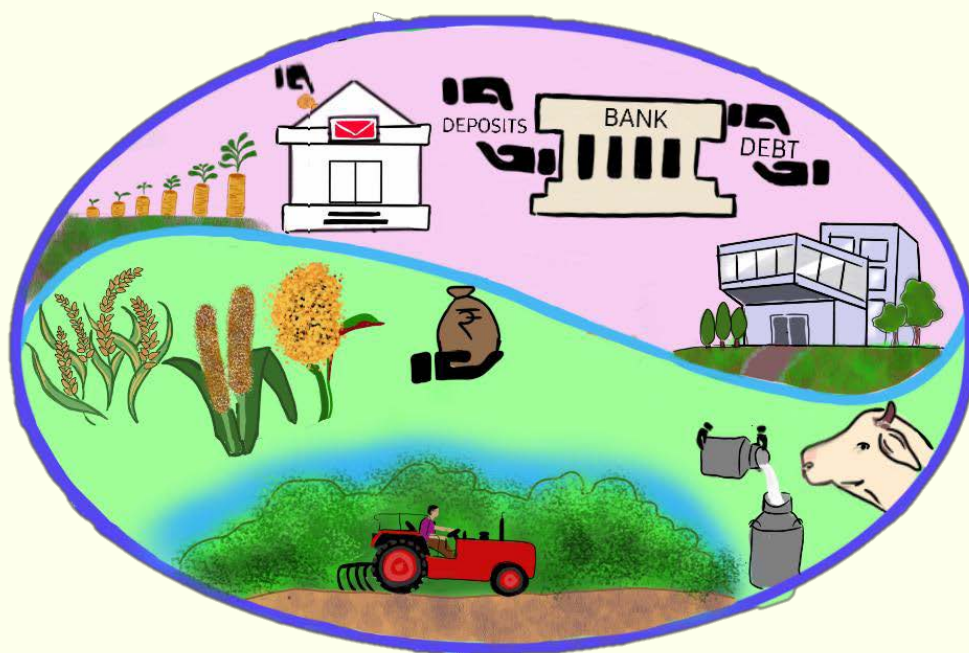




GOVERNMENT OF HARYANA

DEBT AND INVESTMENT IN HARYANA



**Based on NSS 77th ROUND SURVEY
(January 2019-December 2019)**

STATE SAMPLE

**DEPARTMENT OF ECONOMIC & STATISTICAL
ANALYSIS, HARYANA**

Website: <http://esaharyana.gov.in>

Publication No. 1406
website – esaharyana.gov.in



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PREFACE

The present report titled “Debt & Investment Households in Haryana” brought out by Department of Economic and Statistical Affairs, Haryana on the basis of State Sample data collected in NSS 77th Round. The field work of 77th round of the State Sample Survey was carried out during the period January to December 2019 through two visits to each household on three different subjects, namely, Debt and Investment, Land and Livestock Holdings (rural only) and Situation Assessment of Agricultural Households (rural only).

The National Statistical Office (NSO) first collected information on Debt and Investment in NSS 26th round (1971-1972). Thereafter, data on Debt & Investment have been collected in periodic surveys carried out in NSS 37th round, 48th round, 59th round and 70th round prior to the present survey. The present survey on Debt & Investment conducted during 77th round (January-December 2019) collected information on the assets and liabilities of the households as on 30.06.2018. Besides, the survey gathered information on the amount of capital expenditure incurred by the households during the Agricultural year 2018-19 (July-June), under different heads, like residential buildings, farm business and non-farm business.

This report was prepared by National Sample Survey unit under the valuable guidance of Shri Rajinder Singh Bhatia, Deputy Director and Shri Om Parkash Indora (Research Officer). The extraordinary efforts put in by Mr. Sanjay Bindal, Artist, Mr. Mohinder Singh, Assistant Research Officer & Ms. Sunidhi, Data Entry Operator in data analysis and report making stages.

The Directorate is gratified to the households for extending active co-operation to the field staff. This Directorate is also thankful to NSO for the technical guidance and material assistance provided by them. It is expected that this document may be found useful by the planners, policy makers & researchers. Suggestions for improvement of future version of the report are welcome.

Place: Panchkula
Date: 25.08.2025

Manoj Kumar Goel
Director, Department of Economic
and Statistical Affairs, Haryana.

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Abbreviations

Term	:	Description
AIDIS	:	All India debt and investment survey
NSO	:	National Statistical Office
NSS	:	National Sample Survey
FSU	:	First Stage Unit
AVA	:	Average Value of Assets
SC	:	Schedule Caste
ST	:	Schedule Tribe
OBC	:	Other Backward Class
RSAlAVA	:	Ratio of State to All-India-AVA
AHC	:	Asset Holding Class
IOI	:	Incidence of Indebtedness
AOD	:	Average Amount of Debt
AODL	:	Average Amount of Debt per Indebted Household
DAR	:	Debt to Asset Ratio
FCE	:	Fixed Capital Expenditure
EPL	:	Expenditure on Purchase of Land
R	:	Rural
U	:	Urban
C	:	Combined (Rural + Urban)
hhs	:	Households
n.r.	:	Not Reported
SCB	:	Scheduled Commercial Bank
RRB	:	Regional Rural Bank
NBFC	:	Non-Banking Financial Company
SHG	:	Self Help Group
JLG	:	Joint Liability Group
ROI	:	Rate of Interest
P.O.	:	Post Office
ha.	:	hectare
Ref:	:	Reference
APMC	:	Agriculture Produce Market Committee FPO
	:	Farmer Producer Organisation
MSP	:	Minimum Support Price
ATMA	:	Agricultural Technology Management Agency NGO
	:	Non-Governmental Organisation
TCD	:	Total Amount of Cash Debt

EXECUTIVE SUMMARY

The report titled as “*Debt and Investment in Haryana*” has been prepared by the Department of Economic and Statistical Affairs, Haryana. This report is based on the information collected on several socio economic indicators during January, 2019 to December, 2019 under NSS 77th round. A sample of 89 rural and 82 Urban Frame Survey (UFS) blocks were surveyed during the survey period.

1. The following indicators were generated from the survey of ‘Debt & Investment’:

A. Asset Holdings

- i. Proportion of rural households was reported as 61% (32.78 lakh Households) and urban households as 39 % (20.69 Lakh households) in Haryana.
- ii. Average household size in Haryana was estimated to 3.2. However, Average household size estimated to 3.3 persons in rural and 3.0 persons in urban.
- iii. In rural Haryana, the proportion of Cultivator households was estimated as 3% & Non-cultivator as 97% households and in urban Haryana, households reported as Self-employed was 52% and 48% as Others.
- iv. In Haryana, Average Value of Assets per household was estimated as Rs. 4518636/- while at national level it was reported as (Rs.1971348/-*).
- v. Average Value of Assets per household in rural was reported as Rs. 4269264/- and in urban it was Rs. 4913812/-.
- vi. Average per capita assets value in Haryana estimated as Rs. 1418222/- while at national level it was reported as Rs. 457936/-*.
- vii. As on 30.06.2018, 100% of the households in Haryana reported that they owned any kind of assets (physical assets 100% and financial assets 99.2%) during the reference period.
- viii. About 100 % of the households in Rural Haryana (100% Cultivator households and 100% Non-cultivator households) reported owning any asset (physical or financial) as on 30.06.2018.
- ix. About 100% of the households in Urban Haryana (100% Self employed households and 100% Others households) reported owning any asset (physical or financial) as on 30.06.2018.
- x. 100% households owned physical assets & 100% households owned financial assets in Rural Haryana. Similarly, 100% households owned physical assets & 98.5 % households owned financial assets in Urban Haryana.
- xi. As on 30.06.2018, in Haryana, Land and Building jointly having 96.8% (Land - 82.9% and Building - 13.9%); Shares & Deposits contribute about 2.1 % and the share of all Transport Equipments was estimated as 0.6% in the total value of assets respectively.
- xii. 100% of households reported possession of rural land whereas 100% of households in Haryana were reported possession of urban land.

Note: ‘Any Asset’ term does not include bullions, ornaments, paintings & artistic originals.

B. Household Indebtedness

Incidence of Indebtedness (IOI) as on 30.06.2018

- i. Incidence of Indebtedness (IOI) in Haryana was estimated as 2.8% (Rural 3.5% and Urban 1.7%)
- ii. In Haryana, Average amount of Debt (AOD) per household was estimated as Rs. 6008/- and Average amount of Debt per Indebted Household (AODL) as Rs.21459/-.
- iii. IOI of cultivator and non-cultivator households in Rural Haryana was 63.6% and 33.8% and their debt share in total outstanding cash loan was 23.9% and 76.1% respectively.
- iv. IOI of self-employed and others households in Urban Haryana were 18.0% and 16.9% and their debt share in total outstanding cash loan were 46.2% and 53.8% respectively.
- v. As on 30.06.2018, nearly 82.0% of total cash debt was borrowed from institutional agency and only 18.0% from non-institutional agency.
- vi. Out of total cash debt, maximum cash debt was taken from Scheduled Commercial Bank (65.4%).
- vii. In Haryana, nearly 53% of institutional debt was taken for medical treatment purpose followed by 27% for capital expenditure in farm business and about 8.7% for others household expenditure. Whereas, 75.0% of non-institutional cash debt was taken for 'medical treatment' & 7.9% for other household expenditure.

C. Debt to Asset Ratio

- i. Debt to asset ratio in Haryana estimated as 0.1% while it was 0.2% in rural areas and 0.1% in urban areas.

D. Capital Expenditure

- i. 7.3% of households in Haryana (10.1% of the rural households and 2.8% of urban households) have reported fixed capital expenditure (FCE) during 01.07.2018 to 30.06.2019.
- ii. Average amount of FCE per rural household was incurred for non-farm business (Rs.150/-) followed by Residential land & building (Rs.1392/-) and Farm Business (Rs.1983/-). However, Average amount of FCE per urban household was reported Rs. 188/- on Residential land & building and Rs.180/- on Non-farm business.

E. Financial Inclusion

- i. In Haryana, 85% of persons (87% male and 82% female) of age 18 years & above were having deposit account in bank whereas 0.6% of persons (0.5% male and 0.8% female) were having account in post office.
- ii. Nearly 32.0% of adult population (54% male and 4.7% female) reported that they were holding credit/debit card and 0.2% (0.3% male) were holding e-wallet at the time of survey.

F. Inequality in distribution of assets

- i. Maximum share of assets (41%) was held by the 10th decile class of Asset Holding Class in rural Haryana.
- ii. More than 82% of assets were held by the top four decile classes (i.e. 7th, 8th, 9th & 10th decile class of asset holding) in urban Haryana.

* (Values at national level are calculated by using the NSS Report No.588 “All India Debt and Investment Survey”)(These values are estimated and calculated only for comparing purpose for this report)

CHAPTER ONE

“INTRODUCTION AND SAMPLE DESIGN”

Chapter One: Introduction and Sample Design

1.1 Introduction

The National Sample Surveys (NSS) are being conducted by the Government of India since 1950 to collect socio-economic data employing scientific sampling methods. 77th round of NSS was commenced from 1st January, 2019. The survey continued till 31st December, 2019.

NSS 77th round was earmarked for collection of data on ‘Debt and Investment’ and ‘Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households’. The last survey on these subjects was conducted in 70th round of NSS (January 2013-December 2013).

1.2 Objectives of the survey

1.2.1 Objective of the survey on ‘Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households’ (Schedule 33.1): The survey on ‘Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households’ using an *integrated schedule* was conducted in the rural areas of the country. The survey was aimed at generating different indicators of ownership and operational holdings of rural households, including their ownership of livestock and various estimates related to the situation of agricultural households such as indicators of

- (i) economic well-being as measured by their consumption expenditure, income, productive assets and indebtedness,
- (ii) their farming practices
- (iii) awareness and access to various technological developments and welfare schemes in the field of agriculture. Detailed information on receipts and expenditure of the agricultural households’ farm and non-farm businesses and receipts from all other economic activities pursued by their members so as to arrive at an estimate of average monthly income per agricultural household was also collected in this survey.

These statistical indicators are required for planning, policy formation and decision making at various levels within government and outside. The results will be of use to the Department of Agriculture, Cooperation and Farmers Welfare, Department of Animal Husbandry, Dairying and Fisheries, Commission for Agricultural Cost and Prices (CACP), National Accounts Division, etc. The results will also be used by various researchers and policy makers.

1.2.2 Objective of the survey on ‘Debt and Investment’ (Schedule 18.2): The All-India Debt and Investment Survey (AIDIS) was conducted by NSSO originated in the All-India Rural Credit Survey conducted by the Reserve Bank of India (RBI) during November 1951 to August 1952 in 75 selected districts spread all over the country. The survey aimed to study (i) the demand for credit from rural families (ii) the supply of credit by

credit agencies-both institutional and non-institutional-in order to formulate banking policies. The design of the survey was not suitable for providing estimates of indebtedness at the state and national level.

The next survey, on rural 'Debt and Investment', conducted by RBI in the year 1961-62, was aimed at obtaining reliable estimates of debt, borrowing, capital formation, etc.

The third comprehensive enquiry in this series of (decennial) surveys was entrusted by the RBI to the NSS and was conducted during the year 1971-72, as a part of the NSS programme in its 26th round survey operation.

The fourth such survey was taken up in the 37th round (1982) of NSSO according to the 10-year programme of NSS surveys charted out by the then Governing Council of NSSO.

The fifth and sixth surveys of the series were conducted in the 48th and 59th rounds (1992 and 2003) of NSS.

The last such survey was carried out in the 70th round of NSS (Jan-Dec 2013). At the request of the RBI, the 77th round AIDIS was carried out only 6 years after the last such survey.

The objectives of the AIDIS remained the same as those of the earlier surveys, namely, to obtain quantitative information on the stock of assets, incidence of indebtedness, capital formation and other indicators of the rural/urban economy which may be of value in developing the credit structure in particular, and in other areas of planning and development. Further, since the survey was a sequel to the NSS 70th round AIDIS, the survey was planned in such a way as to ensure, as far as possible, comparability of its estimates with those generated from the earlier round.

1.3 Genesis of NSS Land and Livestock Holdings Survey (LHS) and Situation Assessment Survey (SAS) of Agricultural Households:

Prior to NSS 77th round, the Land and Livestock Holdings Survey (LHS) and Situation Assessment Survey (SAS) of Agricultural Households used to be conducted through separate schedules of enquiry. They were repeated usually with a gap of 10 years. Information on household ownership holdings, operational holdings and ownership of livestock were collected only in LHS, though the ownership of land of agricultural households, size of their operational holdings, their tenancy status, etc., are vital pieces of information for assessing the situation of farmers/agricultural households. Accordingly, with an objective to generate a wider information base related to land use and agricultural activities of rural/agricultural households, the Working Group of NSS 77th round decided to use an *integrated survey instrument* (Schedule 33.1) which had provision for collecting detailed information on land use, ownership of livestock and aspects related to farming activities from the same set of households.

1.4 Outline of the Survey Programme

1.4.1 Geographical coverage: The Haryana Sample Survey covered the rural and urban Haryana.

1.4.2 Survey Period: The survey was commenced from 1st January, 2019. The survey

period was of one year duration.

1.4.3 Visits: The data was collected in this round through two visits to each household. The period of the first visit (i.e. Visit 1) was January-August 2019 (duration of eight months) and that of the second visit (i.e. Visit 2) was September- December 2019 (duration of four months).

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

Schedule 0.0	:	list of households
Schedule 33.1	:	land and livestock holdings of households and situation assessment of agricultural households
Schedule 18.2	:	debt and investment

Schedule 33.1 was canvassed in rural areas only.

The listing schedule (Schedule 0.0) was canvassed only in Visit 1. Schedules 33.1 and 18.2 were canvassed in independent sets of sample households. Visit 1 and Visit 2 schedules were canvassed in the same set of sample households during first and second visit respectively. Contents of the schedules for the two visits were not same since the information related to two different periods. However, Visit number was printed in the respective schedules.

1.4.5 Reference Period: The reference period for the survey was the Agricultural year i.e. July, 2018 to June, 2019. Information for the period July 2018-December 2018 was collected in Visit 1 and the information for the second period i.e. January 2019-June 2019 was collected during Visit 2. The reference period was the same for both the Schedules 33.1 and 18.2.

1.4.6 Sub-rounds: The survey period of the round was divided into two sub- rounds. Sub-round one was for the first half of the survey period of each visit i.e. January-April 2019 for Visit 1 and September-October 2019 for Visit 2 while sub- round two was for the remaining period of the respective visits. Thus, each sub- round was of four months for Visit 1 and two months for Visit 2.

In each of these two sub-rounds, equal numbers of sample FSUs were allotted for survey with a view to ensuring uniform spread of sample FSUs over the entire survey period.

The FSUs visited in the first sub-round of Visit I were revisited during the first sub- round of the Visit 2. Similarly, FSUs of sub-round 2 of Visit 1 were revisited in sub- round 2 of Visit 2.

1.5 Sample Design

1.5.1 Formulation of sub-units (SUs):

1.5.1.1 Rural areas: A rural village was notionally divided into a number of sub- units (SU) of more or less equal population during the preparation of frame. Census 2011 population of villages was projected by applying suitable growth rates and the number of SUs be formed in a village were determined apriori.

The above procedure of SU formation was implemented in the villages with population more than or equal to 1000 as per Census-2011. In the remaining villages, no SU was formed.

The number of SUs formed in the villages (with Census 2011 population 1000 or more) of the frame was decided before selection of the samples following the criteria given below:

Projected population of the village	no. of SUs formed
Less than 1200	1
1200 to 2399	2
2400 to 3599	3
3600 to 4799	4
4800 to 5999	5
and so on	...

1.5.1.2 Urban areas: SUs were formed in urban sector also. The procedure was similar to that adopted in rural areas except that SUs were formed on the basis of the households in the UFS frame instead of population, since UFS frame does not have population. Each UFS block with number of households more than or equal to 250 was divided into a number of SUs. In the remaining UFS blocks, no SU was formed.

The number of SUs formed in the UFS blocks of the frame was decided before selection of the samples following the criteria given below:

Number of households of the UFS block	no. of SUs formed
Less than 250	1
250 to 499	2
500 to 749	3
750 to 999	4
1000 to 1249	5
and so on	...

1.5.2 Outline of sample design: A stratified two stage design was adopted for the 77th round survey. The *first stage units* (FSUs) were villages/UFS blocks/sub-units (SUs) as per the situation. The *ultimate stage units* (USUs) were households in both the sectors.

1.5.3 Sampling Frame for First Stage Units (FSUs):

There was no SU formation in uninhabited villages and villages with population less than 1000 as per Census 2011 and entire village was considered as one FSU. All such villages were the First Stage Units (FSUs).

In the remaining villages, notional sub-units (SUs) were formed and considered as First Stage Units (FSUs).

For the UFS blocks with less than 250 households, the entire UFS block was considered as one FSU. In the remaining UFS blocks, the SUs were considered as First Stage Units (FSUs).

1.5.4 Stratification of FSUs:

- a. For this survey, each district was a stratum i.e. Stratum had been formed at district level. Within each district of a State/UT, generally, two basic strata were formed: (i) rural stratum comprising of all rural areas of the district and (ii) urban stratum comprising all the urban areas of the district. However, within the urban areas of a district, if there were one or more towns with population one million or more as per Census 2011, each of them formed a separate basic stratum and the remaining urban areas of the district were considered as another basic stratum.
- b. A special stratum in the rural areas only, was formed at all-India level before district level strata were formed in each State/UT. This stratum was comprised all the uninhabited villages as per Census 2011 belonging to all States/UTs.

1.5.5 Sub-stratification of FSUs:

1.5.5.1 Rural Sector: Three groups of villages were formed within each stratum, except special rural stratum:

Group 1	all villages with Census 2011 population less than 250
Group 2	all villages with Census 2011 population more than or equal to 250 but less than 500
Group 3	remaining villages

The sample size for a rural stratum was allocated among 3 groups in proportion to population. Let r_1 , r_2 and r_3 be the allocations to Group 1, Group 2 and Group 3 respectively.

The villages within each group were first arranged in ascending order of number of cultivators. For all the three groups within each strata, ' $r_1/2 > 1$ ', ' $r_2/2 > 1$ ' and ' $r_3/2 > 1$ ', was imply formation of 2 or more sub-strata in each group. Sub-strata was demarcated in Group 1, Group 2 and Group 3 respectively in such a way that each sub-stratum was comprised a group of villages (all SUs of a village considered together) of the arranged frame and have more or less equal number of cultivators.

The sub-strata in Group 1 was always be numbered as 11, 12, 13,..... The numbering of sub-strata in Group 2 was 21, 22, 23.....Finally, for Group 3, sub- strata numbers were started from 31.

If number of FSUs in a particular Group was very small, no sub-stratum was formed in that Group. Further, in those strata where allocations were very small, minimum allocation for Group 1 and Group 2 was 1 each.

1.5.5.2 Urban Sector: Let 'u' be the sample size allocated for an urban stratum. For all strata, if ' $u/2 > 1$ ', implying formation of 2 or more sub-strata, all the UFS blocks within the stratum were first arranged in ascending order of total number of households in the UFS blocks as per urban frame. Then sub-strata was demarcated in such a way that each sub-stratum comprised a group of UFS blocks (all SUs within the block taken together) having more or less equal number of households.

1.5.6 Total sample size (FSUs): About 144 FSUs (8 rural + 136 urban) were surveyed for the Haryana.

1.5.7 Allocation of total sample to State/UTs: The total number of sample FSUs was allocated to the State/UTs in proportion as per Census 2011 subject to a minimum sample allocation to each State/UT.

1.5.8 Allocation of State/UT level sample to rural and urban sectors: State/UT level sample size was allocated between two sectors in proportion to population as per Census 2011 with 1.5 weightage to urban sector. A minimum of 4 FSUs, each for rural and urban sector separately, was allocated to each State/UT.

1.5.9 Allocation to strata: Within each sector of a State/UT, the respective sample size was allocated to the different strata in proportion to the population as per Census 2011. Stratum level allocation was adjusted to multiples of 2 with a minimum sample size of 2.

1.5.10 Allocation to sub-strata:

1.5.10.1 Rural: Allocation was 2 for each sub-stratum in the rural sector (except for sub-strata formed in Group 1 and Group 2 in some cases where minimum allocation was 1).

1.5.10.2 Urban: Allocation was 2 for each sub-stratum in the urban sector.

1.5.11 Selection of FSUs within a stratum/sub-stratum: From all the sub- strata in both rural and urban sector within each stratum, required numbers of FSUs were selected by Simple Random Sampling Without Replacement (SRSWOR) scheme.

1.5.12 Formation of sub-units and listing of households:

- Proper identification of the FSU boundaries: The first task of the field investigators was to ascertain the exact boundaries of the village as per its identification particulars given in the sample list. The village may either itself be a sample FSU or may contain a sample FSU (i.e. sub-unit). For urban samples, the boundaries of the UFS block may similarly be identified by referring to the map for that UFS block.

- Procedure of formation of SUs: After identification of the boundaries of the village/UFS block which contained the sample FSU, the village/UFS block was to be divided into number of SUs (say, D) as given in the sample list by more or less equalizing the present population of the village/UFS block in which the sample FSUs were located. It was also ensured that SUs formed were clearly identifiable in terms of physical landmarks. For villages/blocks where the number of SUs to be formed was 1 as per the sample list, no SU formation was required.
- Listing of households: All the households of the sample FSU were listed. Temporarily locked households were also listed after ascertaining the temporariness of locking of households through local enquiry.

1.5.13 Formation of second stage strata (SSS) of households and allocation among SSS:

1.5.13.1 Schedule 33.1 (RURAL only) “Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households”:

Five SSS were formed. The composition of the SSS and number of households surveyed from different SSS are as follows:

Composition	SSS No.	Number of households surveyed
Non-agricultural households	1	2
Agricultural households with land possessed less than 0.250 hectare (0.618 acre)	2	2
Agricultural households with land possessed equal to or more than 0.250 hectare but less than 1.000 hectare (2.471acre)	3	2
Agricultural households with land possessed equal to or more than 1.000 hectare but less than 2.000 hectares (4.942 acre)	4	2
Agricultural households with land possessed equal to or more than 2.000 hectares	5	2
Total		10

1.5.13.2 Schedule 18.2 “Debt and Investment Survey”: A cut-off point ‘A’ (in Rs.) was determined from the household’s usual monthly consumer expenditure. The cut-off values for ‘A’ for Haryana was Rs. 4260/- for rural and Rs. 5830/- for urban sector.

Six SSS were formed both in rural and urban sector considering the MPCE and indebtedness of households.

The composition of the SSS and number of households surveyed from different SSS for both rural and urban sectors are as follows:

Composition	SSS no.	Number of households surveyed
Households with $MPCE > A$ and indebted either to institutional agencies only or to both institutional and non-institutional agencies	1	2
Households with $MPCE > A$ and indebted to non-institutional agencies only	2	2
Households with $MPCE > A$ and without any indebtedness	3	2
Households with $MPCE \leq A$ and indebted either to institutional agencies only or to both institutional and non-institutional agencies	4	2
Households with $MPCE \leq A$ and indebted to non-institutional agencies only	5	2
Households with $MPCE \leq A$ and without any indebtedness	6	2
Total		12

CHAPTER TWO

“DEBT AND INVESTMENT”

2.1 Introduction & General Plan of the Survey

The survey period of the 77th round was from January to December, 2019. The required information was collected from a set of sample households through two visits to each household. For operational convenience, the survey period was for the first visit, an 8 month period from January-August, 2019 and, for the second visit, a 4-month from September to December, 2019.

In each visit, the liabilities position of the household was ascertained with reference to a fixed reference date which was the same for all sample households, viz., the 30th June, 2018 for the first visit and the 30th June, 2019 in the second visit. This implies that the time lag between the reference date and the date of survey was in the first visit; vary across households from a minimum period of 6 months to a maximum of 14 months, and, in the second visit, from 2 to 6 months.

The assets position of the household was ascertained only in the first visit, with reference to a fixed reference date, viz., the 30th of June, 2018. Broadly, the following information was collected in this round from each household:

- i. The physical and financial assets of the household as on 30.06.18.
- ii. The liabilities of the household as on 30.06.18 in Visit 1, and as on 30.06.19 in Visit 2.
- iii. The amount of capital expenditure incurred by the household during July 2018-June 2019 on
 - a) residential plots, houses or buildings
 - b) farm business
 - c) non-farm business

2.1.1 The Objective

The objective of the DIS was to obtain quantitative information on the stock of assets, incidence of indebtedness, capital formation and other indicators for the rural/urban economy which will be of value in developing the credit structure in particular and also to obtain other allied information required in the field of planning and development.

2.1.2 Method of data collection

In the first visit, information was collected on assets (owned) and liabilities as on 30th June, 2018. However, for the purpose of estimation of capital formation, actual expenses incurred on all transactions during the reference period (i.e. between 01.07.2018 and 30.06.2019) was recorded separately and were collected in both visits.

2.1.3 Valuation of Assets:

The basis for valuation of assets is described below:

- i. Value of land as on 30.06.2018 was reported as per their normative/guideline values. For buildings, valuation was done as per the market price prevailing in the locality.
- ii. Assets and liabilities of household enterprises were recorded only if the enterprise was fully owned by the household and not a partnership involving members of different households.
- iii. If the shares/debentures were acquired before the reference date, i.e. 30.06.2018, then the value of the shares/debentures owned on the date of survey was evaluated as per the market price prevailed on the date of survey. On the other hand, if the shares/debentures were acquired by way of purchase or disposed of through sale between the reference date and the date of survey, then the purchase or sale price was recorded under 'acquisition' or under 'disposal'. If they were acquired during the reference date and the date of survey by ways other than purchase (as inheritance, gift etc.) or disposed of during this period by means other than sale, then, again, it was the market price prevailed on the date of survey that was used for valuation of the transaction, and (in case of acquisition) for valuation of the asset owned on the date of survey.
- iv. In case where it was not possible to ascertain the prevailing market price of a share, the paid-up value of the shares (if acquired other than by purchase) or the value paid by the household (if they were purchased) was considered.
- v. In case of certificates and annuity schemes, the amount paid at the time of purchase was entered and in case of deposits, the face value was entered.

2.1.4 Liabilities:

The indebtedness position of the households was assessed at the beginning of the agricultural year 2018-19, i.e. on 01.07.2018, in the first visit and at the end of the agriculture year i.e. on 30.06.2019, in the second visit. The information was collected on value of transactions of the household on specified items during the period 01 July to 31 December 2018 in the first visit, and during the period 01 January to 30 June 2019 in the second visit.

2.1.5 Major changes and comparability with 70th round survey

The concepts and definitions followed in the Debt and Investment survey of 77th Round and 70th Round are similar except for valuation of building. Values of land and building on the reference date were recorded in the 70th round as per their normative/guideline values, whereas in the 77th round, values of building were recorded as per the market price prevailing in the locality.

The following additional components, mainly with respect to Financial inclusion and SDG indicators, were added in this survey:

- i. Information on deposit accounts in financial and non-financial institutions, contribution to Co-operative Credit Society/SHG/JLG and deposit account in non-institutional agencies as on the date of survey from each household member.
- ii. Possession of credit/debit cards, e-wallets and their use status during last 365 days for each household member.
- iii. Ownership on land and ownership of agricultural land for each household member.
- iv. Area operated under kitchen garden by the household.
- v. Number of household members contributing to the government insurance/pension subscription viz., Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) etc.
- vi. Area of land owned by the female members of a household.
- vii. Household's usual monthly consumer expenditure.
- viii. Premium paid by the household for life and non-life insurance.

2.1.6 Indicators:

The following indicators are also presented in this report:

➤ Assets:

- ii. Average value of asset by occupational category of household and by decile class of household assets.
- iii. Share of different components of assets in the total value of assets for each occupational category of the households and for decile class of household assets.

➤ Indebtedness:

- i. Incidence of Indebtedness (IOI) and Average Amount of Debt (AOD) as on 30.06.2018 by occupational category of household and for decile class of household assets and for different social groups.
- ii. Variation in IOI of households as on 30.06.2018 by nature of credit agency, by terms of interest and rate of interest.
- iii. Debt-Asset Ratio for decile class of household assets.

- Capital Formation:
 - i. Percentage of households reporting fixed capital expenditure and average values (in Rs.) of fixed capital expenditure by occupational categories of households/household asset holding classes during 01.07.2018 to 30.06.2019.
- Financial Inclusion:
 - i. Percentage of persons holding accounts in Bank and Post Office by gender and social group.
- Inequality in distribution of assets.

2.1.7 CONCEPTUAL FRAMEWORK

2.1.7.1 Reference Period

All the estimates of assets and liabilities presented in the report are for a fixed reference date, viz. 30.06.2018. These are entirely based on the data collected during the first visit to the sample households. The position of liabilities of sample households as on 30.06.18 have been derived from the data on the date of survey and the data on transactions during the period from the reference date to the date of survey.

The main classificatory characters used for tabulation are “Occupational Category” of the households (cultivator/non-cultivator in rural areas and self- employed/others in urban areas) and “Household Asset Holding Class”. For these classificatory characters, the group in which a sample household belongs was determined on the basis of the information collected in Visit 1.

For the purpose of estimating indebtedness of the household, the following items were recorded inclusive of interest in both Visit 1 and Visit 2:

- Amount ‘repaid’ during a particular period
- Amount ‘written off’ during a particular period
- Amount ‘outstanding’ of the total loan amount as on date of survey.

2.1.7.2 Sample Design

The sample design adopted for this survey was essentially a stratified two-stage one for both rural and urban areas. The census villages/sub-units of villages and urban UFS blocks/sub-units of blocks were the first stage units (FSUs) for the rural and urban sectors respectively, while households were the second stage sampling units (SSUs) for both the sectors. The selection of FSUs was done with Simple Random Sampling Without Replacement (SRSWOR) scheme. In this survey, six second stage strata (SSS) were formed both in rural and urban sector considering the monthly per capita consumer expenditure (MPCE) and indebtedness of households. The sample households from each SSS were selected by SRSWOR.

2.1.7.3 Sample Size:

First-stage units: For rural Haryana, the number of villages surveyed was 8 and the number of urban blocks surveyed was 136.

Second-stage units: The stratification of households was done on the basis of MPCE and indebtedness (to institutional agencies or non-institutional agencies or neither) of a particular household. For DIS, from each sample village and urban block, 12 households were surveyed.

Schedule 18.2 was canvassed in 96 rural households and 1601 urban households in Visit 1 (out of 136 FSUs, one FSU was zero case; thus schedule 18.2 was canvassed for 135 FSUs) and, the corresponding figures for rural and urban Haryana were 1574 and 96 respectively during Visit 2.

Number of households surveyed in visit 2 in Urban areas is slightly lower than that of visit 1 as some of the households could not be surveyed in visit 2 due to some reason or other.

2.1.8 COMPARABILITY OF THE ESTIMATE ON INDEBTEDNESS FROM THE TWO SURVEYS OF NSS 77TH ROUND

In the 77th round of NSS, two surveys, namely (i) Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households and (ii) Debt & Investment Survey (DIS) were conducted *simultaneously* during January-December 2019.

In both of these surveys, information on indebtedness of the households was collected. The first one collected information on indebtedness from the agricultural households in rural areas and the later gathered information on indebtedness from all types of households both in rural and urban Haryana.

In the findings based on the survey on Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households (Schedule 33.1), *estimates of percentage of indebted agricultural households in rural areas are provided.*

In the findings based on the survey on Debt & Investment Survey (Schedule 18.2), *estimates of percentage of indebted households are provided for rural areas separately for cultivator households, non-cultivator households, besides providing the estimates of percentage of indebted households in urban areas.*

It may be noted that coverage of agricultural households in ‘Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households’ and the coverage of cultivator households in ‘Debt & Investment Survey’ are not same and as such these estimates are not comparable. Moreover, the estimates of percentage of indebted households obtained from the survey on ‘Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households’ covers the agricultural households of the rural areas, while in the ‘Debt & Investment Survey’, the survey covered the entire rural areas (as the households may be or may not be Agricultural households). However, definition of agricultural households and cultivator households used in these surveys are given below:

Agricultural Households in the survey on 'Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households':

An agricultural household for 77th Round Survey was defined as a household receiving value of produce more than Rs. 4000/- from agricultural activities (e.g. cultivation of field crops, horticultural crops, fodder crops, plantation, animal husbandry, poultry, fishery, piggery, bee-keeping, vermiculture, sericulture, etc.) and having at least one member self-employed in agriculture either in the principal status or in subsidiary status during last 365 days.

Cultivator Households in 'Debt & Investment Survey':

All the households having area of land operated 0.002 hectares or more as recorded during the last 365 days preceding the date of survey was considered as 'cultivator households'.

2.2 Concepts and Definitions

2.2.1 House: Every structure, tent, shelter, etc. is a house irrespective of its use. It may be used for residential or non-residential purpose or both or even may be vacant.

2.2.2 Household: A group of persons normally living together and taking food from a common kitchen constitute a household. It includes temporary stay-aways (those whose total period of absence from the household was expected to be less than 6 months during the survey period) but exclude temporary visitors and guests (expected total period of stay less than 6 months during the survey period).

2.2.3 Household size: The number of members of a household denotes its size.

2.2.4 Household's usual consumer expenditure (Rs.) in a month: Household consumer expenditure (HCE) is the sum total of monetary values of all goods and services consumed (out of purchase or procured otherwise) by the household on domestic account during a reference period. Unusual expenditures, such as, expenditure on social ceremonies, capitation fee, hospitalizations etc. were to be excluded for deriving usual monthly consumer expenditure of the household. However, expenditure on household durable goods was to be included and monthly expenditure on durable goods was to be derived by apportioning the total expenditure made by the household on durable goods during last 365 days.

In this survey, the usual monthly consumer expenditure of the household was collected through these four items:

A: usual consumer expenditure in a month for household purposes out of purchase B: imputed value of usual consumption in a month from home grown stock





C: imputed value of usual consumption in a month from wages in kind, free collection, gifts etc.



D: expenditure on purchase of household durables during last 365 days

From the information collected in these four items, usual monthly consumer expenditure of the household was derived as $[A+B+C+(D/12)]$.





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

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



-  Self-employed in agriculture
-  Self-employed in non-agriculture
-  Regular wage/salary earning
-  Casual labour in agriculture

-  Casual labour in non-agriculture
-  Others



In urban areas, each household was categorized into the following four groups:

-  Self-employed
-  Regular wage/salary earning
-  Casual labour
-  Others

2.2.6 Major household type of rural households (Occupational Classification of households): The rural households were classified under two categories of major household type such as:


-  Cultivator: All the households having area of land operated 0.002 hectares or more during the last 365 days preceding the date of survey.
-  Non-Cultivator: Households operating no land or land less than 0.002 hectares of land.

2.2.7 Major household type of an urban household (Occupational Classification of households): The urban households were classified under two categories of major household type such as:


-  Self employed: In urban areas, a household was considered self-employed, if the major source of its income during the 365 days preceding the date of survey was from self-employment of its members.
-  Others: All the remaining urban households were treated as 'other' households.

2.2.8 Assets: Assets represent all the things owned by the household which have money value e.g. land, buildings, livestock, agricultural machinery and implements, non-farm business equipments, all transport equipments, dues receivables on loans advanced in cash and in kind, shares in companies, cooperative societies, banks etc., national plan saving certificates and the like, deposits in companies, banks, post offices and with individuals. Currency notes and coins in hand are also to be considered as assets. However, for the purpose of survey, crops standing in the fields and stock of commodities held by the household were not considered as assets. Pet animals owned by the households were not considered as livestock for the purpose of this survey.

2.2.9 Liabilities (loans): All claims against the household held by others are considered as the liabilities of the households. Thus, all loans payable by the household to others, irrespective of whether they are cash loans or kind loans are deemed as the liability of the household. Unpaid bills of grocers, doctors, lawyers etc. are also constitute the liability of the household. Different kinds of liabilities are as follows:

-  Cash loan: All loans taken in cash are considered as cash loans payable, irrespective of whether those loans are repaid or proposed to be repaid in cash or in kind. Cash loans, generally, cover borrowings at specific rate of interest for a specific period of time. However, if a loan is taken even at 'nil' rate of interest from relatives or friends, it is considered as cash loan. The loans may be taken against a security or without any security. Dues payable by the household owing to the

purchase of goods under hire-purchase scheme are treated as cash loans.

-  Kind loan: All loans taken in kind (except the case of hire-purchase) irrespective of whether those are already repaid or yet to be repaid in cash or in kind are considered as kind loan payable.

2.2.10 Addition/major repairs & alterations/improvement: These include outlays on major alterations in machinery, equipment, structure, or other fixed assets which significantly extend their expected lifetime of use, productivity or the character or the volume of the service they render. Replacement of parts or attachments which have an expected lifetime of use of more than a year and involve substantial outlays was covered under 'major repairs etc'. The repairs which were not expected to be completed within a short span of time and involve substantial outlays were classified as major repairs. Replacements of parts of machinery, transport equipments etc. or renovation of plants and machinery, buildings etc. which were of durable nature and involve substantial outlays were included in major repairs etc. Bunding of land, normal annual replanting in case of orchard & plantation, deepening of wells, widening of field distribution network etc. are the examples of improvement. In case of building and other constructions, whether in use for residential purpose or for farm business or for non-farm business, addition and major repairs & alterations also indicated improvements.

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

2.2.12 Household Enterprise: A household enterprise is one which is run by one or more members of a household or run jointly by two or more households on partnership basis irrespective of whether the enterprise is located in the premises of the household(s) or not. In other words, all proprietary and partnership enterprises are household enterprises.

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

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

2.2.15 Household asset holding class: This refers to the 10 decile classes of the Rural/Urban Haryana distribution (estimated distribution) of HOUSEHOLDS by asset holding size. In the tables, the different decile classes were referred to simply as 1 (lowest decile class), 2, 3, ... 9,10 (highest decile class). The 10 household asset holding classes were determined separately for each sector based on visit 1 data by examining the distribution of sample households over the asset holding classes for Haryana after data on visit I schedules were entered and validated.

2.2.16 Capital expenditure: Fixed capital formation takes place by way of new purchase, construction for own use and improvement of physical assets which help

in further production. Thus, expenditure on land development work, on fixed assets used in farm and non-farm business and on residential buildings were considered as capital expenditure. Expenditure incurred by the household for purchase of land, land rights and livestock were also taken into account.

2.2.17 Land possessed: Land possessed by a household is defined as land owned (including land under 'owner like possession') + land leased in – land leased out + land otherwise possessed (i.e. neither owned nor leased in) by that household.

For the purpose of this survey, all the lands which were either 'owned and possessed' or 'leased-in' or 'otherwise possessed' or leased-out' by the households were considered irrespective of its use. The land of the household included the homestead land and other lands used for agricultural purpose or for other purposes. The lands (which included ponds/other water bodies, area under forest etc.) of the household were also be used for agricultural purposes like growing of field crops, vegetables, fruits, tea, coffee, cocoa, rubber, production of livestock, poultry, fish, aquaculture, honey, silk-worm cocoons etc. The lands of the household may be used for purposes other than agriculture like those lands put to uses for buildings, paths, wells, land for running household enterprises and other non-agricultural uses, areas under forest/water bodies not used for agricultural purposes, culturable waste, used for miscellaneous tree crops and groves not covered under agricultural activities, permanent pastures and other grazing land, barren and unculturable waste etc.

2.2.18 Ownership of land: (i) A plot of land is considered to be owned by the household if permanent heritable possession, with or without the right to transfer the title, is vested in a member or members of the household. Land held in owner- like possession under long term lease or assignment is also considered as land owned. Thus, in determining the ownership of land, two basic concepts were involved, namely,

- a. Land owned by the household, i.e., land on which the household has the right of permanent heritable possession with or without the right to transfer the title, e.g., Pattadars, Bhumidars, Jenmos, Bhumiswamis, Rayat Sithibans, etc. The land may be leased out to others by the owner without losing the right of permanent heritable possession.
 - b. Land held under special conditions such that the holder did not possess the title of ownership but the right for long term possession of the land (for example, land possessed under perpetual lease, hereditary tenure and long term lease for 30 years or more) was to be considered as being held under owner like possession.
- (ii) Sometimes a piece of land may be possessed by a tribal in accordance with traditional tribal rights from local chieftains or village/district council. Again, a piece of land may be occupied by a tenant for which the right of ownership vests in the community. In both the cases, the tribal or other individual (tenant) was taken as owner, for in all such cases, the holder has the owner like possession of land in question.

2.2.19 leased-out and leased-in:

- (i) Land given to others on rent or free by owner of the land without surrendering the right of permanent heritable title is defined as land leased-out. It is defined as land leased-in if it is taken by a household on rent or free without any right of permanent or heritable possession. The lease contract may be written or oral. If the lease contract is written then it

is considered as 'recorded lease' and if the lease contract is oral then it is considered as 'non-recorded lease'.

(ii) Sometimes orchards and plantations were given to others for harvesting the produce for which the owner receives a payment in cash or kind. Such transactions were not treated as 'lease' for the purpose of this survey.

2.2.20 Otherwise possessed land: All public/institutional land possessed by the household without title of ownership or occupancy right (i.e. encroached land) is termed as 'otherwise possessed land'. The possession is without the consent of the owner. Private land (i.e. land owned by the household sector) possessed by the household without title of ownership and occupancy right are not included in this category. All private land encroached upon by the household are treated as leased- in land.

2.2.21 Homestead land: Homestead of a household is defined as the dwelling house of the household together with the courtyard, compound, garden, out-house, place of worship, family graveyard, guest house, shop, workshop and offices for running household enterprises, tanks, wells, latrines, drains and boundary walls annexed to the dwelling house. All land coming under homestead is defined as homestead land. Sometimes, gardens, orchards or plantations though adjacent to the homestead and lying within boundary walls, may be located on a clearly distinct piece of land. In such cases, land under garden, orchard or plantation was not considered as homestead land for this survey.

2.2.22 Livestock: Livestock are those animals which are used for food, fiber, labour, etc. Animals kept as pets, snakes, reptiles, frogs, fishes were excluded from the coverage of livestock.

2.2.23 Kitchen garden: A kitchen garden is defined as Fore-yard and/or Back- yard garden which is close to front door and/or back door of the house; where the households grow vegetables (radish, beans, pumpkins, varieties of guards etc.), herbs (kasoori methi, mint, basil, oregano etc.), spices (green chilies, onion, garlic, broad leaf mustard etc.) and fruits (banana, papaya, coconut etc.) for own (household) use only. A kitchen garden is area around the house; within the boundary wall of homestead land but without any distinct demarcation.

The vegetables, herbs, spices and fruits in the kitchen garden are normally irrigated by collecting and using waste from the kitchen/dirty water released from the households. It is fertilized by waste resources such as sweepings and kitchen scraps.

2.2.24 Financial Company: A financial company is an institution which has to be (i) a company under Companies Act; (ii) engaged in financial activity; and (iii) principal business should not be agricultural, industrial or trading activity or real estate business.

Types of financial companies: Financial companies are classified into the following 8 categories based on their principal business:

- i. Equipment Leasing Company (ELC)
- ii. Hire Purchase Financing Company (HPFC)

- iii. Loan Company (LC)
- iv. Investment Company (IC)
- v. Mutual Benefit Fund Company (Nidhi)
- vi. Miscellaneous Non-Banking Company (Chit Fund Company)
- vii. Residuary Non-Banking Company (RNBC)
- viii. Housing Finance Company (HFC)

2.2.25 Financial Institution: Financial Institutions (FI's) play an important role in the financial system of the economy. They cater to the needs of medium and long- term financing as well as requirement of working capital by different sectors of the economy. FI's are broadly categorized into All-India Financial Institutions (AIFI), State Level Institutions and Other Institutions.

2.2.26 Scheduled Commercial Bank: The scheduled commercial banks are those banks which are included in the second schedule of RBI Act 1934 and which carry out the normal business of banking such as accepting deposits, giving out loans and other banking services. All loans taken from commercial banks, including nationalized banks, State Bank of India and its associates like State Bank of Rajasthan and State Bank of Mysore, and foreign commercial banks operating in India were considered as loans taken from 'scheduled commercial banks'.

2.2.27 Regional Rural Bank: Regional Rural Banks (RRBs) were setup with a view to developing the rural economy by providing credit and other facilities, particularly to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs. Being local level institutions, RRBs together with commercial and co-operative banks, were assigned a critical role to play in the delivery of agriculture and rural credit. The equity of the RRBs was contributed by the Central Government, concerned State Government and the sponsor bank. The function of financial regulation over RRBs is exercised by Reserve Bank and the supervisory powers have been vested with NABARD.

2.2.28 Co-operative bank: When a co-operative society gets banking license, they can have deposit (saving and/or term) from members. Loan may be obtained from district or central co-operative banks, primary or central land development banks, or other types of co-operative banks. Loans from such banks were treated as from 'co-operative bank'.

2.2.29 Non-financial Company: It is an industrial concern as defined in Industrial Development Bank of India Act or a company whose principal activity is agricultural operations or trading in goods and services or real estate and which is not classified as financial or miscellaneous or residuary non-banking company.

2.2.30 Microfinance: Microfinance and microcredit are often used interchangeably. Microfinance is made available through two types of institutions. One is the credit provided through self-help groups (SHGs) promoted by Government, banks or 'not- for-profit' NGOs. These SHGs are generally known as bank-linked (SHG-BL). SHG- bank linkage programme was initially promoted by the NABARD. SHG-BL, besides promoting thrift and lending to the poor, is also used for providing subsidized credit to the poor households.

2.2.31 Chit Fund: A chit fund is a type of rotating savings and credit association system practiced in India. Chit fund schemes may be organized by financial institutions, or informally among friends, relatives or neighbours. In some variations of chit funds, the savings are for a specific purpose.

A chit fund company is a company that manages, conducts, or supervises a chit scheme. It is regulated by provisions of Chit Fund Act, 1982. Under this Act, the chit fund businesses can be registered and regulated only by respective State Governments.

Chit funds are the only intermediaries which have both savings and borrowing features. Personalised service, especially in rural areas, and absence of stringent formalities enable such companies participate in the national financial inclusion programme.

2.2.32 Self Help Group – Bank Linked: The provision of credit through self-help groups may be promoted by Government, banks or ‘not-for-profit’ NGOs. These SHGs are generally known as bank-linked (SHG-BL). SHG-BL, besides promoting thrift and lending to the poor, is also used for providing subsidized credit to the poor households under programme.

2.2.33 Self Help Group – Non Banking Financial Companies: Provision of credit through self-help groups may alternatively be promoted by agencies which are private for-profit Non-Banking Financial Company (NBFC). NBFCs also lend to the poor households through SHGs which are specifically organized as joint liability groups (JLGs) for lending and recovering loans on behalf of the NBFCs.

2.2.34 Co-operative Credit Society: It is an organization created under the cooperative movement whose main objective is to provide financial help to its members.

2.2.35 Non-Banking Financial Company (NBFC): A NBFC is a company registered under the Companies Act, 1956 engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire- purchase, insurance business, chit business but does not include any institution whose principal business is that of agriculture activity, industrial activity, purchase or sale of any goods (other than securities) or providing any services and sale/purchase/construction of immovable property.

2.2.36 Landlord: The credit agency for loans given by landlords to their own tenants was considered as loan from ‘landlord’. If the tenant took a loan from a person who was not his landlord, but belonging to the landlord class, the credit agency in such cases was ‘agricultural money lender’ or ‘professional money lender’, etc., depending upon the types of money lending business done by the landlord.

2.2.37 Agricultural Money Lender: An agricultural moneylender is a person whose profession is agriculture and who is also engaged in money lending business.

2.2.38 Professional Money Lender: A professional money lender is a person who earns the major part of his income from money lending.

2.2.39 Input Supplier: Input supplier is a person who supplies goods to producers on credit.

2.2.40 Relatives & Friends: If a loan was received from one of the relatives or friends free of interest it was considered as a loan taken from 'relatives and friends'. If the loan had interest it was considered as taken from an 'agricultural moneylender', 'input supplier', etc., depending upon the type of business carried out by the relative or friend.

2.2.41 Market Commission Agent/Traders: Commission agents are the key players between the farmers and buyers for facilitating the auction, arranging for the payment to the farmers (sellers) and other facilities like loading/unloading and cleaning of the produce and delivery of the produce to the buyers. They also arrange the required equipments, machines and labour for weighing, filling and stitching the grain bags for which the farmers and buyers pay as per the rates prescribed. The capital intensive nature of green revolution technology increased the financial needs of the farmers and the procurement needs of the state due to substantial increase in the agricultural production. As a result, two inter-linked markets; credit market and product market emerged, where commission agents played a dominant role. The institutional sources alone could not meet the credit requirements of the farmers and they had to go for non-institutional credit, especially from commission agents.

2.2.42 Purpose of Loan: The purpose for which the loan was incurred by the household was recorded. The purpose of loan was defined as the occasion which prompted the households to contract the loan. Even if the loan was utilized for a purpose other than that for which it is borrowed, only the original purpose of borrowing was recorded.

The various purpose categories are as follows:

- Capital expenditure in farm business: The expenditure incurred on account of purchase of land, land rights, reclamation of land for farm business, new purchases, additions, major repairs and alterations and improvement of barns & animal sheds, orchards and plantations, wells, borewells, tubewells, irrigation resources, agricultural machinery and implements, transport equipment for farm business, purchase and other capital expenditure incurred on milch or working/breeding cows and buffaloes, egg-laying ducks and hens, etc., constitute the capital expenditure in farm business.
- Revenue 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, implements, etc., constitute the revenue expenditure in farm business.
- Non-farm business: Loans taken to meet the expenses of both capital and revenue expenditure in non-farm business are to be considered. The expenditure incurred on account of purchase of land, purchase and constructions, additions and alterations, major repairs of workplaces, workshops/manufacturing units, shops and other construction in relation to non-farm business, transport equipment, non-farm business equipment and accessories, etc., constitute the capital expenditure in non-farm business. Whereas, expenditure incurred on account of purchase of raw materials, merchandise, fuel & lubricants, payments of rent, salaries and wages, hire charges of implements and machinery, etc., constitute the revenue expenditure in non-farm business.

- For housing: The expenditure incurred by the household on account of purchase of residential plots; purchases, repairs, additions & alterations, and new construction of buildings for residential purposes constitute the expenditure on housing.
- For marriages and ceremonies: The expenditure incurred by the household for marriages or other social ceremonies constitute this expenditure.
- For education: The expenditure incurred by the household on account of tuition fees, admission fees, purchase of books, notebooks & stationery, etc., for education constitute the expenditure on education.
- For medical: The expenditure incurred by the household on hospitalization, doctor's fees, purchase of medicines, medical diagnostic tests like scans, X- rays, ECG, EEG and other pathological tests constitute the expenditure on medical treatment.
- Other consumption expenditure: The expenditure incurred by the household on account of purchase of durable household assets, clothing for use of the household; etc., which are not covered in housing & medical, constitute the other consumption expenditure.
- Others: 'Others' might include financial investment expenditure, expenditure on litigation, repayment of debt, etc.

2.2.43 e-Wallet: An e-Wallet, refers to an online service through cell phone that allows an individual to make electronic transactions through some 'Mobile Application (mobile app)'. This may include purchasing items on-line as well as transferring money to others. However, individual bank mobile apps (of PNB, SBI, ICICI etc.) were not included for this purpose but Payments Bank like Fino Payments Bank Ltd., Airtel Payments Bank Ltd, India Post Payments Bank Ltd. and Paytm Payments Bank Ltd., Aditya Birla Idea Payment Bank, Jio Payment Bank were included. BHIM (Bharat Interface for Money) mobile app based on the Unified Payment Interface (UPI) was also included in the list for this survey.

2.2.44 Non-life insurance: Non-life insurance or general insurance refers to the insurance of goods and property. It is a means of providing financial protection for building, machinery, equipment, furniture, and vehicle and merchandise items against the risk of fire, earthquake, accident and theft. Non-life insurance includes fire insurance, marine insurance and miscellaneous insurance.

2.2.45 AYUSH Unit: AYUSH Unit means any Health Care Centre/Unit providing treatment facility for any discipline under AYUSH (Ayurveda, Yoga, Naturopathy, Unani, Siddha, Homeopathy), such as:

- ❖ Hospital
- ❖ Dispensary
- ❖ Primary Health Centre (PHC)
- ❖ Community Health Centre' (CHC)
- ❖ AYUSH Health Centre (AHC)
- ❖ Panchkarma Centres/Kendra
- ❖ Ayurveda/Panchkarma Hospitals

2.2.46 Highest Level of Education: The highest level of education successfully completed by the member of the household in the general/technical/vocational educational level was considered as the highest level of education.

2.2.47 Gini Co-efficient: This is a measure of inequality of a distribution. It is defined as the ratio of the area between the Lorenz curve of the distribution and the line of equality; and the area under the line of equality. It should lie between 0 & 1 and is often used as a measure of income/wealth inequality. Here, 0 corresponds to perfect income/wealth equality (i.e. everyone has the same income/wealth) and 1 corresponds to perfect income/wealth inequality (i.e. one person has all the income/wealth, while everyone else has zero income/wealth).

2.2.48 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Pradhan Mantri Jeevan Jyoti Bima Yojana is a government-backed life insurance scheme in India. The scheme is available to people between 18 and 50 years of age with bank accounts. It has an annual premium of Rs. 330.

2.2.49 Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Pradhan Mantri Suraksha Bima Yojana is a government-backed accident insurance scheme in India. Pradhan Mantri Suraksha Bima Yojana is available to people between 18 and 70 years of age with bank accounts. It has an annual premium of Rs. 12. In case of accidental death or full disability, the payment to the nominee will be Rs.2 lakh and in case of partial Permanent Disability Rs.1 lakh. Full disability has been defined as loss of use in both eyes, hands or feet. Partial permanent disability has been defined as loss of use in one eye, hand or foot.

2.2.50 Atal Pension Yojana (APY)

Atal Pension Yojana (previously known as Swavalamban Yojana) is a government-backed pension scheme targeted at the unorganized sector in India. It was applicable to all citizens in the unorganized sector who joined the National Pension Scheme (NPS) administered by the Pension Fund Regulatory and Development Authority (PFRDA) Act, 2013. The minimum age of joining APY is 18 years and maximum age is 40 years. The age of exit and start of pension would be 65 years.

2.2.51 Plot

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

2.2.52 Scheme of lending

Sometimes institutional agencies advance loans under various programmes or schemes for development of particular community, area, industry etc. The scheme under which loans are borrowed were ascertained and recorded.

2.2.53 Mudra Yojana

This is a scheme for providing loans upto Rs.10 lakh to the non-corporate, non- farm small/micro enterprises. These loans are classified as MUDRA loans. These loans are given by Commercial Banks, RRBs, Small Finance Banks, Cooperative Banks, MFIs and NBFCs. The borrower can approach any of the lending institutions mentioned above or can apply online through this portal. MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth/development and funding needs of the beneficiary micro unit/entrepreneur and also provide a reference point for the next phase of graduation/growth.

2.2.54 Stand-Up India

It is a scheme to support entrepreneurship among women and SC & ST communities. It is similar to but distinct from Startup India. Both are enabler and beneficiary of other key Government of India schemes, such as Make in India, Industrial corridor, Dedicated Freight Corridor, Sagarmala, Bharatmala, UDAN- RCS, Digital India, Bharat Net and UMANG. The scheme offers bank loans of between Rs.10 lakh and Rs.1 crore for scheduled castes and scheduled tribes and women setting up new enterprises outside of the farm sector.

2.2.55 NRLM/NULM (National Rural/Urban Livelihood Mission):

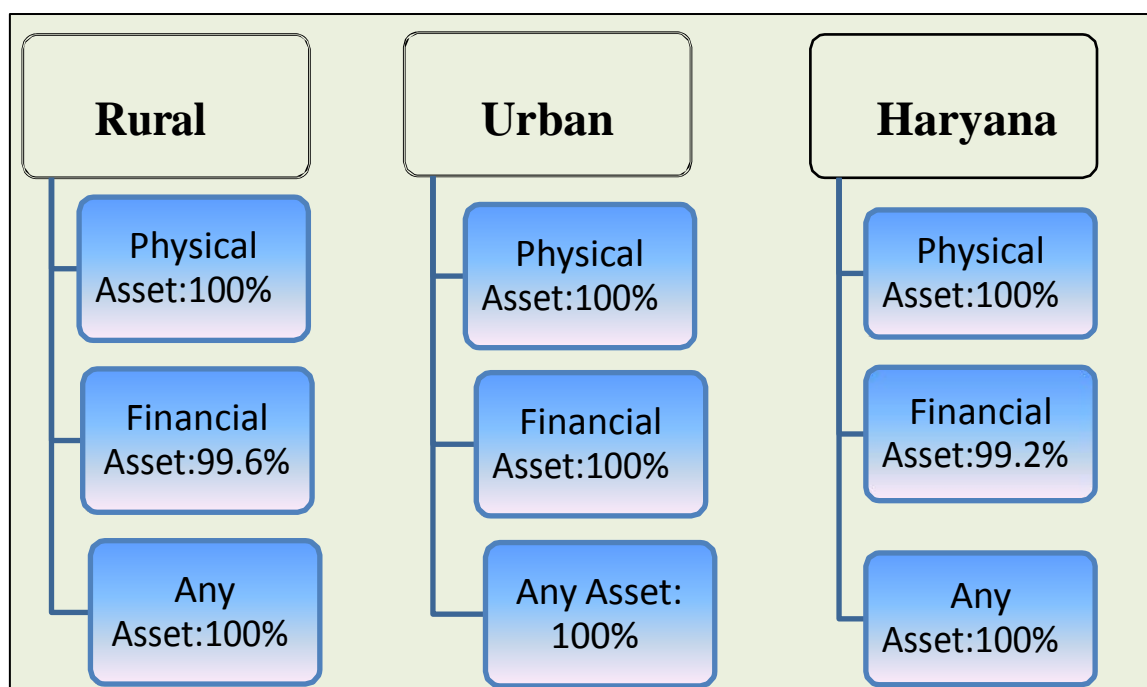
NRLM is a poverty alleviation project implemented by the Ministry of Rural Development, Government of India. This scheme is focused on promoting self- employment and organization of rural poor. The basic idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. In 1999 after restructuring Integrated Rural Development Programme (IRDP), Ministry of Rural Development (MoRD) launched Swarna Jayanti Grameen Swarojgar Yojana (SGSY) to focus on promoting self-employment among rural poor. SGSY is now remodelled to form NRLM thereby plugging the shortfalls of SGSY programme. The scheme was succeeded by Deen Dayal Antyodaya Yojana on 25 September 2015.

NULM to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor. The mission would aim at providing shelters equipped with essential services to the urban homeless in a phased manner. In addition, the mission would also address livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities.

Highlights on Debt and Investment Survey

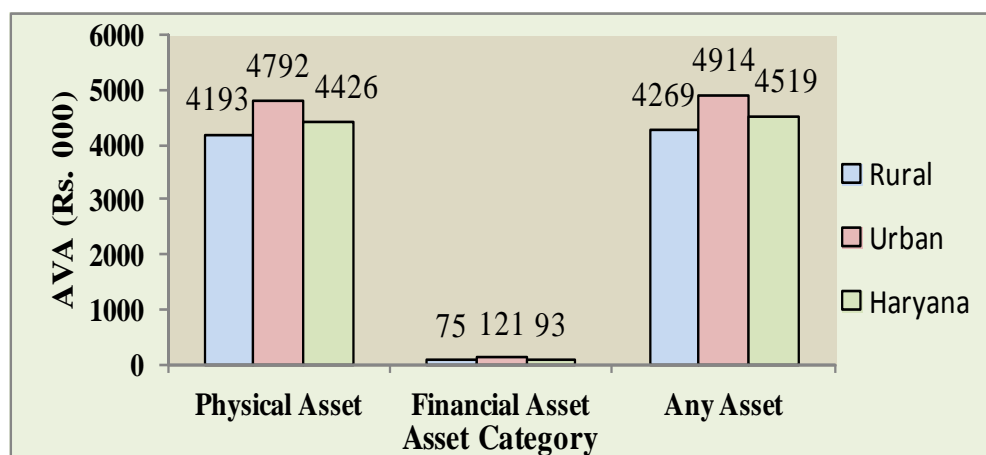
A. Ownership of Assets & Average value of Assets (AVA)

Percentage of Households reporting ownership of asset

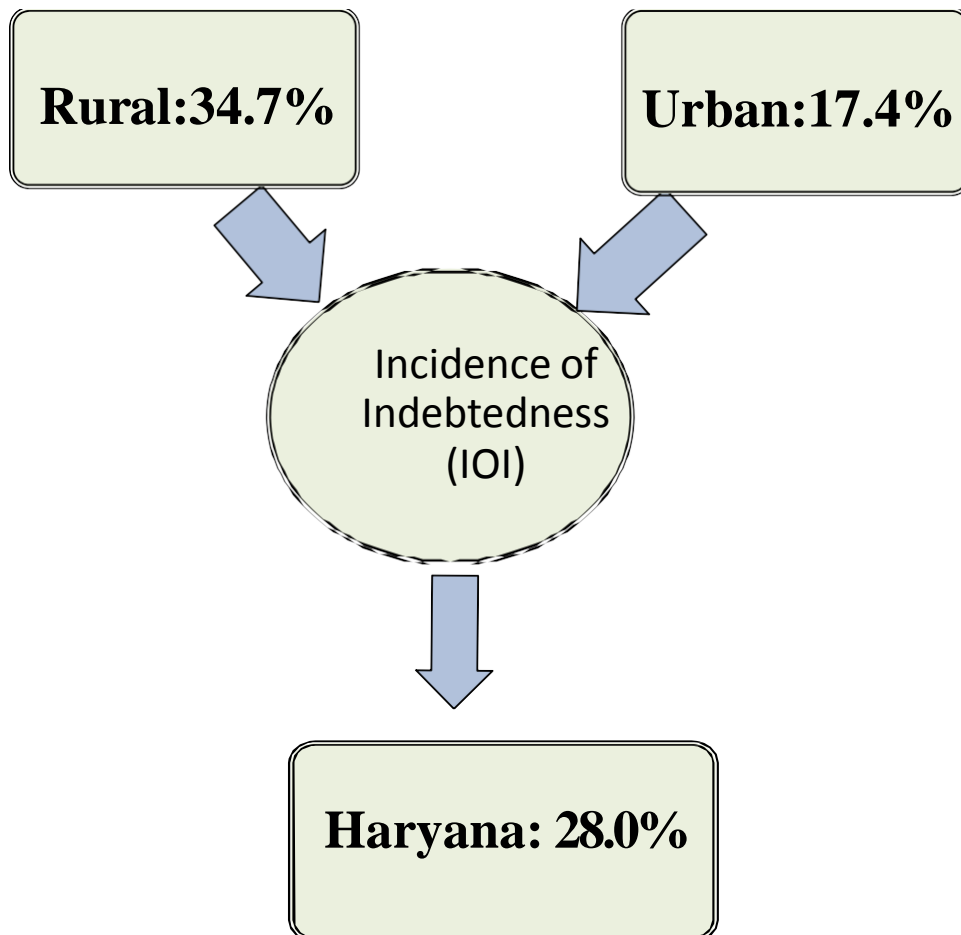


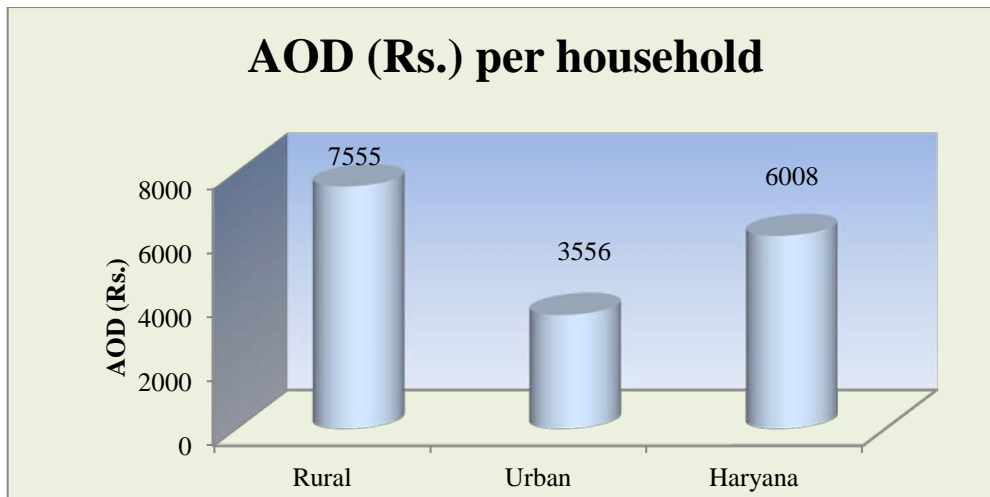
Note: Any Asset does not include bullions, ornaments, paintings & artistic originals

Average Value of Asset (AVA, Rs.'000) per household

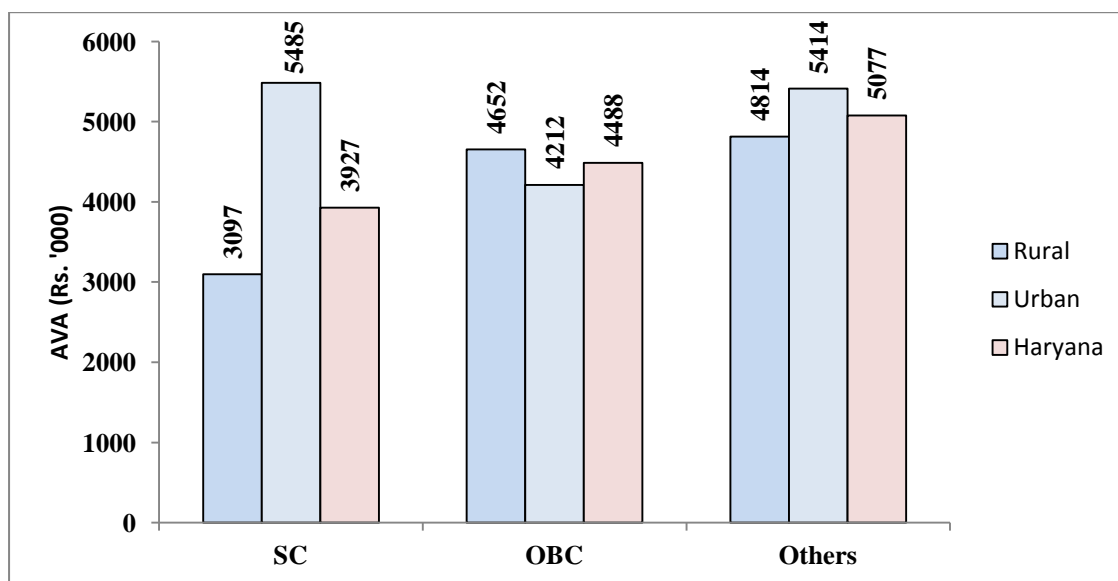


B. Incidence of Indebtedness (IOI) and Average amount of Debt (AOD)

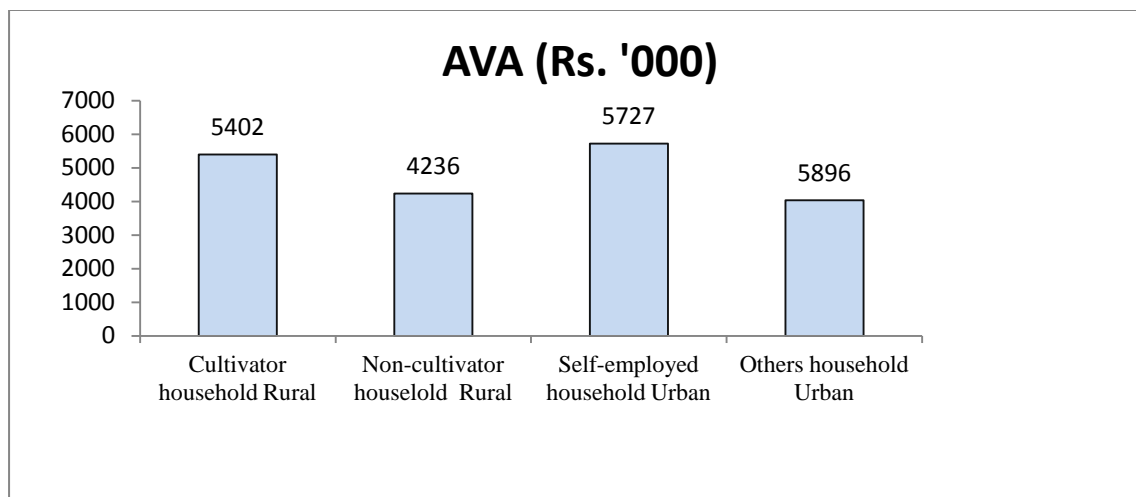




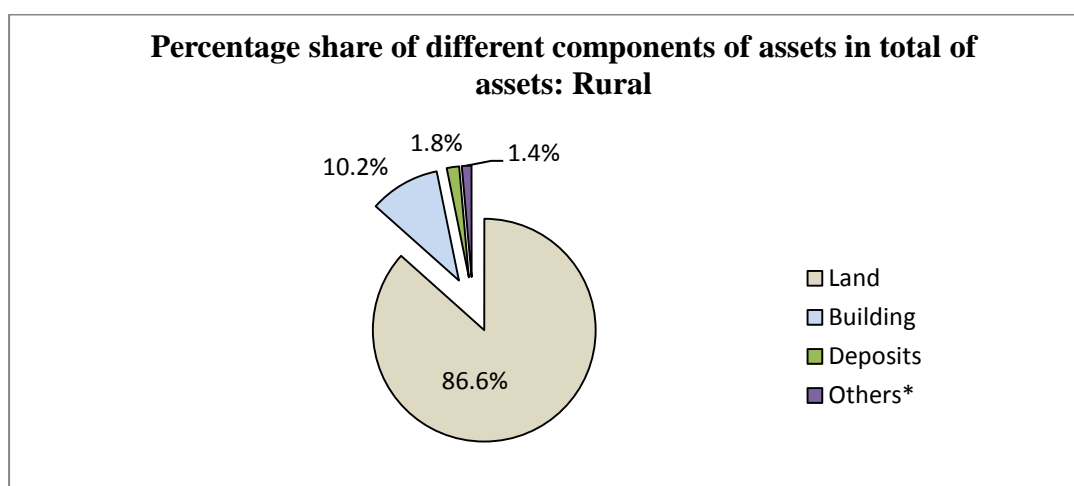
C. Average Value of Assets (AVA Rs. '000) by Social Groups



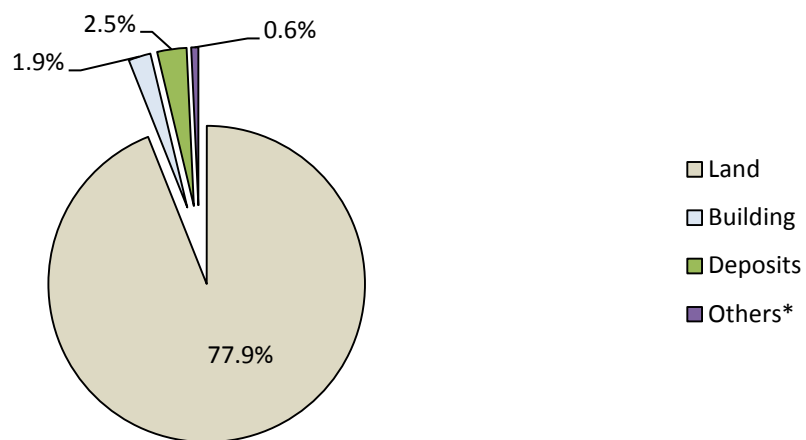
D. AVA by occupational category of the household



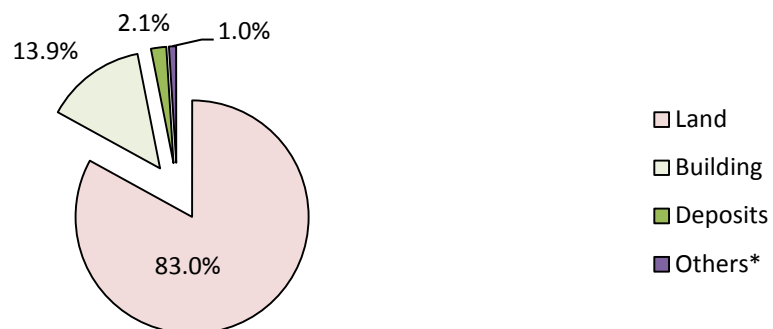
E. Percentage share of different components of assets in total value of Asset



Percentage share of different components of assets in total of assets: Urban

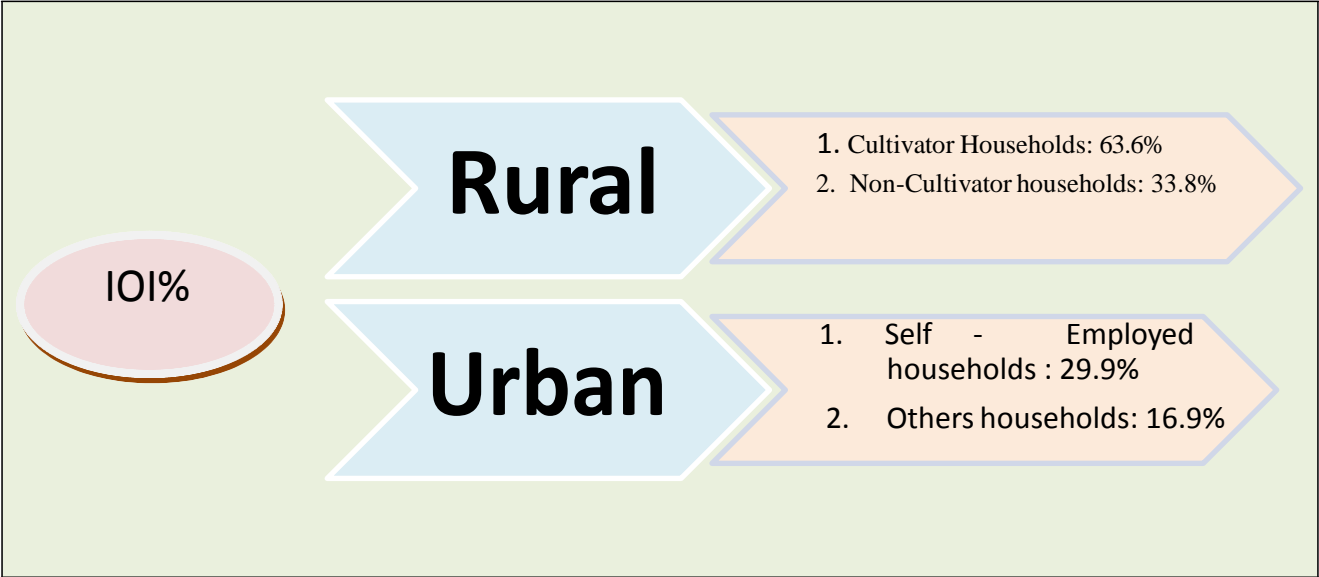


Percentage share of different components of assets in total of assets: Haryana

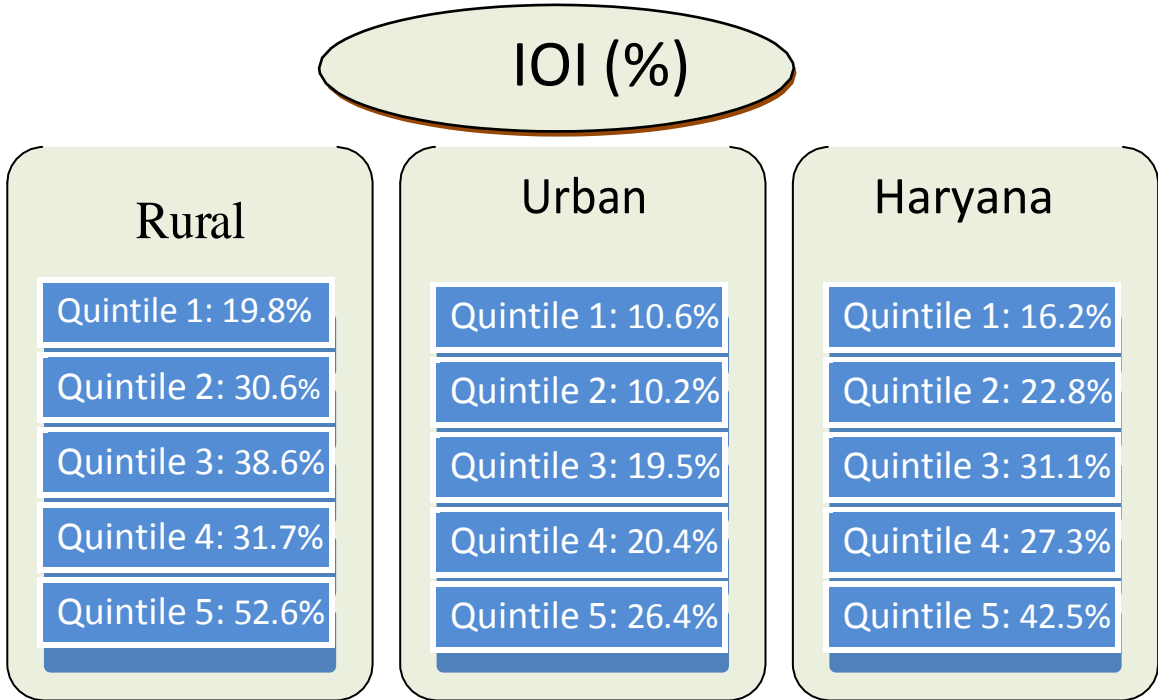


*Others assets include livestock, transport equipments, agriculture machinery, non-farm business equipments and shares.

F. Incidence of Indebtedness (IOI) by occupational category of households



G. Incidence of Indebtedness [IOI (in percentage)] by quintile class of household consumer expenditure



2.3 Summary of Findings

Introduction

The Debt & Investment Survey (DIS) was conducted by the Directorate of Economics & Statistics, Haryana for the NSS 77th round during January-December 2019 covering estimates of key indicators, namely, assets accumulated and liabilities of the households as on 30.06.2018 and capital expenditure incurred by the households during July 2018-June 2019. This report provides the estimates in terms of key indicators on assets holdings (both physical & financial), liabilities, capital expenditure incurred at household level, financial inclusion in terms of deposit accounts for monetary savings and inequality in distribution of assets as on 30.06.2018.

In the 77th round survey on Debt and Investment, 144 FSUs (8 villages in rural areas and 136 UFS blocks in urban areas) were surveyed and 1697 households (96 households in rural areas and 1601 households in urban areas) were canvassed in Haryana. The number of households in Haryana as estimated from this round survey was about 33.75 lakh, of which about 2 % were in the rural areas and 98 % in urban areas.

This Chapter is arranged in the following Sections:

- ❖ Section One: Asset holdings
- ❖ Section Two: Household Indebtedness
- ❖ Section Three: Debt-Asset Ratio
- ❖ Section Four: Capital Expenditure
- ❖ Section Five: Financial Inclusion
- ❖ Section Six: Inequality in distribution of Assets

2.3.1 Section One: Asset holdings

2.3.1.1 Characteristics of Asset Holdings in Household Sector

In the 77th round survey on Debt and Investment, information on both physical and financial assets owned by the household as on 30th June, 2018 was collected. Under physical assets; land, buildings, livestock, agricultural implements & machinery, non-farm business equipment, transport equipment and household durables were taken into account while shares, deposits, cash & kind dues receivables and cash in hand were considered under financial assets. All these assets owned by the households constitute the asset holdings of the households.

All belongings of the households that have monetary value are considered as Assets of the household. These are classified into Physical or Financial Assets.

Average value of all the physical and financial assets owned per household is considered as Average Value of Assets (AVA).

2.3.1.2 Average Asset Holdings of the Households

The average asset holdings (AVAs) of the households, i.e. average values of all physical and financial assets per household in Haryana are presented in Statement 2.1 as per rural & urban sector.

Statement 2.1: Estimated Households and Average Value of Assets in State Sample-Haryana				
S. No.	Indicator	77 th Round		
		Rural	Urban	Combined
(1)	(2)	(3)	(4)	(5)
1	Estimated Households	3278200	2068700	5346900
2	Estimated Population	10878471	6157455	17035936
3	Total Value of Assets (in crore)*	139559	1016515	2416074
4	Average Value of Assets per Household (in Rs.)	4269264	4913812	4518636
5	Average Value of Assets per person (in Rs.)	1286540	1650868	1418222

Ref: Table 2R, 2U, 2C, 3R, 3U, 4C & 15 of Appendix A and NSS 70th Round Survey (Jan –Dec 2013) State sample-Haryana

* Value of bullion, ornaments, paintings and artistic originals were excluded from Total Value of Assets and separately shown as Valuables

It may be noted that the total value of asset in rural area is Rs. 139559 cr. and in urban area is Rs. 1016515 cr. whereas average value of assets per household is more in urban area (rural Rs. 4269264, urban Rs. 4913812).

Percentage of household owning assets and average value of assets (AVA) for Haryana is shown in Statement 2.2 below:

Statement 2.2: Average Value of Assets (AVA) as on 30.06.2018			
Indicator	Rural	Urban	Combined
(1)	(2)	(3)	(4)
Households owning assets (%)	100.0	100.0	100.0
AVA (000' Rs.) per household	4269	4913	4518

Ref: Table 4R, 4U, 4C, 10R, 10U, 10C of Appendix A

Statement 2.2 reveals that 100% of rural households and 99.6% of urban households reported owning any kind of physical and financial assets.

2.3.1.3 Average Value of Assets by Household Type

Sector-wise estimated households and average value of assets per household for rural and urban Haryana by Household Type are presented in the Statement 2.3.

Statement 2.3: Sector-wise Estimated Households and Average Value of Assets per Household in Haryana by Household Type			
Household Type	Estimated Households		Average value of Assets (Rs. Per HH)
	Number	Percentage	
(1)	(2)	(3)	(4)
RURAL			
Self employed in agriculture	20325	62.0	5233487
Self employed in non-agriculture	2191	67.0	2153739
Regular wage/salary earning	4494	13.7	2664446
Casual labour in agriculture	956	2.9	5347310
Casual labour in non-agriculture	3754	11.5	2681218
Others	1052	3.2	1603452
All	32782	100.0	4269264
URBAN			
Self employed	10741	51.9	5726836
Regular wage/salary	6414	31.0	4436757
Casual labour	2964	14.3	3278064
Others	568	2.7	3462624
All	20687	100.0	4913812

Note: * = no sample household reported during Survey time period in respect of particular household type

Ref: 3R, 3U of Appendix A

The 'household type' is determined on the basis of the income earned by the household from the different sources during the 365 days preceding the date of survey. The source yielding maximum income to the household during 365 days determines the household type.

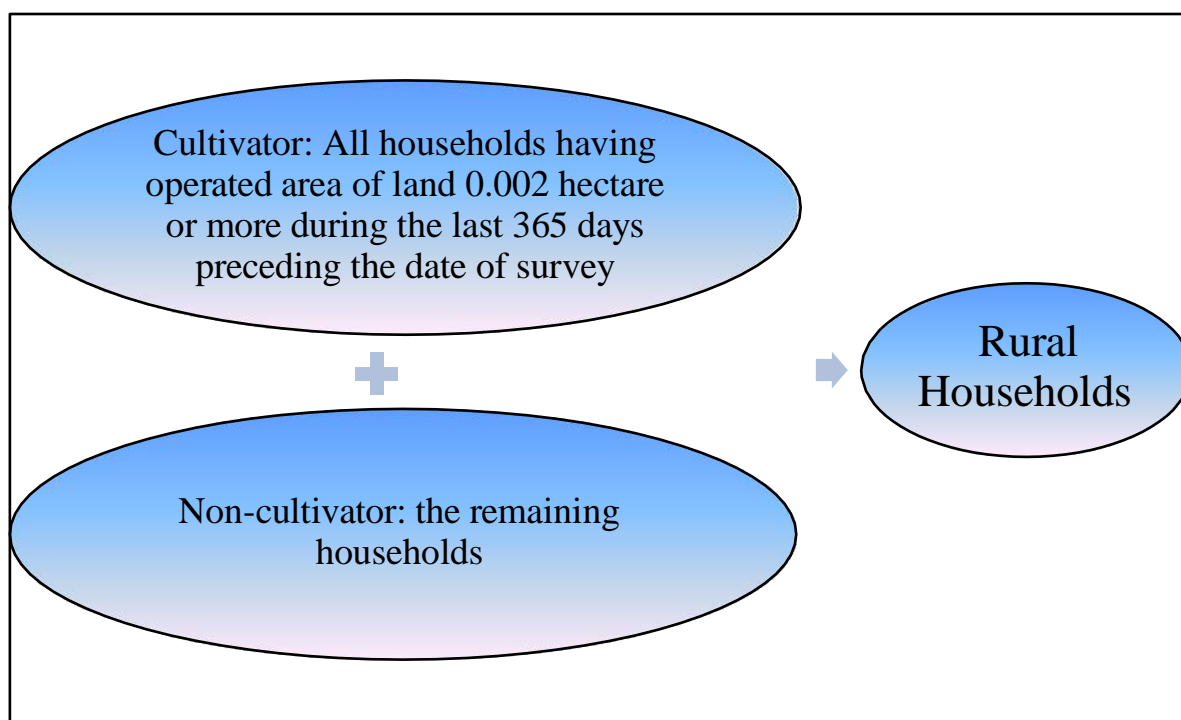
Statement 2.3 reveals that among the different categories of the households in Rural Haryana, 48.3 % of households fall in the 'Self-employed in non-agriculture' category whereas in urban areas, 55.3% of households belong to 'Regular wage/salary' category.

However, in the rural areas, 'Self-employed in agriculture' category is having the highest average value of assets. In the same way, in urban areas, households in 'Self-employed' category are having more average value of assets than other categories.

2.3.1.4 Average Asset Holdings by Occupational Category of the households

Two different classifications have been used for rural and urban areas for identifying the occupational category of a household.

Categories of rural households: The households in the rural sector are broadly classified as cultivator and non-cultivator households as explained below:



Categories of urban households: Depending upon its major source of income during the last 365 days, each urban household is categorized into one of the four household types: Self –employed, regular wage/salary earning, casual labour and others.

The urban households are further classified into two occupational categories as defined below:

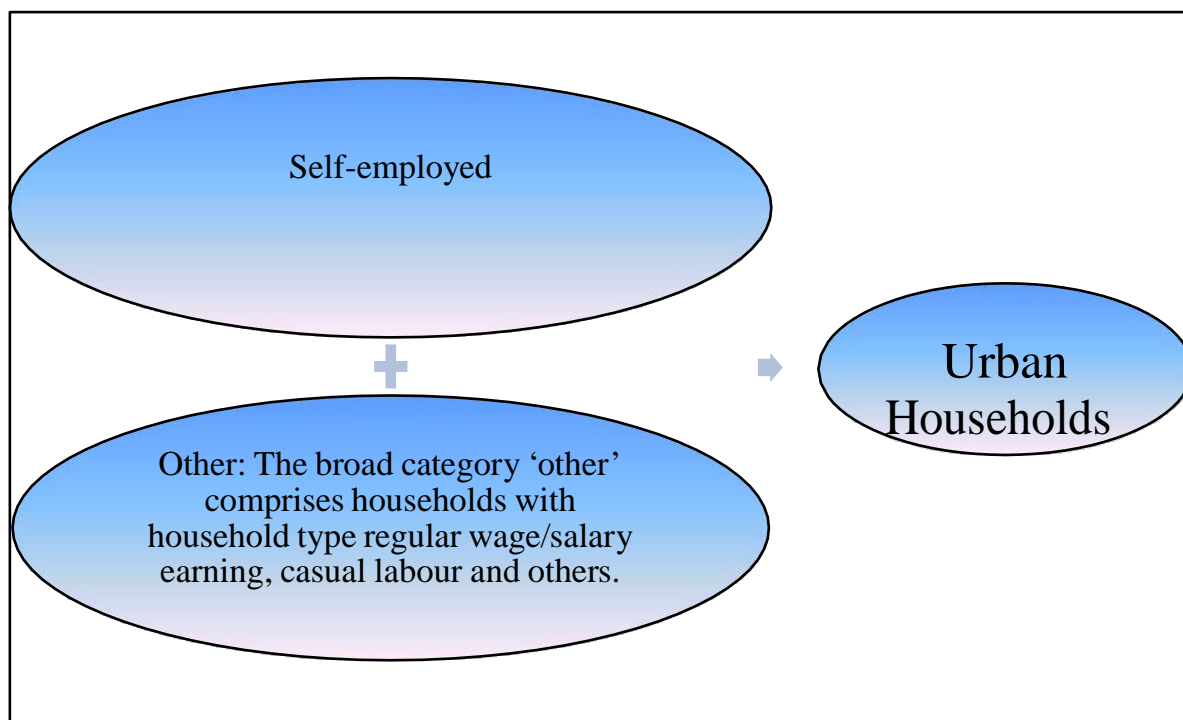


Figure 2.1 shows the percentage of households belonging to different occupational categories, separately for rural and urban Haryana.

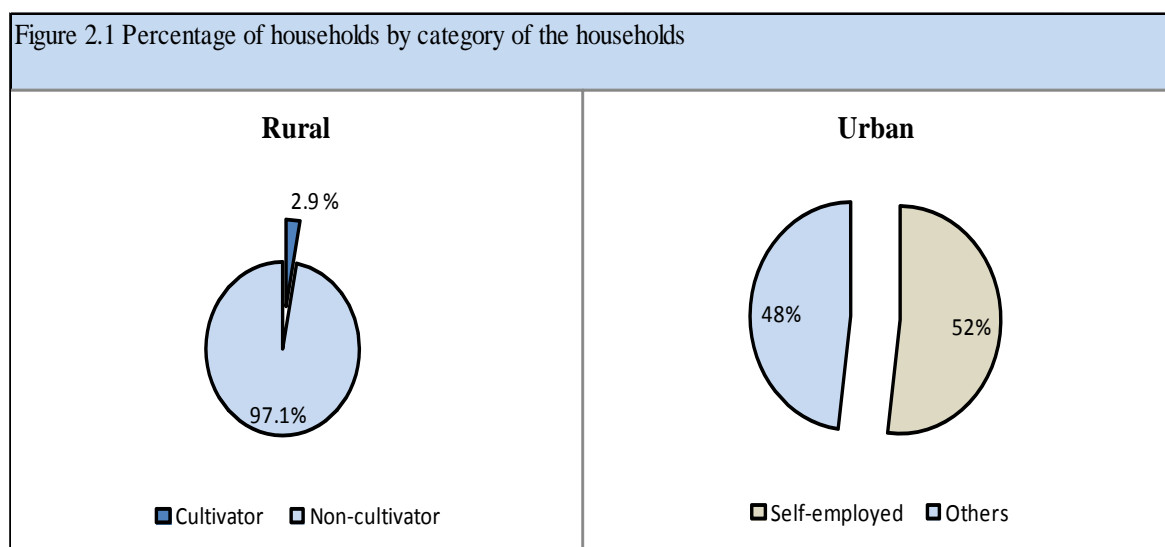


Figure 2.1 reflects that in Rural Haryana, 97.1% households came under the Non-cultivator category and 52% households were under Self-employed category in Urban Haryana during the survey.

Percentage of households owning assets, Average value of Assets (AVA) per household as on 30.06.2018 by occupational category of the household are presented in Statement 2.4 for rural and urban sectors of Haryana.

Statement 2.4: Percentage of households owning assets, Average value of Assets (AVA) per household as on 30.06.2018 by occupational category of the household		
Occupational category of the households	% of households owning asset	AVA per household (000'Rs.)
(1)	(2)	(3)
Rural		
Cultivator	100	5402
Non-cultivator	100	4236
All	100	4269
Urban		
Self-employed	100	5727
Others	100	5896
All	100	4914

Ref: Table 5A, 10R, 10U of Appendix A

Statement 2.4 reflected wide variation in AVA within and between occupational category in both rural and urban sector. On comparing, AVA of Cultivator households is far greater than Non-cultivator in rural sector. Similarly, in urban sector, AVA of others is greater than Self-employed. Also, comparing between rural & urban sectors, it has been seen that AVA of urban households is greater than rural.

2.3.1.5 Average Asset Holdings by Social Group

The estimated average value of assets along with the percentage of households owning assets by social group of the households, separately for rural, urban & combined are given in statement 2.5.

Statement 2.5: Average Value of Assets (AVA) as on 30.06.2018						
Social Group	Households owning assets (%)			AVA (000' Rs.) per household		
	Rural	Urban	Combined	Rural	Urban	Combined
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Schedule Tribe (ST)	-	-	-	-	-	-
Schedule Caste (SC)	100.0	100.0	100.0	3097	5485	3927
Other Backward Classes (OBC)	100.0	100.0	100.0	4652	4212	4488
Others	100.0	100.0	100.0	4814	5414	5077
All	100.0	100.0	100.0	4269	4914	4519

Ref: 40R, 40U, 40C & 6 of Appendix A

2.3.1.6 Average value of assets across ‘decile’ classes of household asset holding

Decile class of household asset holding: If all rural/urban households in Haryana were ranked by value of asset holdings, the bottom 10% of the households may be referred to as the lowest decile class, the next 10% as the second decile class, and so on up to the top 10% which is called the tenth or top decile class. Decile classes are defined separately for rural and urban households at Haryana level.

The estimated average value of assets for different decile classes of household asset holding, separately for rural, urban & combined is presented in Statement 2.6.

Statement 2.6: Average value of Assets (000'Rs.) by decile class of asset holding as on 30.06.2018			
Household asset holding class (AHC)	Average value of Assets (000'Rs.)		
	Rural	Urban	Combined
(1)	(2)	(3)	(4)
1	305	322	312
2	510	574	535
3	570	883	691
4	865	996	916
5	1071	1745	1338
6	2262	4355	3058
7	4985	5084	5024
8	6974	7351	6813
9	8203	8451	8299
10	17377	19435	18171
all	4269	4913	4519

Ref: Table 4R, 4U & 4C of Appendix A

The Statement 2.6 reveals that the households coming under the top decile asset holding class are having more concentrated AVA in rural and urban Haryana.

The estimated average value of assets for different decile classes of household asset holding, separately for rural & urban and combined is given in Figure 2.2A & 2.2B.

2.3.1.7 Possession of land by decile class of household asset holding (Asset Holding Class) (AHC)

Proportion (percentage) of households reported possession of land (rural land & urban land) possessed by each household asset holding class as on 30.06.2018 separately for rural, urban and combined is presented in the Statements 2.7.1, 2.7.2 & 2.7.3 respectively.

Statement 2.7.1: Percentage of households reporting possession of land & average land per household as on 30.06.2018 by household Asset Holding Class (AHC) in Rural Haryana				
RURAL				
AHC	Rural land		Urban land	
	% of households reported	Average area of land per household	% of households reported	Average area of land per household (hectares)
(1)	(2)	(3)	(4)	(5)
1	100.0	0.656	100.0	0.004
2	100.0	0.515	100.0	0.004
3	100.0	0.593	100.0	0.004
4	100.0	0.882	100.0	0.004
5	100.0	0.790	100.0	0.004
6	100.0	0.805	100.0	0.009
7	100.0	0.525	100.0	0.004
8	100.0	0.602	100.0	0.005
9	100.0	0.917	100.0	0.004
10	100.0	1.154	100.0	0.006
All	100.0	0.744	100.0	0.005

Note: * = no sample household reported possession of land during the survey. Ref: Table 13 of Appendix A

Statement 2.7.1 shows that 74.4% of rural households are possessed rural land. The average area of land possessed by per rural household is 0.114 hectare. Also Average area of land (ha.) possessed by per rural household in top decile asset holding class is far greater than other decile classes of AHC.

Statement 2.7.2: Percentage of households reporting possession of land & average land per household as on 30.06.2018 by household Asset Holding Class (AHC) in Urban Haryana				
URBAN				
AHC	Rural land		Urban land	
	% of households reported	Average area of land per household (hectares)	% of households reported	Average area of land per household (hectares)
(1)	(2)	(3)	(4)	(5)
1	100.0	0.602	100.0	0.004
2	100.0	0.637	100.0	0.004
3	100.0	0.661	100.0	0.004
4	100.0	0.829	100.0	0.004
5	100.0	0.830	100.0	0.004
6	100.0	0.922	100.0	0.004
7	100.0	0.806	100.0	0.004
8	100.0	0.783	100.0	0.004
9	100.0	0.750	100.0	0.004
10	100.0	0.854	100.0	0.005
All	100.0	0.767	100.0	0.004

Note: * = no sample household reported possession of land during the survey. Ref: Table 13 of Appendix A

Statement 2.7.2 shows that 38 % of urban households have possessed rural land and the average area of rural land possessed by per household is 0.162 hectare. However, 61.4% of urban households have possessed urban land and the average area of urban land per household is 0.005 hectare.

Statement 2.7.3: Percentage of households reporting possession of land & average land per household as on 30.06.2018 by household Asset Holding Class (AHC) in Haryana				
Combined				
AHC	Rural land		Urban land	
	% of households reported	Average area of land per household (hectares)	% of households reported	Average area of land per household (hectares)
(1)	(2)	(3)	(4)	(5)
1	100	0.656	100	0.602
2	100	0.515	100	0.637
3	100	0.593	100	0.661
4	100	0.882	100	0.829
5	100	0.790	100	0.830
6	100	0.805	100	0.922
7	100	0.525	100	0.806
8	100	0.602	100	0.783
9	100	0.917	100	0.750
10	100	1.154	100	0.854
All	100	0.744	100	0.767

Note: * = no sample household reported possession of land during the survey. Ref: Table 13 of Appendix A

Statement 2.7.3 reveals that nearly 39% of households reported possession of rural land. Further, the possession of average area of rural land was 0.161 ha. per household in Haryana whereas about 60% of households were reported urban land. However, the average area per household comes to 0.004 ha.

2.3.1.8 Inter-State comparison of average value of assets

RSI_{AVA} for a State is defined as ratio of Average Value of Assets (AVA) for that State to the all-India AVA: Thus $RSI_{AVA} = \text{AVA for the State} / \text{AVA at all-India level}$.

Statement 2.8: Average value of assets (AVA) per household and RSI_{AVA} as on 30.06.2018 in rural and urban areas of the States/UTs.

State	AVA per household and Ratio of State AVA to All-India AVA (RSI_{AVA})			
	Rural		Urban	
	AVA (000'Rs.)	RSI_{AVA}	AVA (000'Rs.)	RSI_{AVA}
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	1408	0.88	1712	0.63
Arunachal Pradesh	1258	0.79	1824	0.67
Assam	699	0.44	2593	0.95
Bihar	1089	0.68	2484	0.91
Chhattisgarh	890	0.56	2254	0.83
Delhi	6282	3.95	5775	2.13
Goa	6434	4.04	3258	1.20
Gujarat	1728	1.09	2813	1.04
Haryana (State Sample)*	4269	2.68	4913	1.07
Himachal Pradesh	3601	2.26	4746	1.75
Jammu & Kashmir	4281	2.69	5640	2.08
Jharkhand	860	0.54	1926	0.71
Karnataka	1839	1.16	2247	0.83
Kerala	2478	1.56	3212	1.18
Madhya Pradesh	1428	0.90	2126	0.78
Maharashtra	2071	1.30	4213	1.55
Manipur	1191	0.75	2569	0.95
Meghalaya	3204	2.01	2295	0.84
Mizoram	1388	0.87	3873	1.43
Nagaland	1433	0.90	2748	1.01
Odisha	532	0.33	1341	0.49
Punjab	3948	2.48	2380	0.88
Rajasthan	1881	1.18	4043	1.49
Sikkim	1553	0.98	1293	0.48
Tamil Nadu	946	0.59	1643	0.60
Telangana	1577	0.99	2335	0.86
Tripura	621	0.39	1533	0.56
Uttarakhand	3775	2.37	3265	1.20
Uttar Pradesh	1785	1.12	2793	1.03
West Bengal	789	0.50	1968	0.72
A & N Islands	1956	1.23	3240	1.19
Chandigarh	1595	1.00	4788	1.76
Dadra & Nagar Haveli	1780	1.12	3229	1.19
Daman & Diu	1211	0.76	1067	0.39
Lakshadweep	1018	0.64	1624	0.60
Puducherry	1393	0.88	1981	0.73
All-India	1592	1.00	2717	1.00

*Note: Except Haryana, figures pertain to Central Sample (NSS Report No. 587). Ref: Table 3R & 3U of Appendix A

For any state, higher $RSAl_{AVA}$ shows higher AVA for that state. Statement 2.8 represents that in Rural Sector, Haryana is on the second position after Goa in terms of AVA per households. Further, AVA in Urban Haryana is higher than other States/UTs.

2.3.1.9 Composition of Household Assets Holdings

Information on value of assets both Physical or financial, was collected in respect of various items constituting the assets. Statement 2.9 represents the break-up of different components of assets in the total value of assets for each occupational categories for rural and urban Haryana.

Statement 2.9: Break-up of different components of assets (%) in the total value of assets for each occupational category of households as on 30.06.2018: Haryana							
Category of Assets	Rural			Urban			Combined
	Cultivator	Non-Cultivator	All	Self-employed	Others	All	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Land	70.0	87.3	86.7	76.5	80.1	77.9	77.9
Building	23.2	9.8	10.2	20.3	17.0	19.0	19.0
Livestock & poultry	1.6	0.4	0.5	0.0	0.1	0.0	0.0
Agricultural machinery & equipment	0.4	0.2	0.2	0.0	0.0	0.0	0.0
Non-farm business equipment	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Transport equipment	3.1	0.5	0.6	0.5	0.6	0.6	0.6
Deposits* etc.	1.6	1.8	1.8	2.6	22.1	2.5	2.5
Shares etc.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* include NSC, KVP, saving bonds, post office deposits, other small savings schemes, etc. deposits with bank, non-banking companies, MFI, SHG, PF etc., insurance excl. bullion and ornaments.

Figure '0.0' indicates negligible positive value Ref:

Table 11R, 11U & 11C of Appendix A

Note: Percentage may not be add upto 100 due to rounding off

As on 30.06.2018, in rural Haryana, out of total value of assets, land was having maximum share, followed by building, deposits and transport equipments. Similar trend was seen in urban Haryana. However, in Haryana, land and building jointly having 83.8% share in total assets followed by financial assets (11.4%)(Deposits + Shares). Hence, it may concludes that land & building jointly were found to be pre-dominant component of assets in terms of share of total value of assets in rural, urban and Haryana.

Percentage of Value of Assets of different category in respect to Rural & Urban of Haryana and All India respectively is represented in Statement 2.10.

Statement 2.10: Percentage of Value of Assets in Rural & Urban Haryana and All-India				
Assets of Category	Rural		Urban	
	Haryana	All-India	Haryana	All-India
(1)	(2)	(3)	(4)	(5)
Land	82.3	69.2	64.4	49.4
Building	10.1	22.3	19.3	37.5
Livestock & poultry	0.3	1.3	0.1	0.1
Agricultural machinery & equipment	0.1	0.4	0.0	0.0
Non-farm business equipment	0.6	0.2	1.2	0.6
Transport equipment	1.9	2.1	3.4	3.1
Deposits* etc.	4.8	4.5	11.5	9.1
Shares etc.	0.0	0.0	0.1	0.1
All	100.0	100.0	100.0	100.0

* include NSC, KVP, saving bonds, post office deposits, other small savings schemes, etc. deposits with bank, non-banking companies, MFI, SHG, PF etc., insurance excl. bullion and ornaments.

Ref: Table 11R,11U & 11C of Appendix A

Note: Percentage may not be add upto 100 due to rounding off

Percentage of Households reporting fixed assets, financial assets and valuables as on 30.6.18 by household asset holding class is shown in Statement 2.11

Statement 2.11:Percentage of Households in Haryana reporting fixed assets, financial assets and valuables as on 30.6.18 by household asset holding class			
Household asset holding	fixed assets	financial assets	Valuables*
(1)	(2)	(3)	(4)
1	100.0	96.2	3.0
2	100.0	100.0	1.3
3	100.0	98.8	0.4
4	100.0	100.0	0.1
5	100.0	99.9	6.0
6	100.0	97.3	32.6
7	100.0	99.8	10.3
8	100.0	100.0	29.7
9	100.0	100.0	11.4
10	100.0	100.0	14.6
All classes	100.0	99.2	10.9

Ref: Table No. 8C of Appendix A

* = Valuables represents 'Bullions, ornaments, paintings and artistic originals

As on 30.06.2018, 100% household reported fixed asset and 99.2% household having financial asset. On the same time, 10.9% households in Haryana have reported bullions, ornaments, paintings and artistic originals.

Average value of fixed assets, financial assets and valuables as on 30.6.18 by household asset holding class shown in Statement 2.12

Statement 2.12: Average value of fixed assets, financial assets and valuables as on 30.6.18 by household asset holding class			
Household asset holding	fixed assets	financial assets	Valuables*
(1)	(2)	(3)	(4)
1	282097	30115	3523
2	521106	14324	1139
3	631754	595151	193
4	809052	106663	200
5	1143408	194742	6835
6	2986080	71550	50756
7	4993716	29933	11058
8	6733053	79806	43512
9	8145783	153478	27135
10	17981425	189458	35439
All classes	4425520	93116	17960

Ref: Table No. 9C of Appendix A

* = Valuables represents 'Bullions, ornaments, paintings and artistic originals'

2.3.2 Section Two: Household Indebtedness

2.3.2.1 Incidence of Indebtedness (IOI)

A household was considered to be indebted if the household had any cash loan outstanding as on 30.06.2018.

The percentage of the indebted households is regarded as Incidence of Indebtedness (IOI).

Average amount of cash dues as on 30.06.2018 per household is termed as Average amount of Debt (AOD).

Average amount of debt per indebted household is termed as Average of Debt per Indebted Household (AODL).

Statement 2.13 presents the Incidence of Indebtedness (IOI), Average amount of Debt (AOD) per household and AOD per indebted household (AODL) as on 30.06.2018 by different Asset Holding Class separately for rural, urban & combined.

Statement 2.13: Incidence of Indebtedness (IOI), Average amount of Debt (AOD) per household and AOD per indebted household (AODL) as on 30.06.2018 by different Asset Holding Class (AHC)

AHC	RURAL			URBAN			Combined		
	IOI (%)	AOD (Rs.)	AODL (Rs.)	IOI (%)	AOD (Rs.)	AODL (Rs.)	IOI (%)	AOD (Rs.)	AODL (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	1.7	1743	10208	0.6	1292	20547	1.3	1572	12103
2	2.4	1596	6660	1.2	1385	11346	1.9	1513	7829
3	1.8	1263	6887	2.4	2913	12183	2.1	1902	9278
4	3.9	5203	13471	2.0	1903	8714	3.1	3929	12562
5	3.2	2606	8151	1.8	3343	18621	2.6	2898	10977
6	4.4	11247	25616	0.9	1963	21384	3.1	7719	25120
7	3.6	5213	14487	1.6	4579	28526	2.8	4967	17586
8	4.9	10480	21213	2.7	7847	29548	4.1	9462	23321
9	4.2	15192	35830	1.3	3232	24105	3.1	10567	33900
10	4.5	20908	46385	2.9	7033	24454	3.9	15558	40095
All	3.5	7555	21799	1.7	3556	20385	2.8	6008	21459

Note: * = no sample household reported cash loan in respect of particular asset holding class

'0' indicates some positive value

Ref: Table 2R, 2U, 2C & 4R, 4U & 4C of Appendix A

These estimates reveals that in Haryana, IOI among the households were reported as 2.8% with the average amount of debt per household of Rs.6008/- and average amount of debt per indebted household as Rs.21459/- respectively.

2.3.2.2 IOI and AOD by Occupational Category of Households

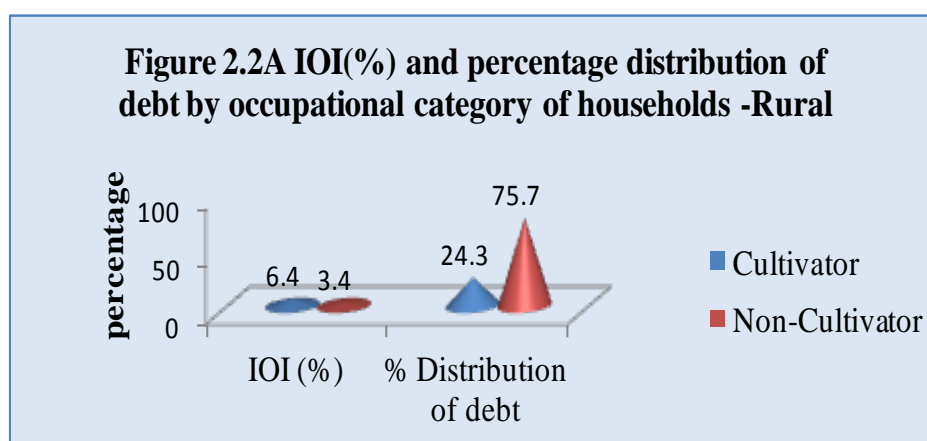
Statement 2.14 shows the Incidence of Indebtedness (IOI), Average amount of Debt (AOD) per household and AOD per indebted household (AODL) as on 30.06.2018 for different occupational category of households in rural & urban Haryana.

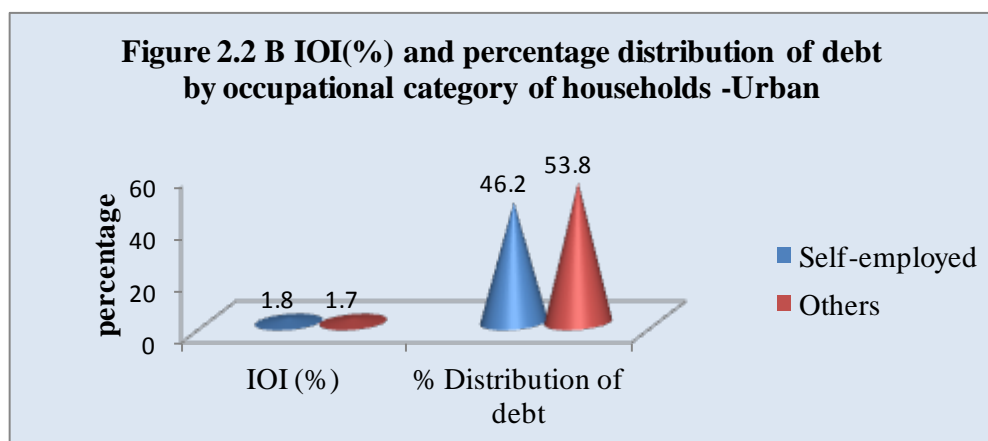
Statement 2.14 : IOI, AOD & AODL as on 30.06.2018 by Occupational Category of Rural & Urban Households: Haryana			
Occupational Category of household	IOI (%)	AOD (Rs.)	AODL (Rs.)
(1)	(2)	(3)	(4)
RURAL			
Cultivator	6.4	62975	98928
Non-Cultivator	3.4	5920	17514
All	3.5	7555	21799
URBAN			
Self-employed	1.8	3167	17596
Others	1.7	3977	27579
All	1.7	3556	20385

Ref: Table 2R, 2U, 2C, 5A of Appendix A

In rural Haryana, indebtedness is found to be more widespread among the cultivator households than non-cultivator households. In urban Haryana, self-employed households are more indebted than others.

The Incidence of Indebtedness (IOI) and percentage distribution of amount of outstanding debt as on 30.06.2018 by occupational category of households for rural and urban Haryana is shown in Figures 2.5A & 2.5B respectively.





2.3.2.3 IOI and AOD by Social Group

Statement 2.15 shows the Incidence of Indebtedness (IOI) and Average amount of Debt (AOD) per household as on 30.06.2018 for households of different social groups in rural, urban and combined Haryana.

Statement 2.15: IOI and AOD by Social Groups as on 30.06.2018 of rural and urban households: Haryana						
Social Group	IOI (%)			AOD per household (Rs.)		
	Rural	Urban	Combined	Rural	Urban	Combined
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Schedule Tribe (ST)	-	-	-	-	-	-
Schedule Caste (SC)	2.3	2.1	2.3	2920	4071	3320
Other Backward Classes (OBC)	3.5	1.7	2.8	4663	3493	4228
Others	4.8	1.6	3.4	16326	3399	10659
All	3.5	1.7	2.8	7555	3556	6008

Ref: Table 6 of Appendix A

2.3.2.4 IOI by type of Credit Agency

Statement 2.16 shows the percentage of indebted households as on 30.06.2018 by Asset Holding Class (AHC) for Institutional and Non-institutional Credit Agencies.

Statement 2.16 : Incidence of Indebtedness (IOI) to Institutional and Non- Institutional Credit Agencies as on 30.06.2018 by household Asset Holding Class (AHC): Haryana									
AHC	IOI (%)								
	RURAL			URBAN			Combined		
	Instit ional	Non-institu tional	All	Instit ional	Non-institut ional	All	Instit ional	Non-instituti onal	All
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	88.4	11.6	100	36.0	64.0	100	72.1	27.9	100
2	72.3	27.7	100	47.9	52.1	100	63.5	36.5	100
3	31.9	68.1	100	31.7	68.3	100	31.8	68.2	100
4	78.6	21.4	100	71.5	28.5	100	77.3	22.7	100
5	71.2	28.8	100	78.5	21.5	100	74.6	25.4	100
6	82.9	17.1	100	53.9	46.1	100	80.1	19.9	100
7	86.3	13.7	100	70.4	29.6	100	80.6	19.4	100
8	72.8	27.2	100	79.5	20.5	100	74.9	25.1	100
9	90.2	9.8	100	58.5	41.5	100	86.5	13.5	100
10	96.6	3.4	100	87.2	12.8	100	95.0	5.0	100
All	85.4	14.6	100	69.3	30.7	100	81.7	18.3	100

Note: 1. Institutional Credit Agencies include Banks, Co-operative Societies, Insurance Companies, PFs, Employer, Financial co-operation/Institution; Non-banking Financial Companies, Bank linked and non- bank linked Self Help Groups/Joint Liability Groups, Other Institutional Agencies

2.Non-institutional Credit Agencies include landlord, agricultural moneylender, professional moneylender, input supplier, relatives and friends, Chit Fund, Market Commission Agent/Traders, Others

Ref: 32R, 32U & 32C of Appendix A

Incidence of Institutional debt reported by rural households (85.4%) was more than Non-institutional.

Incidence of indebtedness (IOI) and outstanding cash debt (%) by credit agencies and occupational category of rural & urban households as on 30.06.2018 are presented in Statement 2.17. Also, Incidence of indebtedness (IOI) and outstanding cash debt (%) by credit agencies of Haryana (Combined) is shown in this statement.

Statement 2.17: Incidence of indebtedness (IOI) and outstanding cash debt (%) by credit agencies and occupational category of households as on 30.06.2018.

Occupational category of the households	Institutional		Non-Institutional		All	
	IOI (%)	Cash debt (%)	IOI (%)	Cash debt (%)	IOI (%)	Cash debt (%)
Rural						
Cultivator	56.6	98.3	7.3	1.7	63.6	100
Non-cultivator	23.8	81.3	10.0	18.7	33.8	100
All	24.7	85.4	10.0	14.6	34.7	100
Urban						
Self-employed	12.5	63.7	5.5	36.3	18.0	100
Others	12.3	74.1	4.6	25.9	16.9	100
All	12.4	69.3	5.0	30.7	17.4	100
Combined						
All	20.0	81.7	8.0	18.3	28.0	100

Ref: Table 34R, 34U & 34C of Appendix A

Note: Percentage may not be add upto 100 due to rounding off

It was observed that in Haryana as on 30.06.2018, nearly 82% of total outstanding cash debt was from institutional and only 18% from non-institutional agencies. Whereas institutional and non-institutional share in total cash loan with in rural and urban separately was estimated as 85.4%, 14.6% and 69.3% and 30.7% respectively.

Among the rural and urban area, share of cash loan by non-institutional agencies were seen higher in both non-cultivator and others in comparison to cultivator and self-employed. On the other hand, share of cash loan by institutional agencies were seen higher in both cultivator and self-employed in comparison to non-cultivator and others.

2.3.2.5 Cash debt by Occupational Category of household and Credit Agency

Statement 2.18 shows the percentage distribution of total cash debt as on 30.06.2018 by type of credit agency for rural and urban areas for each occupational category of household.

Statement 2.18 : Percentage distribution of amount of outstanding cash debt as on 30.06.2018 by credit agency type (Institutional) across occupational category of household: Haryana

Credit agency	% distribution of outstanding cash debt						
	Rural			Urban			Combined
	Cultivator	Non-cultivator	All	Self-employed	Others	All	ALL*
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Scheduled commercial bank	79.2	63.7	68.9	44.9	60.9	53.5	65.4
Regional rural bank	0.0*	8.2	6.3	5.8	8.4	7.2	6.5
Co-operative Society	18.9	6.5	9.5	0.7	0.2	0.4	7.4
Co-operative bank	0.1	0.5	0.4	12.2	0.4	5.9	1.6
Insurance companies	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*
Provident fund	0.0*	0.4	0.3	0.0*	2.6	1.4	0.5
Employer	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*
Financial institution	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*
NBFCs including MFIs	0.0*	0.1	0.0*	0.1	1.4	0.8	0.2
Bank linked SHG/JLG	0.0*	0.0*	0.0*	0.0*	0.1	0.1	0.0*
Non-bank linked SHG/JLG	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*
Other institutional agencies	0.0*	0.0*	0.0*	0.0*	0.1	0.0*	0.0*
All institutional agencies	98.3	81.3	85.4	63.7	74.1	69.3	81.7

*Includes Cultivator, Non-cultivator, Self-employed & Others of Rural & Urban Haryana respectively.

Note: * = no sample household reported cash loan in respect of particular credit agency

'0.0' indicates negligible positive value

Ref: Table 29R, 29U & 29C of Appendix A

The statement 2.18 reveals that maximum of institutional cash debt (%) was taken from Scheduled Commercial Banks followed by C-operative bank in Haryana as on 30.06.2018. The same pattern has been seen in rural areas.

Percentage distribution of amount of outstanding cash debt as on 30.06.2018 by type of credit agency (Non-institutional) across occupational category of rural & urban is shown in Statement 2.19. Also, percentage distribution of amount of outstanding cash debt as on 30.06.2018 by type of credit agency (Non-institutional) of Haryana (Combined) is shown.

Statement 2.19: Percentage distribution of amount of outstanding cash debt as on 30.06.2018 by credit agency type (Non-institutional) across occupational category of household: Haryana

Credit agency	% distribution of outstanding cash debt						Combined #
	Rural			Urban			
	Cultivator	Non-cultivator	All	Self-employed	Others	All	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Landlord	0.0*	0.6	0.4	0.5	0.2	0.3	0.4
Agricultural moneylender	0.5	0.3	0.3	0.0*	0.0*	0.0*	0.2
Professional moneylender	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*
Input Supplier	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*
Relatives and friends	1.1	3.8	3.1	3.0	5.8	4.5	3.4
Chit fund	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*
Market commission agent/traders	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*	0.0*
Others	0.1	14.1	10.7	32.8	19.9	25.9	14.2
All Non-institutional agencies	1.7	18.7	14.6	36.3	25.9	30.7	18.3

#Include Cultivator, Non-cultivator, Self-employed & Others of Rural & Urban Haryana respectively.

Note: * = no sample household reported cash loan in respect of particular credit agency

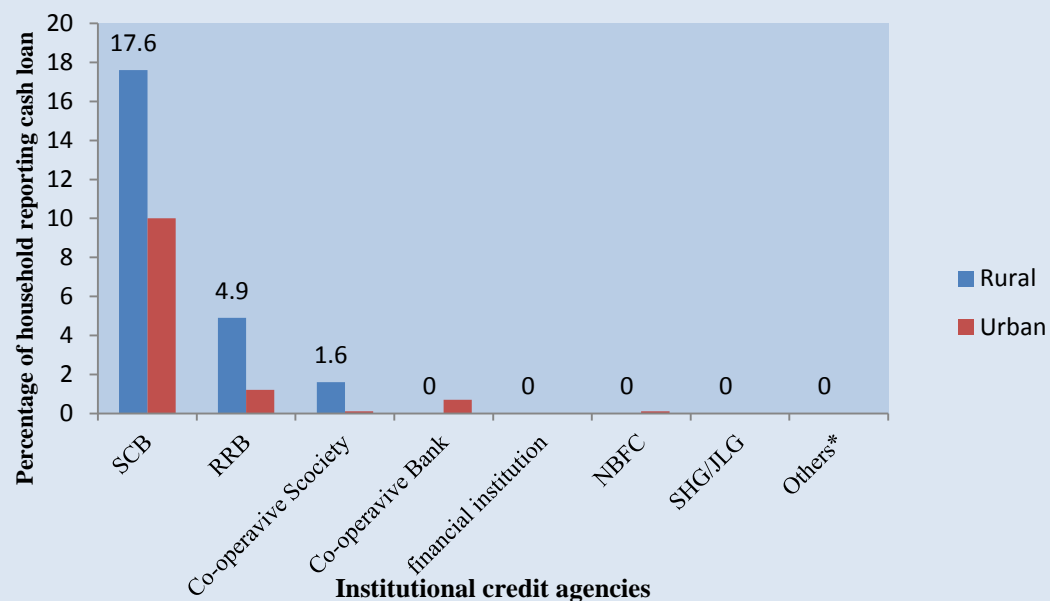
'0.0' indicates negligible positive value

Ref: Table 29R, 29U & 29C of Appendix A

The statement 2.19 reveals that maximum of non-institutional cash debt (%) was taken from others in Haryana as on 30.06.2018. The same pattern has been seen in rural and urban areas also.

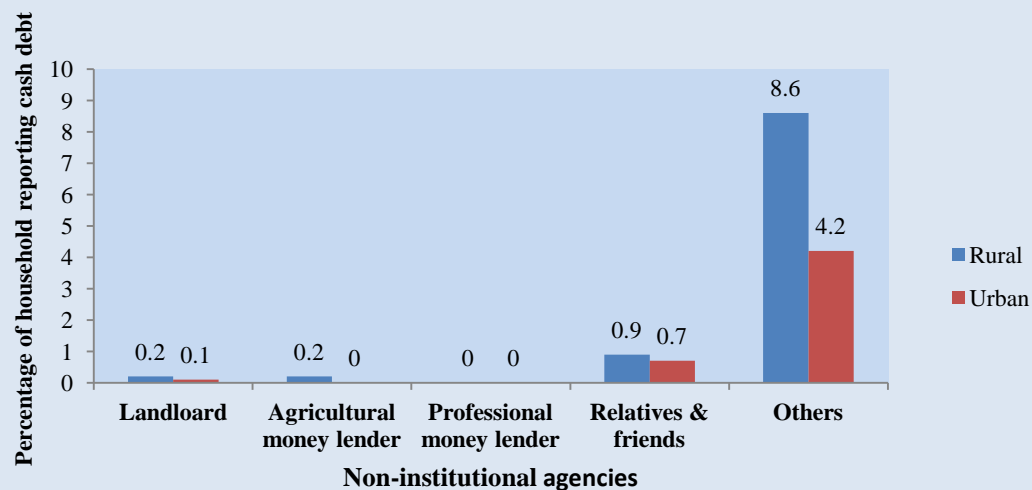
Percentage of rural & urban household reporting cash debt as on 30.06.2018 from Institutional Credit Agencies and Non-Institutional Credit Agencies has been reflected in Figures 2.3A & 2.3B respectively.

Figure 2.3A Percentage of household reporting cash debt as on 30.06.2018 from Institutional Credit Agencies



*Others include insurance companies, provident fund, employer and other institutional agencies. SCB: Schedule Commercial Bank; RRB: Regional Rural Bank; NBFC: Non-Banking Financial Companies; SHG/JLG: Self Help Group/Joint Liability Group

Figure 2.3B Percentage of households reporting cash debt as on 30.06.2018 from Non-Institutional Agencies



*Others include input supplier, market commission agents, chit fund and other non-institutional agencies.

2.3.2.6 Institutional Credit by Nature of Interest

Nature of interest and actual annual rate of interest (ROI) together largely explain the interest burden borne by the indebted households. There are three categories of nature of interest namely, interest-free, simple interest and compound interest.

Statement 2.20 gives a comparison of Incidence of Indebtedness (IOI) as on 30.06.2018 by nature of interest in rural, urban and Haryana (Combined) for institutional credit.

Statement 2.20: Incidence of indebtedness (IOI) as on 30.06.2018 for institutional credit by nature of interest			
Nature of interest	IOI (%)		
	Rural	Urban	Combined
(1)	(2)	(3)	(4)
Interest-free	18.9	8.3	14.8
Simple	5.4	2.0	4.1
Compound	0.1	2.0	1.1

Note: * = no sample household reported cash loan in respect of nature of interest '0.0' indicates negligible positive value Ref: Table 26R, 26U & 26C of Appendix A

2.3.2.7 Institutional credit by Rate of Interest and Nature of Interest

Statement 2.21 shows the per 1000 number of households reported cash loan and percentage share of aggregate amount of debt as on 30.06.2018 by specific nature of interest and rate of interest for institutional credit in both rural, urban and Haryana (Combined).

Statement 2.21: Per 1000 number of households reporting cash debt and per Rs.1000 break-up of outstanding amount of cash debt as on 30.06.2018 by nature of interest and rate of interest

Nature of interest	ROI (%)	Rural		Urban		Combined	
		Per 1000 no. of households with cash debt	Per Rs. 1000 of outstanding cash debt	Per 1000 no. of households with cash debt	Per Rs. 1000 of outstanding cash debt	Per 1000 no. of households with cash debt	Per Rs. 1000 of outstanding cash debt
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Interest-free	nil	189	368	83	436	148	381
Simple	<6	15	150	4	45	11	129
	6-10	28	283	8	79	20	244
	10-15	11	195	8	94	10	175
	15-20	0	0	0	0	0	0
	20-25	0	0	0	0	0	0
	25-30	0	0	0	0	0	0
	30-50	0	0	0	0	0	0
	50-100	0	0	0	0	0	0
	≥100	0	0	0	0	0	0
	All	54	628	20	217	41	548
Compound	<6	3	2	5	32	3	8
	6-10	0	1	6	118	5	24
	10-15	2	2	9	161	0	33
	15-20	0	0	0	0	0	0
	20-25	0	0	0	0	0	0
	25-30	0	0	0	0	0	0
	30-50	0	0	0	35	0	7
	50-100	0	0	0	0	0	0
	≥100	0	0	0	0	0	0
	All	5	5	20	346	11	71
All	<6	18	152	9	76	14	137
	6-10	28	284	14	197	23	268
	10-15	13	196	17	255	15	208
	15-20	0	0	0	0	0	0
	20-25	0	0	0	0	0	0
	25-30	0	0	0	0	0	0
	30-50	0	0	0	35	0	7
	50-100	0	0	0	0	0	0
	≥100	0	0	0	0	0	0
	All	247	1000	124	1000	200	1000

Note: * = no sample household reported cash loan in respect of Rate of Interest within nature of interest '0' indicates negligible positive value in Column 5,6,7 & 8 respectively Ref: Table 26R, 26U & 26C of Appendix A

Statement 2.22 shows the percentage distribution of total amount of cash debt (TCD) outstanding on 30.06.2018 by rate of interest separately for institutional and non-institutional credit agencies.

Statement 2.22: Percentage distribution of amount of outstanding cash debt on 30.06.2018 by Rate of Interest (ROI) for institutional and non- institutional agencies: Haryana									
ROI	% distribution of outstanding cash debt								
	Rural			Urban			Combined		
	Institutional	Non-Institutional	All	Institutional	Non-Institutional	All	Institutional	Non-Institutional	All
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
nil	36.8	21.4	34.5	43.6	14.7	34.8	38.1	9.1	34.6
<6	15.2	68.7	23.0	7.6	83.1	30.8	13.7	90.9	24.8
6-10	28.4	0.1	24.3	19.7	1.0	14.0	26.8	0*	21.9
10-15	19.6	6.1	17.7	25.5	0.6	17.9	20.8	0*	17.7
15-20	0*	0*	0*	0*	0.5	0.1	0*	0*	0*
20-25	0*	3.6	0.5	0*	0.1	0*	0*	0*	0.4
25-30	0*	0*	0*	0*	0*	0*	0*	0*	0*
30-50	0*	0*	0*	3.5	0*	2.4	0.7	0*	0.6
50-100	0*	0*	0*	0*	0*	0*	0*	0*	0*
≥100	0*	0*	0*	0*	0*	0*	0*	0*	0*
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note: * = no sample household reported cash loan in respect of Rate of Interest. Figure '0' indicates negligible positive value.

Ref: Table 28R, 28U & 28C of Appendix A

Note: Percentage may not be add upto 100 due to rounding off

Rate of interest (ROI) is a pre-dominant factor for loan. Statement 2.22 reveals that maximum Institutionalized cash debt in Haryana was taken nill rate of interest. On the other hand, maximum Non-institutionalized cash debt was segregated between 6% to 50% rate of interest as on 30.06.2018.

2.3.2.8 Cash debt by Purpose

One of the important aspect of loan is the purpose for which it is taken because the loans taken and utilized for productive purposes such as capital or current expenditure in household enterprises (agricultural or non-agricultural) can be expected to boost the economic activity of the households and ultimately promote their economic welfare.

Statement 2.23 presents the percentage share of cash debt outstanding as on 30.06.2018 from different credit agencies by the purpose for which the credit had been taken.

Statement 2.23: Percentage distribution of cash debt outstanding as on 30.06.2018 by purpose of loan for different credit agencies: Haryana									
Purpose of loan	Rural			Urban			Combined		
	Institu- tional	Non- Institu- tional	All	Institu- tional	Non- Institu- tional	All	Institu- tional	Non- Institu- tional	All
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Capital expenditure in farm business	29.5	8.6	26.4	15.3	1.7	11.2	26.7	6.0	22.9
Revenue expenditure in farm business	1.3	1.3	1.3	7.4	3.1	6.1	2.5	2.0	2.4
Capital expenditure in non-farm business	0.4	1.0	0.5	6.3	0.0	4.3	1.5	0.6	1.4
Revenue expenditure in non-farm business	0.0	0.0	0.0	0.2	0.0	0.1	0.0	0.0	0.0
Expenditure on litigation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Repayment of debt	0.2	0.0	0.2	0.0	0.1	0.0	0.2	0.0	0.2
Financial investment expenditure	0.0	0.0	0.0	0.0	0.5	0.1	0.0	0.2	0.0
For education	0.0	0.0	0.0	3.8	0.0	2.6	0.7	0.0	0.6
For medical treatment	54.2	71.6	56.7	47.5	80.6	57.7	52.9	75.0	56.9
For housing	0.0	3.5	0.6	14.8	3.2	11.2	2.9	3.4	3.0
For other household expenditure	4.2	6.5	4.5	2.4	10.1	4.8	3.8	7.9	4.6
Others	10.2	7.5	9.8	2.3	0.6	1.8	8.7	4.9	8.0
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note: 0.0 = no sample household reported cash loan in respect of specified purpose of loan Ref: Table 35R,

35U & 35C of Appendix A

Note: Percentage may not be add upto 100 due to rounding off.

2.3.3 Section Three: Debt-Asset Ratio

2.3.3.1 Debt-Asset Ratio

Debt to asset ratio relates to all household debts to their asset holdings. This ratio serves as one of the components, which gives an understanding of actual burden of debt to the household.

The Debt-Asset Ratio (DAR) is defined as the average amount of debt (AOD) outstanding on a given date for a group of households expressed as percentage of the average value of assets (AVA) owned by them on that given date.

Statement 2.24 shows the Debt to Asset Ratio (DAR) along with the Average value of Assets (AVA) and Average amount of Debt (AOD) per household as on 30.06.2018 across different decile class of asset holdings for rural and urban Haryana.

Statement 2.24: AVA, AOD and Debt to Asset Ratio (DAR) as on 30.06.2018 by different household Asset Holding Class (AHC)									
AHC	Rural			Urban			Combined		
	AVA(Rs.)	AOD(Rs.)	DAR(%)	AVA(Rs.)	AOD(Rs.)	DAR(%)	AVA(Rs.)	AOD(Rs.)	DAR(%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	305728	1743	0.6	322808	1292	0.4	312211	1572	0.5
2	509986	1596	0.3	574768	1385	0.2	535430	1513	0.3
3	570293	1263	0.2	882868	2913	0.3	691264	1902	0.3
4	865228	5203	0.6	996005	1903	0.2	915714	3929	0.4
5	1071328	2606	0.2	1744902	3343	0.2	1338150	2898	0.2
6	2262088	11247	0.5	4355336	1963	0.1	3057630	7719	0.3
7	4984963	5213	0.1	5084547	4579	0.1	5023649	4967	0.1
8	6473688	10480	0.2	7351185	7847	0.1	6812859	9462	0.1
9	8203027	15192	0.2	8451867	3232	0.1	8299262	10567	0.1
10	17377405	20908	0.1	19435351	7033	0.1	18170884	15558	0.1
All	4269264	7555	0.2	4913812	3556	0.1	4518636	6008	0.1

Note: * = no sample household reported cash loan in respect of Asset Holding Class (AHC)

'0.0' indicates negligible positive value Ref:

Table 11R, 11U & 11C of Appendix A

AVA, AOD and Debt to Asset Ratio (DAR) as on 30.06.2018 in respect of Haryana (State Sample) and States/All-India have been represented in Statement 2.25.

Statement 2.25 reveals that DAR (%) of Haryana in both rural and urban areas as on 30.06.2018 was less than All-India level which indicates that liability of households in respect of their assets was very low as on 30.06.2018

Statement 2.25: AVA, AOD and Debt to Asset Ratio (DAR) as on 30.06.2018						
State/All-India	Rural			Urban		
	AVA (000'Rs.)	AOD (000'Rs.)	DAR (%)	AVA (000'Rs.)	AOD (000'Rs.)	DAR (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	14	1	9.1	17	163	9.5
Arunachal Pradesh	12	1	1.1	18	30	1.7
Assam	58	4		24		
Bihar	6	1	2.3	25	77	3.0
Chhattisgarh	10	1	1.8	24	37	1.5
Delhi	8	1	1.5	22	108	4.8
Goa						
Gujarat	64	5	0.9	32	190	5.8
Haryana (State sample)*	17	5	2.9	28	120	4.2
Himachal Pradesh	42	7	0.2	49	3	0.1
Jammu & Kashmir	69			13		
Jharkhand	36	7	2.0	47	141	3.0
Karnataka	01	3		46		
Kerala	42	3	0.8	56	83	1.5
Madhya Pradesh	81	5		40		
Maharashtra	8	1	1.2	19	56	2.9
Manipur	18	9	4.9	22	115	5.1
Meghalaya	24	2	9.7	32	233	7.3
Mizoram	14	6	4.3	21	89	4.2
Nagaland	20	8	4.3	42	219	5.2
Odisha	11	1	1.3	25	24	0.9
Punjab	32	4	0.1	22	13	0.6
Rajasthan	13	3	2.3	38	109	2.8
Sikkim	14	6	0.4	27	21	0.8
Tamil Nadu	5	3	5.8	13	53	4.0
Telangana	39	9	2.5	23	94	3.9
Tripura	18	1	5.5	40	131	3.2
Uttarakhand	15	4	2.6	12	81	6.3
Uttar Pradesh	9	5	5.6	16	103	6.3
West Bengal	15	9	6.2	23	177	7.6
A & N Islands	6	1	2.5	15	33	2.2
Chandigarh	37	1	3.0	32	74	2.3
Dadra & Nagar Haveli	17	4	2.2	27	61	2.2
Daman & Diu	7	1	2.3	19	65	3.3
Lakshadweep	19	2	1.5	32	113	3.5
Puducherry	15	8	5.1	47	106	2.2
All-India	17	8	0.4	32	165	5.1
	80			29		
	12	5	4.2	10	32	3.0
	10	8	0.8	16	31	1.9
	13	5	4.2	19	115	5.8
	1592	6	3.8	27	120	4.4

Ref: Table 11R, 11U & 11C of Appendix A

Note: All-India estimates are based on all the States/UTs (Ref: NSS Report no. 588: All India Debt & Investment Survey – 2019)

2.3.3.2 Debt-Asset Ratio by Social Group

Statement 2.26 shows the Debt to Asset Ratio (DAR) along with the AVA and AOD per household as on 30.06.2018 for different Social Groups in rural, urban & Haryana (Combined).

Statement 2.26: AVA, AOD and Debt to Asset Ratio (DAR) as on 30.06.2018 by Social Groups									
Social Group	Rur			Urban			Combined		
	AVA (Rs.)	AOD (Rs.)	DAR (%)	AVA (Rs.)	AOD (Rs.)	DAR (%)	AVA (Rs.)	AOD (Rs.)	DAR (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Schedule Tribe (ST)	-	-	-	-	-	-	-	-	-
Schedule Caste (SC)	3096612	2920	0.1	5484711	4071	0.1	3927328	3320	0.1
Other Backward Classes (OBC)	4651557		0.1			0.1		4228	0.1
Others	4813788	16326	0.3	5413541	3399	0.1	5076690	10659	0.2
All	42692664	7555	0.2	4913812	3556	0.1	4518636	6008	0.1

Ref: Table 41 of Appendix A

2.3.4 Section Four: Capital Expenditure

2.3.4.1 Capital Expenditure:

Capital expenditure of a household includes expenditure in cash and/or in kind that has been incurred for new purchase, construction, addition, major repairs and alterations and improvement of physical assets.

All expenditure on physical assets, except for purchase of land are considered to be Fixed Capital Expenditure

Expenditure on purchase of land includes (a) expenditure for purchase of residential plots (b) purchase of land and land rights for farm business and (c) purchase of land for non-farm business.

2.3.4.2 Fixed Capital Expenditure and Expenditure on Purchase of Land

The percentage of households reported Fixed Capital Expenditure (FCE) and Expenditure on Purchase of Land (EPL) along with average amount of Fixed Capital Expenditure (FCE) and Expenditure on Purchase of Land (EPL) during 01.07.2018 to 30.06.2019 for rural, urban and Haryana (Combined) by household asset holding class is presented in Statements 2.27R, 2.27U & 2.27C.

Statement 2.27R: Percentage of households reported FCE & EPL and average values (Rs.) of FCE & EPL per household by household Asset Holding Class (AHC) during 01.07.2018 to 30.06.2019				
AHC	FCE		EPL	
	% of household reported	Average amount per household (Rs.)	% of household reported	Average amount per household (Rs.)
(1)	(2)	(3)	(4)	(5)
RURAL				
1	0	0	0*	0
2	0	0	0*	0
3	1.9	115	0*	0
4	0	0	0*	0
5	6.1	840	0*	0
6	44.4	22583	0*	0
7	7.7	1071	0*	0
8	9.7	2264	0*	0
9	8.5	5068	0*	0
10	22.8	3195	0*	0
All	10.1	3553	0*	0

Note: * = no sample household reported expenditure on purchase of land in respect of particular asset holding class

Ref: Table 18R of Appendix A

Statement 2.27R reflects that 10% rural households have reported fixed capital expenditure during 01.07.2018 to 30.06.2019 and average value of fixed capital expenditure incurred by per rural household comes to Rs. 3553/-.

Statement 2.27U: Percentage of households reported FCE & EPL and average values (Rs.) of FCE & EPL per household by household Asset Holding Class (AHC) during 01.07.2018 to 30.06.2019				
AHC	FCE		EPL	
	% of household reported	Average amount per household (Rs.)	% of household reported	Average amount per household (Rs.)
(1)	(2)	(3)	(4)	(5)
URBAN				
1	0	0	0*	0
2	0	0	0*	0
3	0	0	0*	0
4	0	0	0*	0
5	0.3	80	0*	0
6	1.7	187	0*	0
7	0.1	25	0*	0
8	17.1	2090	0*	0
9	6.3	890	0*	0
10	2.5	1918	0*	0
All	2.8	515	0*	0

Note: * = no sample household reported expenditure on purchase of land in respect of particular asset holding class

Ref: Table 18U of Appendix A

Statement 2.27U reflects that nearly 2.8% urban households have reported fixed capital expenditure during 01.07.2018 to 30.06.2019 and average value of fixed capital expenditure incurred by per urban household in Haryana comes to Rs. 515/-

Statement 2.27C: Percentage of households reported FCE & EPL and average values (Rs.) of FCE & EPL per household by household Asset Holding Class (AHC) during 01.07.2018 to 30.06.2019				
AHC	FCE		EPL	
	% of household reported	Average amount per household (Rs.)	% of household reported	Average amount per household (Rs.)
(1)	(2)	(3)	(4)	(5)
Combined				
1	0	0	0*	0
2	0	0	0*	0
3	1.1	69	0*	0
4	0	0	0*	0
5	3.8	538	0*	0
6	28.2	14094	0*	0
7	4.7	660	0*	0
8	12.6	2197	0*	0
9	7.7	3468	0*	0
10	14.8	3695	0*	0
All	7.3	2374	0*	0

Note: * = no sample household reported expenditure on purchase of land in respect of particular asset holding class
Ref: Table 18C of Appendix A

Statement 2.27C reflects that nearly 7% households in Haryana have reported fixed capital expenditure during 01.07.2018 to 30.06.2019 and average value of fixed capital expenditure incurred by per household in Haryana comes to Rs.2374/-.

However, no household in Haryana have reported Expenditure on Purchase of Land (EPL) during 01.07.2018 to 30.06.2019.

For different occupational category of households, the incidence of capital expenditure and average amount of expenditure incurred during 01.07.2018 to 30.06.2019 is shown in Statement 2.28.

Statement 2.28: Percentage of households reported FCE & EPL and average values (Rs.) of FCE & EPL per household for occupational category of households				
Occupational category of household	FCE		EPL	
	% of households reported	Average amount per household (Rs.)	% of households reported	Average amount per household (Rs.)
(1)	(2)	(3)	(4)	(5)
RURAL				
Cultivator	76.8	50737	0*	0
Non-cultivator	8.1	2133	0*	0
All	10.1	3525	0*	0
URBAN				
Self-employed	3.7	453	0*	0
Others	18.1	590	0*	0
All	2.8	519	0*	0
COMBINED				
All	7.3	2362	0*	0

Note: * = no sample household reported expenditure on purchase of land in respect of particular occupational category

Ref: Table 19, 25A & 25B of Appendix A

Statement 2.28 shows that in rural areas, 76.8% of cultivator households and in urban areas, 3.7% Self-employed households have reported Fixed Capital Expenditure (FCE) during 01.07.2018 to 30.06.2019. Further, 'Cultivator households' have incurred more fixed capital expenditure than 'Non-cultivator households' in the rural areas. Likewise, 'Others households' have incurred more fixed capital expenditure than 'Self-employed households' in urban areas.

Information on capital expenditure incurred by the household during 01.07.2018 to 30.06.2019 was obtained in the survey under three broad heads namely,

- i. Residential land and buildings
- ii. Farm business and
- iii. Non-farm business.

Percentage of households reported Fixed Capital Expenditure and Expenditure on Purchase of Land for different broad heads of Capital Expenditure as well as average amount of such expenditure are reported in Statement 2.29 for rural, urban & Haryana (Combined).

Statement 2.29: Percentage of household reported FCE & EPL and average values (Rs.) of FCE & EPL per household by broad head of expenditure during 01.07.2018 to 30.06.2019				
Broad head of expenditure	FCE		EPL	
	% of households reported	Average amount per household (Rs.)	% of households reported	Average amount per household (Rs.)
(1)	(2)	(3)	(4)	(5)
Rural				
Residential land & buildings	2.2	1392	0	0
Farm business	8.2	1983	0	0
Non-farm business	1.6	150	0	0
All	10.1	3525	0	0
Urban				
Residential land & buildings	0.2	188	0	0
Farm business	1.7	151	0	0
Non-farm business	1.1	180	0	0
All	2.8	519	0	0
Combined				
Residential land & buildings	1.4	926	0	0
Farm business	5.7	1274	0	0
Non-farm business	1.4	162	0	0
All	7.3	2362	0	0

Note: * = no sample household reported expenditure on purchase of land in respect of broad head of expenditure

Note: Figure '0.0' indicates negligible positive value. Ref:

Table 19 & 25A & 25B of Appendix A

Percentage of households reported FCE by broad head of expenditure for each occupational category of rural and urban has been reflected in Statement 2.30. Also, percentage of households reported FCE by broad head of expenditure for Haryana is also shown in this statement.

Statement 2.30: Percentage of households reporting FCE by broad head of expenditure for each occupational category							
Head of expenditure	Rural			Urban			Combined
	cultivator	non-cultivator	all	self employed	others	all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
residential land & buildings	13.0	1.9	2.2	0	0.5	0.2	1.4
farm business	76.8	6.2	8.2	2.1	1.3	1.7	5.7
non-farm business	0	1.7	1.6	2.1	0	1.1	1.4

Ref: Table 19 of Appendix A

According to the Statement 2.30 the majority of households were reported a Fixed Capital Expenditure on farm business in both rural and urban areas of Haryana.

2.3.5 Section Five: Financial Inclusion

2.3.5.1 Financial Inclusion

In order to have an idea of financial inclusion of the members of the households, the information on deposit account in bank & P.O, e-wallet & credit/debit cards was collected for each household member for the first time in Debt Investment Survey in NSS 77th round.

Statement 2.31 shows percentage of adult population (18 years & above) having deposit account in bank, post office, having e-wallet & credit/debit cards for rural and urban Haryana, separately for male, female & all.

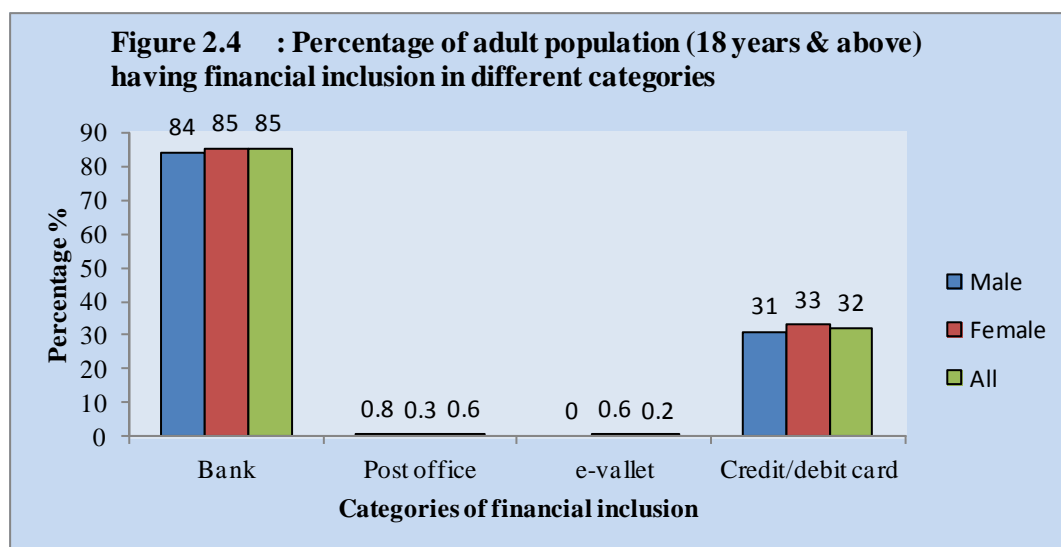
Statement 2.31: Percentage of adult population (18 years & above) having financial inclusion in different categories									
Categories of financial inclusion	Rural			Urban			Combined		
	Male	Female	All	Male	Female	All	Male	Female	All
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank	87	81	84	87	83	85	87	82	85
Post office	0.6	1.1	0.8	0.3	0.3	0.3	0.5	0.8	0.6
e-wallet	0.1	0	0	0.7	0.4	0.6	0.3	0	0.2
Credit/debit card	53	4.2	31	55	5.8	33	54	4.7	32

Note: Bank includes Schedule Commercial Bank, Co-operative banks and Regional Rural banks

Ref: Table 14 of Appendix A

The Statement 2.31 shows that more than 85% of adult population (18 years & above) were having deposit account in bank and about 0.6% of adult population (18 years & above) were having deposit account in Post Office in Haryana. Further, more than 32% of adult population (18 years & above) were having credit/debit card and about 0.2% of adult population (18 years & above) were using e-wallet at the time of survey.

The percentage of adult population (18 years & above) having financial inclusion in Haryana is shown in Figure 2.12



2.3.6 Section Six: Inequality in Distribution of Assets in Haryana

2.3.6.1 Inequality in distribution of assets

As a measure of inequality in distribution of assets, Gini's Co-efficients based on the average per capita asset value, separately for rural and urban sector has been computed.

Gini Co-efficient: The Gini co-efficient measures the inequality among values of a frequency distribution. It is defined as the ratio of the area between the Lorenz curve of the distribution and the line of equality; and the area under the line of equality. *It should lie between 0 & 1 and is often used as a measure of income/wealth inequality. Here, 0 corresponds to perfect income/wealth equality (i.e. everyone has the same income/wealth) and 1 corresponds to perfect income/wealth inequality (i.e. one person has all the income/wealth, while everyone else has zero income/wealth).*

Statement 2.32 gives the share of assets in different decile classes of asset holding on 30.06.2018 at each rural and urban Haryana.

Statement 2.32: Percentage share of assets as on 30.06.2018 in different household Asset Holding Class (AHC)		
AHC	% share of assets	
	Rural	Urban
(1)	(2)	(3)
1	0.73	0.65
2	1.17	1.18
3	1.36	1.82
4	2.02	2.01
5	2.49	3.66
6	5.31	8.63
7	11.56	10.31
8	15.23	15.01
9	19.20	17.18
10	40.93	39.55
All	100	100

Ref: Table 15 of Appendix A

Note: Percentage may not be add upto 100 due to rounding off

The statement 2.32 reveals that maximum share of assets (41%) was held by the 10th decile class of Asset Holding Class in rural Haryana. Whereas more than 82% of assets were held by the top four decile classes (i.e. 7th ,8th ,9th and 10th) decile class of asset holding) in urban Haryana.

Appendix A

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Table 1: Number of FSUs surveyed and number of households canvassed for Schedule 18.2: NSS 77th round, State sample (Visit I)					
State	No. of FSU's surveyed		No. of households canvassed		
	Rural	Ur	Rural	Urban	Rural + Urban
(1)	(2)	(3)	(4)	(5)	(6)
Haryana	89	82	1031	981	2012

Table 2R: Estimated number of households and total value of assets as on 30.06.18, estimated number of households reporting cash loan and amount of cash loan as on 30.06.18 by household asset holding class and occupational category of the household							
Occupational category of household	Household asset holding class	Total value of assets (Rs. lakhs)	No. of households		Amount of cash loan (Rs. lakhs)	Number of households reporting cash loan	
			estimated (00')	sample		estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural							
Cultivator	1	0	0	0	0	0	0
	2	0	0	0	0	0	0
	3	0	0	0	0	0	0
	4	24251	29	1	287	29	1
	5	0	0	0	0	0	0
	6	1237071	455	12	16276	261	8
	7	251545	49	6	1326	18	4
	8	1408713	218	9	7513	183	7
	9	449039	55	1	24375	55	1
	10	1703923	134	6	9382	52	5
	All	5074541	939	35	59159	598	26
Non-cultivator	1	1016886	3326	74	5798	568	41
	2	1640725	3217	130	5135	771	75
	3	1896711	3326	71	4201	610	44
	4	2798551	3234	112	16687	1231	69
	5	3484354	3252	90	8477	1040	49
	6	6197630	2832	98	20689	1183	59
	7	15927791	3197	105	15594	1150	75
	8	19910841	3075	78	27000	1444	51
	9	26423386	3221	120	25392	1333	77
	10	55584485	3163	118	59546	1435	76
	All	134881361	31843	996	188519	10764	616
All	1	1016866	3326	74	5798	568	41
	2	1640725	3217	130	5135	771	75
	3	1896711	3326	71	4201	610	44
	4	2822802	3262	113	16974	1260	70
	5	3484354	3252	90	8477	1040	49
	6	7434700	3287	110	36964	1443	67
	7	16179337	3246	111	16921	1168	79
	8	21319554	3293	87	34513	1627	58
	9	26872425	3276	121	49768	1389	78
	10	57288408	3297	124	68928	1486	81
	All	139955902	32782	1031	247678	11362	642
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.							

Table 2U: Estimated number of households and total value of assets as on 30.06.18, estimated number of households reporting cash loan and amount of cash loan as on 30.06.18 by household asset holding class and occupational category of the household

Occupational category of household	Household asset holding class	Total value of assets (Rs. lakhs)	No. of households		Amount of cash loan (Rs. lakhs)	Number of households reporting cash loan	
			estimated (00')	sample		estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Urban							
Self-employed	1	234687	889	29	1689	71	11
	2	476388	846	31	1212	107	14
	3	1118502	1268	59	3915	292	33
	4	1232178	1233	58	2675	256	29
	5	2875243	1571	75	6130	282	45
	6	887221	258	31	936	45	17
	7	1466746	288	27	2823	91	19
	8	8746587	1168	57	2153	188	28
	9	14766558	1741	59	5607	228	29
	10	29706660	1479	86	6874	372	57
	All	61510771	10741	512	34013	1933	282
Others	1	422280	1146	59	941	57	16
	2	719626	1235	58	1670	146	22
	3	735367	832	36	2201	210	17
	4	811059	818	32	1230	147	10
	5	847492	563	31	1002	101	14
	6	7888080	1757	68	3020	140	25
	7	9016437	1774	79	6619	240	40
	8	6506440	907	49	14129	362	28
	9	2693557	325	18	1069	49	9
	10	10500374	589	39	7676	223	26
	All	40140712	9946	469	39557	1676	207
All	1	656967	2035	88	2630	128	27
	2	1196014	2081	89	2882	254	36
	3	1853869	2100	95	6116	502	50
	4	2043237	2051	90	3905	402	39
	5	3722736	2133	106	7132	383	59
	6	8775301	2015	99	3956	185	42
	7	10483182	2062	106	9442	331	59
	8	15253027	2075	106	16281	551	56
	9	17460115	2066	77	6677	277	38
	10	40207035	2069	125	14550	595	83
	All	101651483	20687	981	73570	3609	489
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.							

Table 2C: Estimated number of households and total value of assets as on 30.06.18, estimated number of households reporting cash loan and amount of cash loan as on 30.06.18 by household asset holding class and occupational category of the household

Occupational category of household	Household asset holding class	Total value of assets (Rs. lakhs)	No. of households		Amount of cash loan (Rs.lkhs)	Number of households reporting cash loan	
			estimated (00')	sample		estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural+Urban/Haryana							
All	1	1673853	5361	162	8424	696	68
	2	2836739	5298	219	8017	1024	111
	3	3750581	5426	166	10317	1112	94
	4	4866039	5314	203	20878	1662	109
	5	7207090	5386	196	15609	1422	108
	6	16210001	5301	209	40920	1629	109
	7	26662519	5307	217	26362	1499	138
	8	36572581	5368	193	50794	2178	114
	9	44332540	5342	198	56444	1665	116
	10	97495443	5365	249	83478	2082	164
	All	241607386	53469	2012	321248	14970	1131
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.							

Table 3R : Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household type and sex of head of household

Household Type	Per 1000 no. of households	Average value of assets per household (Rs.)	No. of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00')	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural-Male							
self empl.in agriculture	633	5050242	427	9264	19574	685	448
self empl.in non agriculture	60	2106026	228	3499	1857	52	34
regular wage/salary earning	139	2663144	30888	4154	4309	111	67
casual lab. in agriculture	27	5416915	190	1942	850	24	10
casual lab. in non-agriculture	111	2522407	88	2394	3446	68	32
others	29	1722966	75	261	907	15	4
all	1000	4172158	344	6976	30943	955	595
Rural-Female							
self empl.in agriculture	408	10010131	699	40104	751	42	28
self empl.in non agriculture	181	2419452	215	879	334	6	3
regular wage/salary earning	101	2694779	238	4713	185	9	7
casual lab. in agriculture	58	4790987	41	150	106	6	3
casual lab. in non-agriculture	173	4402824	218	1566	318	7	4
others	79	857974	33	133	145	6	2
all	1000	5903165	391	17299	1839	76	47
Rural-All							
self empl.in agriculture	620	5233487	437	10403	20325	727	476
self empl.in non agriculture	67	2153739	226	3100	2191	58	37
regular wage/salary earning	137	2664446	305	4177	4494	120	74
casual lab. in agriculture	29	5347310	173	1743	956	30	13
casual lab. in non-agriculture	115	2681218	99	2324	3754	75	36
others	32	1603452	70	243	1052	21	6
all	1000	4269264	347	7555	32782	1031	642

Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 3U : Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household type and sex of head of household

Household Type	Per 1000 no. of households	Average value of assets per household (Rs.)	No. of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00')	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Urban-Male							
self employed	515	5795353	184	3341	9871	483	271
regular wage/salary	320	4496639	185	4470	6144	288	135
casual labour	147	3376545	157	3678	2811	145	61
others	18	3264551	41	411	344	11	2
all (incl.n.r)	1000	4978989	178	3700	19170	927	469
Urban-Female							
self employed	574	4949391	137	1189	870	29	11
regular wage/salary	178	3074916	93	2909	270	11	2
casual labour	101	1463861	279	4962	153	9	5
others	148	3766586	66	303	224	5	2
all (incl.n.r)	1000	4090075	133	1744	1517	54	20
Urban-All							
self employed	519	5726836	180	3167	10741	512	282
regular wage/salary	310	4436757	181	4404	6414	299	137
casual labour	143	3278064	164	3744	2964	154	66
others	27	3462624	51	368	568	16	4
all (incl.n.r)	1000	4913812	174	3556	20687	981	489
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.							

Table 4R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household

Household asset holding class	per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00')	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural - Male							
1	107	305752	168	1731	3314	72	39
2	94	510072	262	1702	2908	119	73
3	107	570293	183	1263	3326	71	44
4	102	863420	386	5319	3163	104	64
5	98	1069993	300	1532	3022	81	43
6	92	2189018	456	11724	2837	98	61
7	94	4984054	392	5607	2905	102	73
8	101	6467855	466	10777	3120	80	51
9	103	8205221	421	15227	3187	112	71
10	102	16364324	429	15130	3161	116	76
all	1000	4172158	344	6976	30943	955	595
Rural - Female							
1	6	298970	1000	5007	12	2	2
2	168	509176	24	597	309	11	2
3	0	0	0	0	0	0	0
4	54	922875	398	1494	99	9	6
5	125	1088876	578	16718	230	9	6
6	245	2722799	333	8239	450	12	6
7	185	4992715	87	1858	341	9	6
8	94	6578504	1000	5145	174	7	7
9	48	8124189	510	13945	89	9	7
10	74	40930633	953	155247	136	8	5
all	1000	5903165	391	17299	1839	76	47
Rural - Person							
1	101	305728	171	1743	3326	74	41
2	98	509986	240	1596	3217	130	75
3	101	570293	183	1263	3326	71	44
4	100	865228	386	5203	3262	113	70
5	99	1071328	320	2606	3252	90	49
6	100	2262088	439	11247	3287	110	67
7	99	4984963	360	5213	3246	111	79
8	100	6473688	494	10480	3293	87	58
9	100	8203027	424	15192	3276	121	78
10	101	17377405	451	20908	3297	124	81
all	1000	4269264	347	7555	32782	1031	642
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.							

Table 4U: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household							
Household asset holding class	per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00')	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Urban - Male							
1	105	324050	60	1294	2017	84	25
2	96	566161	135	1431	1831	83	35
3	102	884077	251	3096	1964	89	49
4	95	994301	193	2039	1815	84	37
5	100	1742749	175	3561	1914	99	56
6	105	4360178	92	1919	2005	96	41
7	99	5087375	170	4852	1905	102	58
8	98	7284855	273	8212	1880	101	53
9	98	8462121	143	3528	1883	73	37
10	102	19852989	291	7122	1955	116	78
all	1000	4978989	178	3700	19170	927	469
Urban - Female							
1	12	183093	373	1118	18	4	2
2	164	637961	26	1048	249	6	1
3	90	865407	68	270	136	6	1
4	156	1009085	222	865	236	6	2
5	144	1763710	214	1441	219	7	3
6	7	3396143	197	10815	10	3	1
7	103	5050106	42	1253	156	4	1
8	129	7990347	189	4331	195	5	3
9	120	8346119	44	176	183	4	1
10	75	12247681	231	5496	114	9	5
all	1000	4090075	133	1744	1517	54	20
Urban - Person							
1	98	322808	63	1292	2035	88	27
2	101	574768	122	1385	2081	89	36
3	102	882868	239	2913	2100	95	50
4	99	996005	196	1903	2051	90	39
5	103	1744902	179	3343	2133	106	59
6	97	4355336	92	1963	2015	99	42
7	100	5084547	161	4579	2062	106	59
8	100	7351185	265	7847	2075	106	56
9	100	8451867	134	3232	2066	77	38
10	100	19435351	288	7033	2069	125	83
all	1000	4913812	174	3556	20687	981	489

Table 4C: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household

Household asset holding class	per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00')	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural+Urban/- Male							
1	106	312675	127	1566	5332	156	64
2	95	531746	213	1598	4739	202	108
3	106	686785	209	1944	5290	160	93
4	99	911138	315	4123	4978	188	101
5	99	1330878	252	2319	4937	180	99
6	97	3088038	305	7664	4841	194	102
7	96	5024978	304	5308	4810	204	131
8	100	6775051	393	9812	4999	181	104
9	101	8300637	318	10882	5070	185	108
10	1010002	17697589	379	12070	5116	232	154
all	1000	4480799	280	5723	50113	1882	1064
Rural+Urban/Haryana - Female							
1	9	229110	622	2663	30	6	4
2	166	566681	25	798	559	17	3
3	41	865407	68	270	136	6	1
4	100	983601	274	1051	336	15	8
5	134	1418091	400	9265	449	16	9
6	137	2737611	330	8296	460	15	7
7	148	5010780	73	1667	497	13	7
8	110	7325519	571	4714	369	12	10
9	81	8273550	196	4678	271	13	8
10	74	27873469	624	87077	250	17	10
all	1000	5083666	274	10268	3356	130	67
Rural+Urban/Haryana - Person							
1	100	312211	130	1572	5361	162	68
2	99	535430	193	1513	5298	219	111
3	101	691264	205	1902	5426	166	94
4	99	915714	313	3929	5314	203	109
5	101	1338150	264	2898	5386	196	108
6	99	3057630	307	7719	5301	209	109
7	99	5023649	282	4967	5307	217	138
8	100	6812859	406	9462	5368	193	114
9	100	8299262	312	10567	5342	198	116
10	100	18170884	388	15558	5365	249	164
all	1000	4518636	280	6008	53469	2012	1131
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.							

Table 5A: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of household expenditure for each of the occupational category of rural and urban household								
Occupational category of household	Quintile class of household expenditure	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
						estimated (00')	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rural								
Cultivator	1	21	4975242	1000	39605	20	2	2
	2	113	2500100	24	2883	106	4	1
	3	353	4879652	853	42134	332	10	8
	4	60	9316379	545	34564	56	4	2
	5	453	6037118	614	99063	425	15	13
	All	1000	5401901	636	62975	939	35	26
Non-cultivator	1	205	2660381	195	3662	6529	126	52
	2	204	3442085	311	3429	6505	182	110
	3	194	4937509	361	4675	6167	205	136
	4	204	4992162	315	7236	6497	195	114
	5	193	5246336	520	10816	6145	288	204
	All	1000	4235850	338	5920	31843	996	616
All	1	200	2667500	198	3773	6549	128	54
	2	202	3426975	306	3420	6611	186	111
	3	198	4934555	386	6588	6498	215	144
	4	200	5029146	317	7470	6553	199	116
	5	200	5297532	526	16529	6570	303	217
	All	1000	4269264	347	7555	32782	1031	642
Urban								
Self-employed	1	170	4973071	130	3645	1830	86	34
	2	185	3737412	91	1439	1986	76	31
	3	228	2827901	154	2618	2447	98	59
	4	208	8135113	208	1815	2233	95	54
	5	209	8865112	299	6247	2245	157	104
	All	10000	5726836	180	3167	10741	512	282
Others	1	230	3285553	86	2774	2291	100	33
	2	215	3006371	113	2167	2134	90	30
	3	175	3562894	253	5313	1745	83	46
	4	189	4682143	200	5738	1881	79	37
	5	191	5895744	223	4492	1895	117	61
	All	1000	4035827	169	3977	9946	469	207
All	1	199	4034772	106	3161	4121	186	67
	2	199	3358761	102	1816	4119	166	61
	3	203	3133792	195	3739	4192	181	105
	4	199	6556138	204	3609	4114	174	91
	5	200	7506013	264	5443	4141	274	165
	All	1000	4913812	174	3556	20687	981	489
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.								

Table 5B: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of household expenditure for all the occupational categories of household in Haryana

Occupational category of household	Quintile class of household expenditure	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
						estimate d (00')	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
All	1	200	3195562	162	3537	10670	314	121
	2	201	3400788	228	2804	10731	352	172
	3	200	4228455	311	5471	10690	396	249
	4	200	5618073	273	5981	10667	373	207
	5	200	6151285	425	12244	10711	577	382
	All	1000	4518636	280	6008	53469	2012	1131

Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 6: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household social group

Household social group	Per 1000 no. of households	Average value of assets per household (Rs.)	No. of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00')	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural							
SC	317	3096612	232	2920	10390	240	132
ST	-	-	-	-	-	-	-
OBC	382	4651557	345	4663	12534	394	245
Others	301	4813788	480	16326	9858	397	265
all(incl. n.r)	1000	4269264	347	7555	32782	1031	642
Urban							
SC	270	5484711	214	4071	5570	251	130
ST	-	-	-	-	-	-	-
OBC	359	4211914	167	3493	7423	338	171
Others	372	5413514	162	3399	7694	392	188
all(incl. n.r)	1000	4913812	174	3556	20687	981	489
Rural+Urban/Haryana							
SC	299	3927328	225	3320	15961	491	262
ST	-	-	-	-	-	-	-
OBC	373	4488030	279	4228	19957	732	416
Others	328	5076690	340	10659	17551	789	453
all(incl. n.r)	1000	4518636	280	6008	53469	2012	1131
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.							

Table 7: Per 1000 distribution of rural households by household asset holding class for each household type													
household type	Household asset holding class										all classes	no. of households	
	01	02	03	04	05	06	07	08	09	10		estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
RURAL													
self empl.in agriculture	74	43	48	145	128	100	107	102	115	139	1000	20325	727
self empl.in non	188	234	120	43	14	215	14	46	89	14	1000	2191	58
regular wage/salary	115	153	293	17	26	79	75	148	57	75	1000	4494	120
casual lab. in	1	21	11	46	8	142	177	419	175	177	1000	956	30
casual lab. in non-	158	204	203	25	70	74	138	15	53	138	1000	3764	75
others	288	328	0	8	216	25	12	1	115	12	1000	1052	21
all(incl. n.r.)	101	98	101	100	99	100	99	100	100	99	1000	32782	1031
estimated	3326	3217	3326	3262	3252	3287	3246	3293	3276	3246	32782	X	X
sample households	74	130	71	113	90	110	111	87	121	111	1031	X	X
Urban													
self employed	83	79	118	115	146	24	27	109	162	138	1000	10741	512
regular wage/salary	87	103	76	66	63	185	225	103	22	70	1000	6414	299
casual labour	146	193	71	134	52	192	56	79	43	34	1000	2964	154
others	276	4	239	0	4	7	289	21	96	65	1000	568	16
all(incl. n.r.)	98	101	102	99	103	97	103	100	100	100	1000	20687	981
estimated	2035	2081	2100	2051	2133	2015	2062	2075	2066	2069	20687	X	X
sample households	88	89	95	90	106	99	106	106	77	125	981	X	X
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.													

Table 8R: Per 1000 number of households reporting fixed assets, financial assets and valuables and cash loan outstanding as on 30.6.18 by occupational category of household, household asset holding class and quintile class of household expenditure

Occupational category of household	Household asset holding class/Quintile class of household expenditure	per 1000 no. of households reporting				No. of households	
		fixed assets	financial assets	valuables	cash loan outstanding	Estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural							
Cultivator	1	0	0	0	0	0	0
	2	0	0	0	0	0	0
	3	0	0	0	0	0	0
	4	1000	1000	0	1000	29	1
	5	0	0	0	0	0	0
	6	1000	1000	892	573	455	12
	7	1000	1000	1000	372	49	6
	8	1000	1000	825	840	218	9
	9	1000	1000	1000	1000	55	1
	10	1000	1000	387	387	134	6
	All classes	1000	1000	789	636	939	35
	Q1	1000	1000	1000	1000	20	2
	Q2	1000	1000	1000	24	106	4
	Q3	1000	1000	914	853	332	10
	Q4	1000	1000	395	545	56	4
	Q5	1000	1000	682	614	425	15
	All classes	1000	1000	789	636	939	35
	est.no.hhs(00)	939	939	742	598	XX	XX
	sample hhs.	35	35	29	26	XX	XX
Non-cultivator	1	1000	969	0	171	3326	74
	2	1000	1000	0	240	3217	130
	3	1000	1000	0	183	3326	71
	4	1000	1000	0	381	3234	112
	5	1000	999	56	320	3252	90
	6	1000	1000	451	418	2832	98
	7	1000	996	122	360	3197	105
	8	1000	1000	312	469	3075	78
	9	1000	1000	105	414	3221	120
	10	1000	1000	128	454	3163	118
	All classes	1000	996	112	338	31843	996
	Q1	1000	1000	42	195	6529	126
	Q2	1000	984	34	311	6505	182
	Q3	1000	999	111	361	6167	205
	Q4	1000	999	242	315	6497	195
	Q5	1000	999	130	520	6145	288
	All classes	1000	996	112	338	31843	996
	est.no.hhs(00)	31843	31725	3556	10764	XX	XX
	sample hhs.	996	990	88	616	XX	XX
All	1	1000	969	0	171	3326	74
	2	1000	1000	0	240	3217	130
	3	1000	1000	0	183	3326	71
	4	1000	1000	0	386	3262	113
	5	1000	999	56	320	3252	90
	6	1000	1000	512	439	3287	110
	7	1000	997	136	360	3246	111
	8	1000	1000	346	494	3293	87
	9	1000	1000	120	424	3276	121
	10	1000	1000	139	451	3297	124
	All classes	1000	996	131	347	32782	1031
	Q1	1000	1000	45	198	6549	128
	Q2	1000	985	49	306	6611	186
	Q3	1000	999	152	386	6498	215
	Q4	1000	999	243	317	6553	199
	Q5	1000	999	166	526	6570	303
	All classes	1000	996	131	347	32782	1031
	est.no.hhs(00)	32782	32644	4297	11362	X	X
	sample hhs.	1031	1025	117	642	X	X

Table 8U: Per 1000 number of households reporting fixed assets, financial assets and valuables and cash loan outstanding as on 30.6.18 by occupational category of household, household asset holding class and quintile class of household expenditure

Occupational category of household	Household asset holding class/Quintile class of household expenditure	per 1000 no. of households reporting				No. of households	
		fixed assets	financial assets	valuables	cash loan outstanding	estimated. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
urban							
Self-employed	1	1000	977	177	80	889	29
	2	1000	1000	49	127	846	31
	3	1000	949	0	231	1268	59
	4	1000	1000	0	207	1233	58
	5	1000	1000	48	179	1571	75
	6	1000	1000	46	175	258	31
	7	1000	1000	57	317	288	27
	8	1000	1000	67	161	1168	57
	9	1000	1000	94	131	1741	59
	10	1000	992	88	252	1479	86
	All classes	1000	1000	63	180	10741	512
	Q1	1000	990	0	130	1830	86
	Q2	1000	1000	1	91	1986	76
	Q3	1000	971	51	154	2447	98
	Q4	1000	1000	85	208	2233	95
	Q5	1000	992	159	299	2245	157
	All classes	1000	10656	63	180	10741	512
	est.no.hhs(00)	10741	510	675	1933	X	X
	sample hhs.	512	35	33	282	X	X
Others	1	1000	930	2	50	1146	59
	2	1000	1000	20	119	1235	58
	3	1000	1000	25	252	832	36
	4	1000	1000	5	179	818	32
	5	1000	1000	117	180	563	31
	6	1000	920	18	80	1757	68
	7	1000	1000	52	135	1774	79
	8	1000	1000	416	400	907	49
	9	1000	1000	167	150	325	18
	10	1000	1000	334	379	589	39
	All classes	1000	978	87	169	9946	469
	Q1	1000	991	0	86	2291	100
	Q2	1000	974	28	113	2134	90
	Q3	1000	1000	157	253	1745	83
	Q4	1000	989	93	200	1881	79
	Q5	1000	934	190	223	1895	117
	All classes	1000	978	87	169	9946	469
	est.no.hhs(00)	9946	9725	869	1676	X	X
	sample hhs.	469	463	50	207	X	X
All	1	1000	950	78	63	2035	88
	2	1000	1000	32	122	2081	89
	3	1000	969	10	239	2100	95
	4	1000	1000	2	196	2051	90
	5	1000	1000	66	179	2133	106
	6	1000	930	22	92	2015	99
	7	1000	1000	52	161	2062	106
	8	1000	1000	220	265	2075	106
	9	1000	1000	106	134	2066	77
	10	1000	1000	158	288	2069	125
	All classes	1000	985	75	174	20687	981
	Q1	1000	995	0	106	4121	186
	Q2	1000	982	15	102	4119	166
	Q3	1000	1000	95	195	4192	181
	Q4	1000	979	89	204	4114	174
	Q5	1000	970	173	264	4141	274
	All classes	1000	985	75	174	20687	981
	est.no.hhs(00)	20687	20380	1544	3609	X	X
	sample hhs.	981	973	83	489	X	X

Table 8C: Per 1000 number of households reporting fixed assets, financial assets and valuables and cash loan outstanding as on 30.06.18 by occupational category of household, household asset holding class and quintile class of household expenditure

Occupational category of household	Household asset holding class/Quintile class of household expenditure	per 1000 no. of households reporting				No. of households	
		fixed assets	financial assets	valuables	cash loan outstanding	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural+Urban/Haryana							
All	1	1000	962	30	130	5361	162
	2	1000	1000	13	193	5298	219
	3	1000	988	4	205	5426	166
	4	1000	1000	1	313	5314	203
	5	1000	999	60	264	5388	196
	6	1000	973	326	307	5301	209
	7	1000	998	103	282	5307	217
	8	1000	1000	297	406	5368	193
	9	1000	1000	114	312	5342	198
	10	1000	1000	146	388	5365	249
	All classes	1000	992	109	280	53469	2012
	Q1	1000	998	28	162	10670	314
	Q2	1000	983	36	228	10731	352
	Q3	1000	1000	130	311	10690	396
	Q4	1000	992	184	273	10667	373
	Q5	1000	988	169	425	10711	577
	All classes	1000	992	109	280	53469	2012
	est.no.hhs(00)	53469	53045	5842	14970	XX	XX
	sample hhs.	2012	1998	200	1131	XX	XX

Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 9R: Average value of fixed assets, financial assets and valuables as on 30.6.18 and average value of cash outstanding as on 30.6.18 by occupational category of household, household asset holding class and quintile class of household expenditure

Occupational category of household	Household asset holding class/Quintile class of household expenditure	Average value (in Rs.) of				No. of households	
		fixed assets	financial assets	valuables	cash loan outstanding	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
RURAL							
Cultivator	1	0	0	0	0	0	0
	2	0	0	0	0	0	0
	3	0	0	0	0	0	0
	4	842500	3500	0	10000	29	1
	5	0	0	0	0	0	0
	6	2685840	33699	187358	35780	455	12
	7	5124804	6158	158144	27055	49	6
	8	6440959	27704	127341	34499	218	9
	9	7092500	1050000	200000	442000	55	1
	10	12696747	28202	107741	70065	134	6
	All classes	5313072	88829	155596	62975	939	35
	Q1	4972764	2478	84080	39605	20	2
	Q2	2491929	8171	145494	2883	106	4
	Q3	4865044	14608	156611	42134	332	10
	Q4	9244889	71490	111261	34564	56	4
	Q5	5863913	173205	166551	99063	425	15
	All classes	5313072	88829	155596	62975	939	35
	est.no.hhs(00)	939	939	742	598	XX	XX
	sample hhs.	35	35	26	26	XX	XX
Non-cultivator	1	275215	30512	0	1743	3326	74
	2	501539	8447	0	1596	3217	130
	3	534542	35751	0	1263	3326	71
	4	787131	78268	0	5160	3234	112
	5	948063	123266	8364	2606	3252	90
	6	2101948	86657	62862	7306	2832	98
	7	4952800	29923	12821	4878	3197	105
	8	6407547	66497	44314	8779	3075	78
	9	8058164	145899	23262	7884	3221	120
	10	17423170	151206	37092	18827	3163	118
	All classes	4160628	75222	18049	5920	31843	996
	Q1	2575825	84557	1862	3662	6529	126
	Q2	3355070	87014	7216	3426	6505	182
	Q3	4876235	61274	16993	4675	6167	205
	Q4	4935469	56692	33082	7236	6497	195
	Q5	5159928	86409	31881	10816	6145	288
	All classes	4160628	75222	18049	5920	31843	996
	est.no.hhs(00)	31843	31725	3556	10764	XX	XX
	sample hhs.	996	990	88	616	XX	XX
All	1	275215	30512	0	1743	3326	74
	2	501539	8447	0	1596	3217	130
	3	434542	35751	0	1263	3326	71
	4	787617	77611	0	5203	3262	113
	5	948063	123266	8364	2606	3252	90
	6	2182761	79328	80092	11247	3287	110
	7	4955398	29564	15016	5213	3246	111
	8	6409757	63932	49804	10480	3293	87
	9	8041907	161119	26237	15192	3276	121
	10	17231195	146210	39962	20908	3297	124
	All classes	4193652	75612	21990	7555	32782	1031
	Q1	2583196	84304	2115	3773	6549	128
	Q2	3341225	85750	9434	3420	6611	186
	Q3	4875664	58891	24122	6588	6498	215
	Q4	4972327	56819	33750	7470	6553	199
	Q5	5205504	92028	40600	16529	6570	303
	All classes	4193652	75612	21990	7555	32782	1031
	est.no.hhs(00)	32782	32664	4297	11362	XX	XX
	sample hhs.	1031	1025	117	642	XX	XX

Table 9U: Average value of fixed assets, financial assets and valuables as on 30.6.18 and average value of cash outstanding as on 30.6.18 by occupational category of household, household asset holding class and quintile class of household expenditure							
Occupational category of household	Household asset holding class/Quintile class of household expenditure	Average value (in Rs) of				No. of households	
		fixed assets	financial assets	valuables	cash loan outstanding	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Urban							
Self-employed	1	216395	47577	21167	1900	889	29
	2	537582	25363	4695	1432	846	31
	3	792399	89733	0	3088	1268	59
	4	846685	152441	0	2169	1233	58
	5	1510783	319963	3179	3903	1571	75
	6	3170099	271469	10050	3630	258	31
	7	5041009	54927	7079	9807	288	27
	8	7421182	67233	4916	1843	1168	57
	9	8342510	139920	26812	3221	1741	59
	10	19853870	228065	16125	4647	1479	86
	All classes	5576631	150205	10119	3167	10741	512
	Q1	4808207	164864	0	3645	1830	86
	Q2	3625687	111724	100	1439	1986	76
	Q3	2718106	109794	4004	2618	2447	98
	Q4	7921116	213997	10836	1815	2233	95
	Q5	8712212	152900	33175	6247	2245	157
	All classes	5576631	150205	10119	3167	10741	512
	est.no.hhs(00)	10741	10656	675	1933	XX	XX
	sample hhs.	512	510	33	282	XX	XX
Others	1	353034	15415	61	821	1146	59
	2	560801	22071	1672	1353	1235	58
	3	775549	108440	1257	2646	832	36
	4	837797	153504	1297	1503	818	32
	5	1247076	258341	8197	1781	563	31
	6	4461736	27668	1854	1719	1757	68
	7	5056149	26551	4461	3731	1774	79
	8	7020799	153643	70372	15579	907	49
	9	8139070	149083	37920	3291	325	18
	10	17478344	334449	58615	13021	589	39
	All classes	3946666	89162	13143	3977	9946	469
	Q1	3211284	74269	0	2774	2291	100
	Q2	2915042	91329	2323	2167	2134	90
	Q3	3488354	74539	20135	5313	1745	83
	Q4	4612967	69176	8384	5738	1881	79
	Q5	5757717	138027	39504	4492	1895	117
	All classes	3946666	89162	13143	3977	9946	469
	est.no.hhs(00)	9946	9725	869	1676	XX	XX
	sample hhs.	469	463	50	207	XX	XX
All	1	293343	29465	9281	1292	2035	88
	2	551358	23410	2901	1385	2081	89
	3	785724	97144	498	2913	2100	95
	4	843140	152865	517	1903	2051	90
	5	1441199	303703	4503	3343	2133	106
	6	4296473	58862	2903	1963	2015	99
	7	5054035	30512	4826	4579	2062	106
	8	7246184	105001	33525	7847	2075	106
	9	8310506	411362	28559	3232	2066	77
	10	19176973	258379	28232	7033	2069	125
	All classes	4792957	120856	11573	3556	20687	981
	Q1	3920281	114491	0	3161	4121	186
	Q2	3257600	101160	1252	1816	4119	166
	Q3	3068670	95122	10717	3739	4192	181
	Q4	6408365	147773	9715	3609	4114	174
	Q5	7359921	146092	36072	5443	4141	274
	All classes	4792957	120856	11573	3556	20687	981
	est.no.hhs(00)	20687	20380	1544	3609	XX	XX
	sample hhs.	981	973	83	489	XX	XX

Table 9C: Average value of fixed assets, financial assets and valuables as on 30.6.18 and average value of cash outstanding as on 30.6.18 by occupational category of household, household asset holding class and quintile class of household expenditure

Occupational category of household	Household asset holding class/Quintile class of household expenditure	Average value (in Rs.) of				No. of households	
		fixed assets	financial assets	valuables	cash loan outstanding	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural+Urban/Haryana							
All	1	282097	30115	3523	1572	5361	162
	2	521106	14324	1139	1513	5298	219
	3	631754	595151	193	1902	5426	166
	4	809052	106663	200	3929	5314	203
	5	1143408	194742	6835	2898	5386	196
	6	2986080	71550	50756	7719	5301	209
	7	4993716	29933	11058	4967	5307	217
	8	6733053	79806	43512	9462	5368	193
	9	8145783	153478	27135	10567	5342	198
	10	17981425	189458	35439	15558	5365	249
	All classes	4425520	93116	17960	6008	53469	2012
	Q1	3099599	95663	1298	3537	10670	314
	Q2	3309122	91666	6293	2804	10731	352
	Q3	4155357	73098	18866	5471	10690	396
	Q4	5526175	91898	24480	5981	10662	373
	Q5	6038357	112928	38849	12244	10711	577
	All classes	4425520	93116	17960	6008	53469	2012
	est.no.hhs(00)	53469	53045	5842	14970	XX	XX
	sample hhs.	2012	1998	200	1131	XX	XX

Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 10R: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.06.18 by household asset holding class and occupational category of household (RURAL)													
Occupational category of household	Household asset holding class	Per 1000 no. of households reporting										No. of households	
		Assets category								any	Cash loan outstanding		
		land	building	livestock & poultry	Farm business equipment	non-farm business equipment	All transport equipment	Deposits etc.	Share etc.			estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Cultivator	1	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0	0	0	0	0
	4	1000	1000	1000	1000	0	0	1000	0	1000	1000	29	1
	5	0	0	0	0	0	0	0	0	0	0	0	0
	6	1000	1000	868	1000	0	946	1000	0	1000	573	455	12
	7	1000	1000	942	503	0	503	1000	00	1000	372	49	6
	8	1000	1000	574	1000	0	574	1000	0	1000	840	218	9
	9	1000	1000	1000	1000	0	1000	1000	0	1000	1000	55	1
	10	1000	1000	1000	1000	0	1000	1000	0	1000	387	134	6
	All	1000	1000	834	974	0	819	1000	0	1000	636	939	35
	est.hhs(00')	939	939	784	915	0	769	939	0	939	598	X	X
	sam hhs.	35	35	32	34	0	31	35	0	35	26	X	X
Non-cultivator	1	1000	20	2	0	0	0	969	0	1000	171	3326	74
	2	1000	0	0	0	0	0	1000	0	1000	240	3217	130
	3	1000	75	0	0	0	4	1000	0	1000	183	3326	71
	4	1000	20	1	2	0	17	1000	0	1000	381	3234	112
	5	1000	448	162	105	0	185	999	0	1000	320	3252	90
	6	1000	931	711	526	47	813	1000	0	1000	418	2832	98
	7	1000	226	159	88	0	138	996	00	1000	360	3197	105
	8	1000	721	364	425	0	346	1000	0	1000	469	3075	78
	9	1000	381	134	131	34	227	1000	0	1000	414	3221	120
	10	1000	672	542	402	1	427	1000	0	1000	454	3163	118
	All	1000	338	199	161	8	206	996	0	1000	338	31843	996
	est.hhs(00')	31843	10767	6324	5118	244	6560	31725	0	31843	10764	X	X
	sam hhs.	996	366	249	164	4	234	990	0	996	616	X	X
All	1	1000	20	2	0	0	0	969	0	1000	171	3326	74
	2	1000	0	0	0	0	0	1000	0	1000	240	3217	130
	3	1000	75	0	0	0	4	1000	0	1000	183	3326	71
	4	1000	28	10	10	0	17	1000	0	1000	386	3262	113
	5	1000	448	162	105	0	185	999	0	1000	320	3252	90
	6	1000	941	733	591	40	831	1000	0	1000	439	3287	110
	7	1000	237	171	94	0	144	997	00	1000	360	3246	111
	8	1000	739	377	463	0	361	1000	0	1000	494	3293	87
	9	1000	392	148	145	33	240	1000	0	1000	424	3276	121
	10	1000	686	561	427	1	450	1000	0	1000	451	3297	124
	All	1000	357	217	184	7	224	996	0	1000	347	32782	1031
	est.hhs(00')	32782	11707	7107	6033	244	7329	32664	0	32782	11362	X	X
	sam hhs.	1031	401	281	198	4	265	1025	0	1031	642	X	X

Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 10U: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.06.18 by household asset holding class and occupational category of household (URBAN)

Occupational category of household	Household asset holding class	Per 1000 no. of households reporting										No. of households	
		Assets category								any	Cash loan outstanding	estimated (00')	sample
		land	building	livestock & poultry	Farm business equipment	non-farm business equipment	All transport equipment	deposits etc.	share etc.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Self employed	1	1000	181	0	0	0	0	977	0	1000	80	889	29
	2	1000	66	3	0	25	101	1000	0	1000	127	846	31
	3	1000	180	0	0	0	91	949	0	1000	231	1268	59
	4	1000	84	11	6	29	32	1000	0	1000	207	1233	58
	5	1000	664	12	5	2	287	1000	0	1000	179	1571	75
	6	1000	704	21	21	115	227	1000	0	1000	175	258	31
	7	1000	144	3	18	7	105	1000	0	1000	317	288	27
	8	1000	371	55	50	2	266	1000	0	1000	161	1168	57
	9	1000	274	1	1	94	234	1000	0	1000	131	1741	59
	10	1000	563	18	7	18	489	1000	0	1000	252	1479	86
	All	1000	331	13	9	27	207	992	0	1000	180	10741	512
	est.hhs(00')	10741	3558	135	97	286	2223	10656	0	10741	1933	X	X
	sam hhs.	512	211	25	19	20	141	510	0	512	282	X	X
Others	1	1000	0	0	0	0	11	930	0	1000	50	1146	59
	2	1000	23	0	0	0	18	1000	0	1000	119	1235	58
	3	1000	16	0	0	0	51	1000	0	1000	252	832	36
	4	1000	16	0	0	0	8	1000	0	1000	179	818	32
	5	1000	401	44	3	0	189	1000	0	1000	180	563	31
	6	1000	177	64	23	0	45	920	0	1000	80	1757	68
	7	1000	112	9	9	0	68	1000	0	1000	135	1774	79
	8	1000	699	50	0	3	427	1000	0	1000	400	907	49
	9	1000	451	11	0	0	440	1000	0	1000	150	325	18
	10	1000	820	67	0	0	640	1000	0	1000	379	589	39
	All	1000	206	24	6	0	131	978	0	1000	169	9946	469
	est.hhs(00')	1000	2053	242	58	3	1299	9725	0	1000	1676	X	X
	sam hhs.	9946	469	9	3	1	90	463	0	9946	207	X	X
All	1	1000	79	0	0	0	6	950	0	1000	63	2035	88
	2	1000	40	1	0	10	52	1000	0	1000	122	2081	89
	3	1000	115	0	0	0	75	969	0	1000	239	2100	95
	4	1000	57	7	4	18	22	1000	0	1000	196	2051	90
	5	1000	594	21	4	2	261	1000	0	1000	179	2133	106
	6	1000	244	59	23	15	68	930	0	1000	92	2015	99
	7	1000	117	8	10	1	74	1000	0	1000	161	2062	106
	8	1000	514	52	28	2	336	1000	0	1000	265	2075	106
	9	1000	302	3	1	79	267	1000	0	1000	134	2066	77
	10	1000	636	32	5	13	532	1000	0	1000	288	2069	125
	All	1000	271	18	7	14	170	985	0	1000	174	20687	981
	est.hhs(00')	20687	5611	377	154	288	3522	20380	0	20687	3609	X	X
	sam hhs.	981	347	34	22	21	231	973	0	981	489	X	X

Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 10C: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.06.18 by household asset holding class and occupational category of household (RURAL+URBAN)													
Occupational category of household	Household asset holding class	Per 1000 no. of households reporting										No. of households	
		Assets category								any	Cash loan outstanding	estimated (00')	sample
		land	building	Livestock & poultry	Farm business equipment	non-farm business equipment	All transport equipment	Deposits etc.	Share etc.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
RURAL+URBAN													
All	1	1000	42	1	0	0	2	962	0	1000	130	5361	162
	2	1000	16	0	0	4	20	1000	0	1000	193	5298	219
	3	1000	90	0	0	0	31	988	0	1000	205	5426	166
	4	1000	39	9	8	7	19	1000	0	1000	313	5314	203
	5	1000	506	106	65	1	215	999	0	1000	264	5386	196
	6	1000	676	477	375	31	514	973	0	1000	307	5301	209
	7	1000	190	108	62	0	117	998	0	1000	282	5307	217
	8	1000	652	252	295	1	351	1000	0	1000	406	5368	193
	9	1000	357	92	89	51	251	1000	0	1000	312	5342	198
	10	1000	667	357	264	5	482	1000	0	1000	388	5365	249
	All	1000	324	140	116	10	203	992	0	1000	280	53469	2012
	est.hhs(00')	53469	17317	7484	6188	532	10851	53045	0	53469	14970	X	X
	sam hhs.	2012	748	315	220	25	496	1998	0	2012	1131	X	X
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.													

Table 11R: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.06.18 by household asset holding class and occupational category of household													
Occupational category of household	Household asset holding class	Average value of assets (Rs.)										No. of households	
		Assets category								any	Average cash loan outstanding (Rs.)	estimated (00')	sample
		land	building	livestock & poultry	Farm business equipment	non-farm business equipment	All transport equipment	deposits etc.	share etc.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Cultivator	1	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0	0	0	0	0
	4	505000	300000	37000	500	0	0	3500	0	84600	10000	29	1
	5	0	0	0	0	0	0	0	0	0	0	0	0
	6	958297	1414959	84338	22399	0	205846	33699	0	2719539	35780	455	12
	7	4060326	918722	82823	9042	0	53891	6158	0	5130962	27055	49	6
	8	5301888	981115	42045	24159	0	91752	27704	0	6468663	34499	218	9
	9	5862000	1050000	111500	21000	0	48000	1050000	0	8142500	442000	55	1
	10	10659045	1543906	156728	36099	0	300968	28202	0	12724950	70065	134	6
	All	3783939	1251420	84923	23313	0	169477	88829	0	5401901	62975	939	35
	est.hhs(00')	939	939	984	915	0	769	939	0	939	598	X	X
	sam hhs.	35	35	32	34	0	31	15	0	35	26	X	X
Non-cultivator	1	272543	2480	191	0	0	2	30512	0	305728	1743	3326	74
	2	501539	0	0	0	0	0	8449	0	509986	1596	3217	130
	3	525907	8487	3	2	0	144	35751	0	570293	1263	3326	71
	4	782565	3622	86	18	0	839	78268	0	865399	5160	3234	112
	5	777627	148254	9767	7456	0	4959	123266	0	1071328	2606	3252	90
	6	1046409	882550	75321	33271	756	63642	86657	0	2188605	7306	2832	98
	7	4648639	281180	10754	5210	0	7018	29923	0	4982724	4878	3197	105
	8	5708213	641089	19565	19319	0	46361	66497	0	6474044	8779	3075	78
	9	7558325	457063	10876	10705	1175	20022	145899	0	8204063	7884	3221	120
	10	15386698	1855017	58247	27221	219	95768	151206	0	17574376	18827	3163	118
	All	3696798	413159	17576	9898	208	22986	75222	0	4235850	5920	31843	996
	est.hhs(00')	31843	10767	6324	5118	244	6560	31725	0	31843	10764	X	X
	sam hhs.	996	366	249	164	4	234	990	0	996	616	X	X
All	1	272543	2480	191	0	0	2	30512	0	305728	1743	3326	74
	2	501539	0	0	0	0	0	8447	0	509986	1596	3217	130
	3	525907	8487	3	2	0	144	35751	0	570293	1263	3326	71
	4	780126	6226	410	23	0	832	77611	0	865228	5203	3262	113
	5	777627	148254	9767	7456	0	4959	123266	0	1071328	2606	3252	90
	6	1034214	956237	76569	31766	651	83324	79328	0	2262088	11247	3287	110
	7	4639752	290810	11843	5268	0	7726	29564	0	4984963	5213	3246	111
	8	5681344	638359	21052	19639	0	49363	63932	0	6473688	10480	3293	87
	9	7529769	467045	12567	10878	1156	20493	161119	0	8203027	15192	3276	121
	10	15194673	1842380	62247	27582	210	104103	146210	0	17377405	20908	3297	124
	All	3699295	437180	19509	10282	202	27184	75612	0	4269264	7555	32782	1031
	est.hhs(00')	32782	11707	7107	6033	244	7329	32664	0	32782	11362	X	X
	sam hhs.	1031	404	281	198	4	265	1024	0	1031	642	X	X
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.													

Table 11U: Average value of assets by asset category as on 30.06.18 and average value of cash outstanding as on 30.06.18 by household asset holding class and occupational category of household													
Occupational category of household	Household asset holding class	Average value of assets (Rs.)										No. of households	
		Assets category								any	Average cash loan outstanding (Rs.)		
		land	building	livestock & poultry	Farm business equipment	non-farm business equipment	All transport equipment	deposits etc.	share etc.			estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Self-employed	1	202505	13890	0	0	0	0	47577	0	263972	1900	889	29
	2	509672	25048	69	0	366	2427	25363	0	562945	1432	846	31
	3	732373	57519	0	0	0	2508	89733	0	882132	3088	1268	59
	4	826458	17038	592	12	382	2203	152441	0	999126	2169	1233	58
	5	738515	739928	1850	756	102	29631	319963	0	1830746	3903	1571	75
	6	1581242	1539987	1928	1608	3867	41466	271469	0	3441568	3630	258	31
	7	4951729	78242	68	33	1106	9831	54927	0	5095936	9807	288	27
	8	6441819	940242	2459	10100	100	26463	67233	0	7488415	1843	1168	57
	9	7303260	985973	0	86	6853	46337	139920	0	8482430	3221	1741	59
	10	14377622	5379918	1442	766	867	93555	228065	0	20081935	4647	1479	86
	All	4381269	1162121	817	1369	1451	29604	150205	0	5726836	3167	10741	512
	est.hhs(00')	10741	3558	135	97	286	2223	10656	0	10741	1933	X	X
	sam hhs.	512	211	25	19	20	141	510	0	512	282	X	X
Others	1	352700	0	0	0	0	334	15415	0	368448	821	1146	59
	2	560694	45	0	0	0	62	22071	0	582872	1353	1235	58
	3	770249	3989	0	0	0	1312	108440	0	883988	2646	832	36
	4	830588	6784	0	0	0	425	153504	0	991301	1503	818	32
	5	902643	325038	3380	439	0	15576	258341	0	1505417	1781	563	31
	6	3932506	510192	3700	23	0	15314	27668	0	4489405	1719	1757	68
	7	4952888	87901	751	9	0	14600	26551	0	5082700	3731	1774	79
	8	5009476	1945280	1901	0	46	64097	153643	0	7174442	15579	907	49
	9	5823388	2222626	62	0	0	92995	149083	0	8288153	3291	325	18
	10	12031550	5236037	26844	0	0	183914	334449	0	17812793	13021	589	39
	All	3232294	685427	2745	30	4	26165	89162	0	4035827	3977	9946	463
	est.hhs(00')	9946	2053	242	58	3	1299	9725	0	9946	1676	X	X
	sam hhs.	469	136	9	3	1	90	463	0	469	207	X	X
All	1	287087	6068	0	0	0	188	29465	0	322808	1292	2035	88
	2	539944	10213	28	0	149	1024	23410	0	574768	1385	2081	89
	3	747378	36312	0	0	0	2034	97144	0	882868	2913	2100	95
	4	828105	12948	356	7	230	1494	152865	0	996005	1903	2051	90
	5	781823	630452	2254	673	75	25922	303703	0	1744902	3343	2133	106
	6	3631666	641953	3474	226	495	18660	58862	0	4355336	1963	2015	99
	7	4952726	86553	656	12	154	13934	30512	0	5084547	4579	2062	106
	8	5815777	1379519	2215	5685	77	42912	105001	0	7351185	7847	2075	106
	9	7070452	1180519	10	73	5775	53677	141362	0	8451867	3232	2066	77
	10	13709118	5338920	8465	548	620	119303	258379	0	19435351	7033	2069	125
	All	3828851	932930	1744	726	755	27951	120856	0	4913812	3556	20687	981
	est.hhs(00')	20687	5611	377	154	288	3522	20380	0	20687	3609	X	X
	sam hhs.	981	347	34	22	21	231	973	0	981	489	X	X
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.													

Table 11C: Average value of assets by asset category as on 30.06.18 and average value of cash outstanding as on 30.06.18 by household asset holding class and occupational category of household													
Occupational category of household	Household asset holding class	Average value of assets (Rs.)										No. of households	
		Assets category								any	Average cash loan outstanding (Rs.)	estimated (00')	sample
		land	building	livestock & poultry	Farm business equipment	non-farm business equipment	All transport equipment	Deposits etc.	Share etc.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
RURAL+URBAN													
All	1	278064	3842	118	0	0	73	30115	0	312211	1572	5361	162
	2	516623	4011	11	0	58	402	14324	0	535430	1513	5298	219
	3	611620	19256	2	1	0	875	59511	0	691264	1902	5426	166
	4	798648	8821	389	17	89	1087	106663	0	915714	3929	5314	203
	5	779289	339266	6791	4769	30	13263	194742	0	1338150	2898	5386	196
	6	2021379	836793	48789	19779	592	58748	71550	0	3057630	7719	5301	209
	7	4761334	211462	7497	3226	60	10137	29933	0	5023649	4967	5307	217
	8	5733305	924833	13771	14245	30	46869	79806	0	6812859	9462	5368	193
	9	7352136	742969	7711	6699	2942	33326	153478	0	8299262	10567	5342	198
	10	14621890	3190535	41510	17158	368	109963	189458	0	18170884	15558	5365	249
	All	3749419	628983	12636	6585	416	27481	93116	0	4518636	6008	53469	2012
	est.hhs(00')	53469	17317	7484	6188	532	10851	53045	0	53469	14970	X	X
	sam hhs.	2012	748	315	220	25	496	1998	0	2012	1131	X	X
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.													

Table 12A: Per 1000 number of households reported having bullion & ornaments and average amount of bullion & ornaments per household for each occupational category of household							
Per 1000 no. of households reported having bullion & ornaments			Average amount (Rs.) of bullion & ornaments per household			Number of households having bullion & ornaments	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural							
Cultivator	Non-cultivator	all	Cultivator	Non-cultivator	all	estd.(00')	sample
789	112	131	155345	17832	21772	4297	11
Urban							
Self Employed	others	all	Self Employed	others	all	estd.(00')	sample
63	87	75	9546	12936	11176	1544	83
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.							

Table 12B: Per 1000 number of households reporting having bullion & ornaments and average amount of bullion & ornaments per household of Haryana (Rural + Urban)			
Per 1000 no. of households reported having bullion & ornaments	Average amount (Rs.) of bullion & ornaments per household	Number of households having bullion & ornaments	
		estd.(00')	sample
(1)	(2)	(3)	(4)
109	17673	5842	200

Table 13: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class as on 30.06.2018

Household asset holding class	rural land				urban land			
	average area of land per household (ha.)	average value of land per household (Rs.)	no. of households reporting per 1000 households	no. of sample households reporting	average area of land per household (ha.)	average value of land per household (Rs.)	no. of households reporting per 1000 households	no. of sample households reporting
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rural								
1	0.656	271363	1000	74	0.004	1180	1000	74
2	0.515	500000	1000	130	0.004	1539	1000	130
3	0.593	522766	1000	71	0.004	3141	1000	71
4	0.882	779059	1000	113	0.004	1068	1000	113
5	0.790	769200	1000	90	0.004	8427	1000	90
6	0.805	906555	1000	110	0.009	127659	1000	110
7	0.525	4626853	1000	111	0.004	12899	1000	111
8	0.602	5635885	1000	87	0.005	45459	1000	87
9	0.917	7521310	1000	121	0.004	8459	1000	121
10	1.154	15167441	1000	124	0.006	27232	1000	124
all	0.744	3675537	1000	1031	0.005	23758	1000	1031
URBAN								
1	0.602	284809	1000	88	0.004	2278	1000	88
2	0.637	535286	1000	89	0.004	4658	1000	89
3	0.661	745380	1000	95	0.004	1998	1000	95
4	0.829	826800	1000	90	0.004	1305	1000	90
5	0.830	778060	1000	106	0.004	3763	1000	106
6	0.922	3628781	1000	99	0.004	2885	1000	99
7	0.806	4948334	1000	106	0.004	4392	1000	106
8	0.783	5775148	1000	106	0.004	40629	1000	106
9	0.750	7063416	1000	77	0.004	7036	1000	77
10	0.854	13576486	1000	125	0.005	132632	1000	125
all	0.767	3808678	1000	981	0.004	20173	1000	981
Rural+Urban/Haryana								
1	0.635	276467	1000	162	0.004	1597	1000	162
2	0.563	513859	1000	219	0.004	2764	1000	219
3	0.619	608921	1000	166	0.004	2699	1000	166
4	0.861	797489	1000	203	0.004	1159	1000	203
5	0.805	772710	1000	196	0.004	6580	1000	196
6	0.805	1941140	1000	209	0.007	80238	1000	209
7	0.634	4751739	1000	217	0.004	9595	1000	217
8	0.672	5689713	1000	193	0.005	43592	1000	193
9	0.853	7344227	1000	198	0.004	7908	1000	198
10	1.038	14554019	1000	249	0.005	67871	1000	249
all	0.753	3727048	1000	2012	0.005	22371	1000	2012

Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 14 : Number per 1000 persons of age 18 years & above (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co- op. Credit society /SHG/ JLG (c) having deposit account in non institutional agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land

Bank	P.O.	NBFC	Any of Bank/ P.O/ NBFC	Contributing in Co- op. Credit society/SHG/JLG	Having deposit account in non institutional Agency	Credit/ debit card	An e-wallet	Owning land	Owning agricultu ral land
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural - Male									
870	6	0	870	0	1	532	1	529	528
Rural – Female									
808	11	0	808	0	0	42	0	37	37
Rural -Person									
842	8	0	842	0	0	307	0	302	302
Urban - Male									
868	3	0	868	0	8	549	7	557	553
Urban - Female									
827	3	0	827	0	0	58	4	57	57
Urban - Person									
850	3	0	850	0	5	333	6	337	335
Rural+Urban/- Male									
870	5	0	870	0	3	538	3	539	538
Rural+Urban/ - Female									
815	8	0	815	0	0	47	0	44	44
Rural+Urban/ -Person									
845	6	0	845	0	2	316	2	315	314
Note: Estimated number of households given in this table is design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.									

Table 15: Percentage shares of assets held by different decile classes of population						
Household per capita asset holding class	Rural			Urban		
	No. of persons	Average per capita asset value (Rs.)	% share of assets	No. of persons	Average per capita asset value (Rs.)	% share of assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	898059	113232	1	538621	121972	1
2	895723	183173	1	563869	212108	1
3	1050289	180589	1	589311	314582	2
4	967818	291667	2	607263	336467	2
5	927665	375605	2	654916	568429	4
6	1397210	532110	5	589283	1488895	9
7	1186814	1363258	12	691262	1516527	10
8	1277466	1668894	15	664160	2296591	15
9	1026377	2618182	19	628470	2778194	17
10	1251051	4579224	41	630199	6380055	40
all	10878471	1286540	100	6157455	1650868	100
Note : Estimated number of persons given in this table are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current population.						

Table 16R: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.18 to 30.06.19, by household asset holding class and occupational category of household

Occupational Category of household	Household asset holding class	No. of households		Fixed capital expenditure			Expenditure on purchase of land		
		Estimate d (00 ⁺)	Sample	Amount (Rs. lakhs)	Estimated no. of households reporting (00 ⁺)	Sample households reporting	Amount (Rs. lakhs)	Estimated no. of household s reporting (00 ⁺)	Sample households reporting
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural									
Cultivator	1	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0
	4	29	1	0	0	0	0	0	0
	5	0	0	0	0	0	0	0	0
	6	455	12	41230	406	11	0	0	0
	7	49	6	323	25	5	0	0	0
	8	218	9	2335	102	6	0	0	0
	9	55	1	662	55	1	0	0	0
	10	134	6	3103	134	6	0	0	0
	All	939	35	47663	721	29	0	0	0
Non-cultivator	1	3376	74	0	0	0	0	0	0
	2	3217	130	0	0	0	0	0	0
	3	3326	71	359	60	1	0	0	0
	4	3234	112	0	0	0	0	0	0
	5	3252	90	2713	196	5	0	0	0
	6	2832	98	33309	1060	30	0	0	0
	7	3197	105	3077	220	8	0	0	0
	8	3075	78	5095	216	13	0	0	0
	9	3221	120	16197	229	3	0	0	0
	10	3163	118	7158	597	9	0	0	0
	All	31843	996	67907	2578	69	0	0	0
All	1	3326	74	0	0	0	0	0	0
	2	3217	130	0	0	0	0	0	0
	3	3326	71	359	60	1	0	0	0
	4	3262	113	0	0	0	0	0	0
	5	3252	90	2713	196	5	0	0	0
	6	3287	110	74539	1465	41	0	0	0
	7	3246	111	3410	245	13	0	0	0
	8	3293	87	7430	318	19	0	0	0
	9	3276	121	16859	284	4	0	0	0
	10	3297	124	10261	731	15	0	0	0
	All	32782	1031	115570	3299	98	0	0	0

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households

Table 16U: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.18 to 30.06.19, by household asset holding class and occupational category of household

Occupational Category of household	Household asset holding class	No. of households		Fixed capital expenditure			Expenditure on purchase of land		
		Estimated (00')	Sample	Amount (Rs. lakhs)	Estimated no. of households reporting (00')	Sample households reporting	Amount (Rs. lakhs)	Estimated no. of households reporting (00')	Sample households reporting
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
URBAN									
Self Employed	1	889	29	0	0	0	0	0	0
	2	846	31	0	0	0	0	0	0
	3	1268	59	0	0	0	0	0	0
	4	1233	58	0	0	0	0	0	0
	5	1571	75	169	5	2	0	0	0
	6	258	31	303	30	5	0	0	0
	7	288	27	51	2	1	0	0	0
	8	1168	57	2461	229	7	0	0	0
	9	1741	59	1839	129	3	0	0	0
	10	1479	86	48	3	1	0	0	0
	All	10741	512	4871	398	19	0	0	0
Others	1	1146	59	0	0	0	0	0	0
	2	1235	58	0	0	0	0	0	0
	3	832	36	0	0	0	0	0	0
	4	818	32	0	0	0	0	0	0
	5	563	31	2	1	1	0	0	0
	6	1757	68	73	4	2	0	0	0
	7	1774	79	0	0	0	0	0	0
	8	907	49	1877	126	7	0	0	0
	9	325	18	0	0	0	0	0	0
	10	589	39	3920	50	3	0	0	0
	All	9946	469	5872	181	13	0	0	0
All	1	2035	88	0	0	0	0	0	0
	2	2081	89	0	0	0	0	0	0
	3	2100	95	0	0	0	0	0	0
	4	2051	90	0	0	0	0	0	0
	5	2133	106	171	7	3	0	0	0
	6	2015	99	376	33	7	0	0	0
	7	2062	106	51	2	1	0	0	0
	8	2075	106	4337	355	14	0	0	0
	9	2066	77	1839	129	3	0	0	0
	10	2069	125	3969	52	4	0	0	0
	All	20687	981	10143	579	32	0	0	0

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households

Table 16 C: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.18 to 30.06.19, by household asset holding class and all occupational categories of household

Occupational Category of household	Household asset holding class	No. of households		Fixed capital expenditure			Expenditure on purchase of land		
		Estimated (00')	Sample	Amount (Rs. lakhs)	Estimated no. of households reporting (00')	Sample households reporting	Amount (Rs. lakhs)	Estimated no. of households reporting (00')	Sample households reporting
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
RURAL+URBAN									
ALL	1	5361	162	6	0	0	0	0	0
	2	5298	219	0	0	0	0	0	0
	3	5426	166	359	60	1	0	0	0
	4	5314	203	0	0	0	0	0	0
	5	5386	196	2883	202	8	0	0	0
	6	5301	209	74915	1499	48	0	0	0
	7	5307	217	3460	247	14	0	0	0
	8	5368	193	11767	673	33	0	0	0
	9	5342	198	18698	414	7	0	0	0
	10	5365	249	14229	784	19	0	0	0
	All	53469	2012	126312	3878	130	0	0	0

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households

Table 17: Per1000 number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.18 to 30.06.19 in each household type in the rural sector

Household type	per 1000 no. of households	fixed capital		expenditure on purchase of		number of households	
		per 1000 no. of households reporting	average amount (Rs.) per households	per 1000 no. of households reporting	average amount (Rs.) per households	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rural							
self-employed in agriculture	620	83	2580	0	0	20325	727
self-empl. in non-agriculture	67	226	2832	0	0	2191	58
regular wage/salary earning	137	75	6674	0	0	4494	120
casual labour in agriculture	29	83	1248	0	0	956	30
casual labour in non-agriculture	115	176	6209	0	0	3764	75
others	32	25	177	0	0	1052	21
all	1000	101	3525	0	0	32782	1031
estd. hhds. reporting exp.(00')	X	3299	X	0	x	X	X
estd. amount of exp. (Rs. lakhs)	X	X	115570	X	0	X	X
sample hhds. reporting exp.	X	98	X	0	X	X	X
Urban							
self-employed	519	37	453	0	0	10741	512
regular wage/salary earning	310	28	915	0	0	6414	299
casual labour	143	0	0	0	0	2964	154
others	27	0	0	0	0	568	16
all (incl. n.r)	1000	28	519	0	0	20687	981
estd. hhds. reporting exp.(00')	X	578	X	0	X	X	X
estd. amount of exp. (Rs. lakhs)	X	X	10743	X	0	X	X
sample hhds. reporting exp.	X	32	X	0	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households							

Table 18R: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.18 to 30.06.19 in each household asset holding class

Household asset holding class	Per 1000 number of households	Fixed capital expenditure		Expenditure on purchase of land		Number of households	
		Per 1000 no. of households reporting fixed capital expenditure	Average amount (Rs.) of fixed capital expenditure per household	Per 1000 no. of households reporting expenditure on purchase of land	Average amount (Rs.) of expenditure on purchase of land per household	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
RURAL							
1	102	0	0	0	0	3326	74
2	98	0	0	0	0	3199	126
3	96	19	115	0	0	3125	74
4	103	0	0	0	0	3343	115
5	99	61	840	0	0	3230	93
6	101	444	22583	0	0	3301	110
7	98	77	1071	0	0	3185	107
8	101	97	2264	0	0	3282	87
9	102	85	5068	0	0	3326	122
10	99	228	3195	0	0	3211	123
All	1000	101	3553	0	0	32527	1031
estd. hhds. reporting exp.(00')	X	3299	X	0	X	X	X
estd. amount of exp. (Rs. lakhs)	X	115570	X	0	X	X	X
sample hhds. reporting exp.	X	98	X	0	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households							

Table 18U: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.18 to 30.06.19 in each household asset holding class

Household asset holding class	Per 1000 number of households	Fixed capital expenditure		Expenditure on purchase of land		Number of households	
		Per 1000 no. of households reporting fixed capital expenditure	Average amount (Rs.) of fixed capital expenditure per household	Per 1000 no. of households reporting expenditure on purchase of land	Average amount (Rs.) of expenditure on purchase of land per household	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Urban							
1	98	0	0	0	0	2035	88
2	101	0	0	0	0	2081	89
3	102	0	0	0	0	2100	95
4	99	0	0	0	0	2051	90
5	103	3	80	0	0	2133	106
6	97	17	187	0	0	2015	99
7	100	1	25	0	0	2062	106
8	100	171	2090	0	0	2075	106
9	100	63	890	0	0	2066	77
10	100	25	1918	0	0	2069	125
All	1000	28	519	0	0	20687	981
estd. hhds. reporting exp.(00')	X	578	X	0	X	X	X
estd. amount of exp. (Rs. lakhs)	X	10743	X	0	X	X	X
sample hhds. reporting exp.	X	32	X	0	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households							

Table 18C: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.18 to 30.06.19 in each household asset holding class

Household asset holding class	Per 1000 number of households	Fixed capital expenditure		Expenditure on purchase of land		Number of households	
		Per 1000 no. of households reporting fixed capital expenditure	Average amount (Rs.) of fixed capital expenditure per household	Per 1000 no. of households reporting expenditure on purchase of land	Average amount (Rs.) of expenditure on purchase of land per household	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
RURAL+URBAN/HARYANA							
1	101	0	0	0	0	5361	162
2	99	0	0	0	0	5279	215
3	98	11	69	0	0	5225	169
4	101	0	0	0	0	5394	205
5	101	38	538	0	0	5363	199
6	100	282	14094	0	0	5316	209
7	99	47	660	0	0	5246	213
8	101	126	2197	0	0	5357	193
9	101	77	3468	0	0	5392	199
10	99	148	2695	0	0	5280	248
All	1000	73	2374	0	0	53214	2012
estd. hhds. reporting exp.(00')	X	3878	X	0	X	X	X
estd. amount of exp. (Rs. lakhs)	X	126312	X	0	X	X	X
sample hhds. reporting exp.	X	130	X	0	X	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households

Table 19: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by occupational category of rural and urban household and all occupational categories of Haryana

Occupational category of household	residential land & buildings		farm business		non-farm business		all		estimated no. of households Reporting FCE	sample no. of households Reporting FCE
	Per 1000 no. of households reporting FCE	average amount (Rs.) of FCE per household	per 1000 no. of households reporting FCE	average amount (Rs.) of FCE per household	per 1000 no. of households reporting FCE	average amount (Rs.) of FCE per household	per 1000 no. of households reporting FCE	average amount (Rs.) of FCE per household		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Rural										
CULTIVATOR	130	5356	768	45381	0	0	768	50737	721	29
est. no. of hhs.(00')	122	X	721	X	0	X	721	X	X	X
estd. expend.(lakh)	X	5031	X	42631	X	0	X	47663	X	X
sample hhs. repo. exp.	6	X	29	X	0	X	29	X	X	X
NON CULTIVATOR	19	1275	62	703	17	155	81	2133	2578	69
est. no. of hhs.(00')	597	X	1975	X	533	X	2578	X	X	X
estd. expend.(lakh)	X	40595	X	22387	X	4925	X	67907	X	X
sample hhs. repo. exp.	20	X	55	X	8	X	69	X	X	X
ALL	22	1392	82	1983	16	150	101	3525	3299	98
est. no. of hhs.(00')	719	X	2697	X	533	X	3299	X	X	X
estd. expend.(lakh)	X	45627	X	65018	X	4925	X	115570	X	X
sample hhs. repo. exp.	26	X	84	X	9	X	98	X	X	X
Urban										
SELF EMPLOYED	0	0	21	113	21	341	37	453	398	19
est. no. of hhs.(00')	0	X	229	X	224	X	398	X	X	X
estd. expend.(lakh)	X	0	X	1213	X	3657	X	4871	X	X
sample hhs. repo. exp.	0	X	7	X	14	X	19	X	X	X
OTHERS	5	392	13	192	0	7	18	590	181	13
est. no. of hhs.(00)	48	X	130	X	5	X	181	X	X	X
estd. expend.(lakh)	X	3898	X	1908	X	65	X	5872	X	X
sample hhs. repo. exp.	2	X	10	X	2	X	13	X	X	X
ALL	2	188	17	151	11	180	28	519	578	32
est. no. of hhs.(00')	48	X	359	X	229	X	578	X	X	X
estd. expend.(lakh)	X	3898	X	3122	X	3723	X	10743	X	X
sample hhs. repo. exp.	2	X	17	X	16	X	32	X	X	X
Rural+Urban/Haryana										
ALL	14	926	57	1274	14	162	73	2362	3878	130
est. no. of hhs.(00')	767	X	3056	X	761	X	3878	X	X	X
estd. expend.(lakh)	X	49525	X	68140	X	8647	X	126312	X	X
sample hhs. repo. exp.	28	X	101	X	24	X	130	X	X	X

Table 20: Proportion of households reporting fixed capital expenditure on different items of ‘farm business’ during 01.07.18 to 30.06.19 and proportion of household reporting financing of such expenditure from borrowings															
Fixed capital expenditure on farm business: per 1000 no. of household													no. of households Reporting fixed capital expenditure		no of sample households
expenditure of type										financing from borrowings					
land (excl. purchase)	building, barns animal sheds	orchards, plantation	wells and others irrigation sources	Live stock as fixed Asset	Agriculture machinery	Transport equipment	fish tank	others	all	Institutional Agency	Non institutional Agency	all	estimated (00’)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Rural															
2	15	0	9	2	61	45	1	54	82	1	0	1	3299	98	1031
Urban															
0	0	0	0	3	14	0	4	17	0	0	0	0	578	32	981
Rural+Urban/Haryana															
1	9	0	6	2	37	33	0	35	57	1	0	1	3878	130	2012
Note: Estimated and sample number of households given in this table are the common households surveyed in both the Visits 1 & 2.															

Table 21: Average value of fixed capital expenditure per household on different items of 'farm business' during 01.07.18 to 30.06.19 and average amount of financing from borrowings for such expenditure															
fixed capital expenditure: avg. value (Rs.) per household													no. of hhs reporting	no. of sample hhs	
expenditure of type										financing from borrowings			estd. (00')		
Land (excl. purchase)	building, barns and animal sheds	orchards and plantations	wells and other irrigation resources	live- stock used as fixed asset	agr. machinery and implements	Transport equipment	Fish tank	other	all	Institutional agency	non- institutional agency	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
RURAL															
5	1048	0	96	4	335	322	0	172	1983	2	0	2	3299	98	1031
URBAN															
0	0	0	1	40	4	49	0	57	151	0	0	0	578	32	981
Rural+Urban/Haryana															
3	643	0	59	18	207	217	0	128	1274	1	0	1	3878	130	2012
Note: Estimated and sample number of households given in this table are the common households surveyed in both the Visits 1 & 2.															

Table 22: Proportion of households reporting fixed capital expenditure on different items of 'non-farm business' during 01.07.18 to 30.06.19 and proportion of households reporting financing of such expenditure from borrowings

fixed capital expenditure on non-farm business : per 1000 no. of households reporting									no. of hhs reporting fixed		no. of sample hhs
expenditure of type						financing from borrowings			estd. (00')	sample	
land (excl. purchase)	work-place, workshop and other constructions	non-farm business equipment and accessories	transp ort equip ment	other	all	institutional agency	non- institutional agency	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
RURAL											
0	4	0	12	11	16	0	0	0	3299	98	1031
URBAN											
0	1	8	11	8	11	0	0	0	578	32	981
Rural+Urban/Haryana											
0	3	3	12	10	14	0	0	0	3878	130	2012
Note: Estimated and sample number of households given in this table are the common households surveyed in both the Visits 1 & 2.											

Table 23: Average value of fixed capital expenditure per household on different items of ‘non-farm business’ during 01.07.18 to 30.06.19 and average amount of financing from borrowings for such expenditure											
fixed capital expenditure: avg. value (Rs.) per household									no. of hhs reporting fixed capital exp.		no. of sample hhs
expenditure of type						financing from borrowings			estd. (00’)	sample	
land (excl. purchase)	work-place, workshop and other constructions	non-farm business equipment and accessories	transport equipment	other	all	institutional agency	non-institutional agency	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
RURAL											
0	64	0	60	27	150	0	0	0	3299	98	1031
URBAN											
0	8	62	78	32	180	0	0	0	578	32	981
Rural+Urban/Haryana											
0	42	24	67	29	162	0	0	0	3878	130	2012
Note: Estimated and sample number of households given in this table are the common households surveyed in both the Visits 1 & 2.											

Table 24: Proportion of household reporting borrowing and average amount of borrowing per household for capital expenditure by major head of borrowing

Credit Agency	Residential land & buildings		Farm business		Non-farm business		all		estimated no. of household s reporting borrowing (00')	sample house holds reporti - ng borrowi ng
	per 1000 no. of households reporting borrowing	average amount (Rs.) of borrowing per household	per 1000 no. of households reporting borrowing	average amount (Rs.) of borrowing per household	per 1000 no. of household reporting borrowing	average amount (Rs.) of borrowing per household	per 1000 no. of households reporting borrowing	average amount (Rs.) of borrowing per househ old		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Rural										
Institutional	0	0	1	2	0	0	1	2	36	1
est. no. of hhs.(00')	0	X	36	X	0	X	36	X	X	X
estd. borrowing.(Rs. lakh)	X	0	X	54	X	0	X	54	X	X
sample hhs. repo. bor.	0	X	1	X	0	X	1	X	X	X
Non - Institutional	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00')	0	X	0	X	0	X	0	X	X	X
estd. borrowing.(Rs. lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. bor.	0	X	0	X	0	X	0	X	X	X
Urban										
Institutional	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00')	0	X	0	X	0	X	0	X	X	X
estd. borrowing.(Rs. lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. bor.	0	X	0	X	0	X	0	X	X	X
Non - Institutional	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00')	0	X	0	X	0	X	0	X	X	X
estd. borrowing.(Rs. lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. bor.	0	X	0	X	0	X	0	X	X	X
Rural+Urban/Haryana										
Institutional	0	0	1	1	0	0	1	1	36	1
est. no. of hhs.(00')		X	36	X	0	X	36	X	X	X
estd. borrowing.(Rs. lakh)	X	0	X	54	X	0	X	54	X	X
sample hhs. repo. bor.	0	X	1	X	0	X	1	X	X	X
Non - Institutional	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00')	0	X	0	X	0	X	0	X	X	X
estd. borrowing.(Rs. lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. bor.	0	X	0	X	0	X	0	X	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households

Table 25A: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per rural and urban household by occupational category of household										
Occupational category of household	Residential land & buildings		Farm business		Non-farm business		all		estimated no. of households reporting exp. on purchase of land (00')	sample households reporting exp. on purchase of land
	per 1000 no. of households reporting purchase of land	average amount (Rs.) of per household purchase of land	per 1000 no. of households reporting purchase of land	average amount (Rs.) of per household purchase of land	per 1000 no. of households reporting purchase of land	average amount (Rs.) of per household purchase of land	per 1000 no. of households reporting purchase of land	average amount (Rs.) of per household purchase of land		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Rural										
Cultivator	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00')	0	X	0	X	0	X	0	X	X	X
estd. expend.(Rs.lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. exp.	0	X	0	X	0	X	0	X	X	X
Non-cultivator	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00')	0	X	0	X	0	X	0	X	X	X
estd. expend.(Rs.lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. exp.	0	X	0	X	0	X	0	X	X	X
All	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00)	0	X	0	X	0	X	0	X	X	X
estd. expend.(lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. exp.	0	X	0	X		X	0	X	X	X
Urban										
Self-employed	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00')	0	X	0	X	0	X	0	X	X	X
estd. expend.(Rs.lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. exp.	0	X	0	X	0	X	0	X	X	X
Others	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00')	0	X	0	X	0	X	0	X	X	X
estd. expend.(Rs.lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. exp.	0	X	0	X	0	X	0	X	X	X
All	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00)	0	X	0	X	0	X	0	X	X	X
estd. expend.(lakh)	X	0	X	0	X	0	X	0	X	X
sample hhs. repo. exp.	0	X	0	X	0	X	0	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households										

Table 25B: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by all occupational categories of household in Harvana										
Occupational category of household	Residential land & buildings		Farm business		Non-farm business		all		estimated no. of households reporting exp. on purchase of land (00')	sample households reporting exp. on purchase of land
	per 1000 no. of households reporting purchase of land	average amount (Rs.) of per household purchase of land	per 1000 no. of households reporting purchase of land	average amount (Rs.) of per household purchase of land	per 1000 no. of households reporting purchase of land	average amount (Rs.) of per household purchase of land	per 1000 no. of households reporting purchase of land	average amount (Rs.) of per household purchase of land		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
All	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00')	0	X	0	X	0	X	0	X	X	X
estd. expend.(Rs.lakh)	X		X	0	X	0	X	0	X	X
sample hhs. repo. exp.	0	X	0	X	0	X	0	X	X	X

Table 26R : Number of households reporting cash loans outstanding - as on 30.06.18 - of specific nature of interest, in specific rate of interest ranges and from institutional credit agency per 1000 households, and per Rs.1000 break-up of outstanding amount of cash loans by nature and rate of interest for each occupational category of household (RURAL)

Nature of interest	Rate of interest (%)	cultivator		non-cultivator		all households		number of households reporting cash loan	
		per 1000 no. of households reporting cash loan	cash loan(Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan(Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan(Rs.) per Rs. 1000 of total cash loan	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rural									
interest free	nil	40	6	193	505	189	368	6183	297
Simple	<6	92	288	13	97	15	150	496	30
	6-10	435	706	15	123	28	283	902	36
	10-15	0	0	11	268	11	195	357	8
	15-20	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0
	all	527	994	40	489	54	628	1754	74
compound	<6	0	0	3	2	3	2	87	5
	6-10	0	0	0	2	0	1	8	2
	10-15	0	0	2	2	2	2	75	2
	15-20	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0
	all	0	0	5	6	5	5	170	9
all	<6	92	288	16	100	18	152	583	35
	6-10	435	706	16	125	28	284	910	38
	10-15	0	0	14	271	13	196	431	10
	15-20	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0
	all	566	1000	238	1000	247	1000	8106	380
estd. hhds.(00')		532	X	7761	X	8293	X	X	X
est. cash loan(lakhs)		X		X	153256	X	211409	X	X
estd. no of hhds. reporting cash loan (00')		532	X	7574	X	8106	X	X	X
sample no of hhds. reporting cash loan		19	X	361	X	380	X	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 26U : Number of households reporting cash loans outstanding - as on 30.06.18 - of specific nature of interest, in specific rate of interest ranges and from institutional credit agency per 1000 households, and per Rs.1000 break-up of outstanding amount of cash loans by nature and rate of interest for each occupational category of household (URBAN)									
Nature of interest	Rate of interest (%)	Self Employed		Others		all households		number of households	
		per 1000 no. of households reporting cash	cash loan(Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan(Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting	cash loan(Rs.) per Rs. 1000 of total cash loan	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Urban									
interest free	nil	89	443	78	432	83	436	1727	211
Simple	<6	5	75	3	22	4	45	88	15
	6-10	7	115	9	52	8	79	166	24
	10-15	13	213	3	5	8	94	171	19
	15-20	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0
compound	all	26	403	15	80	20	217	424	58
	<6	5	44	5	23	5	32	98	16
	6-10	4	86	9	142	6	118	132	18
	10-15	2	25	16	262	9	161	180	8
	15-20	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30-50	0	0	1	61	0	35	7	1
	50-100	0	0	0	0	0	0	0	0
all	>=100	0	0	0	0	0	0	0	0
	all	11	155	30	488	20	346	416	43
	<6	10	118	8	45	9	76	185	31
	6-10	11	201	18	194	14	197	298	42
	10-15	15	239	19	267	17	255	350	27
	15-20	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30-50	0	0	1	61	0	35	7	1
estd. hhds.(00')	50-100	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0
	all	125	1000	123	1000	124	1000	2568	312
estd. hhds.(00')		1377	X	1260	X	2637	X	X	X
est. cash loan(lakhs)		X	21676	X	29295	X	50971	X	X
estd. no of hhds. reporting cash loan (00')		1347	X	1221	X	2568	X	X	X
sample no of hhds. reporting cash loan		180	X	132	X	312	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current									

Table 26C: Number of households reporting cash loans outstanding - as on 30.06.18 - of specific nature of interest, in specific rate of interest ranges and from institutional credit agency per 1000 households, and per Rs.1000 break-up of outstanding amount of cash loans by nature and rate of interest for all occupational categories of household Haryana) (RURAL + URBAN)

Nature of interest	Rate of interest (%)	all households		number of households reporting cash loan	
		per 1000 no. of households reporting cash loan outstanding	cash loan(Rs.) per Rs. 1000 of total cash loan outstanding	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)
Rural + Urban/Haryana					
interest free	nil	148	381	7910	508
Simple	<6	11	129	583	45
	6-10	20	244	1067	60
	10-15	10	175	527	27
	15-20	0	0	0	0
	20-25	0	0	0	0
	25-30	0	0	0	0
	30-50	0	0	0	0
	50-100	0	0	0	0
	>=100	0	0	0	0
	all	41	548	2178	132
compound	<6	3	8	184	21
	6-10	3	24	140	20
	10-15	5	33	254	10
	15-20	0	0	0	0
	20-25	0	0	0	0
	25-30	0	0	0	0
	30-50	0	7	7	1
	50-100	0	0	0	0
	>=100	0	0	0	0
	all	11	71	586	52
all	<6	14	137	768	66
	6-10	23	268	1208	80
	10-15	15	208	782	37
	15-20	0	0	0	0
	20-25	0	0	0	0
	25-30	0	0	0	0
	30-50	0	7	7	1
	50-100	0	0	0	0
	>=100	0	0	0	0
	all	200	1000	10674	692
estd. hhds.(00')		10930	X	X	X
est. cash loan(lakhs)		X	262380	X	X
estd. no of hhds. reporting cash loan (00')		1060	X	X	X
sample no of hhds. reporting cash loan		345	X	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 27R: Number of households reporting outstanding cash loans as on 30.06.18 in specific rate of interest ranges per thousand households for each household asset holding class (RURAL)														
Credit Agency	Rate of interest range (%)	per 1000 no. of households of asset holding class reporting outstanding loan as on 30.06.18											number of households	
		1	2	3	4	5	6	7	8	9	10	All classes	Estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Institutional	Nil	1000	890	1000	956	874	630	776	481	909	508	746	6183	297
	less than 6	0	110	0	38	1	87	31	80	0	205	70	583	35
	<10	0	110	0	0	125	226	80	244	91	76	110	910	38
	10-15	0	0	0	0	0	57	112	99	0	117	52	431	10
	15-20	0	0	0	0	0	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	993	1000	1000	1000	944	1000	906	977	8106	380
	estd. no. of hhds (00')	424	614	201	860	736	1130	979	1031	994	1319	8293	X	X
	estd. hhds. repo. cash (00')	424	614	201	860	736	1130	979	973	994	1195	8106	X	X
	sample hhds. repo. cash	24	47	21	36	29	39	56	36	38	54	380	X	X
Non-Institutional	Nil	0	0	0	0	111	155	139	205	0	140	88	295	23
	less than 6	990	945	796	861	844	516	296	712	932	860	769	2585	218
	<10	10	0	0	0	0	0	0	1	0	0	1	2	2
	10-15	0	46	204	0	7	134	290	65	41	0	77	259	13
	15-20	0	9	0	0	0	0	0	0	0	0	0	1	1
	20-25	0	0	0	66	38	30	242	16	27	0	36	120	7
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	927	1000	836	967	1000	1000	1000	970	3262	264
	estd. no. of hhds (00')	144	157	409	432	304	379	195	654	395	294	3362	X	X
	estd. hhds. repo. cash (00')	144	157	409	400	304	317	189	654	395	294	2262	X	X
	sample hhds. repo. cash	17	28	23	34	20	29	23	22	40	28	264	X	X
All	Nil	746	709	329	638	651	511	670	374	651	441	556	6477	320
	less than 6	252	280	534	312	247	195	75	325	265	324	272	3167	253
	<10	3	0	0	0	89	169	67	174	65	63	78	911	40
	10-15	0	9	137	0	2	76	142	76	12	96	59	690	23
	15-20	0	2	0	0	0	0	0	0	0	0	0	1	1
	20-25	0	0	0	22	11	8	40	6	8	0	10	120	7
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	971	1000	959	995	966	1000	923	975	11368	644
	estd. no. of hhds (00')	568	771	610	1297	1040	1509	1174	1684	1389	1613	11655	X	X
	estd. hhds. repo. cash (00')	568	771	610	1260	1040	1447	1168	1627	1389	1489	11368	X	X
	sample hhds. repo. cash	41	75	44	70	49	68	79	58	78	82	644	X	X

Table 27U: Number of households reporting outstanding cash loans as on 30.06.18 in specific rate of interest ranges per thousand households for each household asset holding class (URBAN)

Credit Agency	Rate of interest range (%)	per 1000 no. of households of asset holding class reporting outstanding loan as on 30.06.18											number of households	
		1	2	3	4	5	6	7	8	9	10	All classes	Estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Institutional	Nil	834	491	953	889	612	616	508	402	769	604	655	1727	211
	less than 6	72	241	0	19	37	198	33	18	140	122	70	185	31
	<10	0	18	47	58	172	44	96	260	65	112	113	298	42
	10-15	0	250	0	0	120	76	244	313	25	151	133	350	27
	15-20	0	0	0	0	0	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	34	0	0	0	3	7	1
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	2
	All(incl. n.r.)	906	1000	1000	966	941	935	914	994	1000	989	974	2568	8312
	estd. no. of hhds(00')	68	142	322	339	300	125	199	438	180	525	2637	X	X
	estd.hhds.repo.cash(00')	61	142	322	327	282	116	182	435	180	519	2568	X	X
	sample hhds. repo. cash	17	18	26	23	35	31	36	38	23	65	312	X	X
Non-Institutional	Nil	107	321	73	26	245	6	215	166	0	71	135	154	21
	less than 6	850	472	919	974	602	954	623	677	980	547	738	840	142
	<10	0	39	0	0	0	0	107	0	0	0	19	21	6
	10-15	44	74	0	0	0	28	15	14	0	0	16	18	6
	15-20	0	0	0	0	65	0	0	0	0	0	6	7	1
	20-25	0	0	0	0	0	0	6	0	0	0	1	1	1
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	906	992	1000	911	987	965	857	980	619	915	1041	177
	estd. no. of hhds(00')	67	123	182	75	111	70	155	135	99	123	1138	X	X
	estd.hhds.repo.cash(00')	67	112	180	75	101	69	149	116	97	76	1041	X	X
	sample hhds. repo. cash	10	18	24	16	24	11	23	18	15	18	177	X	X
All	Nil	473	412	636	732	513	397	380	346	497	503	498	1881	232
	less than 6	458	348	331	192	189	470	291	173	437	203	271	1025	173
	<10	0	28	30	48	126	28	101	199	42	90	85	319	48
	10-15	22	168	0	0	87	58	143	243	16	123	98	369	33
	15-20	0	0	0	0	17	0	0	0	0	0	2	7	1
	20-25	0	0	0	0	0	0	3	0	0	0	0	1	1
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	19	0	0	0	2	7	1
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	953	956	997	972	913	954	937	962	993	919	956	3609	489
	estd. no. of hhds(00')	135	265	504	414	410	195	354	573	279	648	3775	X	X
	estd.hhds.repo.cash(00')	128	254	502	402	383	185	331	551	277	595	3609	X	X
	sample hhds. repo. cash	27	36	50	39	59	42	59	56	38	83	489	X	X

Table 27C: Number of households reporting outstanding cash loans as on 30.06.18 in specific rate of interest ranges per thousand households for each household asset holding class (RURAL+URBAN)

Credit Agency	Rate of interest range (%)	per 1000 no. of households of asset holding class reporting outstanding loan as on 30.06.18											number of households	
		1	2	3	4	5	6	7	8	9	10	All classes	Estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Institutional	Nil	977	815	971	937	798	629	731	457	888	535	724	457	508
	less than 6	10	135	0	33	11	98	31	62	21	181	70	62	66
	<10	0	3	29	16	139	208	83	277	87	86	110	277	80
	10-15	0	47	0	0	35	59	134	163	4	127	72	163	37
	15-20	0	0	0	0	0	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	6	0	0	0	1	0	1
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	987	1000	1000	986	983	994	986	959	1000	930	977	10674	692
	estd. no. of hhds(00').	492	756	523	1204	1035	1255	1178	1469	1174	1845	10930	X	X
	estd.hhds.repo.cash(00')	485	756	523	1187	1018	1247	1161	1408	1174	1715	10674	X	X
	sample hhds. repo. cash	41	65	47	59	64	70	92	74	61	119	692	X	X
Non-Institutional	Nil	34	141	23	4	147	132	172	199	0	119	100	449	44
	less than 6	946	737	834	878	779	585	441	706	942	119	761	3424	360
	<10	7	17	0	0	0	0	47	1	0	768	5	23	8
	10-15	14	58	141	0	5	117	168	57	33	0	62	277	19
	15-20	0	5	0	0	17	0	0	0	0	0	2	9	2
	20-25	0	0	0	57	28	26	138	13	22	0	27	121	8
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	959	998	938	976	859	966	976	996	888	956	4303	441
	estd. no. of hhds(00').	211	280	591	506	415	449	350	788	494	417	4500	X	X
	estd.hhds.repo.cash(00')	211	268	589	475	405	386	338	769	492	370	4303	X	X
	sample hhds. repo. cash	27	46	47	50	44	40	46	40	55	46	441	X	X
All	Nil	69	633	468	661	612	498	603	367	625	459	542	8359	552
	less than 6	291	297	442	283	231	226	125	287	294	289	272	4192	426
	<10	2	7	13	12	99	153	75	180	61	71	80	1231	88
	10-15	4	50	75	0	26	74	142	126	12	103	69	1059	56
	15-20	0	1	0	0	5	0	0	0	0	0	1	9	2
	20-25	0	0	0	17	8	7	32	5	6	0	8	121	8
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	4	0	0	0	0	7	1
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	991	989	999	972	981	958	981	965	999	922	971	14977	1133
	estd. no. of hhds(00').	703	1036	1114	1711	1450	1704	1528	2257	1667	2261	15431	X	X
	estd.hhds.repo.cash(00')	696	1024	1112	1662	1422	1632	1499	2178	1665	2085	14977	X	X
	sample hhds. repo. cash	68	111	94	109	108	110	138	114	116	165	1133	X	X

Table 28R: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by rate of interest range for each household asset holding class and credit agency type (RURAL) (1/2)

Credit Agency	Rate of interest range (%)	Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18											Amount of cash loan (Rs. lakh)	number of households	
		1	2	3	4	5	6	7	8	9	10	All classes		Estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Institutional	Nil	1000	928	1000	993	464	184	764	363	422	103	368	77714	6183	297
	less than 6	0	72	0	7	0	437	91	310	0	137	152	32037	583	35
	<10	0	0	0	0	536	368	107	286	578	169	284	60142	910	38
	10-15	0	0	0	0	0	11	38	40	0	595	196	41516	431	10
	15-20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	211409	8106	380
	estd. cash loan (lakhs)	5126	3714	1340	13338	6035	30652	14601	25118	4404	66581	211409	X	X	X
	avg. cash loan (lakhs)/indebt. hhd	0.12	0.06	0.07	0.16	0.08	0.27	0.15	0.26	0.45	0.56	0.26	X	X	X
	avg. annual int. rate	0.00	0.11	0.00	0.08	0.88	2.48	1.78	3.59	0.64	2.84	1.59	X	X	X
Non-Institutional	estd.hhds.repo (00)	424	614	201	860	736	1130	979	973	994	1195	8106	X	X	X
	sample hhds. repo. cash	24	47	21	36	29	39	56	36	38	54	380	X	X	X
	Nil	0	0	0	0	256	325	367	425	0	98	214	7750	295	23
	less than 6	958	970	854	921	569	436	424	544	977	902	687	24921	2585	218
	<10	42	0	0	0	0	0	0	2	0	0	1	45	2	2
	10-15	0	25	146	0	4	192	107	24	17	0	61	2225	259	13
	15-20	0	5	0	0	0	0	0	0	0	0	0	7	1	1
	20-25	0	0	0	79	170	47	102	6	7	0	36	1321	120	7
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	36269	3262	264
	estd. cash loan (lakhs)	672	1422	2861	3635	2442	6312	2319	9395	4864	2347	36269	X	X	X
	avg. cash loan (lakhs)/indebt. hhd	0.05	0.09	0.07	0.09	0.08	0.20	0.12	0.14	0.12	0.08	0.71	X	X	X
	avg. annual int. rate	1.08	1.54	2.83	2.65	1.67	3.08	9.34	1.76	1.99	0.87	2.47	X	X	X
	estd.hhds.repo (00)	144	157	409	400	304	317	189	654	395	294	3262	X	X	X
	sample hhds. repo. cash	17	28	23	34	20	29	23	22	40	28	264	X	X	X

Table 28R: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by rate of interest range for each household asset holding class and credit agency type (RURAL) (2/2)

Credit Agency	Rate of interest range (%)	Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18											Amount of cash loan (Rs. lakh)	number of households	
		1	2	3	4	5	6	7	8	9	10	All classes		Estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
All	Nil	844	671	319	780	404	208	710	380	381	103	345	85465	6477	320
	less than 6	111	320	582	203	164	437	137	374	95	16	230	56958	3167	253
	<10	5	0	0	0	381	305	92	209	521	159	243	60187	911	40
	10-15	0	7	99	0	1	41	47	36	2	575	177	47740	690	23
	15-20	0	1	0	0	0	0	0	0	0	0	0	7	1	1
	20-25	0	0	0	17	49	8	14	2	1	0	5	1321	120	7
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	247678	11368	644
	estd. cash loan (lakhs)	5798	5135	4201	16974	8477	36964	16921	34513	49768	68928	247678	X	X	X
	avg. cash loan (lakhs)/indebt. hhd	0.10	0.07	0.07	0.13	0.08	0.26	0.14	0.21	0.36	0.46	0.22	X	X	X
	avg. annual int. rate	0.27	0.40	1.90	0.89	1.11	2.61	3.01	2.86	1.02	2.45	1.84	X	X	X
	estd.hhds.repo (00)	568	771	610	1260	1040	1447	1168	1627	1389	1489	11368	X	X	X
	sample hhds. repo. cash	41	75	44	70	49	68	79	58	78	82	644	X	X	X

Table 28U: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by rate of interest range for each household asset holding class and credit agency type (RURAL) (1/2)

Credit Agency	Rate of interest range (%)	Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18											Amount of cash loan (Rs. lakh)	number of households	
		1	2	3	4	5	6	7	8	9	10	All classes		Est'd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Institutional	Nil	950	189	845	655	448	521	416	291	573	411	436	22246	1727	211
	less than 6	50	149	0	70	44	287	5	2	325	99	76	3892	185	31
	<10	0	11	155	275	170	24	82	323	66	235	197	10044	298	42
	10-15	0	650	0	0	337	167	229	384	35	255	255	13005	350	27
	15-20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	268	0	0	0	35	1784	7	1
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	50971	2568	312
	estd. cash loan (lakhs)	947	1380	1940	2791	5602	2133	6643	12939	3987	12689	50971	X	X	X
	avg. cash loan (lakhs)/indebt. hhd	0.15	0.10	0.06	0.09	0.20	0.18	0.37	0.30	0.22	0.24	0.20	X	X	X
	avg. annual int. rate	0.20	3.81	0.37	0.50	2.76	1.77	5.57	5.35	0.97	2.70	2.62	X	X	X
Non-Institutional	estd.hhds.repo (00)	61	142	322	327	282	116	182	435	180	519	2568	X	X	X
	sample hhds. repo. cash	17	18	26	23	35	31	36	38	23	65	312	X	X	X
	Nil	20	94	96	11	288	1	64	587	0	82	147	3325	154	21
	less than 6	976	848	904	989	643	983	851	404	1000	918	831	18776	840	142
	<10	0	29	0	0	0	0	65	0	0	0	10	225	21	6
	10-15	3	29	0	0	0	16	12	9	0	0	6	143	18	6
	15-20	0	0	0	0	70	0	0	0	0	0	5	107	7	1
	20-25	0	0	0	0	0	0	8	0	0	0	1	23	1	1
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	22599	1041	177
	estd. cash loan (lakhs)	1683	1502	4176	1114	1530	1823	2798	3342	2769	1860	22599	X	X	X
	avg. cash loan (lakhs)/indebt. hhd	0.25	0.13	0.23	0.15	0.15	0.26	0.19	0.29	0.29	0.24	0.22	X	X	X
	avg. annual int. rate	1.28	1.93	0.93	0.97	1.73	1.27	1.85	1.53	1.00	0.88	1.36	X	X	X
	estd.hhds.repo (00)	67	112	180	75	101	69	149	116	87	76	1041	X	X	X
	sample hhds. repo. cash	10	18	24	16	24	11	23	18	15	18	177	X	X	X

Table 28U: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by rate of interest range for each household asset holding class and credit agency type (RURAL) (2/2)

Credit Agency	Rate of interest range (%)	Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18											Amount of cash loan (Rs. lakh)	number of households	
		1	2	3	4	5	6	7	8	9	10	All classes		Estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
All	Nil	355	140	334	471	414	281	312	352	336	369	348	22571	1881	232
	less than 6	643	513	617	332	172	608	256	84	605	204	308	22669	1025	173
	<10	0	21	49	196	134	13	77	256	39	205	140	10270	319	48
	10-15	2	326	0	0	265	98	164	307	20	222	179	13147	369	33
	15-20	0	0	0	0	15	0	0	0	0	0	1	107	7	1
	20-25	0	0	0	0	0	0	2	0	0	0	0	23	1	1
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	189	0	0	0	24	1784	7	1
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	73570	3609	489
	estd. cash loan (lakhs)	2630	2882	6116	3905	7132	3956	9442	16281	6677	14550	73570	X	X	X
	avg. cash loan (lakhs)/indebt. hhd	0.20	0.11	0.12	0.10	0.19	0.21	0.29	0.30	0.24	0.24	0.20	X	X	X
	avg. annual int. rate	0.76	2.98	0.59	0.59	2.49	1.59	3.89	4.55	0.98	2.46	2.26	X	X	X
	estd. hhds. repo (00)	128	254	502	402	383	185	331	551	277	595	3609	X	X	X
	sample hhds. repo. cash	27	36	50	39	59	42	59	56	38	83	489	X	X	X

Table 28C: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by rate of interest range for each household asset holding class and credit agency type (RURAL) (1/2)

Credit Agency	Rate of interest range (%)	Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18											Amount of cash loan (Rs. lakh)	number of households	
		1	2	3	4	5	6	7	8	9	10	All classes		Est'd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Institutional	Nil	992	728	909	934	457	206	656	339	434	153	381	99960	9910	508
	less than 6	8	93	0	18	21	428	64	205	26	131	137	35929	768	66
	<10	0	3	91	48	360	345	99	299	537	176	268	70187	1208	80
	10-15	0	176	0	0	162	21	97	157	3	541	208	54520	782	37
	15-20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	84	0	0	0	7	1784	7	1
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0	0692
	All(incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	262380	10674	
	estd. cash loan (lakhs)	6072	5093	3280	16129	11636	32785	21245	38057	48811	79270	262380	X	X	X
	avg. cash loan (lakhs)/indebt. hhd	0.13	0.07	0.06	0.14	0.11	0.26	0.18	0.27	0.42	0.46	0.25	X	X	X
	avg. annual int. rate	0.02	0.31	0.23	0.19	1.40	2.41	2.38	4.14	0.69	2.80	1.84	X	X	X
Non-Institutional	estd.hhds.repo (00)	485	756	523	1187	1018	1247	1161	1408	1174	1715	10674	X	X	X
	sample hhds. repo. cash	41	65	47	59	64	70	92	74	61	119	692	X	X	X
	Nil	15	48	57	2	268	253	202	467	0	91	188	11076	449	44
	less than 6	971	907	884	937	597	559	657	507	985	909	742	43697	3424	360
	<10	12	15	0	0	0	0	36	1	0	0	5	270	23	8
	10-15	2	27	59	0	3	152	55	20	11	0	40	2367	277	19
	15-20	0	02	0	0	27	0	0	0	0	0	2	114	9	2
	20-25	0	0	0	60	105	37	51	4	4	0	23	1344	121	8
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58868	4303	441
	estd. cash loan (lakhs)	2355	2924	7037	4749	3972	8135	5118	12738	7633	4207	58868	X	X	X
	avg. cash loan (lakhs)/indebt. hhd	0.11	0.11	0.12	0.10	0.10	0.21	0.15	0.17	0.16	0.11	0.14	X	X	X
	avg. annual int. rate	1.14	1.70	2.25	2.38	1.69	2.76	6.03	1.73	1.79	0.87	2.20	X	X	X
	estd.hhds.repo (00)	211	268	589	475	405	386	338	769	492	370	4303	X	X	X
	sample hhds. repo. cash	27	46	47	50	44	40	46	40	55	46	441	X	X	X

Table 28C: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by rate of interest range for each household asset holding class and credit agency type (RURAL) (2/2)

Credit Agency	Rate of interest range (%)	Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18											Amount of cash loan (Rs. lakh)	number of households	
		1	2	3	4	5	6	7	8	9	10	All classes		Estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
All	Nil	719	480	328	722	409	215	567	371	376	149	346	111036	8359	552
	less than 6	277	390	603	227	168	454	179	281	156	170	248	79626	4192	426
	<10	3	7	29	37	268	277	86	224	464	167	219	70457	1231	88
	10-15	1	122	40	0	122	47	89	123	4	513	177	56887	1059	56
	15-20	0	1	0	0	7	0	0	0	0	0	0	114	9	2
	20-25	0	0	0	14	27	7	10	1	1	0	4	1344	121	8
	25-30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	30-50	0	0	0	0	0	0	68	0	0	0	6	1784	7	1
	50-100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	>=100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All(incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3212	14977	1133
	estd. cash loan (lakhs)	8428	8017	10317	20878	15609	40920	26362	50794	56444	83478	321248	X	X	X
	avg. cash loan (lakhs)/indebt. hhd	0.12	0.08	0.09	0.13	0.11	0.25	0.18	0.23	0.34	0.40	0.21	X	X	X
	avg. annual int. rate	0.36	1.04	1.30	0.82	1.48	2.49	3.20	3.29	1.01	2.46	1.94	X	X	X
	estd.hhds.repo (00)	696	1024	1112	1662	1422	1632	1499	2178	1665	2085	14977	X	X	X
	sample hhds. repo. cash	68	111	94	109	108	110	138	114	116	165	1133	X	X	X

Table 29R: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each occupational category of household (RURAL)								
Credit agency	cultivator		non-cultivator		all households		number of households reporting cash loan	
	per 1000 no of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
scheduled commercial bank	312	792	171	657	176	689	5754	267
regional rural bank	0	0	50	82	49	63	1592	83
co-operative society	202	189	11	65	16	95	526	18
co-operative bank	52	1	5	5	6	4	202	7
insurance companies	0	0	0	0	0	0	0	0
provident fund	0	0	1	4	1	3	24	2
employer	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	5	1
NBFCs including micro- financing institution (MFIs)	0	0	0	1	0	0	4	1
bank linked SHG/JLG	0	0	0	0	0	0	0	0
non-bank linked SHG/JLG	0	0	0	0	0	0	1	1
other institutional agencies	0	0	0	0	0	0	0	0
all institutional agencies	566	983	238	813	247	854	8106	380
landlord	0	0	2	6	2	4	66	6
agricultural moneylender	31	5	1	3	2	3	76	4
professional moneylender	0	0	0	0	0	0	12	2
input supplier	0	0	0	0	0	0	0	0
relatives and friends	32	11	8	38	9	31	295	23
chit fund	0	0	0	0	0	0	11	1
market commission agent/traders	0	0	0	0	0	0	0	0
others	10	1	88	141	86	107	2803	228
all non-institutional agencies	73	17	100	187	100	146	3262	264
all agencies (incl. n.r.)	636	1000	338	1000	347	1000	11362	642
est. no. of hhds. (00')	939	X	31843	X	32782	X	X	X
est. cash loan (lakh)	X	59159	X	188519	X	247678	X	X
estd. hhds. repo. (00')	598	X	10764	X	11362	X	X	X
sample hhds. repo. cash	26	X	616	X	642	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.								

Table 29U: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each occupational category of household (RURAL)

Credit agency	Self employed		others		all households		number of households reporting cash loan	
	per 1000 no of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
scheduled commercial bank	98	449	102	609	100	535	2071	251
regional rural bank	13	58	10	84	12	72	239	36
co-operative society	2	7	0	2	1	4	24	5
co-operative bank	11	122	3	4	7	59	148	9
insurance companies	0	0	0	0	0	0	0	0
provident fund	0	0	3	26	2	14	34	5
employer	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	4	1
NBFCs including micro- financing institution (MFIs)	0	1	2	14	1	8	26	3
bank linked SHG/JLG	0	0	2	1	1	1	21	1
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	1	0	0	2	1
all institutional agencies	125	637	123	741	124	693	2568	312
landlord	1	5	1	2	1	3	13	7
agricultural moneylender	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	0	0
input supplier	0	0	0	0	0	0	0	0
relatives and friends	6	30	9	58	7	45	154	21
chit fund	0	0	0	0	0	0	0	0
market commission agent/traders	0	0	0	0	0	0	0	0
others	48	328	37	199	42	259	874	149
all non-institutional agencies	55	363	46	259	50	307	1041	177
all agencies (incl. n.r.)	180	1000	169	1000	174	1000	3609	489
est. no. of hhds. (00')	10741	X	9946	X	20687	X	X	X
est. cash loan (lakh)	X	34013	X	39557	X	73570	X	X
estd. hhds. repo. (00')	1933	X	1676	X	3609	X	X	X
sample hhds. repo. cash	282	X	207	X	489	X	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 29 C: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for all occupational categories of household(Haryana) (RURAL + URBAN)

Credit agency	all households		number of households reporting cash loan	
	per 1000 no of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)
scheduled commercial bank	146	654	7825	518
regional rural bank	34	65	1831	119
co-operative society	10	74	550	23
co-operative bank	7	16	350	16
insurance companies	0	0	0	0
provident fund	1	5	58	7
employer	0	0	0	0
financial corporation/institution	0	0	9	2
NBFCs including micro-financing institution (MFIs)	1	2	29	4
bank linked SHG/JLG	0	0	21	1
non-bank linked SHG/JLG	0	0	1	1
other institutional agencies	0	0	2	1
all institutional agencies	200	817	10674	692
landlord	1	4	79	13
agricultural moneylender	1	2	76	4
professional moneylender	0	0	12	2
input supplier	0	0	0	0
relatives and friends	8	34	449	44
chit fund	0	0	11	1
market commission agent/traders	0	0	0	0
others	69	142	3678	377
all non-institutional agencies	80	183	4303	441
all agencies (incl. n.r.)	280	1000	14970	1131
est. no. of hhds. (00')	53469	X	X	X
est. cash loan (lakh)	X	321248	X	X
estd. hhds. repo. (00')	14970	X	X	X
sample hhds. repo. cash	1131	X	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 30R: Number of households reporting cash loans outstanding as on 30.06.18 per 1000 households by credit agency for different ranges of interest rate (RURAL)												
Credit Agency	Per 1000 no. of hhs with outstanding loan taken from specific credit agency type among hhs reporting outstanding loan taken at interest rate										No. of households reporting cash	
	Nil	<6	6-10	10-15	15-20	20-25	25-30	30-50	50-100	>100	Estd. (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
scheduled commercial bank	732	110	234	440	0	0	0	0	0	0	5754	267
regional rural bank	173	28	285	108	0	0	0	0	0	0	1592	83
co-operative society	15	40	308	0	0	0	0	0	0	0	526	18
co-operative bank	5	2	112	77	0	0	0	0	0	0	202	7
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	4	0	0	0	0	0	0	0	0	0	24	2
employer	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	1	0	0	0	0	0	0	0	0	0	5	1
NBFCs including micro-financing institution (MFIs)	0	0	4	0	0	0	0	0	0	0	4	1
bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	0
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	1	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	929	181	943	625	0	0	0	0	0	0	8106	380
landlord	0	16	0	17	1000	0	0	0	0	0	66	6
agricultural moneylender	0	0	0	7	0	590	0	0	0	0	76	4
professional moneylender	0	0	1	0	0	88	0	0	0	0	12	2
input supplier	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	44	0	0	0	0	0	0	0	0	0	295	23
chit fund	0	0	0	0	0	88	0	0	0	0	11	1
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0
others	0	785	0	351	0	233	0	0	0	0	2803	228
all non-institutional agencies	44	802	2	375	1000	1000	0	0	0	0	3262	264
all agencies (incl. n.r.)	973	982	945	1000	1000	1000	0	0	0	0	11362	642
estd. no. of hhs reporting cash loan (00')	6477	3167	911	690	1	120	0	0	0	0	X	X
no. of sample hhs reporting cash loan	320	253	40	23	1	7	0	0	0	0	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.												

Table 30U: Number of households reporting cash loans outstanding as on 30.06.18 per 1000 households by credit agency for different ranges of interest rate (URBAN)

Credit Agency	Per 1000 no. of hhs with outstanding loan taken from specific credit agency type among hhs reporting outstanding loan taken at interest rate										No. of households reporting cash	
	Nil	<6	6-10	10-15	15-20	20-25	25-30	30-50	50-100	>100	Estd. (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
scheduled commercial bank	776	158	611	402	0	0	0	1000	0	0	2071	251
regional rural bank	69	19	70	141	0	0	0	0	0	0	239	36
co-operative society	12	0	0	0	0	0	0	0	0	0	24	5
co-operative bank	0	0	71	299	0	0	0	0	0	0	148	9
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	17	0	0	0	0	0	0	0	0	0	34	5
employer	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	2	0	0	0	0	0	0	0	0	0	4	1
NBFCs including micro-financing institution (MFIs)	0	0	76	0	0	0	0	0	0	0	26	3
bank linked SHG/JLG	0	0	63	0	0	0	0	0	0	0	21	1
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	5	0	0	0	0	0	0	2	1
all institutional agencies	876	178	892	847	0	0	0	1000	0	0	2568	312
landlord	0	0	0	10	0	1000	0	0	0	0	13	7
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	0	0	0	0	0	0
input supplier	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	78	0	0	0	0	0	0	0	0	0	154	21
chit fund	0	0	0	0	0	0	0	0	0	0	0	0
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0
others	0	806	41	34	1000	0	0	0	0	0	874	149
all non-institutional agencies	78	806	64	44	1000	1000	0	0	0	0	1041	177
all agencies (incl. n.r.)	954	984	956	891	1000	1000	0	1000	0	0	3609	489
estd. no. of hhs reporting cash loan (00')	1881	1025	319	369	7	1	0	7	0	0	X	X
no. of sample hhs reporting cash loan	232	173	48	33	1	1	0	1	0	0	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 30C: Number of households reporting cash loans outstanding as on 30.06.18 per 1000 households by credit agency for different ranges of interest rate (RURAL+URBAN)

Credit Agency	Per 1000 no. of hhs with outstanding loan taken from specific credit agency type among hhs reporting outstanding loan taken at interest rate										No. of households reporting cash	
	Nil	<6	6-10	10-15	15-20	20-25	25-30	30-50	50-100	>100	Estd. (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
scheduled commercial bank	742	122	331	425	0	0	0	0	0	0	7825	518
regional rural bank	149	26	230	121	0	0	0	0	0	0	1831	119
co-operative society	14	31	229	0	0	0	0	0	0	0	550	23
co-operative bank	4	2	101	160	0	0	0	0	0	0	350	16
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	7	0	0	0	0	0	0	0	0	0	58	7
employer	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	1	0	0	0	0	0	0	0	0	0	9	2
NBFCs including micro-financing institution (MFIs)	0	0	23	0	0	0	0	0	0	0	29	4
bank linked SHG/JLG	0	0	16	0	0	0	0	0	0	0	21	1
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	1	1
other institutional agencies	0	0	0	2	0	0	0	0	0	0	2	1
all institutional agencies	917	180	930	708	0	0	0	1000	0	0	10674	692
landlord	0	12	6	15	166	7	0	0	0	0	79	13
agricultural moneylender	0	0	0	4	0	586	0	0	0	0	76	4
professional moneylender	0	0	1	0	0	88	0	0	0	0	12	2
input supplier	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	52	0	0	0	0	0	0	0	0	0	499	44
chit fund	0	0	0	0	0	88	0	0	0	0	11	1
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0
others	0	791	10	232	834	231	0	0	0	0	3678	377
all non-institutional agencies	52	803	18	251	1000	1000	0	0	0	0	4303	441
all agencies (incl. n.r.)	969	983	948	959	1000	1000	0	1000	0	0	14970	1131
estd. no. of hhs reporting cash loan (00')	8359	4192	1231	1059	9	121	0	7	0	0	X	X
no. of sample hhs reporting cash loan	552	426	88	56	2	8	0	1	0	0	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.

Table 31R Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.2018 by credit agency for different ranges of interest rate (RURAL)												
Credit Agency	Amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate										No. of households reporting cash loan	
	Nil	<6	6-10	10-15	15-20	20-25	25-30	30-50	50-100	>100	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
scheduled commercial bank	781	499	574	935	0	0	0	0	0	0	5754	267
regional rural bank	113	6	86	9	0	0	0	0	0	0	1592	83
co-operative society	6	57	328	0	0	0	0	0	0	0	526	18
co-operative bank	1	0	9	6	0	0	0	0	0	0	202	7
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	8	0	0	0	0	0	0	0	0	0	24	2
employer	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	5	1
NBFCs including micro-financing	0	0	2	0	0	0	0	0	0	0	4	1
bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	0
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	1	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	909	562	999	949	0	0	0	0	0	0	8106	380
landlord	0	17	0	1	1000	0	0	0	0	0	66	6
agricultural moneylender	0	0	0	7	0	377	0	0	0	0	76	4
professional moneylender	0	0	0	0	0	40	0	0	0	0	12	2
input supplier	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	91	0	0	0	0	0	0	0	0	0	295	23
chit fund	0	0	0	0	0	24	0	0	0	0	11	1
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0
others	0	420	0	44	0	558	0	0	0	0	2803	228
all non-institutional agencies	91	438	1	51	1000	1000	0	0	0	0	3262	264
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	0	0	0	0	11362	642
estd.no. of hhs (00')	6654	3324	965	690	1	120	0	0	0	0	X	X
estd. amount. of cash loan (Rs. lakhs)	85465	56958	60187	43740	7	1321	0	0	0	0	X	X
estd.no. of hhs reporting cash loan (00')	6477	3167	911	690	1	120	0	0	0	0	X	X
no. of sample hh reporting cash loan	320	253	40	23	1	7	0	0	0	0	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.												

Table 31U Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.2018 by credit agency for different ranges of interest rate (URBAN)												
Credit Agency	Amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate										No. of households reporting cash loan	
	Nil	<6	6-10	10-15	15-20	20-25	25-30	30-50	50-100	>100	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
scheduled commercial bank	773	130	811	496	0	0	0	1000	0	0	2071	251
regional rural bank	45	41	31	222	0	0	0	0	0	0	239	36
co-operative society	12	0	0	0	0	0	0	0	0	0	24	5
co-operative bank	0	0	76	268	0	0	0	0	0	0	148	9
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	40	0	0	0	0	0	0	0	0	0	34	5
employer	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	4	1
NBFCs including micro-financing	0	0	56	0	0	0	0	0	0	0	26	3
bank linked SHG/JLG	0	0	4	0	0	0	0	0	0	0	21	1
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	2	0	0	0	0	0	0	2	1
all institutional agencies	870	172	978	989	0	0	0	1000	0	0	2568	312
landlord	0	0	16	5	0	0	0	0	0	0	13	7
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	0	0	0	0	0	0
input supplier	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	130	0	0	0	0	0	0	0	0	0	154	21
chit fund	0	0	0	0	0	0	0	0	0	0	0	0
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	6	6	1000	0	0	0	0	0	874	149
all non-institutional agencies	130	828	22	11	1000	1000	0	0	0	0	1041	177
all agencies (incl. n.r.)	100	1000	1000	1000	1000	1000	0	1000	0	0	3609	489
estd.no. of hhs (00')	1971	1041	334	414	7	1	0	7	0	0	X	X
estd. amount. of cash loan (Rs. lakhs)	25571	22669	10270	13147	107	23	0	1784	0	0	X	X
estd.no. of hhs reporting cash loan (00')	1881	1025	319	369	7	1	0	7	0	0	X	X
no. of sample hh reporting cash loan	232	173	48	33	1	1	0	1	0	0	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.												

Table 31C Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.2018 by credit agency for different ranges of interest rate (RURAL+URBAN)												
Credit Agency	Amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate										No. of households reporting cash loan	
	Nil	<6	6-10	10-15	15-20	20-25	25-30	30-50	50-100	>100	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
scheduled commercial bank	779	394	609	833	0	0	0	1000	0	0	7825	518
regional rural bank	97	16	78	58	0	0	0	0	0	0	1831	119
co-operative society	7	41	280	0	0	0	0	0	0	0	550	23
co-operative bank	1	0	19	67	0	0	0	0	0	0	350	16
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	16	0	0	0	0	0	0	0	0	0	58	7
employer	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	9	2
NBFCs including micro-financing	0	0	0	0	0	0	0	0	0	0	29	4
bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	21	1
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	1	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	2	1
all institutional agencies	900	451	996	958	0	0	0	1000	0	0	10674	692
landlord	0	12	3	2	62	17	0	0	0	0	79	13
agricultural moneylender	0	0	0	5	0	371	0	0	0	0	76	4
professional moneylender	0	0	0	0	0	40	0	0	0	0	12	2
input supplier	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	100	0	0	0	0	0	0	0	0	0	449	44
chit fund	0	0	0	0	0	24	0	0	0	0	11	1
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0
others	0	536	1	35	938	549	0	0	0	0	3678	377
all non-institutional agencies	100	549	4	42	1000	1000	0	0	0	0	4303	441
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	0	1000	0	0	14970	1131
estd.no. of hhs (00')	8625	4266	1299	1104	9	121	0	7	0	0	X	X
estd. amount. of cash loan (Rs. lakhs)	111036	79626	70457	56887	114	1344	0	1784	0	0	X	X
estd.no. of hhs reporting cash loan (00')	8359	4192	1231	1059	9	121	0	7	0	0	X	X
no. of sample hh reporting cash loan	552	426	88	56	2	8	0	1	0	0	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.												

Table 32R: Number of households reporting cash loans outstanding as on 30.06.18 from specific types of credit agency per 1000 households for each household asset holding class (RURAL)													
Credit agency	Per 1000 no. of households of asset holding class with outstanding loan as on 30.06.2018											No. of households reporting	
	1	2	3	4	5	6	7	8	9	10	All classes	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
scheduled commercial bank	73	171	54	218	194	226	203	138	212	269	176	5754	267
regional rural bank	55	19	6	46	18	42	47	109	80	62	49	1592	83
co-operative society	0	0	0	0	14	58	25	22	11	31	16	526	18
co-operative bank	0	0	0	0	0	17	18	26	0	0	6	202	7
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	7	0	0	0	1	24	2
employer	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	1	0	0	0	0	5	1
NBFCs including micro-financing institution (MFIs)	0	0	0	0	0	1	0	0	0	0	0	4	1
bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	0	0
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	1	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	127	191	60	264	226	344	302	296	303	363	247	8106	380
landlord	0	0	0	0	0	14	4	0	2	0	2	66	6
agricultural moneylender	0	0	0	9	0	1	13	0	0	0	2	76	4
professional moneylender	0	0	0	0	0	0	0	3	0	0	0	12	2
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	0	0	0	0	10	18	8	41	0	12	9	295	23
chit fund	0	0	0	0	0	0	0	0	3	0	0	11	1
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0	0
others	43	48	123	114	83	63	33	154	115	77	86	2803	228
all non-institutional agencies	43	49	123	123	93	96	58	198	121	89	100	3262	264
all agencies (incl. n.r.)	171	240	183	386	320	439	360	494	324	451	347	11362	642
estd. no. of hhs.(00')	3326	3217	3326	3262	3252	3287	3246	3293	3276	3297	32780	X	X
estd. no. of hhs reporting cash loan (00')	568	771	610	1260	1040	1443	1168	1627	1389	1486	11362	X	X
no. of sample hhs reporting cash loan	41	75	44	70	49	67	79	58	78	81	642	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of													

Table 32U: Number of households reporting cash loans outstanding as on 30.06.18 from specific types of credit agency per 1000 households for each household asset holding class (URBAN)													
Credit agency	Per 1000 no. of households of asset holding class with outstanding loan as on 30.06.2018											No. of households reporting	
	1	2	3	4	5	6	7	8	9	10	All classes	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
scheduled commercial bank	22	57	144	156	91	43	64	130	73	218	100	2071	251
regional rural bank	6	6	9	3	1	4	0	41	14	31	12	239	36
co-operative society	0	0	0	0	7	1	2	1	0	0	1	24	5
co-operative bank	0	6	0	0	24	0	22	18	0	1	7	148	9
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	2	0	0	0	0	6	0	7	0	1	2	34	5
employer	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	2	0	0	0	0	0	4	1
NBFCs including micro-financing institution (MFIs)	0	0	0	0	0	1	0	11	0	0	1	26	3
bank linked SHG/JLG	0	0	0	0	10	0	0	0	0	0	1	21	1
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	1	0	0	0	2	1
all institutional agencies	30	68	153	160	132	58	88	210	87	251	124	2568	312
landlord	0	1	0	0	0	1	4	0	0	0	1	13	7
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	4	19	19	1	13	0	16	11	0	4	7	154	21
chit fund	0	0	0	0	0	0	0	0	0	0	0	0	0
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0	0
others	29	33	33	36	35	33	52	45	47	32	42	874	149
all non-institutional agencies	33	54	54	37	47	34	72	56	47	37	52	1041	177
all agencies (incl. n.r.)	63	122	239	196	179	92	161	265	134	288	174	3609	489
estd. no. of hhs.(00')	2035	2081	2100	2051	2133	2015	2062	2075	2066	2069	20687	X	X
estd. no. of hhs reporting cash loan (00')	128	254	502	402	383	185	331	551	277	595	3609	X	X
no. of sample hhs reporting cash loan	27	36	50	39	59	42	59	56	38	83	489	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of													

Table 32C: Number of households reporting cash loans outstanding as on 30.06.18 from specific types of credit agency per 1000 households for each household asset holding class (RURAL+URBAN)													
Credit agency	Per 1000 no. of households of asset holding class with outstanding loan as on 30.06.2018											No. of households reporting	
	1	2	3	4	5	6	7	8	9	10	All classes	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
scheduled commercial bank	53	127	89	194	153	149	135	159	159	250	146	7825	518
regional rural bank	36	14	8	29	11	29	83	55	55	50	34	1831	119
co-operative society	0	0	0	0	11	16	14	7	7	19	10	550	23
co-operative bank	0	2	0	0	9	19	23	0	0	0	7	350	16
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	1	0	0	0	0	4	3	0	0	0	1	58	7
employer	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	1	0	0	0	0	0	9	2
NBFCs including micro-financing institution (MFIs)	0	0	0	0	0	0	4	0	0	0	1	29	4
bank linked SHG/JLG	0	0	0	0	4	0	0	0	0	0	0	21	1
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	1	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	2	1
all institutional agencies	90	143	96	223	189	235	219	262	220	320	200	10674	692
landlord	0	1	0	0	0	9	4	0	1	0	1	79	13
agricultural moneylender	0	0	0	5	0	1	8	0	0	0	1	76	4
professional moneylender	0	0	0	0	0	0	0	2	0	0	0	12	2
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	1	7	2	0	11	11	11	29	0	9	8	449	44
chit fund	0	0	0	0	0	0	0	0	2	0	0	11	1
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0	0
others	38	42	106	84	64	52	41	112	89	60	69	3678	377
all non-institutional agencies	39	51	109	89	75	73	64	143	92	69	80	4303	441
all agencies (incl. n.r.)	130	193	205	313	264	307	282	406	312	388	280	14970	1131
estd. no. of hhs.(00')	5361	5298	5426	5314	5386	5301	5307	5368	5342	5365	53469	X	X
estd. no. of hhs reporting cash loan (00')	696	1024	1112	1662	1422	1629	1499	2178	1665	2082	14970	X	X
no. of sample hhs reporting cash loan	68	111	94	109	108	109	138	114	116	164	1131	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.													

Table 33R: Per Rs.1000 break-up by credit agency type of amount of cash loans outstanding as on 30.06.18 for each household asset holding class (RURAL)														
Credit Agency	Amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											Amount of cash loan (Rs. lakhs)	No. of households reporting cash	
	1	2	3	4	5	6	7	8	9	10	All class		estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
scheduled commercial bank	762	635	304	597	324	511	600	518	847	867	689	170639	5754	267
regional rural bank	123	88	15	189	21	36	168	68	24	46	63	15521	1592	83
co-operative society	0	0	0	0	0	277	24	131	32	52	95	23471	526	18
co-operative bank	0	0	0	0	0	3	28	11	0	0	4	939	202	7
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	42	0	0	0	3	709	24	0
employer	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	1	0	0	0	0	14	5	1
NBFCs including micro-financing institution (MFIs)	0	0	0	0	0	3	0	0	0	0	0	107	4	1
bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	0	0	0
non-bank linked SHG/JLG	0	0	0	0	1	0	0	0	0	0	0	7	1	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	884	723	319	786	712	829	863	728	902	966	854	211409	8106	380
landlord	0	1	0	0	0	26	1	0	1	0	4	1039	66	6
agricultural moneylender	0	0	0	17	0	8	13	0	0	0	3	796	76	4
professional moneylender	5	0	0	0	0	0	0	2	0	0	0	81	12	2
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	0	0	0	0	74	56	50	116	0	3	31	7750	295	23
chit fund	0	0	0	0	0	0	0	0	1	0	0	32	11	1
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	111	275	681	197	214	81	73	154	97	31	107	26571	2803	228
all non-institutional agencies	116	277	681	214	288	171	137	272	98	34	146	36269	3262	264
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	247678	11362	642
estd.no. of hhs (00')	5798	5135	4201	16974	8477	36964	16921	34513	49768	68928	247678	X	X	X
estd.no. of hhs reporting cash loan (00')	568	771	610	1260	1040	1443	1168	1627	1389	1486	11362	X	X	X
no. of sample hh reporting cash loan	41	75	44	70	49	67	79	58	78	81	642	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.														

Table 33U: Per Rs.1000 break-up by credit agency type of amount of cash loans outstanding as on 30.06.18 for each household asset holding class (URBAN)														
Credit Agency	Amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											Amount of cash loan (Rs. lakhs)	No. of households reporting cash	
	1	2	3	4	5	6	7	8	9	10	All class		estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
scheduled commercial bank	299	257	308	665	422	353	542	529	456	837	535	39360	2071	251
regional rural bank	15	201	10	50	1	69	0	178	129	28	72	5324	239	36
co-operative society	0	0	0	0	6	16	3	11	0	0	4	305	24	5
co-operative bank	0	20	0	0	351	0	159	13	0	3	59	4312	148	9
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	46	0	0	0	0	97	0	28	0	4	14	1019	34	5
employer	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	1	0	0	0	0	0	6	4	1
NBFCs including micro-financing institution (MFIs)	0	0	0	0	0	3	0	35	0	0	8	576	26	3
bank linked SHG/JLG	0	0	0	0	6	0	0	0	0	0	1	42	21	1
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	2	0	0	0	28	2	1
all institutional agencies	360	479	317	715	785	539	704	795	585	872	693	50971	2568	312
landlord	0	5	0	0	0	7	22	0	0	0	3	250	13	7
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	13	49	65	3	62	1	19	121	0	11	45	3325	154	21
chit fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	627	467	617	282	153	453	255	85	415	117	259	19024	874	149
all non-institutional agencies	640	521	683	285	215	461	296	205	1000	128	307	22599	1041	177
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	73570	3609	489
estd.no. of hhs (00')	2630	2882	6116	3905	7132	3956	9442	16281	6677	14550	73570	X	X	X
estd.no. of hhs reporting cash loan (00')	128	254	502	402	383	185	331	551	277	595	3609	X	X	X
no. of sample hh reporting cash loan	27	36	50	39	59	42	59	56	38	83	489	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.														

Table 33C: Per Rs.1000 break-up by credit agency type of amount of cash loans outstanding as on 30.06.18 for each household asset holding class (RURAL + URBAN)														
Credit Agency	Amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											Amount of cash loan (Rs. lakhs)	No. of households reporting cash	
	1	2	3	4	5	6	7	8	9	10	All class		estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
scheduled commercial bank	617	499	306	609	369	495	579	521	800	862	654	209999	7825	518
regional rural bank	89	129	12	163	12	39	108	104	37	43	65	20845	1831	119
co-operative society	0	0	0	0	201	252	16	93	28	43	74	23776	550	23
co-operative bank	0	7	0	0	160	0	75	11	0	0	16	5251	350	16
insurance companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	14	0	0	0	0	9	27	9	0	1	5	1728	58	7
employer	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	1	0	0	0	0	20	9	2
NBFCs including micro-financing institution (MFIs)	0	0	0	0	0	3	0	11	0	0	2	683	29	4
bank linked SHG/JLG	0	0	0	0	3	0	0	0	0	0	0	42	21	1
non-bank linked SHG/JLG	0	0	0	0	0	0	0	0	0	0	0	7	1	1
other institutional agencies	0	0	0	0	0	0	0	1	0	0	0	28	2	1
all institutional agencies	721	635	318	773	746	801	806	749	865	950	817	262380	10674	692
landlord	0	3	0	0	0	24	9	0	0	4	1289	79	79	13
agricultural moneylender	0	0	0	14	0	7	8	0	0	2	796	76	76	4
professional moneylender	3	0	0	0	0	0	0	0	0	0	81	12	12	2
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	4	18	39	1	68	50	39	0	5	34	1107 6	449	449	44
chit fund	0	0	0	0	0	0	0	1	0	0	32	11	11	1
market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	272	344	643	213	186	117	138	132	134	46	142	45595	3678	377
all non-institutional agencies	279	365	682	227	254	199	194	251	135	50	183	58868	4303	441
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	321248	14970	1131
estd.no. of hhs (00')	8428	8017	1031 7	20878	15609	40920	26362	50794	56444	83478	321248	X	X	X
estd.no. of hhs reporting cash loan (00')	696	1024	1112	1662	1422	1629	1499	2178	1665	2082	14970	X	X	X
no. of sample hh reporting cash loan	68	111	94	109	108	109	138	114	116	164	1131	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households.														

Table 34R: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households and per Rs.1000 break-up of amount of cash loans (including interest) outstanding by purpose of loan for each occupational category of household (RURAL)(1/2)

Credit Agency	Purpose of loan	cultivator		non-cultivator		all households		number of households	
		per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Institutional	capital expenditure in farm business	343	498	18	218	27	295	888	46
	revenue expenditure in farm business	0	0	13	17	13	13	424	9
	expenditure in farm business	343	498	31	235	40	387	1313	55
	capital expenditure in non-farm business	0	0	2	5	2	4	53	6
	revenue expenditure in non-farm business	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	0	2	5	2	4	53	6
	expenditure on litigation	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	3	0	2	3	1
	financial investment expenditure	0	0	0	0	0	0	0	0
	for education	0	0	0	0	0	0	0	0
	for medical treatment	68	487	193	562	189	542	6289	294
	for housing	0	0	0	1	0	0	8	2
	for other household expenditure	56	7	7	55	8	42	276	14
	others	99	8	5	138	7	102	245	8
	All (incl. n.r.)	566	1000	238	1000	247	1000	8106	380
	est. no. of hhds. (00')	532	X	7761	X	8293	X	X	X
	amt. of cash loan(lakh)	X	5813	X	153256	X	211409	X	X
	estd. hhds. repo. (00')	532	X	7574	X	8106	X	X	X
	sample hhds. repo. cash	19	X	361	X	380	X	X	X
Non-Institutional	capital expenditure in farm business	7	91	3	86	3	86	101	13
	revenue expenditure in farm business	0	0	3	14	3	13	97	5
	expenditure in farm business	7	91	6	99	6	99	199	18
	capital expenditure in non-farm business	0	0	1	11	1	10	29	4
	revenue expenditure in non-farm business	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	0	1	11	1	10	29	4
	expenditure on litigation	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	0	0
	financial investment expenditure	0	0	0	0	0	0	0	0
	for education	0	0	0	0	0	0	0	0
	for medical treatment	23	320	82	727	81	716	2643	213
	for housing	5	241	01	29	1	35	33	6
	for other household expenditure	3	3	6	66	6	65	190	16
	others	35	346	4	67	5	75	169	7
	All (incl. n.r.)	73	1000	100	1000	100	1000	3262	264
	est. no. of hhds. (00')	75	X	3287	X	3362	X	X	X
	amt. of cash loan(lakh)	X	1006	X	35263	X	36269	X	X
	estd. hhds. repo. (00')	68	X	3194	X	3262	X	X	X
	sample hhds. repo. cash	8	X	256	X	264	X	X	X

Table 34R: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households and per Rs.1000 break-up of amount of cash loans (including interest) outstanding by purpose of loan for each occupational category of household (RURAL)(2/2)

Credit Agency	Purpose of loan	cultivator		non-cultivator		all households		number of households	
		per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
All	capital expenditure in farm business	347	491	21	193	30	264	987	58
	revenue expenditure in farm business	0	0	16	17	16	13	521	14
	expenditure in farm business	347	491	37	209	46	277	1508	72
	capital expenditure in non-farm business	0	0	3	6	3	5	82	10
	revenue expenditure in non-farm business	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	0	3	6	3	5	82	10
	expenditure on litigation	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	3	0	2	3	1
	financial investment expenditure	0	0	0	0	0	0	0	0
	for education	0	0	0	0	0	0	0	0
	for medical treatment	91	485	275	593	270	567	8851	507
	for housing	5	4	1	6	1	6	40	8
	for other household expenditure	59	7	13	57	14	45	467	30
	others	134	14	9	125	13	98	414	15
	All (incl. n.r.)	636	1000	338	1000	347	1000	11362	642
	est. no. of hhds. (00')	939	X	31843	X	32782	X	X	X
	amt. of cash loan(lakh)	X	59159	X	188519	X	247678	X	X
	estd. hhds. repo. (00')	598	X	10764	X	11362	X	X	X
	sample hhds. repo. cash	26	X	616	X	642	X	X	X

Table 34U: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households and per Rs.1000 break-up of amount of cash loans (including interest) outstanding by purpose of loan for each occupational category of household (RURAL)(1/2)

Credit Agency	Purpose of loan	cultivator		non-cultivator		all households		number of households	
		per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Institutional	capital expenditure in farm business	6	104	15	190	10	153	214	19
	revenue expenditure in farm business	2	29	12	108	7	74	138	10
	expenditure in farm business	8	133	26	298	17	227	352	29
	capital expenditure in non-farm business	6	113	5	25	5	63	106	13
	revenue expenditure in non-farm business	3	5	0	0	2	2	33	2
	expenditure in non-farm business	9	118	5	25	7	65	139	15
	expenditure on litigation	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	0	0
	financial investment expenditure	0	0	0	0	0	0	0	0
	for education	1	3	5	64	3	38	54	3
	for medical treatment	99	538	74	429	87	475	1790	224
	for housing	6	153	8	144	7	148	154	26
	for other household expenditure	0	20	4	26	2	24	48	4
	others	2	35	1	14	2	23	32	11
	All (incl. n.r.)	125	1000	123	1000	124	1000	2568	312
	est. no. of hhds. (00')	1377	X	1260	X	2637	X	X	X
	amt. of cash loan(lakh)	X	21676	X	29295	X	50971	X	X
	estd. hhds. repo. (00')	1347	X	1221	X	2568	X	X	X
	sample hhds. repo. cash	180	X	132	X	312	X	X	X
Non-Institutional	capital expenditure in farm business	2	21	2	13	2	17	40	8
	revenue expenditure in farm business	4	28	3	36	3	31	66	8
	expenditure in farm business	6	49	5	49	5	49	107	16
	capital expenditure in non-farm business	0	0	0	0	0	0	0	0
	revenue expenditure in non-farm business	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	0	0	0	0	0	0	0
	expenditure on litigation	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	2	0	1	1	1
	financial investment expenditure	0	9	0	0	0	5	4	2
	for education	0	0	0	0	0	0	0	0
	for medical treatment	43	872	32	726	38	806	785	137
	for housing	2	49	3	11	2	32	50	4
	for other household expenditure	3	17	5	203	4	101	81	12
	others	0	4	1	9	1	6	14	5
	All (incl. n.r.)	55	1000	46	1000	50	1000	1041	177
	est. no. of hhds. (00')	603	X	535	X	1138	X	X	X
	amt. of cash loan(lakh)	X	12337	X	10262	X	22599	X	X
	estd. hhds. repo. (00')	586	X	455	X	1041	X	X	X
	sample hhds. repo. cash	102	X	75	X	177	X	X	X

Table 34U: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households and per Rs.1000 break-up of amount of cash loans (including interest) outstanding by purpose of loan for each occupational category of household (RURAL)(2/2)

Credit Agency	Purpose of loan	cultivator		non-cultivator		all households		number of households	
		per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
All	capital expenditure in farm business	8	74	17	144	12	112	254	27
	revenue expenditure in farm business	6	28	14	89	10	61	205	18
	expenditure in farm business	14	102	31	233	22	173	459	45
	capital expenditure in non-farm business	6	72	5	19	5	43	106	13
	revenue expenditure in non-farm business	3	3	0	0	2	1	33	2
	expenditure in non-farm business	9	75	5	19	7	45	139	15
	expenditure on litigation	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	1	0	0	1	1
	financial investment expenditure	0	3	0	0	0	1	4	2
	for education	1	2	5	47	3	26	54	3
	for medical treatment	142	659	106	506	124	577	2575	361
	for housing	8	116	11	109	10	112	204	30
	for other household expenditure	3	19	9	72	6	48	128	16
	others	3	24	2	13	2	18	46	16
	All (incl. n.r.)	180	1000	169	1000	174	1000	3609	489
	est. no. of hhds. (00')	10741	X	9946	X	20687	X	X	X
	amt. of cash loan(lakh)	X	34013	X	39557	X	73570	X	X
	estd. hhds. repo. (00')	1933	X	1676	X	3609	X	X	X
	sample hhds. repo. cash	282	X	287	X	489	X	X	X

Table 34C: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households and per Rs.1000 break-up of amount of cash loans (including interest) outstanding by purpose of loan for each occupational category of household (RURAL+URBAN)(1/2)

Credit Agency	Purpose of loan	cultivator		non-cultivator		all households		number of households	
		per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Institutional	capital expenditure in farm business	33	391	17	213	21	267	1102	65
	revenue expenditure in farm business	2	8	13	32	11	25	563	19
	expenditure in farm business	35	399	30	245	31	292	1665	84
	capital expenditure in non-farm business	5	31	2	9	3	15	159	19
	revenue expenditure in non-farm business	3	1	0	0	1	0	33	2
	expenditure in non-farm business	8	32	2	9	4	16	192	21
	expenditure on litigation	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	3	0	2	3	1
	financial investment expenditure	0	0	0	0	0	0	0	0
	for education	1	1	1	10	1	7	54	3
	for medical treatment	96	501	165	541	150	529	7999	518
	for housing	6	42	2	24	3	29	161	28
	for other household expenditure	5	11	6	50	6	38	324	18
	Others	10	15	4	118	5	87	277	19
	All (incl. n.r.)	161	1000	210	1000	200	1000	10674	692
	est. no. of hhds. (00')	1909	X	9022	X	10930	X	X	X
	amt. of cash loan(lakh)	X	79828	X	182551	X	262380	X	X
	estd. hhds. repo. (00')	1879	X	8795	X	10674	X	X	X
	sample hhds. repo. cash	199	X	493	X	692	X	X	X
Non-Institutional	capital expenditure in farm business	2	26	3	69	3	60	142	21
	revenue expenditure in farm business	4	26	3	19	3	20	164	13
	expenditure in farm business	6	52	6	88	6	80	305	34
	capital expenditure in non-farm business	0	0	1	8	1	6	29	4
	revenue expenditure in non-farm business	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	0	1	8	1	6	29	4
	expenditure on litigation	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	1	1
	financial investment expenditure	0	8	0	0	0	2	4	2
	for education	0	0	0	0	0	0	0	0
	for medical treatment	42	830	70	727	64	750	3427	350
	for housing	2	63	1	25	2	34	83	10
	for other household expenditure	3	16	6	97	5	79	271	28
	others	3	30	3	54	3	49	183	12
	All (incl. n.r.)	56	1000	87	1000	80	1000	4303	441
	est. no. of hhds. (00')	678	X	3827	X	4500	X	X	X
	amt. of cash loan(lakh)	X	13343	X	45525	X	58868	X	X
	estd. hhds. repo. (00')	654	X	3649	X	4303	X	X	X
	sample hhds. repo. cash	110	X	331	X	441	X	X	X

Table 34C: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households and per Rs.1000 break-up of amount of cash loans (including interest) outstanding by purpose of loan for each occupational category of household (RURAL+URBAN)(2/2)

Credit Agency	Purpose of loan	cultivator		non-cultivator		all households		number of households	
		per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per 1000 no. of households reporting cash loan outstanding	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	Estimated (00')	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
All	capital expenditure in farm business	35	339	20	184	23	229	1241	85
	revenue expenditure in farm business	5	10	16	29	14	24	726	32
	expenditure in farm business	41	349	36	214	37	253	1967	117
	capital expenditure in non-farm business	5	26	3	9	4	14	188	23
	revenue expenditure in non-farm business	3	1	0	0	1	0	33	2
	expenditure in non-farm business	8	27	3	9	4	14	221	25
	expenditure on litigation	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	2	0	2	3	2
	financial investment expenditure	0	1	0	0	0	0	4	2
	for education	1	1	1	8	1	6	54	3
	for medical treatment	138	548	235	578	214	569	11426	868
	for housing	8	45	4	24	5	30	244	38
	for other household expenditure	8	11	12	60	11	46	595	46
	others	13	17	7	105	9	80	460	31
	All (incl. n.r.)	217	1000	298	1000	280	1000	14970	1131
	est. no. of hhds. (00')	11680	X	41789	X	53469	X	X	X
	amt. of cash loan(lakh)	X	93172	X	228076	X	32148	X	X
	estd. hhds. repo. (00')	2530	X	12440	X	14970	X	X	X
	sample hhds. repo. cash	308	X	823	X	1131	X	X	X

Table 35R: Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class (RURAL)(1/2)

Credit Agency	Purpose of loan	Household asset holding class											Amount of cash loan (Rs. Lakhs)	no. of households	
		1	2	3	4	5	6	7	8	9	10	All classes		estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Institutional	capital expenditure in farm business	0	65	70	0	30	674	93	335	35	447	295	62275	888	4 6
	revenue expenditure in farm business	0	15	0	0	0	11	87	40	0	0	13	2653	424	9
	expenditure in farm business	0	80	70	0	30	685	180	375	35	447	307	64928	1313	3 5
	capital expenditure in non-farm business	0	25	19	0	0	0	47	0	0	0	4	823	53	6
	revenue expenditure in non-farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	25	19	0	0	0	47	0	0	0	4	823	53	6
	expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	0	21	0	0	2	517	3	1
	financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for education	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for medical treatment	1000	895	911	1000	462	296	734	510	965	193	542	6209	6209	294
	for housing	0	0	0	0	0	0	0	4	0	0	0	8	8	2
	for other household expenditure	0	0	0	0	508	20	37	70	0	43	42	276	276	14
	others	0	0	0	0	0	0	0	20	0	317	102	245	245	8
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	211409	8106	380
	est. no. of hhds. (00')	424	614	201	866	736	1130	979	1031	994	1319	8293	X	X	X
	amt. of cash loan(lakh)	5126	3714	1340	13338	6035	30652	14601	2508	44904	66581	211409	X	X	X
	estd. hhds. repo. (00')	424	614	201	860	736	1130	979	973	994	1195	8106	X	X	X
	sample hhds. repo. cash	24	47	21	36	29	39	56	36	38	54	380	X	X	X
Non- Institutional	capital expenditure in farm business	50	15	8	0	7	0	33	308	0	22	99	3114	101	13
	revenue expenditure in farm business	0	0	0	0	0	4	73	23	17	0	10	485	97	5
	expenditure in farm business	50	15	8	0	7	4	106	330	17	22	0	3599	199	18
	capital expenditure in non-farm business	0	35	0	0	0	49	8	0	0	0	10	377	29	4
	revenue expenditure in non-farm	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	35	0	0	0	49	8	0	0	0	0	377	29	4
	expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for education	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for medical treatment	909	820	992	921	684	476	450	578	977	896	716	25963	2643	213
	for housing	42	125	0	0	0	56	299	2	0	0	35	1276	30	6
	for other household expenditure	0	5	0	0	309	77	137	83	0	0	65	2342	190	16
	others	0	0	0	79	0	339	0	7	7	82	75	2712	169	7
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	36269	3262	264
	est. no. of hhds. (00')	144	157	409	432	304	379	195	654	395	294	3362	X	X	X
	amt. of cash loan(lakh)	672	1422	2861	3635	2442	632	2319	9395	4864	2347	36269	X	X	X
	estd. hhds. repo. (00')	144	157	409	400	304	317	189	654	395	294	3262	X	X	X
	sample hhds. repo. cash	17	28	23	34	20	29	23	22	40	28	264	X	X	X

Table 35R: Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class (RURAL)(2/2)

Credit Agency	Purpose of loan	Household asset holding class											Amount of cash loan (Rs. Lakhs)	no. of households	
		1	2	3	4	5	6	7	8	9	10	All classes		estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
ALL	capital expenditure in farm business	6	51	28	0	24	559	85	328	32	432	264	65389	990	59
	revenue expenditure in farm business	0	11	0	0	0	9	85	35	2	0	13	3138	521	14
	expenditure in farm business	6	62	28	0	24	568	170	363	33	432	277	68528	1511	73
	capital expenditure in non-farm business	0	28	6	0	0	8	42	0	0	0	5	1200	82	10
	revenue expenditure in non-farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	28	6	0	0	8	42	0	0	0	5	1200	82	10
	expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	0	15	0	0	2	517	3	1
	financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for education	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for medical treatment	989	874	966	983	526	326	695	528	966	217	567	140509	8851	507
	for housing	5	35	0	0	0	10	41	3	0	0	6	1369	40	8
	for other household expenditure	0	1	0	0	451	30	51	74	0	42	45	11194	467	30
	others	0	0	0	17	0	58	1	16	1	309	98	24362	414	15
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	247678	11368	644
	est. no. of hhds. (00')	568	771	610	1297	1040	1509	1174	1684	1389	1613	11655	X	X	X
	amt. of cash loan(lakh)	5798	5135	4201	16974	8477	36964	16921	34513	49768	68928	247678	X	X	X
	estd. hhds. repo. (00')	568	771	610	1260	1040	1447	1168	1627	1389	1489	11368	X	X	X
	sample hhds. repo. cash	41	75	44	70	49	68	79	58	78	82	644	X	X	X

Table 35U: Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class (URBAN)(1/2)

Credit Agency	Purpose of loan	Household asset holding class											Amount of cash loan (Rs. Lakhs)	no. of households	
		1	2	3	4	5	6	7	8	9	10	All classes		estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Institutional	capital expenditure in farm business	0	138	0	70	23	132	6	181	0	365	153	7815	214	19
	revenue expenditure in farm business	0	444	0	0	51	14	8	181	0	36	74	3780	138	10
	expenditure in farm business	0	582	0	70	74	146	14	362	0	402	227	11595	352	29
	capital expenditure in non-farm business	37	59	0	0	143	189	208	18	66	0	63	3197	106	13
	revenue expenditure in non-farm business	0	0	0	0	0	0	3	6	0	0	2	99	33	2
	expenditure in non-farm business	37	59	0	0	143	189	211	24	66	0	65	3296	139	15
	expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for education	0	0	0	0	0	0	1	5	0	148	38	1942	54	3
	for medical treatment	963	184	845	820	410	536	411	475	788	294	475	24215	1790	224
	for housing	0	42	155	110	364	5	345	83	35	105	148	7540	154	26
	for other household expenditure	0	0	0	0	0	0	18	0	111	52	24	1207	48	4
	others	0	133	0	0	9	124	2	51	0	0	23	1175	32	11
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	50971	2568	312
	est. no. of hhds. (00')	68	142	322	339	300	125	199	438	180	525	2637	X	X	X
	amt. of cash	947	1380	1940	2791	5602	2133	6643	12939	3907	12689	50971	X	X	X
	estd. hhds. repo. (00')	61	142	322	327	282	116	182	435	180	519	2568	X	X	X
	sample hhds. repo.	17	18	26	23	35	31	36	38	23	65	312	X	X	X
Non- Institutional	capital expenditure in farm business	0	39	0	0	72	6	9	17	0	71	17	394	40	8
	revenue expenditure in farm business	13	26	0	0	235	7	15	70	0	0	31	709	66	8
	expenditure in farm business	13	65	0	0	306	13	24	88	0	71	49	1104	107	16
	capital expenditure in non-farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	revenue expenditure in non-farm	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	8	0	0	0	1	23	1	1
	financial investment expenditure	0	19	0	0	0	0	28	0	0	0	5	108	4	2
	for education	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for medical treatment	967	794	863	989	652	971	847	320	1000	918	806	18211	785	137
	for housing	0	56	137	0	0	0	12	9	0	0	32	719	50	4
	for other household expenditure	20	39	0	11	42	0	55	583	0	12	101	2292	81	12
	others	0	28	0	0	0	16	26	0	0	0	6	144	14	5
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	22599	1041	177
	est. no. of hhds. (00')	67	123	182	75	111	70	155	135	99	123	1138	X	X	X
	amt. of cash	1683	1502	4176	1114	1530	1823	2798	3342	2769	1860	22599	X	X	X
	estd. hhds. repo. (00')	67	112	180	75	101	69	149	116	97	76	1041	X	X	X
	sample hhds. repo.	10	18	24	16	24	11	23	18	15	18	177	X	X	X

Table 35U: Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class (URBAN)(2/2)

Credit Agency	Purpose of loan	Household asset holding class											Amount of cash loan (Rs. Lakhs)	no. of households	
		1	2	3	4	5	6	7	8	9	10	All classes		estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
ALL	capital expenditure in farm business	0	86	0	50	34	74	7	147	0	328	112	8209	254	27
	revenue expenditure in farm business	8	226	0	0	90	11	10	158	0	32	61	4490	205	18
	expenditure in farm business	8	313	0	50	124	84	17	306	0	359	173	12699	459	45
	capital expenditure in non-farm business	13	28	0	0	112	102	147	14	39	0	43	3197	106	13
	revenue expenditure in non-farm business	0	0	0	0	0	0	2	5	0	0	1	99	33	2
	expenditure in non-farm business	13	28	0	0	112	102	148	19	39	0	45	3296	139	15
	expenditure on litigation	0	0	0	0	11	0	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	2	0	0	0	0	23	1	1
	financial investment expenditure	0	10	0	0	0	0	8	0	0	0	1	108	4	2
	for education	0	0	0	0	0	0	0	4	0	129	26	1942	54	3
	for medical treatment	966	502	857	868	462	737	540	443	876	374	577	42427	2575	361
	for housing	0	49	143	79	286	3	246	68	20	91	112	8258	204	30
	for other household expenditure	13	20	0	3	9	0	29	120	65	47	48	3498	128	16
	others	0	78	0	0	7	74	9	41	0	0	18	1319	46	16
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	73570	3609	489
	est. no. of hhds. (00')	135	265	504	414	410	195	354	573	279	648	3775	X	X	X
	amt. of cash loan(lakh)	2630	2882	6116	3905	7132	3956	9442	16281	6677	14550	73570	X	X	X
	estd. hhds. repo. (00')	128	254	502	402	383	185	331	551	277	595	3609	X	X	X
	sample hhds. repo. cash	27	36	50	39	59	42	59	56	38	83	489	X	X	X

Credit Agency	Purpose of loan	Household asset holding class											Amount of cash loan (Rs)	no. of households	
		1	2	3	4	5	6	7	8	9	10	All classes		estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Institutional	capital expenditure in farm business	0	85	29	12	27	639	66	283	32	434	267	70090	1102	65
	revenue expenditure in farm business	0	131	0	0	25	11	62	88	0	6	25	6433	563	19
	expenditure in farm business	0	216	29	12	51	649	128	371	32	439	292	76523	1665	84
	capital expenditure in non-farm business	6	34	8	0	69	12	98	6	5	0	15	4020	159	19
	revenue expenditure in non-farm business	0	0	0	0	0	0	1	2	0	0	0	99	33	2
	expenditure in non-farm business	6	34	8	0	69	12	99	9	5	0	16	4119	192	21
	expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	0	14	0	0	2	517	3	1
	financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for education	0	0	0	0	0	0	0	2	0	24	7	1942	54	3
	for medical treatment	994	902	872	969	437	311	633	498	951	209	529	138762	7999	518
	for housing	0	11	91	19	175	0	108	30	3	17	29	7633	161	28
	for other household expenditure	0	0	0	0	263	18	31	36	9	45	38	10058	324	18
	others	0	36	0	0	4	8	1	31	0	267	87	22825	277	19
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	262380	10674	692
	est. no. of hhds. (00')	492	756	523	1204	1035	1255	1178	1469	1174	1845	10930	X	X	X
	amt. of cash loan(lakh)	6072	5093	3280	16129	11636	32785	21245	38057	48811	79270	262380	X	X	X
	estd. hhds. repo. (00')	485	756	523	1187	1018	1247	1161	1408	1174	1715	10674	X	X	X
	sample hhds. repo. cash	41	65	47	59	64	70	92	74	61	119	692	X	X	X
Non- Institutional	capital expenditure in farm business	14	27	3	0	12	1	20	232	0	43	60	3508	142	21
	revenue expenditure in farm business	9	13	0	0	90	5	41	35	11	0	20	1195	164	13
	expenditure in farm business	23	41	3	0	122	6	61	267	11	43	80	4703	305	14
	capital expenditure in non-farm business	0	17	0	0	0	38	4	0	0	0	6	377	29	4
	revenue expenditure in non-farm	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	expenditure in non-farm business	0	17	0	0	0	38	4	0	0	0	6	377	29	4
	expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	4	0	0	0	0	23	1	1
	financial investment expenditure	0	10	0	0	0	0	15	0	0	0	2	108	4	2
	for education	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	for medical treatment	950	806	915	937	671	587	667	510	98	906	750	44174	3427	350
	for housing	12	89	81	0	0	43	142	4	0	0	34	1994	83	10
	for other household expenditure	15	22	0	2	206	60	92	214	0	5	79	4634	271	218
	others	0	14	0	60	0	267	14	5	4	46	49	2856	183	12
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58868	4303	4111
	est. no. of hhds. (00')	211	280	591	506	415	449	350	788	494	417	4500	X	X	X
	amt. of cash loan(lakh)	2355	2924	7037	4749	3972	8135	5118	12738	7633	4207	58868	X	X	X
	estd. hhds. repo. (00')	211	268	589	475	405	386	338	769	492	370	4303	X	X	X
	sample hhds. repo. cash	27	46	47	50	44	40	46	40	55	46	441	X	X	X

Table 35C: Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class (RURAL+URBAN)(2/2)

Credit Agency	Purpose of loan	Household asset holding class											Amount of cash loan (Rs.)	no. of households	
		1	2	3	4	5	6	7	8	9	10	All classes		estd. (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
ALL	capital expenditure in farm business	4	64	11	9	28	512	57	270	28	414	229	73598	1244	86
	revenue expenditure in farm business	3	88	0	0	41	10	58	75	1	6	24	7628	726	22
	expenditure in farm business	6	152	11	9	70	532	115	345	29	420	253	81226	1970	118
	capital expenditure in non-farm business	4	28	2	0	51	17	79	5	5	0	14	4397	188	23
	revenue expenditure in non-farm business	0	0	0	0	0	0	1	2	0	0	0	99	33	2
	expenditure in non-farm business	4	28	2	0	51	17	80	6	5	0	14	4496	221	25
	expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	repayment of debt	0	0	0	0	0	0	1	10	0	0	2	540	3	2
	financial investment expenditure	0	4	0	0	0	0	3	0	0	0	0	108	4	2
	for education	0	0	0	0	0	0	0	1	0	22	6	1942	54	3
	for medical treatment	982	740	902	962	497	366	640	501	955	244	569	182936	11426	868
	for housing	3	40	84	15	131	9	114	24	2	16	30	9627	244	38
	for other household expenditure	4	8	0	1	249	27	43	88	8	43	46	14692	595	46
	others	0	28	0	14	3	60	4	24	1	255	80	25681	460	31
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	32148	14977	1133
	est. no. of hhds. (00')	703	1036	1114	1711	1450	1704	1528	2257	1667	2261	15431	X	X	X
	amt. of cash loan(lakh)	8428	8017	10317	20878	15609	40920	26362	50794	56444	83478	321248	X	X	X
	estd. hhds. repo. (00')	696	1024	112	1662	1422	1632	1499	2178	1665	2085	14977	X	X	X
	sample hhds. repo. cash	68	111	94	109	108	110	138	114	116	165	1133	X	X	X

Table 36R: Number of households reporting cash loans outstanding as on 30.06.2018 per 1000 households by tenure of loan for each household asset holding class (RURAL)														
Credit Agency	Tenure of loan	per 1000 no. of households of household asset holding class with outstanding loan as on 30.06.2018											no. of households reporting cash loan	
		1	2	3	4	5	6	7	8	9	10	All classes	Estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Institutional	Short Term	1000	996	1000	956	950	684	752	612	909	582	793	6574	308
	Medium Term	0	0	0	38	49	176	219	92	55	187	106	879	36
	Long term	0	4	0	0	1	141	30	240	35	136	79	653	36
	All (incl. n.r.)	1000	1000	1000	993	1000	1000	1000	944	1000	906	977	8106	380
	estimated no. of hhds. (00')	424	614	201	866	736	1130	979	1031	994	1319	8293	X	X
	estimated hhds. repo. Cash	424	614	201	860	736	1130	979	973	994	1195	8106	X	X
	sample hhds. repo. Cash loan	24	47	21	36	29	39	56	36	38	54	380	X	X
Non- Institutional	Short Term	990	991	1000	910	831	743	823	901	959	992	908	3054	239
	Medium Term	10	0	0	17	169	70	119	96	41	8	57	192	21
	Long term	0	0	0	0	0	23	26	3	0	0	5	16	4
	All (incl. n.r.)	1000	1000	1000	927	1000	836	967	1000	1000	1000	970	3262	264
	estimated no. of hhds. (00')	144	157	409	432	304	379	195	654	395	294	3362	X	X
	estimate d hhds.	144	157	409	400	304	317	189	654	395	294	3262	X	X
	sample hhds. repo. Cash loan	17	28	23	34	20	29	23	22	40	28	264	X	X
All	Short Term	997	995	1000	940	916	699	763	724	923	657	826	9628	547
	Medium Term	3	2	0	31	84	149	202	93	51	155	92	1071	57
	Long term	0	3	0	0	0	111	29	148	25	111	57	669	40
	All (incl. n.r.)	1000	1000	1000	971	1000	959	995	966	1000	923	975	11368	644
	estimated no. of hhds. (00')	568	771	610	1297	1040	1509	1174	1684	1389	1613	11655	X	X
	estimated hhds. repo. Cash	568	771	610	1260	1040	1447	1168	1627	1389	1489	644	X	X
	sample hhds. repo. Cash loan	41	75	44	70	49	68	79	58	78	82		X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals or combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households														

Table 36U: Number of households reporting cash loans outstanding as on 30.06.2018 per 1000 households by tenure of loan for each household asset holding class (URBAN)														
Credit Agency	Tenure of loan	per 1000 no. of households of household asset holding class with outstanding loan as on 30.06.2018											no. of households reporting cash loan	
		1	2	3	4	5	6	7	8	9	10	All classes	Estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Institutional	Short Term	906	636	953	947	705	696	740	620	860	692	764	2014	234
	Medium Term	0	283	0	19	199	108	26	269	0	199	132	347	32
	Long term	0	82	47	0	36	130	148	106	140	98	78	206	46
	All (incl. n.r.)	906	1000	1000	966	941	935	914	994	1000	989	974	2568	312
	estimated no. of hhds. (00')	68	142	322	339	300	125	199	438	180	525	2637	X	X
	estimated hhds. repo. Cash	61	142	322	327	282	116	182	435	180	519	2568	X	X
	sample hhds. repo. Cash loan	17	18	26	23	35	31	36	38	23	65	312	X	X
Non- Institutional	Short Term	956	882	992	974	850	959	790	793	943	619	865	985	156
	Medium Term	44	24	0	0	44	28	134	0	0	0	29	33	11
	Long term	0	0	0	26	18	0	40	64	38	0	20	23	10
	All (incl. n.r.)	1000	906	992	1000	911	987	965	857	980	619	915	1041	177
	estimated no. of hhds. (00')	67	123	182	75	111	70	155	135	99	123	1138	X	X
	estimate d hhds.	67	112	180	75	101	69	149	116	97	76	1041	X	X
	sample hhds. repo. Cash loan	10	18	24	16	24	11	23	18	15	18	177	X	X
ALL	Short Term	931	750	967	952	744	791	762	660	889	678	795	2999	390
	Medium Term	22	162	0	16	157	79	73	206	0	161	101	381	43
	Long term	0	44	30	5	31	83	101	96	104	79	61	229	56
	All (incl. n.r.)	953	956	997	972	933	954	933	962	993	919	956	3609	489
	estimated no. of hhds. (00')	135	265	504	414	410	195	354	573	279	648	3775	X	X
	estimated hhds. repo. Cash	128	254	502	402	383	185	331	551	277	595	3609	X	X
	sample hhds. repo. Cash loan	27	36	50	39	59	42	59	56	38	83	489	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals or combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households														

Table 36C: Number of households reporting cash loans outstanding as on 30.06.2018 per 1000 households by tenure of loan for each household asset holding class (RURAL+URBAN)														
Credit Agency	Tenure of loan	per 1000 no. of households of household asset holding class with outstanding loan as on 30.06.2018										no. of households reporting cash loan		
		1	2	3	4	5	6	7	8	9	10	All classes	Estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Institutional	Short Term	987	929	971	953	879	685	750	614	902	614	786	8588	542
	Medium Term	0	53	0	33	93	169	186	145	47	191	112	1226	68
	Long term	0	18	29	0	11	140	50	200	51	125	79	859	82
	All (incl. n.r.)	987	1000	1000	986	983	994	986	959	1000	930	977	10674	692
	estimated no. of hhds. (00')	492	756	523	1204	1035	1255	1178	1469	1174	1845	10930	X	X
	estimated hhds. repo. Cash	485	756	523	1187	1018	1247	1161	1408	1174	1715	10674	X	X
	sample hhds. repo. Cash loan	41	65	47	59	64	70	92	74	61	119	692	X	X
Non- Institutional	Short Term	979	943	998	920	836	777	808	882	956	882	897	4039	395
	Medium Term	21	15	0	14	135	63	126	79	33	6	50	226	32
	Long term	0	0	0	4	5	19	32	14	8	0	9	38	14
	All (incl. n.r.)	1000	959	998	938	976	859	966	976	996	888	956	4303	441
	estimated no. of hhds. (00')	211	280	591	506	415	449	350	788	494	417	4500	X	X
	estimate d hhds.	211	268	589	475	405	386	338	769	492	370	4303	X	X
	sample hhds. repo. Cash loan	27	46	47	50	44	40	46	40	55	46	441	X	X
All	Short Term	985	933	985	943	867	709	763	708	918	663	818	12627	937
	Medium Term	6	43	0	27	105	141	172	122	43	157	944	1452	100
	Long term	0	13	13	1	9	108	46	135	38	102	58	898	96
	All (incl. n.r.)	991	989	999	972	981	958	981	965	999	922	971	14977	1133
	estimated no. of hhds. (00')	703	1036	1114	1711	1450	1704	1528	2257	1667	2261	15431	X	X
	estimated hhds. repo. Cash	696	1024	1112	1662	1422	1632	1499	2178	1665	2085	14977	X	X
	sample hhds. repo. Cash loan	68	111	94	109	108	110	138	114	116	165	1133	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals or combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households														

Table 37R Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.18 by tenure of loan for each household asset holding class (RURAL)															
Credit Agency	Tenure of loan	Amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											Amount of cash loan (rs. lakhs)	no. of households reporting cash loan	
		1	2	3	4	5	6	7	8	9	10	All classes		Estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Institutional	Short Term	1000	997	1000	993	492	198	761	430	422	134	389	82234	6754	308
	Medium Term	0	0	0	7	508	442	222	344	543	494	406	85885	879	36
	Long term	0	3	0	0	0	360	17	226	35	372	205	43290	653	36
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	211409	8106	380
	Estimated cash loan (lakhs)	5126	3714	1340	13338	6035	30652	14601	25118	44904	66581	211409	X	X	X
	estimated hhds. repo.(00)	424	614	201	860	736	1130	979	973	944	1195	8106	X	X	X
	sample hhds. repo. Cash loan	24	47	21	36	29	39	56	36	38	54	380	X	X	X
Non- Institutional	Short Term	958	995	1000	939	660	877	655	938	983	984	907	32912	3054	239
	Medium Term	42	5	0	61	340	72	334	59	17	16	82	2990	192	21
	Long term	0	0	0	0	0	51	11	2	0	0	10	368	10	4
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	36269	3262	264
	Estimated cash loan (lakhs)	672	1422	2861	3635	2442	6312	2319	9395	4864	2347	36269	X	X	X
	estimated hhds. repo.(00)	144	157	409	400	304	317	189	654	395	294	3262	X	X	X
	sample hhds. repo. Cash loan	17	28	23	34	20	29	23	22	40	28	264	X	X	X
All	Short Term	995	996	1000	981	540	314	746	569	477	163	465	115146	9628	547
	Medium Term	5	1	0	19	460	379	237	267	491	478	359	88875	1071	57
	Long term	0	2	0	0	0	307	17	165	32	359	176	43657	669	40
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	247678	11368	644
	Estimated cash loan (lakhs)	5798	5135	4201	16974	8477	36964	16921	34513	49768	68928	247678	X	X	X
	estimated hhds. repo.(00)	568	771	610	1260	1040	1447	1168	1627	1389	1489	11368	X	X	X
	sample hhds. repo. Cash loan	41	75	44	70	49	68	79	58	78	82	644	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals or combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households															

Table 37U Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.18 by tenure of loan for each household asset holding class (URBAN)															
Credit Agency	Tenure of loan	Amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											Amount of cash loan (rs. lakhs)	no. of households reporting cash loan	
		1	2	3	4	5	6	7	8	9	10	All classes		Estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Institutional	Short Term	1000	642	845	930	859	582	643	483	675	482	616	31390	2014	234
	Medium Term	0	321	0	70	88	228	8	444	0	574	239	12159	347	32
	Long term	0	37	155	0	53	190	349	73	325	144	146	7422	206	46
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	50971	2568	312
	Estimated cash loan (lakhs)	947	1380	1940	2791	5602	2133	6643	12939	3907	12689	50971	X	X	X
	estimated hhds. repo.(00)	61	142	322	327	282	116	182	435	180	519	2568	X	X	X
	sample hhds. repo. Cash loan	17	18	26	23	35	31	36	38	23	65	312	X	X	X
Non- Institutional	Short Term	997	990	1000	989	916	984	924	943	960	1000	969	21897	985	156
	Medium Term	3	10	0	0	78	16	53	0	0	0	14	318	33	11
	Long term	0	0	0	11	6	0	22	57	40	0	17	384	23	10
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	22599	1041	177
	Estimated cash loan (lakhs)	1683	1502	4176	1114	1530	1823	2798	3342	2769	1860	22599	X	X	X
	estimated hhds. repo.(00)	67	112	180	75	101	69	149	116	97	76	1041	X	X	X
	sample hhds. repo. Cash loan	10	18	24	16	24	11	23	18	15	18	177	X	X	X
All	Short Term	998	824	951	947	871	767	727	577	793	548	724	53287	2999	390
	Medium Term	2	159	0	50	86	130	21	353	0	326	170	12477	381	43
	Long term	0	18	49	3	43	103	252	70	207	126	106	7803	229	56
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	73570	3609	489
	Estimated cash loan (lakhs)	2630	2882	6116	3905	7132	3956	9442	16281	6677	14550	73570	X	X	X
	estimated hhds. repo.(00)	128	254	502	402	383	185	331	551	277	595	3609	X	X	X
	sample hhds. repo. Cash loan	27	36	50	39	59	42	59	56	38	83	489	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals or combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households															

Table 37C Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.18 by tenure of loan for each household asset holding class (RURAL+URBAN)															
Credit Agency	Tenure of loan	Amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											Amount of cash loan (rs. lakhs)	no. of households reporting cash loan	
		1	2	3	4	5	6	7	8	9	10	All classes		Estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Institutional	Short Term	1000	901	909	982	668	223	724	448	442	190	433	113624	8588	542
	Medium Term	0	87	0	18	306	428	155	378	499	475	374	98044	1226	68
	Long term	0	12	91	0	26	349	121	174	58	335	193	50712	859	82
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	262380	10674	692
	Estimated cash loan (lakhs)	6072	5093	3280	16129	11636	32785	21245	38057	48811	79270	2623801	X	X	X
	estimated hhds. repo.(00)	485	756	523	1187	1018	1247	1161	1408	1174	1715	10674	X	X	X
	sample hhds. repo. Cash loan	41	65	47	59	64	70	92	74	61	119	692	X	X	X
Non- Institutional	Short Term	986	993	1000	951	758	901	802	940	975	991	931	54809	4039	395
	Medium Term	14	7	0	46	239	59	181	44	11	9	56	3307	226	32
	Long term	0	0	0	2	2	39	17	17	15	0	13	752	38	14
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58868	4303	441
	Estimated cash loan (lakhs)	2355	2924	7037	4749	3972	8135	5118	12738	7633	4207	58868	X	X	X
	estimated hhds. repo.(00)	211	268	589	475	405	386	338	769	492	370	4303	X	X	X
	sample hhds. repo. Cash loan	27	46	47	50	44	40	46	40	55	46	441	X	X	X
All	Short Term	996	934	971	975	691	358	739	571	514	230	524	168433	12627	937
	Medium Term	4	58	0	25	289	355	160	294	433	452	315	101351	1452	100
	Long term	0	8	29	1	20	288	101	134	52	318	160	51464	898	96
	All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	321248	14977	1133
	Estimated cash loan (lakhs)	8428	8017	10317	20878	15609	40920	26362	50794	56444	83478	321248	X	X	X
	estimated hhds. repo.(00)	696	1024	1112	1662	1422	1632	1499	2178	1665	2085	14977	X	X	X
	sample hhds. repo. Cash loan	68	111	94	109	108	110	138	114	116	165	1133	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals or combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households															

Table 38R: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households by size class of cash loan outstanding for each household asset holding class (RUBAN)

size class of cash loan outstanding	per 1000 no. of households of asset holding class reporting outstanding loan as on 30.06.18											number of households reporting cash loan	
	1	2	3	4	5	6	7	8	9	10	all classes	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	104	18	96	205	215	226	75	167	204	195	167	5465	328
2	23	30	65	50	67	60	168	115	19	70	67	2182	88
3	0	0	0	0	0	0	0	11	0	0	1	35	2
4	0	0	0	9	8	8	0	45	0	7	8	256	20
5	43	23	23	58	10	89	10	50	36	78	52	1694	118
6	0	4	0	65	9	12	3	83	149	33	36	1174	56
7	0	0	0	0	11	15	0	1	0	4	3	104	8
8	0	0	0	0	0	11	5	16	0	12	4	146	10
9	0	0	0	0	0	19	1	6	0	50	8	248	12
10	0	0	0	0	0	0	0	0	17	3	2	64	2
all	71	240	182	386	320	439	360	494	424	451	347	11362	642
est. no. of hhds. (00')	3326	3217	3326	3262	3252	3287	3246	3293	3276	3297	32782	X	X
estd. hhds.	568	771	610	1260	1040	1443	1168	1627	1389	1486	11362	X	X
sample hhds. repo. cash	41	75	44	70	49	67	79	58	98	81	642	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households

Table 38U: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households by size class of cash loan outstanding for each household asset holding class (URBAN)

size class of cash loan outstanding	per 1000 no. of households of asset holding class reporting outstanding loan as on 30.06.18											number of households reporting cash loan	
	1	2	3	4	5	6	7	8	9	10	all classes	estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	25	36	54	25	35	18	25	50	27	96	39	813	146
2	8	47	114	114	46	15	36	28	28	16	45	938	101
3	0	11	0	23	3	0	0	0	0	0	4	75	4
4	1	3	0	4	30	2	4	28	0	20	9	194	36
5	13	15	48	12	19	52	70	64	17	69	38	785	125
6	16	11	23	16	32	3	9	87	59	83	34	702	62
7	0	0	0	2	14	2	12	1	0	0	3	64	7
8	0	0	0	0	0	0	1	8	2	3	1	28	5
9	0	0	0	0	0	0	3	1	0	1	0	10	3
10	0	0	0	0	0	0	0	0	0	0	0	0	0
all	63	122	239	196	179	92	161	265	134	288	174	3609	489
est. no. of hhds. (00')	2035	2081	2100	2051	2133	2015	2062	2075	2066	2069	20667	X	X
estd. hhds.	128	254	502	402	383	185	331	551	277	595	3609	X	X
sample hhds. repo. cash	27	36	50	39	59	42	59	56	38	83	489	X	X

Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households

Table 38C: Number of households reporting cash loans outstanding as on 30.06.18 per thousand households by size class of cash loan outstanding for each household asset holding class (RURAL + URBAN)													
size class of cash loan outstanding	per 1000 no. of households of asset holding class reporting outstanding loan as on 30.06.18											number of households reporting cash loan	
	1	2	3	4	5	6	7	8	9	10	all classes	estimated(00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	74	125	80	136	144	147	56	122	136	157	117	6278	474
2	17	37	84	75	58	43	117	82	23	49	58	3120	189
3	0	4	0	9	1	0	0	7	0	0	2	110	6
4	1	1	0	7	17	6	2	39	0	12	8	450	56
5	32	20	33	40	13	75	93	55	29	75	46	2479	243
6	6	7	9	46	18	8	5	85	114	52	35	1876	118
7	0	0	0	1	12	10	5	1	0	2	3	168	15
8	0	0	0	0	0	7	3	13	1	9	3	174	15
9	0	0	0	0	0	11	2	4	0	31	5	258	15
10	0	0	0	0	0	0	0	0	10	2	1	64	2
all	130	193	205	313	264	307	282	406	312	388	280	14970	1131
est. no. of hhds.	5361	5298	5426	5314	5386	5301	5307	5368	5342	5365	53469	X	X
estd. hhds.	96	1024	1112	1662	1422	1629	1499	2178	1665	2082	14970	X	X
sample hhds.	68	111	94	109	108	109	138	114	116	164	1131	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households													

Table 39R: Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.18 by size class of loan for each household asset holding class (RURAL)														
Size class of cash loan outstanding	amount of loan(Rs.) per Rs. 1000 of total outstanding loan of households of asset holding class											Amount of cash loan (Rs. Lakhs)	number of households reporting cash loan	
	1	2	3	4	5	6	7	8	9	10	all classes		estimated (00')	sample
((2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	178	340	224	115	248	58	41	48	40	26	65	16074	5465	328
2	54	94	256	39	102	27	165	56	5	15	42	10386	2182	88
3	0	0	0	0	0	0	0	9	0	0	1	294	95	2
4	5	0	0	17	42	8	0	64	0	5	14	3503	256	20
5	746	427	520	333	110	217	617	136	71	111	200	49628	1694	118
6	1	138	0	497	136	51	31	346	394	65	197	48742	1174	56
7	17	0	0	0	361	113	0	10	0	14	35	8644	104	8
8	0	0	0	0	0	105	115	166	0	73	67	16560	146	10
9	0	0	0	0	0	420	31	166	0	634	264	65503	248	12
10	0	0	0	0	0	0	0	0	490	58	114	28343	64	2
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	247678	11362	642
est. cash loan (lakhs)	5798	5135	4201	16974	8477	36964	16921	34513	49768	68928	247678	X	X	X
estd. hhds.	568	771	610	1260	1040	1443	1165	1627	1389	1486	11362	X	X	X
sample hhds.	41	75	44	70	49	67	79	58	78	81	642	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households														

Table 39U: Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.18 by size class of loan for each household asset holding class (URBAN)														
Size class of cash loan outstanding	amount of loan(Rs.) per Rs. 1000 of total outstanding loan of households of asset holding class											Amount of cash loan (Rs. Lakhs)	number of households reporting cash loan	
	1	2	3	4	5	6	7	8	9	10	all classes		estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	57	78	55	32	29	27	15	19	24	41	32	2345	813	146
2	28	163	156	240	56	33	40	16	35	9	54	3978	938	101
3	0	55	0	96	6	0	0	0	0	0	8	577	5	4
4	13	28	0	33	120	18	12	47	0	36	35	2581	194	36
5	307	321	471	194	147	791	459	234	142	301	313	23017	785	125
6	594	355	317	326	378	69	91	543	735	529	422	31063	702	62
7	0	0	0	79	265	62	171	8	0	0	57	4186	64	7
8	0	0	0	0	0	0	24	111	65	58	45	3313	28	5
9	0	0	0	0	0	0	189	23	0	25	34	2510	10	3
10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	73570	3609	489
est. cash loan (lakhs)	2630	2882	6116	3905	7132	3956	9442	16281	6677	14550	73570	X	X	X
estd. hhds.	128	254	502	402	383	185	331	551	277	595	3609	X	X	X
sample hhds.	27	36	50	39	59	42	59	56	38	83	489	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households														

Table 39C: Per Rs. 1000 break-up of amount of cash loans outstanding as on 30.06.18 by size class of loan for each household asset holding class (RURAL+URBAN)														
Size class of cash loan outstanding	amount of loan(Rs.) per Rs. 1000 of total outstanding loan of households of asset holding class											Amount of cash loan (Rs. Lakhs)	number of households reporting cash loan	
	1	2	3	4	5	6	7	8	9	10	all classes		estimated (00')	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	140	246	124	99	148	55	32	39	38	29	57	18419	6778	474
2	46	119	197	76	81	27	121	43	9	14	45	14364	3120	189
3	0	20	0	18	3	0	0	6	0	0	3	871	110	6
4	7	10	0	20	78	9	4	59	0	10	19	6084	450	56
5	609	389	491	307	127	272	560	167	79	145	226	72644	2479	243
6	186	216	188	465	247	53	52	409	435	146	248	79806	1876	118
7	12	0	0	15	317	108	61	9	0	11	40	12830	168	15
8	0	0	0	0	0	95	82	148	8	70	62	19873	174	15
9	0	0	0	0	0	379	88	120	0	528	212	68013	258	15
10	0	0	0	0	0	0	0	0	432	48	88	28343	64	2
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	321248	14970	1131
est. cash loan (lakhs)	8428	8017	10317	20878	15609	40920	26362	50794	56444	83478	321248	X	X	X
estd. hhds.	696	1024	1112	1662	1422	1629	1499	2178	1615	2082	14970	X	X	X
sample hhds.	68	111	94	109	108	109	138	114	116	164	1131	X	X	X
Note: Estimated number of households given in this table are the common households surveyed in both the Visits 1 & 2 and are design based estimates and may be used as control totals for combining and arriving at rates and ratios. These figures are not intended for providing estimates of current number of households														

Table 40: Per 1000 distribution of informants by nature of response for each sex, for each age group, and for each category of relationship to head of household in Haryana during survey

Informant Type	per thousand no. of informants						Sample no of informant
	co-operative & capable	co-operative & incapable	busy	reluctant	others	All	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
sex:							
male	991	0	3	2	4	1000	1423
female	973	0	0	14	13	1000	589
all(incl. n.r.)	986	0	0	5	6	1000	2012
age group:							
<=15	0	0	0	0	0	0	0
16-25	931	0	0	0	69	0	100
25-59	989	0	3	7	2	0	1582
60-69	984	1	0	0	15	0	262
>=70	1000	0	0	0	0	0	68
all(incl. n.r.)	986	0	2	5	6	0	2012
relation to head:							
self	989	0	3	4	4	1000	1415
spouse	973	0	0	12	15	1000	468
married child	1000	0	0	0	0	1000	71
spouse of children	932	0	0	0	68	1000	12
unmarried child	1000	0	0	0	0	1000	39
grand child	1000	0	0	0	0	1000	2
father/mother/etc.	1000	0	0	0	0	1000	4
brother/sister/etc.	1000	0	0	0	0	1000	1
servant/employees etc.	5	0	0	0	0	1000	0
all(incl. n.r.)	986	0	2	5	6	1000	2012
non-household member	0	0	0	0	0	0	0
all informants	986	0	2	5	6	1000	2012

Appendix B

Facsimile of Schedule 18.2:
Debt & Investment

RURAL	
URBAN	

*

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

CENTRAL	
STATE	

*

**SEVENTY- SEVENTH ROUND: JANUARY TO DECEMBER 2019
HOUSEHOLD SCHEDULE 18.2 : DEBT AND INVESTMENT**

VISIT 1

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

[1] identification of sample household									
item no.	item	code				item no.	item	code	
1.	srl. no. of sample village/block					6.	visit	1	
2.	round number	7		7		7.	serial number of informant # (as in column 1 of block 3 of visit-1 schedule)		
3.	schedule number	1	8	2		8.	response code		
4.	second-stage stratum number					9.	survey code		
5.	sample household number					10.	reason for substitution of original household		

Codes for Block 1

Item 8: response code: informant: co-operative and capable -1, co-operative but not capable -2, busy -3, reluctant -4, others -9.

Item 9: survey code: original -1, substitute -2, casualty -3.

Item 10: reason for substitution of original household: informant busy -1, members away from home -2, informant non-cooperative -3, others -9.

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

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

[2] particulars of field operations														
srl. no.	item		Field Investigator (FI)/ Junior Statistical Officer(JSO)				Field Officer (FO)/ Senior Statistical Officer (SSO)							
(1)	(2)		(3)				(4)							
1(a).	(i) name (block letters)													
	(ii) code													
	(iii) signature													
1(b).	(i) name (block letters)													
	(ii) code													
	(iii) signature													
2.	date(s) of:		DD		MM		YY		DD		MM		YY	
	(i) survey/ inspection													
	(ii) receipt													
	(iii) scrutiny													
	(iv) dispatch													
3.	number of additional sheet(s) attached													
4.	total time taken to canvass the schedule by the team of investigators (FI/JSO) (in minutes) [no decimal point]													
5.	number of investigators (FI/JSO) in the team who canvassed the schedule													
6.	whether any remark has been entered by FI/JSO/SSO (yes-1, no-2)	(i) in block 15/16												
		(ii) elsewhere in the schedule												

[15] remarks by investigator (FI/JSO)

[16] comments by SSOs

[3]demographic and other particulars of household members																
srl. no.	name of the member	relation to head (code)	gender (code)	age (yrs)	highest educational level attained (code)	whether holding deposit account in			whether contri- buting to any Co-op Credit Society/ SHG/ JLG (yes-1, no-2)	whether having any deposit in non- instt. agency ^{\$} (yes-1, no-2)	whether owns any land (yes-1, no-2)	if yes in col. 12, whether owns any agri- cultural land (yes-1, no-2)	if col. (5) ≥18			
						Comm- ercial bank/ RRB/ Co-op bank (code)	Post Office (yes-1, no-2)	Non Banking Finan- cial Comp. (yes-1, no-2)					whether holding [#] a credit/ debit card (yes-1, no-2)	if yes in col.14, whether used during last 365 days (yes-1, no-2)	whether having [#] an e- wallet* (yes-1, no-2)	if yes in col.16, whether used during last 365 days (yes-1, no-2)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1.																
2.																
3.																
4.																
5.																
6.																
7.																
8.																
9.																
10.																
11.																

^{\$} like chit fund/jewellery house etc.

^{*}like Paytm, pay U money, Airtel money, Vodafone M-pesa, UPI, BHIM, freecharge, mobiwik, Oxigen wallet, etc.

[#] as on date of survey

Codes for Block 3

col. 3	relation to head: self –1, spouse of head –2, married child –3, spouse of married child – 4, unmarried child –5, grand child -6, father/mother/father-in-law/ mother-in-law – 7, brother / sister/ brother-in-law/ sister-in-law/ other relatives – 8, servant/employees/ other non-relatives –9.
col. 4	gender: male-1,female-2, transgender-3
col. 6	highest educational level attained: not literate -01 literate: below primary-02 primary -03 upper primary/middle -04 secondary -05 higher secondary -06 diploma /certificate course (upto secondary) -07 diploma/certificate course (higher secondary) -08 diploma/certificate course(graduation & above) -10 graduate -11 post graduate and above -12
col.7	Commercial bank/RRB/Co-op bank: yes with banking services taken only from bank branch- 1 yes with banking services taken only from bank mitra- 2 yes with banking services taken from bank branch & bank mitra – 3 no account - 4

[4] household characteristics									
1.	household size				8.2	area operated under kitchen garden (acres 0.00)			
2.	religion (code)								
3.	social group (code)				how many household members have the following govt. insurance/pension subscription[#]				
4.	household type (code)				9.1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)			
5.	area of homestead land possessed as on date of survey (acres 0.00)				9.2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			
area of land possessed as on date of survey (acres 0.00)					9.3	Atal Pension Yojana (APY)			
6.1	owned and possessed				household's usual monthly consumer expenditure (in whole no. of Rs.)				
6.2	leased in								
6.3	otherwise possessed				10.1	usual consumer expenditure in a month for household purposes out of purchase (A)			
6.4	leased out				10.2	imputed value of usual consumption in a month from home grown stock (B)			
7.	whether operated any land for agricultural activities during last 365 days (yes-1, no-2)				10.3	imputed value of usual consumption in a month from wages in kind, free collection, gifts, etc (C)			
if 'yes' in item 7					10.4	expenditure on purchase of household durable during last 365 days (D)			
8.1	area operated by the household (acres 0.00)				10.5	usual monthly consumer expenditure E: [A+B+C+(D/12)]			

[#] please put 0 (zero), if no household member is having any govt. insurance/pension subscription

Codes for Block 4

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

[5.2] URBAN LAND owned (exclusively/jointly [®]) by the household as on 30.06.2018(to be canvassed in both rural & urban households)									
srl. no. of plot	survey number or other identification particulars of the plot	type of land (code)	land owned by the household ason30.06.2018			whether female members of the household have any share in the ownership of the plot(yes-1, no-2)	if yes in col. 6, area owned by female members (acres 0.00)		
			area (acres 0.00)		value (Rs.)				
(1)	(2)	(3)	(4)			(5)	(6)		
1.									
2.									
97.	total urban land outside the FSU								
98.	total homestead land owned	10							
99.	total land owned								

@ if it is a joint ownership, the area and value of the share owned only by the selected household is to be recorded

col.3: type of land: crop area, irrigated/unirrigated - 01, other area for agricultural/farm business- 02, for non-farm business – 03, residential area including homestead-10, other areas – 09.

[6] buildings and other constructions owned (exclusively/jointly[@]) by the household as on 30.06.2018				
type	item description	srl. no.	owned by the household as on 30.06.2018	
			area in sq. m. (0.00)	value (Rs.)
(1)	(2)	(3)	(4)	(5)
residential building	used as dwelling by household members	1.		
	other residential building within the village/town	2.		
	other residential building outside the village/town	3.		
building used for farm business	animal shed	4.		
	others such as barn, warehouse (incl. cold storage), farm house, etc.	5.		
building used for non-farm business (workplace, workshop, mfg. unit, shop, etc.)		6.		
building for other purposes (charitable, recreational like cinema hall, temple etc.)		7.		
work-in-progress (structure under construction)		8.		
other constructions (well, borewell, tubewell, field distribution system, etc.)		9.		
total (items 1 to 9)		10.		

@ if it is a joint ownership, the area and value of the portion owned only by the selected household is to be recorded

7] livestock and poultry owned (exclusively/jointly [@]) by the household as on 30.06.2018			
item description		srl. no.	owned by the household as on 30.06.2018
			no. value (Rs.)
(1)		(2)	(3) (4)
cattle exotic/ cross-bred/ descript/ non- descript	(a) young stock	1.	
	(i) young stock (male)	2.	
	(ii) young stock (female)	3.	
	(b) female	4.	
	(i) breeding cow (<i>milching</i>)	5.	
	(ii) breeding cow: dry/not calved even once	6.	
	(iii) other		
buffalo exotic/ cross-bred/ descript / non- descript	(c) male cattle for work/ breeding/other	7.	
	(a) young stock	8.	
	(i) young stock (male)	9.	
	(ii) young stock (female)	10.	
	(b) female	11.	
	(i) breeding buffalo: in milk	12.	
	(ii) breeding buffalo: dry/not calved even once		
	(iii) other		
	(c) male for work/breeding/other		
sub-total (items 1 to 12)		13.	
ovine and other mammals (sheep, goat, pig, rabbits, etc.)		14.	
poultry birds (hen, cock, chicken, duck, duckling, other poultry birds, etc.)		15.	
other including large heads (elephant, camel, horse, mule, pony, donkey, yak, mithun, etc.)		16.	
total (items 13 to 16)		17.	

[@] if it is a joint ownership, value of the livestock shared only by the selected household is to be recorded

[8]transport equipment owned (exclusively/jointly [@]) by the household as on 30.06.2018				
item description	srl. no.	owned by the household as on 30.06.2018		main use of the equipment owned (code)
		no.	value (Rs.)	
(1)	(2)	(3)	(4)	(5)
tractors (all types)	1.			
motor cars/jeep/van	2.			
motorcycles/ scooters/ mopeds/ auto-rickshaws	3.			
rickshaw/e-rickshaw/toto rickshaw/van rickshaw	4.			
bicycles	5.			
carts (hand-driven / animal driven)	6.			
other transport equipment incl. boats, trucks, trailers, light commercial vehicles(LCV), passenger buses, etc.	7.			
total (items 1 to 7)	8.			

@ if it is a joint ownership, the value of the item shared only by the selected household is to be recorded

Code for Block 8:col. 5: main use of transport equipment: for farm business -1; for non-farm business-2; for household use-3.

[9] agricultural machinery and implements owned (exclusively/jointly [@]) by the household as on 30.06.2018			
item description	srl. no.	owned by the household as on 30.06.2018	
		no.	value (Rs.)
(1)	(2)	(3)	(4)
power tiller/power driven plough etc.	1.		
crop harvester (power driven)/combined harvester	2.		
thresher, other power driven machinery and equipment	3.		
laser land leveler	4.		
manually operated implements/tools (inc. sickle, chaff-cutter, axe, spade, chopper, plough, harrow etc.)	5.		
diesel pumps	6.		
electric pumps	7.		
drip sprinkler	8.		
other machineries for irrigation	9.		
capital work-in-progress(<i>agricultural machinery and equipment under installation</i>)	10.		
other not covered in items 1 to 10excluding furniture and fixtures	11.		
furniture and fixtures	12.		
total (items 1 to 12)	13.		

@ if it is a joint ownership, the value of the item shared only by the selected household is to be recorded

[10] non-farm business equipment fully owned by the household as on 30.06.2018		
item description	srl. no.	owned by the household as on 30.06.2018 value (Rs.)
(1)	(2)	(3)
machinery, tools & appliances		
handloom, semi-automatic and power looms, ginning, pressing and baling equipment	1.	
reeds, bobbins and other items used in spinning and weaving and tailoring equipment, and related accessories	2.	
equipment used in beauty salon/spa	3.	
instruments used in gyms	4.	
equipment for maintaining and repairing cycles/rickshaw/automobile	5.	
mills (e.g. ghanies, oil-mills/crusher (power-driven), rice-milling including crusher and pounding equipment, flour-milling and grinding equipment), cane crusher etc.	6.	
electric motors, generators, pump sets, inverters, etc.	7.	
casting, melting and welding equipment, furnace, bellows, kiln, potter's wheels, cobbler's tools etc.	8.	
scales, weights and measures	9.	
saw (all types), carpentry tools, electric drilling machines and other related tools and machines	10.	
Xerox/ duplicating machine, camera, lamination machine, fax machine, printing press, personal computer, printer, other ICT equipment etc.	11.	
tools for mobile repairing , computer repairing, etc.	12.	
X- ray machine, ultra sound machine, ECG machines, other medical equipment	13.	
lathes, other machinery tools& appliances	14.	
total: machinery, tools & appliances (items 1 to 14)	15.	
intellectual property product (intangible assets) like software, database, trademark, manuscripts, copyrights, etc.	16.	
capital work-in-progress (<i>non-farm business equipment under installation/ software development</i>)	17.	
other non-farm business equipment not covered in item 1 -14, 16-17, excluding furniture and fixtures	18.	
furniture fixtures	19.	
total (item 15 + items 16 to 19)	20.	

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

[11a] financial assets including receivables(other than shares and related instruments)owned by the household as on 30.06.2018							
srl. no.	item description			value (Rs.) as on date of survey	transactions during 01.07.2018 to the date of survey		value (Rs.) as on 30.06.2018 (col. 3 + col. 5 – col.4)
					acquisition	disposal	
(1)	(2)			(3)	(4)	(5)	(6)
1.	cash in hand						
2.	amount in current bank account						
3.	deposit	deposit in savings bank account (excl. Post Office Savings Bank POSB)					
4.		fixed deposit/ term deposit/ RD / flexi- RD in banks (excl. POSB)					
5.		savings and/or fixed deposits in post office savings bank					
6.		other fixed income deposits (NSC, KVP, saving bonds, other small savings schemes, etc.)					
7.		deposits in cooperative banks					
8.		deposits with non-banking finance companies					
9.		deposits with Co-op credit society/micro-finance institutions/self-help groups					
10.	PF/ Pension fund	contributions to provident fund (GPF/PPF/EPF etc.)					
11.		contributions to pension fund& NPS/other contributory funds/annuity schemes					
12.	Life Insurance	total no. of insurance policies in the name of household member(s)					
13.		total sum assured					
14.		amount received under money back policies etc.					
15.	other financial savings (deposits with other enterprises, individuals, chit fund contributions etc.)						
16.	other receivable	interest free loan given to others including friends and relatives					
17.		business loans given to others					
18.		personal loans given to others					
19.	total (items 1 to 18)						
20.	bullion & ornaments (incl. gold jewellery, gems & precious stones etc.)						
21.	paintings and artistic originals						

[11b] investments in share and related instruments owned by the household in co-operative societies & companies as on 30.06.2018					
srl. no.	type of instrument	value (Rs.) as on date of survey	value (Rs.) of transactions during 01.07.2018 to date of survey		value (Rs.) as on 30.06.2018 (col. 3 + col. 5 – col.4)
			acquisition	disposal	
(1)	(2)	(3)	(4)	(5)	(6)
1.	mutual fund				
2.	shares in companies				
3.	debentures/bonds in companies				
4.	shares in co-operative society				
5.	total (item 1 to 4)				

[12] particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transactions of loans during 01.07.2018 to date of survey

srl. no. of loan	year of borrowing	borrowings									amount (Rs.) repaid (including interest) during 01.07.2018 to date of survey	amount (Rs.) written off (including interest) during 01.07.2018 to date of survey	amount (Rs.) outstanding (including interest) as on date of survey	if code in col.3= 1 amount (Rs.) outstanding (including interest) as on 30.06.2018 (cols. 12 + 13 + 14)
		whether loan remained unpaid on 30.6.2018 (yes-1 no-2)	amount borrowed originally	credit agency (code)	scheme of lending (code) if col. 5 is 01-08 and 10 to 13	tenure of loan (code)	nature of interest (code)	annual rate of interest (%)	purpose of loan (code)	whether the loan is secured (yes - 1 no 2)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. institutional agencies														
1														
2														
..														
50														
B. non-institutional agencies														
51														
..														
98														
99.	total													

CODES ON NEXT PAGE

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

Codes for Block 12

col.5:	credit agencies: <i>scheduled commercial bank – 01, regional rural bank - 02, co-operative society -03, co-operative bank – 04, insurance companies –05, provident fund – 06, employer – 07, financial corporation/institution – 08, NBFCs including micro-financing institution (MFIs) –10, bank linked SHG/JLG –11, non-bank linked SHG/JLG –12, other institutional agencies –13</i> <i>landlord – 14, agricultural moneylender – 15, professional moneylender -16, input supplier – 17, relatives and friends – 18, Chit fund-19, Market commission agent/traders-20</i> <i>other - 09</i>
col. 6:	scheme of lending: <i>Mudra – 1, Stand-Up India scheme – 2, NRLM/NULM (National Rural/Urban Livelihood Mission)- 3</i> <i>other central govt schemes -4, exclusive state scheme -5, exclusive bank scheme- 6, kisan credit card -7, crop loan/ other agricultural loan – 8, not covered under any scheme -9</i>
col.7:	tenure of loan: <i>short-term (less than 1 year)-1, medium term (1 to 3 year) – 2, long-term (3 year or more) -3</i>
col.8:	nature of interest: <i>interest free -1, simple -2, compound -3</i>
col. 10:	purpose of loan: <i>capital expenditure in farm business-01, revenue expenditure in farm business- 02, capital expenditure in non-farm business -03, revenue expenditure in non-farm business-04, expenditure on litigation-05, repayment of debt-06, financial investment expenditure-07, for education -08 ,for medical treatment-10, for housing-11, for other household expenditure- 12, other-09</i>

Code for Block 13

col. 2:	period: <i>less than 1 month-1, 1 month and above but less than 3 months-2, 3 months and above but less than 6 months-3, 6 months & above but less than 1 year-4, one year & above-5</i>
col.3:	source : <i>input supplier-1, relatives & friends-2, doctor, lawyers and other professionals- 3, other -9</i>
col.4:	purpose: <i>revenue expenditure in farm business-1 , revenue expenditure in non-farm business-2, household expenditure-3, other expenditure -9</i>

[14] value (Rs.) of transactions by the household on specified items during01.07.2018 to 31.12.2018														
item description	srl. no.	floor area in sq. m. (0.00) URBAN ONLY		expenditure (Rs.) on				amount (Rs.) financed from borrowings		value (Rs.)			net addition (col.8 - col.13) (Rs.)	
				purchase (new)	addition*	major repairs & alterations@	improve-#ment	total (cols.4 to 7)	institu-tional	non-institu-tional	sale	disposal/ loss		total (col.11 + col.12)
(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
residential land & buildings														
land	1.													
houses, buildings and other constructions (including farmhouses)	2.	P\$												
	3.	A\$												
P\$: purchase, A\$: addition														
farm business														
land	4.													
land rights	5.													
building, barns& animals sheds	6.													
orchard& plantations	7.													
fish tank (all type)	8.													
wells, bore-wells, tube- wells, field distribution systems, other construction and irrigation resources	9.													
pump and other water lifting equipment	10.													
sickle, chaff-cutter, axe, spade, chopper, plough, harrow etc.	11.													
power tiller, thresher, cane crusher, oil crusher, combined harvester,etc.	12.													

[14] value (Rs.) of transactions by the household on specified items during 01.07.2018 to 31.12.2018													
item description	srl. no.	floor area in sq. m. (0.00) URBAN ONLY	expenditure (Rs.) on					amount (Rs.) financed from borrowings		value (Rs.)			net addition (col.8 - col.13) (Rs.)
			purchase (new)	addition*	major repairs & alterations [@]	improvement [#]	total (cols.4 to 7)	institutional	non-institutional	sale	disposal/loss	total (col.11 + col.12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
livestock: working/breeding cattle& buffaloes	13.												
livestock: egg-laying ducks and hens	14.												
transport equipment incl. tractor used for farm business only	15.												
other	16.												
sub-total (items 1 to 16)	97.												
non-farm business													
land	17.												
workplace, workshop/ manufacturing unit, shop & other constructions	18.												
non-farm business equipment & accessories	19.												
transport equipment incl. tractor used for non-farm business only	20.												
other	21.												
sub-total (items 17 to 21)	98.												

*incl. reclamation of land / construction/new well/ borewell /natural addition; [@]including renewal & replacement;

[#]incl. bunding and other land improvements/ normal annual replanting in case of orchard &plantation/deepening of wells, widening of field distribution network.

RURAL		*
URBAN		

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

CENTRAL		*
STATE		

**SEVENTY-SEVENTH ROUND : JANUARY TO DECEMBER 2019
HOUSEHOLD SCHEDULE 18.2 : DEBT AND INVESTMENT**

VISIT 2

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

[1] identification of sample household									
item no.	item	code				item no.	item	code	
1.	srl. no. of sample village/block					6.	visit	2	
2.	round number	7		7		7.	serial number of informant # (as in column 1 of block 3 of visit-1 schedule)		
3.	schedule number	1	8	2		8.	response code		
4.	second-stage stratum number					9.	survey code		
5.	sample household number					10.	reason for casualty of original household		

Codes for Block 1

item 8: **response code:** informant: co-operative and capable -1, co-operative but not capable -2, busy -3, reluctant -4, others -9.

item 9: **survey code:** surveyed -1, casualty -3.

item 10: **reason for casualty of household:** informant busy -1, members away from home -2, informant non-cooperative -3, others -9.

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

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

[2] particulars of field operations													
srl. no.	item		Field Investigator (FI)/ Junior Statistical Officer(JSO)				Field Officer (FO)/ Senior Statistical Officer(SSO)						
(1)	(2)		(3)				(4)						
1(a).	(i) name (block letters)												
	(ii) code												
	(iii) signature												
1(b).	(i) name (block letters)												
	(ii) code												
	(iii) signature												
2.	date(s) of:		DD		MM		YY		DD		MM		YY
	(i) survey/ inspection												
	(ii) receipt												
	(iii) scrutiny												
	(iv) dispatch												
3.	number of additional sheet(s) attached												
4.	total time taken to canvass the schedule by the team of investigators (FI/JSO) (in minutes) [no decimal point]												
5.	number of investigators (FI/JSO) in the team who canvassed the schedule												
6.	whether any remark has been entered by FI/JSO/SSO officer (yes-1, no-2)	(i) in block 15/16											
		(ii) elsewhere in the schedule											

[15] remarks by investigator (FI/JSO)

[16] comments by SSO (s)

[11c] premium paid by the household for life and non-life		
srl. no.	type of instrument	paid during 01.04.2018 to 31.03.2019 (Rs.)
(1)	(2)	(3)
1.	premium paid for endowment life insurance plan	
2.	premium paid for term life insurance plan	
3.	premium paid for health insurance	
4.	premium paid for motor vehicle insurance	
5.	premium paid for crop and other agriculture insurance	
6	premium paid for other [@] non-life insurance	
7	total (item 1 to 6)	

[@] other insurance includes insurance on marine, fire, miscellaneous.

[12] particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transactions of loans during 01.07.2019 to date of survey

srl. no. of loan	year of borrowing	borrowings									amount (Rs.) repaid (including interest) during 01.07.2019 to date of survey	amount (Rs.) written off (including interest) during 01.07.2019 to date of survey	amount (Rs.) outstanding (including interest) as on date of survey	if code in col.3= 1 amount (Rs.) outstanding (including interest) as on 30.06.2019 (cols. 12 + 13 + 14)
		whether loan remained unpaid on 30.6.2019 (yes-1 no-2)	amount borrowed originally	credit agency (code)	scheme of lending (code) if col. 5 is 01-08 and 10 to 13	tenure of loan (code)	nature of interest (code)	annual rate of interest (%)	purpose of loan (code)	whether the loan is secured (yes -1 no 2)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. institutional agencies														
1														
2														
..														
49														
B. non-institutional agencies														
50														
51														
..														
98														
99.	total													

CODE LIST ON NEXT PAGE

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

Codes for Block 12

col. 5: credit agencies:

scheduled commercial bank – 01, regional rural bank - 02, co-operative society -03, co-operative bank – 04, insurance companies –05, provident fund – 06, employer – 07, financial corporation/institution – 08, NBFCs including micro-financing institution (MFIs) –10, bank linked SHG/JLG –11, non-bank linked SHG/JLG –12, other institutional agencies –13

landlord – 14, agricultural moneylender – 15, professional moneylender -16, input supplier – 17, relatives and friends – 18, Chit fund-19, Market commission agent/traders-20

other - 09

col 6: scheme of lending:

Mudra – 1, Stand-Up India scheme – 2, NRLM/NULM (National Rural/Urban Livelihood Mission)- 3 other central govt schemes -4, exclusive state scheme -5, exclusive bank scheme- 6, kisan credit card -7, crop loan/ other agricultural loan-8 not covered under any scheme -9

col 7: tenure of loan:

short-term (less than 1 year) -1, medium term (1 to 3 year) – 2, long-term (3 year or more) -3

col. 8: nature of interest: interest free -1, simple -2, compound -3

col. 10: purpose of loan:

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

Codes for Block 13

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

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

col 4: purpose: revenue expenditure in farm business-1, revenue expenditure in non-farm business- 2, household expenditure-3, other expenditure -9

[14] value (Rs.) of transactions by the household on specified items during01.01.2019 to 30.06.2019														
Item description	srl.no	floor area in sq. mt (0.00) URBAN		expenditure (Rs.) on				amount (Rs.) financed from borrowings		value (Rs.)			net addition (col.8 - col.13) (Rs.)	
				purchase (new)	addition*	majo r repairs & altera-	improve- # ment	total (cols.4 to 7)	institu- tional	non- institu- tional	sale	disposal/ loss		total (col.11 + col.12)
(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
residential land& buildings														
land	1.													
houses, buildings and other constructions (including farmhouses)	2.	P\$												
	3.	A\$												
P\$: purchase, A\$: addition														
farm business														
land	4.													
land rights	5.													
building, barns& animals sheds	6.													
orchard& plantations	7.													
fish tank	8.													
wells, bore-wells, tube- wells, field distribution systems , other construction and irrigation resources	9.													
pump and other water lifting equipment for irrigation	10.													
sickle, chaff-cutter, axe, spade, chopper, plough, harrow etc.	11.													
power tiller, thresher, cane crusher, oil crusher, combined harvester, etc.	12.													

[14] value (Rs.) of transactions by the household on specified items during 01.01.2019 to 30.06.2019													
Item description	srl.no	floor area in sq. mt (0.00) URBAN	expenditure (Rs.) on					amount (Rs.) financed from borrowings		value (Rs.)			net addition (col.8 - col.13) (Rs.)
			purchase (new)	addition*	major repairs & altera- tions [@]	improve- # ment	total (cols.4 to 7)	institu- tional	non- institu- tional	sale	disposal/ loss	total (col.11 + col.12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
livestock: working/breeding cattle& buffaloes	13.												
livestock: egg-laying ducks and hens	14.												
transport equipment incl. tractor used for farm business only	15.												
other	16.												
sub-total (items 1 to 16)	97.												
non-farm business													
land	17.												
workplace, workshop/ manufacturing unit, shop & other constructions	18.												
non-farm business equipment & accessories	19.												
transport equipment incl. tractor used for non-farm business only	20.												
other	21.												
sub-total(items 17 to 21)	98.												

*incl. reclamation of land / construction/new well/ borewell /natural addition; [@]including renewal & replacement;

[#]incl. bunding and other land improvements/ normal annual replanting in case of orchard &plantation/deepening of wells, widening of field distribution net.