



**GOVERNMENT OF NCT OF DELHI**

*Assets & Liabilities  
of  
Household Sector in Delhi  
(As on 30.06.2002)*

*NSS Fifty-Ninth Round  
(January-December 2003)  
State Sample*

**DIRECTORATE OF ECONOMICS & STATISTICS  
ROOM NO. 148, OLD SECRETARIAT  
DELHI - 110054**

# *Preface*

*The present report is the first of its kind brought out by this Directorate on the basis of state sample data collected in NSS 59th round. The field work was carried out as part of the 59th round of the National Sample Survey (NSS) during the period January to December 2003*

*This report gives the basic estimates on assets and liabilities in the household sector of the economy. The report also consists of information on composition of assets, average value of assets per household by sector, household type, asset holding & mpce class and social group. The features on indebted households include average amount of debt per household, incidence of debt debt by household type, debt-asset ratio and other related features Comparison with States/UTs was also included. In respect of key parameters.*

*The report has been prepared by DPA unit of this Directorate under the guidance of Sh. N.T. Krishna, Dy. Director. The special effort made by Sh. Harmeet Singh Maddh, Statistical Investigator to bring out this report deserves special appreciation. The field work of the survey was supervised by Sh. G.S. Rawat and Sh. J.P. Bageshwar, Research Officer. Data processing was done under the supervision of Sh. K.S. Bansal, System Analyst. The efforts put in by all the functionaries of Socio-Economic, Data Processing & Analysis and EDP Units of this Directorate are also appreciated. This Directorate is also thankful to NSSO for the technical guidance and material assistance provided by them.*

*The Directorate is indebted to the households for extending active co-operation to the field staff at various stages of this survey. Suggestions, if any, for the improvement of the future versions of the report are welcome.*

*Place: Delhi  
Date: July 2006*

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**Assets and Liabilities  
of  
Household Sector in Delhi  
(As on 30.06.2002)**

**EXECUTIVE SUMMARY**

The following are the main highlights of the survey conducted during NSS 59<sup>th</sup> round during Jan and Dec 2003.

**A Demographic Characteristics**

- ✕ The total number of households was estimated as 26.20 lakhs. Out of them 4.29(16.37%) lakhs were in rural areas and 26.20 (83.63%) lakhs in urban areas.
- ✕ Estimated no .of persons per house-hold was **4.47** persons in rural and 4.59 persons in urban.
- ✕ **66.82%** of the households are in the MPCE class of more than Rs.775, **33.04%** of households are in the MPCE class of Rs.300-775 and **0.14 %** of families in the MPCE class of up to Rs.300.
- ✕ Distribution of households by Social Group revealed that **23.18%** of the households were from Scheduled Castes, **12.36%** from Other backward Classes, and rest of them constituting about **64.46%** were from other social groups.
- ✕ Distribution of households by type revealed that **35.11%** were self employed, **45.14%** regular wages/salaried, **7.45%** Agri/casual labour categories and **12.30%** other categories.

**B. Characteristics of Household Assets**

- ✕ In Delhi the average value of assets (AVA) owned per family was Rs. 7.42 lakh and AVA per person was Rs. 1.62 lakh. **The AVA of Delhi is 2.4 times of national average.**
- ✕ The average value of assets owned by a rural household in Delhi was estimated as Rs. 7.14 lakh as against national level average of Rs. 2.65 lakh.in rural areas.

- ✧ In urban Delhi average value of assets owned by a household was estimated to be Rs. 7.47 lakh as against Rs. 4.17 lakh at the all India level for the same sector.
- ✧ **Composition of assets:** In Delhi out of the total assets land accounted for **59.10%** and buildings **29.09%**. The share of other notable items of assets comes from transport equipment (4.08%) and *durable* assets (3.79%). At All India level land (63%) & building (24%) taken together accounted for 87% share in the total value of assets
- ✧ **Asset holding classes:** 67.86% of families were owning assets upto Rs. 5 lakhs per household., 13.40% in the range of Rs.5-10 lakhs another 13.87% in the range of Rs.10-30 lakhs and only 0.72% families were estimated to be owning assets worth Rs one crore or above in Delhi.
- ✧ The average value of assets per SC household was Rs2.51 lakhs as against Rs.10 lakhs for OBC andRs.8.69 lakhs in respect of others.
- ✧ **AVA by type of household:** Self Employed category was ranked the highest with Rs11.66 lakhs worth of assets per household followed by Rs11.40 lakhs in respect of” others category”. Rs.5.07 lakhs for wage and salaried class and AVA of casual labour category was onlyRs.1.59 lakhs per family.
- ✧ **AVA by MPCE Classes:** MPCE class of Rs750 and above has the highest average value of assets, namely, Rs9.89 lakhs per family. MPCE class Rs300-775 had the second highest average value of assets that is,Rs2.46 lakhs per family.
- ✧ **State-wise analysis** of AVA shows that in rural it was the highest in Punjab (Rs. 9.04 lakh), followed by Haryana (Rs. 7.16 lakh ),Delhi (Rs. 7.14 lakh) states that reported very high AVA in urban were Jammu & Kashmir (Rs. 10.67 lakh), Kerala (Rs. 7.62 lakh), Delhi (Rs. 7.47 lakh) and Haryana (Rs. 6.73 lakh ) .

## C. Characteristics of Household Indebtedness

- ✧ Average amount of debt (AOD) per household as on 30.6.02 for the rural and urban areas of Delhi was Rs.3749 and Rs.899 respectively. AOD for Delhi as a whole was Rs.1366 as against the All India average of Rs.8694.
- ✧ The percentage of households reporting incidence of indebtedness (IOD) in the urban sector was found to be lowest in Delhi (0.9%) when compared to that of other States. In case of rural areas it was third lowest (5.7%) after Jammu & Kashmir (4%), and Uttaranchal (5.5%).
- ✧ Average amount of debt (AOD) per household in respect of self employed category household was Rs.2924 and in case of wage /salaried category type households this amount was Rs. 620.
- ✧ **The 'debt-asset' ratio** reflects the burden of debt on any particular group of households and a low ratio is healthy indicator. It is a ratio of the amount of debt outstanding to the average value of assets owned on given date. This ratio was 0.12 in Delhi as against 2.82 at the national level.
- ✧ **Duration of loans:** Nearly 41% of the total loans reported were liabilities of 'less than one year' duration.
- ✧ **Type of security:** Out of total Debt advanced 76.36% of loans were transacted on personal security basis
- ✧ **Purpose of loans:** 76.36% of loan amount was reported to have been taken to meet household needs.
- ✧ **Loan agency:** Institutional agencies accounted for 37.11% and non institutional accounted for 62.89% of total reported debt.



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## **SECTION ONE**

# **INTRODUCTION**

## **SECTION ONE**

### **INTRODUCTION**

The All-India Debt and Investment Survey (AIDIS) was conducted as a part of the National Sample Survey (NSS) 59th round survey held during January to December 2003. This was the sixth such survey conducted at the all-India level. At present, the decennially conducted AIDIS is the only nation-wide enquiry providing data on household assets, indebtedness and other related subjects. In the 59th round, information on assets and liabilities of the households as on 30.6.02 was collected through the Debt and Investment Schedule (Schedule 18.2). The present report contains the survey results of the 59th round on value and composition of the household assets as also extent of indebtedness and average amount of cash loans as on 30th June 2002.

#### **Historical Background**

National Sample Survey Organisation (NSSO) undertook the All-India Debt and Investment Survey (AIDIS), integrating it with the Land and Livestock Holding Survey (LHS) for the first time during 26th round (July 1971-September 1972). During this survey, the scope of the Debt and Investment Survey was conducted both in rural as well as urban areas.

Prior to this survey, Reserve Bank of India (RBI) had conducted two such surveys covering only the Rural areas under the heading "All-India Rural Credit Survey". The first survey held in 1951-52 focused on the demand and supply sides of credit in the household sector. Information on assets, economic activities, particulars of credit operations and in addition incidence of indebtedness in the rural areas was also collected in the survey to assess the demand for rural credit. Further, data on the extent and mode of operations of different credit agencies were also collected to examine the supply side of the credit. The first Rural Credit Survey was followed by a similar survey in 1961-62 by the RBI. The scope of the survey was extended to include capital expenditure in the household sector and other associated indicators of the rural economy. The second survey was thus called the "All-India Rural Debt and Investment Survey". However AIDIS

survey is being conducted by NSSO regularly since 1970-71(26<sup>th</sup> Round) once in ten years along with LHS.

The fourth and fifth decennial survey on Debt and Investment were conducted during the calendar years 1982 (NSS 37th round) and 1992 (NSS 48th round) respectively. The present AIDIS was also carried out along with the LHS in the NSS 59th round (2003). Although the objectives of the survey remained the same as those of the earlier surveys, some changes were made in the sampling design. For the first time in the AIDIS of NSSO, sample households in this round were selected separately for LHS and AIDIS for both the rural and urban sectors.

### **Objective, Scope & Coverage**

The main objective of the AIDIS is to generate reliable estimates on assets, liabilities and capital expenditure of the household sector. The survey provides the details of household liabilities required for the formulation of financial institutions and planning for development.

In the present AIDIS (2003), information on the assets and liabilities of the households was collected as on 30.6.2002. Along with the liabilities of the households, the details of all financial transactions, particularly cash borrowings and repayments, made by the household during the agricultural year 2002-03 (AY 02-03) were also collected.

This report gives the survey estimates on

- i) assets and liabilities (cash loans) of rural and urban households as on 30th June 2002.
- ii) several aspects of household indebtedness like number of households reporting cash loans and current liabilities, average amount of current liabilities, various characteristics, such as rate of interest, duration of loan, credit agency, etc.

## **Method of data collection**

The Debt and Investment Schedule (Schedule 18.2) was canvassed in a sample of 14 households selected randomly in each village/block. The field workers paid two visits to each sample household during the period of survey with a gap ranging 4 to 8 months. Two separate and slightly different schedules of enquiry were used for collection of data in the two visits.

The survey period for the 59th round was the calendar year 2003. In order to reduce recall error, particulars relating to the entire agricultural year 2002 - 03 were collected by visiting each sample household twice during the survey period. The first visit to the sample households was made during the first 8 months of the survey period, i.e., from January 2003 to August 2003, while the second visit was made during the next 4 months, i.e., between September 2003 and December 2003.

During the first visit to a sample household, the investigator collected information on assets owned on the date of survey as well as acquisition and disposal of assets during the period from 1<sup>st</sup> July 2002 to the date of survey. These data were used to get assets owned by the households as on 30.6.2002. The survey used the same procedure for assessing the indebtedness of households as on 30.6.2002. The estimates of cash loan outstanding as on 30.6.02 presented in this report are based on the first-visit data on dues outstanding on the date of survey and repayments made and amounts written off between 1st July 2002 and the date of survey, both days inclusive.

In addition, the schedule canvassed during the first-visit provided for collection of data on the amount and other particulars of borrowings and repayments made during the first half of the AY 02- 03, i.e., during 1.7.2002 to 31.12.2002. The data on capital expenditure and acquisition, sale and loss of assets of the households during 1.7.2002 to 31.12.2002 were also collected in the first visit. During the second visit to the sample households, data were collected to assess the borrowing and repayments made and loans written off during the second half of the AY 02-03, i.e., during 1.1.2003 to 30.6.2003. Similarly, data on capital expenditure and acquisition, sale and loss of assets during 1.1.2003 to 30.6.2003 were collected in the second visit. No provision was kept for the collection of information on physical assets, except durable assets, in the schedule of the second visit.

## **Scheme of the Report**

The report is presented in five sections. Section two and three dealt with ‘sample design and estimation procedure’ and ‘conceptual framework’ respectively. Section four exhaustively dealt with the summary of findings while detailed statistical tables are given in section five.





## **SECTION TWO**

# **SAMPLE DESIGN & ESTIMATION PROCEDURE**

**SECTION TWO**  
**SAMPLE DESIGN**  
**&**  
**ESTIMATION PROCEDURE**

The fifty-ninth round was of one year duration from 1<sup>st</sup> Jan 2003 to 31<sup>st</sup> Dec.2003, while the data collected in this round relate to fixed period of the agricultural year July 2002- June 2003. In order to reduce the recall error, the total information relating to each sample household was collected in two visits. The first visit (January to August) broadly covers the Kharif season of the agricultural year 2002-2003 and the second (September to December) the corresponding Rabi season.

**SCHEDULES OF INQUIRY**

The broad subjects and schedules of inquiry for the 59<sup>th</sup> Round are as follows.

<b>SL. No.</b>	<b>Schedule</b>	<b>Description</b>
1	0.0	List of Households
2	18.1	Land & Livestock Holdings
3	18.2	Debt & Investment
4	1.0	Household Consumer Expenditure

**PERIOD OF SURVEY AND WORK PROGRAMME:**

As already mentioned, the survey period of this round was the calendar year of 2003 i.e January to December 2003.

**Visit 1 & 2:**

Each sample FSU was visited twice during the round. Since the workload of the first visit (i.e visit 1) was more, the first visit continued till the end of August 2003. Thus period of the first visit was January- August 2003 and that of the second visit (i.e. visit 2 ) was September – December 2003.

The listing Schedules (Sch. 0.0) were canvassed only in the first visit. Schedule 18.2 was canvassed in independent sets of sample households. Each

sample household was visited twice. Visit 1 and visit 2 schedules were canvassed in the same set of sample households during first and second visit respectively. As per the programme, the village/blocks visited in the first two months of the first visit were revisited in the first month of the second visit and so on i.e. villages/blocks visited in January, February, March & April, May & June and July & August were revisited in September, October, November and December respectively.

**Sub-rounds:**

The Survey period of the round was divided into two Sub-rounds. Sub round one consists of the first half of the survey period of each visit while sub-round two consists of remaining period.

**SAMPLE DESIGN**

**Outline of sample design:** A stratified multi-stage sample design was adopted in this round. The first-stage units (FSU) were census villages in the rural sector and the NSSO Urban Frame Survey (UFS) blocks in the urban sector. The ultimate stage units (USUs) were households in both the sectors.

**Sampling Frame for first-Stage Units:** For the rural areas, the list of Population Census 1991 villages constituted the sampling frame. For the urban areas, the lists of latest available Urban Frame Survey (UFS) blocks were considered as the sampling frame. For stratification of towns by size class, provisional population of towns as per Census 2001 has been used.

**Stratification:**

**Rural:** Two **special strata** were formed as given below at the State/UT level on the basis of Population Census 1991 Viz.

Stratum 1: FSUs with population between 0 to 50, and

Stratum 2: FSUs with population more than 15,000

The special stratum 1 was formed if at least 50 such FSUs were found in a State/UT. Similarly, special stratum 2 was formed if at least 4 such FSUs were found in a State/UT. Otherwise, such FSUs were merged with the general strata.

From the remaining FSUs (not covered under stratum 1 & 2) **general strata** was formed numbered 3, 4, 5 ... etc. Each district of a State/UT was normally treated as a separate stratum. However, if the provisional population of the district was greater than or equal to 2.0 million as per Census 1991 or 2.5 million as per Census 2001, that the district was divided into two or more strata by grouping contiguous tehsils.

**Urban Sector:** In the urban sector, stratum was formed within each NSS region on the basis of size class of towns as per Census 1991 town population. The stratum number and their composition are given below:

Stratum Number	Composition Of Strata
1	all towns with population less than 50,000
2	all towns with population 50,000 or more but less than 2 lakhs
3	all towns with population 2 lakhs or more but less than 10 lakhs
4,5,6,...	each city with population 10 lakhs or more

**Selection of first stage units:** FSUs were selected with probability proportional to size with replacement (PPSWR), size being the population as per population census

1991 in all the strata for rural sector except for stratum 1. In stratum 1 of the rural sector and in all the strata of the urban sector, selection was done using simple random sampling without replacement (SRSWOR). Samples were drawn in the form of two independent sub-samples both in rural and in urban sectors.

### **Selection of hamlet-groups/sub-blocks/Households**

**Formation of hamlet-group/sub-block:** Large villages/ blocks having approximate present population 1200 or more were divided into a suitable number of hamlet-group/sub-blocks as given below:

Approximate present population (Value of 'P')	No. of hamlet-groups/sub blocks formed (Value of 'D')
Less than 1200	1 (No Hamlet-Groups/sub-blocks formed)
1200 to 1799	3
1800 to 2399	4
2400 to 2999	5
3000 to 3599	6
.... And so on	

Hamlet-groups / sub-blocks were formed by more or less equalising populations. Two hamlet groups / sub-blocks were selected from a large village or block by SRSWOR. Listing and selection of the households were done independently in the two selected hamlet-groups/sub-blocks so formed.

### **Formation of Second Stage Strata (SSS): Schedule 18.2: Debt and Investment Survey (AIDIS):**

***Second stage strata in rural sector:*** The households of a sample village/ hamlet group were classified into seven second-stage strata for the All-India Debt and Investment Survey (AIDIS) on the joint consideration of “land possessed” and “indebtedness status” of the households. The seven second-stage strata for AIDIS were formed for rural sector as follows:

SSS No.	Composition of households
1	indebted households belonging to rural LHS SSS 1
2	non-indebted households belonging to rural LHS SSS 1
3	indebted households belonging to rural LHS SSS 2
4	non-indebted households belonging to rural LHS SSS 2
5	households indebted to institutional agencies with or without being indebted to non-institutional agencies and belonging to rural LHS SSSs 3 & 4
6	households indebted to non-institutional agencies only and belonging to rural LHS SSSs 3 & 4
7	non-indebted households belonging to rural LHS SSSs 3 & 4

***Second-stage strata in urban sector:*** The households of a sample block/sub-block were classified into seven second-stage strata for AIDIS, considering the monthly per capita consumption expenditure (mpce) and indebtedness status of the households. The seven second-stage strata for AIDIS were formed for urban sector as follows:

SSS No.	Composition of households
1	indebted households belonging to MPCE class 1
2	non-indebted households belonging to MPCE class 1
3	indebted households belonging to MPCE class 2
4	non-indebted households belonging to MPCE class 2
5	households indebted to institutional agencies with or without being indebted to non-institutional agencies and belonging to MPCE classes 3 & 4
6	households indebted to non-institutional agencies only and belonging to MPCE classes 3 & 4
7	non-indebted households belonging to MPCE classes 3 & 4

**Allocation of samples between Rural and Urban sectors:** samples was allocated between two sector in proportion to provisional population as per Census 2001 with 1.5 weightage to urban sector.

**Allocation & Selection of Sample Households:** Two households were selected from each SSS of each type of schedule. In case of hamlet group/sub-block formation, one household was selected from each (hg/sb) x SSS. The total numbers of households surveyed in an FSU are given below for each schedule type.

Schedule No.	Rural	Urban
18.1	8	8
18.2	14	14
1.0	4	4

## ESTIMATION PROCEDURE

### Notation:

$s$  = subscript for  $s$ -th stratum

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

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

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

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

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

$D$  = total number of hg's / sb's formed in the sample village (panchayat ward) / block

$D^* = 1$  if  $D = 1$   
 $= D / 2$  for FSUs with  $D > 1$

$N$  = total number of FSUs in an rural stratum 1 or in any urban stratum

$Z$  = total size of a rural stratum other than stratum 1 (= sum of size for all the FSUs of a rural stratum other than stratum 1)

$z$  = size of sample village used for selection.

$n$  = number of sample village / block surveyed including zero cases but excluding casualty for a particular sub-sample and stratum

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

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

$y$  = observed value of characteristics  $y$  under estimation

$Y$  = estimate of population total  $Y$  for the characteristics  $y$

Under the above symbols,

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

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

**FORMULAE FOR ESTIMATION OF AGGREGATES FOR A PARTICULAR SUB-SAMPLE AND STRATUM IN RURAL / URBAN SECTOR:**

**Rural:**

(a) Estimation formula for stratum 1:

i) For households selected in j-th second stage stratum:

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

ii) For all selected households:

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

(b) Estimation formula for other strata:

i) For households selected in j-th second stage stratum:

$$\hat{Y}_j = \frac{Z}{n_j} \sum_{i=1}^{n_j} \frac{1}{z_i} D_i^* \left[ \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right]$$

ii) For all selected households:

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

**Urban:**

(a) Estimation formula for a stratum:

(i) For households selected in j-th second stage stratum:

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

ii) For all selected households:

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

*Note: Values of j for Sch. 18.2, j= 1,2,...,6 or 7*

#### **OVERALL ESTIMATE FOR AGGREGATES:**

Overall estimate for aggregate for a stratum ( $\hat{Y}_s$ ) based on two sub-samples is obtained as:

$$\hat{Y}_s = \frac{1}{2} \sum_{m=1}^2 \hat{Y}_{sm}$$

#### **OVERALL ESTIMATE OF AGGREGATES AT STATE/UT LEVEL:**

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





## **SECTION THREE**

# **CONCEPTUAL FRAMEWORK**

## SECTION THREE

### CONCEPTUAL FRAMEWORK

The concepts and definitions adopted during the NSS 59<sup>th</sup> round are explained in this section.

***Household:*** A group of persons who normally lived together and took food from a common kitchen constituted a household. The adverb “normally” means that temporary visitors were excluded but temporary stay-aways were included. Thus a child residing in a hostel for studies was excluded from the household of his/her parents, but a resident employee or a resident domestic servant or paying guest (but not just a tenant in the house) was included in the employer’s/host’s household. “Living together” was given more importance than “sharing food from a common kitchen” in drawing the boundaries of a household in case the two criteria were in conflict. However, in the special case of a person taking food with his family but sleeping elsewhere (say, in a shop or a different house) due to space shortage, the household formed by such a person’s family members was taken to include the person also. Each inmate of a hotel, mess, boarding-lodging house, hostel, etc., was considered to be a single-member household except that a family living in a hotel (say) was considered one household only. The same principle was applicable for the residential staff of such establishments.

***Household assets:*** Household assets represented all that were owned by the household and had money value. This included physical assets like land, buildings, livestock, agricultural machinery and implements, non-farm business equipment, all transport equipment, durable household goods and financial assets like dues receivable on loans advanced in cash and in kind, shares in companies and cooperative societies, banks, etc., national saving certificates and the like, deposits in companies, banks, post offices and with individuals. The AIDIS does not include crops standing in the fields and stock of commodities held by the household in the household assets. As in the 48th round of NSS, in the present AIDIS, currency notes and coins in hand was considered as assets. The estimates of household assets, presented in this report, include the amount of cash held by the households as on the date of survey.

***Household durable assets:*** Articles which are used for domestic purposes and have a longer expected life, say, one year or more and which cannot be purchased at a nominal price were defined as household durables. Such goods are usually purchased infrequently or they have a

longer interval of purchase. However, minor items like bottles, knives etc., though expected to last for a longer period, were excluded from household durable assets.

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

**Cash loans:** All loans taken in cash were considered as cash loans, irrespective of whether those loans were repaid or proposed to be repaid in cash or in kind. Cash loans, generally, covered borrowings at specific rate of interest for a specific period of time. However, if a loan was taken even at 'nil' rate of interest from relatives and friends, it was considered as cash loan. The loans may be taken against a security or without any security. Dues payable by the household owing to purchase of goods under hirepurchase scheme were treated as cash loans. For the purpose of the survey, a household was considered as indebted if the household had some cash loans outstanding as on 30.6.02.

**Other liabilities:** As distinguished from cash loans, 'other liabilities' comprised all kind loans payable by the household and also liabilities arising out of goods and services taken from doctors, lawyers, etc. Similarly, outstanding taxes, rent payable to Government, other public bodies, landlords etc., were included under 'other liabilities'. Trade debt arising out of commercial transactions of the household was also included under 'other liabilities'. Goods from grocers, milkman, etc., taken on credit by the household and for which payment is made at frequent intervals, were considered as 'other liability', if they were not paid within due dates.

**Current Liabilities:** All "kind loans" and "other liabilities" of a household, as defined above, taken together constituted its current liabilities. It may be noted that nature of current liabilities may be either cash or kind. Liabilities arising out of goods taken from traders or services taken from doctors, lawyers, etc. was considered as cash part of the current liabilities. The cash loans (i.e. the loans taken in cash), however, do not include this cash part of current liabilities. Thus in addition to the cash loans, household may also have kind loans and other liabilities (i.e. current liabilities). The cash loans and current liabilities of the households together constitute the total liabilities of the households. It may be noted that particulars of cash loans were collected as on 30.6.02 whereas particulars of current liabilities were collected as on the date of survey. If both

had been collected with reference to the same date, the cash loans and current liabilities of the households, if added, would give the total liabilities of the households as on that date.

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

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

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

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

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

- (a) Capital expenditure in farm business
- (b) Current expenditure in farm business
- (c) Capital expenditure in non-farm business

- (d) Current expenditure in non-farm business
- (e) Household expenditure
- (f) Expenditure on litigation
- (g) Repayment of debt
- (h) Financial investment expenditure
- (i) Others

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

- (i) ***Farm Business:*** Farm business comprised household economic activities like cultivation, including cultivation of plantation and orchard crops, and processing of produce on the farm, e.g., paddy hulling and *gur* making. Although *gur* making is a manufacturing activity, this was covered under farm business only when such activity was carried out in the farm by indigenous method. Farm business also included activities ancillary to agriculture, like livestock raising, poultry, fishing dairy farm activities, bee keeping and other allied activities coming under Tabulation Category A and B of the National Industrial Classification 1998.
- (ii) ***Non-farm business:*** Non-farm business was defined as all household economic activities other than those covered in the farm business. This cover manufacturing, mining & quarrying, trade, hotel & restaurant, transport, construction, repairing and other services. For the purpose of this survey, non-farm business shall exclude such activities when they are carried out in non-household enterprises. Non-farm business enterprises, which were registered under section 2m(i) or 2m(ii) and section 85 of factories Act, 1948 and Bidi and Cigar manufacturing establishments registered under Bidi and Cigar Workers (condition of employment) Act, 1966 were kept outside the coverage of the survey.
- (iii) ***Capital expenditure in farm business:*** The expenditure incurred in farm business on account of purchase, own construction, major repairs, bunding and other land improvement including reclamation of land, alterations and improvement of buildings and other constructions constituted the capital expenditure in farm business.
- (iv) ***Current expenditure in farm business:*** This comprised the current expenditure in the farm business for purchases of seeds, manure, fodder, payment of wages, rent, land revenue etc. and that for normal repairs and maintenance of buildings, constructions, machinery and equipment including transport equipment, furniture & fixtures and household durables meant for the farm business.

- (v) ***Capital expenditure in non-farm business:*** It consisted of the expenditure in non-farm business incurred on account of purchase, own construction, additions, alternations, major repairs and improvements of buildings, other constructions and machinery and equipment including transport equipment, furniture and fixture etc. It also included bunding and other land improvement, including reclamation of land, pertaining to non-farm business.
- (vi) ***Current expenditure in non-farm business:*** This was made up of the current expenditure in non-farm business for raw materials, fuel and lubricants, payment of rent, salaries and wages, hire charge of machinery and equipment etc. and normal repairs and maintenance of buildings, construction, machinery and equipment including transport equipment, furniture and fixtures and household durables meant for the non-farm business.
- (vii) ***Household expenditure:*** The expenditure incurred on account of purchase of residential plot, purchase, construction, addition/ alteration of building for residential purposes, purchase of durable household assets, cloths etc. and expenditure for medical treatment, education, marriages, ceremonies etc. constituted the household expenditure.

***Type of security:*** A loan may be contracted with or without security. The various types of securities considered were: i) personal security ii) surety security or guarantee by third party iii) crop iv) first charge on immovable property v) mortgage of immovable property vi) bullion/ ornaments vii) share of companies, government securities, and insurance policies viii) agricultural commodities ix) movable property other than bullion, ornaments, share and agricultural commodities x) other types of security If a loan was taken without any security it was considered under 'personal security'. In case, more than one of the different types of securities were applicable for a loan, the type of security which comes first in the order mentioned above was considered.

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

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

***Classification of rural households:*** The rural households are initially classified into two types namely, cultivator and non-cultivator households.

***Cultivator households:*** All rural households operating at least 0.002 hectare of land during the last 365 days preceding the date of survey are treated as 'cultivator households'.

***Non-cultivator households:*** All rural households operating no land or land less than 0.002 hectare are considered as non-cultivator households. They are further classified into 'agricultural labour', 'artisan' and 'other' households according to the principal household occupation as per the National classification of occupations (NCO), 1968. Out of the occupations pursued by the members as their principal or subsidiary (on the basis of income) occupations, that accounting for the maximum earnings to the household in the reference year was considered as the principal household occupation.

***Agricultural labour:*** A person was considered to be an agricultural labourer, if he/she followed one or more of the following agricultural occupations in the capacity of a manual labour:

- (a) farming,
- (b) dairy farming,
- (c) production of any horticultural commodity
- (d) raising of livestock, bees or poultry,
- (e) any practice performed on a farm as incidental to or in conjunction with farm operations (including forestry and timbering) and the preparation for market and delivery to storage or to market of farm produce.

***Artisans:*** Own account skilled workers and handicraftsmen engaged in any of the following occupations were considered as artisans:

- (a) spinners, weavers, knitters, dyers, winders, wrappers, carpet makers etc.
- (b) tailors, dress makers, upholsterers, sewers, etc.

- (c) shoe makers, repairers and cutters and other leather workers etc.
- (d) carpenters, cabinet makers, wood working machine operators, cart builders, wheel wrights, coach & body builders, ship-wrights & boat builders and related workers
- (e) stone cutters & carvers
- (f) blacksmiths, tool-makers, and machine-tool operators
- (g) sheet metal workers
- (h) jewelry & precious metal workers and metal engravers
- (i) glass formers, potters and related workers
- (j) printers, compositors, type-setters and photo-type setters, printing press man, stereotypers, electro-typers, engravers, book binders, photographic & dark-room workers
- (k) construction painters
- (l) makers of musical instruments, turners basketry and brush makers, non-metallic mineral product makers, doll makers etc.
- (m) brick layers, stone masons, plasterers, tile-setters, cement finishers, roofers, insulators, glaziers, hut builders, thatchers and other construction workers. Own account workers were those who operated their enterprises without hiring anyone on salary or wages except occasionally.

***Other rural households:*** All the remaining households were considered as 'other households'.

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

***Self-employed:*** Persons engaged in the farm or non-farm enterprises of their households are called selfemployed workers. In urban areas, a household was considered as self-employed, if major source of its income during the 365 days preceding the date of survey was derived from self-employment of its members.

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

**Casual labour household:** Persons working in farm or non-farm enterprises not run by their own households and, in return, getting wages under terms of daily or periodic work contract are treated as casual wage labourers. Urban households reporting that major source of its income during the 365 days preceding the date of survey was derived from casual wage employment of members were treated as 'casual labour' households.

**Other urban household:** All the remaining urban households were treated as 'other' households.

**Major household type:** The term refers to *cultivator* and *non-cultivator* (i.e., other than cultivator) households for the rural areas. For the urban areas, *self-employed* and *other* households (i.e., households with household type codes either 2 or 3 or 9) are the two major household types.

**Valuation of assets:** The survey evaluated a physical asset acquired prior to 30th June 2002 at the current market price of such an asset in its existing condition prevailing in the locality. An asset acquired prior to 30th June 2002 that was disposed of during the reference period (i.e., during 1.7.2002 to the date of survey) in a manner other than by sale was also evaluated at the current market price. If an asset acquired prior to 30th June 2002, was disposed of through sale during the reference period, the sale price was considered as the disposal value of the asset.

On the other hand, if a physical asset was acquired by way of purchase or construction during the reference period, the purchase price or the total expenditure incurred on construction including the value imputed at current market price of labour and materials supplied from household stock was considered as its value.

For evaluation of an asset acquired in a manner other than by purchase or construction during the reference period, the current price of the asset in its existing condition prevailing in the locality was considered as its value. 2.18.3 If an asset acquired during the reference period was owned on the date of survey, value of acquisition was considered as the value of the asset on the date of survey. Similarly, if an asset acquired during the reference period was disposed of during the same period, the value considered for acquisition was also considered for disposal of the asset.





## **SECTION FOUR**

# **SUMMARY FINDINGS**

## **SECTION FOUR**

### **SUMMARY OF FINDINGS**

Debt and Investment Surveys under NSS rounds, often called all-India Debt and Investment Survey (AIDISs), are the principal sources of data on assets, liabilities and capital expenditure of the household sector. As mentioned earlier, this survey is done once in ten years. The present report pertains to the results obtained from the 59th round conducted during January – December, 2003. This chapter summarises the major findings of the survey and discusses the salient features relating to assets and cash liabilities of the households as on 30th June, 2002.

The findings were discussed in terms of average value of assets by sector, household types, Social groups, MPCE classes, Asset holding classes etc. This is followed by a discussion of the household indebtedness, amount of debt per household in terms of cash dues and debt-asset ratio of the households as on 30.6.2002. Finally, the chapter concludes with a brief discussion on different ratios emerged out of the survey. Further, intra State/UT comparison was also done where ever feasible. To have an idea of the change of household asset holdings and indebtedness over the years, comparative study was also attempted (based on central sample data in the absence of State sample reports).

#### **4.1 Estimated number of households**

In the 59th round survey on Debt and Investment, 182 fsus (23 villages in rural areas and 159 UFS blocks in urban areas) and 5129 households (306 households in rural areas and 4823 households in urban areas) were surveyed in Delhi. The number of households in Delhi as estimated from this round survey was about 26.20 lakh, of which about 16.37% were in the rural areas and 83.63% in urban areas. The household size was estimated as 4.47 persons in rural and 4.59 persons in urban. (Statement 4.2.1) It is important to note that, generally, the estimates of household, etc., obtained from surveys are found to be lower than those of the census projections. The differences are mainly due to differences in coverage and methods adopted under NSS surveys in comparison to census operation. However, the ratios obtained from surveys are expected to provide a closer approximation to the true values.

## 4.2 Characteristics Of Asset Holdings In Household Sector

In the 59th round survey on Debt and Investment information on both physical and financial assets owned by the households as on **30th June, 2002** were 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 receivable and cash in hand were considered under financial assets. All these assets owned by the households constitute the asset holdings of the households.

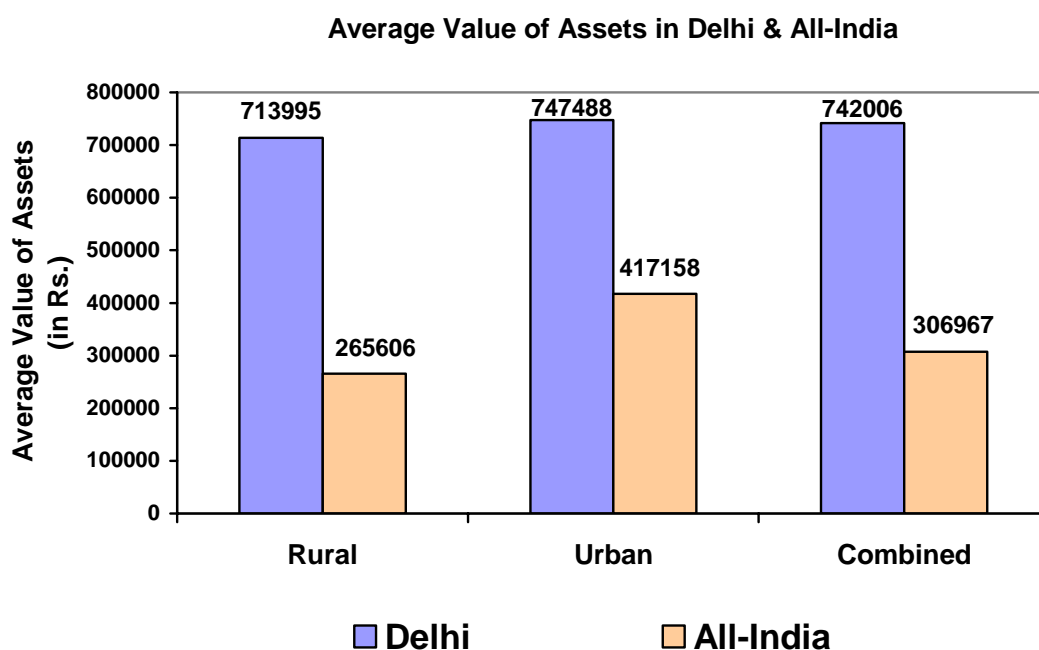
### Average Asset Holdings of the Households

The average assets holdings (AVAs) of the households, i.e. average values of all physical and financial assets per household in Delhi and the national average are presented in Statement 4.2.1 sector- wise. It was observed that almost all households owned some kind of physical or financial assets.

**Statement 4.2.1: Estimated Households and Average Value of Assets in Delhi/All-India.**

S.No.	Item		Rural	Urban	Combined
i)	Estimated Households	Delhi	428884	2191438	2620322
		All-India	147852900	55497600	203350500
ii)	Estimated Population	Delhi	1918132	10050757	11968889
iii)	Average Value of Assets/Household (in Rs.)	Delhi	713995	747488	742006
		All-India	265606	417158	306967
iv)	Average Value of Assets/Person (in Rs.)	Delhi	159645	162980	162446

The average value of assets owned by a rural household in Delhi was estimated as Rs. 7.14 lakh as against national level average of Rs. 2.65 lakh. Similarly in urban Delhi average value of assets owned by a household was estimated to be Rs. 7.47 lakh as against Rs. 4.17 lakh at the all India level for the same sector. It may be noted that for Delhi as a whole AVA per family was Rs. 7.42 lakh and AVA per person was Rs. 1.62 lakh. **The AVA of Delhi is 2.4 times of national average.**



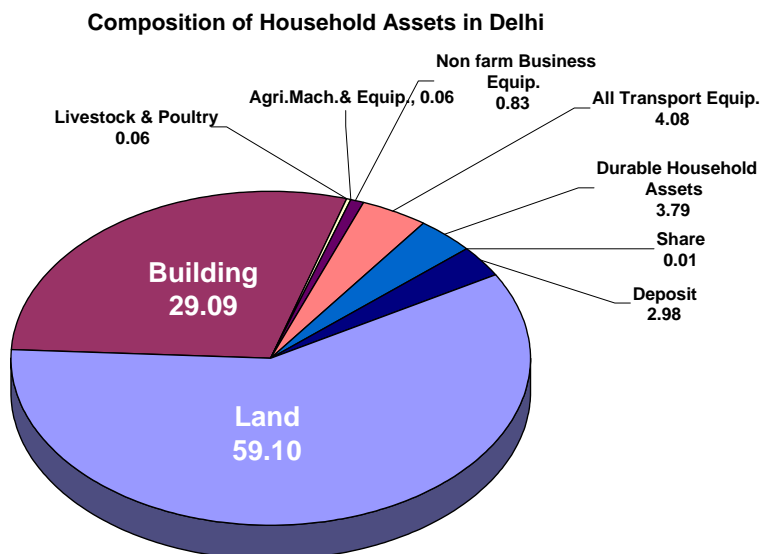
### Composition of Household Assets Holdings

During the survey, information on value of assets, physical and financial, was collected in respect of various items constituting the assets. *Land* and *building* together, are clearly the predominant component of assets both in rural and urban sectors. In Delhi land accounted for **59.10** percentage points and buildings **29.09** percentage points. The share of other items of assets is not significant except for transport equipment (4.08%) and *durable* assets (3.79%). In rural areas, land accounted for 83.44%, building 12.24%, durable goods 1.9%, transport equipment 0.92% share in the total value of assets and in the urban areas *these proportions were*, 54.55%, 32.34%, 4.14%, and 4.67% respectively.

#### Statement 4.2.2:Composition(Percentage)of Value of Assets in Delhi/All-India.

S.No.	Name of Asset	Percentage				
		Rural		Urban		Combined Delhi
		Delhi	All-India	Delhi	All-India	
1	Land	83.44	63.2	54.55	38.5	59.10
2	Building	12.24	23.5	32.24	37.8	29.09
3	Durable Household Assets	1.90	5.1	4.14	8.4	3.79
4	All Transport Equipment	0.92	1.4	4.67	3.9	4.08
5	Deposit	0.67	2.1	3.41	8.9	2.98
6	Others	0.83	4.7	0.99	2.5	0.96
	Total	100.00	100.0	100.00	100.00	100.00

Even at All India level, land & building taken together constituted for 87% share in the total value of assets in rural, land accounted for 63 percentage points and buildings 24 percentage points. Similar trends were observed in the urban areas as well. Composition of assets by asset holding class is presented in statement 4.2.3.

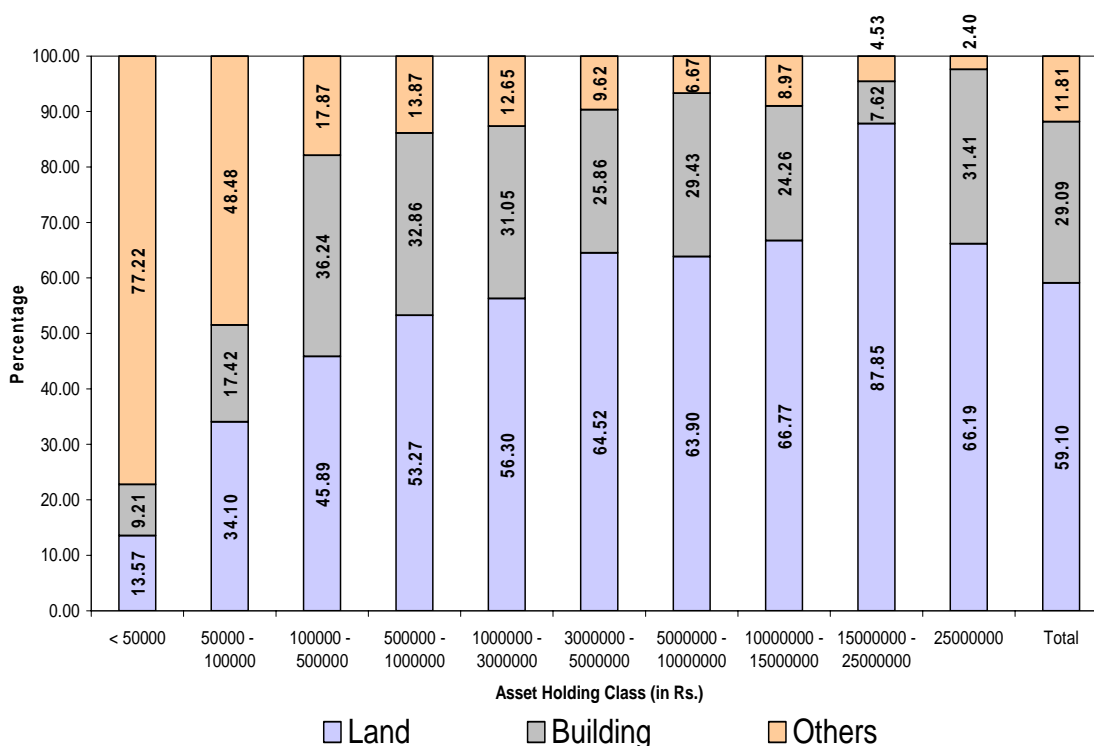


**Statement 4.2.3: Composition (Percentage) of Value of Assets in Delhi by Assets Holding Class.**

Household Assets Holding Class (in Rs.)	Composition of Assets (Percentage)			
	Land	Building	Others	Total
< 50000	13.57	9.21	77.22	100.00
50000 - 100000	34.10	17.42	48.48	100.00
100000 - 500000	45.89	36.24	17.87	100.00
500000 - 1000000	53.27	32.86	13.87	100.00
1000000 - 3000000	56.30	31.05	12.65	100.00
3000000 - 5000000	64.52	25.86	9.62	100.00
5000000 - 10000000	63.90	29.43	6.67	100.00
10000000 - 15000000	66.77	24.26	8.97	100.00
15000000 - 25000000	87.85	7.62	4.53	100.00
>25000000	66.19	31.41	2.40	100.00
Total	59.10	29.09	11.81	100.00

Statement 4.2.4 provides average value of each asset owned per household that to sector-wise along with number of corresponding estimated households. It may be observed that 61.32% of the total households are owning land, 65.76% buildings and 57.04% transport equipment. Almost all households were found to be owning one durable asset or the other 94.17%, cash deposits where as only 1.45% were having livestock & poultry and 2.27% agriculture machinery & equipment .

**Composition of Household Assets by Asset Holding Class in Delhi**



**Statement 4.2.4: Estimated Households and Average Value of Assets in Delhi.**

S. No.	Name of the Asset	Rural		Urban		Combined		
		Average Value of Assets (in Rs.)/ House-Hold	Estimated House-holds	Average Value of Assets (in Rs.)/ House-hold	Estimated House-holds	Average Value of Assets (in Rs.)/ House-hold	Estimated House-holds	%age
1	Land	957521	266864	666901	1339884	715170	1606748	61.32
2	Building	143084	261903	361438	1461121	328247	1723024	65.76
3	Livestock & Poultry	27038	29433	46806	8501	31468	37934	1.45
4	Agri. Machinery & Equip.	17767	54022	28895	5527	18800	59549	2.27
5	Non farm Business Equip.	14868	52003	40348	382276	37297	434279	16.57
6	Transport Equip.	11684	240355	61048	1254395	53110	1494750	57.04
7	Durable Household Assets	13630	427482	31008	2186098	28165	2613580	99.74
8	Share & Debenture	0	0	20257	12154	20257	12154	0.46
9	Deposit	5137	397450	26960	2070017	23445	2467467	94.17
10	Loan Receivable	76966	178	0	0	76966	178	0.01
	Total	713995	428884	747488	2191438	742006	2620322	100.00

### Distribution of Household by Assets Holding Class

Statements 4.2.5, 4.2.6, and. 4.2.7 presents the distribution of households as well as average value of assets over household assets holding classes for rural and urban sectors of Delhi. The distribution is expected to reveal the relative importance of different assets holding groups.

#### Statement 4.2.5: Estimated Households and Average Value of Assets Per Household in Rural Delhi by Household Assets Holding Class.

Household Assets Holding Class (in Rs.)	Estimated Households		Average Value of Assets (in Rs.)/ Household
	Number	Percentage	
< 50000	159380	37.16	12067
50000 - 100000	39154	9.13	82970
100000 - 500000	150969	35.20	242547
500000 – 1000000	22611	5.27	651316
1000000 - 3000000	41269	9.62	1862631
3000000 - 5000000	4847	1.13	4629441
5000000 -10000000	4477	1.04	5153898
10000000 -15000000	1158	0.27	11957340
15000000 -25000000	3687	0.86	21203770
25000000	1332	0.31	26500375
Total	428884	100.00	713995

In the rural areas, it is seen that 37.16% of the households owned assets below Rs. 0.50 lakh or even less, valued at 2002 prices. Another 35.20% households belonged to the asset group of Rs. 1 – 5 lakhs. Thus, in 2002, about 82% of the rural households owned assets below Rs. 5 lakhs or less.

#### Statement 4.2.6: Estimated Households and Average Value of Assets Per Household in Urban Delhi by Household Assets Holding Class.

Household Assets Holding Class (in Rs.)	Estimated Households		Average Value of Assets (in Rs.)/ Household
	Number	Percentage	
< 50000	641418	29.27	16093
50000 - 100000	133281	6.08	72198
100000 - 500000	654050	29.85	294041
500000 – 1000000	328639	15.00	707068
1000000 - 3000000	322107	14.70	1648935
3000000 - 5000000	66423	3.03	3884946
5000000 -10000000	32757	1.49	6631144
10000000 -15000000	10729	0.49	11846537
15000000 -25000000	838	0.04	20294869
25000000	1196	0.05	35897324
Total	2191438	100.00	747488

On the other hand, about 65.20% of urban households owned assets amounting to less than rupees five lakh. Further 15% of the urban households were in the range of Rs. 5 – 10 lakhs as against only 5.27% in rural areas. Like wise the proportion of households falling in the bracket of. Rs.10. – 30 lakhs was 14.7% in urban and 9.62% in rural.

On the whole in Delhi 67.86% of families were owning assets upto Rs. 5 lakhs per household., 13.40% in the range of Rs.5-10 lakhs another 13.87% in the range of Rs.10-30 lakhs and only 0.72% families were estimated to be owning assets worth Rs one crore or above

**Statement 4.2.7: Estimated Households and Average Value of Assets Per Household in Delhi (Combined) by Household Assets Holding Class.**

Household Assets Holding Class (in Rs.)	Estimated Households		Average Value of Assets (in Rs.)/ Household
	Number	Percentage	
< 50000	800798	30.56	15292
50000 - 100000	172435	6.58	74644
100000 - 500000	805019	30.72	284384
500000 – 1000000	351250	13.40	703479
1000000 - 3000000	363376	13.87	1673205
3000000 - 5000000	71270	2.72	3935579
5000000 -10000000	37234	1.42	6453521
10000000 -15000000	11887	0.45	11857332
15000000 -25000000	4525	0.17	21035448
25000000	2528	0.10	30946084
Total	2620322	100.00	742006

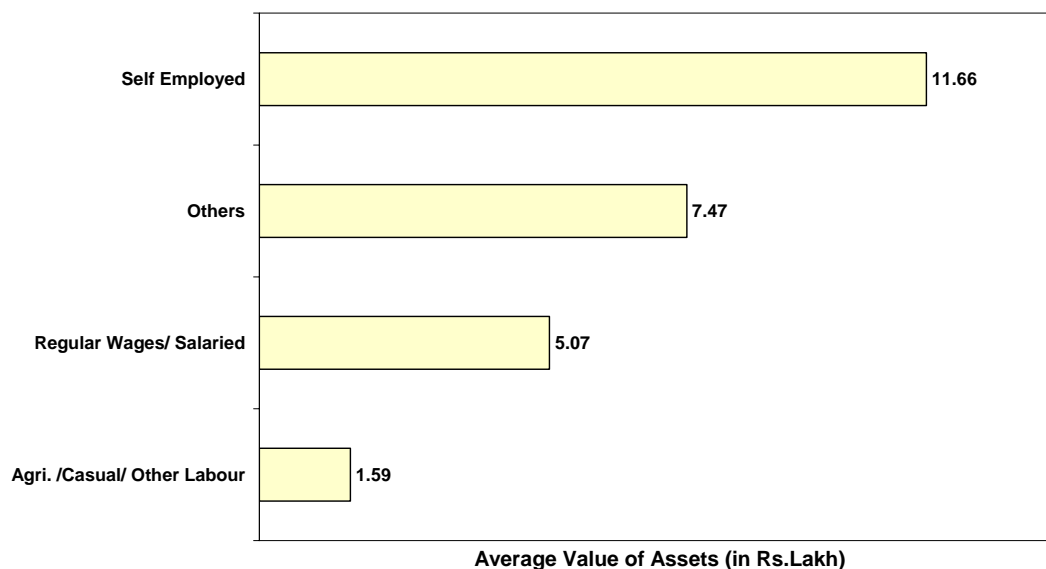
### Average Value of Assets by Household Type

Among the different categories of households in Delhi wage and salaried class constitute relatively large percentage (45.14% ) but when it comes to average value of assets *Self Employed* category was ranked the highest with Rs11.66 lakhs worth of assets per household followed by Rs7.47 lakhs in respect of "others category". Households falling in the category of wage and salaried class owned an average value of Rs.5.07 lakhs and AVA of casual labour category was onlyRs.1.59 lakhs per family. This trend was observed both in rural as well as urban areas with a difference that house holds self employed in agriculture were in forefront in rural and in urban it was the turn of self employed category to head the table. More details are presented in statements 4.2.9, 4.2.10 and 4.2.11 in this respect.

**Statement 4.2.8: Estimated Households and Average Value of Assets Per Household in Delhi by Household Type.**

S.No.	Household Type	Estimated Households		Average Value of Assets/Household (in Rs.)
		Number	Percentage	
<b>A</b>	<b>RURAL</b>			
i)	<i>Self Employed in non Agriculture</i>	111487	25.99	265782
ii)	<i>Agricultural Labour</i>	14490	3.38	225990
iii)	<i>Other Labour</i>	63299	14.76	196614
iv)	<i>Self Employed in Agriculture</i>	28444	6.63	5160821
v)	<i>Others</i>	211164	49.24	540222
	<i>Total</i>	428884	100.00	713995
<b>B</b>	<b>URBAN</b>			
i)	<i>Self Employed</i>	779966	35.59	1148688
ii)	<i>Regular wages/salaried</i>	1182878	53.98	507237
iii)	<i>Casual Labour</i>	117336	5.35	130644
iv)	<i>Others</i>	111258	5.08	1139766
	<i>Total</i>	2191438	100.00	747488
<b>C</b>	<b>COMBINED</b>			
i)	<i>Self Employed</i>	919897	35.11	1165743
ii)	<i>Regular Wages/ Salaried</i>	1182878	45.14	507237
iii)	<i>Agri. /Casual/ Other Labour</i>	195125	7.45	159125
iv)	<i>Others</i>	322422	12.30	747106
	<i>Total</i>	2620322	100.00	742006

**Average Value of Assets in Delhi by Household Type**



**Statement 4.2.9: Composition (Percentage) of Value of Assets in each house hold type in Delhi**

S.No.	Name of Asset	Percentage				
		Self Employed	Regular Wages/ Salary Earning	Agri. / Casual/other Labour	Others	Total
1	Land	59.40	53.54	69.66	70.23	59.10
2	Building	30.21	30.63	24.68	20.85	29.09
3	Durable Household Assets	3.03	5.51	4.08	2.83	3.79
4	All Transport Equipment	4.50	4.51	0.33	1.67	4.08
5	Deposit	1.24	5.70	0.96	4.18	2.97
6	Others	1.62	0.11	0.29	0.24	0.97
	Total	100.00	100.00	100.00	100.00	100.00

**Statement 4.210: Percentage Distribution of Households by Household Type & Household Assets Holding Class in Rural Delhi.**

<i>Household Assets Holding Class (in Rs.)</i>	<i>Self Empl-oyed in non Agric-ulture</i>	<i>Agric-ultural Labour</i>	<i>Other Lab-our</i>	<i>Self Empl-oyed in Agric-ulture</i>	<i>Others</i>	<i>Total</i>	<i>Estt. House-holds</i>
< 50000	23.69	4.02	26.23	0.00	46.06	100.00	159380
50000 - 100000	49.56	0.00	16.99	4.77	28.68	100.00	39154
100000 - 500000	27.46	3.68	5.63	0.03	63.20	100.00	150969
500000 – 1000000	27.84	10.91	15.79	0.00	45.46	100.00	22611
1000000 – 3000000	12.88	0.15	6.27	42.36	38.34	100.00	41269
3000000 – 5000000	23.13	0.00	3.78	73.10	0.00	100.00	4847
5000000 -10000000	1.81	0.00	0.00	21.76	76.44	100.00	4477
10000000 -15000000	5.01	0.00	0.00	68.57	26.42	100.00	1158
15000000 -25000000	0.00	0.00	0.00	100.00	0.00	100.00	3687
25000000	0.00	0.00	0.00	3.75	96.25	100.00	1332
Total	25.99	3.38	14.76	6.63	49.24	100.00	428884

**Statement 4.2.11 : Estimated Average Value of Assets (In Rs.) as on 30-06-2002 in Rural Delhi by Household Type**

Household Assets Holding Class (in Rs.)	Household Type					
	<i>Self Empl-oyed in non Agric-ulture</i>	<i>Agric-ultural Labour</i>	<i>Other Labour</i>	<i>Self Empl-oyed in Agric-ulture</i>	<i>Others</i>	<i>Total</i>
< 50000	22863	3774	7210	0	10006	12067
50000 - 100000	84786	0	82098	69609	82572	82970
100000 - 500000	233995	253703	209269	219565	248590	242547
500000 – 1000000	635187	719578	707113	0	625423	651316
1000000 – 3000000	1438010	1104918	2537316	1959590	1790856	1862631
3000000 – 5000000	4106155	0	4001639	4827434	0	4629441
5000000 -10000000	5308642	0	0	5068891	5174430	5153898
10000000 -15000000	12844828	0	0	12039043	11577124	11957340
15000000 -25000000	0	0	0	21203770	0	21203770
25000000	0	0	0	52412000	25489782	26500375
Total	265782	225990	196614	5160821	540222	713995

**Statement 4.2.12: Percentage Distribution of Households by Household Type & Household Assets Holding Class in Urban Delhi.**

<i>Household Assets Holding Class (in Rs.)</i>	<i>Self Employed</i>	<i>Regular wages/salaried</i>	<i>Casual Labour</i>	<i>Others</i>	<i>Total</i>	<i>Estt. Households</i>
< 50000	24.81	61.49	10.46	3.24	100.00	641418
50000 - 100000	28.90	65.00	4.88	1.23	100.00	133281
100000 - 500000	30.98	59.16	5.85	4.01	100.00	654050
500000 – 1000000	40.09	50.49	1.61	7.82	100.00	328639
1000000 – 3000000	57.25	33.08	0.05	9.63	100.00	322107
3000000 – 5000000	48.51	47.83	0.09	3.57	100.00	66423
5000000 -10000000	62.14	31.15	0.00	6.71	100.00	32757
10000000 -15000000	84.47	4.26	0.00	11.27	100.00	10729
15000000 -25000000	100.00	0.00	0.00	0.00	100.00	838
25000000	90.13	0.00	0.00	9.87	100.00	1196
Total	35.59	53.98	5.35	5.08	100.00	2191438

**Statement 4.2.13: Estimated Average Value of Assets (In Rs.) as on 30-06-2002 in Urban Delhi by Household Type**

<i>Household Assets Holding Class (in Rs.)</i>	<i>Household Type</i>				
	<i>Self Employed</i>	<i>Regular wages/salary</i>	<i>Casual Labour</i>	<i>Others</i>	<i>Total</i>
< 50000	14188	17066	14750	16561	16093
50000 - 100000	73481	70828	77874	91946	72198
100000 - 500000	294769	293852	252182	352260	294041
500000 – 1000000	713983	702990	700322	699331	707068
1000000 - 3000000	1676819	1557762	2155782	1794030	1648935
3000000 - 5000000	3972148	3825242	3018966	3520726	3884946
5000000 -10000000	6645974	6318589	0	7945562	6631144
10000000 -15000000	12009401	10463676	0	11148387	11846537
15000000 -25000000	20294869	0	0	0	20294869
25000000	35930241	0	0	35596610	35897324
Total	1148688	507237	130644	1139766	747488

**Statement 4.2.14: Percentage Distribution of Households by Household Type & Household Assets Holding Class in Delhi (Combined).**

<i>Household Assets Holding Class (in Rs.)</i>	<i>Self Employed</i>	<i>Regular Wages/ Salaried</i>	<i>Agri. /Casual/ Other Labour</i>	<i>Others</i>	<i>Total</i>	<i>Estt. Households</i>
< 50000	24.59	49.25	14.40	11.76	100.00	800798
50000 - 100000	34.67	50.24	7.63	7.46	100.00	172435
100000 - 500000	30.33	48.07	6.50	15.11	100.00	805019
500000 – 1000000	39.30	47.24	3.22	10.24	100.00	351250
1000000 – 3000000	57.02	29.32	0.77	12.89	100.00	363376
3000000 – 5000000	51.76	44.58	0.34	3.32	100.00	71270
5000000 -10000000	57.50	27.41	0.00	15.09	100.00	37234
10000000 -15000000	83.41	3.84	0.00	12.75	100.00	11887
15000000 -25000000	100.00	0.00	0.00	0.00	100.00	4525
25000000	44.62	0.00	0.00	55.38	100.00	2528
Total	35.11	45.14	7.45	12.30	100.00	2620322

**Statement 4.2.15: Estimated Average Value of Assets (In Rs.) as on 30-06-2002 in Delhi (Combined) by Household Type**

<i>Household Assets Holding Class (in Rs.)</i>	<b>Household Type</b>				
	<i>Self Employed</i>	<i>Regular Wages/ Salary Earning</i>	<i>Agri. /Casual/other Labour</i>	<i>Others</i>	<i>Total</i>
< 50000	15851	17066	11407	11453	15292
50000 - 100000	77029	70828	80011	83766	74644
100000 - 500000	284435	293852	245367	270938	284384
500000 – 1000000	710389	702990	706663	678219	703479
1000000 – 3000000	1694548	1557762	2485970	1792958	1673205
3000000 – 5000000	4058369	3825242	3765145	3520726	3935579
5000000 -10000000	6569169	6318589	0	6257928	6453521
10000000 -15000000	12016662	10463676	0	11234983	11857332
15000000 -25000000	21035448	0	0	0	21035448
25000000	36660816	0	0	26341643	30946084
Total	1165743	507237	159125	747106	742006

**Statement 4.2.16: Average Value of Assets (In Rs.) of Self Employed as on 30-06-2002 in Delhi (Combined)**

Household Assets Holding Class (in Rs.)	Estimated Households	Percentage	Average Value of Assets (in Rs.)/ Household
< 50000	196878	21.40	15851
50000 - 100000	59788	6.50	77029
100000 - 500000	244135	26.54	284435
500000 – 1000000	138034	15.01	710389
1000000 – 3000000	207196	22.52	1694548
3000000 – 5000000	36888	4.01	4058369
5000000 -10000000	21410	2.33	6569169
10000000 -15000000	9915	1.08	12016662
15000000 -25000000	4525	0.49	21035448
25000000	1128	0.12	36660816
Total	919897	100.00	1165743

**Statement 4.2.17: Average Value of Assets (In Rs.) of Regular Wages/ Salary Earning as on 30-06-2002 in Delhi (Combined)**

Household Assets Holding Class (in Rs.)	Estimated Households	Percentage	Average Value of Assets (in Rs.)/ Household
< 50000	394390	33.34	17066
50000 - 100000	86627	7.32	70828
100000 - 500000	386953	32.71	293852
500000 – 1000000	165918	14.03	702990
1000000 – 3000000	106556	9.01	1557762
3000000 – 5000000	31772	2.69	3825242
5000000 -10000000	10205	0.86	6318589
10000000 -15000000	457	0.04	10463676
15000000 -25000000	0	0.00	0
25000000	0	0.00	0
Total	1182878	100.00	507237

**Statement 4.2.18: Average Value of Assets (In Rs.) of Agri. /Casual/other Labour as on 30-06-2002 in Delhi (Combined)**

Household Assets Holding Class (in Rs.)	Estimated Households	Percentage	Average Value of Assets (in Rs.)/ Household
< 50000	115328	59.10	11407
50000 - 100000	13152	6.74	80011
100000 - 500000	52293	26.80	245367
500000 – 1000000	11317	5.80	706663
1000000 – 3000000	2794	1.43	2485970
3000000 – 5000000	241	0.12	3765145
5000000 -10000000	0	0.00	0
10000000 -15000000	0	0.00	0
15000000 -25000000	0	0.00	0
25000000	0	0.00	0
Total	195125	100.00	159125

**Statement 4.2.19: Average Value of Assets (In Rs.) of Other Household Types as on 30-06-2002 in Delhi (Combined)**

Household Assets Holding Class (in Rs.)	Estimated Households	Percentage	Average Value of Assets (in Rs.)/ Household
< 50000	94202	29.22	11453
50000 - 100000	12868	3.99	83766
100000 - 500000	121638	37.73	270938
500000 - 1000000	35981	11.16	678219
1000000 - 3000000	46830	14.52	1792958
3000000 - 5000000	2369	0.73	3520726
5000000 -10000000	5619	1.74	6257928
10000000 -15000000	1515	0.47	11234983
15000000 -25000000	0	0.00	0
25000000	1400	0.43	26341643
Total	322422	100.00	747106

### Average Value of Assets by Social Group

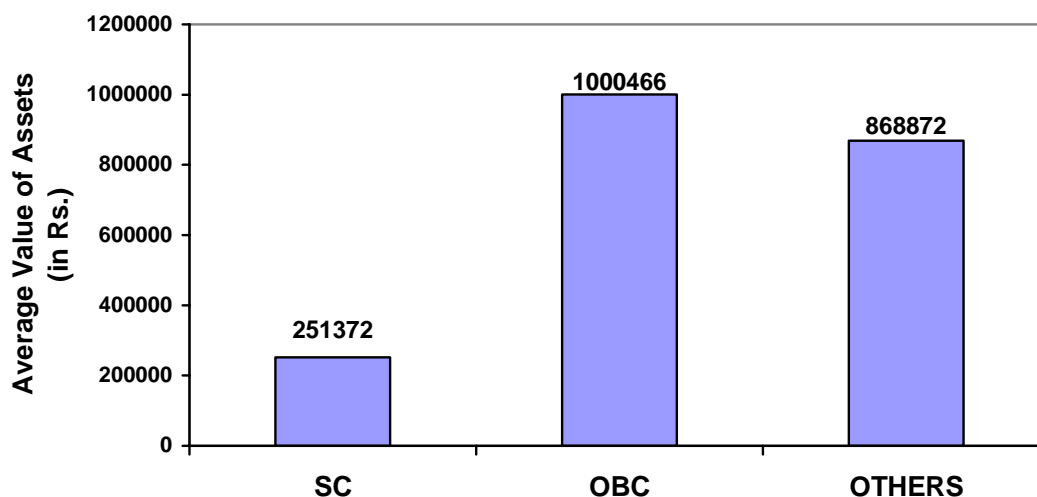
Distribution of households by Social Group revealed that **23.18%** of the households were from Scheduled Castes, **12.36%** from Other backward Classes, and rest of them constituting about **64.46%** were from other social groups.

**Statement 4.2.20: Estimated Households and Average Value of Assets Per Household in Delhi by Social Group**

Social Group	RURAL		URBAN		DELHI	
	Estimated Households	Average Value of Assets/ Household (in Rs.)	Estimated Households	Average Value of Assets/ Household (in Rs.)	Estimated Households	Average Value of Assets/ Household (in Rs.)
SC	91022	311294	516339	240808	607361	251372
OBC	123897	1844976	199959	477198	323856	1000466
OTHERS	213965	230409	1475140	961479	1689105	868872
TOTAL	428884	713995	2191438	747488	2620322	742006

Statements 4.2.20 to 4.2.23 give social group wise analysis of asset holding in Delhi sector, MPCE & Asset holding class and also by type .The average value of assets per SC household was Rs2.51 lakhs as against Rs.10 lakhs for OBC andRs.8.69 lakhs in respect of others.

**Average Value of Assets by Social Group in Delhi**



**Statement 4.2.21: Estimated Households and Average Value of Assets Per Household in Delhi by Social Group**

S.No.	Name of Asset	Percentage		
		SC	OBC	Others
1	Land	54.32	80.41	54.89
2	Building	31.53	14.66	32.02
3	Durable Household Assets	5.49	1.89	4.03
4	All Transport Equipment	1.40	1.42	4.95
5	Deposit	6.98	1.04	2.99
6	Others	0.28	0.58	1.12
	Total	100.00	100.00	100.00

The pattern in the composition of assets was more or less followed the same pattern in all the social groups. MPCE class wise AVA for each of social group and household type is also detailed in statements 4.2.22 and 4.2.23.

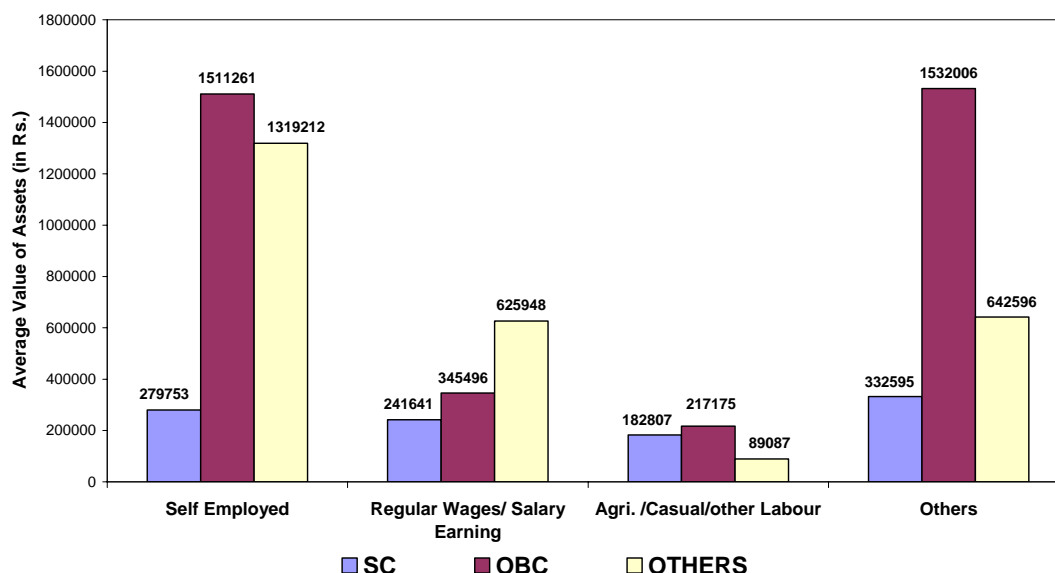
**Statement 4.2.22: Estimated Households and Average Value of Assets Per Household  
in Delhi by Social Group**

Household Assets Holding Class (in Rs. '000)	SC			OBC			OTHERS		
	Estimated Households	%age	Average Value of Assets (in Rs.)/ Household	Estimated Households	%age	Average Value of Assets (in Rs.)/ Household	Estimated Households	%age	Average Value of Assets (in Rs.)/ Household
< 50	221746	36.51	14853	112021	34.59	15485	467031	27.65	15454
50 - 100	43165	7.11	72853	23950	7.40	78489	105320	6.24	74503
100 - 500	273764	45.07	274477	94240	29.10	257640	437015	25.87	296358
500 – 1000	52085	8.58	661202	38768	11.97	703464	260397	15.42	711937
1000 – 3000	15901	2.62	1591082	32464	10.02	1979516	315011	18.65	1645783
3000 – 5000	0	0.00	0	7955	2.46	4505921	63315	3.75	3863920
5000 -10000	0	0.00	0	8567	2.65	5517334	28667	1.70	6733296
10000 -15000	371	0.06	13398652	1201	0.37	11967444	10315	0.61	11789074
15000 -25000	329	0.05	19403343	3358	1.04	21380167	838	0.05	20294869
>25000	0	0.00	0	1332	0.41	26500375	1196	0.07	35897324
Total	607361	100.00	251372	323856	100.00	1000466	1689105	100.00	868872

**Statement 4.2.23 : Average Value of Assets per Household (in Rs.) by Social Group & Household Type.**

S.No.	Sector / Household Type	Social Group			
		SC	OBC	OTHERS	TOTAL
<b>A</b>	<b>RURAL</b>				
i)	<i>Self Employed in non Agriculture</i>	112009	395121	233152	265782
ii)	<i>Agricultural Labour</i>	297508	709231	66823	225990
iii)	<i>Other Labour</i>	354985	227043	45424	196614
iv)	<i>Self Employed in Agriculture</i>	12403940	6467515	1443635	5160821
v)	<i>Others</i>	234999	1646693	198008	540222
	<i>Total</i>	311294	1844976	230409	713995
<b>B</b>	<b>URBAN</b>				
i)	<i>Self Employed</i>	255932	675564	1424751	1148688
ii)	<i>Regular wages/salary</i>	241641	345496	625948	507237
iii)	<i>Casual Labour</i>	127280	136533	135873	130644
iv)	<i>Others</i>	662620	1003268	1233291	1139766
	<i>Total</i>	240808	477198	961479	747488
<b>C</b>	<b>COMBINED</b>				
i)	<i>Self Employed</i>	279753	1511261	1319212	1165743
ii)	<i>Regular Wages/ Salary Earning</i>	241641	345496	625948	507237
iii)	<i>Agri. /Casual/other Labour</i>	182807	217175	89087	159125
iv)	<i>Others</i>	332595	1532006	642596	747106
	<i>Total</i>	251372	1000466	868872	742006

### Average Value of Assets by Household Type & Social Group in Delhi



### Average Value of Assets by MPCE Class

The Survey estimated that 66.82% of the households are in the MPCE class of more than Rs.775, 33.04% of households are in the MPCE class of Rs.300-775 and 0.14 % of families in the MPCE class of up to Rs.300 in Delhi.

The average value of assets (AVA) as on 30th June, 2002 for households of different monthly per capita consumer expenditure (MPCE) classes are given in Statement 4.2.24 and 4.2.25 for the rural and the urban areas respectively.

**Statement 4.2.24 : Estimated Number of Households & Average Value of Assets per Household by MPCE Class in Rural Delhi**

MPCE Class (Rs.)	Estimated			Avg.Value of Assets/ Household (inRs.)
	Households		Persons	
	Number	%age		
Upto 300	329	0.08	2630	9119
300 – 340	842	0.20	4346	70071
340 – 380	5465	1.27	22107	230704
380 – 420	16721	3.90	76336	230184
420 – 470	2164	0.50	19396	152542
470 – 525	44920	10.47	270300	476618
525 – 615	29871	6.97	152708	760413
615 – 775	99371	23.17	467833	359336
775 – 950	74773	17.43	356704	467221
More Than 950	154428	36.01	545772	1204135
Total	428884	100.00	1918132	713995

There are 10 classes for rural and 12 mpce classes for urban. However, these estimates have been summarized further into 3 MPCE Size-categories for Delhi. In rural

the MPCE class of Rs950 and above has the highest proportion of households (36.01%) and also highest average value of assets, namely, Rs12.04 lakhs per family. MPCE class Rs525-615 with 6.97% households had the second highest average value of assets (Rs7.6 lakhs).

**Statement 4.2.25 : Estimated Number of Households & Average Value of Assets per Household by MPCE Class in Urban Delhi**

MPCE Class (Rs.)	Estimated			Avg.Value of Assets/ Household (inRs.)
	Households		Persons	
	Number	%age		
Upto 300	3484	0.16	23150	54765
300 – 350	6465	0.30	42430	99242
350 – 425	37749	1.72	225562	108893
425 – 500	24581	1.12	173184	143981
500 – 575	184457	8.42	1088824	174806
575 – 665	151090	6.90	782464	168837
665 – 775	261972	11.95	1253194	236249
775 – 915	238219	10.87	1147191	359098
915 – 1120	353578	16.13	1557077	398558
1120-1500	230158	10.50	981848	698557
1500-1925	233189	10.64	853306	823064
More than 1925	466496	21.29	1922527	1995247
Total	2191438	100.00	10050757	747488

Similarly in urban the highest MPCE class accounts for more than 1/5<sup>th</sup> of total households and the best average value of assets(Rs.19.95lakhs) in the sector.

**Statement 4.2.26 : Estimated Number of Households & Average Value of Assets per Household by MPCE Class in Delhi (Combined)**

MPCE Class (Rs.)	Estimated			Avg.Value of Assets/ Household (inRs.)
	Households		Persons	
	Number	%age		
Upto 300	3813	0.14	25780	50826
300 – 775	865668	33.04	4578684	246360
More Than 775	1750841	66.82	7364425	988574
Total	2620322	100.00	11968889	742006

### Inter-state comparison of AVA

Statement 4.2.27 shows separately for the AVAs as on 30th June, 2002 for rural and urban in 20 major states.

**Statement 4.2.27 : Estimated Average Value of Assets per Household by State's /UTs**

S.No.	States/UT's	Average Value of Assets (Rs.)	
		Rural	Urban
1	Andhra Pradesh	135146	356656
2	Assam	145782	276793
3	Bihar	206055	321975
4	Chhattisgarh	191602	280032
5	<b>Delhi</b>	<b>713995</b>	<b>747488</b>
6	Gujarat	327864	459333
7	Haryana	716379	672684
8	Himachal Pradesh	481943	511820
9	Jammu & Kashmir	614671	1067081
10	Jharkhand	151692	244288
11	Karnataka	248409	377726
12	Kerala	509679	762200
13	Madhya Pradesh	237670	444952
14	Maharashtra	252749	419667
15	Orissa	98454	250218
16	Punjab	903717	560705
17	Rajasthan	358351	492805
18	Tamil Nadu	181376	322129
19	Uttaranchal	389222	438424
20	Uttar Pradesh	330456	370084
21	West Bengal	151842	322023
	India	265606	417158

The data of States/UT except Delhi pertains to central sample. State-wise analysis of AVA shows that in rural it was the highest in Punjab (Rs. 9.04 lakh), followed by Haryana (Rs. 7.16 lakh ), Delhi (Rs. 7.14 lakh) Jammu & Kashmir (Rs.6.15 lakh) and Kerala (Rs. 5.10 lakh). Orissa had the lowest AVA with Rs. 0.98 lakh per household and close to it were Andhra Pradesh (Rs. 1.35 lakh), Assam (Rs. 1.46 lakh), West Bengal and Jharkhand (each Rs. 1.52 lakh).

The states that reported very high AVA in urban were Jammu & Kashmir (Rs. 10.67 lakh), Kerala (Rs. 7.62 lakh), Delhi (Rs. 7.47 lakh) and Haryana (Rs. 6.73 lakh) . Punjab, which topped in the rural areas, reported comparatively lower urban AVA of Rs. 5.61 lakh. The State of Jharkhand reported lowest ownership of assets (Rs. 2.44 lakh), preceded by Orissa (Rs. 2.50 lakh), Assam (Rs. 2.77 lakh), Chhattisgarh (Rs. 2.80 lakh), Bihar, West Bengal and Tamil Nadu (Rs. 3.22 lakh each).

### **Change in Value of Assets Holding**

The changes in the average value of assets (AVA) of the urban households over the two decades beginning with 1981 are shown in Statement 4.2.28 for Delhi and all India. It may be seen that AVA in the urban areas show a significant upward movement both in Delhi and at all India level. The AVA increased by nearly 209 % during 1981 -1991 as against

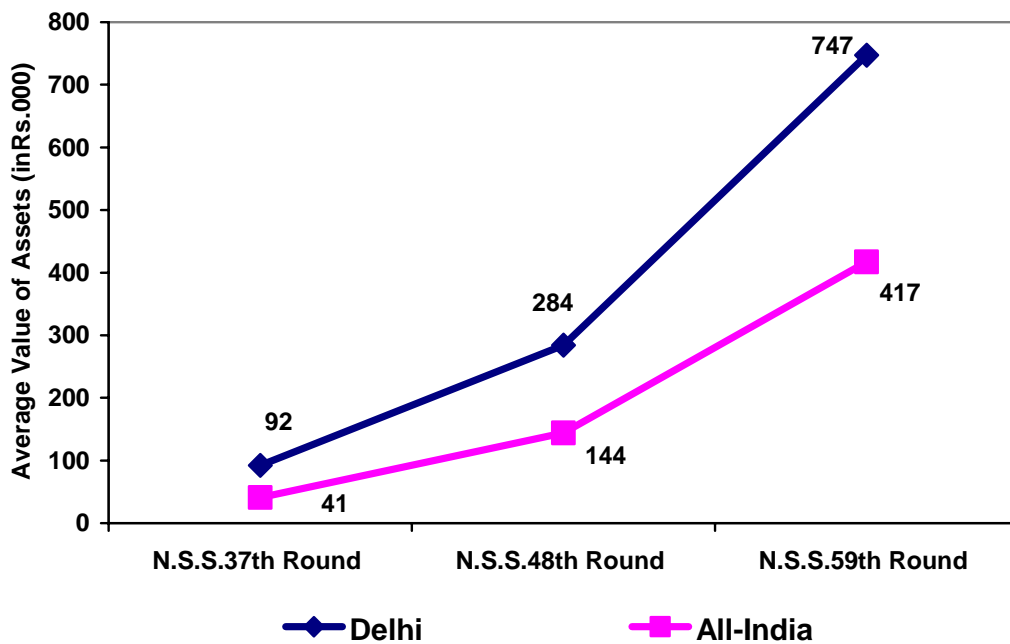
only 163 % during 1991-2002. At the national level these figures were 251% and 190% respectively.

**Statement 4.2.28 : Estimated Average Value of Assets per Household in Urban Area under various NSS Rounds**

Item	N.S.S.37th Round	N.S.S.48th Round	N.S.S.59th Round
	1981	1991	2002
<b>Average Value of Assets (Rs.'000)</b>			
Delhi	92	284	747
India	41	144	417
<b>Percentage Increase Over The Previous Round</b>			
Delhi	-	208.70	163.03
India	-	251.22	189.58

*Note: Figures of Delhi for NSS 37th & 48th Round are based on Central Sample*

**Average Value of Assets in Delhi & All-India under NSS Rounds**



## 4.3 Household Indebtedness

### Incidence of Indebtedness (IOI) and Average Amount of Debt (AOD)

In the 59th round survey on Debt and Investment, a household was considered to be indebted if the household had any cash loan outstanding on 30.6.02. This report also deals with some of the basic estimates of the indebtedness of the households and related features such as rate of interest, duration of loan, credit agency etc..

The percentage of the indebted households reporting incidence of indebtedness (IOI) and average amount of debt (AOD) per household as on 30.6.02 for the rural and urban areas of Delhi & All India are presented in Statement 4.3.1

**Statement 4.3.1 Estimated Number of Households, Average amount of loan, incidence of loan in Delhi & All India**

Household Assets Holding Class	Number of Households		DELHI			ALL INDIA		
	Estimated (Total)	Estimated (Indebted)	IOI	AOD (in Rs.)	AOD /Indebted household (in Rs.)	IOI	AOD (in Rs.)	AOD /Indebted household (in Rs.)
Rural	428884	24554	5.73	3749	65475	26.50	7539	28449
Urban	2191438	19020	0.87	899	103610	17.80	11771	66129
Combined	2620322	43574	1.66	1366	82121	24.10	8694	

The results of the survey show that the IOI was about 5.73% among the rural households and 0.9 % among the urban households. The average AOD per household in Delhi is seen to be less in the Urban sector than in the Rural, the values being Rs. 899 and Rs. 3749 respectively. At the All India level average AOD per household was Rs.7539 and Rs. 11771 in the rural and urban sectors, respectively. However, average AOD in respect of indebted households in Delhi was on the higher side both in rural and urban in contrast to the position at the national level.

### IOI and AOD across Assets Holding Class:

The percentage of the indebted households (IOI) and average amount of debt (AOD) per household as on 30.6.02 for each assets holding class are presented in Statement 4.3.2 separately for the rural and the urban areas of Delhi . For the asset holding class of Rs.one crore & above both IOD and AOD on higher side when compared to that of any other assets holding classes.

**Statement 4.3.2 Estimated Number of Households , Average amount of loan, incidence of loan by Asset holding class in Rural**

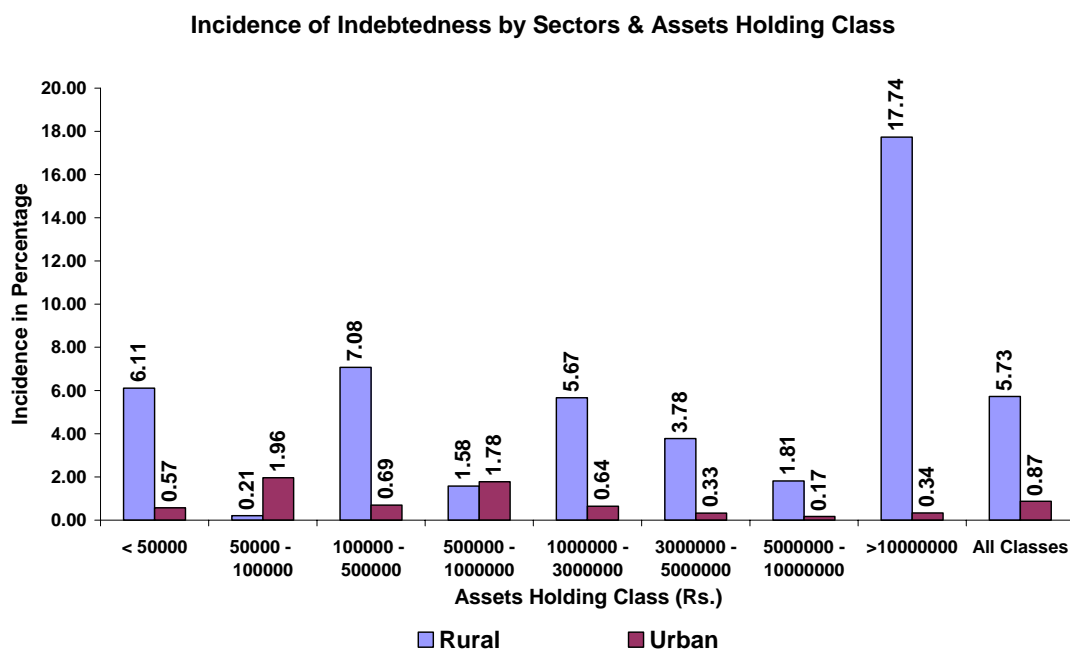
Household Assets Holding Class	Number of Households		Amount of Cash Loan	LOANS		
	Estimated (Total)	Estimated (Indebted)		IOI	AOD	AOD /Indebted household
< 50000	159380	9735	934323450	6.11	5862	95976
50000 - 100000	39154	81	368955	0.21	9	4555
100000 - 500000	150969	10682	534129340	7.08	3538	50003
500000 – 1000000	22611	357	21561500	1.58	954	60396
1000000 - 3000000	41269	2339	27129208	5.67	657	11599
3000000 - 5000000	4847	183	18483000	3.78	3813	101000
5000000 -10000000	4477	81	8100000	1.81	1809	100000
>10000000	6177	1096	63568419	17.74	10291	58000
Total	428884	24554	1607663872	5.73	3748	65475

**Statement 4.3.3: Estimated Number of Households, Average amount of loan, incidence of loan by Asset holding class in Urban**

Household Assets Holding Class	Number of Households		Amount of Cash Loan	LOANS		
	Estimated (Total)	Estimated (Indebted)		IOI	AOD	AOD /Indebted household
< 50000	641418	3645	424368400	0.57	662	116425
50000 - 100000	133281	2617	81307000	1.96	610	31069
100000 - 500000	654050	4509	177134606	0.69	271	39285
500000 – 1000000	328639	5857	367217545	1.78	1117	62697
1000000 - 3000000	322107	2076	816974717	0.64	2536	393533
3000000 - 5000000	66423	218	65782560	0.33	990	301755
5000000 -10000000	32757	55	23831830	0.17	728	433306
>10000000	12763	43	14053604	0.34	1101	326828
Total	2191438	19020	1970670262	0.87	899	103610

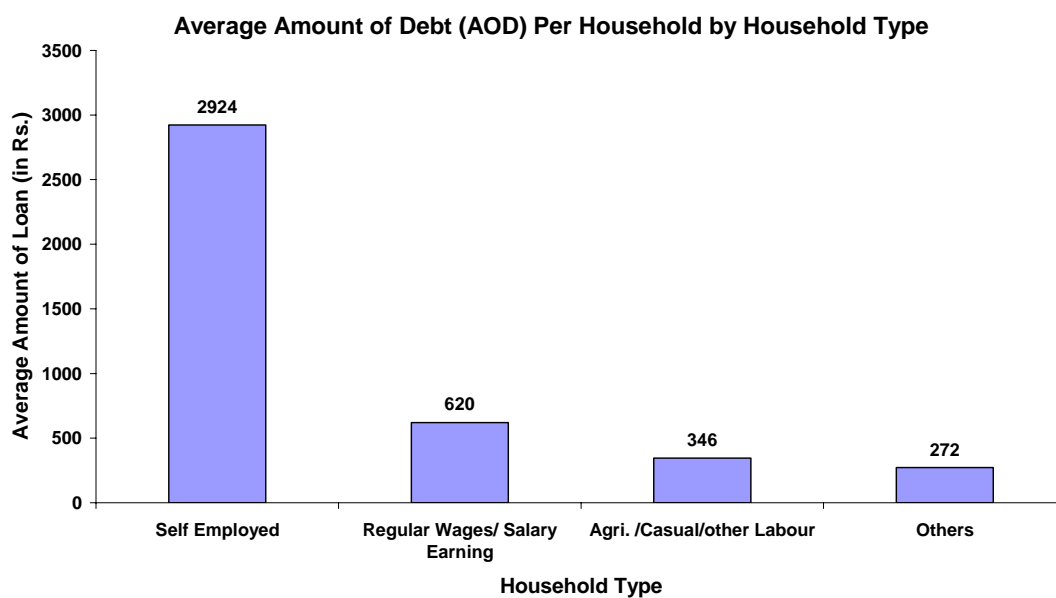
**Statement 4.3.4: Estimated Number of Households , Average amount of loan, incidence of loan by Asset holding class in Delhi**

Household Assets Holding Class	Number of Households		Amount of Cash Loan	LOANS		
	Estimated (Total)	Estimated (Indebted)		IOI	AOD	AOD /Indebted household
< 50000	800798	13380	1358691850	1.67	1697	101546
50000 - 100000	172435	2698	81675955	1.56	474	30273
100000 - 500000	805019	15191	711263946	1.89	884	46821
500000 - 1000000	351250	6214	388779045	1.77	1107	62565
1000000 - 3000000	363376	4415	844103925	1.21	2323	191190
3000000 - 5000000	71270	401	84265560	0.56	1182	210139
5000000 -10000000	37234	136	31931830	0.37	858	234793
>10000000	18940	1139	77622023	6.01	4098	68149
Total	2620322	43574	3578334134	1.66	1366	82121



### IOI and AOD across Occupational Categories of Households:

Indebtedness is found to be more widespread among the self employed category households in Delhi when compared to that of other type Sector wise details are presented in statements 4.3.5 to 4.3.7.



**Statement 4.3.5: Estimated Number of Households , Average amount of loan, incidence of loan by Household type in Rural**

Household Type	Number of Households		Amount of Cash Loan	LOANS		
	Estimated (Total)	Estimated (Indebted)		IOI	AOD	AOD /Indebted household
Self employed Agri.	28444	2766	14460393	9.72	508	5228
self empl. non-agri	111487	19620	1467229359	17.60	13161	74782
Agriculture Labour	14490	244	2929708	1.68	202	12007
Other Labour	63299	997	49540540	1.58	783	49690
Others	211164	927	73503872	0.44	348	79292
Total	428884	24554	1607663872	5.73	3748	65475

**Statement 4.3.6: Estimated Number of Households , Average amount of loan, incidence of loan by Household type in Urban**

Household Type	Number of Households		Amount of Cash Loan	LOANS		
	Estimated (Total)	Estimated (Indebted)		IOI	AOD	AOD /Indebted household
Self Employed	779966	8624	1207646116	1.11	1548	140033
Regular Wages/ Salary Earning	1182878	9545	733864006	0.81	620	76885
Casual Labour	117336	633	15027500	0.54	128	23740
Others	111258	218	14132640	0.20	127	64829
Total	2191438	19020	1970670262	0.87	899	103610

**Statement 4.3.7: Estimated Number of Households , Average amount of loan, incidence of loan by Household type in Delhi**

Household Type	Number of Households		Amount of Cash Loan	LOANS		
	Estimated (Total)	Estimated (Indebted)		IOI	AOD	AOD /Indebted household
Self Employed	919897	31010	2689335868	3.37	2924	86725
Regular Wages/ Salary Earning	1182878	9545	733864006	0.81	620	76885
Agri. /Casual/other Labour	195125	1874	67497748	0.96	346	36018
Others	322422	1145	87636512	0.36	272	76538
Total	2620322	43574	3578334134	1.66	1366	82121

## IOI AND AOD ACROSS STATES

IOI and AOD in Rural and urban Areas of States/UTs are presented in Statement 4.3.8. The statement shows a wide variation in both IOI and AOD for the rural households, as on 30.6.02 over the states.

**State-wise IOI:** Among the states in rural India, in 2002, the highest IOI was noticed in Andhra Pradesh (42%), followed by Kerala (39%), Rajasthan (34%) and Tamil Nadu and Karnataka (each with 31%). On the other hand, states like Jammu & Kashmir (4%),) Uttaranchal (5.5%), Delhi (5.7%) and Assam (7.5%) were found to report very low IOIs.

In the urban sector, the extent of indebtedness was found to be the highest in Kerala where 37% of the households were indebted during 2002. The other states where indebtedness was very high are Andhra Pradesh (30%), Tamil Nadu (26%) and Gujarat (21%). Delhi (0.9%) was at the bottom rung, being closely accompanied by Jammu & Kashmir (5%), Assam (6%), Jharkhand and Uttaranchal (each with 7%).

**Statement 4.3.8: State /UT Wise IOI ,AOD and Debit-Asset ratio**

S.No.	States	RURAL			URBAN		
		IOI ( % )	AOD (Rs.)	Debt- Assets Ratio	IOI ( % )	AOD (Rs.)	Debt- Assets Ratio
1	Andhra Pradesh	42.3	10590	7.84	29.8	19901	5.58
2	Assam	7.5	643	0.44	6.0	2126	0.77
3	Bihar	21.8	2992	1.45	9.5	2616	0.81
4	Jharkhand	12	1124	0.74	6.6	4587	1.88
5	<b>Delhi</b>	<b>5.7</b>	<b>3749</b>	<b>0.53</b>	<b>0.9</b>	<b>899</b>	<b>0.12</b>
6	Gujarat	28.1	11794	3.6	21.4	15715	3.42
7	Harayana	27.3	12359	1.73	16.0	12929	1.92
8	Himachal Pradesh	15.3	5196	1.08	10.1	25951	5.07
9	Jammu & Kashmir	3.6	1114	0.18	5.0	4438	0.42
10	Karnataka	31.3	9193	3.7	18.6	10544	2.79
11	Kerala	39.4	19663	3.86	37.3	28446	3.73
12	Madhya Pradesh	26.1	9031	3.8	17.7	15029	3.38
13	Chhattisgarh	19.8	3933	2.05	13.2	8809	3.15
14	Maharashtra	27.5	10391	4.11	15.5	15192	3.62
15	Orissa	26.4	3609	3.67	19.2	13406	5.36
16	Punjab	25.7	16502	1.83	13.1	10297	1.84
17	Rajasthan	33.8	12031	3.36	16.5	9130	1.85
18	Tamil Nadu	31.3	9304	5.13	25.5	11936	3.71
19	Uttaranchal	5.5	1113	0.29	6.8	4484	1.02
20	Uttar Pradesh	23.4	5059	1.53	13.0	4275	1.16
21	West Bengal	21.8	3194	2.1	17.1	8071	2.51
	India	26.5	7539	2.84	17.8	11771	2.82

*Note: Figures of all states/India Except Delhi Pertains to Central Sample*

**State-wise AOD:** As regards the AOD in rural areas, Kerala was found to top the list with cash loan of Rs. 19,663 per household followed by Punjab (Rs. 16,502), Haryana (Rs. 12,359) and Rajasthan (Rs. 12,031). On the other hand, the lower values for these averages were observed in many of the states like Assam (Rs. 643), Uttaranchal, Jharkhand and Jammu & Kashmir (each with around Rs. 1100). Kerala showed the highest value of AOD (Rs.28,446) in the urban sector. The other states in the rung were Himachal Pradesh (Rs. 25,951), Andhra Pradesh (Rs. 19,901) and Gujarat (Rs. 15,715). On the other side, Delhi, Assam and Bihar were at the bottom with average values of Rs. 899, Rs.2,126 and Rs. 2,616, respectively.

## DEBT-ASSET RATIO

The 'debt-asset' ratio expressed as a percentage is defined as the proportion between average amount of debt outstanding and average value of assets owned on a given date for a group of households. Thus, this ratio reflects the burden of debt on any particular group of households on a given date as the outstanding debt of a household is potentially a charge upon its assets - whether or not these are mortgaged or hypothecated to a person or an agency. Therefore, lower the ratio better will be the financial health of the said households. It may be seen from Statement 4.3.8 that as on 30.6.02, the 'debt-asset' ratio at the all-India level was found to be 2.82% for the urban areas and 2.84% for the rural areas. The same ratio is 0.53% for the rural households and 0.12% for the urban households in the Delhi . Among the States/UTs the 'debt-asset' ratio in rural areas was the highest in Andhra Pradesh (7.84%) followed by Tamil Nadu (5.13%), Maharashtra (4.11%) and was lowest in Jammu & Kashmir (0.18%) followed by Uttaranchal (0.29%) and Assam (0.44%) In the urban areas, Andhra Pradesh picked up the highest ratio of 5.58% and was very close to Orissa (5.36%), and at the other end, Delhi had the lowest ratio.

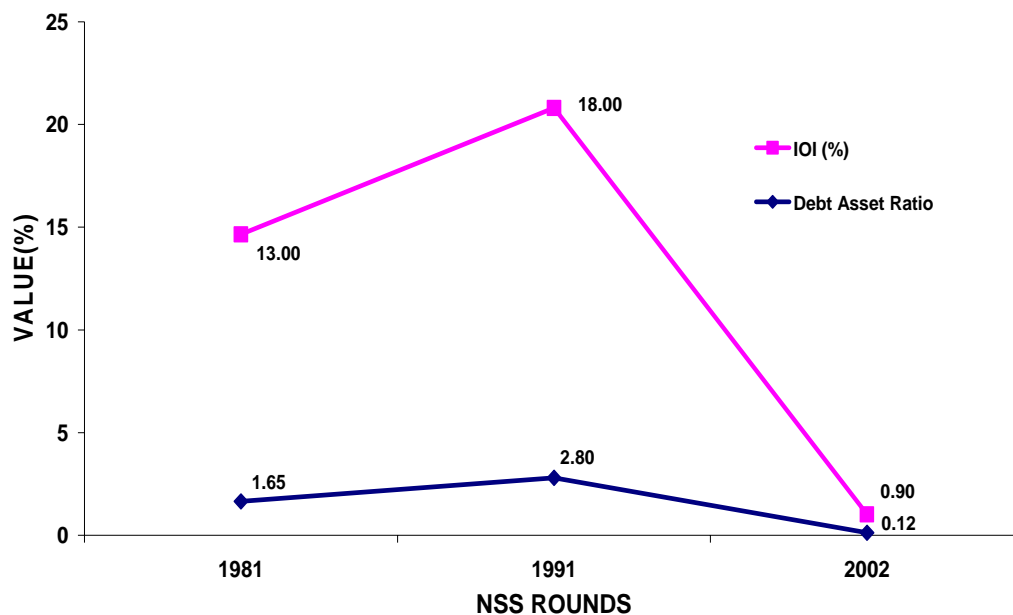
### Statement 4.3.9: Debt- Asset Ratio and Incidence of Indebtedness under various NSS Rounds

S.NO	Item	1981	1991	2002
<b>A</b>	<b>Debt Asset Ratio</b>			
	Delhi (U)	1.65	2.8	0.12
	All-India	2.54	2.51	2.82
<b>B</b>	<b>IOI (%)</b>			
	Delhi (U)	13	18	0.9
	All-India	17	19	18

*Note: Delhi's Figures for the year 1981 & 1991 Pertains to Central Sample*

It may be seen from statement 4.3.9 that in case of Delhi, there is a sharp fall in 'debt-asset' ratio and IOI between 1991 and 2002.

### IOI & Debt asset Ratio Under Different NSS Rounds in Delhi



### OTHER FEATURES

The features covered include duration, type of security, rate of interest, scheme, and purpose of loan and credit agency.

### DURATION OF LOAN

Statement 4.3.10 shows that nearly 41% of the loans reported were liabilities belong to the duration 'less than one year'. In the urban the corresponding proportion was 69.18% while in rural the position was different as 61% loans were of 1-2 years duration.

#### Statement 4.3.10: Percentage Distribution of Amount of Loan by Duration of Loan

Duration of Loan	Rural	Urban	Combined
< 1 year	6.45	69.18	40.99
1-2	61.00	19.12	37.94
2-3	0.29	4.49	2.60
3-4	1.29	1.62	1.47
4-5	27.37	2.57	13.71
5-10	3.00	2.73	2.85
10 & above	0.60	0.29	0.43
Total	100.00	100.00	100.00

## TYPE OF SECURITY

So far as the different types of security for advancing loans are concerned the percentage share of debt on *personal security* is found to be distinctly more in both rural and urban areas.

**Statement 4.3.11: Percentage Distribution of Amount of Loan by Type of Security**

Type of Security	Rural	Urban	Combined
Personal security	95.04	61.13	76.36
Sure Security	4.84	9.61	7.47
First Charge on prop.	0.00	2.31	1.27
Ornament	0.12	13.67	7.58
Movable property	0.00	0.09	0.05
Other Type	0.00	13.20	7.27
Total	100.00	100.00	100.00

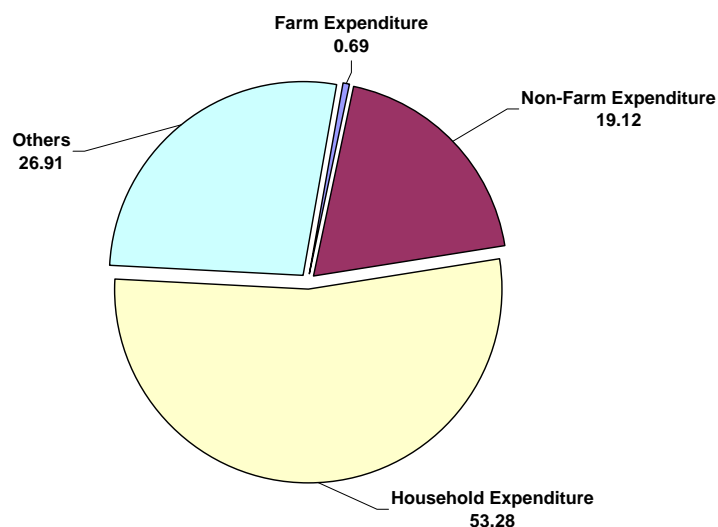
## PURPOSE OF LOAN

One of the important aspects of a loan is the purpose for which it is taken. This is because the loans taken and utilised for productive purposes such as capital or current expenditure in household enterprises (agricultural or non-agricultural) can be expected to accelerate the economic activity of the households and ultimately promote their economic welfare. Hence if a large number of households have taken loans for productive purposes it is a sign of flourishing economic activity in the society. On the other hand, purposes like meeting household expenditure may be considered as 'unproductive purposes' as the money spent on them neither results in production of goods and services nor brings any economic prosperity to the households. Such loans, if large or frequent, may lead to perpetual debt and misery. Any study of indebtedness, therefore, would be incomplete without the study of the distribution of debt according to different purposes. The percentage shares of debt by different purposes in the total volume of debt provide a measure of their relative importance. is presented in Statement 4.3.12. It is observed that debt for purposes of 'household expenditure' accounted for the highest proportion of the total loan amount.

**Statement 4.3.12: Percentage Distribution of Amount of Loan by Purpose**

Purpose of Loan	Rural	Urban	Combined
Cap. exp. In Farm	0.07	0.42	0.26
Current exp. in Farm	0.00	0.78	0.43
Expend. in Non farm	8.80	27.22	18.94
Current exp. in non farm	0.13	0.22	0.18
Household Expenditure	33.15	69.69	53.28
Repayment of Debt	0.00	0.11	0.06
Others	57.84	1.57	26.85
Total	100.00	100.00	100.00

**Distribution of Amount of Loan by Purpose of Loan in Delhi**



### **SCHEMES OF LENDING**

Distribution of cash dues of against various schemes of lending in 2002 is given in Statement 4.3.13. It is evident that percentage shares of these schemes were very negligible in Delhi. A majority of loans disbursed were for other purposes in both rural and urban areas.

**Statement 4.3.13: Percentage Distribution of Amount of Loan by Scheme of Lending**

Scheme of Lending	Rural	Urban	Combined
DRI	0.00	0.84	0.46
PMRI	0.00	0.00	0.00
SGSY	0.00	0.00	0.00
SISRY	0.00	1.14	0.63
ADV. TO minor.	0.00	0.58	0.32
Scavenger	0.00	0.00	0.00
State Scheme	0.00	0.00	0.00
Other Scheme	0.00	4.15	2.29
Not covered	100.00	93.28	96.30
Total	100.00	100.00	100.00

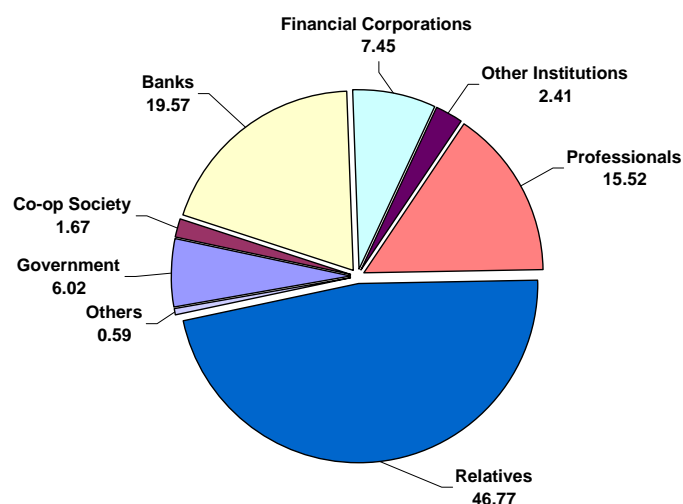
### **CREDIT AGENCY**

The share of institutional debt contracted by the rural and urban households in Delhi is presented in Statement 4.3.14. The estimates indicate that of the total outstanding cash loans the share of *institutional* agencies was 37.11% and non institutional accounted for major share of 62.89%. Among non institutional category *relatives* accounted for about 46.77%, which means that loans to that extent were free of interest.

**Statement 4.3.14: Percentage Distribution of Amount of Loan by Credit Agencies**

.No.	Credit Agency	Rural	Urban	Combined
<b>A</b>	<b>Institutional Agencies</b>			
i)	Government	0.00	10.92	6.02
ii)	Co-op Society	1.07	2.15	1.67
iii)	Banks	4.01	32.27	19.57
iv)	Financial Corporations	0.00	13.53	7.45
v)	Other Institutions	0.13	4.26	2.41
	Sub-Total	5.21	63.14	37.11
<b>B</b>	<b>Non-Institutional Agencies</b>			
i)	Professionals	4.86	24.22	15.52
ii)	Relatives	88.75	12.52	46.77
iii)	Others	1.18	0.12	0.59
	Sub-Total	94.79	36.86	62.89
	<b>Total</b>	100.00	100.00	100.00

**Distribution of Amount of Loan by Type of Credit Agency in Delhi**



In Delhi the share of institutional borrowings had decreased from 77.8% in 1981 to 38.6% in 1991 and further to 37.11% in 2002. However, at the All India level the role of the *institutional* agencies had increased from 59.9% to 75.7% during 1991-2002 .

**Statement 4.3.15: Percentage Share of Institutional Agencies in cash borrowings Under NSS rounds**

ITEM	Percentage Share of Institutional Agencies in Cash Borrowings		
	N.S.S. 37th Round	N.S.S. 48th Round	N.S.S. 59th Round
	1981	1991	2002
DELHI	77.8	38.6	37.11
INDIA	61.9	59.9	75.7

## QUANTUM OF INTEREST

The rates at which loans were contracted is indicated in Statement 4.3.16. It may be observed that more than half of the loans were given without interest. 21.83% of loans between 10%-12% rate, 8.70% in the range of 6-10 percent and 5.86% in the interest class of 15-20 percent.

**Statement 4.3.16: Percentage Distribution of Amount of Loan by Rate of Interest**

Rate of Interest (%)	Rural	Urban	Combined
Nil	88.75	24.43	53.33
< than 6	0.00	2.39	1.32
6-10	0.13	15.68	8.70
10-12	1.35	38.53	21.83
12-15	1.16	4.96	3.26
15 -20	3.64	7.67	5.86
20 -25	1.15	1.76	1.49
25 & Above	3.82	4.57	4.23
Total	100.00	100.00	100.00

## 4.4 Comparison Of Central And State Sample Results

Statement 4.4.1 gives key results generated under central and state samples. The ratios are nearly comparable.

**Statement 4.4.1: Comparison of central and state sample results**

S.No	ITEM	CENTRAL SAMPLE		STATE SAMPLE	
		RURAL	URBAN	RURAL	URBAN
<b>A</b>	No. of samples	13	68	23	159
	No. of sample households	159	2437	306	4823
	Estimated households(00)	4057	23664	4289	21914
<b>B</b>	Average value of Assets Per Household (Rs.)	276145	573900	713995	747488
<b>C</b>	Incidence of Indebtedness Per Household (%)	1.70	1.5	5.7	0.9
	Average Amount of Debt Per Household (Rs.)	2630	1441	3749	899
	Average Amount of Debt Per Indebted Household (Rs.)	154704	96067	65475	103610
<b>D</b>	Debt-Asset Ratio (%)	0.95	0.25	0.53	0.12





## **SECTION FIVE**

# **STATISTICAL TABLES**

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL SC</b>												
<b><i>Self Employed in non Agriculture</i></b>												
< 50000	0	0	0	0	0	1303	1303	0	58	0	1303	2
50000 - 100000	3102	3102	0	0	218	3102	3204	0	3204	0	3204	4
100000 - 500000	14162	14162	1050	199	4876	14162	14162	0	13589	0	14162	10
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	17264	17264	1050	199	5094	18567	18669	0	16851	0	18669	16
Sample	13	13	1	1	7	15	16	0	14	0		
<b><i>Agricultural Labour</i></b>												
< 50000	0	0	0	0	0	0	87	0	87	0	87	1
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	3061	3061	0	0	0	0	3061	0	3061	0	3061	1
500000 - 1000000	183	183	0	0	0	0	183	0	183	0	183	1
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	3244	3244	0	0	0	0	3331	0	3331	0	3331	3
Sample	2	2	0	0	0	0	3	0	3	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL SC</b>												
<b>Other Labour</b>												
< 50000	187	187	0	0	0	1775	10935	0	10935	0	10935	9
50000 - 100000	4117	4117	0	0	0	3930	4117	0	4117	0	4117	3
100000 - 500000	3503	3381	464	306	162	509	3584	0	3021	0	3584	12
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	2586	2586	2586	2586	0	0	2586	0	2586	0	2586	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	10393	10271	3050	2892	162	6214	21222	0	20659	0	21222	25
Sample	16	15	2	2	2	6	25	0	22	0		
<b>Self Employed in Agriculture</b>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	0	0	0	0	0	0	0	0	0	0	0	0
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	204	204	204	204	0	204	204	0	204	0	204	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	329	329	0	0	0	329	329	0	329	0	329	1
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	533	533	204	204	0	533	533	0	533	0	533	2
Sample	2	2	1	1	0	2	2	0	2	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL SC</b>												
<b>Others</b>												
< 50000	0	0	0	0	0	4069	4220	0	4220	0	4220	4
50000 - 100000	4227	3763	464	0	0	840	3388	0	4227	0	4227	5
100000 - 500000	36921	36921	50	0	202	21310	36921	0	36673	0	36921	21
500000 - 1000000	1006	1006	0	0	0	1006	1006	0	1006	0	1006	1
1000000 - 3000000	893	893	0	0	0	893	893	0	893	0	893	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	43047	42583	514	0	202	28118	46428	0	47019	0	47267	32
Sample	28	27	2	0	1	13	31	0	30	0		
<b>Total</b>												
< 50000	187	187	0	0	0	7147	16545	0	15300	0	16545	16
50000 - 100000	11446	10982	464	0	218	7872	10709	0	11548	0	11548	12
100000 - 500000	57647	57525	1564	505	5240	35981	57728	0	56344	0	57728	44
500000 - 1000000	1189	1189	0	0	0	1006	1189	0	1189	0	1189	2
1000000 - 3000000	3683	3683	2790	2790	0	1097	3683	0	3683	0	3683	3
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	329	329	0	0	0	329	329	0	329	0	329	1
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	74481	73895	4818	3295	5458	53432	90183	0	88393	0	91022	78
Sample	61	59	6	4	10	36	77	0	71	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OBC</b>												
<b>Self Employed in non Agriculture</b>												
< 50000	16	0	0	0	103	168	11130	0	11130	0	11130	5
50000 - 100000	6632	6632	0	0	0	0	6632	0	6632	0	6632	1
100000 - 500000	12014	14253	0	0	2336	4779	14253	0	14253	0	14253	7
500000 - 1000000	791	791	0	0	0	791	791	0	791	0	791	2
1000000 - 3000000	2357	2357	0	0	0	2357	2357	0	2357	0	2357	1
3000000 - 5000000	1121	1121	1121	1121	1121	1121	1121	0	1121	0	1121	1
5000000 -10000000	81	81	0	0	81	81	81	0	81	0	81	1
10000000 -15000000	58	58	0	58	58	58	58	0	58	0	58	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	23070	25293	1121	1179	3699	9355	36423	0	36423	0	36423	19
Sample	13	14	1	2	7	13	19	0	19	0		
<b>Agricultural Labour</b>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	49	49	0	0	0	0	49	0	49	0	49	1
500000 - 1000000	2284	2284	0	0	0	2284	2284	0	2284	0	2284	2
1000000 - 3000000	61	61	61	61	0	0	61	0	61	0	61	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	2394	2394	61	61	0	2284	2394	0	2394	0	2394	4
Sample	4	4	1	1	0	2	4	0	4	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OBC</b>												
<b>Other Labour</b>												
< 50000	0	352	0	0	0	6969	8234	0	7672	0	8234	8
50000 - 100000	2449	2449	0	0	0	2449	2449	0	0	0	2449	1
100000 - 500000	2197	2197	0	0	0	2197	2197	0	1225	0	2197	2
500000 - 1000000	3459	3459	0	3331	0	3459	3459	0	3459	128	3459	2
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	183	183	0	183	0	183	183	0	183	0	183	1
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	8288	8640	0	3514	0	15257	16522	0	12539	128	16522	14
Sample	6	7	0	2	0	8	14	0	11	1		
<b>Self Employed in Agriculture</b>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	1869	0	1869	1869	0	1869	0	1869	1
100000 - 500000	0	0	0	0	0	0	0	0	0	0	0	0
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	9295	9295	9295	9295	0	5995	9295	0	9295	0	9295	4
3000000 - 5000000	3543	3543	0	3543	0	0	3543	0	3543	0	3543	1
5000000 -10000000	974	974	974	0	0	974	974	0	974	0	974	1
10000000 -15000000	794	794	0	794	0	794	794	0	794	0	794	1
15000000 -25000000	3358	3358	0	3358	0	3358	3358	0	3358	0	3358	1
25000000	50	50	0	50	0	50	50	0	50	50	50	1
Total	18014	18014	10269	18909	0	13040	19883	0	19883	50	19883	10
Sample	9	9	5	9	0	8	10	0	10	1		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OBC</b>												
<b>Others</b>												
< 50000	705	55	81	81	0	1965	6587	0	6123	0	6587	9
50000 - 100000	4121	4121	0	0	0	1240	4121	0	3101	0	4121	4
100000 - 500000	21913	20382	111	352	0	17403	21784	0	10408	0	22347	20
500000 - 1000000	1155	1217	215	215	0	339	1217	0	1217	0	1217	6
1000000 - 3000000	9393	9184	4208	7160	0	5879	9393	0	9393	0	9393	7
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	3422	3422	0	3422	0	0	3422	0	3422	0	3422	1
10000000 -15000000	306	306	244	306	62	244	306	0	306	0	306	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	1282	1282	0	0	0	1282	1282	0	1282	0	1282	1
Total	42297	39969	4859	11536	62	28352	48112	0	35252	0	48675	50
Sample	41	40	8	10	1	25	49	0	46	0		
<b>Total</b>												
< 50000	721	407	81	81	103	9102	25951	0	24925	0	25951	22
50000 - 100000	13202	13202	0	1869	0	5558	15071	0	11602	0	15071	7
100000 - 500000	36173	36881	111	352	2336	24379	38283	0	25935	0	38846	30
500000 - 1000000	7689	7751	215	3546	0	6873	7751	0	7751	128	7751	12
1000000 - 3000000	21106	20897	13564	16516	0	14231	21106	0	21106	0	21106	13
3000000 - 5000000	4847	4847	1121	4847	1121	1304	4847	0	4847	0	4847	3
5000000 -10000000	4477	4477	974	3422	81	1055	4477	0	4477	0	4477	3
10000000 -15000000	1158	1158	244	1158	120	1096	1158	0	1158	0	1158	4
15000000 -25000000	3358	3358	0	3358	0	3358	3358	0	3358	0	3358	1
25000000	1332	1332	0	50	0	1332	1332	0	1332	50	1332	2
Total	94063	94310	16310	35199	3761	68288	123334	0	106491	178	123897	97
Sample	73	74	15	24	8	56	96	0	90	2		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OTHERS</b>												
<b><i>Self Employed in non Agriculture</i></b>												
< 50000	3513	0	0	0	22702	22602	25323	0	23573	0	25323	11
50000 - 100000	6648	6648	0	0	2935	9551	9567	0	9567	0	9567	4
100000 - 500000	12607	12577	107	0	6790	8037	13041	0	12479	0	13041	12
500000 - 1000000	5504	5504	0	0	1437	3642	5504	0	5504	0	5504	6
1000000 - 3000000	2960	2960	224	2954	230	2960	2960	0	2960	0	2960	3
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	31232	27689	331	2954	34094	46792	56395	0	54083	0	56395	36
Sample	23	22	3	2	20	28	36	0	34	0		
<b><i>Agricultural Labour</i></b>												
< 50000	0	0	0	0	0	0	6326	0	6326	0	6326	1
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	2439	2439	664	573	0	2348	2439	0	2439	0	2439	3
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	2439	2439	664	573	0	2348	8765	0	8765	0	8765	4
Sample	3	3	2	1	0	2	4	0	4	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OTHERS</b>												
<i>Other Labour</i>												
< 50000	1786	0	0	0	152	10473	22636	0	20886	0	22636	10
50000 - 100000	87	87	0	0	0	0	87	0	87	0	87	1
100000 - 500000	2720	2720	0	0	0	2620	2720	0	2720	0	2720	4
500000 - 1000000	112	112	0	0	0	112	112	0	112	0	112	1
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	4705	2919	0	0	152	13205	25555	0	23805	0	25555	16
Sample	7	6	0	0	1	8	16	0	15	0		
<i>Self Employed in Agriculture</i>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	46	46	46	0	0	46	46	0	46	0	46	1
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	7982	7982	4517	7982	0	4517	7982	0	7982	0	7982	5
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	8028	8028	4563	7982	0	4563	8028	0	8028	0	8028	6
Sample	6	6	5	5	0	5	6	0	6	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OTHERS</b>												
<i>Others</i>												
< 50000	2030	0	0	0	0	16071	62599	0	55307	0	62599	27
50000 - 100000	2881	2881	0	0	0	2881	2881	0	2881	0	2881	1
100000 - 500000	36149	36149	2069	0	4358	22964	36149	0	36104	0	36149	24
500000 - 1000000	5318	8055	182	0	161	4769	8055	0	8055	0	8055	11
1000000 - 3000000	5538	5538	496	4019	4019	5042	5538	0	5538	0	5538	6
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	51916	52623	2747	4019	8538	51727	115222	0	107885	0	115222	69
Sample	42	42	6	1	3	34	69	0	66	0		
<b>Total</b>												
< 50000	7329	0	0	0	22854	49146	116884	0	106092	0	116884	49
50000 - 100000	9616	9616	0	0	2935	12432	12535	0	12535	0	12535	6
100000 - 500000	53961	53931	2886	573	11148	36015	54395	0	53788	0	54395	44
500000 - 1000000	10934	13671	182	0	1598	8523	13671	0	13671	0	13671	18
1000000 - 3000000	16480	16480	5237	14955	4249	12519	16480	0	16480	0	16480	14
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	98320	93698	8305	15528	42784	118635	213965	0	202566	0	213965	131
Sample	81	79	16	9	24	77	131	0	125	0		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL TOTAL</b>												
<b>Self Employed in non Agriculture</b>												
< 50000	3529	0	0	0	22805	24073	37756	0	34761	0	37756	18
50000 - 100000	16382	16382	0	0	3153	12653	19403	0	19403	0	19403	9
100000 - 500000	38783	40992	1157	199	14002	26978	41456	0	40321	0	41456	29
500000 - 1000000	6295	6295	0	0	1437	4433	6295	0	6295	0	6295	8
1000000 - 3000000	5317	5317	224	2954	230	5317	5317	0	5317	0	5317	4
3000000 - 5000000	1121	1121	1121	1121	1121	1121	1121	0	1121	0	1121	1
5000000 -10000000	81	81	0	0	81	81	81	0	81	0	81	1
10000000 -15000000	58	58	0	58	58	58	58	0	58	0	58	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	71566	70246	2502	4332	42887	74714	111487	0	107357	0	111487	71
Sample	49	49	5	5	34	56	71	0	67	0		
<b>Agricultural Labour</b>												
< 50000	0	0	0	0	0	0	6413	0	6413	0	6413	2
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	5549	5549	664	573	0	2348	5549	0	5549	0	5549	5
500000 - 1000000	2467	2467	0	0	0	2284	2467	0	2467	0	2467	3
1000000 - 3000000	61	61	61	61	0	0	61	0	61	0	61	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	8077	8077	725	634	0	4632	14490	0	14490	0	14490	11
Sample	9	9	3	2	0	4	11	0	11	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL TOTAL</b>												
<b>Other Labour</b>												
< 50000	1973	539	0	0	152	19217	41805	0	39493	0	41805	27
50000 - 100000	6653	6653	0	0	0	6379	6653	0	4204	0	6653	5
100000 - 500000	8420	8298	464	306	162	5326	8501	0	6966	0	8501	18
500000 - 1000000	3571	3571	0	3331	0	3571	3571	0	3571	128	3571	3
1000000 - 3000000	2586	2586	2586	2586	0	0	2586	0	2586	0	2586	1
3000000 - 5000000	183	183	0	183	0	183	183	0	183	0	183	1
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	23386	21830	3050	6406	314	34676	63299	0	57003	128	63299	55
Sample	29	28	2	4	3	22	55	0	48	1		
<b>Self Employed in Agriculture</b>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	1869	0	1869	1869	0	1869	0	1869	1
100000 - 500000	46	46	46	0	0	46	46	0	46	0	46	1
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	17481	17481	14016	17481	0	10716	17481	0	17481	0	17481	10
3000000 - 5000000	3543	3543	0	3543	0	0	3543	0	3543	0	3543	1
5000000 -10000000	974	974	974	0	0	974	974	0	974	0	974	1
10000000 -15000000	794	794	0	794	0	794	794	0	794	0	794	1
15000000 -25000000	3687	3687	0	3358	0	3687	3687	0	3687	0	3687	2
25000000	50	50	0	50	0	50	50	0	50	50	50	1
Total	26575	26575	15036	27095	0	18136	28444	0	28444	50	28444	18
Sample	17	17	11	15	0	15	18	0	18	1		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL TOTAL</b>												
<b>Others</b>												
< 50000	2735	55	81	81	0	22105	73406	0	65650	0	73406	40
50000 - 100000	11229	10765	464	0	0	4961	10390	0	10209	0	11229	10
100000 - 500000	94983	93452	2230	352	4560	61677	94854	0	83185	0	95417	65
500000 - 1000000	7479	10278	397	215	161	6114	10278	0	10278	0	10278	18
1000000 - 3000000	15824	15615	4704	11179	4019	11814	15824	0	15824	0	15824	14
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	3422	3422	0	3422	0	0	3422	0	3422	0	3422	1
10000000 -15000000	306	306	244	306	62	244	306	0	306	0	306	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	1282	1282	0	0	0	1282	1282	0	1282	0	1282	1
Total	137260	135175	8120	15555	8802	108197	209762	0	190156	0	211164	151
Sample	111	109	16	11	5	72	149	0	142	0		
<b>Total</b>												
< 50000	8237	594	81	81	22957	65395	159380	0	146317	0	159380	87
50000 - 100000	34264	33800	464	1869	3153	25862	38315	0	35685	0	39154	25
100000 - 500000	147781	148337	4561	1430	18724	96375	150406	0	136067	0	150969	118
500000 - 1000000	19812	22611	397	3546	1598	16402	22611	0	22611	128	22611	32
1000000 - 3000000	41269	41060	21591	34261	4249	27847	41269	0	41269	0	41269	30
3000000 - 5000000	4847	4847	1121	4847	1121	1304	4847	0	4847	0	4847	3
5000000 -10000000	4477	4477	974	3422	81	1055	4477	0	4477	0	4477	3
10000000 -15000000	1158	1158	244	1158	120	1096	1158	0	1158	0	1158	4
15000000 -25000000	3687	3687	0	3358	0	3687	3687	0	3687	0	3687	2
25000000	1332	1332	0	50	0	1332	1332	0	1332	50	1332	2
Total	266864	261903	29433	54022	52003	240355	427482	0	397450	178	428884	306
Sample	215	212	37	37	42	169	304	0	286	2		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN SC</b>												
<b>Self Employed</b>												
< 50000	12691	11596	0	0	14358	14223	48871	0	43821	0	48926	139
50000 - 100000	4349	4187	0	0	5958	3650	8034	0	8034	0	8034	18
100000 - 500000	49156	59834	0	0	18181	35193	60952	324	58984	0	61955	140
500000 - 1000000	16066	15660	0	0	5206	10558	16066	257	15622	0	16066	28
1000000 - 3000000	4160	4836	0	0	2271	3617	4836	0	4836	0	4836	12
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	86422	96113	0	0	45974	67241	138759	581	131297	0	139817	337
Sample	193	206	0	0	124	169	335	3	313	0		
<b>Regular wages/salary</b>												
< 50000	21508	19732	0	0	717	36541	110462	0	103628	0	111430	225
50000 - 100000	12131	11991	0	0	2639	12248	19582	0	19582	0	19582	50
100000 - 500000	95179	112809	526	1238	1509	59063	120953	495	117974	0	121330	245
500000 - 1000000	29743	30095	0	0	942	17800	30400	0	30034	0	30400	78
1000000 - 3000000	6721	7116	0	0	0	6095	7116	0	6897	0	7116	15
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	165282	181743	526	1238	5807	131747	288513	495	278115	0	289858	613
Sample	359	387	4	2	17	287	611	2	589	0		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN SC</b>												
<b>Casual Labour</b>												
< 50000	18328	18081	0	0	2428	5475	41064	0	40205	0	41064	72
50000 - 100000	4001	4001	0	0	0	863	4001	0	4001	0	4001	7
100000 - 500000	23717	25100	0	0	1629	6209	25100	0	23772	0	25100	52
500000 - 1000000	2521	2521	0	0	535	1884	2521	0	2380	0	2521	8
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	48567	49703	0	0	4592	14431	72686	0	70358	0	72686	139
Sample	84	83	0	0	15	42	139	0	132	0		
<b>Others</b>												
< 50000	549	549	0	0	0	0	3781	0	1901	0	3781	12
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	7479	7651	0	0	0	2116	7651	0	7044	0	7651	14
500000 - 1000000	1909	1909	0	0	0	1318	1909	55	1909	0	1909	5
1000000 - 3000000	266	266	0	0	0	183	266	83	266	0	266	2
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	371	371	0	0	0	371	371	0	371	0	371	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	10574	10746	0	0	0	3988	13978	138	11491	0	13978	34
Sample	23	24	0	0	0	11	34	2	26	0		
<b>Total</b>												
< 50000	53076	49958	0	0	17503	56239	204178	0	189555	0	205201	448
50000 - 100000	20481	20179	0	0	8597	16761	31617	0	31617	0	31617	75
100000 - 500000	175531	205394	526	1238	21319	102581	214656	819	207774	0	216036	451
500000 - 1000000	50239	50185	0	0	6683	31560	50896	312	49945	0	50896	119
1000000 - 3000000	11147	12218	0	0	2271	9895	12218	83	11999	0	12218	29
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	371	371	0	0	0	371	371	0	371	0	371	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	310845	338305	526	1238	56373	217407	513936	1214	491261	0	516339	1123
Sample	659	700	4	2	156	509	1119	7	1060	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN OBC</b>												
<b><i>Self Employed</i></b>												
< 50000	7130	6210	0	0	9556	10157	24452	0	22583	0	24452	57
50000 - 100000	2889	1106	0	0	831	1137	3653	0	3653	0	3653	8
100000 - 500000	17483	18554	0	0	10235	16959	21034	0	20136	0	21034	42
500000 - 1000000	11750	11750	549	165	2065	10717	11805	55	11441	0	11805	29
1000000 - 3000000	3589	4032	613	610	2369	3865	4087	774	4087	0	4087	14
3000000 - 5000000	110	55	0	0	0	110	110	55	110	0	110	2
5000000 -10000000	2851	4090	0	0	4032	4090	4090	0	1250	0	4090	4
10000000 -15000000	43	43	0	0	43	43	43	0	43	0	43	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	45845	45840	1162	775	29131	47078	69274	884	63303	0	69274	157
Sample	100	100	6	6	58	107	157	3	146	0		
<b><i>Regular wages/salary</i></b>												
< 50000	10674	10282	0	0	0	25634	49597	0	44955	0	49597	90
50000 - 100000	4213	1910	0	0	0	4136	5168	0	4623	0	5168	9
100000 - 500000	22676	22479	1369	353	2988	20656	27896	0	27416	0	27896	72
500000 - 1000000	10232	14242	577	577	179	6917	14673	0	14280	0	14673	27
1000000 - 3000000	3059	2194	0	0	1085	2993	3224	0	3224	0	3224	9
3000000 - 5000000	2940	2940	0	0	158	2940	2940	0	2940	0	2940	2
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	53794	54047	1946	930	4410	63276	103498	0	97438	0	103498	209
Sample	106	115	5	3	8	109	209	0	188	0		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN OBC</b>												
<b>Casual Labour</b>												
< 50000	994	994	0	0	2327	7532	9412	0	9412	0	9412	13
50000 - 100000	58	0	0	0	0	0	58	0	58	0	58	1
100000 - 500000	5774	6025	0	0	0	1292	6161	0	6161	0	6161	16
500000 - 1000000	940	940	0	0	0	940	940	0	940	0	940	3
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	58	58	0	0	58	58	0	0	0	58	1
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	7766	8017	58	0	2327	9822	16629	0	16571	0	16629	34
Sample	21	21	1	0	1	15	34	0	33	0		
<b>Others</b>												
< 50000	0	0	0	0	0	0	2609	0	2527	0	2609	2
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	251	303	0	0	0	0	303	0	303	0	303	2
500000 - 1000000	3599	3599	0	935	0	257	3599	83	3599	0	3599	5
1000000 - 3000000	4047	4047	0	0	0	2604	4047	0	3112	0	4047	8
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	7897	7949	0	935	0	2861	10558	83	9541	0	10558	17
Sample	14	15	0	1	0	7	17	1	15	0		
<b>Total</b>												
< 50000	18798	17486	0	0	11883	43323	86070	0	79477	0	86070	162
50000 - 100000	7160	3016	0	0	831	5273	8879	0	8334	0	8879	18
100000 - 500000	46184	47361	1369	353	13223	38907	55394	0	54016	0	55394	132
500000 - 1000000	26521	30531	1126	1677	2244	18831	31017	138	30260	0	31017	64
1000000 - 3000000	10695	10273	613	610	3454	9462	11358	774	10423	0	11358	31
3000000 - 5000000	3050	3053	58	0	158	3108	3108	55	3050	0	3108	5
5000000 -10000000	2851	4090	0	0	4032	4090	4090	0	1250	0	4090	4
10000000 -15000000	43	43	0	0	43	43	43	0	43	0	43	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	115302	115853	3166	2640	35868	123037	199959	967	186853	0	199959	417
Sample	241	251	12	10	67	238	417	4	382	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN OTHERS</b>												
<b>Self Employed</b>												
< 50000	10794	9858	161	378	34575	37631	85744	0	79335	0	85744	219
50000 - 100000	4273	5828	0	0	12712	17557	26829	0	24440	0	26829	45
100000 - 500000	94071	107920	423	45	39651	72033	119644	1826	113592	0	119644	338
500000 - 1000000	89920	100526	1469	668	55006	71529	103868	53	97339	0	103868	253
1000000 - 3000000	150126	174695	767	0	100705	160585	174896	1271	168933	0	175475	297
3000000 - 5000000	30268	31868	0	0	14553	29062	32114	0	31715	0	32114	66
5000000 -10000000	13973	15856	409	409	10255	13575	15851	0	15668	0	16265	39
10000000 -15000000	8256	8707	0	0	3321	9020	9020	0	9020	0	9020	11
15000000 -25000000	838	838	0	0	838	838	838	0	838	0	838	2
25000000	314	764	0	0	764	1078	1078	0	1078	0	1078	2
Total	402833	456860	3229	1500	272380	412908	569882	3150	541958	0	570875	1272
Sample	876	977	12	5	604	880	1269	7	1196	0		
<b>Regular wages/salary</b>												
< 50000	15381	14617	0	0	3588	88144	231419	907	210048	0	233363	529
50000 - 100000	26273	21300	0	0	0	31825	61877	0	61600	0	61877	101
100000 - 500000	170324	185925	1376	0	4127	143222	237727	1236	223578	0	237727	511
500000 - 1000000	102636	112880	0	94	4442	88663	120845	3292	114128	0	120845	259
1000000 - 3000000	85453	95661	204	55	2663	75636	96216	603	89679	0	96216	234
3000000 - 5000000	25575	28832	0	0	0	21400	28832	0	28118	0	28832	52
5000000 -10000000	8598	10205	0	0	643	10081	10205	0	10205	0	10205	21
10000000 -15000000	457	457	0	0	0	457	457	0	457	0	457	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	434697	469877	1580	149	15463	459428	787578	6038	737813	0	789522	1708
Sample	920	999	7	2	43	947	1704	15	1614	0		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN OTHERS</b>												
<b>Casual Labour</b>												
< 50000	3893	3719	0	0	1565	3733	16634	0	15599	0	16634	47
50000 - 100000	2440	2440	0	0	0	291	2440	0	2440	0	2440	11
100000 - 500000	6767	5183	0	0	0	3408	6982	0	6982	0	6982	16
500000 - 1000000	1818	1818	0	0	0	1095	1818	0	1818	0	1818	9
1000000 - 3000000	147	147	0	0	0	147	147	0	147	0	147	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	15065	13307	0	0	1565	8674	28021	0	26986	0	28021	84
Sample	39	37	0	0	4	28	84	0	80	0		
<b>Others</b>												
< 50000	0	0	0	0	188	1577	14406	0	14158	0	14406	45
50000 - 100000	0	0	0	0	0	1392	1639	0	1639	0	1639	2
100000 - 500000	13797	14863	0	0	0	3654	18267	53	17552	0	18267	49
500000 - 1000000	17908	19959	0	0	171	7874	20195	732	19753	0	20195	50
1000000 - 3000000	23915	26693	0	0	0	13932	26693	0	26640	0	26693	55
3000000 - 5000000	2369	2369	0	0	268	1778	2369	0	2251	0	2369	11
5000000 -10000000	2197	2197	0	0	0	1778	2197	0	2197	0	2197	4
10000000 -15000000	838	838	0	0	0	838	838	0	838	0	838	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	118	0	0	0	0	118	118	0	118	0	118	1
Total	61142	66919	0	0	627	32941	86722	785	85146	0	86722	219
Sample	154	165	0	0	4	80	219	2	211	0		
<b>Total</b>												
< 50000	30068	28194	161	378	39916	131085	348203	907	319140	0	350147	840
50000 - 100000	32986	29568	0	0	12712	51065	92785	0	90119	0	92785	159
100000 - 500000	284959	313891	1799	45	43778	222317	382620	3115	361704	0	382620	914
500000 - 1000000	212282	235183	1469	762	59619	169161	246726	4077	233038	0	246726	571
1000000 - 3000000	259641	297196	971	55	103368	250300	297952	1874	285399	0	298531	587
3000000 - 5000000	58212	63069	0	0	14821	52240	63315	0	62084	0	63315	129
5000000 -10000000	24768	28258	409	409	10898	25434	28253	0	28070	0	28667	64
10000000 -15000000	9551	10002	0	0	3321	10315	10315	0	10315	0	10315	14
15000000 -25000000	838	838	0	0	838	838	838	0	838	0	838	2
25000000	432	764	0	0	764	1196	1196	0	1196	0	1196	3
Total	913737	1006963	4809	1649	290035	913951	1472203	9973	1391903	0	1475140	3283
Sample	1989	2178	19	7	655	1935	3276	24	3101	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN TOTAL</b>												
<b>Self Employed</b>												
< 50000	30615	27664	161	378	58489	62011	159067	0	145739	0	159122	415
50000 - 100000	11511	11121	0	0	19501	22344	38516	0	36127	0	38516	71
100000 - 500000	160710	186308	423	45	68067	124185	201630	2150	192712	0	202633	520
500000 - 1000000	117736	127936	2018	833	62277	92804	131739	365	124402	0	131739	310
1000000 - 3000000	157875	183563	1380	610	105345	168067	183819	2045	177856	0	184398	323
3000000 - 5000000	30378	31923	0	0	14553	29172	32224	55	31825	0	32224	68
5000000 -10000000	16824	19946	409	409	14287	17665	19941	0	16918	0	20355	43
10000000 -15000000	8299	8750	0	0	3364	9063	9063	0	9063	0	9063	12
15000000 -25000000	838	838	0	0	838	838	838	0	838	0	838	2
25000000	314	764	0	0	764	1078	1078	0	1078	0	1078	2
Total	535100	598813	4391	2275	347485	527227	777915	4615	736558	0	779966	1766
Sample	1169	1283	18	11	786	1156	1761	13	1655	0		
<b>Regular wages/salary</b>												
< 50000	47563	44631	0	0	4305	150319	391478	907	358631	0	394390	844
50000 - 100000	42617	35201	0	0	2639	48209	86627	0	85805	0	86627	160
100000 - 500000	288179	321213	3271	1591	8624	222941	386576	1731	368968	0	386953	828
500000 - 1000000	142611	157217	577	671	5563	113380	165918	3292	158442	0	165918	364
1000000 - 3000000	95233	104971	204	55	3748	84724	106556	603	99800	0	106556	258
3000000 - 5000000	28515	31772	0	0	158	24340	31772	0	31058	0	31772	54
5000000 -10000000	8598	10205	0	0	643	10081	10205	0	10205	0	10205	21
10000000 -15000000	457	457	0	0	0	457	457	0	457	0	457	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	653773	705667	4052	2317	25680	654451	1179589	6533	1113366	0	1182878	2530
Sample	1385	1501	16	7	68	1343	2524	17	2391	0		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN TOTAL</b>												
<b>Casual Labour</b>												
< 50000	23215	22794	0	0	6320	16740	67110	0	65216	0	67110	132
50000 - 100000	6499	6441	0	0	0	1154	6499	0	6499	0	6499	19
100000 - 500000	36258	36308	0	0	1629	10909	38243	0	36915	0	38243	84
500000 - 1000000	5279	5279	0	0	535	3919	5279	0	5138	0	5279	20
1000000 - 3000000	147	147	0	0	0	147	147	0	147	0	147	1
3000000 - 5000000	0	58	58	0	0	58	58	0	0	0	58	1
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	71398	71027	58	0	8484	32927	117336	0	113915	0	117336	257
Sample	144	141	1	0	20	85	257	0	245	0		
<b>Others</b>												
< 50000	549	549	0	0	188	1577	20796	0	18586	0	20796	59
50000 - 100000	0	0	0	0	0	1392	1639	0	1639	0	1639	2
100000 - 500000	21527	22817	0	0	0	5770	26221	53	24899	0	26221	65
500000 - 1000000	23416	25467	0	935	171	9449	25703	870	25261	0	25703	60
1000000 - 3000000	28228	31006	0	0	0	16719	31006	83	30018	0	31006	65
3000000 - 5000000	2369	2369	0	0	268	1778	2369	0	2251	0	2369	11
5000000 -10000000	2197	2197	0	0	0	1778	2197	0	2197	0	2197	4
10000000 -15000000	1209	1209	0	0	0	1209	1209	0	1209	0	1209	3
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	118	0	0	0	0	118	118	0	118	0	118	1
Total	79613	85614	0	935	627	39790	111258	1006	106178	0	111258	270
Sample	191	204	0	1	4	98	270	5	252	0		
<b>Total</b>												
< 50000	101942	95638	161	378	69302	230647	638451	907	588172	0	641418	1450
50000 - 100000	60627	52763	0	0	22140	73099	133281	0	130070	0	133281	252
100000 - 500000	506674	566646	3694	1636	78320	363805	652670	3934	623494	0	654050	1497
500000 - 1000000	289042	315899	2595	2439	68546	219552	328639	4527	313243	0	328639	754
1000000 - 3000000	281483	319687	1584	665	109093	269657	321528	2731	307821	0	322107	647
3000000 - 5000000	61262	66122	58	0	14979	55348	66423	55	65134	0	66423	134
5000000 -10000000	27619	32348	409	409	14930	29524	32343	0	29320	0	32757	68
10000000 -15000000	9965	10416	0	0	3364	10729	10729	0	10729	0	10729	16
15000000 -25000000	838	838	0	0	838	838	838	0	838	0	838	2
25000000	432	764	0	0	764	1196	1196	0	1196	0	1196	3
Total	1339884	1461121	8501	5527	382276	1254395	2186098	12154	2070017	0	2191438	4823
Sample	2889	3129	35	19	878	2682	4812	35	4543	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED SC</b>												
<b>Self Employed</b>												
< 50000	12691	11596	0	0	14358	15526	50174	0	43879	0	50229	141
50000 - 100000	7451	7289	0	0	6176	6752	11238	0	11238	0	11238	22
100000 - 500000	63318	73996	1050	199	23057	49355	75114	324	72573	0	76117	150
500000 - 1000000	16066	15660	0	0	5206	10558	16066	257	15622	0	16066	28
1000000 - 3000000	4364	5040	204	204	2271	3821	5040	0	5040	0	5040	13
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	329	329	0	0	0	329	329	0	329	0	329	1
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	104219	113910	1254	403	51068	86341	157961	581	148681	0	159019	355
Sample	208	221	2	2	131	186	353	3	329	0		
<b>Regular Wages/ Salary Earning</b>												
< 50000	21508	19732	0	0	717	36541	110462	0	103628	0	111430	225
50000 - 100000	12131	11991	0	0	2639	12248	19582	0	19582	0	19582	50
100000 - 500000	95179	112809	526	1238	1509	59063	120953	495	117974	0	121330	245
500000 - 1000000	29743	30095	0	0	942	17800	30400	0	30034	0	30400	78
1000000 - 3000000	6721	7116	0	0	0	6095	7116	0	6897	0	7116	15
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	165282	181743	526	1238	5807	131747	288513	495	278115	0	289858	613
Sample	359	387	4	2	17	287	611	2	589	0		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED SC</b>												
<b>Agri. /Casual/other Labour</b>												
< 50000	18515	18268	0	0	2428	7250	52086	0	51227	0	52086	82
50000 - 100000	8118	8118	0	0	0	4793	8118	0	8118	0	8118	10
100000 - 500000	30281	31542	464	306	1791	6718	31745	0	29854	0	31745	65
500000 - 1000000	2704	2704	0	0	535	1884	2704	0	2563	0	2704	9
1000000 - 3000000	2586	2586	2586	2586	0	0	2586	0	2586	0	2586	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	62204	63218	3050	2892	4754	20645	97239	0	94348	0	97239	167
Sample	102	100	2	2	17	48	167	0	157	0		
<b>Others</b>												
< 50000	549	549	0	0	0	4069	8001	0	6121	0	8001	16
50000 - 100000	4227	3763	464	0	0	840	3388	0	4227	0	4227	5
100000 - 500000	44400	44572	50	0	202	23426	44572	0	43717	0	44572	35
500000 - 1000000	2915	2915	0	0	0	2324	2915	55	2915	0	2915	6
1000000 - 3000000	1159	1159	0	0	0	1076	1159	83	1159	0	1159	3
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	371	371	0	0	0	371	371	0	371	0	371	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	53621	53329	514	0	202	32106	60406	138	58510	0	61245	66
Sample	51	51	2	0	1	24	65	2	56	0		
<b>Total</b>												
< 50000	53263	50145	0	0	17503	63386	220723	0	204855	0	221746	464
50000 - 100000	31927	31161	464	0	8815	24633	42326	0	43165	0	43165	87
100000 - 500000	233178	262919	2090	1743	26559	138562	272384	819	264118	0	273764	495
500000 - 1000000	51428	51374	0	0	6683	32566	52085	312	51134	0	52085	121
1000000 - 3000000	14830	15901	2790	2790	2271	10992	15901	83	15682	0	15901	32
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	371	371	0	0	0	371	371	0	371	0	371	1
15000000 -25000000	329	329	0	0	0	329	329	0	329	0	329	1
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	385326	412200	5344	4533	61831	270839	604119	1214	579654	0	607361	1201
Sample	720	759	10	6	166	545	1196	7	1131	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED OBC</b>												
<b>Self Employed</b>												
< 50000	7146	6210	0	0	9659	10325	35582	0	33713	0	35582	62
50000 - 100000	9521	7738	0	1869	831	3006	12154	0	12154	0	12154	10
100000 - 500000	29497	32807	0	0	12571	21738	35287	0	34389	0	35287	49
500000 - 1000000	12541	12541	549	165	2065	11508	12596	55	12232	0	12596	31
1000000 - 3000000	15241	15684	9908	9905	2369	12217	15739	774	15739	0	15739	19
3000000 - 5000000	4774	4719	1121	4664	1121	1231	4774	55	4774	0	4774	4
5000000 -10000000	3906	5145	974	0	4113	5145	5145	0	2305	0	5145	6
10000000 -15000000	895	895	0	852	101	895	895	0	895	0	895	3
15000000 -25000000	3358	3358	0	3358	0	3358	3358	0	3358	0	3358	1
25000000	50	50	0	50	0	50	50	0	50	50	50	1
Total	86929	89147	12552	20863	32830	69473	125580	884	119609	50	125580	186
Sample	122	123	12	17	65	128	186	3	175	1		
<b>Regular Wages/ Salary Earning</b>												
< 50000	10674	10282	0	0	0	25634	49597	0	44955	0	49597	90
50000 - 100000	4213	1910	0	0	0	4136	5168	0	4623	0	5168	9
100000 - 500000	22676	22479	1369	353	2988	20656	27896	0	27416	0	27896	72
500000 - 1000000	10232	14242	577	577	179	6917	14673	0	14280	0	14673	27
1000000 - 3000000	3059	2194	0	0	1085	2993	3224	0	3224	0	3224	9
3000000 - 5000000	2940	2940	0	0	158	2940	2940	0	2940	0	2940	2
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	53794	54047	1946	930	4410	63276	103498	0	97438	0	103498	209
Sample	106	115	5	3	8	109	209	0	188	0		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED OBC</b>												
<b>Agri. /Casual/other Labour</b>												
< 50000	994	1346	0	0	2327	14501	17646	0	17084	0	17646	21
50000 - 100000	2507	2449	0	0	0	2449	2507	0	58	0	2507	2
100000 - 500000	8020	8271	0	0	0	3489	8407	0	7435	0	8407	19
500000 - 1000000	6683	6683	0	3331	0	6683	6683	0	6683	128	6683	7
1000000 - 3000000	61	61	61	61	0	0	61	0	61	0	61	1
3000000 - 5000000	183	241	58	183	0	241	241	0	183	0	241	2
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	18448	19051	119	3575	2327	27363	35545	0	31504	128	35545	52
Sample	31	32	2	3	1	25	52	0	48	1		
<b>Others</b>												
< 50000	705	55	81	81	0	1965	9196	0	8650	0	9196	11
50000 - 100000	4121	4121	0	0	0	1240	4121	0	3101	0	4121	4
100000 - 500000	22164	20685	111	352	0	17403	22087	0	10711	0	22650	22
500000 - 1000000	4754	4816	215	1150	0	596	4816	83	4816	0	4816	11
1000000 - 3000000	13440	13231	4208	7160	0	8483	13440	0	12505	0	13440	15
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	3422	3422	0	3422	0	0	3422	0	3422	0	3422	1
10000000 -15000000	306	306	244	306	62	244	306	0	306	0	306	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	1282	1282	0	0	0	1282	1282	0	1282	0	1282	1
Total	50194	47918	4859	12471	62	31213	58670	83	44793	0	59233	67
Sample	55	55	8	11	1	32	66	1	61	0		
<b>Total</b>												
< 50000	19519	17893	81	81	11986	52425	112021	0	104402	0	112021	184
50000 - 100000	20362	16218	0	1869	831	10831	23950	0	19936	0	23950	25
100000 - 500000	82357	84242	1480	705	15559	63286	93677	0	79951	0	94240	162
500000 - 1000000	34210	38282	1341	5223	2244	25704	38768	138	38011	128	38768	76
1000000 - 3000000	31801	31170	14177	17126	3454	23693	32464	774	31529	0	32464	44
3000000 - 5000000	7897	7900	1179	4847	1279	4412	7955	55	7897	0	7955	8
5000000 -10000000	7328	8567	974	3422	4113	5145	8567	0	5727	0	8567	7
10000000 -15000000	1201	1201	244	1158	163	1139	1201	0	1201	0	1201	5
15000000 -25000000	3358	3358	0	3358	0	3358	3358	0	3358	0	3358	1
25000000	1332	1332	0	50	0	1332	1332	0	1332	50	1332	2
Total	209365	210163	19476	37839	39629	191325	323293	967	293344	178	323856	514
Sample	314	325	27	34	75	294	513	4	472	2		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED OTHERS</b>												
<b>Self Employed</b>												
< 50000	14307	9858	161	378	57277	60233	111067	0	102908	0	111067	230
50000 - 100000	10921	12476	0	0	15647	27108	36396	0	34007	0	36396	49
100000 - 500000	106724	120543	576	45	46441	80116	132731	1826	126117	0	132731	351
500000 - 1000000	95424	106030	1469	668	56443	75171	109372	53	102843	0	109372	259
1000000 - 3000000	161068	185637	5508	10936	100935	168062	185838	1271	179875	0	186417	305
3000000 - 5000000	30268	31868	0	0	14553	29062	32114	0	31715	0	32114	66
5000000 -10000000	13973	15856	409	409	10255	13575	15851	0	15668	0	16265	39
10000000 -15000000	8256	8707	0	0	3321	9020	9020	0	9020	0	9020	11
15000000 -25000000	838	838	0	0	838	838	838	0	838	0	838	2
25000000	314	764	0	0	764	1078	1078	0	1078	0	1078	2
Total	442093	492577	8123	12436	306474	464263	634305	3150	604069	0	635298	1314
Sample	905	1005	20	12	624	913	1311	7	1236	0		
<b>Regular Wages/ Salary Earning</b>												
< 50000	15381	14617	0	0	3588	88144	231419	907	210048	0	233363	529
50000 - 100000	26273	21300	0	0	0	31825	61877	0	61600	0	61877	101
100000 - 500000	170324	185925	1376	0	4127	143222	237727	1236	223578	0	237727	511
500000 - 1000000	102636	112880	0	94	4442	88663	120845	3292	114128	0	120845	259
1000000 - 3000000	85453	95661	204	55	2663	75636	96216	603	89679	0	96216	234
3000000 - 5000000	25575	28832	0	0	0	21400	28832	0	28118	0	28832	52
5000000 -10000000	8598	10205	0	0	643	10081	10205	0	10205	0	10205	21
10000000 -15000000	457	457	0	0	0	457	457	0	457	0	457	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	434697	469877	1580	149	15463	459428	787578	6038	737813	0	789522	1708
Sample	920	999	7	2	43	947	1704	15	1614	0		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED OTHERS</b>												
<b>Agri. /Casual/other Labour</b>												
< 50000	5679	3719	0	0	1717	14206	45596	0	42811	0	45596	58
50000 - 100000	2527	2527	0	0	0	291	2527	0	2527	0	2527	12
100000 - 500000	11926	10342	664	573	0	8376	12141	0	12141	0	12141	23
500000 - 1000000	1930	1930	0	0	0	1207	1930	0	1930	0	1930	10
1000000 - 3000000	147	147	0	0	0	147	147	0	147	0	147	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	22209	18665	664	573	1717	24227	62341	0	59556	0	62341	104
Sample	49	46	2	1	5	38	104	0	99	0		
<b>Others</b>												
< 50000	2030	0	0	0	188	17648	77005	0	69465	0	77005	72
50000 - 100000	2881	2881	0	0	0	4273	4520	0	4520	0	4520	3
100000 - 500000	49946	51012	2069	0	4358	26618	54416	53	53656	0	54416	73
500000 - 1000000	23226	28014	182	0	332	12643	28250	732	27808	0	28250	61
1000000 - 3000000	29453	32231	496	4019	4019	18974	32231	0	32178	0	32231	61
3000000 - 5000000	2369	2369	0	0	268	1778	2369	0	2251	0	2369	11
5000000 -10000000	2197	2197	0	0	0	1778	2197	0	2197	0	2197	4
10000000 -15000000	838	838	0	0	0	838	838	0	838	0	838	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	118	0	0	0	0	118	118	0	118	0	118	1
Total	113058	119542	2747	4019	9165	84668	201944	785	193031	0	201944	288
Sample	196	207	6	1	7	114	288	2	277	0		
<b>Total</b>												
< 50000	37397	28194	161	378	62770	180231	465087	907	425232	0	467031	889
50000 - 100000	42602	39184	0	0	15647	63497	105320	0	102654	0	105320	165
100000 - 500000	338920	367822	4685	618	54926	258332	437015	3115	415492	0	437015	958
500000 - 1000000	223216	248854	1651	762	61217	177684	260397	4077	246709	0	260397	589
1000000 - 3000000	276121	313676	6208	15010	107617	262819	314432	1874	301879	0	315011	601
3000000 - 5000000	58212	63069	0	0	14821	52240	63315	0	62084	0	63315	129
5000000 -10000000	24768	28258	409	409	10898	25434	28253	0	28070	0	28667	64
10000000 -15000000	9551	10002	0	0	3321	10315	10315	0	10315	0	10315	14
15000000 -25000000	838	838	0	0	838	838	838	0	838	0	838	2
25000000	432	764	0	0	764	1196	1196	0	1196	0	1196	3
Total	1012057	1100661	13114	17177	332819	1032586	1686168	9973	1594469	0	1689105	3414
Sample	2070	2257	35	16	679	2012	3407	24	3226	0		

**Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED TOTAL</b>												
<b>Self Employed</b>												
< 50000	34144	27664	161	378	81294	86084	196823	0	180500	0	196878	433
50000 - 100000	27893	27503	0	1869	22654	36866	59788	0	57399	0	59788	81
100000 - 500000	199539	227346	1626	244	82069	151209	243132	2150	233079	0	244135	550
500000 - 1000000	124031	134231	2018	833	63714	97237	138034	365	130697	0	138034	318
1000000 - 3000000	180673	206361	15620	21045	105575	184100	206617	2045	200654	0	207196	337
3000000 - 5000000	35042	36587	1121	4664	15674	30293	36888	55	36489	0	36888	70
5000000 -10000000	17879	21001	1383	409	14368	18720	20996	0	17973	0	21410	45
10000000 -15000000	9151	9602	0	852	3422	9915	9915	0	9915	0	9915	14
15000000 -25000000	4525	4525	0	3358	838	4525	4525	0	4525	0	4525	4
25000000	364	814	0	50	764	1128	1128	0	1128	50	1128	3
Total	633241	695634	21929	33702	390372	620077	917846	4615	872359	50	919897	1855
Sample	1235	1349	34	31	820	1227	1850	13	1740	1		
<b>Regular Wages/ Salary Earning</b>												
< 50000	47563	44631	0	0	4305	150319	391478	907	358631	0	394390	844
50000 - 100000	42617	35201	0	0	2639	48209	86627	0	85805	0	86627	160
100000 - 500000	288179	321213	3271	1591	8624	222941	386576	1731	368968	0	386953	828
500000 - 1000000	142611	157217	577	671	5563	113380	165918	3292	158442	0	165918	364
1000000 - 3000000	95233	104971	204	55	3748	84724	106556	603	99800	0	106556	258
3000000 - 5000000	28515	31772	0	0	158	24340	31772	0	31058	0	31772	54
5000000 -10000000	8598	10205	0	0	643	10081	10205	0	10205	0	10205	21
10000000 -15000000	457	457	0	0	0	457	457	0	457	0	457	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	653773	705667	4052	2317	25680	654451	1179589	6533	1113366	0	1182878	2530
Sample	1385	1501	16	7	68	1343	2524	17	2391	0		

Table (1): Estimated Number of Households by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED TOTAL</b>												
<b>Agri. /Casual/other Labour</b>												
< 50000	25188	23333	0	0	6472	35957	115328	0	111122	0	115328	161
50000 - 100000	13152	13094	0	0	0	7533	13152	0	10703	0	13152	24
100000 - 500000	50227	50155	1128	879	1791	18583	52293	0	49430	0	52293	107
500000 - 1000000	11317	11317	0	3331	535	9774	11317	0	11176	128	11317	26
1000000 - 3000000	2794	2794	2647	2647	0	147	2794	0	2794	0	2794	3
3000000 - 5000000	183	241	58	183	0	241	241	0	183	0	241	2
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	102861	100934	3833	7040	8798	72235	195125	0	185408	128	195125	323
Sample	182	178	6	6	23	111	323	0	304	1		
<b>Others</b>												
< 50000	3284	604	81	81	188	23682	94202	0	84236	0	94202	99
50000 - 100000	11229	10765	464	0	0	6353	12029	0	11848	0	12868	12
100000 - 500000	116510	116269	2230	352	4560	67447	121075	53	108084	0	121638	130
500000 - 1000000	30895	35745	397	1150	332	15563	35981	870	35539	0	35981	78
1000000 - 3000000	44052	46621	4704	11179	4019	28533	46830	83	45842	0	46830	79
3000000 - 5000000	2369	2369	0	0	268	1778	2369	0	2251	0	2369	11
5000000 -10000000	5619	5619	0	3422	0	1778	5619	0	5619	0	5619	5
10000000 -15000000	1515	1515	244	306	62	1453	1515	0	1515	0	1515	5
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	1400	1282	0	0	0	1400	1400	0	1400	0	1400	2
Total	216873	220789	8120	16490	9429	147987	321020	1006	296334	0	322422	421
Sample	302	313	16	12	9	170	419	5	394	0		
<b>Total</b>												
< 50000	110179	96232	242	459	92259	296042	797831	907	734489	0	800798	1537
50000 - 100000	94891	86563	464	1869	25293	98961	171596	0	165755	0	172435	277
100000 - 500000	654455	714983	8255	3066	97044	460180	803076	3934	759561	0	805019	1615
500000 - 1000000	308854	338510	2992	5985	70144	235954	351250	4527	335854	128	351250	786
1000000 - 3000000	322752	360747	23175	34926	113342	297504	362797	2731	349090	0	363376	677
3000000 - 5000000	66109	70969	1179	4847	16100	56652	71270	55	69981	0	71270	137
5000000 -10000000	32096	36825	1383	3831	15011	30579	36820	0	33797	0	37234	71
10000000 -15000000	11123	11574	244	1158	3484	11825	11887	0	11887	0	11887	20
15000000 -25000000	4525	4525	0	3358	838	4525	4525	0	4525	0	4525	4
25000000	1764	2096	0	50	764	2528	2528	0	2528	50	2528	5
Total	1606748	1723024	37934	59549	434279	1494750	2613580	12154	2467467	178	2620322	5129
Sample	3104	3341	72	56	920	2851	5116	35	4829	2		

**Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL SC</b>												
<b>Self Employed in non Agriculture</b>												
< 50000	0	0	0	0	0	9	276	0	0	0	285	2
50000 - 100000	1367	601	0	0	31	23	455	0	78	0	2555	4
100000 - 500000	8104	7921	84	0	53	490	1155	0	264	0	18071	10
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	9471	8522	84	0	84	522	1886	0	342	0	20911	16
Sample	13	13	1	1	7	15	16	0	14	0		
<b>Agricultural Labour</b>												
< 50000	0	0	0	0	0	0	1	0	0	0	1	1
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	6733	1530	0	0	0	0	107	0	15	0	8385	1
500000 - 1000000	1476	43	0	0	0	0	5	0	0	0	1524	1
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	8209	1573	0	0	0	0	113	0	15	0	9910	3
Sample	2	2	0	0	0	0	3	0	3	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL SC</b>												
<b>Other Labour</b>												
< 50000	37	47	0	0	0	16	381	0	140	0	621	9
50000 - 100000	1707	1370	0	0	0	28	140	0	32	0	3277	3
100000 - 500000	2435	2867	4	1	1	3	366	0	145	0	5822	12
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	62957	2068	491	4	0	0	90	0	5	0	65615	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	67136	6352	495	5	1	47	977	0	322	0	75335	25
Sample	16	15	2	2	2	6	25	0	22	0		
<b>Self Employed in Agriculture</b>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	0	0	0	0	0	0	0	0	0	0	0	0
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	1428	632	184	6	0	2	23	0	1	0	2276	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	62415	1314	0	0	0	30	70	0	8	0	63837	1
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	63843	1946	184	6	0	32	93	0	9	0	66113	2
Sample	2	2	1	1	0	2	2	0	2	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL SC</b>												
<b>Others</b>												
< 50000	0	0	0	0	0	200	283	0	59	0	542	4
50000 - 100000	1784	1463	11	0	0	3	306	0	35	0	3602	5
100000 - 500000	39600	46639	8	0	8	214	4187	0	1883	0	92539	21
500000 - 1000000	2514	1760	0	0	0	408	345	0	21	0	5048	1
1000000 - 3000000	5358	3572	0	0	0	139	231	0	46	0	9346	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	49256	53434	19	0	8	964	5352	0	2044	0	111077	32
Sample	28	27	2	0	1	13	31	0	30	0		
<b>Total</b>												
< 50000	37	47	0	0	0	225	941	0	199	0	1449	16
50000 - 100000	4858	3434	11	0	31	54	901	0	145	0	9434	12
100000 - 500000	56872	58957	96	1	62	707	5815	0	2307	0	124817	44
500000 - 1000000	3990	1803	0	0	0	408	350	0	21	0	6572	2
1000000 - 3000000	69743	6272	675	10	0	141	344	0	52	0	77237	3
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	62415	1314	0	0	0	30	70	0	8	0	63837	1
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	197915	71827	782	11	93	1565	8421	0	2732	0	283346	78
Sample	61	59	6	4	10	36	77	0	71	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OBC</b>												
<b>Self Employed in non Agriculture</b>												
< 50000	5	0	0	0	0	4	1275	0	491	0	1775	5
50000 - 100000	3316	1989	0	0	0	0	365	0	33	0	5703	1
100000 - 500000	22726	15347	0	0	874	535	2250	0	1071	0	42803	7
500000 - 1000000	1581	3162	0	0	0	50	64	0	3	0	4860	2
1000000 - 3000000	14142	7071	0	0	0	7071	2121	0	589	0	30994	1
3000000 - 5000000	27183	12830	336	6	190	3362	1473	0	650	0	46030	1
5000000 -10000000	3483	608	0	0	62	4	69	0	74	0	4300	1
10000000 -15000000	6258	626	0	2	325	179	57	0	3	0	7450	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	78694	41633	336	8	1451	11205	7674	0	2914	0	143915	19
Sample	13	14	1	2	7	13	19	0	19	0		
<b>Agricultural Labour</b>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	37	37	0	0	0	0	3	0	0	0	77	1
500000 - 1000000	6694	8598	0	0	0	75	602	0	259	0	16228	2
1000000 - 3000000	632	37	2	0	0	0	3	0	0	0	674	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	7363	8672	2	0	0	75	608	0	259	0	16979	4
Sample	4	4	1	1	0	2	4	0	4	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OBC</b>												
<b>Other Labour</b>												
< 50000	0	141	0	0	0	82	378	0	152	0	753	8
50000 - 100000	1224	735	0	0	0	15	133	0	0	0	2107	1
100000 - 500000	1779	853	0	0	0	22	91	0	190	0	2935	2
500000 - 1000000	19672	3722	0	7	0	27	410	0	550	6	24394	2
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	6680	512	0	9	0	1	30	0	91	0	7323	1
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	29355	5963	0	16	0	147	1042	0	983	6	37512	14
Sample	6	7	0	2	0	8	14	0	11	1		
<b>Self Employed in Agriculture</b>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	13	0	7	199	0	1082	0	1301	1
100000 - 500000	0	0	0	0	0	0	0	0	0	0	0	0
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	187385	31598	1974	58	0	342	2767	0	362	0	224486	4
3000000 - 5000000	168269	2126	0	11	0	0	595	0	35	0	171036	1
5000000 -10000000	42856	3896	1967	0	0	146	297	0	209	0	49371	1
10000000 -15000000	93530	1508	0	8	0	5	159	0	380	0	95590	1
15000000 -25000000	698346	10074	0	5519	0	1632	1776	0	599	0	717946	1
25000000	25666	104	0	57	0	136	9	0	103	131	26206	1
Total	1216052	49306	3941	5666	0	2268	5802	0	2770	131	1285936	10
Sample	9	9	5	9	0	8	10	0	10	1		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OBC</b>												
<b>Others</b>												
< 50000	274	8	3	0	0	12	261	0	73	0	631	9
50000 - 100000	2059	998	0	0	0	12	159	0	13	0	3241	4
100000 - 500000	28400	19791	26	0	0	564	2734	0	2920	0	54435	20
500000 - 1000000	4087	5057	22	0	0	27	293	0	269	0	9755	6
1000000 - 3000000	185676	5665	208	15	0	63	1791	0	774	0	194192	7
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	164256	10266	0	34	0	0	2084	0	429	0	177069	1
10000000 -15000000	34409	489	37	2	0	24	103	0	362	0	35426	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	325418	1154	0	0	0	8	135	0	64	0	326779	1
Total	744579	43428	296	51	0	710	7560	0	4904	0	801528	50
Sample	41	40	8	10	1	25	49	0	46	0		
<b>Total</b>												
< 50000	279	149	3	0	0	98	1914	0	716	0	3159	22
50000 - 100000	6599	3722	0	13	0	34	856	0	1128	0	12352	7
100000 - 500000	52942	36028	26	0	874	1121	5078	0	4181	0	100250	30
500000 - 1000000	32034	20539	22	7	0	179	1369	0	1081	6	55237	12
1000000 - 3000000	387835	44371	2184	73	0	7476	6682	0	1725	0	450346	13
3000000 - 5000000	202132	15468	336	26	190	3363	2098	0	776	0	224389	3
5000000 -10000000	210595	14770	1967	34	62	150	2450	0	712	0	230740	3
10000000 -15000000	134197	2623	37	12	325	208	319	0	745	0	138466	4
15000000 -25000000	698346	10074	0	5519	0	1632	1776	0	599	0	717946	1
25000000	351084	1258	0	57	0	144	144	0	167	131	352985	2
Total	2076043	149002	4575	5741	1451	14405	22686	0	11830	137	2285870	97
Sample	73	74	15	24	8	56	96	0	90	2		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OTHERS</b>												
<i>Self Employed in non Agriculture</i>												
< 50000	878	0	0	0	2399	346	2292	0	657	0	6572	11
50000 - 100000	3322	1660	0	0	381	332	1820	0	678	0	8193	4
100000 - 500000	18526	14320	20	0	261	346	2467	0	191	0	36131	12
500000 - 1000000	13824	13505	0	0	1261	5242	1159	0	134	0	35125	6
1000000 - 3000000	23631	21052	45	8	16	90	554	0	69	0	45465	3
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	60181	50537	65	8	4318	6356	8292	0	1729	0	131486	36
Sample	23	22	3	2	20	28	36	0	34	0		
<i>Agricultural Labour</i>												
< 50000	0	0	0	0	0	0	228	0	13	0	241	1
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	2834	2272	221	3	0	15	257	0	14	0	5616	3
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	2834	2272	221	3	0	15	485	0	27	0	5857	4
Sample	3	3	2	1	0	2	4	0	4	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OTHERS</b>												
<i>Other Labour</i>												
< 50000	536	0	0	0	1	55	831	0	217	0	1640	10
50000 - 100000	35	17	0	0	0	0	23	0	3	0	78	1
100000 - 500000	4826	3292	0	0	0	24	828	0	63	0	9033	4
500000 - 1000000	588	246	0	0	0	1	12	0	10	0	857	1
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	5985	3555	0	0	1	80	1694	0	293	0	11608	16
Sample	7	6	0	0	1	8	16	0	15	0		
<i>Self Employed in Agriculture</i>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	57	23	7	0	0	0	8	0	6	0	101	1
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	91105	13509	1794	3826	0	1948	3047	0	565	0	115794	5
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	91162	13532	1801	3826	0	1948	3055	0	571	0	115895	6
Sample	6	6	5	5	0	5	6	0	6	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL OTHERS</b>												
<b>Others</b>												
< 50000	812	0	0	0	0	198	3528	0	1634	0	6172	27
50000 - 100000	1440	720	0	0	0	23	217	0	29	0	2429	1
100000 - 500000	42074	36931	375	0	1787	2197	5778	0	1081	0	90223	24
500000 - 1000000	15591	31144	40	0	2	523	1812	0	366	0	49478	11
1000000 - 3000000	61243	15220	99	9	80	772	2298	0	126	0	79847	6
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	121160	84015	514	9	1869	3713	13633	0	3236	0	228149	69
Sample	42	42	6	1	3	34	69	0	66	0		
<b>Total</b>												
< 50000	2226	0	0	0	2400	599	6879	0	2521	0	14625	49
50000 - 100000	4797	2397	0	0	381	355	2060	0	710	0	10700	6
100000 - 500000	68317	56838	623	3	2048	2582	9338	0	1355	0	141104	44
500000 - 1000000	30003	44895	40	0	1263	5766	2983	0	510	0	85460	18
1000000 - 3000000	175979	49781	1938	3843	96	2810	5899	0	760	0	241106	14
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	281322	153911	2601	3846	6188	12112	27159	0	5856	0	492995	131
Sample	81	79	16	9	24	77	131	0	125	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL TOTAL</b>												
<b>Self Employed in non Agriculture</b>												
< 50000	883	0	0	0	2399	359	3843	0	1148	0	8632	18
50000 - 100000	8005	4250	0	0	412	355	2640	0	789	0	16451	9
100000 - 500000	49356	37588	104	0	1188	1371	5872	0	1526	0	97005	29
500000 - 1000000	15405	16667	0	0	1261	5292	1223	0	137	0	39985	8
1000000 - 3000000	37773	28123	45	8	16	7161	2675	0	658	0	76459	4
3000000 - 5000000	27183	12830	336	6	190	3362	1473	0	650	0	46030	1
5000000 -10000000	3483	608	0	0	62	4	69	0	74	0	4300	1
10000000 -15000000	6258	626	0	2	325	179	57	0	3	0	7450	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	148346	100692	485	16	5853	18083	17852	0	4985	0	296312	71
Sample	49	49	5	5	34	56	71	0	67	0		
<b>Agricultural Labour</b>												
< 50000	0	0	0	0	0	0	229	0	13	0	242	2
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	9604	3839	221	3	0	15	367	0	29	0	14078	5
500000 - 1000000	8170	8641	0	0	0	75	607	0	259	0	17752	3
1000000 - 3000000	632	37	2	0	0	0	3	0	0	0	674	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	18406	12517	223	3	0	90	1206	0	301	0	32746	11
Sample	9	9	3	2	0	4	11	0	11	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL TOTAL</b>												
<b>Other Labour</b>												
< 50000	573	188	0	0	1	153	1590	0	509	0	3014	27
50000 - 100000	2966	2122	0	0	0	43	296	0	35	0	5462	5
100000 - 500000	9040	7012	4	1	1	49	1285	0	398	0	17790	18
500000 - 1000000	20260	3968	0	7	0	28	422	0	560	6	25251	3
1000000 - 3000000	62957	2068	491	4	0	0	90	0	5	0	65615	1
3000000 - 5000000	6680	512	0	9	0	1	30	0	91	0	7323	1
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	102476	15870	495	21	2	274	3713	0	1598	6	124455	55
Sample	29	28	2	4	3	22	55	0	48	1		
<b>Self Employed in Agriculture</b>												
< 50000	0	0	0	0	0	0	0	0	0	0	0	0
50000 - 100000	0	0	0	13	0	7	199	0	1082	0	1301	1
100000 - 500000	57	23	7	0	0	0	8	0	6	0	101	1
500000 - 1000000	0	0	0	0	0	0	0	0	0	0	0	0
1000000 - 3000000	279918	45739	3952	3890	0	2292	5837	0	928	0	342556	10
3000000 - 5000000	168269	2126	0	11	0	0	595	0	35	0	171036	1
5000000 -10000000	42856	3896	1967	0	0	146	297	0	209	0	49371	1
10000000 -15000000	93530	1508	0	8	0	5	159	0	380	0	95590	1
15000000 -25000000	760761	11388	0	5519	0	1662	1846	0	607	0	781783	2
25000000	25666	104	0	57	0	136	9	0	103	131	26206	1
Total	1371057	64784	5926	9498	0	4248	8950	0	3350	131	1467944	18
Sample	17	17	11	15	0	15	18	0	18	1		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>RURAL TOTAL</b>												
<b>Others</b>												
< 50000	1086	8	3	0	0	410	4072	0	1766	0	7345	40
50000 - 100000	5283	3181	11	0	0	38	682	0	77	0	9272	10
100000 - 500000	110074	103361	409	0	1795	2975	12699	0	5884	0	237197	65
500000 - 1000000	22192	37961	62	0	2	958	2450	0	656	0	64281	18
1000000 - 3000000	252277	24457	307	24	80	974	4320	0	946	0	283385	14
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	164256	10266	0	34	0	0	2084	0	429	0	177069	1
10000000 -15000000	34409	489	37	2	0	24	103	0	362	0	35426	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	325418	1154	0	0	0	8	135	0	64	0	326779	1
Total	914995	180877	829	60	1877	5387	26545	0	10184	0	1140754	151
Sample	111	109	16	11	5	72	149	0	142	0		
<b>Total</b>												
< 50000	2542	196	3	0	2400	922	9734	0	3436	0	19233	87
50000 - 100000	16254	9553	11	13	412	443	3817	0	1983	0	32486	25
100000 - 500000	178131	151823	745	4	2984	4410	20231	0	7843	0	366171	118
500000 - 1000000	66027	67237	62	7	1263	6353	4702	0	1612	6	147269	32
1000000 - 3000000	633557	100424	4797	3926	96	10427	12925	0	2537	0	768689	30
3000000 - 5000000	202132	15468	336	26	190	3363	2098	0	776	0	224389	3
5000000 -10000000	210595	14770	1967	34	62	150	2450	0	712	0	230740	3
10000000 -15000000	134197	2623	37	12	325	208	319	0	745	0	138466	4
15000000 -25000000	760761	11388	0	5519	0	1662	1846	0	607	0	781783	2
25000000	351084	1258	0	57	0	144	144	0	167	131	352985	2
Total	2555280	374740	7958	9598	7732	28082	58266	0	20418	137	3062211	306
Sample	215	212	37	37	42	169	304	0	286	2		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN SC</b>												
<i>Self Employed</i>												
< 50000	1640	1198	0	0	226	174	2570	0	405	0	6213	139
50000 - 100000	2319	642	0	0	660	226	1180	0	657	0	5684	18
100000 - 500000	88222	71477	0	0	818	3309	10155	5	4375	0	178361	140
500000 - 1000000	57764	39818	0	0	693	5129	4016	15	2594	0	110029	28
1000000 - 3000000	24495	22661	0	0	484	1674	2905	0	5330	0	57549	12
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	174440	135796	0	0	2881	10512	20826	20	13361	0	357836	337
Sample	193	206	0	0	124	169	335	3	313	0		
<i>Regular wages/salary</i>												
< 50000	3974	2749	0	0	3	271	7944	0	2632	0	17573	225
50000 - 100000	4388	2576	0	0	147	1074	3348	0	1641	0	13174	50
100000 - 500000	159870	138046	48	6	35	3781	24893	52	28765	0	355496	245
500000 - 1000000	117322	58288	0	0	17	1803	8657	0	13423	0	199510	78
1000000 - 3000000	82330	26032	0	0	0	1880	2681	0	1740	0	114663	15
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	367884	227691	48	6	202	8809	47523	52	48201	0	700416	613
Sample	359	387	4	2	17	287	611	2	589	0		

**Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN SC</b>												
<b>Casual Labour</b>												
< 50000	2818	2636	0	0	12	129	1630	0	246	0	7471	72
50000 - 100000	1969	788	0	0	0	3	375	0	20	0	3155	7
100000 - 500000	40753	21341	0	0	15	124	2208	0	199	0	64640	52
500000 - 1000000	11871	4849	0	0	77	52	330	0	70	0	17249	8
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 - 10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 - 15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 - 25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	57411	29614	0	0	104	308	4543	0	535	0	92515	139
Sample	84	83	0	0	15	42	139	0	132	0		
<b>Others</b>												
< 50000	22	14	0	0	0	0	179	0	15	0	230	12
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	18297	7812	0	0	0	87	1020	0	890	0	28106	14
500000 - 1000000	6967	3609	0	0	0	11	410	2	28	0	11027	5
1000000 - 3000000	2691	577	0	0	0	15	182	74	10	0	3549	2
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 - 10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 - 15000000	3710	4452	0	0	0	74	626	0	40847	0	49709	1
15000000 - 25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	31687	16464	0	0	0	187	2417	76	41790	0	92621	34
Sample	23	24	0	0	0	11	34	2	26	0		
<b>Total</b>												
< 50000	8454	6597	0	0	241	574	12323	0	3298	0	31487	448
50000 - 100000	8676	4006	0	0	807	1303	4903	0	2318	0	22013	75
100000 - 500000	307142	238676	48	6	868	7301	38276	57	34229	0	626603	451
500000 - 1000000	193924	106564	0	0	787	6995	13413	17	16115	0	337815	119
1000000 - 3000000	109516	49270	0	0	484	3569	5768	74	7080	0	175761	29
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 - 10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 - 15000000	3710	4452	0	0	0	74	626	0	40847	0	49709	1
15000000 - 25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	631422	409565	48	6	3187	19816	75309	148	103887	0	1243388	1123
Sample	659	700	4	2	156	509	1119	7	1060	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN OBC</b>												
<b>Self Employed</b>												
< 50000	384	199	0	0	216	150	1197	0	201	0	2347	57
50000 - 100000	1864	344	0	0	18	10	264	0	322	0	2822	8
100000 - 500000	29732	16316	0	0	1869	2242	4239	0	1179	0	55577	42
500000 - 1000000	58477	20306	802	0	334	4090	3316	1	1068	0	88394	29
1000000 - 3000000	37294	23879	348	3	343	2579	1780	8	705	0	66939	14
3000000 - 5000000	3300	193	0	0	0	933	106	72	114	0	4718	2
5000000 -10000000	114725	119594	0	0	1966	2923	1677	0	1045	0	241930	4
10000000 -15000000	2860	2172	0	0	16	108	72	0	35	0	5263	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	248636	183003	1150	3	4762	13035	12651	81	4669	0	467990	157
Sample	100	100	6	6	58	107	157	3	146	0		
<b>Regular wages/salary</b>												
< 50000	503	400	0	0	0	1819	6412	0	702	0	9836	90
50000 - 100000	1427	433	0	0	0	140	556	0	1020	0	3576	9
100000 - 500000	35008	24534	184	2	29	790	5675	0	6050	0	72272	72
500000 - 1000000	45111	40716	21	1	7	2803	3575	0	6854	0	99088	27
1000000 - 3000000	31832	9911	0	0	310	958	1451	0	759	0	45221	9
3000000 - 5000000	85601	30345	0	0	25	8361	2859	0	397	0	127588	2
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	199482	106339	205	3	371	14871	20528	0	15782	0	357581	209
Sample	106	115	5	3	8	109	209	0	188	0		

**Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN OBC</b>												
<b>Casual Labour</b>												
< 50000	35	84	0	0	28	44	515	0	34	0	740	13
50000 - 100000	41	0	0	0	0	0	7	0	0	0	48	1
100000 - 500000	7667	5275	0	0	0	64	751	0	271	0	14028	16
500000 - 1000000	4536	1381	0	0	0	141	74	0	5	0	6137	3
1000000 - 3000000	0	0	0	0	0	0	0	0	0	0	0	0
3000000 - 5000000	0	1740	8	0	0	0	3	0	0	0	1751	1
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	12279	8480	8	0	28	249	1350	0	310	0	22704	34
Sample	21	21	1	0	1	15	34	0	33	0		
<b>Others</b>												
< 50000	0	0	0	0	0	0	1189	0	76	0	1265	2
50000 - 100000	0	0	0	0	0	0	0	0	0	0	0	0
100000 - 500000	539	101	0	0	0	0	26	0	7	0	673	2
500000 - 1000000	16733	5674	0	252	0	6	834	2	362	0	23863	5
1000000 - 3000000	51723	22214	0	0	0	3510	1983	0	694	0	80124	8
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	68995	27989	0	252	0	3516	4032	2	1139	0	105925	17
Sample	14	15	0	1	0	7	17	1	15	0		
<b>Total</b>												
< 50000	922	683	0	0	244	2013	9313	0	1013	0	14188	162
50000 - 100000	3332	777	0	0	18	150	827	0	1342	0	6446	18
100000 - 500000	72946	46226	184	2	1898	3096	10691	0	7507	0	142550	132
500000 - 1000000	124857	68077	823	253	341	7040	7799	3	8289	0	217482	64
1000000 - 3000000	120849	56004	348	3	653	7047	5214	8	2158	0	192284	31
3000000 - 5000000	88901	32278	8	0	25	9294	2968	72	511	0	134057	5
5000000 -10000000	114725	119594	0	0	1966	2923	1677	0	1045	0	241930	4
10000000 -15000000	2860	2172	0	0	16	108	72	0	35	0	5263	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	529392	325811	1363	258	5161	31671	38561	83	21900	0	954200	417
Sample	241	251	12	10	67	238	417	4	382	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN OTHERS</b>												
<i>Self Employed</i>												
< 50000	1956	1611	14	0	1684	896	6845	0	1010	0	14016	219
50000 - 100000	1806	2396	0	0	1836	2229	9872	0	1657	0	19796	45
100000 - 500000	163074	133081	59	0	4905	23844	26385	90	11923	0	363361	338
500000 - 1000000	407762	236837	979	4	15150	32418	36861	1	12159	0	742171	253
1000000 - 3000000	1515750	1031609	481	0	64392	192056	113607	569	49068	0	2967532	297
3000000 - 5000000	794695	367225	0	0	9849	66986	28127	0	8385	0	1275267	66
5000000 -10000000	644365	368611	982	1329	14402	37131	23671	0	20367	0	1110858	39
10000000 -15000000	697556	307919	0	0	2921	59651	13238	0	1864	0	1083149	11
15000000 -25000000	75420	61174	0	0	21998	7555	3819	0	105	0	170071	2
25000000	125400	244480	0	0	1627	13773	1837	0	211	0	387328	2
Total	4427784	2754943	2515	1333	138764	436539	264262	660	106749	0	8133549	1272
Sample	876	977	12	5	604	880	1269	7	1196	0		
<i>Regular wages/salary</i>												
< 50000	2240	1873	0	0	32	3686	26471	15	5581	0	39898	529
50000 - 100000	13050	4745	0	0	0	4125	17270	0	5416	0	44606	101
100000 - 500000	287914	234777	44	0	386	54743	70809	927	59703	0	709303	511
500000 - 1000000	432081	278306	0	0	1175	48148	47745	424	59910	0	867789	259
1000000 - 3000000	790875	492889	9	0	1159	81510	65990	196	67377	0	1500005	234
3000000 - 5000000	670320	290157	0	0	0	35607	21480	0	70204	0	1087768	52
5000000 -10000000	421382	182690	0	0	1643	18140	11472	0	9485	0	644812	21
10000000 -15000000	27390	18260	0	0	0	685	1452	0	32	0	47819	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	2645252	1503697	53	0	4395	246644	262689	1562	277708	0	4942000	1708
Sample	920	999	7	2	43	947	1704	15	1614	0		

**Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN OTHERS</b>												
<b>Casual Labour</b>												
< 50000	502	315	0	0	7	21	759	0	84	0	1688	47
50000 - 100000	775	947	0	0	0	2	124	0	10	0	1858	11
100000 - 500000	11873	5098	0	0	0	25	655	0	123	0	17774	16
500000 - 1000000	9637	3569	0	0	0	47	302	0	29	0	13584	9
1000000 - 3000000	2930	220	0	0	0	1	18	0	0	0	3169	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	25717	10149	0	0	7	96	1858	0	246	0	38073	84
Sample	39	37	0	0	4	28	84	0	80	0		
<b>Others</b>												
< 50000	0	0	0	0	2	53	1743	0	151	0	1949	45
50000 - 100000	0	0	0	0	0	390	848	0	269	0	1507	2
100000 - 500000	29498	20008	0	0	0	2842	4835	2	6402	0	63587	49
500000 - 1000000	82013	51451	0	0	32	3860	5415	7	2081	0	144859	50
1000000 - 3000000	249807	157304	0	0	0	13440	15633	0	36400	0	472584	55
3000000 - 5000000	53737	20114	0	0	2693	2637	2449	0	1776	0	83406	11
5000000 -10000000	144360	21504	0	0	0	5615	2634	0	451	0	174564	4
10000000 -15000000	75420	6495	0	0	0	1710	1393	0	57	0	85075	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	41300	0	0	0	0	472	228	0	4	0	42004	1
Total	676135	276876	0	0	2727	31019	35178	9	47591	0	1069535	219
Sample	154	165	0	0	4	80	219	2	211	0		
<b>Total</b>												
< 50000	4698	3799	14	0	1725	4656	35818	15	6826	0	57551	840
50000 - 100000	15631	8088	0	0	1836	6746	28114	0	7352	0	67767	159
100000 - 500000	492359	392964	103	0	5291	81454	102684	1019	78151	0	1154025	914
500000 - 1000000	931493	570163	979	4	16357	84473	90323	432	74179	0	1768403	571
1000000 - 3000000	2559362	1682022	490	0	65551	287007	195248	765	152845	0	4943290	587
3000000 - 5000000	1518752	677496	0	0	12542	105230	52056	0	80365	0	2446441	129
5000000 -10000000	1210107	572805	982	1329	16045	60886	37777	0	30303	0	1930234	64
10000000 -15000000	800366	332674	0	0	2921	62046	16083	0	1953	0	1216043	14
15000000 -25000000	75420	61174	0	0	21998	7555	3819	0	105	0	170071	2
25000000	166700	244480	0	0	1627	14245	2065	0	215	0	429332	3
Total	7774888	4545665	2568	1333	145893	714298	563987	2231	432294	0	14183157	3283
Sample	1989	2178	19	7	655	1935	3276	24	3101	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN TOTAL</b>												
<b>Self Employed</b>												
< 50000	3980	3008	14	0	2126	1220	10612	0	1616	0	22576	415
50000 - 100000	5989	3382	0	0	2514	2465	11316	0	2636	0	28302	71
100000 - 500000	281028	220874	59	0	7592	29395	40779	95	17477	0	597299	520
500000 - 1000000	524003	296961	1781	4	16177	41637	44193	17	15821	0	940594	310
1000000 - 3000000	1577539	1078149	829	3	65219	196309	118292	577	55103	0	3092020	323
3000000 - 5000000	797995	367418	0	0	9849	67919	28233	72	8499	0	1279985	68
5000000 -10000000	759090	488205	982	1329	16368	40054	25348	0	21412	0	1352788	43
10000000 -15000000	700416	310091	0	0	2937	59759	13310	0	1899	0	1088412	12
15000000 -25000000	75420	61174	0	0	21998	7555	3819	0	105	0	170071	2
25000000	125400	244480	0	0	1627	13773	1837	0	211	0	387328	2
Total	4850860	3073742	3665	1336	146407	460086	297739	761	124779	0	8959375	1766
Sample	1169	1283	18	11	786	1156	1761	13	1655	0		
<b>Regular wages/salary</b>												
< 50000	6717	5022	0	0	35	5776	40827	15	8915	0	67307	844
50000 - 100000	18865	7754	0	0	147	5339	21174	0	8077	0	61356	160
100000 - 500000	482792	397357	276	8	450	59314	101377	979	94518	0	1137071	828
500000 - 1000000	594514	377310	21	1	1199	52754	59977	424	80187	0	1166387	364
1000000 - 3000000	905037	528832	9	0	1469	84348	70122	196	69876	0	1659889	258
3000000 - 5000000	755921	320502	0	0	25	43968	24339	0	70601	0	1215356	54
5000000 -10000000	421382	182690	0	0	1643	18140	11472	0	9485	0	644812	21
10000000 -15000000	27390	18260	0	0	0	685	1452	0	32	0	47819	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	3212618	1837727	306	9	4968	270324	330740	1614	341691	0	5999997	2530
Sample	1385	1501	16	7	68	1343	2524	17	2391	0		

**Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>URBAN TOTAL</b>												
<b>Casual Labour</b>												
< 50000	3355	3035	0	0	47	194	2904	0	364	0	9899	132
50000 - 100000	2785	1735	0	0	0	5	506	0	30	0	5061	19
100000 - 500000	60293	31714	0	0	15	213	3614	0	593	0	96442	84
500000 - 1000000	26044	9799	0	0	77	240	706	0	104	0	36970	20
1000000 - 3000000	2930	220	0	0	0	1	18	0	0	0	3169	1
3000000 - 5000000	0	1740	8	0	0	0	3	0	0	0	1751	1
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	95407	48243	8	0	139	653	7751	0	1091	0	153292	257
Sample	144	141	1	0	20	85	257	0	245	0		
<b>Others</b>												
< 50000	22	14	0	0	2	53	3111	0	242	0	3444	59
50000 - 100000	0	0	0	0	0	390	848	0	269	0	1507	2
100000 - 500000	48334	27921	0	0	0	2929	5881	2	7299	0	92366	65
500000 - 1000000	105713	60734	0	252	32	3877	6659	11	2471	0	179749	60
1000000 - 3000000	304221	180095	0	0	0	16965	17798	74	37104	0	556257	65
3000000 - 5000000	53737	20114	0	0	2693	2637	2449	0	1776	0	83406	11
5000000 -10000000	144360	21504	0	0	0	5615	2634	0	451	0	174564	4
10000000 -15000000	79130	10947	0	0	0	1784	2019	0	40904	0	134784	3
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	41300	0	0	0	0	472	228	0	4	0	42004	1
Total	776817	321329	0	252	2727	34722	41627	87	90520	0	1268081	270
Sample	191	204	0	1	4	98	270	5	252	0		
<b>Total</b>												
< 50000	14074	11079	14	0	2210	7243	57454	15	11137	0	103226	1450
50000 - 100000	27639	12871	0	0	2661	8199	33844	0	11012	0	96226	252
100000 - 500000	872447	677866	335	8	8057	91851	151651	1076	119887	0	1923178	1497
500000 - 1000000	1250274	744804	1802	257	17485	98508	111535	452	98583	0	2323700	754
1000000 - 3000000	2789727	1787296	838	3	66688	297623	206230	847	162083	0	5311335	647
3000000 - 5000000	1607653	709774	8	0	12567	114524	55024	72	80876	0	2580498	134
5000000 -10000000	1324832	692399	982	1329	18011	63809	39454	0	31348	0	2172164	68
10000000 -15000000	806936	339298	0	0	2937	62228	16781	0	42835	0	1271015	16
15000000 -25000000	75420	61174	0	0	21998	7555	3819	0	105	0	170071	2
25000000	166700	244480	0	0	1627	14245	2065	0	215	0	429332	3
Total	8935702	5281041	3979	1597	154241	765785	677857	2462	558081	0	16380745	4823
Sample	2889	3129	35	19	878	2682	4812	35	4543	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED SC</b>												
<b>Self Employed</b>												
< 50000	1640	1198	0	0	226	183	2846	0	405	0	6498	141
50000 - 100000	3686	1243	0	0	691	249	1635	0	735	0	8239	22
100000 - 500000	96326	79398	84	0	871	3799	11310	5	4639	0	196432	150
500000 - 1000000	57764	39818	0	0	693	5129	4016	15	2594	0	110029	28
1000000 - 3000000	25923	23293	184	6	484	1676	2928	0	5331	0	59825	13
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	62415	1314	0	0	0	30	70	0	8	0	63837	1
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	247754	146264	268	6	2965	11066	22805	20	13712	0	444860	355
Sample	208	221	2	2	131	186	353	3	329	0		
<b>Regular Wages/ Salary Earning</b>												
< 50000	3974	2749	0	0	3	271	7944	0	2632	0	17573	225
50000 - 100000	4388	2576	0	0	147	1074	3348	0	1641	0	13174	50
100000 - 500000	159870	138046	48	6	35	3781	24893	52	28765	0	355496	245
500000 - 1000000	117322	58288	0	0	17	1803	8657	0	13423	0	199510	78
1000000 - 3000000	82330	26032	0	0	0	1880	2681	0	1740	0	114663	15
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	367884	227691	48	6	202	8809	47523	52	48201	0	700416	613
Sample	359	387	4	2	17	287	611	2	589	0		

**Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED SC</b>												
<b>Agri. /Casual/other Labour</b>												
< 50000	2855	2683	0	0	12	145	2012	0	386	0	8093	82
50000 - 100000	3676	2158	0	0	0	31	515	0	52	0	6432	10
100000 - 500000	49921	25738	4	1	16	127	2681	0	359	0	78847	65
500000 - 1000000	13347	4892	0	0	77	52	335	0	70	0	18773	9
1000000 - 3000000	62957	2068	491	4	0	0	90	0	5	0	65615	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	132756	37539	495	5	105	355	5633	0	872	0	177760	167
Sample	102	100	2	2	17	48	167	0	157	0		
<b>Others</b>												
< 50000	22	14	0	0	0	200	462	0	74	0	772	16
50000 - 100000	1784	1463	11	0	0	3	306	0	35	0	3602	5
100000 - 500000	57897	54451	8	0	8	301	5207	0	2773	0	120645	35
500000 - 1000000	9481	5369	0	0	0	419	755	2	49	0	16075	6
1000000 - 3000000	8049	4149	0	0	0	154	413	74	56	0	12895	3
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	3710	4452	0	0	0	74	626	0	40847	0	49709	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	80943	69898	19	0	8	1151	7769	76	43834	0	203698	66
Sample	51	51	2	0	1	24	65	2	56	0		
<b>Total</b>												
< 50000	8491	6644	0	0	241	799	13264	0	3497	0	32936	464
50000 - 100000	13534	7440	11	0	838	1357	5804	0	2463	0	31447	87
100000 - 500000	364014	297633	144	7	930	8008	44091	57	36536	0	751420	495
500000 - 1000000	197914	108367	0	0	787	7403	13763	17	16136	0	344387	121
1000000 - 3000000	179259	55542	675	10	484	3710	6112	74	7132	0	252998	32
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	3710	4452	0	0	0	74	626	0	40847	0	49709	1
15000000 -25000000	62415	1314	0	0	0	30	70	0	8	0	63837	1
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	829337	481392	830	17	3280	21381	83730	148	106619	0	1526734	1201
Sample	720	759	10	6	166	545	1196	7	1131	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED OBC</b>												
<b>Self Employed</b>												
< 50000	389	199	0	0	216	154	2472	0	692	0	4122	62
50000 - 100000	5180	2333	0	13	18	17	828	0	1437	0	9826	10
100000 - 500000	52458	31663	0	0	2743	2777	6489	0	2250	0	98380	49
500000 - 1000000	60058	23468	802	0	334	4140	3380	1	1071	0	93254	31
1000000 - 3000000	238821	62548	2322	61	343	9992	6668	8	1656	0	322419	19
3000000 - 5000000	198752	15149	336	17	190	4295	2174	72	799	0	221784	4
5000000 -10000000	161064	124098	1967	0	2028	3073	2043	0	1328	0	295601	6
10000000 -15000000	102648	4306	0	10	341	292	288	0	418	0	108303	3
15000000 -25000000	698346	10074	0	5519	0	1632	1776	0	599	0	717946	1
25000000	25666	104	0	57	0	136	9	0	103	131	26206	1
Total	1543382	273942	5427	5677	6213	26508	26127	81	10353	131	1897841	186
Sample	122	123	12	17	65	128	186	3	175	1		
<b>Regular Wages/ Salary Earning</b>												
< 50000	503	400	0	0	0	1819	6412	0	702	0	9836	90
50000 - 100000	1427	433	0	0	0	140	556	0	1020	0	3576	9
100000 - 500000	35008	24534	184	2	29	790	5675	0	6050	0	72272	72
500000 - 1000000	45111	40716	21	1	7	2803	3575	0	6854	0	99088	27
1000000 - 3000000	31832	9911	0	0	310	958	1451	0	759	0	45221	9
3000000 - 5000000	85601	30345	0	0	25	8361	2859	0	397	0	127588	2
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	199482	106339	205	3	371	14871	20528	0	15782	0	357581	209
Sample	106	115	5	3	8	109	209	0	188	0		

**Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED OBC</b>												
<b>Agri. /Casual/other Labour</b>												
< 50000	35	225	0	0	28	126	893	0	186	0	1493	21
50000 - 100000	1265	735	0	0	0	15	140	0	0	0	2155	2
100000 - 500000	9483	6165	0	0	0	86	845	0	461	0	17040	19
500000 - 1000000	30902	13701	0	7	0	243	1086	0	814	6	46759	7
1000000 - 3000000	632	37	2	0	0	0	3	0	0	0	674	1
3000000 - 5000000	6680	2252	8	9	0	1	33	0	91	0	9074	2
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	48997	23115	10	16	28	471	3000	0	1552	6	77195	52
Sample	31	32	2	3	1	25	52	0	48	1		
<b>Others</b>												
< 50000	274	8	3	0	0	12	1450	0	149	0	1896	11
50000 - 100000	2059	998	0	0	0	12	159	0	13	0	3241	4
100000 - 500000	28939	19892	26	0	0	564	2760	0	2927	0	55108	22
500000 - 1000000	20820	10731	22	252	0	33	1127	2	631	0	33618	11
1000000 - 3000000	237399	27879	208	15	0	3573	3774	0	1468	0	274316	15
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	164256	10266	0	34	0	0	2084	0	429	0	177069	1
10000000 -15000000	34409	489	37	2	0	24	103	0	362	0	35426	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	325418	1154	0	0	0	8	135	0	64	0	326779	1
Total	813574	71417	296	303	0	4226	11592	2	6043	0	907453	67
Sample	55	55	8	11	1	32	66	1	61	0		
<b>Total</b>												
< 50000	1201	832	3	0	244	2111	11227	0	1729	0	17347	184
50000 - 100000	9931	4499	0	13	18	184	1683	0	2470	0	18798	25
100000 - 500000	125888	82254	210	2	2772	4217	15769	0	11688	0	242800	162
500000 - 1000000	156891	88616	845	260	341	7219	9168	3	9370	6	272719	76
1000000 - 3000000	508684	100375	2532	76	653	14523	11896	8	3883	0	642630	44
3000000 - 5000000	291033	47746	344	26	215	12657	5066	72	1287	0	358446	8
5000000 -10000000	325320	134364	1967	34	2028	3073	4127	0	1757	0	472670	7
10000000 -15000000	137057	4795	37	12	341	316	391	0	780	0	143729	5
15000000 -25000000	698346	10074	0	5519	0	1632	1776	0	599	0	717946	1
25000000	351084	1258	0	57	0	144	144	0	167	131	352985	2
Total	2605435	474813	5938	5999	6612	46076	61247	83	33730	137	3240070	514
Sample	314	325	27	34	75	294	513	4	472	2		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED OTHERS</b>												
<b>Self Employed</b>												
< 50000	2834	1611	14	0	4083	1242	9137	0	1667	0	20588	230
50000 - 100000	5128	4056	0	0	2217	2561	11692	0	2335	0	27989	49
100000 - 500000	181657	147424	86	0	5166	24190	28860	90	12120	0	399593	351
500000 - 1000000	421586	250342	979	4	16411	37660	38020	1	12293	0	777296	259
1000000 - 3000000	1630486	1066170	2320	3834	64408	194094	117208	569	49702	0	3128791	305
3000000 - 5000000	794695	367225	0	0	9849	66986	28127	0	8385	0	1275267	66
5000000 -10000000	644365	368611	982	1329	14402	37131	23671	0	20367	0	1110858	39
10000000 -15000000	697556	307919	0	0	2921	59651	13238	0	1864	0	1083149	11
15000000 -25000000	75420	61174	0	0	21998	7555	3819	0	105	0	170071	2
25000000	125400	244480	0	0	1627	13773	1837	0	211	0	387328	2
Total	4579127	2819012	4381	5167	143082	444843	275609	660	109049	0	8380930	1314
Sample	905	1005	20	12	624	913	1311	7	1236	0		
<b>Regular Wages/ Salary Earning</b>												
< 50000	2240	1873	0	0	32	3686	26471	15	5581	0	39898	529
50000 - 100000	13050	4745	0	0	0	4125	17270	0	5416	0	44606	101
100000 - 500000	287914	234777	44	0	386	54743	70809	927	59703	0	709303	511
500000 - 1000000	432081	278306	0	0	1175	48148	47745	424	59910	0	867789	259
1000000 - 3000000	790875	492889	9	0	1159	81510	65990	196	67377	0	1500005	234
3000000 - 5000000	670320	290157	0	0	0	35607	21480	0	70204	0	1087768	52
5000000 -10000000	421382	182690	0	0	1643	18140	11472	0	9485	0	644812	21
10000000 -15000000	27390	18260	0	0	0	685	1452	0	32	0	47819	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	2645252	1503697	53	0	4395	246644	262689	1562	277708	0	4942000	1708
Sample	920	999	7	2	43	947	1704	15	1614	0		

**Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED OTHERS</b>												
<b>Agri. /Casual/other Labour</b>												
< 50000	1038	315	0	0	8	76	1818	0	314	0	3569	58
50000 - 100000	810	964	0	0	0	2	147	0	13	0	1936	12
100000 - 500000	19533	10662	221	3	0	64	1740	0	200	0	32423	23
500000 - 1000000	10225	3815	0	0	0	48	314	0	39	0	14441	10
1000000 - 3000000	2930	220	0	0	0	1	18	0	0	0	3169	1
3000000 - 5000000	0	0	0	0	0	0	0	0	0	0	0	0
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	34536	15976	221	3	8	191	4037	0	566	0	55538	104
Sample	49	46	2	1	5	38	104	0	99	0		
<b>Others</b>												
< 50000	812	0	0	0	2	251	5271	0	1785	0	8121	72
50000 - 100000	1440	720	0	0	0	413	1065	0	298	0	3936	3
100000 - 500000	71572	56939	375	0	1787	5039	10613	2	7483	0	153810	73
500000 - 1000000	97604	82595	40	0	34	4383	7227	7	2447	0	194337	61
1000000 - 3000000	311050	172524	99	9	80	14212	17931	0	36526	0	552431	61
3000000 - 5000000	53737	20114	0	0	2693	2637	2449	0	1776	0	83406	11
5000000 -10000000	144360	21504	0	0	0	5615	2634	0	451	0	174564	4
10000000 -15000000	75420	6495	0	0	0	1710	1393	0	57	0	85075	2
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	41300	0	0	0	0	472	228	0	4	0	42004	1
Total	797295	360891	514	9	4596	34732	48811	9	50827	0	1297684	288
Sample	196	207	6	1	7	114	288	2	277	0		
<b>Total</b>												
< 50000	6924	3799	14	0	4125	5255	42697	15	9347	0	72176	889
50000 - 100000	20428	10485	0	0	2217	7101	30174	0	8062	0	78467	165
100000 - 500000	560676	449802	726	3	7339	84036	112022	1019	79506	0	1295129	958
500000 - 1000000	961496	615058	1019	4	17620	90239	93306	432	74689	0	1853863	589
1000000 - 3000000	2735341	1731803	2428	3843	65647	289817	201147	765	153605	0	5184396	601
3000000 - 5000000	1518752	677496	0	0	12542	105230	52056	0	80365	0	2446441	129
5000000 -10000000	1210107	572805	982	1329	16045	60886	37777	0	30303	0	1930234	64
10000000 -15000000	800366	332674	0	0	2921	62046	16083	0	1953	0	1216043	14
15000000 -25000000	75420	61174	0	0	21998	7555	3819	0	105	0	170071	2
25000000	166700	244480	0	0	1627	14245	2065	0	215	0	429332	3
Total	8056210	4699576	5169	5179	152081	726410	591146	2231	438150	0	14676152	3414
Sample	2070	2257	35	16	679	2012	3407	24	3226	0		

Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED TOTAL</b>												
<b>Self Employed</b>												
< 50000	4863	3008	14	0	4525	1579	14455	0	2764	0	31208	433
50000 - 100000	13994	7632	0	13	2926	2827	14155	0	4507	0	46054	81
100000 - 500000	330441	258485	170	0	8780	30766	46659	95	19009	0	694405	550
500000 - 1000000	539408	313628	1781	4	17438	46929	45416	17	15958	0	980579	318
1000000 - 3000000	1895230	1152011	4826	3901	65235	205762	126804	577	56689	0	3511035	337
3000000 - 5000000	993447	382374	336	17	10039	71281	30301	72	9184	0	1497051	70
5000000 -10000000	805429	492709	2949	1329	16430	40204	25714	0	21695	0	1406459	45
10000000 -15000000	800204	312225	0	10	3262	59943	13526	0	2282	0	1191452	14
15000000 -25000000	836181	72562	0	5519	21998	9217	5665	0	712	0	951854	4
25000000	151066	244584	0	57	1627	13909	1846	0	314	131	413534	3
Total	6370263	3239218	10076	10850	152260	482417	324541	761	133114	131	10723631	1855
Sample	1235	1349	34	31	820	1227	1850	13	1740	1		
<b>Regular Wages/ Salary Earning</b>												
< 50000	6717	5022	0	0	35	5776	40827	15	8915	0	67307	844
50000 - 100000	18865	7754	0	0	147	5339	21174	0	8077	0	61356	160
100000 - 500000	482792	397357	276	8	450	59314	101377	979	94518	0	1137071	828
500000 - 1000000	594514	377310	21	1	1199	52754	59977	424	80187	0	1166387	364
1000000 - 3000000	905037	528832	9	0	1469	84348	70122	196	69876	0	1659889	258
3000000 - 5000000	755921	320502	0	0	25	43968	24339	0	70601	0	1215356	54
5000000 -10000000	421382	182690	0	0	1643	18140	11472	0	9485	0	644812	21
10000000 -15000000	27390	18260	0	0	0	685	1452	0	32	0	47819	1
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	3212618	1837727	306	9	4968	270324	330740	1614	341691	0	5999997	2530
Sample	1385	1501	16	7	68	1343	2524	17	2391	0		

**Table (2): Estimated Value of Assets (In lakh Rs.) by Asset Holding Class/ Social Group/Household Type/Type of Assets as on 30-06-2002**

Household Assets Holding Class	Land	Building	Livestock & Poultry	Farm Business	Non farm Business	All Transport Equipment	Durable Household Assets	Share	Deposit	Loan Receivable	Total	Sample
<b>COMBINED TOTAL</b>												
<b>Agri. /Casual/other Labour</b>												
< 50000	3928	3223	0	0	48	347	4723	0	886	0	13155	161
50000 - 100000	5751	3857	0	0	0	48	802	0	65	0	10523	24
100000 - 500000	78937	42565	225	4	16	277	5266	0	1020	0	128310	107
500000 - 1000000	54474	22408	0	7	77	343	1735	0	923	6	79973	26
1000000 - 3000000	66519	2325	493	4	0	1	111	0	5	0	69458	3
3000000 - 5000000	6680	2252	8	9	0	1	33	0	91	0	9074	2
5000000 -10000000	0	0	0	0	0	0	0	0	0	0	0	0
10000000 -15000000	0	0	0	0	0	0	0	0	0	0	0	0
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	0	0	0	0	0	0	0	0	0	0	0	0
Total	216289	76630	726	24	141	1017	12670	0	2990	6	310493	323
Sample	182	178	6	6	23	111	323	0	304	1		
<b>Others</b>												
< 50000	1108	22	3	0	2	463	7183	0	2008	0	10789	99
50000 - 100000	5283	3181	11	0	0	428	1530	0	346	0	10779	12
100000 - 500000	158408	131282	409	0	1795	5904	18580	2	13183	0	329563	130
500000 - 1000000	127905	98695	62	252	34	4835	9109	11	3127	0	244030	78
1000000 - 3000000	556498	204552	307	24	80	17939	22118	74	38050	0	839642	79
3000000 - 5000000	53737	20114	0	0	2693	2637	2449	0	1776	0	83406	11
5000000 -10000000	308616	31770	0	34	0	5615	4718	0	880	0	351633	5
10000000 -15000000	113539	11436	37	2	0	1808	2122	0	41266	0	170210	5
15000000 -25000000	0	0	0	0	0	0	0	0	0	0	0	0
25000000	366718	1154	0	0	0	480	363	0	68	0	368783	2
Total	1691812	502206	829	312	4604	40109	68172	87	100704	0	2408835	421
Sample	302	313	16	12	9	170	419	5	394	0		
<b>Total</b>												
< 50000	16616	11275	17	0	4610	8165	67188	15	14573	0	122459	1537
50000 - 100000	43893	22424	11	13	3073	8642	37661	0	12995	0	128712	277
100000 - 500000	1050578	829689	1080	12	11041	96261	171882	1076	127730	0	2289349	1615
500000 - 1000000	1316301	812041	1864	264	18748	104861	116237	452	100195	6	2470969	786
1000000 - 3000000	3423284	1887720	5635	3929	66784	308050	219155	847	164620	0	6080024	677
3000000 - 5000000	1809785	725242	344	26	12757	117887	57122	72	81652	0	2804887	137
5000000 -10000000	1535427	707169	2949	1363	18073	63959	41904	0	32060	0	2402904	71
10000000 -15000000	941133	341921	37	12	3262	62436	17100	0	43580	0	1409481	20
15000000 -25000000	836181	72562	0	5519	21998	9217	5665	0	712	0	951854	4
25000000	517784	245738	0	57	1627	14389	2209	0	382	131	782317	5
Total	11490982	5655781	11937	11195	161973	793867	736123	2462	578499	137	19442956	5129
Sample	3104	3341	72	56	920	2851	5116	35	4829	2		

Table (3) : Distribution of Amount of Loan (in Rs.) by Rate of Interest

S.No.	Rate of Interest	Rural	Urban	Combined
1	Nil	1426874000	481364290	1908238290
2	< than 6	0	47099548	47099548
3	6-10	2106154	309070312	311176466
4	10-12	21632638	759390197	781022835
5	12-15	18727122	97832310	116559432
6	15 -20	58500000	151128555	209628555
7	20 -25	18483000	34735500	53218500
8	25 & Above	61340958	90049550	151390508
	Total	1607663872	1970670262	3578334134

Table (4) : Distribution of Amount of Loan (in Rs.) by Scheme of Lending

S.No.	Scheme of Lending	Rural	Urban	Combined
1	DRI	0	16595638	16595638
2	PMRI	0	0	0
3	SGSY	0	0	0
4	SISRY	0	22392070	22392070
5	ADV. TO minor.	0	11494400	11494400
6	Scavanger	0	0	0
7	State Scheme	0	0	0
8	Other Scheme	0	81856610	81856610
9	Not covered	1607663872	1838331544	3445995416
	Total	1607663872	1970670262	3578334134

Table (5) : Distribution of Amount of Loan (in Rs.) by Type of Security

S.No.	Type of Security	Rural	Urban	Combined
1	Personal security	1527888346	1204677915	2732566261
2	Sure Security	77854026	189311552	267165578
3	First Charge on prop.	0	45460575	45460575
4	Ornament	1921500	269321165	271242665
5	Movable property	0	1859970	1859970
6	Other Type	0	260039085	260039085
	Total	1607663872	1970670262	3578334134

Table (6) : Distribution of Amount of Loan (in Rs.) by Type of Credit Agency

S.No.	Credit Agency	Rural	Urban	Combined
<b>A</b>	<b>Institutional Agencies</b>			
i)	Government	0	215248948	215248948
ii)	Co-op Society	17247872	42432105	59679977
iii)	Banks	64456040	635881559	700337599
iv)	Financial Corporations	0	266688640	266688640
v)	Other Institutions	2106154	83975460	86081614
	Sub-Total	83810066	1244226712	1328036778
<b>B</b>	<b>Non-Institutional Agencies</b>			
i)	Professionals	78061008	477367550	555428558
ii)	Relatives	1426874000	246721000	1673595000
iii)	Others	18918798	2355000	21273798
	Sub-Total	1523853806	726443550	2250297356
	<b>Total</b>	<b>1607663872</b>	<b>1970670262</b>	<b>3578334134</b>

Table (7) : Distribution of Amount of Loan (in Rs.) by Purpose

S.No.	Purpose of Loan	Rural	Urban	Combined
1	Cap. exp. in Farm	1194800	8250000	9444800
2	Current exp. in Farm	0	15289800	15289800
3	Expend. in Non farm	141516000	536367000	677883000
4	Current exp. in non farm	2106154	4266000	6372154
5	Household Expenditure	533012468	1373449462	1906461930
6	Repayment of Debt	0	2150000	2150000
7	Others	929834450	30898000	960732450
	<b>Total</b>	<b>1607663872</b>	<b>1970670262</b>	<b>3578334134</b>

Table (8) : Distribution of Amount of Loan (in Rs.) by Duration

S.No.	Duration of Loan	Rural	Urban	Combined
1	< 1 year	103629388	1363306640	1466936028
2	1-2	980629954	376888000	1357517954
3	2-3	4692658	88463976	93156634
4	3-4	20789372	31928600	52717972
5	4-5	439965000	50614656	490579656
6	5-10	48237500	53841390	102078890
7	10 & above	9720000	5627000	15347000
	<b>Total</b>	<b>1607663872</b>	<b>1970670262</b>	<b>3578334134</b>



# **ANNEXURE**

<b>RURAL</b>	
<b>URBAN</b>	

\*

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

<b>CENTRAL</b>	
<b>STATE</b>	

\*

**FIFTY-NINTH ROUND : JANUARY TO DECEMBER 2003  
HOUSEHOLD SCHEDULE 18.2 : DEBT AND INVESTMENT**

**VISIT NUMBER – 1**

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

<b>[1] identification of sample household</b>											
item no.	item	code				item no.	item	code			
1.	sl. number of sample village/block					11.	FOD sub-region				
2.	round number	5		9		12.	sample hamlet-group/sub-block number				
						13.	second stage stratum				
3.	schedule number	1	8	2		14.	visit number	1			
4.	sample (central-1, state-2)					15.	sample household number				
5.	sector (rural-1, urban-2)					16.	sl. no. of informant (as in col.1, block 4)				
6.	state-region					17.	response code				
7.	district					18.	survey code				
8.	stratum number					19.	reason for substitution of original household				
9.	sub-round										
10.	sub-sample										

**CODES FOR BLOCK 1**

**item 17: response code** : co-operative & capable-1, co-operative but not capable-2, busy-3, reluctant-4, others-9.

**item 18: survey code** : household surveyed: original - 1, substitute - 2, casualty - 3.

**item 19: reason for substitution of original household** : informant busy-1, members away from home-2, informant non-co-operative-3, others-9.

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

\*\* delete whichever is not applicable.

[2] particulars of field operation												
srl. no.	item	investigator				assistant superintendent			superintendent			
(1)	(2)	(3)				(4)			(5)			
1.	i) name (block letters)											
	ii) code											
2.	<b>date(s) of :</b>	DD	MM	YY	DD	MM	YY	DD	MM	YY		
	(i) survey/ inspection											
	(ii) receipt											
	(iii) scrutiny											
	(iv) despatch											
3.	no. of addl. sheets attached											
4.	total time taken to canvass schedule 18.2 (in minutes)											
5.	signature											

[19] remarks by investigator

[20] remarks by supervisory officer(s)

<b>[3] household characteristics</b>											
1.	household size				9.	Whether any household member has any Kisan credit card (yes-1, no-2)					
2.	principal industry (NIC-1998)	description:			10.	If yes in item 9, then amount (Rs.) received during last 365 days		<b>household consumer expenditure (Rs.) during last 30 days ( items 11 to 13)</b>			
		code (5-digit)									
3.	principal occupation (NCO-1968)	description:			11.	out of purchase					
		code (3-digit)									
4.	household type (code)				12.	out of home-grown, home produced stock, free collection and transfer receipts etc					
5.	religion (code)										
6.	social group (code)				13.	total (items 11+12)					
7.	whether operated any land for agricultural activities during last 365 days (yes-1, no-2)				14.	household monthly per capita consumer expenditure (Rs. 0.00) (item13 / item1)					
8.	if yes in item 7, area operated by the household (hectares 0.000)										

### **Codes for Block 3**

<p><b>item 4: household type:</b>  <b>for rural areas:</b> self-employed in non-agriculture-1, agricultural labour-2, other labour-3, self-employed in agriculture-4, others-9.  <b>for urban areas:</b> self-employed-1, regular wage/salary earning-2, casual labour-3, others-9.</p>	<p><b>item 5: religion:</b>  Hinduism-1, Islam-2, Christianity -3, Sikhism-4, Jainism-5, Buddhism-6, Zoroastrianism-7, others-9</p>	<p><b>item 6 : social group:</b>  scheduled tribe-1, scheduled caste-2, other backward class-3, others-9.</p>
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[4] demographic and other particulars of household members										
srl. no.	name of the member	relation to head (code)	sex (male-1 female-2)	age (years)	marital status (code)	general education (code)	usual activity			
							principal		subsidiary(economic)	
							status (code)	NIC-98 Code (2 digits)	status (code)	NIC-98 Code (2 digits)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

#### **Codes for Block 4**

<p><b>col 3: relation to head:</b> 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.</p> <p><b>col 6: marital status code :</b> never married - 1, currently married - 2, widowed - 3, divorced/ seperated - 4.</p> <p><b>col 7: general education code :</b> not literate - 01, literate without formal schooling - 02, literate but below primary -03, primary - 04, middle - 05, secondary - 06, higher secondary - 07, diploma/certificate course - 08, graduate -10, post graduate and above - 11.</p>	<p><b>col 8 : usual principal activity status :</b> worked in household enterprise(self-employed): as own account worker - 11, as employer -12, as helper (unpaid family worker) -21, worked as regular salaried/ wage employees -31, worked as casual wage labour in public works -41, in other types of work -51, did not work but was seeking and/or available for work -81, attended educational insstitutions - 91, attended domestic duties only - 92, attended domestic duties and was also engaged in free collection of goods (vegetables, roots, fire-wood, cattle feed etc.), sewing, tailoring,weaving etc. for house hold use - 93, rentiers,pensioners,remittance recipients etc. -94, not able to work due to disability - 95, beggars,prostitues -96, others -97,</p> <p><b>col 10: usual subsidiary activity status(economic):</b> codes are as per column 8 ( codes 11 to 51 only are applicable here)</p> <p><b>col 9 &amp; col 11 : 2 digit industry division codes as per NIC 1998.</b></p>
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[5 ] land owned by the household as on the date of survey and related transactions during 01-07-2002 to date of survey										
srl. no. of plot	survey number or other identification particulars of the plot	type of land (code)	area owned by the household (hectares 0.000)	value as on the date of survey (Rs.)	transaction during 01- 07- 2002 to the date of survey				land owned as on 30-06-2002	
					acquisition		disposal		area (hectares 0.000) (cols 4+8-6)	value (Rs.) (cols 5+9-7)
					area (hectares 0.000)	value (Rs.)	area (hectares 0.000)	value (Rs.)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
98	residential area including housesite	7								
99	<b>total land owned</b>	x								

**Codes for Block 5 :**

*col. 3 : type of land: seasonal crop area irrigated - 1, seasonal crop area unirrigated – 2, orchards and plantations(including forest) – 3,  
area put to non- agricultural uses : water bodies – 4, exclusively for non-farm business – 5, other non-agricultural uses –6 ;  
residential area including housesite-7, other areas – 9.*

[6] buildings and other constructions owned by the household on date of survey and related transactions during 01-07-2002 to date of survey													
srl. no.	item	owned as on the date of survey		value ( Rs.) of the transactions during 01-07-2002 to the date of survey								owned as on 30.06.2002	
				acquisition				disposal					
		floor area (sq. mtrs 0.00)	value (Rs.)	purchased	construction and improve- ment	otherwise acquired	total	sold	otherwise disposed off	discarded	total	floor area (sq. mtrs 0.00)	value (Rs.) (cols.4+12-8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1.	residential building												
building used for farm business													
2.	barn (gola)												
3.	animal shed												
4.	farm house												
5.	others												
building used for non-farm business													
6.	workplace/workshop												
7.	shop												
8.	others												
9.	other constructions not covered in items 1 to 8	x										x	
10.	incomplete structures (work-in-progress)	x										x	
11	total (items 1 to 10)	x										x	

1 sq. ft = 0.093 sq. mtr

[7] livestock and poultry owned by the household on the date of survey and related transactions during 01-07-2002 to date of survey

srl. no	item		owned as on date of survey		transactions during 01-07-2002 to date of survey				assets owned as on 30-06-2002	
					acquisition		disposal			
			no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no. (cols 3+7-5)	value (Rs.) (cols 4+8-6)
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	cattle- cross bred	(a) young stock upto 28 months								
		(i) young stock (male)								
2.		(ii) young stock (female)								
3.		(b) female over 28 months								
4.		(i) breeding cow: in milk								
5.		(ii) breeding cow: dry								
6.		(iii) cow not calved even once								
7.		(iv) others								
8.	cattle- non-descript	(c) male cattle over 28 months								
		(i) for work/ breeding								
		(ii)others								
9.		(a)young stock upto 3 years								
10.		(i) young stock (male)								
11.		(ii) young stock (female)								
12.		(b) female over 3 years								
13.		(i) breeding cow: in milk								
14.	buffalo	(ii) breeding cow: dry								
15.		(iii) cow not calved even once								
16.		(iv) others								
17.		(c) male cattle over 3 years								
18.		(i) for work/ breeding								
19.		(ii) others								
20.		(a)young stock upto 3 years								
		(i) young stock (male)								
	(b) female over 3 years	(ii) young stock (female)								
		(i) breeding buffalo: in milk								
		(ii) breeding buffalo: dry								

[7] livestock and poultry owned by the household on the date of survey and related transactions during 01-07-2002 to date of survey (continued)										
srl. no	item		owned as on date of survey		transactions during 01-07-2002 to date of survey			assets owned as on 30-06-2002		
					acquisition		disposal			
			no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no. (cols 3+7-5)	value (Rs.) (cols 4+8-6)
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
21.	buffalo	(iii) buffalo(female) not calved even once								
22.		(iv) others								
23.		(c) males over 3 years								
		(i) male buffalo for work/breeding								
24.		(ii) others								
25.	Sub total (items 1 to 24)									
26.	other large heads*	Elephant								
27.		Horse, mule & pony								
28.		Donkey								
29.		Camel								
30.		Yak & mithun								
31.	Sub total ( items 26 to 30)									
32.	ovine, pigs and rabbits*	Sheep								
33.		Goat								
34.		Pig								
35.		Rabbit								
36.	Sub total ( items 32 to 35)									
37.	poultry birds	Cock								
38.		Hen								
39.		Chicken								
40.		Duck & duckling								
41.		Other poultry birds*								
42.	Sub total (items 37 to 41)									
43.	others									
44.	total (items 25+31+36 + 42+ 43)									

The acquisition means addition to the stock by way of purchase, birth , gift ,otherwise acquired; Disposal means depletion of stock by way of sale, ,death ,loss,gift etc. \* including young stock.

[8] <b>agricultural machinery and implement owned by the household as on the date of survey and related transactions during 01-07-2002 to date of survey</b>									
srl. no	Item	owned as on date of survey		transactions during 01-07-2002 to date of survey				assets owned as on 30-06-2002	
				acquisition		disposal			
		number	value (Rs.)	number	value (Rs.)	number	value (Rs.)	number (cols 3+7-5)	value (Rs.) (cols 4+8-6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	sickle, axe, spade & chopper								
2.	plough (wooden / iron)								
3.	harrow, seed-drill, sprayer & duster, chaff-cutter								
4.	power tiller								
5.	tractor (excluding trolly)								
6.	thresher								
7.	combined harvester								
8.	canecrusher- power operated								
9.	canecrusher- others								
10.	oil crusher-power operated								
11.	oil crusher- others								
12.	pump-electric								
13.	pump- others								
14.	other water lifting equipment (viz. persian wheel, dhenki, etc.)	X		X		X		X	
15.	furniture and fixtures	X		X		X		X	
16.	others	X		X		X		X	
17.	<b>total (items 1 to 16)</b>	X		X		X		X	

*Note: This block is only applicable for those households in which household member(s) own one or more of the above items.*

[9] non-farm business equipment owned by the household as on date of survey and related transactions during 01-07-2002 to date of survey									
srl. no	item	owned as on date of survey		transactions during 01-07-2002 to date of survey				owned as on 30-06-2002	
		no.	value (Rs.)	acquisition		disposal		no. (cols.3+7-5)	value (Rs.) (cols. 4+8-6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	<b>machinery, tools &amp; appliances</b>								
1.	handloom, semi-automatic and power looms								
2.	ginning, pressing and balling equipment								
3.	reeds, bobbins and other accessories used in spinning and weaving and tailoring equipments (viz sewing machine etc.)								
4.	mills (viz. ghanies, oil-mills (power-driven), rice-milling and pounding equipment, flour-milling and grinding equipment)								
5.	electric motors, oil engines, generators, pumpsets								
6.	casting, melting and welding equipments, furnace, bellows and other equipments used in smithy shop								
7.	saws ( manually operated)								
8.	saws ( power-driven)								
9.	musical instruments								
10.	Kilns								
11.	potter's wheels, scales, weights and measures								
12.	xerox machine, printing press, personal computer, duplicating machine, fax machine								
13.	ISD/STD/PCO equipments								
14.	X- ray machine, other medical equipments								
15.	Ultrasound equipments								
16.	lathes, other machinery tools & appliances								
17.	intangible assets like software, artistic originals, manuscripts etc.								
18.	<b>total machinery tools &amp; appliances (items 1-17)</b>	x		x		x		x	
19.	furniture & fixtures	x		x		x		x	
20.	other non-farm business equipment	x		x		x		x	
21.	<b>total (items 18+19+20)</b>	x		x		x		x	

*Note: This block is only applicable for those households in which household member(s) own one or more of the above items of non-farm business household enterprise. Information is to be collected irrespective of the enterprise operating from dwelling house or not.*

[10] transport equipment owned by the household as on the date of survey and related transactions during 01-07-2002 to date of survey										
srl. no	item	owned as on date of survey		transactions during 01-07-2002 to date of survey				owned as on 30-06-2002		main use of transport equipment owned on 30.6.02 (code)
				acquisition		disposal				
		no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no. (cols. 3+7-5)	value (Rs.) (cols 4+8-6)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	carts (hand-driven / animal driven)									
2.	bicycles									
3.	rickshaws									
4.	motor cycles/ scooters/ mopeds/ auto-rickshaws									
5.	motor cars/jeep/van									
6.	trucks/light comm. vehicles (LCV)/ passenger buses									
7.	tractor-trolleys/ trailers/jugads									
8.	boats									
9.	other transport equipment	x		x		x		x		
10.	total ( items 1 to 9)	x		x		x		x		

**Code for Block 10:**

**col. 11 : main use of transport equipment** : for farm business -1; for non-farm business-2; for household use-3

[11] durable assets owned by the household as on the date of survey and related transactions during 01-07-2002 to the date of survey									
srl. no	item	owned as on date of survey		transactions during 01-07-2002 to date of survey				owned as on 30-06-2002	
				acquisition		disposal			
		no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no. (cols 3+7-5)	value (Rs.) (cols 4+8-6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	bedstead								
2.	steel / wooden almirah / dressing table								
3.	other furniture & fixtures	x		x		x		x	
4.	radio, record player/tape recorder/stereo/ musical instruments for household use								
5.	television, VCR/VCP/VCD, DVD Player, home theatre, multimedia PC								
6.	other goods for recreation , entertainment and hobby	x		x		x		x	
7.	pressure cooker/ household utensils								
8.	gas/electric oven/cooking range/ microwave oven								
9.	electric fan, clock/ watch, water filter / electric iron/ sewing machine								
10.	refrigerator/ air cooler/ air conditioner/ washing machine								
11.	other cooking and household appliances	x		x		x		x	
12.	therapeutic appliances and other personal goods								
13.	bullions & ornaments	x		x		x		x	
14.	other durables	x		x		x		x	
15.	total (items 1 to 14)	x		x		x		x	

[12] shares & debentures owned by the household in co operative societies & companies as on the date of survey and related transactions during 01-07-2002 to date of survey					
srl. no.	type of institution	value as on the date of survey (Rs)	value of transactions during 01-07-2002 to date of survey		value as on 30-06-2002 (Rs.) (cols. 3+5-4)
			acquisition (Rs.)	disposal (Rs.)	
(1)	(2)	(3)	(4)	(5)	(6)
1.	co-operative credit society/ bank				
2.	co-operative non credit society				
3.	commercial bank				
4.	financial company				
5.	non-financial company				
6.	mutual funds				
7.	others				
8.	<b>total ( items 1 to7)</b>				

[13] financial assets other than shares & debentures owned by the household as on the date of survey and related transactions during 01-07-2002 to the date of survey							
srl. no.	item	value as on the date of survey (Rs)		value of transactions during 01-07-2002 to date of survey		value as on 30-06-2002 (Rs.) (cols. 4+6-5)	
		sign*	value	acquisition (Rs.)	disposal (Rs.)	sign*	value
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government certificates viz. NSC , Indira vikas patra, kisan vikas patra, RBI Bonds etc.						
2.	deposit in post office including national saving scheme deposits						
3.	deposit in co-operative society/bank						
4.	deposit in commercial bank						
5.	deposit in non-banking company						
6.	chit contribution made						
7.	deposit with individuals						
8.	insurance premium						
9.	annuity certificates						
10.	provident fund						
11.	cash in hand			x	x		x
12.	other financial assets						
13.	<b>net amount ( items 1 to 12)</b>						

\* .If value in col. (4)/ col. (8) is negative, enter 1 in col. (3) / col. (7) and enter the absolute value in col. (4)/ col. (8). This is possible in some cases of item 6 when amount is withdrawn. Item 13 will be derived by considering the sign also.

[14] cash loans and kind loans receivable by household against different securities/heads on the date of survey and related transactions during 01-07-2002 to date of survey					
srl. no	securities/heads	amount receivable as on date of survey (Rs.)	value of transactions during 01-07-2002 to date of survey		amount receivable as on 30-06-2002 (cols. 3+5-4) (Rs)
			lent out (Rs.)	received as repayment (Rs.)	
(1)	(2)	(3)	(4)	(5)	(6)
1.	promissary note				
2	mortgage of real estate				
3.	pledge of bullion & ornaments/ other moveable property				
4.	unsecured loan				
5.	professional dues, trade credit				
6.	kind loans				
7.	others				
8.	<b>total ( items 1 to 7)</b>				

[15.1] number of cash loans of the household outstanding as on date of survey and number of loans fully repaid/ written off during 01.07.2002 to date of survey								
whether any cash loan outstanding on the date of survey ( yes – 1, no – 2))	if yes in col 1, number of cash loans outstanding to the		was any cash loan repaid fully during 1.07.2002 to the date of survey (yes – 1, no – 2)	if yes in col. 4, number of cash loans repaid during 01.07.2002 to date of survey		was any cash loan written off during 1.07.2002 to date of survey (yes – 1, no – 2)	if yes in col. 7, number of cash loans written off by	
	institutional agency	non- institutional agency		institutional agency	non-institutional agency		institutional agency	non- institutional agency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

*Note: institutional agencies are government, co-operative society/bank, commercial bank including regional rural bank, insurance, provident fund, financial corporation/institution, financial company and other institutional agencies*

[15.2] particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transactions of loans during 01-07-2002 to date of survey																							
srl. no. of loan	date of borrowing		borrowings										total amount (Rs) repaid during			total amount (Rs) written off during			interest accrued* during 01-07-2002 to date of survey	amount (Rs) outstanding as on date of survey			total amount (Rs) outstanding as on 30.06.02* [cols. 14 to 19 + 23-20]
	month	year	period of loan (code)	amount borrowed (Rs)	credit agency (code)	scheme of lending (code)	type of loan (code)	nature of interest (code)	rate of interest (p.c.)	purpose of loan (code)	type of security (code)	type of mortgage (code)	01.07.2002 to 30.09.2002	01.10.2002 to 31.12.2002	01.01.2003 to date of survey	01.07.2002 to 30.09.2002	01.10.2002 to 31.12.2002	01.01.2003 to date of survey		principal	interest	total (cols. 21 + 22)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<b>A. institutional agencies</b>																							
<b>B. non-institutional agencies</b>																							

\*cols. (20) and (24) will be filled in for period of loan code-1 only

[16] kind loans and other liabilities payable by the household as on the date of survey					
srl. no	nature of liability (cash-1, kind-2)	period (code)	source (code)	purpose (code)	amount outstanding as on the date of survey (Rs )
(1)	(2)	(3)	(4)	(5)	(6)

### **Codes for Block 15.2:**

<p><b>col 4: period of loan :</b> loan remained unpaid on 30.06.2002 – 1, loan taken during 01.07.2002 to 30.09.2002 -2, loan taken during 01.10.2002 to 31.12.2002 – 3, loan taken during 01.01.2003 to date of survey – 4</p> <p><b>col. 6 : credit agencies :</b> government -01, co-operative society/bank -02, commercial bank including regional rural bank -03, insurance -04, provident fund –05, financial corporation/institution–06, financial company—07, other institutional agencies -08, landlord -09, agricultural money lender - 10, professional money lender –11, trader -12, relatives and friends -13, doctors, lawyers and other professional s - 14, others- 99</p>	<p><b>col 7: scheme of lending:</b> Differential Rate of Interest (DRI) scheme – 1, Prime Minister's Rozgar Yojana (PMRY) – 2, Swarnjayanti Gramin Swarozgar Yojana(SGSY) – 3, Swarna Jayanti Sahari Rozgar Yojana(SJSRY) – 4, advances to minority communities – 5, scheme for liberalization and rehabilitation of scavengers – 6, exclusive state schemes –7, other schemes – 8, not covered under any scheme – 9.</p> <p><b>col 8 : type of loans :</b> short-term-pledged -1, short term-non-pledged -2, medium term -3, long term -4</p>	<p><b>col. 9 : nature of interest :</b> interest free -1, simple -2, compound -3, concessional rate -4</p> <p><b>col 11: purpose of loan :</b> capital expenditure in farm business -1, current expenditure in farm business- 2, capital expenditure in non- farm business -3, , current expenditure in non- farm business-4, household expenditure --5, expenditure on litigation-6, repayment of debt-7, financial investment expenditure-8, others-9</p>
<p><b>col 12 : type of security:</b> personal security -01, sure security or guarantee by third party -02, crop -03, first charge on immovable property -04, mortgage of immovable property -05, bullion/ornaments -06, share of companies, govt. securities and insurance policies etc. – 07, agricultural commodities -08, movable property other than bullion, ornaments, shares, agricultural commodities etc. – 09, other type of security – 10</p> <p><b>col 13: type of mortgage:</b> simple mortgage -1, usufructuary mortgage -2, mortgage by conditional sale -03, other type of mortgage -04, no mortgage - 5</p>		

### **Codes for Block 16:**

<p><b>col 3 : period :</b> 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 &amp; above but less than 1 year-4, one year &amp; above-5</p>	<p><b>col 4: source :</b> trader –1, relatives &amp; friends -2, doctor, lawyers and other professionals– 3, others -9</p>	<p><b>col 5 : purpose :</b> current expenditure in farm business - 1, current expenditure in non farm business -2, other household expenditure -3, other expenditure -9</p>
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[17.1] specified items on which household incurred expenditure during 01-07-2002 to 31-12-2002			
item code	item description	whether incurred any expenditure for	
		purchase(new), construction, addition, major repairs & alterations, improvement (yes -1, no-2)	normal repairs & maintenance (yes -1, no-2)
(1)	(2)	(3)	(4)
<b>A. residential plots &amp; buildings</b>			
101	purchase of plots		x
102	improvement of plots		x
103	purchase of houses, buildings or other residential constructions		x
104	construction of houses, buildings or other residential constructions		x
105	addition/ major rep. & alter./ improv./normal repair of houses, buildings or other constructions		
<b>B. farm business</b>			
201	purchase of land		x
202	purchase of land rights		x
203	bunds and other land improvement works		
204	reclamation of land		
205	orchard & plantations		
206	purchase of farm houses, barns & animals sheds		x
207	construction of farm houses, barns & animals sheds		x
208	addition/ major rep. & alter./ improv./normal repair of farm houses, barns & animals sheds		
209	wells		
210	other irrigation resources		
211	other constructions in the farm business		
212	livestock used as fixed asset		
213	purchase of agricultural machinery & implements		x
214	addition/ major rep. & alter./ improv./normal repair of agricultural machinery & implements		
215	purchase of transport equipments		x
216	addition/ major rep. & alter./ improv./normal repair of transport equipments		
217	furniture & fixtures		
218	other expenditure on farm business		
<b>C. non-farm business</b>			
301	purchase of land		x
302	improvement of land		x
303	purchase of workshop, shop		x
304	construction of workshop, shop		x
305	addition/ major rep. & alter./ improv./normal repair of workshop, shop		
306	other constructions in the non-farm business		x
307	purchase of non-farm business equipment & accessories		x
308	addition/ major rep. & alter./ improv./normal repair of non-farm business equip. & accessories		
309	purchase of transport equipment		x
310	addition/ major rep. & alter./ improv./normal repair of transport equipments		
311	furniture & fixtures		
312	other expenditure on non- farm business		

Note: all purchases of plot/ land made by the household will be recorded in this block.

[17.2] expenditure incurred by the household on specified items during 01.07.2002 to 31.12.2002											
item code	item description	purpose of expenditure (code)	exp. in cash (Rs.)		exp. in kind (Rs.)		value of assets and materials used out of home-produced stock (Rs.)	value of work done by household members (Rs.)	total (cols.4 to 9) (Rs.)	amount financed from borrowings (Rs.)	
			purchase of assets and materials	payment to hired labour	purchase of assets and materials	payment to hired labour				institutional	non-institutional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
							-				

### **Codes for Block 17.2**

*col 1: item code:* as given in col 1 of Block 17.1

*col 3: purpose of expenditure :*

*purchase (new) (incl. purchase of land rights etc.) – 1, additions (incl. reclamation of land / construction) -2, major repairs & alterations (including renewal & replacement) -3, improvement (incl. bunding and other land improvements/normal annual replanting in case of orchard and plantations) -4, normal repairs & maintenance -5*

[18] Particulars of sale and loss of assets during 01-07-2002 to 31-12-2002					
srl. no.	item description	amount received from sale (Rs)	value (Rs.) of loss		salvage value of discarded assets (Rs.)
			by natural calamities etc	due to other reasons	
(1)	(2)	(3)	(4)	(5)	(6)
<b>A. residential plots &amp; buildings</b>					
1.	plots				
2.	houses, buildings and other constructions				
<b>B. assets of farm business</b>					
3.	land				
4.	bunds and other land improvement works				
5.	farm houses, barns, animal shed and other constructions				
6.	wells & other irrigation sources				
7.	orchard & plantations				
8.	livestock used as fixed asset				
9.	agricultural machinery and implements				
10.	transport equipments				
11.	furniture and fixtures				
12.	other farm business assets				
<b>C. assets of non-farm business</b>					
13.	land				
14.	workshop, shop & other constructions				
15.	non-farm business equipment & accessories				
16.	transport equipments				
17.	furniture & fixture				
18.	other non-farm business assets				
<b>D. other assets of the household</b>					
19.	livestock & poultry kept as inventory				
20.	financial assets				
21.	transport equipment for household use				
22.	bullion/ornaments				
23.	household durable goods				
24.	<b>total ( items 1 to 23 )</b>				