					(7)	(8)	(9)
		(1)	(2)	(3)	(4)	(5)			
			simple	usu frue-	by condi-	other	no mortgage	specified	total
			tuary	tuational	sale	type			
11. Maharashtra	P	0.41	0.20	0.14	0.00	0.00	23.31	0.01	24.05
	A	5776	1008	1294	-	-	4124	2001	4114
12. Manipur	P	0.00	0.00	0.00	0.00	0.00	0.13	0.00	0.13
	A	-	-	-	-	-	608	-	608
13. Meghalaya	P	0.19	0.05	0.00	0.00	0.00	1.26	0.00	1.51
	A	4052	1378	-	-	-	3072	-	3129
14. Nagaland	P	0.00	0.00	0.00	0.00	0.00	1.65	0.00	1.65
	A	-	-	-	-	-	1771	-	1771
15. Orissa	P	1.11	0.00	0.45	0.00	0.00	10.85	0.92	12.42
	A	4218	2546	1407	-	-	2017	2516	2197
16. Punjab	P	0.29	0.00	0.00	0.00	0.00	11.52	0.03	11.79
	A	13518	-	-	-	-	4672	8124	4912
17. Rajasthan	P	0.31	0.00	0.01	0.00	0.00	14.08	0.13	14.52
	A	19759	-	4024	-	-	3029	2000	3381
18. Sikkim	P	0.00	0.00	0.00	0.00	0.00	14.41	0.00	14.41
	A	-	-	-	-	-	740	-	740
19. Tamil Nadu	P	1.02	0.00	0.10	0.00	0.00	30.03	0.01	30.59
	A	9694	1500	1353	2438	-	2510	350	2800
20. Tripura	P	1.02	0.61	0.00	0.00	0.00	9.08	0.26	10.98
	A	2002	83064	-	-	-	3045	5007	7441

note @ P : percentage of households reporting cash borrowing during 1.7.81 to 30.6.82  
 A : average amount (Rs) borrowed per reporting household.

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All-India

Major household type : All households

Sector : Urban

state	type of estimate @	type of mortgage					no mortgage	unspecified	total
		simple	usufructuary	by conditional sale	other type				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
21 Uttar Pradesh	P A	0.20 27776	0.09 1980	0.21 16348	0.03 500	12.88 2453	0.12 4308	13.33 3097	
22 West Bengal	P A	0.22 1803	0.00 -	0.00 6053	0.03 2491	19.60 2429	0.02 1448	19.84 2426	
23 Arunachal Pradesh	P A	0.00 -	0.00 -	0.00 -	0.00 -	1.08 485	0.00 -	1.08 485	
24 Chandigarh	P A	0.00 -	0.00 -	0.00 -	0.00 -	3.99 14790	0.00 -	3.99 14790	
25 Delhi	P A	0.37 2003	0.00 -	0.10 54012	0.01 35265	7.27 7255	0.11 500	7.87 7562	
26 Goa Daman & Diu	P A	0.00 -	0.00 -	0.00 -	0.00 -	16.11 4080	0.00 -	16.11 4080	
27 Mizoram	P A	0.49 23220	0.08 10494	0.24 27259	0.00 -	0.82 10745	0.00 -	1.64 16845	
28 Pondicherry	P A	0.00 -	0.00 -	1.37 6740	0.00 -	50.42 3759	0.00 -	51.79 3837	
29 All India	P A	0.54 14675	0.08 3633	0.10 8934	0.03 2039	18.3 3149	0.08 8110	18.95 3558	

note - P : percentage of households reporting cash borrowing during 1.7.61 to 30.6.82  
A : Average amount (Rs.) borrowing per reporting household.

Table (9.2) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by household asset holding and type of mortgage for each major household type - All India only

All-India

Sector : Urban

srl. no.	type of mortgage	type of est. @	household asset holdings (Rs.000)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Major household type : Self-employed</u>											
1.	simple mortgage	P	0.00	0.29	0.15	0.49	1.45	1.13	2.12	0.41	0.87
		A	-	7518	1000	2776	4407	6622	54871	25045	20662
2.	usufructuary mortgage	P	0.00	0.00	0.16	0.17	0.24	0.07	0.08	0.00	0.11
		A	-	-	665	11004	1500	5001	22327	-	5757
3.	mortg. by conditional sale	P	0.00	0.17	0.00	0.09	0.06	0.11	0.25	0.03	0.10
		A	-	800	-	1846	53187	67114	20817	3291	24066
4.	other type of mortgage	P	0.27	0.00	0.00	0.14	0.06	0.00	0.00	0.00	0.06
		A	100	-	-	1000	500	-	-	-	497
5.	no mortgage	P	16.84	21.56	15.23	16.14	17.98	13.93	12.31	15.85	16.53
		A	1511	1689	1416	2423	4000	6654	11408	16100	3949
6.	unspecified	P	0.11	0.00	0.00	0.24	0.01	0.10	0.05	0.00	0.07
		A	500	-	-	1263	8012	650	9835	-	2070
7.	t o t a l	P	17.22	22.00	15.50	16.76	19.39	15.21	14.08	16.26	17.46
		A	1482	1759	1408	2561	4227	7102	18764	16329	4955
<u>Major household type : Others</u>											
1.	simple mortgage	P	0.18	0.08	0.23	0.62	0.57	0.59	0.57	0.00	0.37
		A	1839	2101	7249	2678	9379	7645	24951	-	7935
2.	usufructuary mortgage	P	0.00	0.02	0.07	0.01	0.22	0.00	0.22	0.00	0.07
		A	-	4001	4320	2005	740	4000	3171	-	2005
3.	mortg. by conditional sale	P	0.00	0.10	0.09	0.21	0.10	0.09	0.13	0.00	0.10
		A	-	127	1500	864	2099	2201	5948	-	1610
4.	other type of mortgage	P	0.00	0.02	0.00	0.00	0.02	0.07	0.01	0.00	0.02
		A	-	1500	-	-	6003	3429	35265	-	4869
5.	no mortgage	P	13.39	17.81	21.02	23.58	20.99	20.82	16.11	14.62	19.16
		A	904	1198	1983	2179	4075	3968	8701	12911	2815
6.	unspecified	P	0.05	0.01	0.00	0.13	0.01	0.11	0.61	0.00	0.09
		A	100	250	-	4285	1602	2350	18550	-	10409
7.	t o t a l	P	13.56	18.03	21.41	24.37	21.59	21.61	17.22	14.62	19.67
		A	916	1201	2046	2208	4231	4065	9716	12911	2959

Note : @ P : Percentage of households reporting borrowings in cash to all households of a household type

A : Average amount (Rs.) borrowed per reporting households.

Table (9.2) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household asset holding and type of mortgage for each major household type - All India only

All India

Sl. No.	type of est. @	Major household type : All households									Sector : Urban	
		household asset holdings (Rs.000)									500 & above	all groups
		upto 1	1-5	5-10	10-20	20-50	50-100	100-500	(9)	(10)		
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
1.	simple mortgage	P	0.14	0.14	0.21	0.58	0.89	0.80	1.29	0.24	0.54	
		A	1839	5273	5975	2704	6417	7077	47932	25045	14675	
2.	unfructuary mortgage	P	0.00	0.02	0.10	0.06	0.23	0.03	0.15	0.00	0.08	
		A	-	4001	2662	9920	1029	4996	8031	-	3633	
3.	mortg. by conditional sale	P	0.00	0.12	0.06	0.17	0.08	0.10	0.19	0.02	0.10	
		A	-	396	1500	1024	15140	30567	15419	3291	8934	
4.	other type of mortgage	P	0.06	0.01	0.00	0.04	0.04	0.04	0.00	0.00	0.03	
		A	100	1500	-	1000	2712	3429	35265	-	2039	
5.	no mortgage	P	14.15	18.88	19.39	21.24	19.89	18.11	14.33	15.36	18.30	
		A	1064	1358	1858	2237	4050	4780	9793	14887	3149	
6.	unspecified	P	0.07	0.01	0.00	0.17	0.01	0.11	0.34	0.00	0.08	
		A	247	250	-	2905	4630	1743	18001	-	8110	
7.	t o t a l	P	14.38	19.16	19.75	21.97	20.78	19.09	15.74	15.61	18.95	
		A	1067	1384	1906	2293	4230	5016	13514	15050	3558	

Note : @ P : Percentage of households reporting borrowings in cash to all households of a household type  
A : Average amount (Rs.) borrowed per reporting household

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Urban

srl. no.	credit agency	major household type					
		self-employed :		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ANDHRA PRADESH</u>							
1.	government	0.22	0.06	3.24	7.46	2.19	3.46
2.	co-op. society/bank	1.49	4.20	2.51	14.83	2.16	5.09
3.	commercial bank	6.32	30.15	2.04	15.01	3.52	23.19
4.	insurance	0.08	0.10	0.57	1.57	0.40	0.78
5.	provident fund	0.00	0.00	0.61	3.48	0.40	1.60
6.	landlord	0.83	0.87	0.52	1.20	0.53	1.02
7.	agricultural money lender	1.40	2.82	0.61	1.30	0.88	2.12
8.	professional money lender	7.25	12.16	3.50	10.90	4.83	11.58
9.	trader	2.69	18.76	2.59	5.92	2.63	12.85
10.	relatives & friends	6.15	19.31	6.59	20.89	6.44	20.03
11.	other sources	6.00	11.57	4.50	16.85	5.02	14.00
12.	unspecified	0.01	0.01	0.36	0.61	0.24	0.28
13.	a l l	27.67	100.00	24.16	100.00	25.37	100.00
<u>A S S A M</u>							
1.	government	-	0.00	0.41	13.46	0.25	11.36
2.	co-op. society/bank	0.11	2.31	0.92	15.40	0.61	13.36
3.	commercial bank	0.16	33.33	0.37	13.24	0.29	16.37
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	-	0.00	0.83	12.99	0.51	10.97
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	-	0.00	-	0.00	-	0.00
9.	trader	0.31	0.94	-	0.00	0.12	0.15
10.	relatives & friends	1.52	60.58	1.65	14.40	1.60	21.59
11.	other sources	0.35	2.85	1.19	30.21	0.86	25.95
12.	unspecified	-	0.00	0.03	0.30	0.02	0.26
13.	a l l	2.45	100.00	5.23	100.00	4.15	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> - Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

		Sector : Urban					
		major household type					
srl. no.	credit agency	self-employed :		others		all household	
		total					
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>BIHAR</u>							
1.	government	1.53	36.22	1.25	26.18	1.35	32.04
2.	co-op. society/bank	0.12	0.57	1.06	14.78	0.72	6.43
3.	commercial bank	2.30	19.24	1.00	19.85	1.48	19.50
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	-	0.00	1.31	12.74	0.83	5.30
6.	landlord	-	0.00	0.69	1.48	0.44	0.62
7.	agricultural money lender	1.08	5.06	0.20	0.64	0.52	5.22
8.	professional money lender	1.21	2.83	1.84	7.74	1.61	4.87
9.	trader	2.05	27.13	0.92	0.96	1.33	16.24
10.	relatives & friends	5.63	7.85	1.96	8.11	5.30	7.96
11.	other sources	1.10	1.11	1.19	7.51	1.15	3.78
12.	unspecified	-	0.00	-	0.00	-	0.00
13.	a l l	15.01	100.00	10.70	100.00	12.27	100.00
<u>GUJARAT</u>							
1.	government	0.02	0.01	3.73	17.98	2.52	11.04
2.	co-op. society/bank	6.24	60.86	4.15	22.12	4.84	37.08
3.	commercial bank	1.61	16.26	0.79	18.38	1.06	17.56
4.	insurance	-	0.00	0.07	3.51	0.04	2.16
5.	provident fund	-	0.00	1.94	4.15	1.31	2.55
6.	landlord	-	0.00	0.01	0.02	0.01	0.01
7.	agricultural money lender	-	0.00	0.01	0.00	0.00	0.00
8.	professional money lender	0.93	11.05	0.26	1.35	0.49	5.10
9.	trader	0.60	1.14	1.71	2.05	1.35	1.70
10.	relatives & friends	3.63	10.51	3.78	26.88	3.73	20.55
11.	other sources	0.25	0.17	1.70	3.57	1.22	2.25
12.	unspecified	-	0.00	-	0.00	-	0.00
13.	a l l	13.02	100.00	15.47	100.00	14.67	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Urban

srl. no.	credit agency	major household type					
		self-employed: total		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>HARYANA</u>							
1.	government	0.90	3.03	2.15	81.62	1.65	48.75
2.	co-op. society/bank	0.06	0.27	0.46	1.30	0.30	0.87
3.	commercial bank	1.50	66.19	1.43	11.01	1.46	34.10
4.	insurance	-	0.00	0.04	0.26	0.02	0.15
5.	provident fund	-	0.00	-	0.00	-	0.00
6.	landlord	-	0.00	0.72	0.41	0.43	0.24
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	0.82	1.56	0.17	0.17	0.43	0.75
9.	trader	0.44	2.22	-	0.00	0.17	0.93
10.	relatives & friends	4.63	21.04	1.30	2.79	2.64	10.42
11.	other sources	0.29	5.69	1.34	2.43	0.92	3.79
12.	unspecified	-	0.00	-	0.00	-	0.00
13.	a l l	8.24	100.00	7.44	100.00	7.76	100.00
<u>HIMACHAL PRADESH</u>							
1.	government	-	0.00	1.35	62.96	0.95	36.24
2.	co-op. society/bank	-	0.00	-	0.00	-	0.00
3.	commercial bank	5.58	30.54	0.96	33.18	2.34	32.06
4.	insurance	0.34	2.43	-	0.00	0.10	1.03
5.	provident fund	-	0.00	0.50	1.45	0.35	0.84
6.	landlord	0.25	0.64	-	0.00	0.08	0.27
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	3.36	2.53	-	0.00	1.00	1.07
9.	trader	2.06	63.15	0.50	0.42	0.97	27.04
10.	relatives & friends	1.06	0.71	1.69	1.99	1.50	1.44
11.	other sources	-	0.00	-	0.00	-	0.00
12.	unspecified	-	0.00	-	0.00	-	0.00
13.	a l l	11.60	100.00	4.50	100.00	6.63	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type.

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Urban

srl. no.	credit agency	major household type					
		self-employed : total		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>JAMMU &amp; KASHMIR</u>							
1.	government	-	0.00	-	0.00	-	0.00
2.	co-op. society/bank	0.42	2.55	0.11	0.61	0.25	1.67
3.	commercial bank	1.46	43.30	0.18	73.25	0.75	56.96
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	-	0.00	1.24	2.25	0.69	1.02
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	0.23	1.42	-	0.00	0.10	0.77
9.	trader	2.96	25.34	2.13	3.80	2.50	15.51
10.	relatives & friends	2.01	17.34	0.73	18.32	1.30	17.79
11.	other sources	0.08	0.11	-	0.00	0.03	0.06
12.	unspecified	2.42	9.94	0.98	1.77	1.62	6.22
13.	a l l	9.36	100.00	5.24	100.00	7.07	100.00
<u>KARNATAKA</u>							
1.	government	0.54	8.93	1.71	6.92	1.29	8.11
2.	co-op. society/bank	5.46	22.71	3.92	14.27	4.48	19.27
3.	commercial bank	5.85	46.09	2.12	41.85	3.46	44.36
4.	insurance	0.23	0.32	0.35	2.63	0.31	1.26
5.	provident fund	-	0.00	0.94	4.29	0.60	1.75
6.	landlord	-	0.00	0.16	0.15	0.10	0.06
7.	agricultural money lender	0.27	0.14	0.07	1.83	0.14	0.83
8.	professional money lender	2.05	4.64	1.30	3.84	1.57	4.32
9.	trader	1.13	2.04	0.43	0.71	0.69	1.50
10.	relatives & friends	3.02	10.80	4.25	11.14	3.81	10.94
11.	other sources	2.13	3.19	2.24	12.22	2.20	6.87
12.	unspecified	1.34	1.14	0.59	0.15	0.86	0.73
13.	a l l	18.77	100.00	16.59	100.00	17.38	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash



Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

		Sector : Urban					
		major household type					
srl. no.	credit agency	self-employed :		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>KERALA</u>							
1.	government	1.49	1.17	3.30	32.72	2.74	16.05
2.	co-op. society/bank	6.02	4.11	8.29	11.53	7.58	7.61
3.	commercial bank	0.32	87.23	6.60	26.54	7.45	58.61
4.	insurance	0.20	0.05	0.24	0.11	0.23	0.08
5.	provident fund	1.05	0.72	5.31	9.78	3.98	4.99
6.	landlord	-	0.00	0.01	0.00	0.01	0.00
7.	agricultural money lender	0.60	0.03	-	0.00	0.19	0.01
8.	professional money lender	6.38	1.31	10.13	8.35	8.26	4.63
9.	trader	1.86	0.14	1.98	0.46	1.94	0.29
10.	relatives & friends	5.64	3.83	6.47	7.81	6.21	5.71
11.	other sources	1.03	0.81	1.40	2.53	1.28	1.62
12.	unspecified	0.93	0.62	0.67	0.16	0.75	0.40
13.	a l l	28.93	100.00	34.44	100.00	32.73	100.00
<u>MADHYA PRADESH</u>							
1.	government	0.03	0.05	4.26	12.71	2.90	7.55
2.	co-op. society/bank	2.94	4.94	4.19	21.56	3.79	14.79
3.	commercial bank	2.91	71.00	0.97	9.42	1.59	34.50
4.	insurance	-	0.00	0.13	7.60	0.09	4.50
5.	provident fund	0.30	0.94	3.48	19.83	2.46	12.14
6.	landlord	0.01	0.01	-	0.00	0.00	0.01
7.	agricultural money lender	0.17	0.34	0.26	0.43	0.23	0.40
8.	professional money lender	2.71	6.45	1.63	5.41	1.97	5.83
9.	trader	0.65	1.95	1.27	5.07	1.07	3.80
10.	relatives & friends	4.19	10.73	2.93	16.12	3.34	13.92
11.	other sources	0.25	0.97	0.75	1.82	0.59	1.47
12.	unspecified	1.18	2.61	0.02	0.03	0.40	1.08
13.	a l l	13.46	100.00	17.78	100.00	16.39	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Urban							
srl. no.	credit agency	major household type					
		self-employed :		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MAHARASHTRA</u>							
1.	government	1.00	7.16	2.29	4.57	1.96	5.46
2.	co-op. society/bank	2.74	12.82	7.69	34.56	6.39	27.09
3.	commercial bank	2.74	28.15	1.88	14.51	2.11	19.20
4.	insurance	0.21	2.19	0.30	0.84	0.28	1.30
5.	provident fund	0.22	0.24	3.33	11.68	2.52	7.74
6.	landlord	0.03	0.04	0.00	0.00	0.01	0.01
7.	agricultural money lender	-	0.00	0.12	0.18	0.09	0.12
8.	professional money lender	1.38	9.68	2.64	4.33	2.31	6.17
9.	trader	4.34	21.97	1.78	8.75	2.44	13.29
10.	relatives & friends	6.54	12.77	7.40	16.51	7.17	15.23
11.	other sources	1.99	4.50	2.39	3.53	2.28	3.86
12.	unspecified	1.68	0.49	0.95	0.54	1.14	0.52
13.	a 1 1	19.73	100.00	25.57	100.00	24.05	100.00
<u>MANIPUR</u>							
1.	government	0.00	-	0.00	0.00	0.00	0.00
2.	co-op. society/bank	0.00	-	0.00	0.00	0.00	0.00
3.	commercial bank	0.00	-	0.00	0.00	0.00	0.00
4.	insurance	0.00	-	0.00	0.00	0.00	0.00
5.	provident fund	0.00	-	0.00	0.00	0.00	0.00
6.	landlord	0.00	-	0.00	0.00	0.00	0.00
7.	agricultural money lender	0.00	-	0.00	0.00	0.00	0.00
8.	professional money lender	0.00	-	0.22	100.00	0.13	100.00
9.	trader	0.00	-	0.00	0.00	0.00	0.00
10.	relatives & friends	0.00	-	0.00	0.00	0.00	0.00
11.	other sources	0.00	-	0.00	0.00	0.00	0.00
12.	unspecified	0.00	-	0.00	0.00	0.00	0.00
13.	a 1 1	0.00	-	0.22	100.00	0.13	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

		Sector : Urban					
srl. no.	credit agency	major household type					
		self-employed : total.		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MEGHALAYA</u>							
1.	government	-	0.00	-	0.00	-	0.00
2.	co-op. society/bank	-	0.00	0.07	3.05	0.05	1.57
3.	commercial bank	-	0.00	-	0.00	-	0.00
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	1.74	22.57	0.02	0.39	0.36	11.15
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	-	0.00	-	0.00	-	0.00
9.	trader	0.27	5.91	-	0.00	0.05	2.87
10.	relatives & friends	1.88	7.38	-	0.00	0.37	3.58
11.	other sources	0.95	33.31	0.58	96.56	0.66	65.88
12.	unspecified	0.01	30.83	-	0.00	0.00	14.96
13.	a l l	4.88	100.00	0.68	100.00	1.51	100.00
<u>NAGALAND</u>							
1.	government	0.00	0.00	0.00	0.00	0.00	0.00
2.	co-op. society/bank	0.00	0.00	0.00	0.00	0.00	0.00
3.	commercial bank	0.00	0.00	0.00	0.00	0.00	0.00
4.	insurance	0.00	0.00	0.00	0.00	0.00	0.00
5.	provident fund	0.00	0.00	0.00	0.00	0.00	0.00
6.	landlord	0.00	0.00	0.00	0.00	0.00	0.00
7.	agricultural money lender	0.00	0.00	0.00	0.00	0.00	0.00
8.	professional money lender	0.00	0.00	0.00	0.00	0.00	0.00
9.	trader	0.91	15.25	0.00	0.00	0.47	12.08
10.	relatives & friends	0.94	84.75	0.00	0.00	0.49	67.12
11.	other sources	0.00	0.00	1.43	100.00	0.69	20.79
12.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
13.	a l l	1.85	100.00	1.43	100.00	1.65	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Urban

srl. no.	credit agency	major household type					
		self-employed : total		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ORISSA</u>							
1.	government	0.73	2.97	3.00	27.26	2.42	22.24
2.	co-op. society/bank	0.11	0.68	1.87	11.76	1.42	9.47
3.	commercial bank	3.81	69.96	1.46	22.50	2.06	52.32
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	0.12	0.20	2.40	27.59	1.82	21.92
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	-	0.00	0.10	0.14	0.07	0.11
8.	professional money lender	2.25	8.34	0.86	1.72	1.22	3.09
9.	trader	4.28	5.87	0.18	0.72	1.22	1.79
10.	relatives & friends	2.31	6.63	0.67	3.80	1.09	4.39
11.	other sources	0.44	0.70	2.41	4.50	1.91	3.72
12.	unspecified	0.21	4.65	0.00	0.01	0.06	0.97
13.	a l l	13.15	100.00	12.16	100.00	12.42	100.00
<u>PUNJAB</u>							
1.	government	0.26	1.75	0.59	3.66	0.44	2.40
2.	co-op. society/bank	0.29	1.03	0.89	9.47	0.62	3.89
3.	commercial bank	1.57	23.75	0.51	23.85	0.99	23.78
4.	insurance	-	0.00	0.37	3.87	0.21	1.31
5.	provident fund	-	0.00	0.44	2.37	0.24	0.80
6.	landlord	-	0.00	0.07	0.98	0.04	0.33
7.	agricultural money lender	-	0.00	0.08	0.11	0.04	0.04
8.	professional money lender	0.23	8.00	0.84	6.14	0.56	7.37
9.	trader	3.51	39.49	2.31	8.34	2.85	28.94
10.	relatives & friends	4.36	23.40	6.24	29.40	5.40	25.43
11.	other sources	0.77	2.57	1.28	7.94	1.05	4.39
12.	unspecified	0.15	0.01	1.28	3.86	0.78	1.31
13.	a l l	10.29	100.00	13.01	100.00	11.79	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

		Sector : Urban					
srl. no.	credit agency	major household type					
		self-employed : total		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>RAJASTHAN</u>							
1.	government	0.37	2.02	2.74	17.30	1.84	13.31
2.	co-op. society/bank	0.89	6.44	1.06	3.92	1.00	4.59
3.	commercial bank	0.78	8.95	2.03	25.74	1.55	21.28
4.	insurance	-	0.00	0.16	0.41	0.10	0.30
5.	provident fund	-	0.00	0.77	4.90	0.48	3.60
6.	landlord	-	0.00	0.34	1.09	0.21	0.80
7.	agricultural money lender	0.80	6.55	0.70	3.27	0.74	4.14
8.	professional money lender	1.81	18.48	3.73	17.32	3.00	17.63
9.	trader	2.19	30.40	1.50	4.11	1.76	11.08
10.	relatives & friends	2.87	25.36	5.67	16.15	4.60	18.59
11.	other sources	1.03	1.81	1.57	5.46	1.37	4.49
12.	unspecified	-	0.00	0.51	0.25	0.31	0.18
13.	a 1. 1	9.90	100.00	17.36	100.00	14.52	100.00
<u>SIKKIM</u>							
1.	government	0.00	0.00	0.00	0.00	0.00	0.00
2.	co-op. society/bank	0.00	0.00	0.00	0.00	0.00	0.00
3.	commercial bank	0.00	0.00	0.00	0.00	0.00	0.00
4.	insurance	0.00	0.00	0.00	0.00	0.00	0.00
5.	provident fund	0.00	0.00	0.00	0.00	0.00	0.00
6.	landlord	0.00	0.00	0.00	0.00	0.00	0.00
7.	agricultural money lender	0.00	0.00	0.00	0.00	0.00	0.00
8.	professional money lender	2.14	3.70	6.21	72.15	5.16	24.23
9.	trader	6.00	89.34	4.24	27.85	4.70	70.90
10.	relatives & friends	17.67	6.96	0.00	0.00	4.55	4.88
11.	other sources	0.00	0.00	0.00	0.00	0.00	0.00
12.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
13.	a 1. 1	25.81	100.00	10.45	100.00	14.41	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

		Sector : Urban					
srl. no.	credit agency	major household type					
		self-employed : total		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>TAMIL NADU</u>							
1.	government	0.32	8.02	5.65	11.46	4.17	10.45
2.	co-op. society/bank	2.79	9.73	4.49	19.61	3.99	16.72
3.	commercial bank	3.80	18.37	2.45	15.80	2.82	16.55
4.	insurance	0.24	4.85	0.17	0.16	0.19	1.53
5.	provident fund	0.13	0.60	3.78	11.51	2.77	8.32
6.	landlord	0.86	4.98	0.20	0.17	0.38	1.58
7.	agricultural money lender	0.75	0.72	0.42	0.50	0.51	0.57
8.	professional money lender	13.35	28.77	9.55	15.43	10.60	19.33
9.	trader	3.51	3.85	1.98	4.34	2.40	4.19
10.	relatives & friends	7.15	13.10	6.44	10.69	6.63	11.40
11.	other sources	5.20	6.98	5.05	9.32	5.06	8.64
12.	unspecified	0.03	0.02	0.89	1.01	0.65	0.72
13.	a 1 1	31.80	100.00	30.13	100.00	30.59	100.00
<u>TRIPURA</u>							
1.	government	-	0.00	0.80	9.24	0.64	3.33
2.	co-op. society/bank	0.31	5.89	0.59	2.87	0.54	4.80
3.	commercial bank	2.40	93.55	2.83	18.10	2.75	66.38
4.	insurance	-	0.00	0.01	0.03	0.01	0.01
5.	provident fund	-	0.00	0.27	0.78	0.22	0.28
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	-	0.00	-	0.00	-	0.00
9.	trader	4.31	0.56	0.19	0.38	1.01	0.49
10.	relatives & friends	-	0.00	5.23	55.59	4.20	20.02
11.	other sources	-	0.00	2.01	13.01	1.61	4.68
12.	unspecified	-	0.00	-	0.00	-	0.00
13.	a 1 1	7.03	100.00	11.95	100.00	10.98	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

		Sector : Urban					
srl. no.	credit agency	major household type					
		self-employed : total		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>UTTAR PRADESH</u>							
1.	government	0.20	1.75	1.35	11.49	0.87	5.67
2.	co-op. society/bank	2.46	16.32	3.07	20.02	2.82	17.81
3.	commercial bank	2.00	37.56	0.79	8.56	1.30	25.89
4.	insurance	0.02	0.24	-	0.00	0.01	0.14
5.	provident fund	-	0.00	1.99	14.21	1.15	5.72
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	0.73	2.53	0.36	3.04	0.51	2.74
8.	professional money lender	3.07	21.43	2.57	11.87	2.78	17.59
9.	trader	1.25	4.24	1.00	3.80	1.11	4.07
10.	relatives & friends	3.62	12.53	3.91	17.54	3.79	14.55
11.	other sources	0.19	0.14	1.57	8.57	0.99	3.53
12.	unspecified	1.14	3.25	0.16	0.88	0.57	2.30
13.	a l l	13.23	100.00	13.41	100.00	13.33	100.00
<u>WEST BENGAL</u>							
1.	government	0.66	1.29	0.87	2.83	0.82	2.60
2.	co-op. society/bank	0.88	6.17	4.03	31.07	3.26	27.40
3.	commercial bank	0.50	13.74	0.77	10.33	0.70	10.84
4.	insurance	0.19	3.25	0.13	1.20	0.15	1.50
5.	provident fund	0.63	7.62	5.50	23.41	4.32	21.08
6.	landlord	0.16	0.53	-	0.00	0.04	0.08
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	4.35	19.30	2.75	6.29	3.14	8.21
9.	trader	3.98	28.17	3.08	1.84	3.30	5.72
10.	relatives & friends	6.68	18.41	7.42	12.69	7.24	13.54
11.	other sources	1.76	1.51	1.89	10.26	1.86	8.97
12.	unspecified	0.01	0.00	0.18	0.08	0.13	0.07
13.	a l l	17.47	100.00	20.59	100.00	19.84	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Urban

srl. no.	credit agency	major household type					
		self-employed : total		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>ARUNACHAL PRADESH</u>							
1.	government	0.00	-	0.00	0.00	0.00	0.00
2.	co-op. society/bank	0.00	-	0.00	0.00	0.00	0.00
3.	commercial bank	0.00	-	0.00	0.00	0.00	0.00
4.	insurance	0.00	-	0.00	0.00	0.00	0.00
5.	provident fund	0.00	-	0.00	0.00	0.00	0.00
6.	landlord	0.00	-	0.00	0.00	0.00	0.00
7.	agricultural money lender	0.00	-	0.00	0.00	0.00	0.00
8.	professional money lender	0.00	-	0.00	0.00	0.00	0.00
9.	trader	0.00	-	0.00	0.00	0.00	0.00
10.	relatives & friends	0.00	-	1.18	75.32	0.98	75.32
11.	other sources	0.00	-	0.00	0.00	0.00	0.00
12.	unspecified	0.00	-	0.11	24.68	0.09	24.68
13.	a l l	0.00	-	1.30	100.00	1.08	100.00
<u>CHANDIGARH</u>							
1.	government	4.45	100.00	0.00	0.00	2.53	85.60
2.	co-op. society/bank	0.00	0.00	0.00	0.00	0.00	0.00
3.	commercial bank	0.00	0.00	0.00	0.00	0.00	0.00
4.	insurance	0.00	0.00	0.00	0.00	0.00	0.00
5.	provident fund	0.00	0.00	0.00	0.00	0.00	0.00
6.	landlord	0.00	0.00	0.00	0.00	0.00	0.00
7.	agricultural money lender	0.00	0.00	0.00	0.00	0.00	0.00
8.	Professional money lender	0.00	0.00	0.00	0.00	0.00	0.00
9.	trader	0.00	0.00	3.40	31.03	1.47	4.47
10.	relatives & friends	0.00	0.00	3.40	68.97	1.47	9.93
11.	other sources	0.00	0.00	0.00	0.00	0.00	0.00
12.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
3.	a l l	4.45	100.00	3.40	100.00	3.99	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash



to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Urban

srl. no.	credit agency	major household type					
		self-employed : total		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>DELHI</u>							
1.	government	2.21	16.28	1.06	29.55	1.41	22.45
2.	co-op. society/bank	0.17	42.04	1.80	22.29	1.30	32.85
3.	commercial bank	0.66	29.34	0.11	0.95	0.28	16.13
4.	insurance	0.00	0.00	0.39	7.18	0.27	3.34
5.	provident fund	0.00	0.00	0.37	6.51	0.26	3.03
6.	landlord	0.37	0.18	0.00	0.13	0.12	0.15
7.	agricultural money lender	0.00	0.00	0.00	0.00	0.00	0.00
8.	professional money lender	0.00	0.00	0.71	6.45	0.49	3.00
9.	trader	0.24	0.91	0.33	0.56	0.30	0.75
10.	relatives & friends	3.53	7.43	2.51	21.12	2.82	13.80
11.	other sources	0.51	3.46	1.79	5.28	1.40	4.31
12.	unspecified	0.04	0.35	0.00	0.00	0.01	0.19
13.	a l l	7.64	100.00	7.97	100.00	7.87	100.00
<u>GOA, DAMAN &amp; DIU</u>							
1.	government	0.48	3.97	1.72	9.17	1.47	8.81
2.	co-op. society/bank	10.23	6.57	5.98	38.67	6.83	36.45
3.	commercial bank	5.30	26.36	0.33	2.15	1.33	3.82
4.	insurance	-	0.00	-	0.00	-	0.00
5.	provident fund	-	0.00	2.24	4.39	1.79	4.09
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	-	0.00	-	0.00	-	0.00
9.	trader	-	0.00	-	0.00	-	0.00
10.	relatives & friends	10.35	63.10	4.16	13.02	5.41	16.47
11.	other sources	-	0.00	1.67	31.25	1.33	29.09
12.	unspecified	-	0.00	1.03	1.35	0.85	1.26
13.	a l l	16.14	100.00	16.10	100.00	16.11	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Sector : Urban

srl. no.	credit agency	major household type					
		self-employed : total		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>MIZORAM</u>							
1.	government	0.00	0.00	1.85	100.00	1.37	95.11
2.	co-op. society/bank	0.00	0.00	0.00	0.00	0.00	0.00
3.	commercial bank	0.00	0.00	0.00	0.00	0.00	0.00
4.	insurance	0.00	0.00	0.00	0.00	0.00	0.00
5.	Provident fund	0.00	0.00	0.00	0.00	0.00	0.00
6.	landlord	0.00	0.00	0.00	0.00	0.00	0.00
7.	agricultural money lender	0.00	0.00	0.00	0.00	0.00	0.00
8.	professional money lender	0.00	0.00	0.00	0.00	0.00	0.00
9.	trader	0.00	0.00	0.00	0.00	0.00	0.00
10.	relatives & friends	1.04	100.00	0.00	0.00	0.27	4.89
11.	other sources	0.00	0.00	0.00	0.00	0.00	0.00
12.	unspecified	0.00	0.00	0.00	0.00	0.00	0.00
13.	a l l	1.04	100.00	1.85	100.00	1.64	100.00
<u>PONDICHERRY</u>							
1.	government	-	0.00	4.60	2.04	3.13	0.73
2.	co-op. society/bank	7.58	9.39	10.76	18.45	9.74	12.63
3.	commercial bank	7.08	3.04	3.51	16.34	4.66	7.79
4.	insurance	-	0.00	-	0.00	-	0.00
5.	Provident fund	-	0.00	9.27	14.39	6.31	5.15
6.	landlord	-	0.00	-	0.00	-	0.00
7.	agricultural money lender	-	0.00	-	0.00	-	0.00
8.	professional money lender	28.91	2.91	20.88	18.17	23.45	8.56
9.	trader	0.83	0.31	8.13	22.30	5.80	8.18
10.	relatives & friends	16.23	2.06	10.97	5.68	12.65	3.36
11.	other sources	13.25	82.29	1.64	1.79	5.36	53.50
12.	unspecified	-	0.00	0.47	0.30	0.32	0.11
13.	a l l	57.10	100.00	49.30	100.00	51.79	100.00

Note P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash.

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

All-India		sector : Urban					
srl. no.	credit agency	major household type					
		self-employed		others		all households	
		P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>	P <sub>1</sub>	P <sub>2</sub>
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	government	0.55	5.92	2.57	12.90	1.91	9.98
2.	co-operative society/bank	2.32	13.30	3.91	21.89	3.39	18.30
3.	commercial bank	2.85	37.86	1.53	16.80	1.96	25.61
4.	insurance	0.09	1.02	0.19	1.32	0.16	1.20
5.	provident fund	0.14	0.44	2.65	11.42	1.83	6.83
6.	landlord	0.18	0.65	0.14	0.22	0.15	0.40
7.	agricultural money lender	0.46	1.05	0.22	0.64	0.30	0.81
8.	professional money lender	3.78	11.17	3.28	8.14	3.45	9.41
9.	trader	2.26	11.05	1.67	4.28	1.86	7.11
10.	relatives & friends	4.86	12.45	5.20	14.66	5.09	13.73
11.	other sources	1.81	4.27	2.36	7.24	2.18	5.99
12.	unspecified	0.58	0.82	0.42	0.49	0.47	0.63
13.	t o t a l	17.46	100.00	19.67	100.00	18.95	100.00

Note : P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type/asset holding class

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash

Table (11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency  
State: Andhra Pradesh Sector : Urban

credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
		self-empl-oyed	others	all household	self-empl-oyed	others	all household
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P	0.22	3.24	2.19	0.22	2.40	1.65
	A	300	1144	1115	90	183	178
2. co-operative society/bank	P	1.49	2.51	2.16	0.29	1.87	1.32
	A	3105	2936	2976	794	316	353
3. commercial bank	P	6.32	2.04	3.52	0.96	0.73	0.81
	A	5265	3650	4652	565	1385	1046
4. insurance	P	0.08	0.57	0.40	0.00	0.12	0.08
	A	1501	1364	1373	-	60	60
5. provident fund	P	0.00	0.61	0.40	0.00	0.46	0.30
	A	-	2824	2824	-	247	247
6. landlord	P	0.83	0.52	0.63	0.00	0.00	0.00
	A	1161	1143	1151	-	-	-
7. agricultural money lender	P	1.40	0.61	0.88	0.00	0.00	0.00
	A	2228	1055	1697	-	-	-
8. professional money lender	P	7.25	3.55	4.83	5.35	1.84	3.06
	A	1852	1524	1694	4438	221	353
9. trader	P	2.69	2.59	2.63	0.16	0.96	0.68
	A	7690	1134	3458	1528	503	588
10. relatives & friends	P	6.15	6.59	6.44	0.76	1.20	1.05
	A	3468	1575	2200	775	179	329
11. other sources	P	6.00	4.50	5.02	3.10	1.84	2.27
	A	2131	1858	1971	266	206	234
12. unspecified	P	0.01	0.36	0.24	0.00	0.15	0.10
	A	1006	827	829	-	241	241
13. t o t a l	P	27.67	24.16	25.37	10.06	10.41	10.29
	A	3992	2056	2786	478	353	395

Note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount (Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Assam

Sector : Urban

srl. no. credit agency	type of esti- mate @	cash loan taken during the year			repayment of cash loan taken during the year			
		self- em- ployed	others	all house- holds	self em- ployed	others	all house- holds	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P	0.00	0.41	0.25	-	33.57	33.57	
	A	-	5511	5511	-	2339	2339	
2. co-op.society/ bank	P	0.11	0.92	0.61	0.00	0.00	0.00	
	A	1004	2795	2666	-	-	-	
3. commercial bank	P	0.16	0.37	0.29	0.00	0.00	0.00	
	A	10052	6003	6873	-	-	-	
4. insurance	P	0.00	0.00	0.00	-	-	-	
	A	-	-	-	-	-	-	
5. provident fund	P	0.00	0.83	0.51	-	0.00	0.00	
	A	-	2624	2624	-	-	-	
6. landlord	P	0.00	0.00	0.00	-	-	-	
	A	-	-	-	-	-	-	
7. agricultural money lender	P	0.00	0.00	0.00	-	-	-	
	A	-	-	-	-	-	-	
8. professional money lender	P	0.00	0.00	0.00	-	-	-	
	A	-	-	-	-	-	-	
9. trader	P	0.31	0.00	0.12	21.51	-	21.51	
	A	145	-	145	136	-	136	
10. relatives & friends	P	1.52	1.65	1.60	0.00	14.51	9.14	
	A	1936	1468	1641	-	945	945	
11. other sources	P	0.35	1.19	0.86	0.00	0.00	0.00	
	A	401	4257	3654	-	-	-	
12. unspecified	P	0.00	0.03	0.02	-	0.00	0.00	
	A	-	2025	2025	-	-	-	
13. total	P	2.45	5.23	4.15	2.76	7.21	6.19	
	A	1979	3212	2927	136	1455	1317	

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/ <sup>(RS.)</sup> borrowed/repaid per reporting household.

Table (11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Bihar

Sector : Urban

srl no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self employed	others	all households	self employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	1.53	1.25	1.35	37.94	46.23	42.79
		A	14464	5283	9091	750	168	382
2. co-op.society/ bank		P	0.12	1.06	0.72	0.00	80.11	75.35
		A	3001	3510	3479	-	287	287
3. commercial bank		P	2.30	1.00	1.48	0.00	95.40	41.03
		A	5125	4994	5069	-	264	264
4. insurance		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5. provident fund		P	0.00	1.31	0.83	-	36.40	36.40
		A	-	2449	2449	-	239	239
6. landlord		P	0.00	0.69	0.44	-	25.30	25.30
		A	-	542	542	-	71	71
7. agricultural money lender		P	1.08	0.20	0.52	0.00	0.00	0.00
		A	2875	815	2378	-	-	-
8. professional money lender		P	1.21	1.84	1.61	11.26	39.84	31.99
		A	1435	1062	1165	94	665	609
9. trader		P	2.05	0.92	1.33	15.67	5.86	11.38
		A	8093	262	4671	586	486	563
10. relatives & friends		P	5.63	1.96	3.30	5.22	25.93	13.01
		A	855	1044	926	72	229	190
11. other sources		P	1.10	1.19	1.15	43.79	7.77	20.31
		A	621	1595	1256	304	334	311
12. unspecified		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13. total		P	15.01	10.70	12.27	12.08	38.00	26.41
		A	4081	2355	3127	444	339	361

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.  
(Rs.)  
A : Average amount/borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Gujarat

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.02	3.73	2.52	100.00	83.70	83.74
		A	421	2700	2694	161	102	102
2. co-op.society/ bank		P	6.24	4.15	4.84	9.85	71.25	45.26
		A	7054	2989	4710	1944	514	646
3. commercial bank		P	1.61	0.79	1.06	47.05	31.55	39.26
		A	7305	12983	10158	746	592	684
4. insurance		P	0.00	0.07	0.04	-	100.00	100.00
		A	-	30025	30025	-	400	400
5. provident fund		P	0.00	1.94	1.31	-	67.17	67.17
		A	-	1198	1198	-	136	136
6. landlord		P	0.00	0.01	0.01	-	0.00	0.00
		A	-	1004	1004	-	-	-
7. agricultural money lender		P	0.00	0.01	0.00	-	0.00	0.00
		A	-	508	508	-	-	-
8. professional money lender		P	0.93	0.26	0.48	0.00	0.00	0.00
		A	3569	2936	6536	-	-	-
9. trader		P	0.60	1.71	1.35	62.81	35.62	39.58
		A	1372	672	774	871	507	591
10. relatives & friends		P	3.63	3.78	3.73	18.65	18.84	18.78
		A	2092	3983	3380	472	605	563
11. other sources		P	0.25	1.70	1.22	0.00	64.27	60.03
		A	500	1175	1130	-	99	99
12. unspecified		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13. total		P	13.02	15.47	14.67	18.80	61.04	48.75
		A	5558	3624	4187	986	322	396

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Haryana		Sector : Urban						
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.90	2.15	1.65	0.00	100.00	78.20
	A		2561	26693	21433	-	4702	4702
2. co-op.society/ bank	P		0.06	0.46	0.30	0.00	0.00	0.00
	A		3621	2000	2124	-	-	-
3. commercial bank	P		1.50	1.43	1.46	45.94	17.97	29.46
	A		33492	5395	16924	11575	3798	8774
4. insurance	P		0.00	0.04	0.02	-	0.00	0.00
	A		-	5039	5039	-	-	-
5. provident fund	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
6. landlord	P		0.00	0.72	0.43	-	0.00	0.00
	A		-	400	400	-	-	-
7. agricultural money lender	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
8. professional money lender	P		0.82	0.17	0.43	0.00	0.00	0.00
	A		1449	700	1268	-	-	-
9. trader	P		0.44	0.00	0.17	0.00	-	0.00
	A		3841	-	3841	-	-	-
10. relatives & friends	P		4.63	1.30	2.64	6.20	0.00	4.36
	A		3439	1504	2865	300	-	300
11. other sources	P		0.29	1.34	0.92	0.00	20.42	17.86
	A		15000	1278	2998	-	200	200
12. unspecified	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
13. total	P		8.24	7.44	7.76	11.82	36.04	25.74
	A		9188	9449	9338	8254	4156	4956

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount (Rs.) borrowed/repaid per reporting household.



Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Himachal Pradesh

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.00	1.35	0.95	-	-	-
	A		-	16093	16093	-	41.75	41.75
2. co-op.society/ bank	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	800	800
3. commercial bank	P		5.58	0.96	2.34	18.91	24.07	20.45
	A		3274	12001	5777	100	543	249
4. insurance	P		0.34	0.00	0.10	0.00	-	0.00
	A		4214	-	4214	-	-	-
5. provident	P		0.00	0.50	0.35	-	100.00	100.00
	A		-	1002	1002	-	200	200
6. landlord	P		0.25	0.00	0.08	100.00	-	100.00
	A		1512	-	1512	823	-	823
7. agricultural money lender	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
8. professional money llender	P		3.36	0.00	1.00	0.00	-	0.00
	A		450	-	450	-	-	-
9. trader	P		2.06	0.50	0.97	48.48	0.00	30.85
	A		18366	290	11791	34897	-	34897
10. relatives & friends	P		1.06	1.69	1.50	0.00	0.00	0.00
	A		401	406	405	-	-	-
11. other sources	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
12. unspecified	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
13. total	P		11.60	4.50	6.63	19.92	28.84	24.18
	A		5158	7683	6360	15200	522	6848

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.  
A : Average amount (Rs.) borrowed/repaid per reporting household.

Table(11.1): Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Jammu & Kashmir

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
2.	co-op.society/ bank	P A	0.42 2500	0.11 1500	0.25 2248	0.00 -	0.00 -	0.00 -
3.	commercial bank	P A	1.46 12142	0.18 111709	0.75 25445	45.71 2072	100.00 2638	52.96 2215
4.	insurance	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
5.	provident fund	P A	0.00 -	1.24 500	0.69 500	- -	100.00 60	100.00 60
6.	landlord	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
7.	agricultural money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
8.	professional money lender	P A	0.23 2500	0.00 -	0.10 2500	0.00 -	- -	0.00 -
9.	trader	P A	2.96 3508	2.13 493	2.50 2084	50.75 1660	24.93 708	38.55 1369
10.	relatives & friends	P A	2.01 3535	0.73 6906	1.30 4587	48.61 150	11.72 302	37.14 165
11.	other sources	P A	0.08 600	0.00 -	0.03 600	0.00 -	- -	0.00 -
12.	unspecified	P A	2.42 1687	0.98 501	1.62 1290	9.24 501	11.36 802	12.32 650
13.	total	P A	9.36 4382	5.24 5280	7.07 4750	36.05 1227	42.40 495	38.66 897

note : @ P : percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : average amount<sup>(Rs.)</sup>/borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Karnataka

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.54	1.71	1.29	87.03	54.68	59.57
		A	23247	2211	5394	199	248	237
2. co-op.society/ bank		P	5.46	3.92	4.48	3.90	23.31	14.78
		A	5855	1984	3686	3677	448	823
3. commercial bank		P	5.85	2.12	3.46	6501	48.54	58.56
		A	11097	10761	10965	1168	1673	1332
4. insurance		P	0.23	0.35	0.31	0.00	67.11	49.25
		A	2001	4050	3504	-	211	211
5. provident fund		P	0.00	0.94	0.60	-	100.00	100.00
		A	-	2492	2492	-	284	284
6. landlord		P	0.00	0.16	0.10	-	0.00	0.00
		A	-	500	500	-	-	-
7. agricultural money lender		P	0.27	0.07	0.14	0.00	0.00	0.00
		A	700	15005	5031	-	-	-
8. professional money lender		P	2.05	1.30	1.57	18.13	14.39	16.15
		A	3185	1616	2356	1464	149	845
9. trader		P	1.13	0.43	0.69	3.75	66.49	29.20
		A	2544	335	1871	5037	100	477
10. relatives & friends		P	3.02	4.25	3.81	0.00	2.37	1.69
		A	5040	1428	2459	-	163	163
11. other sources		P	2.13	2.24	2.20	53.35	37.52	43.03
		A	2112	2969	2671	462	235	333
12. unspecified		P	1.34	0.59	0.86	0.00	0.00	0.00
		A	1197	136	730	-	-	-
13. total		P	18.77	16.59	17.38	32.15	32.98	32.66
		A	7500	3287	4927	1094	539	752

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table (11.1) : Percentage of households reporting borrowings in ~~the~~ cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Kerala			Sector : Urban					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self employed	others	all households	self employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		1.49	3.30	2.74	39.42	54.37	51.85
	A		3465	17632	15237	650	4233	3772
2. co-op. society bank	P		6.02	8.29	7.58	35.19	56.57	51.29
	A		3010	2475	2607	744	393	452
3. commercial bank	P		9.32	6.60	7.45	42.70	22.19	30.17
	A		41310	7148	20441	588	1177	853
4. insurance	P		0.20	0.24	0.23	0.00	2.64	1.91
	A		1001	852	893	-	993	993
5. provident fund	P		1.05	5.31	3.98	100.00	65.93	68.72
	A		3001	3279	3256	170	400	373
6. landlord	P		0.00	0.01	0.01	-	0.00	0.00
	A		-	126	126	-	-	-
7. agricultural money lender	P		0.60	0.00	0.19	0.00	-	0.00
	A		200	-	200	-	-	-
8. professional money lender	P		6.38	10.13	8.96	47.98	36.79	39.26
	A		906	1466	1342	279	1103	880
9. trader	P		1.86	1.98	1.94	70.32	53.74	58.68
	A		325	412	386	113	130	124
10. relatives & friends	P		5.64	6.47	6.21	6.57	21.90	17.57
	A		2999	2149	2389	500	676	658
11. other sources	P		1.03	1.40	1.28	22.73	9.99	13.17
	A		3460	3222	3281	406	90	226
12. unspecified	P		0.93	0.67	0.75	0.00	59.06	36.38
	A		2948	431	1397	-	100	100
13. total	P		28.93	34.44	32.73	38.80	46.41	44.31
	A		15259	5164	7938	513	1115	971

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table (11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency.

State : Madhya Pradesh			Sector : Urban					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all household	self-employed	others	all household
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.03	4.26	2.90	75.13	81.47	81.45
		A	840	1053	1052	40	193	192
2.	co-op. society/ bank	P	2.94	4.19	3.79	10.46	40.67	33.15
		A	860	1817	1578	102	564	528
3.	commercial bank	P	2.91	0.97	1.59	39.16	34.46	37.22
		A	12515	3421	8752	611	547	586
4.	insurance	P	0.00	0.13	0.09	-	0.00	0.00
		A	-	20001	20001	-	-	-
5.	provident fund	P	0.30	3.48	2.46	100.00	73.47	74.52
		A	1600	2016	2000	300	312	311
6.	landlord	P	0.01	0.00	0.00	0.00	-	0.00
		A	1002	-	1002	-	-	-
7.	agricultural money lender	P	0.17	0.26	0.23	0.00	42.86	32.51
		A	1001	590	689	-	143	143
8.	professional money lender	P	2.71	1.63	1.97	3.57	14.49	9.67
		A	1220	1176	1195	6	469	393
9.	trader	P	0.65	1.27	1.07	0.00	23.96	19.30
		A	1547	1410	1437	-	1088	1088
10.	relatives & friends	P	4.19	2.93	3.34	28.99	13.39	19.69
		A	1311	1943	1688	289	204	255
11.	other sources	P	0.25	0.75	0.59	0.00	49.25	42.57
		A	2000	854	1009	-	335	335
12.	unspecified	P	1.18	0.02	0.40	0.00	0.00	0.00
		A	1132	451	1103	-	-	-
13.	total	P	13.46	17.78	16.39	22.91	46.59	40.34
		A	3807	1987	2468	379	395	393

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/ <sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Maharashtra		Sector : Urban						
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		1.00	2.29	1.96	22.32	53.41	49.27
	A		9357	1748	2760	1949	518	604
2. co-op.society/ bank	P		2.71	7.69	6.39	64.15	67.87	67.46
	A		6167	3947	4192	878	592	622
3. commercial bank	P		2.74	1.88	2.11	69.40	60.30	63.71
	A		13440	6760	9019	2835	1726	2134
4. insurance	P		0.21	0.30	0.28	3.05	11.94	10.18
	A		13520	2452	4655	907	603	621
5. provident fund	P		0.22	3.33	2.52	100.00	81.34	81.76
	A		1430	3078	3041	84	390	382
6. landlord	P		0.03	0.00	0.01	79.86	100.00	82.35
	A		1881	303	1685	2359	182	2032
7. agricultural money lender	P		0.00	0.12	0.09	-	84.87	84.87
	A		-	1366	1366	-	470	470
8. professional money lender	P		1.38	2.64	2.31	47.21	35.85	37.61
	A		9183	1439	2640	1383	203	432
9. trader	P		4.34	1.78	2.44	30.73	25.82	28.09
	A		6617	4325	5385	1035	525	783
10. relatives & friends	P		6.54	7.40	7.17	28.89	24.41	25.47
	A		2553	1959	2100	493	353	391
11. other sources	P		1.99	2.39	2.28	65.55	35.47	42.30
	A		2952	1297	1673	686	536	589
12. unspecified	P		1.68	0.95	1.14	14.44	18.15	16.74
	A		379	503	455	1080	422	639
13. total	P		19.73	25.57	24.05	45.49	48.76	48.06
	A		6619	3433	4114	1313	676	805

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Manipur

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
2.	co-op. society/ bank	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
3.	commercial bank	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
4.	insurance	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
5.	provident fund	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
6.	landlord	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
7.	agricultural money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
8.	professional money lender	P A	0.00 -	0.22 608	0.13 608	- -	0.00 -	0.00 -
9.	trader	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
10.	relatives & friends	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
11.	other sources	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
12.	unspecified	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
13.	total	P A	0.00 -	0.22 608	0.13 608	- -	0.00 -	0.00 -

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Meghalaya		Sector : Urban						
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
2.	co-op. society/ bank	P A	0.00 -	0.07 1378	0.05 1378	- -	100.00 615	100.00 615
3.	commercial bank	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
4.	insurance	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
5.	provident fund	P A	1.74 1501	0.02 500	0.36 1450	100.00 375	100.00 250	100.00 369
6.	landlord	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
7.	agricultural money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
8.	professional money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
9.	trader	P A	0.27 2516	0.00 -	0.05 2516	0.00 -	- -	0.00 -
10.	relatives & friends	P A	1.88 455	0.00 -	0.37 455	0.00 -	- -	0.00 -
11.	other sources	P A	0.95 4052	0.58 5016	0.66 4720	0.00 -	0.00 -	0.00 -
12.	unspecified	P A	0.01 262500	0.00 -	0.00 262500	0.00 -	- -	0.00 -
13.	total	P A	4.88 2372	0.68 4474	1.51 3129	35.65 375	13.37 520	27.63 401

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount (Rs.) borrowed/repaid per reporting household.



Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Nagaland

Sector : Urban

srđ. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all household	self-employed	others	all household
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
2. co-op. society/ bank		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
3. commercial bank		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
4. insurance		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5. provident fund		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
6. landlord		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
7. agricultural money lender		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
8. professional money lender		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
9. trader		P	0.91	0.00	0.47	0.00	-	0.00
		A	752	-	752	-	-	-
10. relatives & friends		P	0.94	0.00	0.49	100.00	-	100.00
		A	4007	-	4007	4007	-	4007
11. other sources		P	0.00	1.43	0.69	-	0.00	0.00
		A	-	885	885	-	-	-
12. unspecified		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13. total		P	1.85	1.43	1.65	51.03	0.00	29.67
		A	2413	885	1771	4007	-	4007

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Orissa			Sector : Urban					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.73	3.00	2.42	33.70	41.35	40.76
		A	897	2641	2506	80	220	211
2. co-op. society/ bank		P	0.11	1.87	1.42	0.00	27.62	27.06
		A	1336	1828	1818	-	386	386
3. commercial bank		P	3.81	1.46	2.06	2.95	25.70	14.99
		A	4069	4464	4278	1066	433	491
4. insurance		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5. provident fund		P	0.12	2.40	1.82	100.00	66.54	67.11
		A	372	3331	3281	86	510	499
6. landlord		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
7. agricultural money lender		P	0.00	0.10	0.07	-	0.00	0.00
		A	-	401	401	-	-	-
8. professional money lender		P	2.25	0.86	1.22	0.00	37.18	19.62
		A	820	581	694	-	65	65
9. trader		P	4.28	0.18	1.22	0.00	0.00	0.00
		A	304	1183	399	-	-	-
10. relatives & friends		P	2.31	0.67	1.09	51.15	5.85	30.30
		A	637	1642	1099	262	501	284
11. other sources		P	0.44	2.41	1.91	3.42	1.74	1.85
		A	351	543	532	3267	570	861
12. unspecified		P	0.21	0.00	0.06	100.00	0.00	93.73
		A	5006	417	4717	400	-	400
13. total		P	13.15	12.16	12.42	14.32	33.18	28.09
			1685	2386	2197	314	375	367

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

State : Punjab

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all household	self-employed	others	all household
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.26	0.59	0.44	82.12	58.94	64.93
	A		5894	2203	3158	750	377	499
2. co-op.society/ bank	P		0.29	0.89	0.62	54.06	80.15	74.77
	A		3064	3763	3618	3008	904	1218
3. commercial bank	P		1.57	0.51	0.99	52.19	42.08	49.27
	A		12989	16440	13986	610	660	622
4. insurance	P		0.00	0.37	0.21	-	59.13	59.13
	A		-	3694	3694	-	5172	5172
5. provident fund	P		0.00	0.44	0.24	-	42.16	42.16
	A		-	1928	1928	-	700	700
6. landlord	P		0.00	0.07	0.04	-	100.00	100.00
	A		-	5008	5008	-	4757	4757
7. agricultural money lender	P		0.00	0.08	0.04	-	0.00	0.00
	A		-	500	500	-	-	-
8. professional money lender	P		0.23	0.84	0.56	14.14	14.57	14.49
	A		30241	2604	7562	30011	400	5586
9. trader	P		3.51	2.31	2.85	27.54	47.48	36.50
	A		9648	1280	5888	7061	195	3048
10. relatives & friends	P		4.36	6.24	5.40	1.11	6.61	4.63
	A		4610	1669	2728	743	3836	3568
11. other sources	P		0.77	1.28	1.05	21.90	37.37	32.34
	A		2884	2204	2425	7509	166	1787
12. unspecified	P		0.15	1.28	0.78	0.00	0.00	0.00
	A		60	1069	981	-	-	-
13. total	P		10.29	13.01	11.79	23.32	29.69	27.21
	A		8339	2726	4912	4256	1150	2187

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Rajasthan			Sector : Urban					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.37	2.74	1.84	100.00	75.02	76.22
	A		1882	3695	3557	1162	499	564
2. co-op.society/ bank	P		0.89	1.06	1.00	56.25	64.08	61.44
	A		2480	2141	2256	1621	192	635
3. commercial bank	P		0.78	2.03	1.55	44.51	58.68	56.00
	A		3927	7387	6726	300	514	481
4. insurance	P		0.00	0.16	0.10	-	100.00	100.00
	A		-	1514	1514	-	234	234
5. provident fund	P		0.00	0.77	0.48	-	97.56	97.56
	A		-	3711	3711	-	637	637
6. landlord	P		0.00	0.34	0.21	-	74.34	74.34
	A		-	1854	1854	-	60	60
7. agricultural money lender	P		0.80	0.70	0.74	38.87	25.62	31.09
	A		2806	2720	2755	5002	1591	3347
8. professional money lender	P		1.81	3.73	3.00	0.00	23.14	17.82
	A		3488	2706	2886	-	1278	1273
9. trader	P		2.19	1.50	1.76	44.48	5.76	24.04
	A		4756	1592	3086	2891	360	2571
10. relatives & friends	P		2.87	5.67	4.60	0.00	16.11	12.29
	A		3027	1658	1982	-	446	446
11. other sources	P		1.03	1.57	1.37	0.00	64.74	46.25
	A		605	2018	1615	-	49	49
12. unspecified	P		0.00	0.51	0.31	-	0.00	0.00
	A		-	283	283	-	-	-
13. total	P		9.90	17.36	14.52	25.27	42.21	37.82
	A		3461	3352	3381	2284	570	866

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of household of a major household type.

(Rs.)  
A : Average amount/borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Sikkim

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all household	self-employed	others	all household
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
2. co-op.society/ bank		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
3. commercial bank		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
4. insurance		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
5. provident fund		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
6. landlord		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
7. agricultural money lender		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
8. professional money lender		P	2.14	6.21	5.16	100.00	0.00	10.69
		A	501	501	501	361	-	361
9. trader		P	6.00	4.24	4.70	0.00	82.50	55.37
		A	4320	283	1610	-	150	150
10. relatives & friends		P	17.67	0.00	4.55	100.00	-	100.00
		A	114	-	114	114	-	114
11. other sources		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
12. unspecified		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13. total		P	25.81	10.45	14.41	76.75	33.50	53.42
		A	1124	412	740	141	150	144

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Tamil Nadu			Sector : Urban					
sr.l. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all household	self-employed	others	all household
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	0.32 22821	5.65 1701	4.17 2146	98.50 11553	95.71 283	95.77 527
2.	co-op.society/ bank	P A	2.79 3162	4.49 3662	3.99 3589	35.51 402	65.28 494	59.31 489
3.	commercial bank	P A	3.80 4381	2.45 5401	2.82 5022	25.82 1950	37.28 785	33.02 1124
4.	insurance	P A	0.24 18628	0.17 778	0.19 6944	0.00 -	0.00 -	0.00 -
5.	provident fund	P A	0.13 4226	3.78 2553	2.77 2574	100.00 383	87.68 342	87.84 343
6.	landlord	P A	0.86 5267	0.20 712	0.38 3525	38.33 30	75.38 161	52.50 102
7.	agricultural money lender	P A	0.75 877	0.42 1010	0.51 956	13.96 580	27.23 750	21.86 706
8.	professional money lender	P A	13.35 1951	9.55 1355	10.60 1563	55.52 411	47.96 234	50.59 302
9.	trader	P A	3.51 993	1.98 1836	2.40 1495	70.02 243	59.07 348	63.50 301
10.	relatives & friends	P A	7.15 1660	6.44 1391	6.63 1471	35.22 309	30.64 185	32.01 226
11.	other sources	P A	5.20 1216	5.05 1548	5.06 1461	47.77 183	50.90 450	49.76 382
12.	unspecified	P A	0.03 451	0.89 951	0.65 944	0.00 -	51.11 535	50.45 535
13.	total	P A	31.80 2848	30.13 2781	30.59 2800	50.42 682	61.80 439	58.53 499

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Tripura			Sector : Urban					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.00	0.80	0.64	-	33.92	33.92
		A	-	4252	4252	-	301	301
2. co-op. society/ bank		P	0.31	0.59	0.54	0.00	0.00	0.00
		A	50505	1779	7299	-	-	-
3. commercial bank		P	2.40	2.83	2.75	38.10	21.37	24.24
		A	103065	2342	19720	8000	205	2319
4. insurance		P	0.00	0.01	0.01	-	0.00	0.00
		A	-	826	826	-	-	-
5. provident fund		P	0.00	0.27	0.22	-	0.00	0.00
		A	-	1054	1054	-	-	-
6. landlord		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
7. agricultural money lender		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
8. professional money lender		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
9. trader		P	4.31	0.19	0.01	100.00	0.00	84.53
		A	342	729	401	342	-	342
10. relatives & friends		P	0.00	5.23	4.20	-	5.71	5.71
		A	-	3895	3895	-	726	726
11. other sources		P	0.00	2.01	1.61	-	0.00	0.00
		A	-	2372	2372	-	-	-
12. unspecified		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
13. total		P	7.03	11.95	10.98	74.31	9.85	18.01
		A	37620	3067	7441	1683	359	1050

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Uttar Pradesh			Sector : Urban					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all household	self-employed	others	all household
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.20	1.35	0.87	6.70	67.74	61.96
		A	5262	2428	2697	251	187	188
2. co-op. society/ bank		P	2.46	3.07	2.82	12.08	60.84	42.95
		A	3899	1866	2612	385	199	218
3. commercial bank		P	2.00	0.79	1.30	35.90	21.45	30.78
		A	11026	3083	8212	1938	716	1636
4. insurance		P	0.02	0.00	0.01	0.00	-	0.00
		A	5971	-	5971	-	-	-
5. provident fund		P	0.00	1.99	1.15	-	67.30	67.30
		A	-	2046	2046	-	441	441
6. landlord		P	0.00	0.00	0.00	-	-	-
		A	-	-	-	-	-	-
7. agricultural money lender		P	0.73	0.36	0.51	0.00	11.63	4.68
		A	2039	2450	2204	-	240	240
8. professional money lender		P	3.07	2.57	2.78	37.96	23.92	30.43
		A	4105	1323	2613	2207	595	1527
9. trader		P	1.25	1.00	1.11	31.38	23.91	30.08
		A	2002	1085	1518	1389	308	842
10. relatives & friends		P	3.62	3.91	3.79	14.98	36.70	27.99
		A	2039	1285	1587	326	582	527
11. other sources		P	0.19	1.57	0.99	50.00	42.71	43.30
		A	441	1560	1468	167	393	372
12. unspecified		P	1.14	0.16	0.57	10.32	4.08	9.30
		A	1678	1568	1660	150	1321	234
13. total		P	13.23	13.41	13.33	25.09	50.63	40.00
		A	4450	2133	3097	1459	416	688

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

(Rs.)  
A : Average amount/borrowed/repaid per reporting household.



Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

West Bengal

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	0.66 572	0.87 1750	0.82 1521	0.83 18	86.13 134	69.56 134
2.	co-op.society/ bank	P A	0.88 2048	4.03 4178	3.26 4038	97.28 447	80.52 535	81.62 528
3.	commercial bank	P A	0.50 8071	0.77 7273	0.70 7410	22.01 7322	22.21 1341	22.17 2360
4.	insurance	P A	0.19 5104	0.13 4864	0.15 4937	38.66 100	79.84 428	67.13 370
5.	provident fund	P A	0.63 3541	5.50 2303	4.32 2346	20.59 337	77.07 428	75.08 427
6.	landlord	P A	0.16 1000	0.00 -	0.04 1000	0.00 -	- -	0.00 -
7.	agricultural money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
8.	professional money lender	P A	4.35 1299	2.75 1240	3.14 1260	29.38 534	34.72 169	32.93 278
9.	trader	P A	3.98 2071	3.08 322	3.30 833	31.42 489	78.30 61	64.60 122
10.	relatives & friends	P A	6.68 807	7.42 925	7.24 899	19.10 346	17.92 277	18.19 293
11.	other sources	P A	1.76 251	1.89 2935	1.86 2320	26.86 111	55.52 266	48.95 246
12.	unspecified	P A	0.01 152	0.18 252	0.13 250	0.00 -	0.00 -	0.00 -
13.	total	P A	17.47 1676	20.59 2629	19.84 2426	28.31 612	63.09 376	55.67 401

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Arunachal Pradesh

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
2.	co-op.society/ bank	P A	0.00 -	0.00 -	0.00 -	0.00 -	- -	- -
3.	commercial bank	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
4.	insurance	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
5.	provident fund	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
6.	landlord	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
7.	agricultural money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
8.	professional money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
9.	trader	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
10.	relatives & friends	P A	0.00 -	1.18 404	0.98 404	- -	50.00 127	50.00 127
11.	other sources	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
12.	unspecified	P A	0.00 -	0.11 1437	0.09 1437	- -	0.00 -	0.00 -
13.	total	P A	0.00 -	1.30 485	1.08 485	- -	45.24 127	45.24 127

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount (Rs.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Chandigarh

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	4.45 20003	0.00 -	2.53 20003	100.00 900	- -	100.00 900
2.	co-op. society/ bank	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
3.	commercial bank	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
4.	insurance	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
5.	provident fund	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
6.	landlord	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
7.	agricultural money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
8.	professional money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
9.	trader	P A	0.00 -	3.40 1801	1.47 1801	- -	0.00 -	0.00 -
10.	relatives & friends	P A	0.00 -	3.40 4002	1.47 4002	- -	0.00 -	0.00 -
11.	other sources	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
12.	unspecified	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
13.	total	P A	4.45 20003	3.40 5803	3.99 14790	100.00 900	0.00 -	63.29 900

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

(Rs.)

A : Average amount/borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Delhi			Sector : Urban					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		2.21	1.06	1.41	35.31	68.21	52.48
	A		7679	11102	9465	1582	532	869
2. co-op.society/ bank	P		0.17	1.80	1.30	87.15	52.25	53.52
	A		262392	4944	15041	48078	748	3765
3. commercial bank	P		0.66	0.11	0.28	6.40	8.07	6.91
	A		46037	3280	33965	846	203	630
4. insurance	P		0.00	0.39	0.27	-	6.65	6.65
	A		-	7251	7251	-	148	148
5. provident fund	P		0.00	0.37	0.26	-	84.64	84.64
	A		-	7040	7040	-	843	843
6. landlord	P		0.37	0.00	0.12	0.00	100.00	2.88
	A		500	10314	783	-	11552	11552
7. agricultural money lender	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
8. professional money lender	P		0.00	0.71	0.49	-	70.49	70.49
	A		-	3641	3641	-	874	874
9. trader	P		0.24	0.33	0.30	100.00	35.12	50.90
	A		4003	688	1494	480	151	308
10. relatives & friends	P		3.53	2.51	2.82	12.02	63.11	43.59
	A		2193	3351	2909	1527	1751	1728
11. other sources	P		0.51	1.79	1.40	91.07	43.69	49.00
	A		7043	1178	1835	1108	485	615
12. unspecified	P		0.04	0.00	0.01	0.00	-	0.00
	A		10091	-	10091	-	-	-
13. total	P		7.64	7.97	7.87	27.45	59.13	49.73
	A		13634	5002	7562	4549	1065	1635

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> borrowed/repaid <sup>per</sup> reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Goa, Daman & Diu

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all household	self-employed	others	all household
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P		0.48	1.72	1.47	100.00	100.00	100.00
	A		1863	4093	3941	101	1330	1247
2. co-op.society/ bank	P		10.23	5.98	6.83	0.00	68.48	47.86
	A		145	4954	3506	-	1037	1037
3. commercial bank	P		5.30	0.33	1.33	100.00	0.00	80.16
	A		1122	5017	1888	992	-	992
4. insurance	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
5. provident fund	P		0.00	2.24	1.79	-	100.00	100.00
	A		-	1501	1501	-	100	100
6. landlord	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
7. agricultural money lender	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
8. professional money lender.	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
9. trader	P		0.00	0.00	0.00	-	-	-
	A		-	-	-	-	-	-
10. relatives & friends	P		10.35	4.16	5.41	0.00	14.91	9.17
	A		1376	2395	2003	-	2856	2856
11. other sources	P		0.00	1.67	1.33	-	100.00	100.00
	A		-	14348	14348	-	2567	2567
12. unspecified	P		0.00	1.03	0.83	-	100.00	100.00
	A		-	1001	1001	-	110	110
13. total	P		16.14	16.10	16.11	35.88	70.69	63.68
	A		1398	4757	4080	917	1135	1111

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Mizoram

Sector : Urban

srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	0.00 -	1.85 19167	1.37 19167	- -	0.00 -	0.00 -
2.	co-op.society/ bank	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
3.	commercial bank	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
4.	insurance	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
5.	provident fund	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
6.	landlord	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
7.	agricultural money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
8.	professional money lender	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
9.	trader	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
10.	relatives & friends	P A	1.04 5017	0.00 -	0.27 5017	0.00 -	- -	0.00 -
11.	other sources	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
12.	unspecified	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
13.	total	P A	1.04 5017	1.85 19167	1.64 16845	0.00 -	0.00 -	0.00 -

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.  
(Rs.)  
A : Average amount/borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Pondicherry			Sector : Urban					
srl. no.	credit agency	type of estimate @	cash loan taken during the year			repayment of cash loan taken during the year		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P A	0.00 -	4.60 464	3.13 464	- -	55.00 76	55.00 76
2.	co-op.society/ bank	P A	7.58 4943	10.76 1793	9.74 2577	5.83 2113	100.00 369	76.55 402
3.	commercial bank	P A	7.08 1710	3.51 4864	4.66 3327	0.00 -	97.72 165	50.11 165
4.	insurance	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
5.	provident fund	P A	0.00 -	9.27 1622	6.31 1622	- -	94.91 424	94.91 424
6.	landlord	P A	0.00 -	0.00 -	0.00 -	- -	- -	- -
7.	agricultural money lender	P A	0.00 -	0.00 -	0.00 -	0- -	- -	- -
8.	professional money lender	P A	28.91 402	20.88 936	23.45 725	46.39 97	26.13 106	34.11 101
9.	trader	P A	0.83 1506	8.13 2866	5.80 2803	0.00 -	3.21 25	3.07 25
10.	relatives & friends	P A	16.23 508	10.97 541	12.65 527	0.00 -	0.00 -	0.00 -
11.	other sources	P A	13.25 24781	1.64 1136	5.36 19843	90.04 24649	62.21 51	84.21 20862
12.	unspecified	P A	0.00 -	0.47 662	0.32 662	- -	88.68 120	88.68 120
13.	total	P A	57.10 6990	49.30 2120	51.79 3837	45.17 11491	49.35 376	47.88 4075

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

(Rs.)  
A : Average amount/borrowed/repaid per reporting household.

Table (11.2) : Percentage of households reporting borrowings in cash and amounts borrowed per reporting household by major household asset holding and credit agency for each major household type - All-India only

All-India Major household type: Self-employed Sector: Urban

srl. no.	credit agency	type of estimates @	household asset holdings (Rs. 0.00)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups above
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.03	0.58	0.30	0.50	0.51	1.10	0.69	0.09	0.55
		A	501	1425	909	1836	4947	9834	31453	10091	9371
2.	co-operative society/bank	P	1.02	0.93	0.63	1.66	5.33	1.84	2.87	1.21	2.32
		A	2481	3288	3864	3282	3092	4321	12805	28465	4966
3.	commercial bank	P	0.52	2.23	1.45	2.27	3.43	4.81	3.80	7.44	2.85
		A	3826	3862	1816	3171	8445	8589	35060	10613	11497
4.	insurance	P	0.06	0.04	0.05	0.00	0.05	0.09	0.15	2.34	0.09
		A	501	1001	1501	-	5003	18285	13553	6967	9706
5.	provident fund	P	0.07	0.03	0.16	0.08	0.29	0.01	0.24	0.00	0.14
		A	2700	934	3000	1453	3282	2011	2703	-	2812
6.	landlord	P	0.11	0.64	0.00	0.30	0.09	0.09	0.00	0.00	0.18
		A	500	623	-	8002	3407	6008	-	-	3036
7.	agricultural money lender	P	0.74	0.62	0.03	0.89	0.47	0.38	0.09	0.00	0.46
		A	1045	818	4000	1991	2765	3764	1001	-	1953
8.	professional money lender	P	4.16	6.80	4.43	4.48	2.96	2.33	1.59	1.37	3.78
		A	637	1143	1425	1434	2637	5926	12638	26166	2558
9.	trader	P	3.76	2.10	3.29	3.08	1.60	1.07	1.92	0.76	2.26
		A	3009	640	1016	1861	3403	10217	14479	85903	4233
10.	relatives & friends	P	4.79	6.53	5.62	3.73	5.65	3.53	3.82	3.67	4.86
		A	679	1740	773	2453	2670	3222	3771	6344	2216
11.	other sources	P	3.24	4.12	1.15	1.95	1.19	0.94	0.39	0.77	1.81
		A	783	995	1332	1640	1536	7930	13272	9868	2040
12.	unspecified	P	0.50	1.38	0.21	0.79	0.19	0.79	0.11	1.70	0.58
		A	368	460	1300	787	5590	917	8078	1758	1215
13.	total	P	17.22	22.00	15.50	16.76	19.39	15.21	14.08	16.26	17.46
		A	1482	1759	1403	2561	4227	7102	18764	16329	4955

Sd Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class.

A : Average amount/ <sup>(Rs.)</sup> borrowed per reporting household.



Table (11.2) : Percentage of households reporting borrowings in cash and amounts borrowed per reporting household by major household asset holding and credit agency for each major household type - All-India only

All-India		Major household type : Others										Sector : Urban	
srl. no.	credit agency	type of estimates @	household asset holdings (Rs. 000)										
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups		
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
1.	government	P	0.28	1.69	3.22	3.60	3.57	4.07	2.05	3.09	2.57		
		A	737	984	1182	1302	2187	3620	19234	20005	2919		
2.	co-operative society/bank	P	0.21	1.99	4.44	5.12	5.82	6.99	4.99	0.00	3.91		
		A	1338	2672	2570	2600	4255	3035	4294	-	3259		
3.	commercial bank	P	0.76	0.28	1.13	1.76	2.43	2.28	3.55	3.04	1.53		
		A	3363	1699	2182	2915	7537	6043	12517	30131	6379		
4.	insurance	P	0.00	0.11	0.22	0.24	0.10	0.46	0.51	0.00	0.19		
		A	-	459	1040	1936	10675	3517	8233	-	4041		
5.	provident fund	P	0.07	1.36	3.21	3.61	4.41	3.80	3.03	0.06	2.65		
		A	1251	1115	2131	2046	2787	3403	3543	10208	2504		
6.	landlord	P	0.00	0.50	0.01	0.20	0.06	0.00	0.00	0.00	0.14		
		A	-	738	1217	782	2723	10314	-	-	926		
7.	agricultural money lender	P	0.10	0.35	0.12	0.38	0.26	0.14	0.00	0.00	0.22		
		A	467	989	2129	998	2993	4626	2016	-	1692		
8.	professional money lender	P	2.15	4.23	3.63	4.03	3.23	3.29	1.34	2.12	3.28		
		A	709	894	1440	1454	2086	1708	3797	2395	1442		
9.	trader	P	2.67	1.45	1.21	1.48	1.60	2.02	0.96	0.00	1.67		
		A	664	531	931	1054	1382	2019	12530	-	1493		
10.	relatives & friends	P	6.80	5.53	5.14	6.37	4.09	3.36	3.49	5.39	5.20		
		A	665	884	1931	1572	2141	2927	5281	4022	1640		
11.	other sources	P	2.03	2.95	2.06	3.60	2.17	1.41	1.31	0.94	2.36		
		A	593	751	1035	1339	3580	2345	8726	8711	1786		
12.	unspecified	P	0.44	0.40	0.65	0.19	0.75	0.16	0.08	0.00	0.42		
		A	531	650	602	293	943	472	634	-	678		
13.	total	P	13.56	18.03	21.41	24.37	21.59	21.61	17.22	14.62	19.67		
		A	916	1201	2046	2208	4231	4065	9716	12911	2059		

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class.

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

Table (11.2) : Percentage of households reporting borrowings in cash and amounts borrowed per reporting household by major household asset holding and credit agency for each major household type - All-India only

All-India		Major Household Type : All households Sector: Urban									
srl. no.	credit agency	type of estimates @	household asset holdings (Rs.000)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.23	1.37	2.40	2.62	2.46	2.90	1.41	1.29	1.91
		A	729	1037	1172	1334	2396	4543	22086	19597	3519
2.	co-operative society/bank	P	0.39	1.68	3.37	4.03	5.64	4.97	3.96	0.73	3.39
		A	2009	2768	2639	2689	3854	3222	7228	28465	3642
3.	commercial bank	P	0.71	0.83	1.22	1.92	2.79	3.27	3.67	5.68	1.96
		A	3438	3345	2059	3011	7943	7514	23491	14777	8801
4.	insurance	P	0.01	0.09	0.18	0.17	0.08	0.32	0.35	1.41	0.16
		A	501	525	1084	1936	9347	5193	10498	6967	5105
5.	provident fund	P	0.07	0.98	2.36	2.49	2.91	2.31	1.72	0.02	1.83
		A	1569	1113	2147	2040	2805	3400	3488	10208	2512
6.	landlord	P	0.02	0.54	0.00	0.23	0.07	0.04	0.00	0.00	0.15
		A	500	699	1217	3738	3023	6115	-	-	1759
7.	agricultural money-lender	P	0.24	0.43	0.09	0.54	0.34	0.23	0.04	0.00	0.30
		A	858	919	2292	1510	2877	4077	1047	-	1824
8.	professional money-lender	P	2.60	4.97	3.86	4.17	3.13	2.92	1.46	1.67	3.45
		A	683	991	1435	1447	2276	3035	8325	14150	1841
9.	trader	P	2.91	1.63	1.79	1.98	1.60	1.65	1.41	0.45	1.86
		A	1338	571	975	1449	2117	4113	13775	85903	2576
10.	relatives & friends	P	6.35	5.82	5.27	5.54	4.66	3.43	3.64	4.36	5.09
		A	667	1158	1585	1759	2375	3046	4537	5198	1819
11.	other sources	P	2.30	3.28	1.80	3.08	1.81	1.23	0.85	0.84	2.18
		A	652	838	1088	1399	3090	4027	10069	9352	1857
12.	unspecified	P	0.45	0.68	0.53	0.38	0.55	0.41	0.10	1.02	0.47
		A	491	540	680	615	1533	808	4606	1758	893
13.	t o t a l	P	14.38	19.16	19.75	21.97	20.78	19.09	15.74	15.61	18.95
		A	1067	1384	1906	2293	4230	5016	13514	15050	3558

Note : @ P: Percentage of households reporting borrowings in cash to all households of an asset holding class.

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

Table (11.3) : Percentage of households reporting repayments of cash loans taken during the year ended on 30th June 1982 and amounts repaid per reporting household by household asset holding and credit agency for each major household type - All-India only

All-India		Major Household Type: Self-employed						Sector: Urban			
srl. no.	credit agency	type of estimates @	household asset holdings (Rs.000)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all gr-ups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.00	0.36	0.23	0.07	0.23	0.40	0.25	0.00	0.23
		A	-	536	212	172	802	1269	12054	-	2342
2.	co-operative society/bank	P	0.27	0.87	0.37	0.39	1.08	0.26	0.44	0.05	0.53
		A	364	514	648	834	626	1615	5820	10012	1189
3.	commercial bank	P	0.50	1.11	1.17	1.07	1.27	1.12	0.76	0.71	1.04
		A	851	1046	537	398	1918	2206	3919	16686	1560
4.	insurance	P	0.06	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.01
		A	100	-	-	-	-	-	907	-	181
5.	provident fund	P	0.07	0.03	0.00	0.08	0.18	0.00	0.24	0.00	0.09
		A	150	69	-	375	123	-	338	-	226
6.	landlord	P	0.00	0.18	0.00	0.00	0.01	0.04	0.00	0.00	0.04
		A	-	18	-	-	2033	100	-	-	197
7.	agricultural money-lender	P	0.00	0.00	0.00	0.07	0.07	0.00	0.00	0.00	0.03
		A	-	-	-	580	5002	-	-	-	3196
8.	professional money-lender	P	1.97	3.78	2.62	2.00	0.80	0.99	0.31	0.14	1.71
		A	178	277	519	515	554	2822	4442	2134	695
9.	trader	P	1.49	0.59	0.30	1.33	0.71	0.47	0.51	0.33	0.76
		A	155	935	113	293	2236	1456	4706	2006	1217
10.	relatives & friends	P	1.46	1.78	1.09	0.74	1.00	0.24	0.07	0.96	0.91
		A	262	401	359	216	560	287	523	232	409
11.	other sources	P	1.77	2.10	0.74	0.74	0.28	0.58	0.11	0.69	0.85
		A	232	154	555	309	310	7430	1961	200	949
12.	unspecified	P	0.00	0.00	0.02	0.00	0.04	0.15	0.03	1.41	0.05
		A	-	-	501	-	210	150	400	1500	642
13.	t o t a l	P	7.52	10.14	6.53	5.95	5.15	3.87	2.58	4.29	5.91
		A	254	439	478	445	1246	2920	4905	4778	1080

Note : @ P : Percentage of households reporting repayment of loan taken during the year to total number of households of an asset holding class.

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

Table (11.3) : Percentage of households reporting repayments of cash loans taken during the year ended on 30th June 1982 and amounts repaid per reporting household by household asset holding and credit agency for each major household type - All-India only

All-India		Major Household Type: Others		Sector : Urban								
srl. no.	credit agency	type of estimates @	household asset holdings (Rs.000)									
			upto 1	1 - 5	5 - 10	10 - 20	20 - 50	50 - 100	100 - 500	500 & above	all gro-ups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	government	P	0.25	1.31	2.80	2.49	2.95	3.03	1.08	0.00	1.97	
		A	208	118	163	223	611	547	2266	-	431	
2.	co-operative society/bank	P	0.13	1.27	2.91	3.19	3.62	4.75	2.85	0.00	2.48	
		A	443	398	400	484	603	363	778	-	493	
3.	commercial bank	P	0.43	0.22	0.50	0.71	0.75	0.96	1.44	0.00	0.62	
		A	1950	156	347	361	1406	929	2211	-	1138	
4.	insurance	P	0.00	0.06	0.07	0.01	0.03	0.01	0.37	0.00	0.06	
		A	-	43	200	45	224	1008	1372	-	723	
5.	provident fund	P	0.06	1.07	2.46	2.39	3.49	3.10	2.53	0.00	2.04	
		A	237	211	376	494	329	404	457	-	378	
6.	landlord	P	0.00	0.12	0.00	0.08	0.03	0.00	0.00	0.00	0.04	
		A	-	80	-	607	400	11552	-	-	338	
7.	agricultural money-lender	P	0.00	0.08	0.00	0.21	0.00	0.00	0.00	0.00	0.05	
		A	-	750	-	599	-	590	-	-	645	
8.	professional money-lender	P	1.18	1.63	1.16	1.98	1.01	0.85	0.49	0.83	1.27	
		A	143	215	357	329	296	894	1897	1001	355	
9.	trader	P	1.98	0.47	0.45	0.30	0.79	0.82	0.16	0.00	0.76	
		A	107	217	339	783	397	456	130	-	272	
10.	relatives & friends	P	1.14	1.45	1.62	1.02	0.80	0.84	1.26	1.53	1.17	
		A	313	306	223	521	315	988	611	7500	431	
11.	other sources	P	0.76	1.65	0.60	1.51	0.81	0.69	0.81	0.00	1.03	
		A	175	221	225	171	652	206	1784	-	351	
12.	unspecified	P	0.08	0.13	0.30	0.00	0.16	0.01	0.01	0.00	10.11	
		A	1019	321	301	2755	425	701	301	-	434	
13.	t o t a l	P	5.98	8.45	11.64	11.75	11.87	1256	9.81	2.36	10.09	
		A	319	271	334	459	645	611	1298	5209	516	

Note : @ F: Percentage of households reporting repayment of loan taken during the year to total number of households of an asset holding class.

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

Table (11.3) : Percentage of households reporting repayments of cash loans taken during the year ended on 30th June 1982 and amounts repaid per reporting household by household asset holding and credit agency for each major household type - All-India only

All-India		Major Household Type: All Households									Sector : Urban	
srl. no.	credit agency	type of estimates @	household asset holdings (Rs.000)									
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all gro-ups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	government	P	0.19	1.04	2.08	1.73	1.96	2.00	0.69	0.00	1.40	
		A	208	160	165	223	619	603	3924	-	532	
2.	co-operative society/bank	P	0.16	1.15	2.20	2.31	2.70	2.99	1.68	0.03	1.86	
		A	414	423	411	503	606	407	1411	10012	564	
3.	commercial bank	P	0.44	0.48	0.69	0.82	0.94	1.02	1.12	0.43	0.76	
		A	1675	747	438	376	1659	1476	2754	16686	1374	
4.	insurance	P	0.01	0.05	0.05	0.01	0.02	0.00	0.20	0.00	0.04	
		A	100	43	200	45	224	1008	1366	-	693	
5.	provident fund	P	0.06	0.77	1.77	1.66	2.28	1.88	1.51	0.00	1.41	
		A	216	209	376	492	323	404	448	-	375	
6.	landlord	P	0.00	0.14	0.00	0.06	0.02	0.02	0.00	0.00	0.04	
		A	-	56	-	607	770	798	-	-	295	
7.	agricultural money-lender	P	0.00	0.06	0.00	0.16	0.03	0.00	0.00	0.00	0.04	
		A	-	750	-	597	5002	590	-	-	1172	
8.	professional money-lender	P	1.36	2.24	1.57	1.99	0.94	0.91	0.40	0.41	1.42	
		A	154	245	433	388	377	1724	2802	5182	488	
9.	trader	P	1.87	0.51	0.41	0.63	0.76	0.68	0.32	0.20	0.76	
		A	115	457	292	453	1026	725	3527	2006	578	
10.	relatives & friends	P	1.21	1.55	1.47	0.93	0.87	0.61	0.70	1.19	1.08	
		A	299	337	251	445	418	880	607	4979	425	
11.	other sources	P	0.99	1.78	0.64	1.27	0.62	0.65	0.45	0.41	0.97	
		A	197	198	332	197	596	2751	1939	200	524	
12.	unspecified	P	0.06	0.09	0.22	0.00	0.12	0.06	0.02	0.85	0.09	
		A	1019	321	306	2755	399	178	375	1500	472	
13.	t o t a l	P	6.32	8.94	10.21	9.92	9.42	9.15	6.42	3.52	8.73	
		A	302	326	359	456	765	996	1978	4893	640	

Note : @ P : Percentage of households reporting repayment of loan taken during the year to total number of household of an asset holding class.

Sd

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

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household, by major household type and credit agency

State : Andhra Pradesh

Sector : Urban

credit agency	type of estimate @	repayment of loan any loan by			liquidation of any loan		
		self-empl-oyed	others	all house-holds	self-empl-oyed	others	all house-holds
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P	0.24	3.55	2.41	0.00	0.00	0.00
	A	535	606	604	-	-	-
2. co-operative society/bank	P	2.26	4.82	3.94	0.00	0.00	0.00
	A	2541	1425	1647	-	-	-
3. commercial bank	P	5.63	1.77	3.10	0.29	0.00	0.10
	A	1318	2423	1730	250	-	250
4. insurance	P	0.00	0.24	0.16	0.00	0.00	0.00
	A	-	276	276	-	-	-
5. provident fund	P	0.00	1.14	0.75	0.00	0.00	0.00
	A	-	593	593	-	-	-
6. landlord	P	0.48	0.28	0.35	0.00	0.00	0.00
	A	27753	11237	19118	-	-	-
7. agricultural money lender	P	0.63	0.67	0.66	0.00	0.00	0.00
	A	69607	1600	24172	-	-	-
8. professional money lender	P	7.61	4.31	5.45	0.00	0.06	0.04
	A	1771	1029	1387	-	104	104
9. trader	P	2.54	1.56	1.90	0.00	0.00	0.00
	A	1251	704	6176	-	-	-
10. relatives & friends	P	4.03	3.37	3.60	0.00	0.00	0.00
	A	2731	619	1436	-	-	-
11. other sources	P	5.87	4.28	4.83	0.00	0.00	0.00
	A	1331	718	975	-	-	-
12. unspecified	P	0.06	0.48	0.34	0.00	0.00	0.00
	A	18934	496	1584	-	-	-
13. t o t a l	P	26.33	22.16	23.60	0.29	0.06	0.14
	A	5158	1318	2798	250	104	210

NOTE : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : ASSAM

Sector : Urban

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.48	0.79	0.67	0.00	0.00	0.00
		A	1006	2439	2041	-	-	-
2.	co. op. society/bank	P	0.00	0.00	0.00	0.00	-	0.00
		A	-	-	-	-	-	-
3.	commercial bank	P	0.61	0.36	0.46	0.00	0.00	0.00
		A	6989	877	4044	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.07	0.00	0.03	0.00	0.00	0.00
		A	136	-	136	-	-	-
10.	relatives & friends	P	0.59	0.84	0.74	0.00	0.00	0.00
		A	2001	566	1009	-	-	-
11.	other sources	P	0.33	0.24	0.28	0.00	0.00	0.00
		A	330	100	207	-	-	-
12.	unspecified	P	0.51	0.02	0.21	0.00	0.00	0.00
		A	4500	590	4256	-	-	-
13.	t o t a l	P	2.58	2.10	2.29	0.00	0.00	0.00
		A	3224	1310	2150	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major households type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentage of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : BIHAR

Sector : Urban

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-emplo- yed	others	all house- holds	self-emplo- yed	others	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	2.09	2.42	2.30	0.00	0.00	0.00
		A	451	864	727	-	-	-
2.	co- op. society/bank	P	0.07	2.60	1.67	0.00	0.00	0.00
		A	2458	1084	1105	-	-	-
3.	commercial bank	P	1.64	1.68	1.66	0.00	0.00	0.00
		A	1447	842	700	-	-	-
4.	insurance	P	0.00	0.05	0.03	0.00	0.00	0.00
		A	-	2570	2570	-	-	-
5.	provident fund	P	0.93	2.59	1.98	0.00	0.00	0.00
		A	284	608	552	-	-	-
6.	landlord	P	0.00	0.42	0.26	0.00	0.00	0.00
		A	-	257	257	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.75	2.14	1.63	0.00	0.00	0.00
		A	1672	891	1022	-	-	-
9.	trader	P	0.50	0.05	0.22	0.00	0.00	0.00
		A	491	486	490	-	-	-
10.	relatives & friends	P	1.52	1.06	1.23	0.00	0.00	0.00
		A	137	675	432	-	-	-
11.	other sources	P	0.67	0.71	0.70	0.00	0.00	0.00
		A	432	2662	1874	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	7.99	10.82	9.78	0.00	0.00	0.00
		A	514	1172	976	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>repaid/liquidated per reporting household.



Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : GUJARAT

Sector : Urban

srl. no.	credit agency	type of estimate	repayment of any loan by		liquidation of any loan			
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government	P	3.46	5.55	4.87	0.00	0.20	0.13	
	A	2126	992	1256	-	10904	10904	
2. co- op. society/bank	P	6.15	5.95	6.01	0.00	0.09	0.06	
	A	3569	1361	2101	-	100	100	
3. commercial bank	P	4.54	0.72	1.97	0.00	0.00	0.00	
	A	4064	2032	3565	-	-	-	
4. insurance	P	0.93	0.11	0.38	0.00	0.00	0.00	
	A	1714	310	1437	-	-	-	
5. provident fund	P	0.00	2.86	1.92	0.00	0.00	0.00	
	A	-	675	675	-	-	-	
6. landlord	P	0.00	0.00	0.00	0.00	0.00	0.00	
	A	-	-	-	-	-	-	
7. agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00	
	A	-	-	-	-	-	-	
8. professional money lender	P	0.14	0.21	0.19	0.00	0.00	0.00	
	A	56018	3045	16027	-	-	-	
9. trader	P	0.96	0.84	0.38	0.06	0.00	0.02	
	A	1727	601	1002	1101	-	1101	
10. relatives & friends	P	1.27	2.83	2.32	0.00	0.00	0.00	
	A	843	1982	1778	-	-	-	
11. other sources	P	0.22	1.87	1.33	0.00	0.00	0.00	
	A	1025	579	602	-	-	-	
12. unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00	
	A	-	-	-	-	-	-	
13. total	P	16.54	18.38	17.78	0.06	0.02	0.15	
	A	3639	1353	2051	1101	10949	9742	

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(is.)

A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : HARYANA

Setor : Urban

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.13	2.90	2.19	0.00	0.00	0.00
		A	3477	11984	10233	-	-	-
2.	co- op. society/bank	P	0.00	0.07	0.04	0.00	0.00	0.00
		A	-	2222	2222	-	-	-
3.	commercial bank	P	2.14	1.99	2.05	0.00	0.00	0.00
		A	7617	3234	5068	-	-	-
4.	insurance	P	0.00	1.05	0.63	0.00	0.00	0.00
		A	-	2250	2250	-	-	-
5.	provident fund	P	0.00	1.83	1.10	0.00	0.00	0.00
		A	-	1086	1086	-	-	-
6.	landlord	P	0.00	0.72	0.43	0.00	0.00	0.00
		A	-	250	250	-	-	-
7.	agricultural money lender	P	0.25	0.00	0.10	0.00	0.00	0.00
		A	240	-	240	-	-	-
8.	professional money lender	P	0.31	0.43	0.38	0.00	0.00	0.00
		A	1175	1760	1569	-	-	-
9.	trader	P	0.29	0.13	0.19	0.00	0.00	0.00
		A	300	495	377	-	-	-
10.	relatives & friends	P	2.55	0.27	1.19	0.00	0.00	0.00
		A	2307	700	2085	-	-	-
11.	other sources	P	0.29	2.49	1.61	0.00	0.00	0.00
		A	5000	1522	1771	-	-	-
12.	unspecified	P	0.00	0.55	0.33	0.00	0.00	0.00
		A	-	900	900	-	-	-
13.	t o t a l	P	6.39	9.80	8.43	0.00	0.00	0.00
		A	4394	5227	4975	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : HIMACHAL PRADESH

Sector : Urban

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.92	2.05	1.71	0.00	0.57	0.40
		A	3987	1085	1550	-	800	800
2. co- op. society/bank		P	1.87	0.53	0.93	0.00	0.00	0.00
		A	1164	2539	913	-	-	-
3. commercial bank		P	5.04	1.71	2.71	0.00	0.00	0.00
		A	351	802	551	-	-	-
4. insurance		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5. provident fund		P	0.00	0.72	0.51	0.00	0.00	0.00
		A	-	360	360	-	-	-
6. landlord		P	0.29	0.00	0.09	0.25	0.00	0.08
		A	1057	-	1057	837	-	837
7. agricultural money lender		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8. professional money lender		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9. trader		P	2.79	0.00	0.88	0.00	0.00	0.00
		A	14225	-	14225	-	-	-
10. relatives & friends		P	0.00	2.55	1.78	0.00	0.00	0.00
		A	-	538	538	-	-	-
11. other sources		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12. unspecified		P	0.00	0.33	0.23	0.00	0.00	0.00
		A	-	6016	6016	-	-	-
13. total		P	9.86	6.59	7.57	0.25	0.57	0.47
		A	4825	1136	2573	837	800	806

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : JAMMU AND KASHMIR

Sector : Urban

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.77	0.25	0.48	0.00	0.00	0.00
		A	1406	1434	1412	-	-	-
2.	co- op. society/ Bank	P	0.50	0.00	0.22	0.00	0.00	0.00
		A	378	-	378	-	-	-
3.	commercial bank	P	2.04	0.84	1.37	0.00	0.00	0.00
		A	16540	5032	12652	-	-	-
4.	insurance	P	0.02	0.00	0.01	0.00	0.00	0.00
		A	22570	-	22570	-	-	-
5.	provident fund	P	0.00	1.24	0.69	0.00	0.00	0.00
		A	-	60	60	-	-	-
6.	landlord	P	0.00	0.32	0.18	0.00	0.00	0.00
		A	-	200	200	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	1.87	0.88	1.32	0.00	0.00	0.00
		A	3240	763	2328	-	-	-
10.	relatives & friends	P	1.87	0.92	1.34	0.00	0.00	0.00
		A	1388	1761	1528	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.45	0.18	0.30	0.00	0.00	0.00
		A	1050	802	968	-	-	-
13.	t o t a l	P	7.51	4.62	5.91	0.00	0.00	0.00
		A	5959	1542	4041	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type .

A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

: KARNATAKA

Sector : URBAN

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	non-culti-vators	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.13	2.75	2.17	0.00	0.00	0.00
		A	2403	1805	1918	-	-	-
2.	co- op. society/bank	P	4.07	4.28	4.20	0.01	0.00	0.00
		A	3427	1231	1996	12032	-	12032
3.	commercial bank	P	7.66	3.42	4.95	0.00	0.00	0.00
		A	2130	2619	2513	-	-	-
4.	insurance	P	0.00	1.47	0.94	0.00	0.00	0.00
		A	-	1565	1565	-	-	-
5.	provident fund	P	0.00	1.52	0.97	0.00	0.00	0.00
		A	-	581	587	-	-	-
6.	landlord	P	0.03	0.33	0.22	0.00	0.00	0.00
		A	1602	637	687	-	-	-
7.	agricultural money lender	P	0.46	0.11	0.24	0.00	0.00	0.00
		A	397	100	307	-	-	-
8.	professional money lender	P	4.52	0.70	2.08	0.00	0.00	0.00
		A	996	2070	1226	-	-	-
9.	trader	P	0.80	1.04	0.95	0.00	0.00	0.00
		A	809	554	631	-	-	-
10.	relatives & friends	P	0.63	2.69	1.95	0.00	0.00	0.00
		A	2777	581	838	-	-	-
11.	other sources	P	4.05	3.18	3.50	0.00	0.00	0.00
		A	2212	984	1497	-	-	-
12.	unspecified	P	0.14	0.12	0.13	0.00	0.00	0.00
		A	30820	1600	13416	-	-	-
13.	total	P	21.40	19.29	20.05	0.01	0.00	0.00
		A	2607	1529	1944	12032	-	12032

Note : P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

N.D.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : KERALA

Sector : URBAN

srl. no.	credit agency	type of	repayment of any loan by			liquidation of any loan.		
			esti- mate @	self-emplo- yed	others	all house- holds	self-emplo- yed	others
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Government	P	0.88	5.61	4.14	0.00	0.00	0.00
		A	2673	3144	3113	-	-	-
2.	co- op. society/bank	P	13.09	15.13	13.81	0.00	0.00	0.00
		A	1014	1057	1044	-	-	-
3.	commercial bank	P	8.59	8.97	8.85	0.00	0.00	0.00
		A	2896	1627	2010	-	-	-
4.	insurance	P	0.04	0.48	0.35	0.00	0.00	0.00
		A	3971	10849	10588	-	-	-
5.	provident fund	P	1.05	4.44	3.39	0.00	0.00	0.00
		A	680	1190	1141	-	-	-
6.	landlord	P	0.00	0.27	0.18	0.00	0.00	0.00
		A	-	172	172	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	7.24	7.00	7.07	0.00	0.00	0.00
		A	1467	1075	1200	-	-	-
9.	trader	P	1.86	1.26	1.45	0.00	0.00	0.00
		A	569	348	436	-	-	-
10.	relatives & friends	P	2.19	3.35	2.99	0.00	0.00	0.00
		A	7353	1589	2905	-	-	-
11.	other sources	P	4.41	1.39	2.33	0.00	0.00	0.00
		A	420	916	624	-	-	-
12.	unspecified	P	0.02	0.91	0.64	0.00	0.00	0.00
		A	7195	9884	9851	-	-	-
13.	total	P	32.47	37.21	35.74	0.00	0.00	0.00
		A	2193	2185	2188	-	-	-

Note : @ P : Percentage of households reporting repayment/ liquidation of any loan to total number of households of a major household type.

A : Average amount repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : MADHYA PRADESH

Sector : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.22	5.61	3.87	0.00	0.02	0.01
		A	726	738	738	120	120	120
2.	co-op. society/bank	P	3.32	4.75	4.29	0.00	0.00	0.00
		A	707	1417	1240	-	-	-
3.	commercial bank	P	4.55	1.22	2.29	0.12	0.00	0.04
		A	4692	772	3272	2501	-	2501
4.	insurance	P	0.00	0.04	0.03	0.00	0.00	0.00
		A	-	540	540	-	-	-
5.	provident fund	P	0.42	4.68	3.31	0.00	0.00	0.00
		A	982	640	654	-	-	-
6.	landlord	P	0.00	0.08	0.05	0.00	0.00	0.00
		A	-	480	480	-	-	-
7.	agricultural money lender	P	0.49	0.18	0.23	0.00	0.00	0.00
		A	1242	1318	1275	-	-	-
8.	professional money lender	P	1.31	1.46	1.41	0.00	0.00	0.00
		A	596	1093	945	-	-	-
9.	trader	P	0.5	1.07	0.77	0.00	0.00	0.00
		A	1802	758	825	-	-	-
10.	relatives & friends	P	1.81	1.68	1.72	0.00	0.00	0.00
		A	1033	719	825	-	-	-
11.	other sources	P	0.24	0.99	0.60	0.00	0.00	0.00
		A	1802	704	722	-	-	-
12.	unspecified	P	0.02	0.05	0.04	0.00	0.00	0.00
		A	1806	262	561	-	-	-
13.	t o t a l	P	11.92	18.05	16.03	0.12	0.02	0.05
		A	2340	1077	1378	2501	120	1990

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount<sup>(Rs)</sup> repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : MAHARASTRA

Sector : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-emplo- yed	others	all house- holds	self-emplo- yed	others	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	governement	P	1.03	2.79	2.33	0.00	0.00	0.00
		A	2648	1124	1299	-	1294	1294
2.	co- op. society/bank	P	7.36	14.41	12.53	0.00	0.03	0.02
		A	3158	1691	1922	-	102	102
3.	commercial bank	P	6.31	2.80	3.71	0.00	0.00	0.00
		A	4712	2831	3663	-	-	-
4.	insurance	P	0.28	0.22	0.24	0.00	0.00	0.00
		A	491	510	504	-	-	-
5.	provident fund	P	0.36	5.46	4.14	0.00	0.00	0.00
		A	1447	985	996	-	-	-
6.	landlord	P	0.02	0.18	0.14	0.00	0.00	0.00
		A	2359	568	643	-	-	-
7.	agricultural money lender	P	0.00	0.12	0.09	0.00	0.00	0.00
		A	10380	518	653	-	-	-
8.	professional money lender	P	1.36	2.09	1.90	0.00	0.00	0.00
		A	1137	658	747	-	-	-
9.	trader	P	3.22	1.03	1.60	0.00	0.11	0.08
		A	243	4152	321	-	738	738
10.	relatives & friends	P	5.34	5.06	5.13	0.00	0.00	0.08
		A	1491	1031	1156	-	-	-
11.	other sources	P	2.18	1.81	1.90	0.00	0.04	0.03
		A	1666	1055	1254	-	300	300
12.	unspecified	P	0.24	0.55	0.47	0.00	0.00	0.00
		A	1114	381	479	-	-	-
13.	total	P	23.73	27.77	26.72	0.00	0.19	0.14
		A	3272	1947	2253	-	533	538

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.



Table (12.1) : Percentates of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : M NIPUR

Sector : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
2.	co- op. society/bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
3.	commercial bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.22	0.13	0.00	0.00	0.00
		A	-	699	699	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
10.	realtives & friends	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	0.00	0.22	0.13	0.00	0.00	0.00
		A	-	699	699	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount<sup>(Rs.)</sup>/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : MEGHALAYA

Sector : URBAN

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			self-emplo- yed	others	all house- holds	self-emplo- yed	others	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	0.11	2.63	2.13	0.00	0.00	0.00
		A	2554	11229	11141	-	-	-
2. co- op. society/bank		P	0.00	0.07	0.05	0.00	0.00	0.00
		A	-	1230	1230	-	-	-
3. commercial bank		P	2.58	0.00	0.51	0.00	0.00	0.00
		A	1795	-	1795	-	-	-
4. insurance		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5. provident fund		P	1.74	0.18	0.49	0.00	0.00	0.00
		A	901	1433	1057	-	-	-
6. landlord		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7. agricultural money lender		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8. professional money lender		P	0.00	0.29	0.23	0.00	0.00	0.00
		A	-	12539	12539	-	-	-
9. trader		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
10. relatives & friends		P	0.00	0.88	0.71	0.00	0.00	0.00
		A	-	3781	3781	-	-	-
11. other sources		P	0.95	0.00	0.19	0.00	0.00	0.00
		A	25325	-	25325	-	-	-
12. unspecified		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13. total		P	5.40	3.66	4.01	0.00	0.00	0.00
		A	5666	10068	8889	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount<sup>(Rs.)</sup>/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : NAGALAND

Sector : URBAN

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
2.	co- op- society/bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-7	-	-	-	-	-
3.	commercial bank	P	0.00	0.00	0.00	0.09	0.00	0.00
		A	-	-	-	-	-	-
4.	insurance	P	-	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
10.	relatives & friends	P	0.94	0.48	0.73	0.00	0.00	0.00
		A	4007	1617	3219	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	0.94	0.48	0.73	0.00	0.00	0.00
		A	4007	1617	3219	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(A) : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding ~~am~~ amounts per reporting household by major household type and credit agency.

State : ORISSA

Sector : URBAN

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			self-emplo- yed	others	all house- holds	self-emplo- yed	others	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.59	4.59	3.57	0.00	0.08	0.06
		A	16818	1248	1908	-	1600	1600
2.	co- op. society/bank	P	1.39	2.49	2.21	0.00	0.00	0.00
		A	384	817	748	-	-	-
3.	commercial bank	P	4.86	2.44	3.06	0.00	0.00	0.00
		A	2255	1124	1582	-	-	-
4.	insurance	P	0.00	0.07	0.05	0.00	0.00	0.00
		A	-	240	240	-	-	-
5.	provident fund	P	0.12	2.78	2.10	0.00	0.00	0.00
		A	86	816	805	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.13	0.62	0.49	0.00	0.00	0.00
		A	2930	396	563	-	-	-
9.	trader	P	1.04	0.08	0.32	0.00	0.00	0.00
		A	630	260	566	-	-	-
10.	relatives & friends	P	2.23	0.85	1.20	0.00	0.00	0.00
		A	468	2974	1793	-	-	-
11.	other sources	P	1.67	1.28	1.38	0.00	0.00	0.00
		A	703	487	554	-	-	-
12.	unspecified	P	0.21	0.00	0.05	0.00	0.00	0.00
		A	400	-	400	-	-	-
13.	t o t a l	P	11.41	12.56	12.27	0.00	0.08	0.06
		A	2177	1292	1502	-	1600	1600

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : PUNJAB

Sector : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by 7			liquidation of any loan		
			self-emplo- yed	others	all house- holds	self-emplo- yed	others	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	4.23	2.79	3.44	0.00	0.00	0.00
		A	491	1485	938	-	-	-
2. co- op. society/bank		P	0.60	1.48	1.09	0.00	0.00	0.00
		A	4479	3552	3782	-	-	-
3. commercial bank		P	4.70	1.65	3.01	0.00	0.00	0.00
		A	6529	1103	4882	-	-	-
4. insurance		P	0.10	0.39	0.26	0.00	0.00	0.00
		A	3500	4558	4381	-	-	-
5. provident fund		P	0.00	0.46	0.25	0.00	0.00	0.00
		A	-	694	694	-	-	-
6. landlord		P	0.04	0.10	0.07	0.00	0.00	0.00
		A	1900	7337	6067	-	-	-
7. agricultural money lender		P	0.00	0.01	0.01	0.00	0.00	0.00
		A	-	242	242	-	-	-
8. professional money lender		P	0.14	0.42	0.30	0.00	0.00	0.00
		A	18693	420	4293	-	-	-
9. trader		P	2.8	1.24	1.95	0.00	0.00	0.00
		A	36955	510	2577	-	-	-
10. relatives & friends		P	1.16	0.98	1.06	0.00	0.00	0.00
		A	1786	4094	2966	-	-	-
11. other sources		P	0.99	0.82	0.90	0.00	0.00	0.00
		A	2669	470	1555	-	-	-
12. unspecified		P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13. total		P	14.26	8.78	11.23	0.00	0.00	0.00
		A	3767	2192	3085	-	-	-

Note : @ P : percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount<sup>(Rs.)</sup> repaid/liquidated per reporting household.

Narayan/

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : RAJASTHAN

Sector : URBAN

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.69	4.89	3.30	0.00	0.00	0.00
		A	3170	719	915	-	-	-
2.	co- op. society/bank	P	1.92	1.80	1.84	0.00	0.00	0.00
		A	1277	708	933	-	-	-
3.	commercial bank	P	4.74	3.66	4.07	0.00	0.00	0.00
		A	2099	797	1373	-	-	-
4.	insurance	P	0.00	1.01	0.63	0.00	0.00	0.00
		A	-	479	479	-	-	-
5.	provident fund	P	0.39	2.62	1.77	0.00	0.00	0.00
		A	587	1106	1062	-	-	-
6.	landlord	P	0.11	0.25	0.20	0.00	0.00	0.00
		A	1200	240	441	-	-	-
7.	agricultural money lender	P	0.61	0.24	0.38	0.00	0.00	0.00
		A	2734	1356	2193	-	-	-
8.	professional money lender	P	0.90	2.16	1.68	0.00	0.00	0.00
		A	1410	1941	1833	-	-	-
9.	trader	P	2.34	1.45	1.78	0.00	0.00	0.00
		A	3264	635	1944	-	-	-
10.	relatives & friends	P <sup>65</sup>	2.65	2.22	2.39	0.00	0.00	0.00
		A	14817	1042	6361	-	-	-
11.	other sources	P	1.97	2.20	2.11	0.00	0.00	0.00
		A	2268	809	1327	-	-	-
12.	unspecified	P	0.02	0.00	0.01	0.00	0.00	0.00
		A	1811	-	1811	-	-	-
13.	t o t a l	P	14.28	17.68	16.38	0.00	0.00	0.00
		A	4857	1170	2391	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount<sup>(Rs.)</sup> repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : SIKKIM

Sector : URBAN

serl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			self-emplo- yed	others	all house- holds	self- emplo- yed	others	all house- holds.
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P, 00 A, -	0.00	0.00	0.00	0.00	0.00	0.00
2.	co- op. society/bank	P A	0.00	0.00	0.00	0.00	0.00	0.00
3.	commercial bank	P A	0.00	4.71 1000	1.27 1000	0.00	0.00	0.00
4.	insurance	P A	0.00	0.00	0.00	0.00	0.00	0.00
5.	provident fund	P A	0.00	0.00	0.00	0.00	0.00	0.00
6.	landlord	P A	0.00	0.00	0.00	0.00	0.00	0.00
7.	agricultural money lender	P A	0.00	0.00	0.00	0.00	0.00	0.00
8.	professional money lender	P A	2.14 361	6.21 481	5.16 460	0.00	0.00	0.00
9.	trader	P A	0.00 -	3.50 150	2.60 150	0.00	0.00	0.00
10.	relatives & friends	P A	17.67 114	2.45 423	6.37 200	0.00	0.00	0.00
11.	other sources	P A	0.00 -	0.00 -	0.00 -	0.00	0.00	0.00
12.	unspecified	P A	0.00 -	2.93 1602	2.17 1602	0.00 -	2.93 1602	2.17 1602
13.	t o t a l	P A	19.81 141	16.80 650	17.58 502	0.00 -	2.93 1602	2.17 1602

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : TAMILNADU

Sector : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.19	7.22	5.55	0.00	0.00	0.00
		A	4040	840	1030	Rs	-	-
2.	co- op. society/bank	P	3.74	8.53	7.20	0.00	0.02	0.01
		A	2583	1498	1654	-	666	666
3.	commercial bank	P	7.43	3.40	4.49	0.00	0.11	0.08
		A	5039	1947	3374	-	1000	1000
4.	insurance	P	0.22	0.15	0.17	0.00	0.00	0.00
		A	343	760	607	-	-	-
5.	provident fund	P	0.20	5.36	3.94	0.00	0.00	0.00
		A	666	672	672	-	-	-
6.	landlord	P	1.19	0.61	0.77	0.00	0.00	0.00
		A	261	479	386	-	-	-
7.	agricultural money lender	P	0.33	1.04	0.84	0.00	0.00	0.00
		A	674	873	852	-	-	-
8.	professional money lender	P	13.39	8.95	10.15	0.00	0.00	0.00
		A	1107	710	870	-	-	-
9.	trader	P	4.17	2.46	2.95	0.00	0.00	0.00
		A	387	658	551	-	-	-
10.	relatives & friends	P	4.44	4.87	4.75	0.00	0.03	0.02
		A	1021	1135	1105	-	1001	1001
11.	other sources	P	5.22	4.65	4.78	0.42	0.00	0.12
		A	695	732	725	60	-	60
12.	unspecified	P	0.00	0.70	0.51	0.00	0.00	0.00
		A	552	419	420	-	-	-
13.	t o t a l	P	34.60	32.34	32.97	0.42	0.16	0.23
		A	2255	1471	1698	60.	967	510

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(Rs.)  
A : Average amount/repaid/liquidated per reporting household.



Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

TRIPURA

Section : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.00	0.41	0.33	0.00	0.00	0.00
		A	-	248	248	-	-	-
2.	co- op. society/bank	P	0.00	0.34	0.28	-	0.00	0.00
		A	-	2261	2261	-	-	-
3.	commercial bank	P	0.91	0.63	0.68	0.00	0.00	0.00
		A	16000	572	4659	-	-	-
4.	insurance	P	0.35	0.27	0.28	0.00	0.00	0.00
		A	49	750	577	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A <sup>7</sup>	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	4.31	0.00	0.85	0.00	0.00	0.00
		A	342	-	342	-	-	-
10.	relatives & friends	P	0.00	1.10	0.89	0.00	0.00	0.00
		A	-	466	466	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	5.58	2.22	2.89	0.00	0.00	0.00
		A	2890	878	1646	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : UTTAR PRADESH

Sector : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-emplo- yed	others	all house- holds	self-emplo- yed	others	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.98	2.29	1.74	0.00	0.07	0.04
		A	6758	1078	2418	-	600	600
2.	co- op. society/bank	P	2.05	4.00	3.18	0.00	0.00	0.00
		A	2487	1099	1474	-	-	-
3.	commercial bank	P	4.15	1.28	2.48	0.06	0.03	0.27
		A	2297	2696	2417	4168	309	3923
4.	insurance	P	0.00	0.20	0.12	0.00	0.00	0.00
		A	7000	2334	2379	-	-	-
5.	provident fund	P	0.08	3.17	1.87	0.00	0.25	0.15
		A	855	928	926	-	92	92
6.	landlord	P	0.01	0.00	0.01	0.00	0.00	0.00
		A	271	-	271	-	-	-
7.	agricultural money lender	P	0.50	0.23	0.34	0.00	0.00	0.00
		A	1503	1772	1609	-	-	-
8.	professional money lender	P	2.41	3.34	2.95	0.00	0.00	0.00
		A	2094	916	1320	12	-	12
9.	trader	P	1.33	1.38	1.36	0.00	0.00	0.00
		A	819	1054	957	-	-	-
10.	relatives & friends	P	1.31	3.05	2.32	0.06	0.00	0.02
		A	1121	722	817	100	-	100
11.	other sources	P	0.41	2.07	1.37	0.00	0.06	0.04
		A	1160	797	842	-	500	500
12.	unspecified	P	0.63	0.49	0.55	0.00	0.00	0.00
		A	1069	541	794	-	-	-
13.	total	P	12.94	16.66	15.10	0.66	0.42	0.52
		A	2383	1367	1732	3795	257	2137

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : West Bengal

sector : Urban

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.55	1.14	1.00	0.00	0.00	0.00
		A	7688	1354	2203	-	-	-
2.	co-op. society/bank	P	1.39	6.03	4.91	0.00	0.00	0.00
		A	641	1111	1079	-	-	-
3.	commercial bank	P	1.21	1.07	1.11	0.00	0.00	0.00
		A	3423	1140	1745	-	-	-
4.	insurance	P	0.11	0.13	0.13	0.00	0.00	0.00
		A	424	5624	4512	-	-	-
5.	provident fund	P	0.66	8.73	6.78	0.00	0.00	0.00
		A	480	923	912	-	-	-
6.	landlord	P	0.43	0.00	0.10	0.00	0.00	0.00
		A	250	-	250	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	3.99	3.63	3.72	0.00	0.00	0.00
		A	1594	1165	1276	-	-	-
9.	trader	P	2.82	4.08	3.77	0.00	0.00	0.00
		A	2283	226	598	-	-	-
10.	relatives & friends	P	6.39	4.70	5.11	0.00	0.00	0.00
		A	366	525	477	-	-	-
11.	other sources	P	1.03	1.88	1.67	0.00	0.00	0.00
		A	258	622	572	-	-	-
12.	unspecified	P	0.00	0.09	0.06	0.00	0.00	0.00
		A	-	1273	1273	-	-	-
13.	total	P	16.12	23.63	21.81	0.00	0.00	0.00
		A	1562	1550	1224	-	-	-

note: @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : ARUNACHAL PRADESH

Sector : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
2.	co- op. society/bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
3.	commercial bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	9.11	0.00	1.56	0.00	0.00	0.00
		A	1006	-	1006	-	-	-
10.	relatives & friends	P	0.30	0.59	0.55	0.00	0.00	0.00
		A	7072	127	770	-	-	-
11.	other sources	P	0.00	0.59	0.49	0.00	0.00	0.00
		A	-	453	153	-	-	-
12.	unspecified	P	0.00	0.05	0.04	0.00	0.00	0.00
		A	-	1152	1152	-	-7	-
13.	t o t a l	P	9.49	0.64	2.16	0.00	0.00	0.00
		A	1191	344	977	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : CHANDIGARH

Sector : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-employed	others	all households	self-employed	others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	8.89	8.46	8.71	0.00	0.00	0.00
		A	3000	2269	2694	-	-	-
2.	co- op. society/bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
3.	commercial bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	+	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	5
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
10.	relatives & friends	P	0.00	11.28	4.87	0.00	0.00	0.00
		A	-	5000	5000	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	8.89	15.40	11.70	0.00	0.00	0.00
		A	3000	4909	4084	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household.  
(Rs.)

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : DELHI

Sector : URBAN

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-emplo- yed	others	all self- house- holds	self- emplo- yed	others	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. government		P	2.43	3.39	3.10	0.00	0.00	0.00
		A	2470	1976	2094	-	-	-
2. co- op. society/bank		P	1.53	3.84	3.13	0.00	0.00	0.00
		A	32866	2015	6608	-	-	-
3. commercial bank		P	1.92	1.08	1.34	0.00	0.00	0.00
		A	2026	1458	1707	-	-	-
4. insurance		P	0.27	0.69	0.56	0.00	0.00	0.00
		A	1619	2813	2636	-	-	-
5. provident fund		P	0.00	2.15	1.49	0.00	0.00	0.00
		A	-	1521	1521	-	-	-
6. landlord		P	0.06	0.35	0.27	0.00	0.00	0.00
		A	55	2020	2439	-	-	-
7. agricultural money lender		P	0.25	0.00	0.08	0.00	0.00	0.00
		A	44025	-	44025	-	-	-
8. professional money lender		P	0.15	0.55	0.43	0.12	0.00	0.04
		A	11418	2951	3849	210	-	210
9. trader		P	0.36	0.78	0.65	0.00	0.00	0.00
		A	704	2764	2421	-	-	-
10. relatives & friends		P	2.77	3.82	3.50	0.00	0.00	0.00
		A	2017	1145	1356	-	-	-
11. other sources		P	1.08	1.29	1.23	0.00	0.00	0.00
		A	4006	726	1614	-	-	-
12. unspecified		P	0.04	0.19	0.14	0.00	0.00	0.00
		A	1211	1621	1591	-	-	-
13. total		P	9.14	14.54	12.89	0.12	0.00	0.00
		A	9143	2173	3683	210	-	210

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household.  
(Rs.)

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

GO. DAMAN & DIU

Sector : URBAN

srl. no.	credit agency	type of estimate	repayment of any loan by			liquidation of any loan		
			self-emplo- yed	others	all house- holds	self-emplo- yed	others	all house- holds
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	0.48	5.25	4.29	0.00	0.68	0.55
		A	101	1123	1100	-	268	268
2.	co-op. society/bank	P	15.34	11.98	12.65	0.00	0.61	0.49
		A	9992	1484	3557	-	451	451
3.	commercial bank	P	12.43	3.11	4.98	0.00	0.00	0.00
		A	2267	4137	3200	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	2.85	2.28	0.00	0.00	0.00
		A	-	280	280	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.02	0.02	0.00	0.00	0.00
		A	-	2860	2860	-	-	-
9.	trader	P	0.00	0.07	0.06	0.00	0.00	0.00
		A	-	11528	11528	-	-	-
10.	relatives & friends	P	0.62	1.91	1.65	0.00	0.00	0.00
		A	2730	1900	1961	-	-	-
11.	other sources	P	0.00	3.00	2.40	0.00	0.00	0.00
		A	-	3750	3750	-	-	-
12.	unspecified	P	0.00	1.03	0.83	0.00	0.00	0.00
		A	-	110	110	-	-	-
13.	total	P	28.69	20.80	22.38	0.00	1.29	1.03
		A	6385	2559	3544	-	354	354

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household. (Rs.)

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : MIZORAM

Sector : URBAN

sr. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-employed	self-employed others	all households	self-employed	self-employed others	all households
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government	P	1.62	1.35	1.43	0.00	0.00	0.00
		A	1301	1636	1528	-	-	-
2.	co- op. society/bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
3.	commercial bank	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-7	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
9.	trader	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
10.	relatives & friends	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
11.	other sources	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
13.	t o t a l	P	1.62	1.35	1.43	0.00	0.00	0.00
		A	1301	1636	1528	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

(Rs.)

A : Average amount/repaid/liquidated per reporting household.



(Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

State : Pondicherry

Sector : Urban

srl. no.	credit agency	type of estimate @	repayment of any loan by			liquidation of any loan		
			self-emplo- yed	others	all house- holds	self-emplo- yed	others	all house- holds
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1.	government	P	0.00	11.55	7.86	0.00	0.00	0.00
		A	-	1103	1103	-	-	-
2.	co-op. society/bank	P	0.44	18.10	12.45	0.00	0.00	0.00
		A	2113	797	812	-	-	-
3.	commercial bank	P	2.32	5.00	4.14	0.00	0.00	0.00
		A	463	3153	2670	-	-	-
4.	insurance	P	0.00	2.66	1.81	0.00	0.00	0.00
		A	-	129	129	-	-	-
5.	provident fund.	P	0.00	9.33	6.34	0.00	0.00	0.00
		A	-	803	803	-	-	-
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-
8.	professional money lender	P	17.81	15.11	15.92	0.00	0.00	0.00
		A	225	1829	1257	-	-	-
9.	trader	P	0.00	0.26	0.18	0.00	0.00	0.00
		A	-	427	427	-	-	-
10.	relatives & friends	P	0.00	9.73	6.62	0.00	0.00	0.00
		A	-	366	366	-	-	-
11.	other sources	P	20.36	3.22	8.70	0.00	0.00	0.00
		A	14470	1613	11237	-	-	-
12.	unspecified	P	0.00	0.42	0.28	0.00	0.00	0.00
		A	-	120	120	-	-	-
13.	total	P	32.52	46.36	41.93	0.00	0.00	0.00
		A	9242	1883	3709	-	-	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.2) : Percentage of households reporting any repayment of cash loans and amounts repaid per reporting household by major household asset holding and credit agency for each major household type - All-India only

All-India		Major Household Type : Self-Employed						Sector : Urban			
srl. no.	credit agency	type of estimates @	household asset holdings (Rs. 000)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all gro-ups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.20	0.80	0.23	0.89	2.11	1.29	2.41	0.43	1.24
		A	50	911	314	506	978	1809	8309	3535	2998
2.	co-operative society/bank	P	0.85	1.44	2.18	1.96	3.85	3.95	6.81	6.50	3.15
		A	623	1043	1609	979	1462	2888	4789	18211	2965
3.	commercial bank	P	2.00	3.98	3.47	3.85	4.45	5.70	8.28	9.91	4.67
		A	438	806	664	684	2381	2949	8381	13830	3502
4.	insurance	P	0.06	0.00	0.00	0.00	0.09	0.02	0.73	0.61	0.13
		A	350	-	-	-	87	1987	1454	1712	1217
5.	provident fund	P	0.23	0.31	0.31	0.11	0.41	0.07	0.27	0.27	0.26
		A	256	185	1072	665	542	1050	763	9607	692
6.	landlord	P	0.67	0.45	0.00	0.16	0.03	0.10	0.07	1.87	0.21
		A	195	213	-	1434	1386	921	300	5003	5692
7.	agricultural money-lender	P	0.17	0.21	0.13	0.62	0.33	0.01	0.07	3.05	0.27
		A	6132	676	200	1042	2467	845	34959	99658	15955
8.	professional money-lender	P	3.51	5.89	4.30	4.50	3.16	1.99	1.71	0.25	3.56
		A	335	587	907	649	827	4112	10757	24840	1579
9.	trader	P	2.05	2.39	1.24	2.83	1.72	1.56	1.47	0.74	1.90
		A	208	839	958	1026	2701	11807	4134	42069	2920
10.	relatives & friends	P	3.84	4.13	3.13	1.72	2.84	1.34	3.10	4.09	2.85
		A	279	658	579	1290	1306	11121	3503	8524	1999
11.	other sources	P	2.88	4.20	1.44	2.01	1.68	1.04	1.20	1.21	2.06
		A	446	724	873	1516	1388	5345	3957	6699	1531
12.	unspecified	P	0.06	0.00	0.06	0.00	0.40	0.21	0.15	1.46	0.16
		A	300	-	3157	-	958	3483	16422	1684	3374
13.	total	P	15.32	20.51	15.04	16.06	18.71	15.93	22.99	26.30	18.11
		A	434	827	970	1061	1769	4932	7328	28719	3084

Note : @ P : Percentage of households reporting repayment of any loan to total number of households of an asset holding class.

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

Table (12.2) : Percentage of households reporting any repayment of cash loans and amounts repaid per reporting household by major household asset holding and credit agency for each major household type - All-India only

All-India		Major Household Type		Others		Sector : Urban					
srl. no.	credit agency	type of estimates @	household asset holdings (Rs.000)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & groups above	all
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.67	2.01	3.34	4.98	4.55	6.64	6.28	5.30	3.67
		A	250	331	597	776	1156	1349	3502	4136	1228
2.	co-operative society/bank	P	0.40	3.35	6.61	7.96	10.05	10.86	9.83	2.46	6.43
		A	540	1084	888	1246	1438	1549	2636	2774	1430
3.	commercial bank	P	0.75	0.76	1.50	2.41	2.69	4.43	5.70	2.78	2.19
		A	1826	447	553	1162	2257	1963	3735	4956	1990
4.	insurance	P	0.04	0.10	0.28	0.23	0.33	0.32	1.58	0.15	0.30
		A	6600	118	323	517	1579	667	3508	42315	1998
5.	provident fund	P	0.23	2.51	4.65	5.71	6.73	5.52	4.47	0.00	4.11
		A	384	546	685	840	859	1096	1319	-	856
6.	landlord	P	0.08	0.40	0.27	0.21	0.13	0.00	0.40	0.10	0.21
		A	96	374	604	454	933	11552	1460	57024	1741
7.	agricultural money-lender	P	0.08	0.38	0.04	0.37	0.51	0.16	0.04	0.00	0.26
		A	291	721	240	832	1858	609	1470	-	1113
8.	professional money-lender	P	2.09	3.89	3.37	5.51	2.64	2.37	1.22	0.83	3.20
		A	423	562	848	1144	1175	1388	2346	1001	946
9.	trader	P	2.41	1.28	1.24	1.68	1.49	1.68	0.98	0.00	1.58
		A	326	446	545	626	818	1205	7384	-	905
10.	relatives & friends	P	2.31	3.70	3.96	4.16	3.24	3.15	3.18	5.34	3.41
		A	340	546	593	736	1513	2205	1864	3585	975
11.	other sources	P	1.54	2.74	1.83	3.28	2.26	1.94	2.30	0.79	2.30
		A	230	503	664	748	1188	919	2258	1427	826
12.	unspecified	P	0.16	0.34	0.37	0.39	0.42	0.34	0.10	1.53	0.33
		A	914	218	527	413	633	630	31514	1675	1207
13.	total	P	9.95	17.39	22.08	26.76	25.60	26.78	28.13	15.95	21.42
		A	511	729	862	1305	1771	2058	3757	8489	1536

Note : @ P : Percentage of households reporting repayment of any loan to total number of households of an asset holding class.

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

Table (12.2) : Percentage of households reporting any repayment of cash loans and amounts repaid per reporting household by major household asset holding and credit agency for each major household type - All-India only

All-India		Major Household Type: All Households Sector: Urban									
srl. no.	credit agency	type of estimates @	household asset holdings (Rs.000)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.56	1.67	2.47	3.69	3.66	4.54	4.46	2.38	2.88
		A	234	410	589	756	1119	1400	4720	7580	1476
2.	co-operative society/bank	P	0.50	2.81	5.37	6.06	7.76	8.15	8.41	4.89	5.36
		A	571	1078	970	1219	1449	1805	3454	15110	1725
3.	commercial bank	P	1.03	1.68	2.05	2.87	3.33	4.93	6.88	7.07	2.99
		A	1226	690	606	959	2317	2411	6380	12435	2760
4.	insurance	P	0.04	0.07	0.20	0.16	0.25	0.20	1.18	0.43	0.25
		A	4646	118	323	517	1370	707	2910	7553	1864
5.	provident fund	P	0.23	1.88	3.43	3.95	4.43	3.38	2.50	0.16	2.85
		A	356	529	695	839	848	1095	1291	9607	851
6.	landlord	P	0.21	0.42	0.19	0.19	0.09	0.04	0.24	1.56	0.21
		A	166	324	604	713	995	1170	1293	51979	3026
7.	agricultural money-lender	P	0.10	0.33	0.06	0.45	0.44	0.10	0.05	1.83	0.26
		A	2457	713	217	923	2025	616	23053	99653	6180
8.	professional money-lender	P	2.41	4.46	3.63	5.19	2.83	2.22	1.41	0.48	3.31
		A	395	571	868	1003	1033	2347	7167	8491	1168
9.	trader	P	2.33	1.60	1.24	2.04	1.53	1.63	1.21	0.45	1.68
		A	303	614	661	801	1563	5177	5534	42069	16447
10.	relatives & friends	P	2.65	3.82	3.72	3.39	3.10	2.44	3.14	4.59	3.23
		A	321	580	513	824	1444	4136	2622	6229	1269
11.	other sources	P	1.84	3.16	1.72	2.88	2.05	1.59	1.75	1.04	2.21
		A	305	587	713	917	1243	2057	2849	5102	1040
12.	unspecified	P	0.14	0.24	0.29	0.27	0.42	0.29	0.12	1.48	0.27
		A	854	213	676	413	743	1450	22943	1681	1623
13.	total	P	11.15	13.28	20.11	23.39	23.09	22.51	25.71	22.17	20.35
		A	487	760	884	1252	1770	2858	5256	22910	1985

Note : @ P : Percentage of households reporting repayment of any loan to total number of households of an asset holding class.

A : Average amount (Rs.) repaid per reporting households.

Sd

Table (12.3) : Percentage of households reporting liquidation of cash loans and amounts liquidated per reporting household by household asset holding and credit agency for each major household type - All India only

All India Major household type : Self-employed Sector : Urban

srl. no.	credit agency	type of est. @	household asset holdings(Rs.000)									
			upto - 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	government	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
2.	co-op.society/ bank	P	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	12032	-	-	-	12032
3.	commercial bank	P	0.39	0.17	0.00	0.08	0.00	0.36	0.00	0.75	0.13	
		A	1000	270	-	3000	-	7329	-	650	3340	
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
5.	provident fund	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
6.	land lord	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	837	-	-	-	-	837
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
8.	professional money lender	P	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00
		A	-	-	-	-	-	12	210	-	-	184
9.	trader	P	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	1401	-	-	-	-	1101
10.	relatives & friends	P	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
		A	100	-	-	-	-	-	-	-	-	100
11	other sources	P	0.00	0.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04
		A	-	60	-	-	-	-	-	-	-	60
12	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-	-
13	total	P	0.49	0.44	0.00	0.08	0.02	0.40	0.00	0.75	0.20	
		A	821	139	-	3000	932	6924	-	650	2388	

note : P : Percentage of households reporting liquidation of loan to total number of households of an asset holding class.

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

Table (12.3) : Percentage of households reporting liquidation of cash loans and amounts per liquidated reporting household by major household asset holding and credit agency for each major household type - All India

All India Major household type : Others Sector : Urban

srl. no.	credit agency	type of est. @	household asset holdings (Rs.0								
			upto 1- - 1	1- 5- 10	5- 10- 20	10- 20- 50	20- 50- 100	50- 100- 500	100- 500- 500& above	500& all groups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. government	P		0.00	0.03	0.00	0.00	0.06	0.09	0.00	0.00	0.03
	A		-	20014	-	-	584	458	-	-	5225
2. co-op.society/ bank	P		0.00	0.02	0.00	0.00	0.02	0.05	0.00	0.00	0.01
	A		-	102	-	-	-	100	4	-	222
3. commercial bank	P		0.00	0.02	0.10	0.00	0.00	0.00	0.00	0.00	0.02
	A		-	200	1000	-	1826	-	-	-	871
4. insurance	P		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A		-	-	-	-	-	-	-	-	-
5. provident fund	P		0.00	0.07	0.00	0.10	0.00	0.00	0.00	0.00	0.03
	A		-	144	-	50	-	-	-	-	92
6. land lord	P		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A		-	-	-	-	-	-	-	-	-
7. agricultural	P		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A		-	-	-	-	-	-	-	-	-
8. professional	P		0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A		104	-	-	-	-	-	-	-	-
9. trader	P		0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.02
	A		-	-	-	-	-	738	-	-	838
10. relatives &	P		0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00
	A		-	-	-	-	-	1001	-	-	1001
11. other sources	P		0.00	0.00	0.04	0.05	0.00	0.00	0.00	0.00	0.01
	A		-	-	300	500	-	-	-	-	408
12. unspecified	P		0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
	A		-	-	-	-	1602	-	-	-	1602
13. total	P		0.03	0.14	0.15	0.15	0.18	0.13	0.00	0.00	0.12
	A		104	4884	790	190	713	659	-	-	1536

note : @ P Percentage of households reporting liquidation of loan to total number of households of an asset holding class

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



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Table (12.3) : Percentage of households reporting liquidation of cash loans and amounts liquidated by household asset holding and credit agency for each major household type

All India

Sector : urban

Major household type: All households

household asset holdings (Rs.000)

srl. no.	credit agency	type of est. @	household asset holdings (Rs.000)								
			upto - 1	1- 5	5- 10	10- 20	20- 50	50- 100	100- 500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.00	0.02	0.00	0.00	0.04	0.06	0.00	0.00	0.02
		A	-	20014	-	-	m 584	458	-	-	5225
2.	co-op. society/ bank	P	0.00	0.02	0.00	0.00	0.01	0.03	0.00	0.00	0.01
		A	-	102	-	-	577	923	-	-	568
3.	commercial bank	P	0.09	0.06	0.08	0.02	0.00	0.14	0.00	0.45	0.06
		A	1000	256	1000	3000	1826	7329	-	650	2811
4.	insurance	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-
5.	provident fund	P	0.00	0.05	0.00	0.07	0.00	0.00	0.00	0.00	0.02
		A	-	144	-	50	-	-	-	-	92
6.	landlord	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	837	-	-	-	837
7.	agricultural money lender	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	-	-	-	-	-
8.	professional money lender	P	0.02	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00
		A	104	-	-	-	12	210	-	-	128
9.	trader	P	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	0.01
		A	-	-	-	-	774	-	-	-	774
10.	relatives & friends	P	0.02	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.01
		A	100	-	-	-	-	1001	-	-	509
11.	other surces	P	0.00	0.08	0.03	0.03	0.00	0.00	0.00	0.00	0.02
		A	-	60	300	500	-	-	-	-	197
12.	unspecified	P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		A	-	-	-	-	1602	-	-	-	1602
13.	total	P	0.13	0.23	0.11	0.12	0.12	0.23	0.00	0.45	0.14
		A	704	2272	790	729	727	4824	-	650	1912

note @ P : Percentage of households reporting liquidation of loan to total number of households of asset holding class

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



R U R A L  
A N D  
U R B A N  
C O M B I N E D



Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major or household type - State and All-India

Major household type : All-households

Sector : Rural & Urban Combined

s t a t e	type of estimates @	borrowing			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	28.35	1.46	29.30	20.21	0.82	20.76
	A	2375	935	2344	2070	615	2040
	S	98.02	1.98	100.00	98.31	1.19	100.00
2. Assam	P	4.68	0.84	5.43	2.30	0.15	2.43
	A	815	269	744	607	260	589
	S	94.44	5.56	100.00	97.29	92.79	100.00
3. Bihar	P	13.51	2.63	15.49	6.48	0.60	6.88
	A	1088	263	994	811	290	789
	S	95.50	4.50	100.00	96.78	3.22	100.00
4. Gujarat	P	14.24	3.72	17.28	13.90	2.88	16.19
	A	3662	1135	3261	1893	1116	1824
	S	92.52	7.48	100.00	89.12	10.88	100.00
5. Haryana	P	13.44	1.12	13.92	9.83	0.24	9.92
	A	6035	1597	5958	4254	1698	4257
	S	97.83	2.17	100.00	99.04	0.96	100.00
6. Himachal Pradesh	P	10.09	0.52	10.56	8.35	0.10	8.45
	A	3174	595	3061	1723	400	1707
	S	99.04	0.96	100.00	99.73	0.27	100.00
7. Jammu & Kashmir	P	13.91	0.56	14.41	9.05	0.33	9.38
	A	2736	790	2672	1698	858	1668
	S	93.86	1.14	100.00	98.19	1.81	100.00
8. Karnataka	P	16.46	1.29	17.27	18.20	0.75	18.75
	A	3635	477	3500	1832	429	1795
	S	98.98	1.02	100.00	99.04	0.96	100.00
9. Kerala	P	33.60	0.40	33.86	29.68	0.31	29.90
	A	3597	2199	3595	1683	547	1677
	S	99.28	0.72	100.00	99.66	0.34	100.00

Note @ P : percentage of households reporting borrowing and repayment to all households.

A : average amount (Rs) per reporting household

S : percentage of cash and kind to total

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by major household type - State and All-India

Major household type : All-households Sector : Rural&Urban(combined)

s t a t e s	type of estimates @	borrowing			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
10. Madhya Pradesh	P	17.32	3.80	19.71	13.78	1.91	15.02
	A	2083	603	1947	1433	521	1381
	S	94.04	5.96	100.00	95.20	4.80	100.00
11. Maharashtra	P	22.51	1.67	23.40	20.10	0.77	20.59
	A	3428	752	3350	2145	468	2113
	S	98.40	1.60	100.00	99.17	0.83	100.00
12. Manipur	P	0.80	0.00	0.80	0.68	0.00	0.68
	A	707	-	707	295	-	295
	S	100.00	0.00	100.00	100.00	0.00	100.00
13. Meghalaya	P	4.93	1.02	5.95	1.94	0.15	2.09
	A	3263	140	2729	4326	1001	4090
	S	99.12	0.88	100.00	98.27	1.73	100.00
14. Orissa	P	13.42	2.37	15.01	12.99	1.96	14.51
	A	1523	348	1417	885	238	825
	S	96.12	3.88	100.00	96.10	3.90	100.00
15. Punjab	P	25.82	2.75	27.58	21.53	1.36	22.40
	A	5284	2535	5199	3926	1690	3877
	S	95.14	4.86	100.00	97.36	2.64	100.00
16. Rajasthan	P	17.61	2.04	18.49	13.82	0.40	13.99
	A	3446	526	3340	2062	885	2062
	S	98.26	1.74	100.00	98.77	1.23	100.00
17. Tamil Nadu	P	29.17	0.40	29.26	25.94	0.35	26.23
	A	2207	1210	2216	1309	283	1298
	S	99.25	0.75	100.00	99.71	0.29	100.00
18. Tripura	P	8.61	0.00	8.61	3.73	0.00	3.73
	A	2568	-	2568	695	-	695
	S	100.00	0.00	100.00	100.00	0.00	100.00

note @ P : percentage of households reporting borrowing and repayment to all households.

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

S : percentage of cash and kind to total

Table (2.1) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amount per reporting household by major household type - State and All-India

Major household type : All-Households Sector : Rural&Urban Combined

s t a t e	type of estimates @	borrowing			repayment		
		cash	kind	total	cash	kind	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
19. Uttar Pradesh	P	17.93	2.77	19.62	12.95	1.52	13.93
	A	2085	767	2014	1488	601	1448
	S	94.62	5.38	100.00	95.48	4.52	100.00
20. West Bengal	P	19.25	1.53	20.27	15.44	0.62	15.80
	A	1463	456	1424	906	613	909
	S	97.58	2.42	100.00	97.36	2.64	100.00
21. Arunachal Pradesh	P	11.29	0.00	11.29	0.45	0.00	0.45
	A	469	-	469	28590	-	28590
	S	100.00	0.00	100.00	100.00	0.00	100.00
22. Chandigarh	P	7.35	0.00	7.35	14.53	0.00	14.53
	A	7851	-	7851	3038	-	3038
	S	100.00	0.00	100.00	100.00	0.00	100.00
23. Delhi	P	7.83	0.08	7.91	12.90	0.53	12.98
	A	7344	450	7276	3650	1268	3679
	S	99.94	0.06	100.00	98.59	1.41	100.00
24. Goa, Daman & Diu	P	11.27	0.20	11.47	12.12	0.11	12.23
	A	6503	1062	6501	2988	330	2964
	S	99.71	0.29	100.00	99.90	0.10	100.00
25. Mizoram	P	0.27	0.00	0.27	0.23	0.00	0.23
	A	16845	-	16845	1528	-	1528
	S	100.00	0.00	100.00	100.00	0.00	100.00
26. Pondicherry	P	44.71	1.36	45.90	38.97	0.34	39.15
	A	26.36	148	2572	2244	333	2237
	S	99.83	0.17	100.00	99.87	0.13	100.00
27. All-India	P	19.50	1.98	20.77	15.65	0.99	16.32
	A	2567	731	2479	1700	632	1668
	S	97.18	2.82	100.00	97.71	2.29	100.00

note @ P : percentage of households reporting borrowing and repayment to all households.

A : average amount (Rs.) per reporting household

S : percentage of cash and kind to total

Table ( 2.2) : Percentage of households reporting borrowings and repayments (i) in cash, (ii) in kind and (iii) in cash and/or in kind to all households and corresponding amounts per reporting household by household asset holding for each major household type - All-India only

All-India		Major Household Type : All		Sector : Rural and Urban					
All-India		Households		amount borrowed			amount repaid		
srl. no.	asset holding (Rs.000)	type of estimates	cash	kind	total	cash	kind	total	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1.	upto 1	P	13.59	1.20	14.43	8.31	0.35	8.61	
		A	747	203	720	413	165	405	
		S	97.66	2.34	100.00	98.35	1.65	100.00	
2.	1 - 5	P	17.48	2.19	19.05	12.06	0.88	12.83	
		A	922	252	875	557	174	536	
		S	96.69	3.31	100.00	97.76	2.24	100.00	
3.	5 - 10	P	18.84	2.10	20.27	13.89	1.18	14.65	
		A	1248	349	1196	745	238	726	
		S	96.98	3.02	100.00	97.36	2.64	100.00	
4.	10 - 20	P	19.80	1.65	20.38	15.90	1.03	16.67	
		A	1611	695	1584	967	718	967	
		S	96.53	3.47	100.00	95.40	4.60	100.00	
5.	20 - 50	P	20.69	2.01	21.92	17.22	1.13	17.84	
		A	2491	756	2422	1460	626	1449	
		S	97.14	2.86	100.00	97.26	2.74	100.00	
6.	50 - 100	P	21.87	2.22	23.09	19.51	0.94	20.14	
		A	3423	1018	3341	2161	876	2134	
		S	97.07	2.93	100.00	98.09	1.91	100.00	
7.	100 - 500	P	23.30	2.38	24.68	23.12	1.08	23.77	
		A	8063	1889	7795	4571	1801	4528	
		S	97.66	2.34	100.00	98.20	1.80	100.00	
8.	500 & above	P	26.45	2.66	28.33	27.92	0.91	28.19	
		A	21946	6427	21053	18473	3741	18414	
		S	97.14	2.86	100.00	99.34	0.66	100.00	
9.	all groups	P	19.50	1.98	20.77	15.65	0.99	16.32	
		A	2567	731	2479	1700	632	1668	
		S	97.18	2.82	100.00	97.71	2.29	100.00	

Note : @ P : Percentage of households reporting borrowings and repayments to all households of an asset holding class.

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

Sd S : Percentage of cash and kind to total.

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Major Household Type : All Households Sector : Rural & Urban Combined

state/u.t.	type of estimates @	household asset holding (Rs.000)									all groups & above
		upto 1-5	1-5	5-10	10-20	20-50	50-100	100-500	500 & above		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1. Andhra Pradesh	P <sub>1</sub>	13.85	28.63	9.09	15.94	16.16	11.65	4.46	0.22	100.00	
	P <sub>2</sub>	4.04	11.65	4.35	11.31	21.97	25.19	18.71	2.77	100.00	
	P <sub>3</sub>	2.43	8.31	3.09	7.07	8.96	19.48	15.99	34.68	100.00	
2. Assam	P <sub>1</sub>	9.32	15.23	4.95	17.99	35.05	12.95	4.45	0.00	100.00	
	P <sub>2</sub>	1.61	5.28	0.50	16.41	48.45	17.81	9.94	0.00	100.00	
	P <sub>3</sub>	0.00	0.07	20.52	1.63	17.26	5.13	55.40	0.00	100.00	
3. Bihar	P <sub>1</sub>	13.62	17.31	13.46	24.76	19.29	5.68	5.35	0.05	100.00	
	P <sub>2</sub>	16.93	5.00	5.20	15.36	19.56	6.20	31.70	0.05	100.00	
	P <sub>3</sub>	1.02	6.08	2.95	21.38	30.48	14.45	17.64	0.00	100.00	
4. Gujarat	P <sub>1</sub>	5.25	11.23	12.32	27.25	32.83	6.34	4.72	0.07	100.00	
	P <sub>2</sub>	1.32	4.09	3.34	16.53	37.07	12.91	24.70	0.03	100.00	
	P <sub>3</sub>	0.64	2.94	4.62	14.29	16.83	15.67	44.11	0.94	100.00	
5. Haryana	P <sub>1</sub>	0.00	6.58	11.37	13.76	30.67	19.16	27.97	0.43	100.00	
	P <sub>2</sub>	0.00	2.85	1.29	3.58	4.17	10.13	77.47	0.51	100.00	
	P <sub>3</sub>	0.00	1.31	3.39	1.53	2.88	12.50	78.39	0.00	100.00	
6. Himachal Pradesh	P <sub>1</sub>	5.55	17.03	0.00	13.67	36.63	16.22	10.80	0.00	100.00	
	P <sub>2</sub>	0.26	1.18	0.00	6.33	44.15	10.60	37.48	0.00	100.00	
	P <sub>3</sub>	0.00	2.36	1.59	3.14	72.11	12.16	8.65	0.00	100.00	
7. Jammu & Kashmir	P <sub>1</sub>	0.90	0.00	11.38	1.46	51.95	16.34	15.61	2.34	100.00	
	P <sub>2</sub>	0.09	0.00	7.37	0.77	8.28	23.09	52.78	6.32	100.00	
	P <sub>3</sub>	0.21	0.00	2.93	1.17	4.27	4.49	33.24	53.69	100.00	
8. Karnataka	P <sub>1</sub>	7.09	20.69	15.84	16.19	12.53	13.07	13.25	1.35	100.00	
	P <sub>2</sub>	1.15	5.40	4.47	16.53	11.76	16.64	38.32	5.73	100.00	
	P <sub>3</sub>	2.96	3.80	4.67	10.09	17.58	18.42	40.39	2.09	100.00	
9. Kerala	P <sub>1</sub>	0.65	7.96	10.00	7.96	26.31	23.80	21.71	1.61	100.00	
	P <sub>2</sub>	0.06	0.90	3.16	2.51	11.69	8.44	70.43	2.81	100.00	
	P <sub>3</sub>	0.04	0.75	2.04	6.34	14.38	21.12	45.18	10.15	100.00	

Note : @ P<sub>1</sub> : Percentage distribution of households reporting cash borrowings.  
P<sub>2</sub> : Percentage distribution of amounts borrowed in cash.  
P<sub>3</sub> : Percentage distribution of amounts repaid in cash

Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Major Household Type : All Sector : Rural &

Major Household Type : All Households Sector : Rural & Urban Combined

state/u.t.	type of estimates	household asset holding (Rs. 000)								
		upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all gro-ups
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
10. Madhya Pradesh	p <sub>1</sub>	4.53	16.78	16.51	20.51	20.99	16.67	3.84	0.15	100.00
	p <sub>2</sub>	1.42	5.90	7.75	18.59	21.06	19.40	25.38	0.50	100.00
	p <sub>3</sub>	0.60	12.37	8.47	9.14	15.27	20.06	33.51	0.58	100.00
11. Maharashtra	p <sub>1</sub>	13.29	16.76	13.71	18.93	22.26	7.24	77.10	0.71	100.00
	p <sub>2</sub>	5.29	9.37	11.07	10.30	30.89	11.19	19.81	2.08	100.00
	p <sub>3</sub>	2.77	6.55	6.29	13.15	25.33	12.24	30.67	3.01	100.00
12. Manipur	p <sub>1</sub>	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
	p <sub>2</sub>	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
	p <sub>3</sub>	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00
13. Meghalaya	p <sub>1</sub>	0.00	0.00	19.07	25.49	3.57	15.51	36.19	0.00	100.00
	p <sub>2</sub>	0.00	0.00	7.84	11.38	1.57	44.75	34.46	0.00	100.00
	p <sub>3</sub>	0.00	0.00	0.35	1.04	4.89	10.14	83.58	0.00	100.00
14. Orissa	p <sub>1</sub>	9.49	8.56	22.14	17.92	24.57	10.92	6.40	0.00	100.00
	p <sub>2</sub>	1.10	3.58	7.19	13.74	39.84	12.41	22.14	0.00	100.00
	p <sub>3</sub>	1.45	2.16	6.82	14.36	33.99	14.89	25.82	0.51	100.00
15. Punjab	p <sub>1</sub>	12.90	5.36	6.64	8.56	26.99	27.99	10.22	1.33	100.00
	p <sub>2</sub>	1.40	3.37	1.12	4.27	15.24	38.15	30.53	5.81	100.00
	p <sub>3</sub>	0.22	1.30	0.97	4.50	16.92	18.92	39.58	17.59	100.00
16. Rajasthan	p <sub>1</sub>	4.84	9.20	11.50	26.12	33.42	8.58	6.32	0.00	100.00
	p <sub>2</sub>	4.29	7.78	6.02	16.58	37.68	20.05	7.60	0.00	100.00
	p <sub>3</sub>	0.25	2.57	3.13	6.23	29.10	44.93	13.80	0.00	100.00
17. Tamil Nadu	p <sub>1</sub>	11.84	20.76	14.11	17.22	16.95	13.57	5.24	0.31	100.00
	p <sub>2</sub>	2.66	7.84	9.78	15.07	23.39	18.72	21.15	1.38	100.00
	p <sub>3</sub>	2.19	7.40	7.33	14.65	19.09	18.02	28.74	2.58	100.00
18. Tripura	p <sub>1</sub>	2.80	11.30	2.43	11.09	25.21	35.54	11.57	0.00	100.00
	p <sub>2</sub>	0.06	0.76	0.04	2.23	5.87	22.31	68.74	0.00	100.00
	p <sub>3</sub>	0.00	0.35	2.26	2.51	10.68	13.55	70.65	0.00	100.00

Note : @ P<sub>1</sub> : Percentage distribution of households reporting cash borrowings.  
 p<sub>2</sub> : Percentage distribution of amounts borrowed in cash.  
 p<sub>3</sub> : percentage distribution of amounts repaid in cash.



Table (3) : Percentage distribution of households reporting borrowings in cash, amounts of borrowings and repayments of cash loans over household asset holding by major household type

Major Household Type : All Households Sector : Rural & Urban Combined

state/u.t.	type of estimates @	household asset holding (Rs. 000)								all groups
		upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
19. Uttar Pradesh	p <sub>1</sub>	6.82	17.17	13.52	21.48	21.75	11.57	16.63	1.05	100.00
	p <sub>2</sub>	4.30	7.35	6.29	14.19	18.54	20.06	24.20	5.07	100.00
	p <sub>3</sub>	3.19	5.56	6.08	9.92	22.19	22.70	29.04	1.30	100.00
20. West Bengal	p <sub>1</sub>	19.71	15.51	16.41	15.12	19.11	6.42	7.70	0.01	100.00
	p <sub>2</sub>	3.01	9.45	12.04	8.94	43.84	11.92	10.79	0.01	100.00
	p <sub>3</sub>	2.16	10.12	10.73	20.79	24.80	12.00	19.04	0.37	100.00
21. Arunachal Pradesh	p <sub>1</sub>	44.05	51.19	0.00	3.57	0.00	0.00	0.00	0.00	100.00
	p <sub>2</sub>	27.77	56.81	0.00	15.43	0.00	0.00	0.00	0.00	100.00
	p <sub>3</sub>	0.00	6.49	2.11	0.00	74.18	17.23	0.00	0.00	100.00
22. Chandigarh	p <sub>1</sub>	0.00	0.00	36.71	0.00	0.00	63.29	0.00	0.00	100.00
	p <sub>2</sub>	0.00	0.00	14.40	0.00	0.00	85.60	0.00	0.00	100.00
	p <sub>3</sub>	0.00	0.00	0.00	0.00	47.01	31.73	21.25	0.00	100.00
23. Delhi	p <sub>1</sub>	12.14	15.03	10.03	8.01	18.06	12.04	20.50	4.20	100.00
	p <sub>2</sub>	1.69	2.60	4.89	4.13	25.37	11.86	43.97	5.49	100.00
	p <sub>3</sub>	0.37	2.00	5.29	2.91	9.82	7.90	40.21	31.01	100.00
24. Goa, Daman & Diu	p <sub>1</sub>	0.00	1.15	5.37	5.13	49.01	18.01	21.30	0.00	100.00
	p <sub>2</sub>	0.00	0.47	5.27	5.04	28.07	26.16	34.99	0.00	100.00
	p <sub>3</sub>	1.61	0.59	0.02	6.54	11.02	19.67	58.19	2.36	100.00
25. Mizoram	p <sub>1</sub>	0.00	16.41	29.74	0.00	33.85	0.00	19.49	0.00	100.00
	p <sub>2</sub>	0.00	4.89	41.00	0.00	27.17	0.00	26.94	0.00	100.00
	p <sub>3</sub>	0.00	50.49	0.00	0.00	4.25	45.25	0.00	0.00	100.00
26. Pondicherry	p <sub>1</sub>	5.64	42.10	8.51	20.13	6.86	10.83	5.92	0.00	100.00
	p <sub>2</sub>	0.90	7.83	3.68	10.46	10.35	57.41	9.38	0.00	100.00
	p <sub>3</sub>	0.40	8.77	1.90	11.37	3.22	64.56	9.77	0.00	100.00
27. All India	p <sub>1</sub>	10.97	17.72	13.42	17.91	20.62	11.38	7.44	0.63	100.00
	p <sub>2</sub>	3.29	6.89	7.19	11.55	24.51	16.05	28.27	2.26	100.00
	p <sub>3</sub>	1.95	6.03	5.67	11.21	19.02	17.99	29.98	2.16	100.00

Note : @ P<sub>1</sub> : Percentage distribution of households reporting cash borrowings.  
 p<sub>2</sub> : Percentage distribution of amounts borrowed in cash.  
 p<sub>3</sub> : Percentage distribution of amounts repaid in cash.

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Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Major household type : All households

Sector : Rural & Urban Combined

srl. no.	state/ut.	type of estimate @	purpose of loan								all
			capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	exp. on litigation financial investment unspecified		
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	Andhra Pradesh	P <sub>1</sub>	3.64	6.79	1.38	0.90	15.48	0.57	2.21	0.03	28.35
		P <sub>2</sub>	20.32	28.05	18.16	4.05	30.06	1.86	7.48	0.02	100.00
2.	Assam	P <sub>1</sub>	0.40	0.09	0.38	0.13	2.79	0.23	0.60	0.09	4.68
		P <sub>2</sub>	12.14	0.91	18.19	1.58	34.80	1.90	29.75	0.73	100.00
3.	Bihar	P <sub>1</sub>	1.62	1.41	0.98	0.33	8.29	0.07	1.29	0.03	13.51
		P <sub>2</sub>	22.49	7.28	16.84	3.17	34.78	0.89	13.91	0.64	100.00
4.	Gujarat	P <sub>1</sub>	2.11	2.07	0.89	1.04	7.75	0.04	1.46	0.00	14.24
		P <sub>2</sub>	18.25	18.40	11.13	7.92	29.41	0.13	14.73	0.03	100.00
5.	Haryana	P <sub>1</sub>	2.67	3.73	2.04	0.12	4.28	0.28	1.01	-	13.44
		P <sub>2</sub>	24.75	22.13	25.26	0.95	12.50	0.75	13.66	0.00	100.00
6.	Himachal Pradesh	P <sub>1</sub>	2.06	0.16	1.34	0.21	5.21	-	1.39	-	10.09
		P <sub>2</sub>	16.64	4.51	31.45	3.82	31.49	0.00	12.08	0.00	100.00
7.	Jammu & Kashmir	P <sub>1</sub>	0.90	0.46	1.27	0.64	7.70	0.12	0.93	2.17	13.91
		P <sub>2</sub>	8.80	1.31	49.15	6.92	23.15	0.34	5.73	4.61	100.00
8.	Karnataka	P <sub>1</sub>	2.32	4.35	1.17	0.72	7.02	0.24	1.28	0.35	16.46
		P <sub>2</sub>	23.27	22.40	15.43	2.58	19.24	1.16	15.15	0.77	100.00
9.	Kerala	P <sub>1</sub>	2.61	5.95	1.98	2.72	15.33	2.42	7.02	0.03	33.60
		P <sub>2</sub>	6.81	9.97	9.00	23.96	18.90	5.91	25.40	0.05	100.00
10.	Madhya Pradesh	P <sub>1</sub>	2.56	5.11	0.96	0.90	8.37	0.10	0.40	0.08	17.32
		P <sub>2</sub>	25.82	22.39	7.85	5.92	33.82	0.34	3.66	0.22	100.00
11.	Maharashtra	P <sub>1</sub>	2.28	6.25	1.44	0.79	11.10	0.17	1.69	0.49	22.51
		P <sub>2</sub>	12.01	21.26	20.97	6.06	27.36	2.64	9.34	0.37	100.00
12.	Manipur	P <sub>1</sub>	0.14	0.00	0.00	0.00	0.66	0.00	0.00	0.00	0.80
		P <sub>2</sub>	18.14	0.00	0.00	0.00	81.86	0.00	0.00	0.00	100.00
13.	Meghalaya	P <sub>1</sub>	0.46	0.61	0.10	60.40	2.55	-	0.88	-	4.93
		P <sub>2</sub>	6.20	4.06	69.44	3.01	10.21	0.00	6.88	0.00	100.00
14.	Orissa	P <sub>1</sub>	3.96	3.41	0.71	0.40	4.53	0.18	1.39	0.00	13.42
		P <sub>2</sub>	31.38	15.75	8.34	2.42	23.60	1.87	16.63	0.00	100.00

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type  
P<sub>2</sub> - Percentage distribution of amounts borrowed in cash

Table (4) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over purpose of loan for each major household type

Major household type : All households                      Sector : kural & Urban Combined

state/u.t.	type of estimate @	purpose of loan									all
		capital exp. in farm business	current exp. in farm business	capital exp. in non-farm business	current exp. in non-farm business	household expenditure	repayment of debt	exp. on litigation financial investment	unspecified		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
15. Punjab	P <sub>1</sub>	4.22	7.38	1.42	1.19	13.38	0.37	1.51	0.13	25.82	
	P <sub>2</sub>	27.92	30.28	12.60	2.68	18.78	0.94	6.68	0.11	100.00	
16. Rajasthan	P <sub>1</sub>	3.15	3.46	1.72	0.62	7.84	0.29	1.72	1.13	17.61	
	P <sub>2</sub>	21.15	9.35	20.66	2.81	30.25	0.93	12.59	2.26	100.00	
17. Tamil Nadu	P <sub>1</sub>	3.42	3.69	1.21	1.24	20.03	0.76	1.69	0.10	29.17	
	P <sub>2</sub>	14.90	10.84	7.53	4.44	46.30	3.07	12.89	0.04	100.00	
18. Tripura	P <sub>1</sub>	1.26	0.62	0.75	0.19	4.73	0.03	1.65	-	8.61	
	P <sub>2</sub>	9.05	1.63	46.22	0.95	27.17	0.06	14.92	0.00	100.00	
19. Uttar Pradesh	P <sub>1</sub>	3.17	4.27	1.34	0.67	8.45	0.16	1.45	0.06	17.69	
	P <sub>2</sub>	30.37	20.82	10.75	3.26	27.73	0.52	6.48	0.08	100.00	
20. West Bengal	P <sub>1</sub>	1.72	3.94	0.47	0.67	12.12	0.33	1.14	0.25	19.25	
	P <sub>2</sub>	8.43	12.07	4.71	4.85	60.09	1.08	8.43	0.35	100.00	
21. Arunachal Pradesh	P <sub>1</sub>	0.00	8.95	0.02	0.00	1.75	0.00	0.56	0.00	11.29	
	P <sub>2</sub>	0.00	67.73	2.80	0.00	22.10	0.00	7.36	0.00	100.00	
22. Chandigarh	P <sub>1</sub>	0.10	0.57	5.09	0.00	0.32	0.00	0.00	1.26	7.35	
	P <sub>2</sub>	0.27	2.97	83.71	0.00	0.37	0.00	0.00	3.94	100.00	
23. Delhi	P <sub>1</sub>	0.18	0.05	0.68	0.68	4.89	0.11	1.30	0.00	7.83	
	P <sub>2</sub>	3.84	0.60	40.64	3.48	31.60	1.60	18.24	0.01	100.00	
24. Goa, Daman & Diu	P <sub>1</sub>	2.69	0.74	0.48	0.53	5.98	0.56	1.67	-	11.27	
	P <sub>2</sub>	6.66	1.66	59.63	0.29	13.72	4.18	13.80	0.00	100.00	
25. Mizoram	P <sub>1</sub>	0.04	0.00	0.00	0.00	0.22	0.00	0.00	0.00	0.27	
	P <sub>2</sub>	4.89	0.00	0.00	0.00	95.11	0.00	0.00	0.00	100.00	
26. Pondicherry	P <sub>1</sub>	2.42	7.62	0.19	4.75	33.00	1.89	1.83	0.13	44.71	
	P <sub>2</sub>	10.28	10.96	0.24	44.96	27.14	1.75	4.65	0.01	100.00	
27. All-India	P <sub>1</sub>	2.62	4.10	1.16	0.79	10.38	0.32	1.60	0.19	19.50	
	P	18.99	18.37	13.25	5.92	30.07	11.84	11.23	0.33	100.00	

Note : P<sub>1</sub> - Percentage of households reporting borrowings in cash to all households of a household type

P<sub>2</sub> = Percentage distribution of amounts borrowed in cash

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Table (5) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by purpose of loan and household asset holding for each major household type - All India

All India		Major household type : all households									
		Rural					Urban & combined				
srl. no.	purpose of loan	type of est. @	household asset holdings (Rs.0.00)								
			upto -1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	capital expenditure in farm business	P	0.18	1.14	1.61	2.38	3.83	3.88	5.26	7.02	2.62
		A	1176	1299	1656	1583	2385	3459	9109	27747	3631
2.	current expenditure in farm business	P	0.32	1.02	2.12	4.02	5.23	7.62	9.95	11.90	4.10
		A	404	896	716	883	1382	2261	5019	13260	2263
3.	capital expenditure in non-farm business	P	0.74	0.96	1.31	1.26	1.23	1.18	1.26	2.28	1.16
		A	1936	1773	1850	2554	5443	8022	23603	38372	5703
4.	current expenditure in non farm business	P	0.54	0.74	0.85	0.65	0.97	0.78	0.87	0.66	0.79
		A	777	927	1296	2632	3063	4524	17359	25844	3736
5.	household expenditure	P	11.02	12.68	12.16	11.16	9.18	8.20	6.38	5.19	10.38
		A	615	681	1012	1418	1990	2420	3689	8227	1449
6.	repayment of debt	P	0.06	0.27	0.31	0.35	0.35	0.45	0.44	0.22	0.32
		A	1254	1111	1151	1632	3066	3400	7583	38715	2857
7.	expdt. on litigation, financial investment etc.	P	1.12	1.47	1.47	1.44	1.67	2.11	1.96	2.31	1.60
		A	943	1569	2017	2226	3573	4533	9112	31049	3520
8.	unspecified	P	0.22	0.19	0.22	0.14	0.19	0.25	0.14	0.03	0.19
		A	205	388	627	434	1198	955	3568	5019	870
9.	total	P	13.59	17.48	18.84	19.80	20.69	21.87	23.30	26.45	19.50
		A	747	922	1248	1611	2491	3423	8063	21946	2567

note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class (Rs.)  
 A : Average amount/borrowed per reporting household.

Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major Household Type : All Households      Sector: Rural & Urban Combined

State/U.T.	type of estimates @	type of cash borrowings					total
		short-term	short-term	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Andhra Pradesh	P	5.19	16.32	5.38	2.64	0.29	28.35
	A	2414	1830	2720	3414	1253	2375
2. Assam	P	1.57	1.21	1.20	0.62	0.13	4.68
	A	594	331	1090	1859	251	815
3. Bihar	P	4.38	6.53	1.95	0.75	0.06	13.51
	A	753	706	1892	3996	1597	1088
4. Gujarat	P	4.59	6.01	3.41	1.19	0.09	14.24
	A	2913	2378	4126	8607	1584	3662
5. Haryana	P	3.79	6.00	3.06	1.17	0.03	13.44
	A	5685	3287	5164	20434	6428	6035
6. Himachal Pradesh	P	1.22	3.87	3.36	1.73	0.00	10.09
	A	2092	1833	3351	6437	-	3174
7. Jammu & Kashmir	P	1.70	4.69	2.86	1.73	3.11	13.91
	A	1856	2105	3601	7101	793	2736
8. Karnataka	P	3.67	6.55	4.40	2.16	0.63	16.46
	A	2475	2172	3882	6652	8058	3635
9. Kerala	P	13.65	12.37	10.44	2.54	0.59	33.60
	A	1879	1919	2859	15896	2184	3597
10. Madhya Pradesh	P	5.43	8.75	2.62	1.33	0.23	17.32
	A	1492	1634	2656	4174	5221	2083
11. Maharashtra	P	8.00	8.45	4.61	2.22	0.86	22.51
	A	2697	2064	4202	7932	1340	3428
12. Manipur	P	0.00	0.00	0.17	0.63	0.00	0.80
	A	-	-	711	706	-	707
13. Meghalaya	P	2.14	1.08	1.54	0.46	0.07	4.93
	A	917	1208	1844	21356	3009	3263
14. Orissa	P	6.80	2.87	3.25	0.97	0.07	13.42
	A	1226	785	1907	3690	765	1523

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

          A : Average amount (Rs.) of cash borrowed per reporting household.

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Table (6.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of loan - States and All-India

Major Household Type : All Household      Sector : Rural & Urban Combined

State/U.T.	type of estimates @	type of cash borrowings					total
		short-term pledged	short-term non-pledged	medium term	long term	unspecified	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
15. Punjab	P	5.37	17.91	2.89	1.77	0.65	25.82
	A	3834	3330	5760	21836	1329	5284
16. Rajasthan	P	3.14	7.96	5.20	2.08	1.44	17.61
	A	2484	2106	3798	6928	1340	3446
17. Tamil Nadu	P	7.42	15.55	7.57	2.46	0.38	29.17
	A	1852	1281	3034	2969	1176	2207
18. Tripura	P	3.59	0.96	2.02	0.61	1.51	8.61
	A	898	1322	7188	4251	333	2568
19. Uttar Pradesh	P	2.99	9.77	4.00	1.77	0.31	17.93
	A	1418	1492	2329	5001	1252	2085
20. West Bengal	P	5.86	5.39	6.50	3.00	0.69	19.25
	A	922	865	1376	2900	631	1463
21. Arunachal Pradesh	P	1.75	0.59	7.96	0.99	0.00	11.29
	A	668	639	346	1000	1437	469
22. Chandigarh	P	0.00	4.65	0.00	2.70	0.00	7.35
	A	-	2729	-	16684	-	7851
23. Delhi	P	0.99	2.67	2.90	1.77	0.01	7.83
	A	6445	2685	4493	17436	1382	7344
24. Goa, Daman & Diu	P	3.25	3.99	3.15	1.49	0.01	11.27
	A	1874	1732	16710	5887	2014	6598
25. Mizoram	P	0.00	0.00	0.00	0.27	0.00	0.27
	A	-	-	-	16845	-	16845
26. Pondicherry	P	13.24	20.07	15.82	0.32	2.54	44.71
	A	1497	2992	2323	601	405	2636
27. All-India	P	5.20	9.10	4.50	1.88	0.45	19.50
	A	1903	1680	2877	5914	1833	2567

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

A : Average amount (Rs.) of cash borrowed per reporting household.

Table (6.2) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household asset holding and type of loan for each major household type - All-India only

All-India		Major household type : All households							Sector : Rural & Urban			
srl. no.	type of loan	type of est. @	household asset holdings. (Rs.000)									
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	short term pledged	P	2.79	3.99	4.35	5.08	6.02	6.72	7.52	8.14	5.20	
		A	1090	599	984	1075	1698	2740	4822	12170	1903	
2.	short term non-pledged	P	7.30	9.26	9.59	9.22	8.74	9.51	9.72	10.90	9.10	
		A	543	733	951	1245	1778	2360	4896	13610	1680	
3.	medium term loan	P	2.73	3.24	4.18	4.79	5.24	5.38	5.65	4.85	4.50	
		A	788	1176	1767	1970	2911	3804	7357	16191	2877	
4.	long term loan	P	1.44	1.54	1.58	1.81	2.06	2.06	2.81	4.89	1.88	
		A	614	1857	1518	2866	4767	5699	21857	41519	5914	
5.	unspecified	P	0.40	0.42	0.44	0.48	0.39	0.61	0.33	1.56	0.45	
		A	266	629	760	732	1832	2894	2894	32965	1833	
6.	total	P	13.59	17.48	18.84	19.80	20.69	21.87	23.30	26.45	19.50	
		A	747	922	1248	1611	2491	3423	8063	21946	2567	

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class

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

Table (7) : Percentage of households reporting borrowings in cash to all households and amount borrowed per reporting household/asset holding and type of security for each / by household major household type - All India only

All India		Major household type : All households							Sector : Rural & Urban		
srl. no.	type of security	type of est. @	household asset holdings (Rs.0.00)							500 & above	all groups
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
1.	personal security	P	8.00	8.73	10.00	9.37	8.97	8.93	8.56	10.06	9.04
		A	761	824	1116	1642	2313	3156	6114	13994	2066
2.	surety security etc.	P	0.50	1.41	1.54	1.78	1.96	1.85	2.53	2.94	<del>1.69</del>
		A	846	1535	1613	1900	2832	2955	7353	16689	2907
3.	c r o P	P	0.00	0.07	0.21	0.34	0.62	0.85	0.84	1.30	0.41
		A	-	499	1171	898	2067	2300	5084	11272	2470
4.	first charge on immovable	P	0.04	0.22	0.45	0.75	1.29	1.86	2.68	2.11	0.96
		A	500	1085	1447	1174	2262	2710	6254	18461	3128
5.	mortgage of immovable	P	0.16	0.71	1.08	1.75	2.53	3.21	4.35	4.56	1.90
		A	872	1291	1515	1758	2695	3775	12190	32588	4563
6.	bullion & ornaments	P	0.65	1.58	1.28	2.03	2.16	2.72	2.44	1.91	1.87
		A	1762	517	853	849	1410	2540	4471	4619	1633
7.	share of companies etc.	P	0.07	0.06	0.13	0.18	0.30	0.72	0.44	0.50	0.20
		A	1918	937	962	1780	3199	3534	7823	7987	3505
8.	other types of security	P	0.27	0.59	0.53	0.68	0.43	0.73	0.70	1.71	0.60
		A	460	1045	1593	1831	3872	5265	14434	43234	3977
9.	without securities	P	4.19	5.17	4.77	4.49	4.51	4.04	4.25	4.60	4.56
		A	417	754	1043	1199	1802	2319	4145	11009	1532
10.	unspecified	P	0.32	0.28	0.34	0.37	0.30	0.43	0.30	1.44	0.33
		A	320	578	726	598	1456	2563	3080	35691	1853
11.	t o t a l	P	13.59	17.48	18.84	19.80	20.69	21.87	23.30	26.45	19.50
		A	747	922	1248	1611	2491	3423	8063	21946	2567

Note : @ F : Percentage of households reporting borrowings in cash to all households of an asset holding class  
A : Average amount (Rs.) borrowed per reporting household



Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural & Urban Combined

Major household type : All households

state/u. t.	type of estimate	type of security										Without securities	Fiscal	Total
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
1. Andhra Pradesh	P1	17.25	2.39	1.00	1.27	2.38	1.83	0.10	0.96	3.74	0.15	23.35		
	P2	54.38	5.26	3.73	5.14	12.73	8.78	0.17	3.25	6.13	0.94	100.00		
2. Assam	P1	1.78	0.09	0.04	0.01	-	0.00	0.09	2.35	-	0.22	4.68		
	P2	37.10	1.51	2.90	0.48	3.16	0.00	0.51	11.37	41.70	1.27	100.00		
3. Bihar	P1	4.70	0.70	0.12	0.51	0.96	2.45	0.07	0.16	4.26	0.01	13.51		
	P2	24.42	7.97	0.49	8.62	14.23	9.41	6.53	3.08	25.46	0.09	100.00		
4. Gujarat	P1	6.76	2.55	0.33	0.39	1.02	0.30	0.66	0.44	2.86	0.12	14.24		
	P2	34.85	20.14	2.81	3.03	12.57	0.79	10.43	5.61	12.18	0.53	100.00		
5. Jharkhand	P1	7.31	3.10	0.49	0.58	0.57	0.12	0.07	0.19	1.66	0.01	13.44		
	P2	40.42	25.98	2.37	1.88	20.40	0.23	0.16	3.77	4.76	0.03	100.00		
6. Himachal Pradesh	P1	2.25	2.11	0.06	0.61	0.88	-	-	0.44	3.88	0.03	10.09		
	P2	29.20	34.30	0.41	5.20	13.15	0.00	0.00	1.77	15.89	0.09	100.00		
7. Jammu & Kashmir	P1	5.02	0.73	0.11	0.09	0.29	0.03	-	0.07	5.11	2.86	13.91		
	P2	30.70	16.41	0.15	3.19	17.01	0.44	0.00	0.89	25.49	5.71	100.00		
8. Karnataka	P1	6.53	1.75	1.34	1.55	1.79	1.05	0.25	1.21	1.92	0.51	16.46		
	P2	24.28	11.10	6.43	11.18	17.19	2.78	1.13	12.32	5.73	7.86	100.00		
9. Kerala	P1	10.44	2.79	0.07	1.63	3.86	13.21	0.05	1.12	8.15	0.12	33.60		
	P2	17.52	6.01	0.07	6.54	32.13	16.04	0.03	4.36	17.05	0.24	100.00		

Note @ P1 - Percentage of households reporting borrowings in cash to all households of household type  
 P2 - Percentage distribution of amounts borrowed in cash

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural & Urban Combined

Major household type : All households

Sl. No.	state/u. t.	type of estimate (2)	type of security										Total (13)
			(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
10.	Madhya Pradesh	P1	7.09	1.01	0.30	2.42	2.49	0.73	0.20	0.24	4.00	0.17	17.32
		P2	37.11	5.73	2.30	14.73	18.65	2.33	1.60	2.01	12.45	3.08	100.00
11.	Maharashtra	P1	10.52	2.55	0.63	2.49	2.99	0.81	0.24	0.61	3.54	0.64	22.51
		P2	36.35	16.72	1.89	11.09	14.04	1.71	0.45	7.27	10.09	0.39	100.00
12.	Manipur	P1	0.73	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	0.00	0.80
		P2	91.32	0.00	0.00	0.00	0.00	0.00	0.00	3.26	5.43	0.00	100.00
13.	Meghalaya	P1	2.56	0.08	0.05	0.08	0.59	0.11	-	0.16	1.52	0.07	4.93
		P2	66.52	2.42	0.13	0.49	11.05	0.64	0.00	0.70	16.78	1.27	100.00
14.	Orissa	P1	3.51	0.77	0.07	1.07	4.04	0.43	0.05	0.67	3.57	0.03	13.42
		P2	27.59	4.44	0.23	6.15	36.15	2.43	0.74	7.63	14.33	0.31	100.00
15.	Punjab	P1	13.08	2.76	0.16	0.26	2.43	0.17	0.24	0.94	8.18	0.65	25.82
		P2	38.35	7.75	0.61	1.13	23.66	0.19	0.88	8.63	18.30	0.49	100.00
16.	Rajasthan	P1	10.13	1.79	0.18	0.32	0.96	0.57	0.25	0.19	3.79	1.28	17.61
		P2	46.63	9.73	0.66	3.07	14.10	2.34	0.80	1.60	18.24	2.83	100.00
17.	Tamilnadu	P1	15.82	2.65	0.41	0.51	1.38	6.21	0.12	1.42	5.70	0.27	29.17
		P2	42.07	8.10	2.44	2.52	10.72	9.02	1.06	2.87	10.91	0.28	100.00
18.	Tripura	P1	2.23	0.05	0.12	0.65	1.42	0.99	-	0.14	3.31	-	8.61
		P2	7.73	0.04	0.28	5.29	55.55	7.92	0.00	2.30	20.38	0.00	100.00

Note @ P1 - Percentage of households reporting borrowings in cash to all households of a household type  
P2 - Percentage distribution of amounts borrowed in cash

Table (8) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over type of security by major household type

Sector : Rural & Urban Combined

Major household type : All households

state/u. t.	type of estimate @	type of security											(13)
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Uttar Pradesh	P1	7.60	1.70	0.49	0.56	1.12	0.49	0.38	0.37	6.31	0.23	17.93	
	P2	34.92	9.16	1.86	3.72	21.19	1.09	1.72	2.10	23.55	0.69	100.00	
West Bengal	P1	9.18	0.53	0.06	0.37	3.29	1.58	0.13	0.63	5.13	0.54	19.25	
	P2	47.48	2.46	0.27	3.57	14.27	8.72	0.74	2.34	18.23	1.90	100.00	
Uttar Pradesh	P1	1.58	0.00	0.00	0.99	0.00	0.00	0.00	0.00	8.72	0.00	11.29	
	P2	14.55	0.00	0.00	18.68	0.00	0.00	0.00	0.00	66.64	0.13	100.00	
Chandigarh	P1	5.08	0.07	0.00	0.00	0.00	0.00	0.00	0.00	2.20	0.00	7.35	
	P2	24.24	0.36	0.00	0.00	0.00	0.00	0.00	0.00	75.40	0.00	100.00	
Delhi	P1	4.09	0.60	0.00	0.36	0.22	0.03	0.14	0.25	2.44	0.11	7.83	
	P2	38.52	4.15	0.00	1.38	9.85	0.21	1.47	25.74	18.56	0.12	100.00	
Goa, Daman and Diu	P1	7.56	1.42	0.07	0.12	-	0.51	-	0.66	2.13	-	11.27	
	P2	28.60	7.24	0.47	57.01	0.00	2.33	0.00	0.13	4.21	0.00	100.00	
Mizoram	P1	0.04	0.00	0.00	0.09	0.13	0.00	0.00	0.00	0.00	0.00	0.27	
	P2	4.89	0.00	0.00	27.17	67.94	0.00	0.00	0.00	0.00	0.00	100.00	
Andicherry	P1	12.87	3.12	-	0.00	1.02	14.16	-	4.05	18.37	0.13	44.71	
	P2	53.14	5.98	0.00	0.00	5.26	17.48	0.00	4.45	13.62	0.01	100.00	
All-India	P1	9.04	1.69	0.41	0.96	1.90	1.87	0.20	0.60	4.56	0.22	19.50	
	P2	37.31	9.82	2.02	6.01	17.33	6.10	1.41	4.79	17.97	1.21	100.00	

Note @ P1.- Percentage of households reporting borrowings in cash to all households of a household type

P2 - Percentage distribution of amounts borrowed in cash

Table (9.1) : Percentage of households reporting borrowings in cash to ~~all households~~ all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All India

Sector : Rural and Urban Combined

Major household type : All households

states @	type of mortgage								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	type of estimate	simple	usu-fructuary	by conditional sale	other type	no mortgage	unspecified	total	
1. Andhra Pradesh	P A	1.52 3340	0.12 2859	0.51 5071	0.21 2167	26.51 2213	0.10 1916	28.35 2375	
2. Assam	P A	0.08 1334	0.02 600	0.00 -	0.00 -	4.58 807	0.00 -	4.68 815	
3. Bihar	P	0.48	0.14	0.13	0.05	12.62	0.23	13.61	
4. Gujerat	P A	0.70 7685	0.06 4049	0.06 3154	0.01 9012	13.33 3421	0.20 3603	14.24 3662	
5. Haryana	P A	0.26 13601	0.08 18331	0.05 60429	0.06 11513	12.65 5068	0.41 20375	13.44 60359	
6. Himachal Pradesh	P A	0.75 4927	0.00 -	0.03 2007	0.00 -	9.27 3000	0.09 4683	10.09 3174	
7. Jammu & Kashmir	P A	0.10 20333	0.10 35000	0.05 3091	0.04 15384	13.66 2295	0.00 61187	13.91 2736	
8. Karnataka	P A	1.50 6000	0.08 7566	0.14 3440	0.02 4800	14.72 3188	0.30 8837	16.46 3635	
9. Kerala	P A	2.41 13502	0.24 1852	0.76 4187	0.23 3704	3947 2683	0.35 5851	33.60 3597	

note @ P : Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82

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

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - States and All-India

Major household type : all households Sector : Rural and Urban Combined

states	type of estimate	type of mortgage					unspecified	total
		simple	usu-fructuary	conditional	other type	no mortgage		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
10 Madhya Pradesh	P	1.91	0.16	0.49	0.06	14.88	0.22	17.32
	A	2628	5144	1830	780	1949	1445	2083
11 Maharashtra	P	2.27	0.45	0.30	0.04	19.79	0.28	22.51
	A	3679	4475	2683	3298	3302	1831	3428
12 Manipur	P	0.00	0.00	0.00	0.00	0.80	0.00	0.80
	A	0.44	0.01	0.14	0.00	7.07	0.08	4.93
13 Meghalaya	P	1519	1378	7727		3246	1095	3263
14 Orissa	P	2.84	0.08	0.87	0.44	9.55	0.32	13.42
	A	1691	1550	1898	1977	1326	1038	1523
15 Punjab	P	1.39	0.39	0.42	0.06	24.20	0.35	26.82
	A	13232	8270	19933	24808	4264	4997	5284
16 Rajasthan	P	0.45	0.09	0.22	0.06	16.84	0.25	17.61
	A	12829	2000	3371	23617	3081	2379	3446
17 Tamil Nadu	P	1.15	0.29	0.14	0.05	28.08	0.11	29.17
	A	5097	2649	5355	1811	2017	2367	2217
18 Tripura	P	0.60	0.62	0.16	0.10	7.10	0.30	8.61
	A	1766	17785	1686	1601	1300	1612	2568

note @ P : Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82  
 A : average amount (Rs) borrowed per reporting household.

Table (9.1) : Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household type and type of mortgage - states and All-India

Sector : Rural and Urban Combined

states/U.T	Major household type:		type of mortgage						total
	type of estimate	type of mortgage	simple	usu-fructuary	by conditional	other type	mortgage unspecified		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
19 Uttar Pradesh	P A	0.70 6498	0.17 1555	0.26 9222	0.07 9810	16.30 1713	0.19 4012	17.93 2085	
20 West Bengal	P A	2.42 1348	0.43 976	0.49 803	0.02 1697	16.44 1461	0.02 911	19.25 1463	
21 Arunachal Pradesh	P A	0.00 -	0.00 -	0.00 -	0.00 -	11.29 469	0.00 -	11.29 469	
22 Chandigarh	P A	0.00 -	0.00 -	0.00 -	0.00 -	7.35 7851	0.00 -	7.35 7851	
23 Delhi	P A	0.35 2003	0.00 -	0.10 54012	0.01 35265	7.27 7039	0.11 500	7.83 7344	
24 Goa Daman & Diu	P A	0.00 -	0.00 -	0.00 -	0.00 -	11.71 6598	0.00 -	11.27 6598	
25 Mizoram	P A	0.08 23220	0.01 10494	0.04 27259	0.00 -	0.13 10745	0.00 -	0.27 16845	
26 Pondicherry	P A	0.40 5083	0.00 -	0.61 6740	0.00 -	43.80 2539	0.00 -	44.71 2636	
27 All-India	P A	1.32 4533	0.20 3249	0.31 4614	0.08 4693	17.81 2294	0.19 3831	19.50 2567	

note : @ P : Percentage of households reporting cash borrowing during 1.7.81 to 30.6.82  
A : Average amount (Rs) borrowed per reporting household..

Table (9.2): Percentage of households reporting borrowings in cash to all households and amount borrowed in cash per reporting household by major household asset holding and type of mortgage for each major household type - All India only

All India		Major household type : All households										Sector : Rural & Urban	
		household asset holdings (Rs.000)											
srl. no.	type of mortgage	type of est. @	upto 1	household asset holdings (Rs.000)							100-500	500 & above	all groups
				(1)	(2)	(3)	(4)	(5)	(6)	(7)			
1.	simple mortgage	P	0.13	0.39	0.69	1.31	1.76	2.53	2.74	2.82	1.32	2.82	4533
		A	1047	1447	1638	1763	2882	3341	15310	27638	4533	27638	4533
2.	usufructuary mortgage	P	0.00	0.09	0.16	0.18	0.24	0.30	0.24	0.67	0.20	0.67	3249
		A	-	900	911	1937	1450	4248	11294	32938	3249	32938	3249
3.	mortg. by conditional sale	P	0.04	0.15	0.13	0.26	0.37	0.38	1.09	0.87	0.31	0.87	4614
		A	500	501	2454	1200	2870	5546	8754	24320	4614	24320	4614
4.	other type of mortgage	P	0.03	0.10	0.01	0.05	0.09	0.07	0.25	0.31	0.08	0.31	4693
		A	100	1984	694	1906	2040	2879	11491	22183	4693	22183	4693
5.	no mortgage	P	13.39	16.81	17.75	18.16	18.45	19.14	19.77	22.93	17.81	22.93	2294
		A	746	903	1230	1574	2403	3255	6641	18389	2294	18389	2294
6.	unspecified	P	0.03	0.02	0.14	0.20	0.25	0.29	0.50	0.25	0.19	0.25	3831
		A	247	193	631	1307	1673	1936	9767	125214	3831	125214	3831
7.	t o t a l	P	13.59	17.48	18.84	19.80	20.69	21.87	23.30	26.45	19.50	26.45	2567
		A	747	922	1248	1611	2491	3423	8063	21946	2567	21946	2567

Note : @ P : Percentage of households reporting borrowings in cash to all households of a household type  
 A : Average amount (Rs.) borrowed per reporting household

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

sector : Rural & Urban Combined

Major household type : All households

state/u.t.	type of estimate @	credit agency													all
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
		Government	co-op. socy./bank	commercial bank	insurance	provident fund	landlord	agricultural money lender	professional money lender	trader	relatives and friends	other sources	unspecified		
1. Andhra Pradesh	P1	0.87	3.53	4.92	0.13	0.10	3.69	4.85	3.50	2.57	3.56	4.35	0.47	28.35	
	P2	1.61	11.13	26.80	0.31	0.42	10.37	15.64	7.56	7.14	8.35	9.62	1.06	100.00	
2. Assam	P1	0.06	0.31	0.26	-	0.05	0.03	0.27	0.08	0.41	2.32	0.78	0.19	4.68	
	P2	7.85	7.50	13.37	0.00	3.61	0.38	5.50	2.67	11.04	29.98	15.68	2.42	100.00	
3. Bihar	P1	0.81	1.07	0.85	0.02	0.10	1.85	4.13	1.16	0.55	2.62	0.87	0.06	13.51	
	P2	15.73	10.80	18.66	0.52	1.71	10.00	11.29	6.24	6.75	13.92	3.44	0.94	100.00	
4. Gujarat	P1	1.52	4.37	1.60	0.01	0.43	0.13	0.24	0.29	2.20	4.06	1.26	0.09	14.24	
	P2	8.45	39.67	17.62	0.81	0.96	0.18	0.31	3.12	5.99	20.25	2.34	0.31	100.00	
5. Haryana	P1	1.11	5.14	2.14	0.01	0.06	0.73	1.31	0.61	0.58	1.95	0.79	-	13.44	
	P2	15.40	40.78	20.81	0.03	0.14	2.25	4.59	3.52	2.02	7.20	3.26	0.00	100.00	
6. Himachal Pradesh	P1	0.88	2.61	1.68	0.01	0.03	0.23	0.86	0.34	0.57	2.98	0.26	-	10.09	
	P2	12.96	17.51	38.08	0.13	0.11	5.11	2.13	2.13	5.85	14.06	1.94	0.00	100.00	
7. Jammu & Kashmir	P1	0.16	0.71	1.26	-	0.14	-	-	0.03	5.47	3.83	0.20	2.82	13.91	
	P2	10.83	3.82	35.49	0.00	0.21	0.00	0.00	0.15	19.98	21.99	1.14	6.39	100.00	
8. Karnataka	P1	0.82	5.17	3.21	0.13	0.16	0.71	1.57	1.48	0.63	2.77	1.01	0.42	16.46	
	P2	4.47	32.39	30.48	0.59	0.66	1.65	5.53	6.91	1.33	8.57	6.62	0.81	100.00	
9. Kerala	P1	1.43	12.20	9.88	0.06	1.31	0.08	0.07	6.01	1.83	6.93	1.78	0.24	33.60	
	P2	7.60	23.94	40.63	0.13	3.23	0.05	0.13	5.91	0.80	14.14	3.01	0.43	100.00	

Note @ P<sub>1</sub> : Percentage of households reporting borrowings in cash to all households of a household type/  
an asset holding class

P<sub>2</sub> : Percentage distribution of amounts borrowed in cash



Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type

Major household type : All households

Sector : Rural & Urban  
Combined

state/u.t.	type of estimate @	credit agency														all
		government	co-op. society/bank	commercial bank	insurance	provident fund	landlord	agricultural money lender	professional money lender	trader	relatives and friends	other sources	unspecified			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
10. Madhya Pradesh	P1	1.41	5.60	1.62	0.05	0.63	0.52	1.57	2.35	1.69	3.61	0.40	0.21	27.32		
	P2	4.06	21.79	22.16	1.23	3.34	1.83	8.97	10.64	7.09	14.36	1.11	3.43	100.00		
11. Maharashtra	P1	1.07	9.15	1.63	0.10	0.94	0.35	0.69	1.27	2.18	6.46	1.24	0.67	22.51		
	P2	7.82	37.20	17.30	0.58	3.66	0.38	1.31	3.91	9.33	15.66	2.34	0.50	100.00		
12. Manipur	P1	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.65	0.09	0.07	0.80		
	P2	0.00	5.43	0.00	0.00	0.00	0.00	0.00	3.26	0.00	84.75	0.00	6.56	100.00		
13. Meghalaya	P1	0.07	0.24	0.08	-	0.05	-	0.69	0.23	0.31	1.52	1.98	0.04	4.93		
	P2	56.00	2.41	2.42	0.00	0.47	0.00	8.34	1.74	1.80	20.23	5.84	0.75	100.00		
14. Orissa	P1	0.55	5.04	2.84	-	0.37	0.24	0.95	0.91	0.36	1.35	1.78	0.06	13.47		
	P2	7.66	33.63	25.24	0.00	4.66	3.22	2.68	4.97	0.66	6.99	6.91	2.39	100.00		
15. Punjab	P1	0.55	9.25	2.72	0.06	0.11	2.11	2.87	1.37	6.22	3.33	1.52	0.66	25.82		
	P2	2.33	28.44	28.11	0.16	0.57	2.55	8.46	4.33	12.96	8.08	2.36	0.65	100.00		
16. Rajasthan	P1	0.52	4.00	2.22	0.09	0.10	0.70	2.07	3.07	2.52	2.87	1.37	1.24	17.61		
	P2	2.57	14.07	20.51	0.12	0.63	3.02	8.57	14.11	13.40	13.72	6.56	2.72	100.00		
17. Tamil Nadu	P1	2.13	4.59	3.08	0.08	1.37	1.08	2.57	8.14	1.88	6.08	4.55	0.38	29.17		
	P2	5.63	18.68	19.87	0.72	5.04	1.85	4.92	18.05	3.87	11.43	9.29	0.65	100.00		
18. Tripura	P1	0.92	0.38	1.49	0.00	0.03	-	0.31	0.06	0.40	4.17	1.24	-	8.61		
	P2	5.88	2.84	59.23	0.01	0.13	0.00	4.66	0.07	0.48	22.07	4.63	0.00	100.00		

Table (10) : Percentage of households reporting borrowings in cash to all households and percentage distribution of amount borrowed in cash over credit agency for each major household type.

Major household type : All households  
Sector : Rural & Urban Combined

state/u.t.	type of estimate @	credit agency													all
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
19. Uttar Pradesh	P1		0.86	3.47	1.61	0.01	0.33	0.62	4.47	2.63	1.21	3.75	1.06	0.33	17.93
	P2		6.25	17.02	25.88	0.10	1.82	1.68	15.16	11.01	4.95	12.38	2.83	0.91	100.00
20. West Bengal	P1		0.81	4.19	1.25	0.10	1.60	0.45	0.79	2.98	2.11	6.15	1.94	0.48	19.25
	P2		3.64	24.61	11.91	1.27	13.06	1.05	1.06	8.79	5.43	21.11	7.05	1.01	100.00
21. Arunachal Pradesh	P1		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.96	3.33	0.00	11.29
	P2		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.87	52.00	0.13	100.00
22. Chandigarh	P1		2.20	0.10	0.57	0.00	0.00	0.00	0.00	0.00	1.56	4.17	0.00	0.00	7.35
	P2		75.40	0.27	2.97	0.00	0.00	0.00	0.00	0.00	4.28	17.08	0.00	0.00	100.00
23. Delhi	P1		1.33	1.23	0.31	0.26	0.24	0.12	0.00	0.65	0.35	2.74	1.34	0.01	7.83
	P2		21.79	31.90	16.94	3.24	2.93	0.27	0.00	3.95	0.76	13.74	4.30	0.30	100.00
24. Goa, Daman & Diu	P1		0.97	2.50	2.86	-	0.70	-	-	0.18	-	3.33	1.89	0.27	11.27
	P2		4.13	10.81	66.11	0.00	1.47	0.00	0.00	0.48	0.00	7.25	9.39	0.36	100.00
25. Mizoram	P1		0.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.27
	P2		95.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.89	0.00	0.00	100.00
26. Pondicherry	P1		2.31	4.96	2.73	-	3.12	3.10	4.68	18.23	2.76	7.17	7.28	0.14	44.71
	P2		1.39	12.18	9.54	0.00	5.05	1.58	2.32	12.43	7.50	2.61	45.32	0.08	100.00
27. All-India	P1		1.01	4.57	2.34	0.06	0.57	0.97	2.38	2.64	1.69	4.12	1.75	0.39	19.50
	P2		6.07	23.73	23.90	0.48	2.76	2.73	6.85	8.30	6.28	12.80	5.09	1.01	100.00

Note : P1 - Percentage of households reporting borrowings in cash to all households of a household type/asset holding class  
P2 - Percentage distribution of amounts borrowed in cash

Table (11.1) : Percentage of households reporting borrowings in cash and repayment of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household, by major household type and credit agency

Sector : Rural &amp; Urban Combined

credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
	P	A	P	A
(1)	(2)	(3)	(4)	(5)
<u>ANDHRA PRADESH</u>				
1. government	0.87	1238	0.45	191
2. co-operative society/bank	3.53	2126	0.44	829
3. commercial bank	4.92	3664	0.69	732
4. insurance	0.13	1592	0.02	60
5. provident fund	0.10	2816	0.07	344
6. landlord	3.69	1893	0.41	331
7. agricultural money lender	4.85	2170	0.41	1017
8. professional money lender	3.50	1453	0.95	356
9. trader	2.57	1874	0.83	473
10. relatives & friends	3.56	1578	0.56	251
11. other sources	4.35	1490	0.92	77
12. unspecified	0.47	1507	0.06	295
13. total	28.35	2375	5.48	487
<u>ASSAM</u>				
1. government	0.06	5231	15.21	2339
2. co-operative society/bank	0.31	916	0.00	-
3. commercial bank	0.26	1926	0.00	-
4. insurance	0.00	-	-	-
5. provident fund	0.05	2624	0.00	-
6. landlord	0.03	486	0.00	-
7. agricultural money lender	0.27	776	0.00	-
8. professional money lender	0.08	1296	39.36	521
9. trader	0.41	1036	2.67	139
10. relatives & friends	2.32	493	8.66	179
11. other sources	0.78	770	1.04	306
12. unspecified	0.19	498	0.00	-
13. total	4.68	815	5.55	295

NOTE : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the years to total number of households of a major household type.

Sd A : Average amount<sup>(us)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Sector : Rural & Urban  
Combined

Srl. no.	credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Bihar</u>					
1.	government	0.81	2849	10.49	335
2.	co-op.society/bank	1.07	1479	7.67	1352
3.	commercial bank	0.85	3236	24.94	241
4.	insurance	0.02	4664	66.78	1161
5.	provident fund	0.10	2449	36.40	239
6.	landlord	1.85	795	4.09	167
7.	agricultural money lender	4.13	402	1.77	259
8.	professional money lender	1.16	792	12.07	616
9.	trader	0.55	1819	13.06	485
10.	relatives & friends	2.62	782	17.65	280
11.	other sources	0.87	584	9.21	303
12.	unspecified	0.06	2189	0.00	-
13.	t o t a l	13.51	1088	9.35	410
<u>Gujarat</u>					
1.	government	1.52	2904	78.08	225
2.	co-op. society/bank	4.37	4737	24.16	637
3.	commercial bank	1.60	5739	33.29	575
4.	insurance	0.01	30025	100.00	400
5.	provident fund	0.43	1172	68.11	133
6.	landlord	0.13	715	10.36	630
7.	agricultural money lender	0.24	684	72.61	412
8.	professional money lender	0.29	5669	27.98	345
9.	trader	2.20	1419	20.16	612
10.	relatives & friends	4.06	2603	17.00	725
11.	other sources	1.26	966	64.48	194
12.	unspecified	0.09	1731	41.28	3001
13.	t o t a l	14.24	3662	34.18	502

note: @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount (\$) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Sector : Rural & Urban Combined

credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
	P	A	P	A
(1)	(2)	(3)	(4)	(5)
<u>Haryana</u>				
1. government	1.11	11285	29.95	4702
2. co-op. society/bank	5.14	6431	18.35	7527
3. commercial bank	2.14	7890	13.24	4107
4. insurance	0.01	5039	0.00	-
5. provident fund	0.06	2000	100.00	20100
6. landlord	0.73	2490	23.48	687
7. agricultural money lender	1.31	2833	0.00	-
8. professional money lender	0.61	4658	20.69	3737
9. trader	0.58	2832	5.40	441
10. relatives & friends	1.95	2992	9.11	4842
11. other sources	0.79	3367	5.36	200
12. unspecified	0.00	-	-	-
13. t o t a l	13.44	6035	16.12	5759
<u>Himachal Pradesh</u>				
1. government	0.88	4737	67.47	1010
2. co-op. society/bank	2.61	2151	12.29	646
3. commercial bank	1.68	7264	40.67	1355
4. insurance	0.01	4214	0.00	-
5. provident fund	0.03	1002	100.00	200
6. landlord	0.23	7203	20.62	394
7. agricultural money lender	0.86	793	0.00	-
8. professional money lender	0.34	1995	0.00	-
9. trader	0.57	3279	4.99	34897
10. relatives & friends	2.98	1512	4.11	1624
11. other sources	0.26	2361	0.00	-
12. unspecified	0.00	-	-	-
13. t o t a l	10.09	3174	17.50	1669

note : @ P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount (₹.) borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Sector : Rural & Urban Combined

srl. no.	credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Jammu and Kashmir</u>					
1.	government	0.16	25424	33.08	8238
2.	co-op. society/bank	0.71	2053	22.65	1197
3.	commercial bank	1.26	10734	55.91	1958
4.	insurance	0.00	-	-	-
5.	provident fund	0.14	554	94.59	60
6.	landlord	0.00	-	-	-
7.	agricultural money lender	0.00	-	-	-
8.	professional money lender	0.03	1723	27.95	200
9.	trader	5.47	1391	29.10	697
10.	relatives & friends	3.83	2185	12.03	470
11.	other sources	0.20	2147	0.00	-
12.	unspecified	2.82	862	35.57	396
13.	t o t a l	13.91	2736	29.20	922
<u>Karnataka</u>					
1.	government	0.82	3253	49.61	206
2.	co-op. society/bank	5.17	3748	15.17	729
3.	commercial bank	3.21	5689	29.77	898
4.	insurance	0.13	2765	31.21	211
5.	provident fund	0.16	2492	100.00	284
6.	landlord	0.71	1393	23.98	532
7.	agricultural money lender	1.57	2107	14.05	464
8.	professional money lender	1.48	2800	7.50	549
9.	trader	0.63	1268	45.89	705
10.	relatives & friends	2.77	1851	12.67	336
11.	other sources	1.01	3907	29.46	331
12.	unspecified	0.42	1144	5.93	400
13.	t o t a l	16.46	3635	23.14	591

note : P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount<sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

		Sector : Rural & Urban Combined			
srl. no.	credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Kerala</u>					
1.	government	1.43	6415	34.80	2060
2.	co-op. society/bank	12.20	2371	27.70	437
3.	commercial bank	9.88	4970	20.38	630
4.	insurance	0.06	2413	1.15	993
5.	provident fund	1.31	2970	78.94	338
6.	landlord	0.08	754	70.98	100
7.	agricultural money lender	0.07	2204	0.00	-
8.	professional money lender	6.01	1189	25.62	996
9.	trader	1.83	525	29.46	179
10.	relatives & friends	6.93	2467	16.62	1151
11.	other sources	1.73	2045	34.67	613
12.	unspecified	0.24	2147	39.77	113
13.	t o t a l	33.60	3597	28.93	769
<u>Madhya Pradesh</u>					
1.	government	1.41	1041	61.65	255
2.	co-op. society/bank	5.60	1404	10.12	630
3.	commercial bank	1.62	4939	23.27	636
4.	insurance	0.05	9444	57.28	424
5.	provident fund	0.63	1902	76.66	294
6.	landlord	0.52	1265	7.12	264
7.	agricultural money lender	1.57	2056	19.61	2586
8.	professional money lender	2.35	1632	7.72	1395
9.	trader	1.69	1516	25.43	517
10.	relatives & friends	3.61	1436	17.95	687
11.	other sources	0.40	1004	24.99	711
12.	unspecified	0.21	5940	13.23	3300
13.	t o t a l	17.32	2083	21.52	768

note : P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

srl. no.	credit agency	Sector : Rural & Urban Combined			
		cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Maharashtra</u>					
1.	government	1.07	5658	35.72	584
2.	co-op. society/bank	9.15	3137	26.59	732
3.	commercial bank	1.63	8172	45.47	2254
4.	insurance	0.10	4425	9.55	621
5.	provident fund	0.94	2998	76.21	377
6.	landlord	0.35	845	20.54	210
7.	agricultural money lender	0.69	1471	12.39	328
8.	professional money lender	1.27	2380	26.02	420
9.	trader	2.18	3301	21.14	1818
10.	relatives & friends	6.46	1872	19.14	493
11.	other sources	1.24	1456	34.97	652
12.	unspecified	0.67	578	10.65	609
13.	t o t a l	22.51	3428	28.14	933
<u>Manipur</u>					
1.	government	0.00	-	-	-
2.	co-op. society/bank	0.04	806	0.00	-
3.	commercial bank	0.00	-	-	-
4.	insurance	0.00	-	-	-
5.	provident fund	0.00	-	-	-
6.	landlord	0.00	-	-	-
7.	agricultural money lender	0.00	-	-	-
8.	professional money lender	0.03	608	0.00	-
9.	trader	0.00	-	-	-
10.	relatives & friends	0.65	730	90.02	100
11.	other sources	0.00	-	-	-
12.	unspecified	0.07	501	0.00	-
13.	t o t a l	0.80	707	73.90	100

note : P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount<sup>(Rs.)</sup> borrowed/repaid per reporting household.



Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

		Sector : Rural & Urban Combined			
srl. no.	credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Meghalaya</u>					
1.	government	0.07	124964	94.12	7809
2.	co-op. society/bank	0.24	1643	66.28	2126
3.	commercial bank	0.08	5007	100.00	1452
4.	insurance	0.00	-	-	-
5.	provident fund	0.05	1450	100.00	369
6.	landlord	0.00	-	-	-
7.	agricultural money lender	0.69	1942	0.00	-
8.	professional money lender	0.23	1218	0.00	-
9.	trader	0.31	935	14.55	131
10.	relatives & friends	1.52	2136	21.58	156
11.	other sources	1.98	475	4.99	451
12.	unspecified	0.04	3045	0.00	-
13.	t o t a l	4.93	3264	16.79	1324
<u>Orissa</u>					
1.	government	0.55	2856	29.22	179
2.	co-op. society/bank	5.04	1364	15.22	452
3.	commercial bank	2.84	1887	7.86	304
4.	insurance	0.00	-	-	-
5.	provident fund	0.37	2589	71.42	364
6.	landlord	0.24	2763	0.00	-
7.	agricultural money lender	0.95	575	0.78	141
8.	professional money lender	0.91	1112	10.41	248
9.	trader	0.36	375	0.00	-
10.	relatives & friends	1.35	1058	7.38	259
11.	other sources	1.78	793	10.32	684
12.	unspecified	0.06	7618	10.89	400
13.	t o t a l	13.42	1523	13.39	399

note : P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.  
A : Average amount/ <sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

srl. no.	credit agency	Sector : Rural & Urban Combined			
		cash loan taken during the year		repayment of cash loan taken during the year	
(0)	(1)	P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Punjab</u>					
1.	government	0.55	5770	27.24	1827
2.	co-op. society/bank	9.25	4196	23.47	2361
3.	commercial bank	2.72	14096	39.21	1955
4.	insurance	0.06	3616	62.41	4856
5.	provident fund	0.11	6837	34.71	2884
6.	landlord	2.11	1647	12.29	883
7.	agricultural money lender	2.87	4021	19.74	4467
8.	professional money lender	1.37	4309	15.25	4708
9.	trader	6.22	2841	21.01	1616
10.	relatives & friends	3.33	3312	9.88	3721
11.	other sources	1.52	3023	25.07	1110
12.	unspecified	0.66	1350	20.02	153
13.	t o t a l	25.82	5284	24.31	2438
<u>Rajasthan</u>					
1.	government	0.52	2978	65.73	515
2.	co-op. society/bank	4.00	2136	7.51	739
3.	commercial bank	2.22	5600	33.83	428
4.	insurance	0.09	816	23.64	234
5.	provident fund	0.10	3711	97.56	637
6.	landlord	0.70	2630	10.56	307
7.	agricultural money lender	2.07	2510	8.77	3492
8.	professional money lender	3.07	2788	5.25	1181
9.	trader	2.52	3222	9.39	1225
10.	relatives & friends	2.87	2904	15.51	713
11.	other sources	1.37	2895	13.76	213
12.	unspecified	1.24	1328	11.73	2261
13.	t o t a l	17.61	3446	45.43	970

note : P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.  
A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

		Sector : Rural & Urban Combined			
srl. no.	credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Tamil Nadu</u>					
1.	government	2.13	1702	82.09	449
2.	co-op. society/bank	4.59	2622	32.91	593
3.	commercial bank	3.08	4154	20.12	926
4.	insurance	0.08	5985	0.00	-
5.	provident fund	1.37	2359	83.37	322
6.	landlord	1.08	1107	16.63	144
7.	agricultural money lender	2.57	1234	15.96	240
8.	professional money lender	8.14	1427	39.29	295
9.	trader	1.88	1323	40.31	802
10.	relatives & friends	6.08	1210	25.78	233
11.	other sources	4.55	1313	33.67	419
12.	unspecified	0.38	1107	68.21	304
13.	t o t a l	29.17	2207	37.33	495
<u>Tripura</u>					
1.	government	0.92	1421	37.32	808
2.	co-op. society/bank	0.38	1662	0.00	-
3.	commercial bank	1.49	8805	14.72	1977
4.	insurance	0.00	826	0.00	-
5.	provident fund	0.03	1054	0.00	-
6.	landlord	0.00	-	-	-
7.	agricultural money lender	0.31	3318	10.31	121
8.	professional money lender	0.06	250	0.00	-
9.	trader	0.40	264	26.85	342
10.	relatives & friends	4.17	1172	4.13	785
11.	other sources	1.24	825	40.53	260
12.	unspecified	0.00	-	-	-
13.	t o t a l	8.61	2568	15.97	738

note : P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Sector : Rural & Urban Combined

srl. no.	credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Uttar Pradesh</u>					
1.	government	0.86	2715	20.02	320
2.	co-op. society/bank	3.47	1832	8.94	734
3.	commercial bank	1.61	5998	16.81	1171
4.	insurance	0.01	5462	0.00	-
5.	provident fund	0.33	2030	47.89	441
6.	landlord	0.62	1016	11.54	395
7.	agricultural money lender	4.47	1267	6.08	529
8.	professional money lender	2.63	1566	13.24	1035
9.	trader	1.21	1529	18.41	849
10.	relatives & friends	3.75	1233	12.68	832
11.	other sources	1.06	995	16.91	299
12.	unspecified	0.33	1023	9.47	6266
13.	total	17.93	2085	13.49	844
<u>West Bengal</u>					
1.	government	0.81	1262	25.71	146
2.	co-op. society/bank	4.19	1652	28.09	500
3.	commercial bank	1.25	2686	17.05	664
4.	insurance	0.10	3512	28.92	370
5.	provident fund	1.60	2295	69.83	395
6.	landlord	0.45	673	29.93	70
7.	agricultural money lender	0.79	380	20.17	36
8.	professional money lender	2.98	331	23.13	256
9.	trader	2.11	726	36.60	129
10.	relatives & friends	6.15	967	15.04	302
11.	other sources	1.94	1023	31.86	165
12.	unspecified	0.48	586	18.64	485
13.	total	19.25	1463	29.93	335

note : P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount <sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Sector : Rural & Urban Combined

srl. no.	credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Arunachal Pradesh</u>					
1.	government	0.00	-	-	-
2.	co-op. society/bank	0.00	-	-	-
3.	commercial bank	0.00	-	-	-
4.	insurance	0.00	-	-	-
5.	provident fund	0.00	-	-	-
6.	landlord	0.00	-	-	-
7.	agricultural money lender	0.00	-	-	-
8.	professional money lender	0.00	-	-	-
9.	trader	0.00	-	-	-
10.	relatives & friends	7.96	318	0.33	127
11.	other sources	3.33	827	0.00	-
12.	unspecified	0.00	1437	0.00	-
13.	total	11.29	469	0.23	127
<u>Chandigarh</u>					
1.	government	2.20	19798	98.94	900
2.	co-op. society/bank	0.10	1519	0.00	-
3.	commercial bank	0.57	3002	87.74	601
4.	insurance	0.00	-	-	-
5.	provident fund	0.00	-	-	-
6.	landlord	0.00	-	-	-
7.	agricultural money lender	0.00	-	-	-
8.	professional money lender	0.00	-	-	-
9.	trader	1.56	1580	0.00	-
10.	relatives & friends	4.17	2360	69.80	575
11.	other sources	0.00	-	-	-
12.	unspecified	0.00	-	-	-
13.	total	7.35	7851	76.07	704

note : P : Percentage of households reporting cash borrowed/repayment of loans taken during the year to total number of households of a major household type.

A : Average amount/<sup>(Rs.)</sup>borrowed/repaid per reporting household.

able(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Sector : Rural and Urban Combined

1. 0.	credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
		(1)	(2)	(3)	(4)
<u>Delhi</u>					
1.	government	1.33	9447	52.32	869
2.	co-op. society/bank	1.23	14929	53.14	3765
3.	commercial bank	0.31	31321	9.27	762
4.	insurance	0.26	7251	6.65	148
5.	provident fund	0.24	7040	84.64	843
6.	landlord	0.12	1272	2.59	11552
7.	agricultural money lender	0.00	-	-	-
8.	professional money lender	0.65	3521	68.60	659
9.	trader	0.35	1261	40.94	308
0.	relatives & friends	2.74	2880	42.58	1712
1.	other sources	1.34	1840	47.74	615
2.	unspecified	0.01	10091	0.00	-
3.	t o t a l	7.83	7344	48.68	1581
<u>Goa, Daman &amp; Diu</u>					
1.	government	0.97	3183	100.00	1106
2.	co-op. society/bank	2.50	3222	42.26	1037
3.	commercial bank	2.86	17178	36.67	3096
4.	insurance	0.00	-	-	-
5.	provident fund	0.70	1554	100.00	271
6.	landlord	0.00	-	-	-
7.	agricultural money lender	0.00	-	-	-
8.	professional money lender	0.18	2005	0.00	-
9.	trader	0.00	-	-	-
0.	relatives & friends	3.33	1616	15.96	3244
1.	other sources	1.89	3698	97.21	754
2.	unspecified	0.27	1001	100.00	110
3.	t o t a l	11.27	6598	56.88	1364

note : P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.  
A : Average amount<sup>(Rs.)</sup>/borrowed/repaid per reporting household.

Table(11.1) : Percentage of households reporting borrowings in cash and repayments of cash loans taken during the year ended on 30th June 1982 and corresponding amounts per reporting household by major household type and credit agency

Sector : Rural & Urban Combined

srl. no.	credit agency	cash loan taken during the year		repayment of cash loan taken during the year	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>Mizoram</u>					
1.	government	0.22	19167	0.00	-
2.	co-op. society/bank	0.00	-	-	-
3.	commercial bank	0.00	-	-	-
4.	insurance	0.00	-	-	-
5.	provident fund	0.00	-	-	-
6.	landlord	0.00	-	-	-
7.	agricultural money lender	0.00	-	-	-
8.	professional money lender	0.00	-	-	-
9.	trader	0.00	-	-	-
10.	relatives & friends	0.04	5017	0.00	-
11.	other sources	0.00	-	-	-
12.	unspecified	0.00	-	-	-
13.	t o t a l	0.27	16845	0.00	-
<u>Por'icherry</u>					
1.	government	2.31	712	72.57	94
2.	co-op. society/bank	4.96	2891	67.40	402
3.	commercial bank	2.73	4115	38.32	165
4.	insurance	0.00	-	-	-
5.	provident fund	3.12	1905	95.39	434
6.	landlord	3.10	600	0.00	-
7.	agricultural money lender	4.68	584	30.34	541
8.	professional money lender	18.23	803	37.10	123
9.	trader	2.76	3206	2.89	25
10.	relatives & friends	7.17	429	0.00	-
11.	other sources	7.28	7339	40.48	14397
12.	unspecified	0.14	662	88.68	120
13.	t o t a l	44.71	2636	39.66	2651

note : P : Percentage of households reporting cash borrowing/repayment of loans taken during the year to total number of households of a major household type.  
A : Average amount <sup>(Rs.)</sup> borrowed/repaid per reporting household.

Table (11.2) : Percentage of households reporting borrowings in cash and amounts borrowed per reporting household by major household asset holding and credit agency for each major household type - All-India only.

All-India		Major Household Type		All households		Sector: Rural & Urban					
srl. no.	credit agency	type of estimate @	household asset holdings (Rs.000)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500 & above	all groups	
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.17	0.65	1.10	1.18	1.10	1.38	1.33	1.05	1.01
		A	603	1025	1199	1345	2122	3458	12541	12758	3005
2.	co-operative society/bank	P	0.80	1.19	2.61	4.18	6.34	7.89	10.29	12.51	4.57
		A	1187	1460	1508	1369	2162	2550	4489	17371	2596
3.	commercial bank	P	0.50	1.32	1.60	1.99	2.70	3.66	5.40	8.35	2.34
		A	2318	1764	1958	2241	3545	4206	12575	27229	5113
4.	insurance	P	0.01	0.02	0.05	0.05	0.05	0.10	0.14	0.58	0.06
		A	501	525	917	1483	3924	4601	916	6397	4053
5.	provident fund	P	0.07	0.27	0.54	0.66	0.79	0.65	0.83	0.25	0.57
		A	1233	1040	2172	1948	2597	3330	3347	1927	2436
6.	landlord	P	1.20	1.73	1.30	0.74	0.61	0.70	0.40	0.38	0.97
		A	548	687	1066	1424	1941	3429	4476	22440	1404
7.	agricultural money-lender	P	1.10	2.72	2.80	2.88	2.40	1.96	1.53	1.65	2.38
		A	567	514	741	1110	1623	2491	6294	11161	1443
8.	professional money-lender	P	2.01	3.14	2.85	2.90	2.60	2.41	1.60	1.40	2.64
		A	546	697	1060	1265	1762	2745	5845	12447	1576
9.	trader	P	1.83	1.65	1.57	1.66	1.59	1.82	1.97	2.09	1.69
		A	1010	571	757	1165	1981	3083	5250	17851	1861
10.	relatives & friends	P	4.58	4.24	4.25	4.48	4.00	3.59	3.44	2.61	4.12
		A	518	872	1008	1427	1761	2279	4333	10825	1557
11.	other sources	P	2.46	2.19	1.84	1.93	1.58	1.06	0.98	0.52	1.75
		A	462	677	831	1184	2022	2763	6284	14225	1458
12.	unspecified	P	0.31	0.32	0.60	0.34	0.41	0.43	0.26	0.52	0.39
		A	399	623	671	724	1518	3065	3250	1840	1293
13.	total	P	13.59	17.48	18.84	19.80	20.69	21.87	23.30	26.45	19.50
		A	747	922	1248	1611	2491	3423	8063	21946	2567

Note : @ P : Percentage of households reporting borrowings in cash to all households of an asset holding class.

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



Table (11.3) : Percentage of households reporting repayments of cash loans taken during the year ended on 30th June 1982 and amount repaid per reporting household by household asset holding and credit agency for each major household type - All-India only

All-India		Major Household Type: All Households										Sector: Rural & Urban	
srl. no.	credit agency	type of estimates @	household asset holdings (Rs.000)										
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & above	all groups		
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
1.	government	P	0.08	0.30	0.75	0.46	0.56	0.68	0.29	0.40	0.48		
		A	208	198	207	222	550	571	2888	1259	492		
2.	co-operative society/bank	P	0.21	0.33	0.92	1.05	1.13	1.36	1.36	1.41	0.92		
		A	335	390	404	522	991	706	2015	5360	862		
3.	commercial bank	P	0.23	0.34	0.43	0.53	0.47	0.82	1.02	1.48	0.52		
		A	1423	387	335	519	970	1165	2022	7828	1040		
4.	insurance	P	0.01	0.01	0.01	0.00	0.01	0.01	0.06	0.00	0.01		
		A	100	43	200	45	334	974	1400	-	712		
5.	provident fund	P	0.03	0.21	0.41	0.47	0.54	0.52	0.66	0.10	0.41		
		A	216	190	368	665	307	395	442	140	406		
6.	landlord	P	0.29	0.21	0.18	0.10	0.03	0.05	0.00	0.00	0.12		
		A	196	142	339	424	538	1418	-	-	318		
7.	agricultural money-lender	P	0.04	0.28	0.27	0.24	0.17	0.17	0.22	0.10	0.21		
		A	337	203	199	752	2382	1170	3394	15030	1092		
8.	professional money-lender	P	0.81	0.9	0.60	0.68	0.47	0.42	0.28	0.31	0.62		
		A	141	228	340	367	504	1626	2704	10972	522		
9.	trader	P	0.97	0.51	0.18	0.33	0.36	0.52	0.36	0.34	0.43		
		A	110	252	243	900	1456	690	2003	6628	755		
10.	relatives & friends	P	0.80	0.97	0.76	0.62	0.65	0.45	0.49	0.66	0.69		
		A	256	325	243	555	652	951	1650	7470	560		
11.	other sources	P	0.64	0.75	0.36	0.55	0.33	0.29	0.21	0.23	0.46		
		A	233	168	235	400	427	1779	2074	2771	462		
12.	unspecified	P	0.04	0.06	0.15	0.03	0.11	0.04	0.05	0.35	0.07		
		A	671	204	1830	313	1284	360	254	1361	1083		
13.	t o t a l	P	4.06	4.61	4.74	4.55	4.25	4.85	4.58	5.00	4.52		
		A	271	272	364	577	925	983	2082	6544	739		

Note : @ P : Percentage of households reporting repayment of loan taken during the year to total number of households of an asset holding class.

Sd

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

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency

Sector : Rural & Urban Combined

credit agency	repayment of any loan		liquidation of any loan	
	self-employed	self-employed/ others	self-employed	self-employed/ others
(1)	(2)	(3)	(4)	(5)
<u>ANDHRA PRADESH</u>				
1. government	0.97	1327	0.02	625
2. co-operative society/bank	4.09	1757	0.07	1000
3. commercial bank	4.33	2040	0.08	2559
4. insurance	0.06	566	0.00	-
5. provident fund	0.18	610	0.00	-
6. landlord	1.87	2119	0.00	-
7. agricultural money lender	2.36	3304	0.00	-
8. professional money lender	2.56	1340	0.01	258
9. trader	1.78	2647	0.00	-
10. relatives & friends	2.21	879	0.00	-
11. other sources	2.49	914	0.01	1001
12. unspecified	0.20	1285	0.00	-
13. total	20.21	2070	0.19	1565
<u>ASSAM</u>				
1. government	0.07	2041	0.00	-
2. co-operative society/bank	0.14	283	0.00	-
3. commercial bank	0.40	1312	0.00	-
4. insurance	0.00	-	0.00	-
5. provident fund	0.02	541	0.00	-
6. landlord	0.00	-	0.00	-
7. agricultural money lender	0.02	1947	0.00	-
8. professional money lender	0.40	212	0.00	-
9. trader	0.08	536	0.00	-
10. relatives & friends	0.73	449	0.00	-
11. other sources	0.40	209	0.00	-
12. unspecified	0.08	1356	0.00	-
13. total	2.30	607	0.00	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type

A : Average amount repaid/liquidated per reporting household

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban  
combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>BIHAR</u>					
1.	government	0.70	831	0.01	3002
2.	co- op. society/bank	0.68	1177	0.01	1000
3.	commercial bank	0.78	1434	0.01	2530
4.	insurance	0.02	1550	0.00	-
5.	provident fund	0.28	534	0.00	-
6.	landlord	0.84	561	0.00	1500
7.	agricultural money lender	1.19	369	0.00	-
8.	professional money lender	0.54	959	0.00	-
9.	trader	0.11	444	0.00	-
10.	relatives & friends	1.30	446	0.00	-
11.	other sources	0.36	661	0.00	-
12.	unspecified	0.05	3799	0.00	-
13.	total	6.48	811	0.03	2222
<u>GUJARAT</u>					
1.	government	2.35	1137	0.26	2527
2.	co.- op. society/bank	4.8	2259	0.05	197
3.	commercial bank	2.18	2503	0.01	1001
4.	insurance	0.15	1189	0.00	-
5.	provident funds	0.65	650	0.00	-
6.	landlord	0.28	1349	0.00	-
7.	agricultural money lender	0.28	757	0.00	-
8.	professional money lender	0.19	6347	0.00	-
9.	trader	1.16	890	0.01	1101
10.	relatives & friends	2.34	1370	0.00	-
11.	other sources	1.09	442	0.00	-
12.	unspecified	0.05	3443	0.00	-
13.	total	13.90	1893	0.32	2189

Note : P : Percentage of household reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban Combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>HARYANA</u>					
1.	government	0.79	10904	0.00	-
2.	co- op. society/bank	3.09	4768	0.00	-
3.	commercial bank	2.18	4881	0.00	-
4.	insurance	0.17	2373	0.00	-
5.	provident fund	0.34	4360	0.00	-
6.	landlord	0.40	1156	0.00	-
7.	agricultural money lender	0.64	1018	0.00	-
8.	professional money lender	1.12	1113	0.00	-
9.	trader	0.17	681	0.00	-
10.	relatives & friends	1.13	2130	0.00	-
11.	other sources	0.67	1455	0.00	-
12.	unspecified	0.08	900	0.00	-
13.	t o t a l	9.83	4254	0.00	-
<u>HIMACHAL PRADESH</u>					
1.	government	1.35	1249	0.21	952
2.	co- op. society/bank	2.72	1256	0.00	-
3.	commercial bank	2.02	1906	0.00	-
4.	insurance	0.00	-	0.00	-
5.	provident fund	0.05	360	0.00	-
6.	landlord	0.30	5571	0.01	837
7.	agricultural money lender	0.79	743	0.05	340
8.	professional money lender	0.33	2484	0.00	-
9.	trader	0.24	5412	0.00	-
10.	relatives & friends	0.82	1091	0.00	-
11.	other sources	0.16	19	0.00	-
12.	unspecified	0.05	2798	0.00	-
13.	t o t a l	8.35	1723	0.27	841

Note : @ P : Percentage of households reporting repayment/ liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban Combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>JAMMU AND KASHMIR</u>					
1.	government	0.30	2302	0.00	-
2.	co- op. society/bank	0.78	1191	0.00	-
3.	commercial bank	1.71	4157	0.00	-
4.	insurance	0.04	1598	0.00	-
5.	provident fund	0.15	1102	0.00	-
6.	landlord	0.04	200	0.00	-
7.	agricultural money lender	0.07	1000	0.00	-
8.	professional money lender	0.03	708	0.00	-
9.	trader	3.55	1174	0.00	-
10.	relatives & friends	1.84	861	0.02	1002
11.	other sources	0.18	1707	0.00	-
12.	unspecified	1.04	417	0.00	-
13.	t o t a l	9.05	1698	0.02	1002
<u>KARNATAKA</u>					
1.	government	1.40	1174	0.00	-
2.	co- op. society/bank	5.10	2345	0.11	876
3.	commercial bank	.06	2343	0.00	-
4.	insurance	0.29	1408	0.00	-
5.	provident fund	0.26	580	0.00	-
6.	landlord	1.01	715	0.00	-
7.	agricultural money lender	1.43	631	0.00	-
8.	professional money lender	1.32	1213	0.00	-
9.	trader	0.77	957	0.00	-
10.	relatives & friends	2.12	588	0.00	-
11.	other sources	1.24	1249	0.00	-
12.	unspecified	0.21	2534	0.00	-
13.	t o t a l	18.20	1832	0.11	876

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentage of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban Combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>KERALA</u>					
1.	government	2.28	1372	0.00	-
2.	co-op. society/bank	13.75	1149	0.00	-
3.	commercial bank	9.41	1739	0.03	40
4.	insurance	0.10	7618	0.00	-
5.	provident fund	1.58	832	0.00	-
6.	landlord	0.20	109	0.00	-
7.	agricultural money lender	0.09	150	0.00	-
8.	professional money lender	3.38	1054	0.00	-
9.	trader	0.98	396	0.00	-
10.	relatives & friends	3.26	1648	0.00	-
11.	other sources	1.86	905	0.00	-
12.	unspecified	0.37	4295	0.00	-
13.	t o t a l	29.68	1683	0.03	40
<u>MADHYA PRADESH</u>					
1.	government	1.38	748	0.00	120
2.	co- op. society/bank	5.32	1267	0.05	1859
3.	commercial bank	2.19	2319	0.06	1434
4.	insurance	.03	691	0.00	-
5.	provident fund	0.83	629	0.00	-
6.	landlord	0.31	598	0.00	-
7.	agricultural money lender	0.87	1895	0.00	-
8.	professional money lender	1.37	1042	0.00	-
9.	trader	1.20	873	0.00	-
10.	relatives & friends	1.68	999	0.00	-
11.	other sources	0.31	802	0.00	-
12.	unspecified	0.05	2053	0.00	-
13.	total	13.78	1433	0.11	1594

Note : P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Narayan/

Table (12.1) : Percentage of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban Combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>MAHARASHTRA</u>					
1.	government	1.27	1208	0.00	1294
2.	co-op. society/bank	10.24	1934	0.07	759
3.	commercial bank	2.90	3752	0.02	1686
4.	insurance	0.09	1840	0.00	-
5.	provident fund	1.53	968	0.00	-
6.	landlord	0.20	370	0.00	-
7.	agricultural money lender	0.35	757	0.00	-
8.	professional money lender	0.91	934	0.00	-
9.	trader	1.33	2279	0.03	738
10.	relatives & friends	3.76	982	0.00	-
11.	other sources	1.01	1203	0.01	300
12.	unspecified	0.21	558	0.04	764
13.	<b>t o t a l</b>	<b>20.10</b>	<b>2145</b>	<b>0.18</b>	<b>860</b>

<u>MANIPUR</u>					
srl. no.	credit agency	P	A	P	A
1.	government	0.00	-	0.00	-
2.	co-op. society/bank	0.06	2046	0.00	-
3.	commercial bank	0.00	-	0.00	-
4.	insurance	0.00	-	0.00	-
5.	provident fund	0.00	-	0.00	-
6.	landlord	0.00	-	0.00	-
7.	agricultural money lender	0.00	-	0.00	-
8.	professional money lender	0.03	699	0.00	-
9.	trader	0.00	-	0.00	-
10.	relatives & friends	0.59	100	0.00	-
11.	other sources	0.00	-	0.00	-
12.	unspecified	0.00	-	0.00	-
13.	<b>t o t a l</b>	<b>0.68</b>	<b>295</b>	<b>0.00</b>	<b>-</b>

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban Combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>MEGHALAYA</u>					
1.	government	0.37	12950	0.00	-
2.	co-op. society/bank	0.16	2157	0.00	-
3.	commercial bank	0.33	824	0.00	-
4.	insurance	0.00	-	0.00	-
5.	provident fund	0.07	1057	0.00	-
6.	landlord	0.00	-	0.00	-
7.	agricultural money lender	0.02	1516	0.00	-
8.	professional money lender	0.03	12539	0.00	-
9.	trader	0.05	131	0.00	-
10.	relatives & friends	0.83	1984	0.00	-
11.	other sources	0.19	3915	0.00	-
12.	unspecified	0.00	-	0.00	-
13.	t o t a l	1.94	4326	0.00	-
<u>ORISSA</u>					
1.	government	1.42	888	0.01	1600
2.	co-op. society/bank	7.00	779	0.11	794
3.	commercial bank	2.61	1035	0.27	1441
4.	insurance	0.01	240	0.00	-
5.	provident fund	0.38	631	0.00	-
6.	landlord	0.11	701	0.00	-
7.	agricultural money lender	0.68	575	0.00	-
8.	professional money lender	0.45	856	0.00	-
9.	trader	0.11	587	0.00	-
10.	relatives & friends	0.94	528	0.00	-
11.	other sources	0.76	566	0.00	-
12.	unspecified	0.03	181	0.00	-
13.	t o t a l	12.99	885	0.39	1256

Note : P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type

A : Average amount (Rs.) repaid/liquidated per reporting household.



Table (12.1): Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector: Rural & Urban  
combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
State : <u>PUNJAB</u>					
1.	government	1.69	2260	0.00	-
2.	co-op. society/bank	7.32	3773	0.00	-
3.	commercial bank	4.64	5913	0.01	1902
4.	insurance	0.12	4992	0.00	-
5.	provident fund	0.31	1213	0.00	-
6.	landlord	1.06	1209	0.00	-
7.	agricultural money lender	2.02	3125	0.00	-
8.	professional money lender	0.91	4269	0.00	-
9.	trader	3.30	1866	0.02	2500
10.	relatives & friends	2.14	2240	0.00	-
11.	other sources	1.25	1612	0.00	-
12.	unspecified	0.23	1122	0.00	-
13.	total	21.53	3926	0.03	2262
State : <u>RAJASTHAN</u>					
1.	government	1.09	805	0.00	-
2.	co-op. society/bank	2.82	1229	0.00	-
3.	commercial bank	3.11	1846	0.18	2253
4.	insurance	0.20	531	0.00	-
5.	provident fund	0.38	1062	0.00	-
6.	landlord	0.51	1786	0.00	-
7.	agricultural money lender	1.22	1270	0.00	-
8.	professional money lender	1.91	1911	0.00	-
9.	trader	1.50	2323	0.00	-
10.	relatives & friends	1.68	3274	0.00	-
11.	other sources	1.28	2084	0.00	-
12.	unspecified	0.28	2151	0.00	-
13.	total	13.82	2062	0.18	2253

Note P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Narayan/

Table (12.1) : Percentage of household reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>TAMIL NADU</u>					
1.	government	2.74	874	0.00	100
2.	co- op. society/bank	5.69	1494	0.01	684
3.	commercial bank	3.15	2264	0.11	713
4.	insurance	0.13	1145	0.00	-
5.	provident fund	1.99	694	0.01	1742
6.	landlord	0.89	585	0.00	-
7.	agricultural money lender	2.28	819	0.00	-
8.	professional money lender	7.10	733	0.00	-
9.	trader	2.00	855	0.00	-
10.	relatives & friends	3.59	693	0.01	909
11.	other sources	3.79	676	0.04	64
12.	unspecified	0.35	324	0.00	-
13.	total	25.94	1309	0.18	621
<u>TRIPURA</u>					
1.	government	0.74	679	0.00	-
2.	co-op. society/bank	0.28	578	0.00	-
3.	commercial bank	1.01	1268	0.00	-
4.	insurance	0.04	577	0.00	-
5.	provident fund	0.00	-	0.00	-
6.	landlord	0.00	-	0.00	-
7.	agricultural money lender	0.30	66	0.00	-
8.	professional money lender	0.00	-	0.00	-
9.	trader	0.11	342	0.00	-
10.	relatives & friends	0.45	594	0.00	-
11.	other sources	0.87	354	0.00	-
12.	unspecified	0.00	-	0.00	-
13.	total	3.73	695	0.00	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentages of household reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>UTTAR PRADESH</u>					
1.	government	0.83	1921	0.01	928
2.	co-op. society/bank	2.95	1299	0.03	1491
3.	commercial bank	2.30	2227	0.17	2118
4.	insurance	0.03	2138	0.00	-
5.	provident fund	0.51	760	0.03	92
6.	landlord	0.47	1361	0.00	-
7.	agricultural money lender	2.18	868	0.00	-
8.	professional money lender	1.88	1107	0.00	174
9.	trader	0.75	1298	0.00	-
10.	relatives & friends	1.66	887	0.00	100
11.	other sources	0.82	1040	0.01	500
12.	unspecified	0.21	1748	0.00	-
13.	<b>t o t a l</b>	<b>12.95</b>	<b>1488</b>	<b>0.25</b>	<b>1666</b>
<u>WEST BENGAL</u>					
1.	government	0.68	1237	0.02	1892
2.	co-op. society/bank	3.77	848	0.01	26
3.	commercial bank	1.47	1128	0.01	204
4.	insurance	0.07	3107	0.00	-
5.	provident fund	2.58	847	0.01	198
6.	landlord	0.34	597	0.02	250
7.	agricultural money lender	0.61	258	0.00	-
8.	professional money lender	2.45	951	0.03	356
9.	trader	1.81	544	0.00	-
10.	relatives & friends	3.45	472	0.00	-
11.	other sources	1.39	377	0.00	-
12.	unspecified	0.11	614	0.00	-
13.	<b>t o t a l</b>	<b>15.44</b>	<b>906</b>	<b>0.11</b>	<b>542</b>

Note : P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount (Rs.) repaid/liquidated per reporting household.

Table (12.1) : Percentage of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban  
combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>ARUNACHAL PRADESH</u>					
1.	government	0.00	-	0.00	-
2.	co-op. society/bank	0.00	-	0.00	-
3.	commercial bank	0.34	38039	0.00	-
4.	insurance	0.00	-	0.00	-
5.	provident fund	0.00	-	0.0	-
6.	landlord	0.00	-	0.00	-
7.	agricultural money lender	0.00	-	0.00	-
8.	professional money lender	0.00	-	0.00	-
9.	trader	0.08	1006	0.00	-
10.	relatives & friends	0.03	770	0.00	-
11.	other sources	0.03	153	0.00	-
12.	unspecified	0.00	1152	0.00	-
13.	t o t a l	0.45	28590	0.00	-
<u>CHANDIGARH</u>					
1.	government	7.49	2694	0.00	-
2.	co-op. society/bank	1.30	700	0.00	-
3.	commercial bank	0.52	614	0.00	-
4.	insurance	0.00	-	0.00	-
5.	provident fund	0.00	-	0.00	-
6.	landlord	0.00	-	0.00	-
7.	agricultural money lender	0.00	-	0.00	-
8.	professional money lender	0.0	-	0.00	-
9.	trader	0.23	527	0.00	-
10.	relatives & friends	7.10	3184	0.00	-
11.	other sources	0.00	-	0.0	-
12.	unspecified	0.00	-	0.00	-
13.	t o t a l	14.53	3038	0.00	-

Note : P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A: Average amount (₹.) repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban Combined

srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>DELHI</u>					
1.	government	2.97	2441	0.00	-
2.	co-op. society/bank	2.96	6586	0.00	-
3.	commercial bank	1.38	1710	0.00	-
4.	insurance	0.53	2636	0.00	-
5.	provident fund	1.41	1512	0.00	-
6.	landlord	0.34	2813	0.00	-
7.	agricultural money lender	0.07	44025	0.00	-
8.	professional money lender	0.65	2882	0.04	210
9.	trader	0.68	2201	0.00	-
10.	relatives & friends	3.50	1314	0.00	-
11.	other sources	1.24	1602	0.00	-
12.	unspecified	0.19	2024	0.00	-
13.	t o t a l	12.90	3650	0.04	210
<u>GOA DAMAN AND DIU</u>					
1.	government	2.11	1292	0.18	268
2.	co-op. society/bank	4.49	3717	0.16	451
3.	commercial bank	3.08	3344	0.00	-
4.	insurance	0.00	-	0.00	-
5.	provident fund	0.90	771	0.00	-
6.	landlord	0.00	-	0.00	-
7.	agricultural money lender	0.00	0.00	0.00	-
8.	professional money lender	0.01	2860	0.00	-
9.	trader	0.02	11528	0.00	-
10.	relatives & friends	1.08	2191	0.00	-
11.	other sources	2.36	1357	0.00	-
12.	unspecified	0.27	110	0.00	-
13.	t o t a l	12.12	2988	0.33	354

Note : P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a (major household type).

A : Average amount/repaid/liquidated per reporting household.

Table (12.1) : Percentages of households reporting any repayment and liquidation of cash loans and corresponding amounts per reporting household by major household type and credit agency.

Sector : Rural & Urban  
Combined

Srl. no.	credit agency	repayment of any loan		liquidation of any loan	
		P	A	P	A
(0)	(1)	(2)	(3)	(4)	(5)
<u>MIZORAM</u>					
1.	government	0.23	1528	0.00	-
2.	co-op. society/bank	0.00	-	0.00	-
3.	commercial bank	0.00	-	0.00	-
4.	insurance	0.00	-	0.00	-
5.	provident fund	0.00	-	0.00	-
6.	landlord	0.00	-	0.00	-
7.	agricultural money lender	0.09	-	0.00	-
8.	professional money lender	0.00	-	0.00	-
9.	trader	0.00	-	0.00	-
10.	relatives & friends	0.00	-	0.00	-
11.	other sources	0.00	-	0.00	-
12.	unspecified	0.00	-	0.00	-
13.	t o t a l	0.23	1528	0.00	-
<u>PONDICHERRY</u>					
1.	government	4.64	959	0.00	-
2.	co-op society/bank	10.45	996	0.00	-
3.	commercial bank	3.02	2090	0.00	-
4.	insurance	0.87	125	0.00	-
5.	provident fund	3.98	955	0.00	-
6.	landlord	0.26	417	0.00	-
7.	agricultural money lender	1.83	438	0.00	-
8.	professional money lender	16.04	774	0.00	-
9.	trader	2.42	111	0.00	-
10.	relatives & friends	4.77	299	0.00	-
11.	other sources	8.93	5305	0.00	-
12.	unspecified	0.13	120	0.00	-
13.	t o t a l	38.97	2244	0.00	-

Note : @ P : Percentage of households reporting repayment/liquidation of any loan to total number of households of a major household type.

A : Average amount/repaid/liquidated per reporting household, (Rs.)

Table (12.2) : Percentage of households reporting any repayment of cash loans and amounts repaid per reporting household by major household asset holding and credit agency for each major household type - All India only

All-India Major Household Type:All Households			Sector : Rural & Urban								
srl. no.	credit agency	type of estimates @	household asset holdings (Rs.000)								
			upto 1	1-5	5-10	10-20	20-50	50-100	100-500	500 & groups above	all
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	government	P	0.25	0.68	1.03	1.40	1.39	1.96	2.28	2.41	1.26
		A	233	331	518	661	1049	1238	3766	9488	1316
2.	co-operative society/bank	P	0.55	1.61	3.08	4.45	6.12	8.08	10.36	11.12	4.72
		A	397	691	658	885	1275	1744	3432	10467	1664
3.	commercial bank	P	0.81	1.22	1.68	2.49	3.09	4.12	6.84	13.75	2.72
		A	754	674	775	891	1633	2012	4990	15752	2368
4.	insurance	P	0.02	0.03	0.07	0.05	0.07	0.11	0.36	0.28	0.08
		A	4646	177	243	549	1126	1483	2929	14979	1828
5.	provident fund	P	0.12	0.53	0.82	1.01	1.22	1.05	1.15	0.16	0.89
		A	301	590	689	867	757	1021	1109	3795	821
6.	landlord	P	0.61	0.94	0.94	0.50	0.46	0.38	0.23	0.58	0.61
		A	243	401	1118	673	1672	1925	3696	51979	1215
7.	agricultural money-lender	P	0.27	1.46	1.51	1.46	1.35	0.99	1.06	1.22	1.26
		A	635	370	603	624	1167	1420	5414	61809	1333
8.	professional money-lender	P	1.79	2.20	1.81	2.26	2.05	1.79	1.18	0.40	1.96
		A	375	445	669	915	1074	1901	4707	11068	1078
9.	trader	P	1.34	1.17	0.98	1.26	1.06	1.24	1.04	1.25	1.14
		A	265	506	772	895	1462	3302	3544	11433	1398
10.	relatives & friends	P	1.80	2.37	2.25	2.35	2.20	2.29	2.24	2.48	2.25
		A	287	438	430	594	1022	2049	2499	8080	966
11.	other sources	P	1.46	1.45	1.40	1.48	1.23	0.90	0.87	0.48	1.29
		A	316	469	495	978	1016	1625	3010	7285	919
12.	unspecified	P	0.15	0.11	0.25	0.15	0.21	0.22	0.16	0.87	0.18
		A	643	295	1279	544	1212	1427	6793	8291	1546
13.	t o t a l	P	8.31	12.06	13.89	15.90	17.22	19.55	23.12	27.92	15.65
		A	413	557	745	967	1460	2161	4571	18473	1700

Note : @ P : Percentage of households reporting repayment of any loan to total number of households of an asset holding class.

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

Sd

Table (12.3) : Percentage of households reporting liquidation of cash loans and amounts per liquidated per reporting household by household asset holding and credit agency for each major household type - All India

All India

Sector : Rural & Urban

srl. no.	credit agency	type of est. @	household asset holdings (Rs.000)								
			upto 1	1- 5	5- 10	10- 20	20- 50	50- 100	100 500	500& & above	all groups
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1. government	P		0.00	0.01	0.04	0.01	0.03	0.03	0.01	0.00	0.02
	A		-	16340	998	620	751	1595	4500	-	2020
2. co-op.society/bank	P		0.00	0.03	0.04	0.01	0.07	0.05	0.03	0.00	0.04
	A		-	834	612	28	1107	1092	1665	-	978
3. commercial bank	P		0.04	0.06	0.17	0.04	0.05	0.08	0.10	0.17	0.07
	AA		1000	665	1497	866	892	3898	4630	650	1784
4. insurance	P		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A		-	-	-	-	-	-	-	-	-
5. provident fund	P		0.00	0.01	0.00	0.01	0.00	0.00	0.01	0.00	0.01
	A		-	144	-	50	1742	-	198	-	296
6. landlord	P		0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A		-	250	-	-	1441	-	-	-	513
7. agricultural money lender	P		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A		-	-	-	-	1341	-	-	-	340
8. professional money lender	P		0.01	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00
	A		104	-	481	-	12	333	-	-	312
9. trader	P		0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
	A		-	-	-	-	774	2500	-	-	982
10. relatives & friends	P		0.01	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00
	A		100	-	-	-	750	1001	1002	-	593
11. other sources	P		0.00	0.02	0.01	0.01	0.00	0.01	0.00	0.00	0.01
	A		-	64	300	500	-	1001	-	-	263
12. unspecified	P		0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00
	A		-	-	-	-	812	-	-	-	812
13. total	P		0.06	0.14	0.25	0.08	0.19	0.19	0.15	0.17	0.16
	A		704	1317	1240	552	954	2193	3518	650	1396

note : @ P : Percentage of households reporting liquidation of loan to total number of households of asset holding class

A : Average amount (Rs.) liquidate per reporting households.