



GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI

**Debt and Investment,  
Land & Livestock Holdings  
And  
Situation Assessment of Agricultural  
Households in Delhi**

Based  
on

NSS 70<sup>th</sup> Round Survey  
(Jan – Dec 2013)

State sample

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## *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 70<sup>th</sup> round .The field work of 70<sup>th</sup> round of the National Sample Survey (NSS) was carried out during the period January to December 2013 on three different subjects, namely, Debt and Investment, Land and Livestock Holding (rural only) and Situation Assessment of Agricultural Households (rural only). This report gives the basic estimates on assets and liabilities in the household sector of the economy; the quantitative information collected on particular of land owned/possessed in terms of ownership, location of land, area and land - use during the one year period July 2012 – June 2013 and assessment of the well being of agricultural/farmer households as measured by consumer expenditure, source of major income, productive assets and their farming practices and preferences.*

*This report was prepared by the Data Processing & Analysis Unit headed by Sh. Sabir Ali, Assistant Director under the able guidance of Shri. C.K.Dutta, Deputy Director. The extraordinary efforts put in by Sh. P.K.Chaurasia, Statistical Officer, Smt. Varsha Kumar, Sh. K. Prasanth Kumar, Dr. Prateek Jain and Sh.Vivek Vishwas Statistical Assistants in the data analysis and report making stages deserves special mention. The fieldwork was conducted by socio-economic unit under the guidance Sh. K. R. Chhibber and Sh. R.K.Sharma, Statistical Officers. The role played by this unit in collection of data from the field against all odds is appreciated. The data processing was done by the EDP unit under the close guidance of Sh. Praveen Srivastava, Programmer.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.*

*New Delhi*

*Date: August , 2015*

**DR. B. K. SHARMA**  
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## EXECUTIVE SUMMARY

The following are the main highlights of the survey conducted during NSS 70<sup>th</sup> round during Jan and Dec 2013.

### **Sch 18.2 - Debt and Investment in Delhi**

#### **A. Demographic Characteristics**

- ) The total number of households was estimated as 24.96 lakhs. Out of them 0.89 (3.59%) lakhs were in rural areas and 24.07 (96.41%) lakhs in urban areas.
- ) Estimated no. of persons per house-hold was **4.94** persons in rural and 3.91 persons in urban.
- ) Distribution of households by type revealed that **35.51%** were self employed, **56.89%** regular wages/salaried, **4.54%** Agri/casual labour categories and **7.06%** other categories.

#### **B. Characteristics of Household Assets**

- ) In Delhi the average value of assets (AVA) owned per family was Rs. 70.64 lakh and AVA per person was Rs. 17.89 lakh.
- ) The average value of assets owned by a rural household in Delhi was estimated as Rs.38.70 lakh as against national level average of Rs. 10.06 lakh in rural areas.
- ) In urban Delhi average value of assets owned by a household was estimated to be Rs. 71.83 lakh as against Rs. 22.85 lakh at the all India level for the same sector.
- ) **Composition of assets:** In Delhi out of the total assets land accounted for **54.20%** and buildings **39.06%**. The share of other notable items of assets comes from Shares & Other Deposits (4.16%).
- ) **Asset holding classes:** 43.50% of families were owning assets upto Rs. 10 lakhs per household., 32.33% in the range of Rs.10-50 lakhs, 10.76% in the range of Rs.50-100 lakhs, another 13.40% of families were estimated to be owning assets worth Rs 1 crore or above in Delhi. **However, this 13.40% of families owning assets of Rs.1 crore and above are having 77% share of total assets of Delhi.**
- ) **AVA by type of household:** Self Employed category was ranked the highest with Rs1.19 crores worth of assets per household followed by Rs 95.55 lakhs in respect of

“others category”. Rs.45.26 lakhs for wage and salaried class and AVA of casual labour category was only Rs.14.67 lakhs per family.

**C. State-wise analysis** of AVA shows that in rural it was the highest in Haryana (Rs. 46.17 lakh), followed by Punjab (Rs. 42.95 lakh), Delhi (Rs. 38.70 lakh). The States those reported very high AVA in urban were Delhi (Rs. 71.83 lakh), Maharashtra (Rs. 43.37 lakh) and Kerala (Rs. 40.23 lakh),

**D. Characteristics of Household Indebtedness**

- ) Average amount of debt (AOD) per household as on 30.6.12 for the rural and urban areas of Delhi was Rs.1242 and Rs.18736 respectively. AOD for Delhi as a whole was Rs.18108.
- ) The percentage of households reporting incidence of indebtedness (IOD) both in the urban (3.80%) and rural(0.39%) sectors were found to be lowest when compared to that of other States.
- ) Average amount of debt (AOD) per household in respect of self employed category household was Rs.25101 and in case of wage /salaried category type households this amount was Rs. 17543.
- ) **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 0.03 in rural Delhi and 0.26 in urban Delhi.
- ) **Duration of loans:** Nearly 60% of the total loans reported were liabilities of 'less than one year' duration.
- ) **Type of security:** Out of total Debt advanced 59.45% of loans were transacted on mortgage of immovable properties followed by 22.33% on personal security basis.
- ) **Purpose of loans:** 81.13% of loan amount was reported to have been taken to meet household needs.
- ) **Loan agency:** Institutional agencies accounted for 91.51% and non institutional accounted for 8.49% of total reported debt.

### **Sch 18.1- Land & Live-stock holdings in Delhi (RURAL ONLY)**

- ) Most of the households (94.2%) in rural Delhi, is coming in the category of holdings 'landless (<0.002 ha)'. Only 5.8% of households returned their land under the category 'marginal (0.002 -1.000 ha)'.
- ) Total estimated area owned by the rural households of Delhi has been returned as 5537.86 hectare under the different categories of holdings. Landless households owned the maximum percentage of total area (74.71%) followed by marginal category with 21.9%.
- ) Average area owned per household account for 0.06 hectare in rural Delhi.
- ) Out of 5537.86 hectare of total land owned, 3831.52 (69.2%) hectare has been returned as homestead land.
- ) 72.6% of total households have returned their main source of income as wage/salaried employment, followed by 18.2% engaged in non-agricultural enterprises.
- ) Among the 'landless' about 73.7% of total households returned their source of income as wage/salaried employment and 18.8% returned their source of income as non agricultural enterprises. Similarly 55.3% of total 'marginal land owner' households registered their source of income as wage/salaried employment, followed by 30.8% as livestock farming. On the contrary all the 100% of households in the size class 'small' returned their major source of income as cultivation.
- ) 11238 (88%) of households operation holding reported farming of animals in about 69.7 hectares of area, all of which were engaged in farming of dairy.
- ) 1,05,348 plots which comprises around 5538 hectares of land in all size classes. 89% of plots are falling in the size class category 'landless' which comprise 74.7% of total area of land. On the other hand size class 'marginal' shares 10.7% of plots which constitute 22% of total area of land possessed.

### **Sch 33 - THE SITUATION ASSESSMENT SURVEY, DELHI (RURAL ONLY)**

- J Estimated number of agricultural household is 27,258 comprising of population around 1,22,865.
- J Maximum number of households falls in the monthly per capita expenditure (MPCE) range of Rs 4,500 to 6,000 (40.2%), followed by the range of Rs 1,500 to 3,000 (34.6%) and Rs 3,000 to 4,500 (22.2%).
- J Out of 27,258 households, as many as 57.9% of households are having their main source of income from wage/salaried employment
- J It is observed that agricultural households are concentrated in first two size classes of less than 0.01 hectare and 0.01 - 0.40 hectare.



## **SECTION ONE**

### **OVERVIEW**

The NSS 70<sup>th</sup> round (January 2013 – December 2013) was earmarked for surveys on ‘debt and investment’, ‘land & livestock holdings’, and ‘situation assessment survey of agricultural households’. The last survey on these subjects was conducted in 59<sup>th</sup> round of NSS (January 2003 – December 2003).

The objectives of the debt and investment survey was mainly to obtain quantitative information on the stock of assets, incidence of indebtedness, capital formation and other indicators of rural and urban economy which would be of value in developing the credit structure in particular, and also for obtaining other allied information required in the field of planning and development.

The NSS 70th round survey on land and livestock holding was conducted in rural areas only with an objective to generate basic quantitative information on the agrarian structure of the economy which is relevant to land policy. The quantitative information collected on particular of land (owned, leased-out, leased-in etc.), location of land, area, land - use during the one year period July 2012 – June 2013. These statistical indicators are required to the Department of Agriculture & Cooperation, Department of Animal Husbandry, Dairying and fisheries, National Account Division, etc. There are also used by various users, researcher and policy makers.

The Situation assessment survey (January, 2013 – December 2013) of agricultural households was conducted to assess the well being of agricultural/farmer households as measured by consumer expenditure, source of major income, productive assets and their farming practices and preferences.

### **SAMPLE DESIGN & ESTIMATION PROCEDURE**

The 70th Round was of one year duration from 1st Jan 2013 to 31st Dec.2013, while the data collected in this round through two visits to each household. The survey period of the first visit was fixed as seven months from January to July 2013 and the survey period of the second visit of five months from August to December 2013.

## SCHEDULES OF INQUIRY

The broad subjects and schedules of inquiry for the 70<sup>th</sup> round are as follows.

SL. No.	Schedule	Description
1	0.0	List of Households
2	18.1	Land & Livestock Holdings (Rural only)
3	18.2	Debt & Investment
4	33	Situation assessment survey of agricultural households (Rural only)

### PERIOD OF SURVEY AND WORK PROGRAMME:

As already mentioned, the survey period of this round was the calendar year of 2013 i.e January to December 2013.

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

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

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

In each of these two sub-rounds equal numbers of sample villages/ blocks (FSUs) were allotted for survey with a view to ensuring uniform spread of sample FSUs over the entire survey 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 2001 villages constituted the sampling frame. For the urban areas, the lists of latest Available/updated Urban Frame Survey (UFS) blocks (2007-12) were considered as the sampling frame.

**Stratification:**

- a) Stratum had been formed at district level. Within each district of a State/ UT, generally speaking, two basic strata were formed: i) rural stratum comprising of all rural areas of the district and (ii) urban stratum comprising all the urban areas of the district. However, within the urban areas of a district, if there were one or more towns with population 10 lakhs or more as per population census 2011 in a district, each of them formed a separate basic stratum and the remaining urban areas of the district was considered as another basic stratum.
- b) However, a special stratum in the rural sector only was formed at State/UT level before district- strata were formed in case of 20 States/UTs including Delhi.
- c) This stratum comprised all the villages of the State with population less than 50 as per census 2011.

**Sub-stratification:**

**Rural sector:**

The villages within a district as per frame were first arranged in ascending order of proportion of irrigated area in the cultivated area of the village. Then sub-strata 1 to 'r/2' was demarcated in such a way that each sub-stratum comprised a group of villages of the arranged frame and had more or less equal cultivated area. The information on irrigated area and cultivated area was obtained from the village directory of census 2001.

**Urban sector:**

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

Sub-stratum 1: all towns of the district with population less than 50000 as per census 2011

Sub-stratum 2: remaining non-million plus towns of the district

**Selection of first stage units:**

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

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

Samples were drawn in the form of two independent sub-samples both in rural and 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 equalizing 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 and allocation of households**

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

Four SSS were formed for schedule 18.1 based on four land possessed codes. SSS number was same as the land possessed code. Each household was given a land possessed code according to the following criteria:

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

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

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

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

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

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

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

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

### ESTIMATION PROCEDURE

**Notation:**

s = subscript for s-th stratum

t = subscript for t-th sub-stratum

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

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

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

j = subscript for j-th second stage stratum 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

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

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

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

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

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

Under the above symbols,

$y_{stmidjk}$  = 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 t-th sub-stratum of 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 X SUB-STRATUM:

#### Rural/Urban:

- i) For j-th second stage stratum:

$$\hat{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} \left[ \frac{H_{t1j}}{h_{t1j}} \sum_{k=1}^{n_{t1j}} y_{t1jk} + D_i^* \frac{H_{t2j}}{h_{t2j}} \sum_{k=1}^{n_{t2j}} y_{t2jk} \right]$$

- ii) For all second stage strata combined:

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

Note: value of j for schedule 18.2 is 1, 2 or 3 and for Schedule 18.1& 33 value of j is 1,2,3 or 4

**OVERALL ESTIMATE FOR AGGREGATES FOR A SUB-STRATUM:**

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

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

**OVERALL ESTIMATE FOR AGGREGATES FOR A STRATUM:**

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

$$\hat{Y}_s = \sum_t \hat{Y}_s$$

**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 TWO**

### **DEBT AND INVESTMENT SURVEY**

#### **2.1. INTRODUCTION**

The All-India Debt and Investment Survey (AIDIS) was conducted as a part of the National Sample Survey (NSS) 70th Round survey held during January to December, 2013. 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 70<sup>th</sup> Round, information on assets and liabilities of the households as on 30.6.2012 was collected through the Debt and Investment Schedule (Schedule 18.2). The present report contains the survey results of the 70th Round on value and composition of the household assets as also extent of indebtedness and average amount of cash loans as on 30th June, 2012. Besides, this report contains two modules on the findings of survey on “Land and Livestock Holdings” and “Situation Assessment of Agricultural Households” collected through schedules 18.1 & 33 respectively.

#### **Historical Background**

National Sample Survey Organization (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 (26th Round) once in ten years along with LHS.

The fourth, fifth and sixth decennial survey on Debt and Investment were conducted during the calendar years 1982 (NSS 37th round), 1992 (NSS 48th round) and 2003 (NSS 59th Round) respectively. The present AIDIS was also carried out along with the “Land and Livestock Holdings” and “Situation Assessment of Agricultural Households” in the NSS 70th Round



(2013). Although the objectives of the survey remained the same as those of the earlier surveys, some changes were made in the sampling design. “Land and Livestock Holdings (18.1)” and “Situation Assessment of Agricultural Households (33)” survey were not carried out in urban sector. In rural sector, separate households were selected for 18.1, 18.2 and 33 schedules.

## **2.2 OBJECTIVE, SCOPE & COVERAGE**

The main objective of the AIDIS remain the same as those of the earlier surveys, namely, 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 (2013), information on the assets and liabilities of the households was collected as on 30.6.2012 along with the details of all financial transactions, particularly cash borrowings and repayments, made by the household.

This report gives the survey estimates on:

- i. Assets and liabilities (cash loans) of rural and urban households as on 30<sup>th</sup> June 2012.
- 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 survey period of the 70th round was from January to December 2013. The required information was collected from a set 14 sample households in Debt and Investment Schedule (Sch 18.2) through two visits to each household. On considerations of operational necessity, the survey period of the first visit was fixed as seven months from January to July 2013 and the survey period of the second visit of five months duration from August to December 2013.

In each visit, the liability position of the household was ascertained with reference to a fixed reference date which was the same for all sample households, viz., the 30th of June, 2012 for the first visit and the 30th of June, 2013 in the second visit. The assets position of the household on the other hand, was ascertained only in the first visit, with reference to a fixed reference date, viz., the 30th of June, 2012.

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

1. the assets (owned) of the household as on 30th June 2012, classified into (a) physical assets and (b) financial assets
2. the liabilities of the household as on 30th June 2012 in visit 1 and as on 30th June 2013 in visit 2

3. the amount of capital expenditure incurred (on all transactions) by the household during July 2012 - June 2013 on (a) residential plots, houses or buildings, (b) farm business and (c) non-farm business.

### **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.

## **2.3 CONCEPTUAL FRAMEWORK**

The concepts and definitions adopted during the NSS 70<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.

**Capital expenditure:** Fixed capital formation takes place by way of new purchase, construction for own use and improvement of physical assets which help in further production. Thus, expenditure on land development work, on fixed assets used in farm and non-farm business and on residential buildings will be considered as capital expenditure. Besides these items of expenditure, expenditure incurred by the household for purchase of land, land rights and livestock have also to be taken into account.

**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 hire purchase 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 30.6.12.

**Kind Loan:** All loans taken in kind (except the case of hire purchases) irrespective of whether those were already repaid or yet to be repaid in cash or in kind were considered to be kind loans payable.

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

**Scheme of lending:** The different programmes or schemes under which loans were given by the various institutional agencies for development of particular community, area, industry, etc. are the schemes of lending. The different schemes which were considered were:

Differential Rates of Interest (DRI), Prime Ministers Rozgar Yojana (PMRY), Swarnajayanti Gramin Swarajgar Yojana (SGSY), Swarna Jayantai Sahari Rozgar Yojana (SJSRY), Advances to Minority Communities, Scheme for Liberalization and Rehabilitation Of Scavengers, Exclusive State Schemes, Other Schemes, Kisan credit card, crop loan.

**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 utilized 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 purposes 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) Financial investment expenditure
- f) Expenditure on education
- g) Expenditure on medical treatment
- h) Expenditure on housing
- i) Other household expenditure
- j) Others (viz. expenditure on litigation, repayment of debt and others)

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

**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 2008.

***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.

***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.

***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.

***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.

***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.

***Type of security:*** A loan may be contracted with or without security. The various types of securities considered were i) surety security or guarantee by third party ii) crop iii) first charge on immovable property i v) mortgage of immovable property v) bullion/ ornaments vi) share of companies, government securities, and insurance policies vii) agricultural commodities viii) movable property other than bullion,

ornaments, share and agricultural commodities ix) other types of security x) personal 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.

**Household Type:** The report presents estimates of assets and liabilities for different types of households. Two different classifications have been adopted for the rural and urban areas as follows:

**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), 2004. 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.

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

**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, stereotypes, 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.

**Classification of urban households:** In urban areas, each household was first categorized 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 self-employed 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 2012 at the current market price of such an asset in its existing condition prevailing in the locality. An asset acquired prior to 30th June 2012 that was disposed of during the reference period (i.e., during 1.7.2012 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 2012, 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. 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.

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

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

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

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

## **2.4 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 70<sup>th</sup> round conducted during January – December, 2013. This chapter summarizes the major findings of the survey and discusses the salient features relating to assets and cash liabilities of the households as on 30th June, 2012.

The findings were discussed in terms of average value of assets by sector, household types, 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 30.6.2012. Finally, the chapter concludes with a brief discussion on different ratios emerged out of the survey. Further, intra State/UT comparison was also done wherever 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).

#### 2.4.1 Estimated number of households

In the 70<sup>th</sup> round survey on Debt and Investment, 156 FSUs (8 villages in rural areas and 148 UFS blocks in urban areas) and 2176 households (112 households in rural areas and 2064 households in urban areas) were surveyed in Delhi. The number of households in Delhi as estimated from this round survey was about 24.96 lakh, of which about 3.59 % were in the rural areas and 96.41% in urban areas. The household size was estimated as 4.94 persons in rural and 3.91 persons in urban (Statement 2.4.1). 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 methodology 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.

#### 2.4.2 Characteristics of Asset Holdings in Household Sector

In the 70<sup>th</sup> round survey on Debt and Investment information on both physical and financial assets owned by the households as on **30th June, 2012** 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

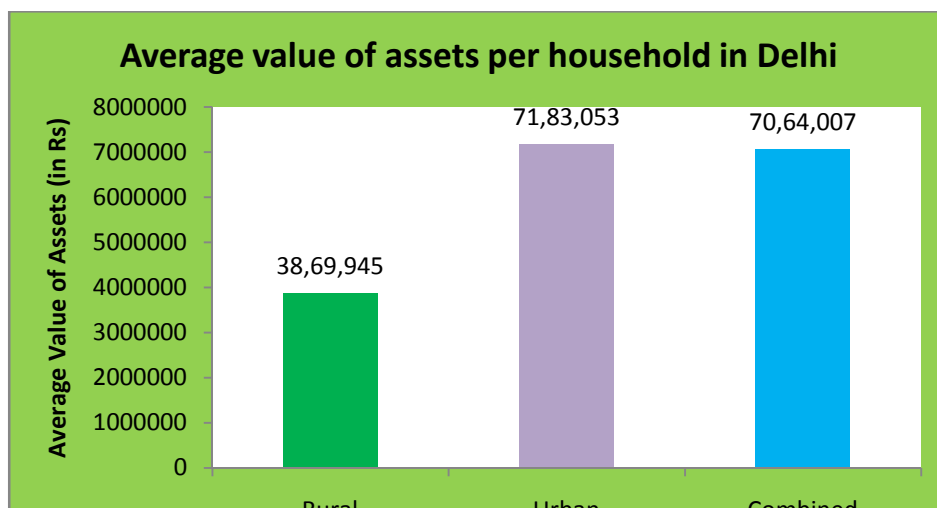
The average assets holdings (AVAs) of the households, i.e. average values of all physical and financial assets per household in Delhi and the national average are presented in Statement 2.4.2.1 sector-wise. It was observed that almost all households owned some kind of physical or financial assets.

##### Statement 2.4.2.1: Estimated Households and Average Value of Assets in Delhi/All-India.

S.No	Item		Rural	Urban	Combined
i)	Estimated Households	Delhi	89,702	24,06,751	24,96,453
ii)	Estimated Population	Delhi	4,43,377	94,13,479	98,56,856
iii)	Total value of assets (in crore )	Delhi	34,714	17,28,781	17,63,495
iv)	Average Value of Assets/Household (in Rs.)	Delhi	38,69,945	71,83,053	70,64,007
		All India	10,06,985	22,85,135	NA
v)	Average Value of Assets/Person (in Rs.)	Delhi	7,82,949	18,36,496	17,89,106

The average value of assets owned by a rural household in Delhi was estimated as Rs.38.70 lakh as against National level average of Rs. 10.07 lakh. Similarly in urban Delhi average value of assets owned by a household was estimated to be Rs. 71.83 lakh as against Rs. 22.85

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. 70.64 lakh and AVA per person was Rs. 17.89 lakh. AVA per household and per person of Delhi (both rural and urban) is comparatively much higher than that of all India average because of the probable reason that the value of land & building in current price is very high in the national capital in comparison to all India average.



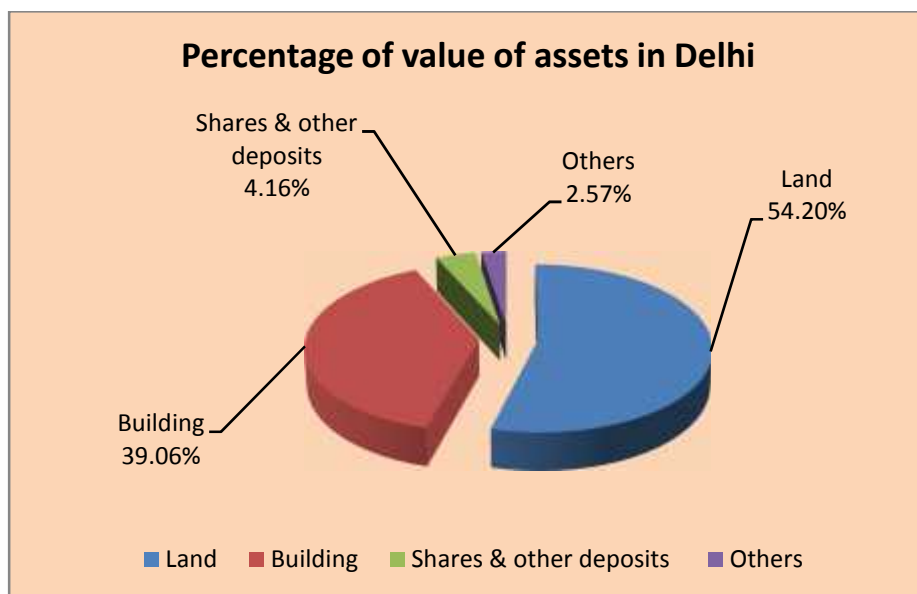
### Composition of Household Assets Holdings

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 54.20 percent and buildings 39.06 percent of total value of asset. The share of other items of assets is not significant except for *Shares & Other Deposits* (4.16%) and *all transport equipment* (1.82%). In rural areas, land accounted for 56.21%, building 36.85%, *all transport equipment* 3.07%, Shares & Other deposits 3.27% share in the total value of assets and in the urban areas these proportions were, 54.16%, 32.11%, 1.79%, and 4.18% respectively.

### Statement 2.4.2.2: Composition (Percentage) of Value of Assets in Delhi/All-India.

Assets of Category	Rural		Urban		Combined
	Delhi	All India	Delhi	All India	Delhi
Land	56.21	72.60	54.16	46.94	54.20
Building	36.85	21.13	39.11	44.86	39.06
Livestock & poultry	0.32	1.61	0.00	0.10	0.01
all transport equip	3.07	0.44	1.79	0.04	1.82
farm business equipment	0.03	0.25	0.00	0.76	0.00
non-farm business equipment	0.25	2.12	0.69	2.49	0.68
Shares & other deposits	3.27	1.72	4.18	4.52	4.16
amount receivable	0.00	0.13	0.06	0.29	0.06
Total	100.00	100.00	100.00	100.00	100.00

Even at All India level, land & building taken together constituted for 93.73% share in the total value of assets in rural, land accounted for 72.60 percentage points and buildings 21.13 percentage points. Similar trends were observed in the urban areas as well. Composition of assets by asset holding class is presented in statement 2.4.2.3.



**Statement 2.4.2.3: Composition of Value (in percentage) of Assets in Delhi by Assets Holding Class.**

HHs Asset holding class (lakh)	Asset of category					Total
	Land	Building	all transport equip	Shares & Other deposits	Others	
up to 0.50	0.00	0.04	21.02	69.54	9.40	100.00
0.50- 1.00	6.06	2.75	18.24	68.04	4.90	100.00
1.00-5.00	17.31	4.95	25.77	40.48	11.49	100.00
5.00-10.00	5.56	8.91	13.63	70.25	1.66	100.00
10.00-30.00	59.13	22.68	3.86	13.60	0.73	100.00
30.00-50.00	61.94	28.92	1.96	6.54	0.64	100.00
50.00-100.00	48.12	41.48	3.19	6.36	0.85	100.00
100.00-150.00	49.39	37.30	4.11	7.31	1.89	100.00
150.00-250.00	48.03	46.01	1.83	3.46	0.67	100.00
250.00 above	56.27	40.90	0.82	1.46	0.55	100.00
All	54.20	39.06	1.82	4.16	0.75	100.00

Statement 2.4.2.4 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 49.25% of the total households are owning land, 56.49% buildings, 67.30% transport equipment, 30.79% non-farm business equipment, 83.09% Shares & other deposits where as only 1.02% were having livestock & poultry and 0.39% farm business equipment.

**Statement 2.4.2.4: Estimated Households and Average Value of Assets in Delhi.**

Category of assets	Rural		Urban		Combined	
	Estimated Households	Average value of assets (in Rs)/HH	Estimated Households	Average value of assets (in Rs)/HH	Estimated Households	Average value of assets (in Rs)/HH
Land	34808	2175343	1194777	3890492	1229585	3828864
Building	56574	1426003	1353689	2809231	1410263	2759529
Livestock & poultry	17071	12394	8273	180	25344	619
all transport equip	65417	118966	1614758	128807	1680175	128454
farm business equip	1177	1008	8634	42	9811	76
non-farm business equip	28208	9683	740328	49762	768535	48322
Shares & other deposits	78025	126546	1996312	300328	2074337	294084
amount receivable	0	0	64595	4210	64595	4059
Total	89702	3869945	2406751	7183053	2496453	7064007

**Distribution of Household by Assets Holding Class**

Statements 2.4.2.5 presents the distribution of households as well as average value of assets over household asset holding classes for rural and urban sectors of Delhi. The distribution is expected to reveal the relative importance of different assets holding groups.

**Statement 2.4.2.5: Sector-wise Estimated Households and Average Value of Assets Per Household in Delhi by Household Assets Holding Class.**

HHD Asset holding class (lakh)	Rural			Urban			Combined		
	Estimated Households		Average value of assets in Rs./HH	Estimated Households		Average value of assets in Rs./HH	Estimated Households		Average value of assets in Rs./HH
	Number	%		Number	%		Number	%	
up to 0.50	24707	27.54	6686	501143	20.82	10527	525849	21.06	10347
0.50- 1.00	381	0.42	71890	146257	6.08	71456	146638	5.87	71457
1.00-5.00	4050	4.51	299458	274845	11.42	267891	278895	11.17	268349
5.00-10.00	4794	5.34	659351	129903	5.40	696653	134697	5.40	695325
10.00-30.00	9356	10.43	2564639	551157	22.90	1943686	560513	22.45	1954050
30.00-50.00	13999	15.61	3703371	232690	9.67	3861744	246688	9.88	3852757
50.00-100.00	29430	32.81	7470955	239291	9.94	6972482	268721	10.76	7027075
100.00-150.00	1109	1.24	11136982	91950	3.82	12159016	93059	3.73	12146836
150.00-250.00	1792	2.00	17572458	77552	3.22	20509740	79343	3.18	20443418
250.00 and above	86	0.10	35327283	161966	6.73	66440526	162052	6.49	66424014
All	89702	100.00	3869945	2406751	100.00	7183053	2496453	100.00	7064007

In the rural areas, it is seen that 32.47% households belonged to the asset group less than rupees five lakh, 15.77% households were in the range 5-30 lakhs, 15.61% households were in the range 30-50 lakhs and 36.15% of the households owned assets 50 lakhs & above, valued at 2012 prices.

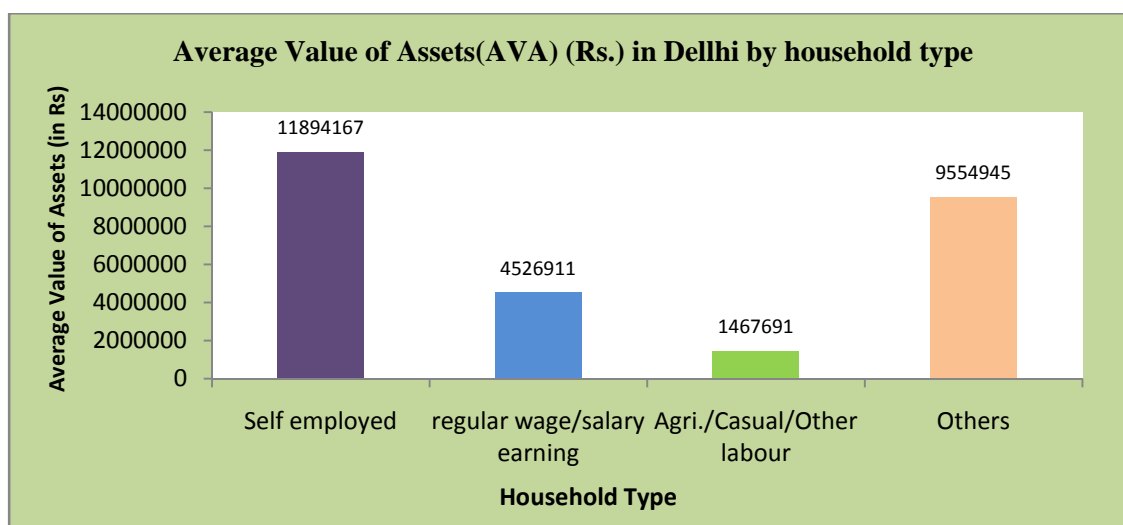
On the other hand, about 38.32% of urban households owned assets amounting to less than rupees five lakh. Further 28.30% of the urban households were in the range of Rs. 5 – 30 lakhs. Similarly, the proportion of households falling in the bracket of Rs.30-50 lakhs was 9.67% and 23.71% of households of urban were owned assets above 50 lakhs & above. As a whole 38.10% of families in Delhi were owning assets upto Rs. 5 lakhs per household, 27.85% in the range of Rs.5-30 lakhs another 9.88% in the range of Rs.30-50 lakhs and 24.16% families were estimated to be owning assets worth Rs 50 lakhs or above.

## Average Value of Assets by Household Type

Among the different categories of households in Delhi, wage and salaried class constitute relatively large percentage (56.89% ) but when it comes to average value of assets, *Self Employed* category ranks the highest with Rs. 118.94 lakhs worth of assets per household followed by Rs 95.55 lakhs in respect of "others category". Households falling in the category of wage and salaried class owned an average value of Rs.45.27 lakhs and AVA of casual labour category was only Rs.14.68 lakhs per family. This trend was observed both in rural as well as urban areas where the households self employed in agriculture were in forefront in rural and again in urban it was the turn of self employed category to head the table. More details are presented in statements 2.4.2.9, 2.4.2.10, 2.4.2.11 and 2.4.2.12 in this respect.

### Statement 2.4.2.6: Sector-wise Estimated Households and Average Value of Assets Per Household in Delhi by Household Type.

Household type	Estimated households		Average value of assets in Rs./HH
	Number	Percentage	
<b>Rural</b>			
Self employed in agriculture	5177	5.77	5452624
self employed in non-agriculture	31369	34.97	6259839
regular wage/salary earning	41579	46.35	1940240
casual labour in agriculture	0	0.00	0
causal labour in non-agriculture	0	0.00	0
others	11577	12.91	3617123
All	89702	100.00	3869945
<b>Urban</b>			
Self employed	750000	31.16	12174289
Regular wage/salary earning	1378731	57.29	4604918
Casual labour	113394	4.71	1467691
Others	164626	6.84	9972512
All	2406751	100.00	7183053
<b>Combined</b>			
Self employed	786546	31.51	11894167
regular wage/salary earning	1420310	56.89	4526911
Agri./Casual/Other labour	113394	4.54	1467691
Others	176203	7.06	9554945
All	2496453	100.00	7064007



**Statement 2.4.2.7: Sector-wise Percentage Distribution of Households by Household Type & Household Assets Holding Class in Delhi.**

Household type	Household asset holding class (in lakh)										All
	up to 0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.0-150.00	150.00-200.00	250.00 and above	
<b>Rural</b>											
Self employed in agriculture	5.54	0.00	4.22	1.61	3.66	2.51	8.36	0.00	24.53	0.00	5.77
self employed in non-agriculture	14.26	44.88	0.00	10.89	33.08	36.88	57.89	100.00	40.67	87.21	34.97
regular wage/salary earning	67.38	0.00	95.78	81.31	63.27	50.84	11.55	0.00	42.75	12.79	46.35
casual labour in agriculture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
casual labour in non-agriculture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
others	12.82	55.12	0.00	6.20	0.00	9.77	22.20	0.00	0.00	0.00	12.91
All	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>Urban</b>											
Self employed	13.74	19.38	29.78	12.72	34.18	37.14	42.50	70.45	44.27	48.66	31.16
regular wage/salary earning	60.50	74.35	59.22	86.93	58.12	50.93	51.05	29.25	51.35	39.15	57.29
casual labour	9.02	2.02	8.94	0.35	4.91	4.43	0.12	0.15	0.00	1.47	4.71
others	16.74	4.26	2.06	0.00	2.79	7.50	6.33	0.15	4.38	10.72	6.84
All	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>Combined</b>											
Self employed	14.03	19.44	29.41	12.71	34.22	37.26	45.10	70.80	44.64	48.68	31.51
regular wage/salary earning	60.82	74.16	59.75	86.73	58.21	50.93	46.72	28.90	51.08	39.14	56.89
Agri./Casual/Other labour	8.60	2.01	8.81	0.34	4.83	4.18	0.11	0.15	0.00	1.47	4.54
Others	16.55	4.39	2.03	0.22	2.74	7.63	8.07	0.15	4.28	10.71	7.06
All	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00



**Statement 2.4.2.8 : Sector-wise Estimated Average Value of Assets (in Rs.) as on 30-06-2012 in Delhi by Household Type.**

Household type	Household asset holding class										
	up to 0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-200.00	250.00 and above	All
<b>Rural</b>											
Self employed in agriculture	11500	0	210000	559800	2161250	3000850	7663433	0	18393105	0	5452624
self employed in non-agriculture	7607	90000	0	741103	2428415	3493782	8527844	11136982	15592000	29624000	6259839
regular wage/salary earning	4121	0	303402	631996	2659165	3861961	5723491	0	18985856	74213300	1940240
casual labour in agriculture	0	0	0	0	0	0	0	0	0	0	0
causal labour in non-agriculture	0	0	0	0	0	0	0	0	0	0	0
others	17063	57143	0	900500	0	3850000	5551750	0	0	0	3617123
All	6686	71890	299458	659351	2564639	3703371	7470955	11136982	18970207	35327283	3869945
<b>Urban</b>											
Self employed	18573	72252	282487	753335	2057971	3815655	6728397	12024575	20561116	78736613	12174289
regular wage/salary earning	8842	71955	267495	688447	1848669	3897397	7158698	12471713	20889115	49222188	4604918
casual labour	10777	56167	212170	675504	1955805	3659590	6856000	13930000	0	27535000	1467691
others	9875	66364	310125	0	2501412	3967286	7111914	12505000	15541667	78862611	9972512
All	10527	71456	267891	696653	1943686	3861744	6972482	12159016	20509740	66440526	7183053
<b>Combined</b>											
Self employed	17918	72359	282336	752091	2064132	3794461	7000308	12009634	20441491	78689919	11894167
regular wage/salary earning	8596	71955	268331	686564	1863373	3895390	7119845	12471713	20855799	49226523	4526911
Agri./Casual/Other labour	10777	56167	212170	675504	1955805	3659590	6856000	13930000	0	27535000	1467691
Others	10137	66063	310125	900500	2501412	3958761	6641587	12505000	15541667	78862611	9554945
All	10347	71457	268349	695325	1954050	3852757	7027075	12146836	20443418	66424014	7064007

**Statement 2.4.2.9: Average Value of Assets (in Rs.) of Self-employed as on 30-06-2012 in Delhi (Combined) in different asset holding classes**

Household Assets Holding class (in lakh)	Estimated Households	Percentage	Average value of Assets (in Rs.)/ Household
up to 0.50	73770	9.38	17918
0.50- 1.00	28509	3.62	72359
1.00-5.00	82022	10.43	282336
5.00-10.00	17117	2.18	752091
10.00-30.00	191811	24.39	2064132
30.00-50.00	91928	11.69	3794461
50.00-100.00	121207	15.41	7000308
100.00-150.00	65884	8.38	12009634
150.00-200.00	35415	4.50	20441491
250.00 and above	78886	10.03	78689919
All	786546	100.00	11894167

**Statement 2.4.2.10: Average Value of Assets (in Rs.) of Regular Wages/ Salary Earning as on 30-06-2012 in Delhi (Combined)**

Household Assets Holding class (in lakh)	Estimated Households	Percentage	Average value of Assets (in Rs.)/ Household
up to 0.50	319821	22.52	8596
0.50- 1.00	108740	7.66	71955
1.00-5.00	166638	11.73	268331
5.00-10.00	116828	8.23	686564
10.00-30.00	326252	22.97	1863373
30.00-50.00	125627	8.85	3895390
50.00-100.00	125557	8.84	7119845
100.00-150.00	26892	1.89	12471713
150.00-200.00	40532	2.85	20855799
250.00 and above	63425	4.47	49226523
All	1420310	100.00	4526911

**Statement 2.4.2.11: Average Value of Assets (in Rs.) of Agri. /Casual/other labourer as on 30-06-2012 in Delhi (Combined)**

Household Assets Holding class (in lakh)	Estimated Households	Percentage	Average value of Assets (in Rs.)/ Household
up to 0.50	45225	39.88	10777
0.50- 1.00	2954	2.60	56167
1.00-5.00	24575	21.67	212170
5.00-10.00	455	0.40	675504
10.00-30.00	27066	23.87	1955805
30.00-50.00	10312	9.09	3659590
50.00-100.00	283	0.25	6856000
100.00-150.00	142	0.12	13930000
150.00-200.00	0	0.00	0
250.00 and above	2385	2.10	27535000
All	113394	100.00	1467691

**Statement 4.2.12: Average Value of Assets (In Rs.) of Other Household Types as on 30-06- 2012 in Delhi (Combined)**

Household Assets Holding class (in lakh)	Estimated Households	Percentage	Average value of Assets (in Rs.)/ Household
up to 0.50	87035	49.39	10137
0.50- 1.00	6436	3.65	66063
1.00-5.00	5660	3.21	310125
5.00-10.00	297	0.17	900500
10.00-30.00	15385	8.73	2501412
30.00-50.00	18822	10.68	3958761
50.00-100.00	21675	12.30	6641587
100.00-150.00	142	0.08	12505000
150.00-200.00	3396	1.93	15541667
250.00 and above	17357	9.85	78862611
All	176203	100.00	9554945

**Statement 2.4.2.13 : Estimated Average Value of Assets per Household by State's /UTs**

Sl. No	No. States/UT's	Average Value of Assets (Rs.)	
		Rural	Urban
1	Andhra Pradesh	411939	990821
2	Assam	503499	2848416
3	Bihar	548464	1434693
4	Chhattisgarh	722860	1487957
5	<b>Delhi (State Sample)</b>	<b>3869945</b>	<b>7183053</b>
6	Gujarat	1842843	1748175
7	Harayana	4616859	3678210
8	Himachal Pradesh	2071601	2978542
9	Jammu & Kashmir	1976131	3356102
10	Jharkhand	548988	972704
11	Karnataka	790654	1412451
12	Kerala	2730348	4023711
13	Madhya Pradesh	985249	2191726
14	Maharashtra	1123431	4337061
15	Odisha	281427	786640
16	Punjab	4295371	2638002
17	Rajasthan	1068880	1943393
18	Tamil Nadu	672660	1674056
19	Uttaranchal	867938	2764654
20	Uttar Pradesh	1041901	1937938
21	West Bengal	407297	1936885
	<b>India</b>	<b>1006985</b>	<b>2285135</b>

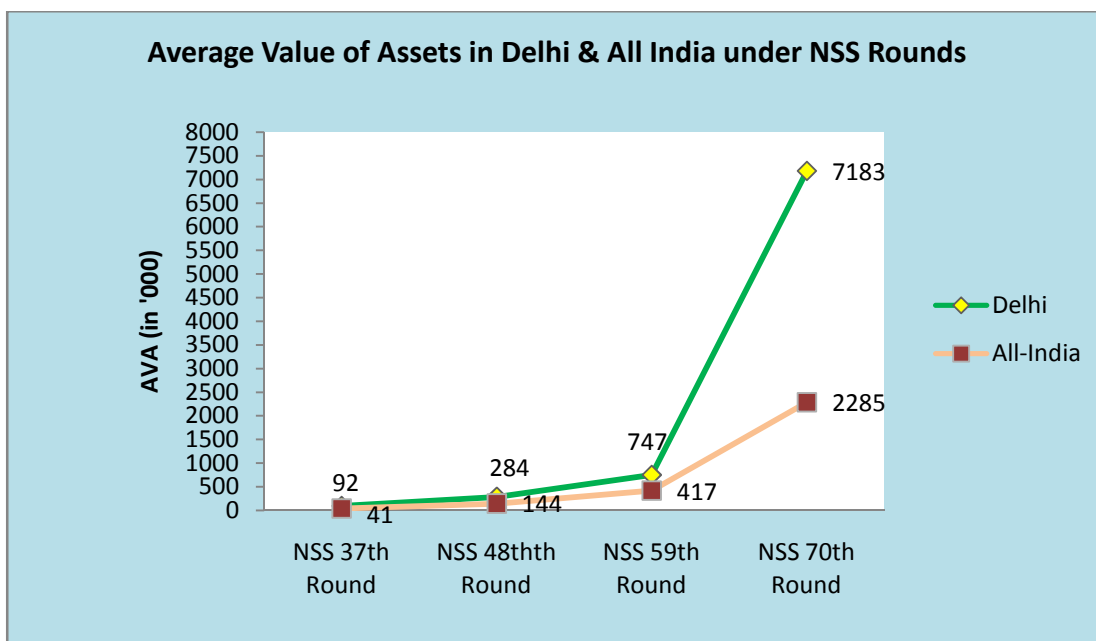
The data of States/UT except Delhi pertains to central sample. State-wise analysis of AVA shows that in rural it was the highest in Haryana (46.16 lakh), Punjab (Rs. 42.95 lakh), followed by Delhi (Rs. 38.69 lakh), Kerala (Rs. 27.30 lakh) and Himachal Pradesh (20.71 lakh). Odisha had the lowest AVA with Rs. 2.81 lakh per household and close to it were West Bengal (Rs. 4.07 lakh) and Andhra Pradesh (Rs. 4.11 lakh). The states that reported very high AVA in urban were Delhi (Rs.71.83 lakh), Maharashtra (Rs. 43.37 lakh), Kerala (Rs. 40.23 lakh), Haryana (Rs. 36.78 lakh) and Jammu & Kashmir (Rs.33.56 lakh). The State of Orissa reported lowest ownership of assets (Rs. 7.86 lakh), preceded by Jharkhand (Rs. 9.72 lakh) and Andhra Pradesh (9.90 lakh),

### **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 4.2.14 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 where as a huge increase of 861.58% was observed during 2002-2013. At the national level these figures were 251%, 190% and 447.96% respectively.

### **Statement 2.4.2.14 : Estimated Average Value of Assets per Household in Urban Area under various NSS Rounds**

Item	NSS 37th Round	NSS 48thth Round	NSS 59th Round	NSS 70th Round
	1981	1991	2002	2013
Average Value of Assets (Rs.'000)				
Delhi	92	284	747	7183
All-India	41	144	417	2285
Percentage increase over the previous round.				
Delhi	—	208.70	163.03	861.58
All-India	—	251.22	189.58	447.96



### 2.4.3 Household Indebtedness:

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

In the 70<sup>th</sup> round survey on Debt and Investment, a household was considered to be indebted if the household had any cash loan outstanding on 30.6.2012. 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 30.6.12 for the rural and urban areas of Delhi and All India are presented in Statement 2.4.3.1

#### Statement 2.4.3.1 Estimated Number of Households, Average amount of loan, incidence of loan in Delhi & All India

Sector	Number of Estd HH in Delhi		Delhi			All India		
	Total	Indebted	IOI	AOD per household (in Rs)	AOD/Indebted HH (in Rs)	IOI	AOD per household (in Rs)	AOD/Indebted HH (in Rs)
Rural	89702	347	0.39	1242	321133	31.44	32522	103457
Urban	2406751	91557	3.80	18736	492525	22.37	84625	378238
Combined	2496453	91904	3.68	18108	491878	Data not available		

The results of the survey show that the IOI was about 0.39% among the rural households and 3.80 % among the urban households. The AOD per household in Delhi is seen to be less in the rural sector than in the urban, the values being Rs.1242 and Rs. 18736 respectively. At the All India level AOD per household was Rs.32522 and Rs. 84625 in the rural and urban sectors, respectively. However, 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:

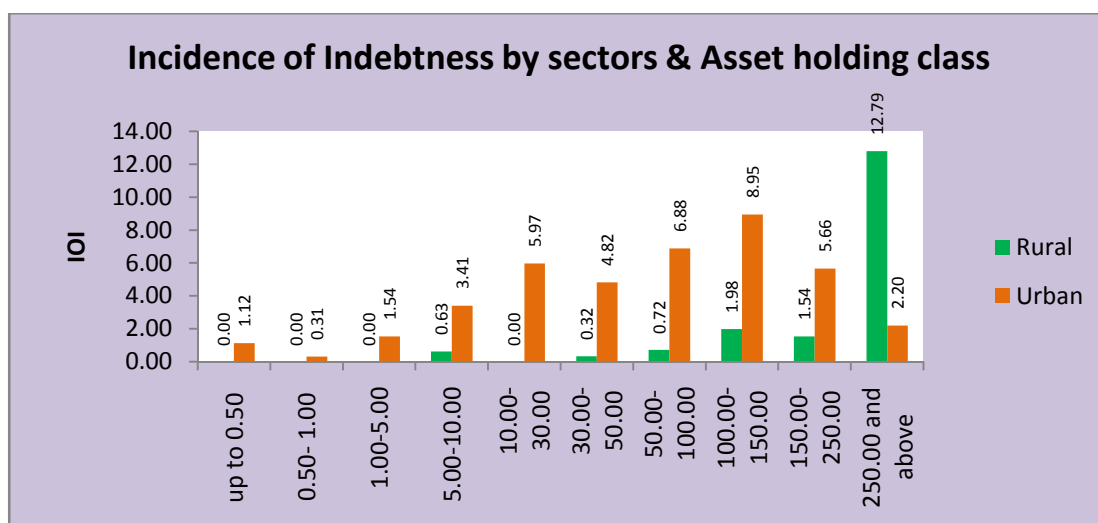
The percentage of the indebted households (IOI) and average amount of debt (AOD) per household as on 30.6.2012 for each assets holding class are presented in Statement 2.4.3.2 separately for the rural and the urban areas of Delhi . For the asset holding class of Rupees one crore & above for both IOI and AOD is on higher side when compared to that of remaining assets holding classes.

**Statement 2.4.3.2 Sector-wise Estimated Number of Households, Average amount of loan, incidence of loan by Asset holding class in Delhi.**

HHD Asset holding class (lakh)	Total value of asset (lakh)	Est No of HHD	Estd Number of HHD reporting cash loans	Amount of cash loans (lakh)	IOI	AOD per household (in Rs)	AOD/ Indebted HH (in Rs)
<b>Rural</b>							
up to 0.50	165196500	24707	0	0	0.00	0	0
0.50- 1.00	27390000	381	0	0	0.00	0	0
1.00-5.00	1212805500	4050	0	0	0.00	0	0
5.00-10.00	3160929100	4794	30	2604000	0.63	543	86800
10.00-30.00	23993478000	9356	0	0	0.00	0	0
30.00-50.00	51841644700	13999	45	2970000	0.32	212	66000
50.00-100.00	219870203850	29430	212	86186550	0.72	2929	407501
100.00-150.00	12350913300	1109	22	10066375	1.98	9077	457563
150.00-250.00	31481058600	1792	28	2709300	1.54	1512	98520
250.00 and above	3038146300	86	11	6897000	12.79	80198	627000
All	347141765850	89702	347	111433225	0.39	1242	321133

**Statement 2.4.3.2 Sector-wise Estimated Number of Households, Average amount of loan, incidence of loan by Asset holding class in Delhi (contd...).**

<b>HHD Asset holding class (lakh)</b>	<b>Total value of asset (lakh)</b>	<b>Est No of HHD</b>	<b>Estd Number of HHD reporting cash loans</b>	<b>Amount of cash loans (lakh)</b>	<b>IOI</b>	<b>AOD per household (in Rs)</b>	<b>AOD/Indebted HH (in Rs)</b>
<b>Urban</b>							
up to 0.50	5275539799	501143	5630	273969814	1.12	547	48662
0.50- 1.00	10450941680	146257	455	13967987	0.31	96	30733
1.00-5.00	73628338133	274845	4243	969244467	1.54	3527	228461
5.00-10.00	90496942415	129903	4432	826100627	3.41	6359	186395
10.00-30.00	1071275911891	551157	32922	7155050084	5.97	12982	217333
30.00-50.00	898587374529	232690	11222	8051586900	4.82	34602	717514
50.00-100.00	1668452308082	239291	16469	11804575428	6.88	49331	716775
100.00-150.00	1118015466500	91950	8231	6566980697	8.95	71419	797835
150.00-250.00	1590561088685	77552	4393	5752497517	5.66	74176	1309618
250.00 and above	10761072941052	161966	3562	3679907038	2.20	22720	1033246
All	17287816852763	2406751	91557	45093880557	3.80	18736	492525
<b>Combined</b>							
up to 0.50	5440736299	525849	5630	273969814	1.07	521	48662
0.50- 1.00	10478331680	146638	455	13967987	0.31	95	30733
1.00-5.00	74841143633	278895	4243	969244467	1.52	3475	228461
5.00-10.00	93657871515	134697	4462	828704627	3.31	6152	185725
10.00-30.00	1095269389891	560513	32922	7155050084	5.87	12765	217333
30.00-50.00	950429019229	246688	11267	8054556900	4.57	32651	714912
50.00-100.00	1888322511932	268721	16681	11890761978	6.21	44249	712854
100.00-150.00	1130366379800	93059	8253	6577047072	8.87	70676	796928
150.00-250.00	1622042147285	79343	4420	5755206817	5.57	72536	1302083
250.00 and above	10764111087352	162052	3573	3686804038	2.20	22751	1031996
All	17634958618613	2496453	91904	45205313782	3.68	18108	491878



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

Indebtedness is found to be more widespread among the Agri./Casual/Other labourer category households in Delhi when compared to that of other type. Sector-wise details are presented in statements 2.4.3.3.

### Statement 2.4.3.3: Sector-wise Estimated Number of Households, Average amount of loan, incidence of loan by Household type in Delhi.

Household type	Est No of HDD	Est Number of HDD reporting cash loans	Amount of cash loans	IOI	AOD per household (in Rs)	AOD/Indebted HH (in Rs)
<b>Rural</b>						
Self employed in agriculture	5177	11	699600	0.21	135	63600
self employed in non-agriculture	31369	234	96252925	0.74	3068	412218
regular wage/salary earning	41579	103	14480700	0.25	348	141275
casual labour in agriculture	0	0	0	0.00	0	0
casual labour in non-agriculture	0	0	0	0.00	0	0
Others	11577	0	0	0.00	0	0
All	89702	347	111433225	0.39	1242	321133
<b>Urban</b>						
Self employed	750000	33857	19645803059	4.51	26194	580267
Regular wage/salary earning	1378731	51260	24901871788	3.72	18061	485800
Casual labour	113394	5426	290408780	4.79	2561	53522
Others	164626	1015	255796931	0.62	1554	252141
All	2406751	91557	45093880557	3.80	18736	492525
<b>Combined</b>						
Self employed	786546	34101	19742755584	4.34	25101	578949
regular wage/salary earning	1420310	51362	24916352488	3.62	17543	485113
Agri./Casual/Other labour	113394	5426	290408780	4.79	2561	53522
Others	176203	1015	255796931	0.58	1452	252141
All	2496453	91904	45205313782	3.68	18108	491878



## IOI AND AOD ACROSS STATES

IOI and AOD in Rural and urban Areas of States/UTs are presented in Statement 2.4.3.4. The statement shows a wide variation in both IOI and AOD for the rural households, as on 30.6.2012 over the states.

**State-wise IOI:** Among the states in rural India, in 2012, the highest IOI was noticed in Telangana (59.06%), Andhra Pradesh (54.06%), followed by Kerala (49.5%), Karnataka (46.43%) and Tamil Nadu (39.68%). On the other hand, states like Delhi (0.39%), Assam (10.07%), Jammu & Kashmir (12.67%), Chhattisgarh (13.9%) and Jharkhand (18.49%) were found to report very low IOIs. In the urban sector, the extent of indebtedness was found to be the highest in Kerala where 46.95% of the households were indebted during 2012. The other states where indebtedness was very high in urban are Andhra Pradesh (39.84%), Tamil Nadu (34.79%) and Telangana (30.51). Delhi (3.80%) was at the bottom rung, accompanied by Jharkhand (11.61%) and Chhattisgarh (11.75%)

**Statement 2.4.3.4: State /UT Wise IOI, AOD and Debit-Asset ratio**

Sl. No	No. States/UT's	Rural			Urban		
		IOI	AOD	DAR	IOI	AOD	DAR
1	Andhra Pradesh	54.06	58263	14.14	39.84	106289	10.73
2	Assam	10.07	5256	1.04	17.61	36777	1.29
3	Bihar	29.08	16405	2.99	13.25	21916	1.53
4	Chhattisgarh	13.9	10148	1.4	11.75	28645	1.93
5	<b>Delhi (State Sample)</b>	0.39	1242	0.032	3.80	18736	0.26
6	Gujarat	25.96	25536	1.39	19.39	71618	4.1
7	Harayana	23.93	46013	1	12.51	116478	3.17
8	Himachal Pradesh	25.95	46818	2.26	21.88	112598	3.78
9	Jammu & Kashmir	12.67	12741	0.64	21.22	87089	2.59
10	Jharkhand	18.49	6401	1.17	11.61	18494	1.9
11	Karnataka	46.43	51375	6.5	26.53	88822	6.29
12	Kerala	49.5	147402	5.4	46.95	174320	4.33
13	Madhya Pradesh	24.7	21294	2.16	15.29	56894	2.6
14	Maharashtra	31.29	33893	3.02	18.86	99428	2.29
15	Odisha	25.73	13643	4.85	18.7	115598	14.7
16	Punjab	33.06	64548	1.5	18.29	48818	1.85
17	Rajasthan	37.39	47397	4.43	22.55	54107	2.78
18	Tamil Nadu	39.68	45803	6.81	34.79	116404	6.95
19	Telangana	59.06	50692	7.95	30.51	158224	8.58
20	Uttaranchal	25.83	38256	4.41	13.91	75335	2.72
21	Uttar Pradesh	29.55	22199	2.13	18.91	87038	4.49
22	West Bengal	23.62	11253	2.76	14.7	34279	1.77
	<b>India</b>	31.44	32522	3.23	22.37	84625	3.7

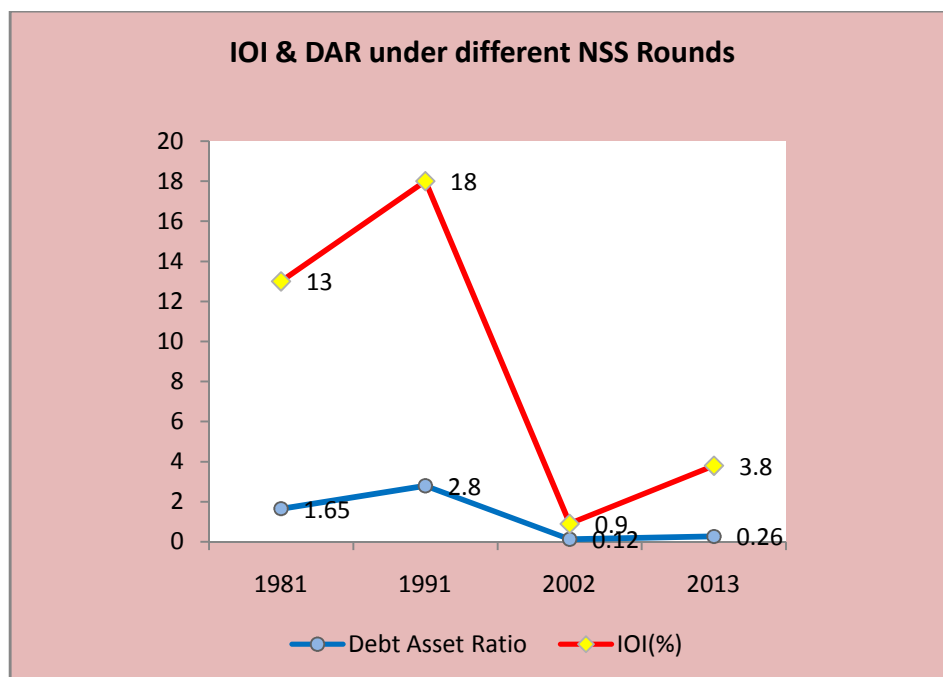
**State-wise AOD:** As regards the AOD in rural areas, Kerala was found to top the list with cash loan of Rs. 1.47 lakh per household followed by Punjab (Rs. 0.64 lakh), Andhra Pradesh (Rs. 0.58 lakh) and Karnataka (Rs. 0.51 lakh). On the other hand, the lower values for these averages were observed in many of the states like Delhi (Rs.1242), Assam (Rs.5256), Jharkhand (Rs.6401) and Chhattisgarh (Rs. 0.10 lakh). Kerala showed the highest value of AOD (Rs.1.74 lakh) in the urban sector. The other states in the rung were Telangana (Rs.1.58 lakh), Haryana and Tamil Nadu (Rs.1.16 lakh each). On the other side, Jharkhand, Delhi, Bihar and Chhattisgarh were at the bottom with average values of Rs.18494, Rs.18736, Rs.21916 and Rs. 28645, 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 2.4.3.4 that as on 30.6.2012, the Debt-Asset ratio at the all-India level was found to be 3.70% for the urban areas and 3.23% for the rural areas. The same ratio is 0.032% for the rural households and 0.26% for the urban households in the Delhi. Among the States/UTs the 'Debt-Asset' ratio in rural areas was the highest in Andhra Pradesh (14.14%) followed by Telangana (7.95%), Tamil Nadu (6.81%), and Karnataka (6.5%) whereas the Debt-Asset ratio was lowest in Delhi (0.032%), Jammu & Kashmir (0.64%) followed by Haryana(1%) and Assam (1.04%). In the urban areas, Odisha picked up the highest ratio of 14.7% and followed by Andhra Pradesh (10.73%) and at the other end, Delhi had the lowest ratio 0.26%.

### Statement 2.4.3.5: Debt- Asset Ratio and Incidence of Indebtedness under various NSS Rounds of Urban Delhi

Item	1981	1991	2002	2013
<b>Debt Asset Ratio</b>				
Delhi	1.65	2.8	0.12	0.26
All-India	2.54	2.51	2.82	3.70
<b>IOI(%)</b>				
Delhi	13	18	0.9	3.8
All-India	17	19	18	22



## OTHER FEATURES

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

## DURATION OF LOAN

Statement 2.4.3.6 shows that nearly 59.78% of the loans reported were liabilities belong to the duration 'less than one year'. In the urban and rural area the corresponding proportion was 59.70% and 92.01% respectively.

### Statement 2.4.3.6: Percentage Distribution of Amount of Loan by Duration of Loan

Duration of loan (years)	Rural	Urban	Combined
<1	92.01	59.70	59.78
1-2	6.19	18.87	18.84
2-3	1.80	5.45	5.44
3-4	0.00	2.13	2.12
4-5	0.00	5.19	5.18
5-10	0.00	8.41	8.39
10& above	0.00	0.25	0.25
all (incl nr)	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 *movable property other than bullion ornaments etc* found more in rural areas and *mortgage of immovable property* was more in urban area.

### Statement 2.4.3.7: Percentage Distribution of Amount of Loan by Type of Security

Type of security	Rural	Urban	Combined
surety security or guarantee of third party	0.00	6.50	6.49
Crop	0.00	0.00	0.00
first charge on immovable property	0.00	0.00	0.00
mortgage of immovable property	3.19	59.59	59.45
bullion/ornaments	0.00	0.22	0.22
share of companies, govt securities etc	0.00	0.13	0.13
agricultural commodities	0.00	0.00	0.00
movable property other than bullion ornaments etc	84.30	3.88	4.08
other type of security	0.00	7.32	7.30
personal security	12.51	22.35	22.33
All	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 utilized 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. It is presented in Statement 2.4.3.8. It is observed that debt for purposes of 'household expenditure' accounted for the highest proportion of the total loan amount. In the urban the corresponding position was 81.31% while in the rural the position was different as 86.11% loans were for 'other' purpose.

**Statement 2.4.3.8: Percentage Distribution of Amount of Loan by Purpose**

<b>purpose of loan</b>	<b>Rural</b>	<b>Urban</b>	<b>Combined</b>
Capital expenditure in farm business	0.00	0.16	0.16
current expenditure in farm business	0.63	0.37	0.37
capital expenditure in non-farm business	5.07	3.02	3.02
current expenditure in non-farm business	0.00	2.53	2.52
repayment of debt	0.00	0.33	0.33
Household Expenditure	8.19	81.31	81.13
others	86.11	12.27	12.45
<b>all</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

**SCHEMES OF LENDING**

Distribution of cash dues against various schemes of lending in 2012 is given in Statement 2.4.3.9. It is evident that percentage shares of these schemes other than DRI were very negligible in Delhi.

**Statement 2.4.3.9: Percentage Distribution of Amount of Loan by Scheme of Lending**

<b>credit agency</b>	<b>Rural</b>	<b>Urban</b>	<b>Combined</b>
DRI	94.93	91.19	91.20
PMRY	5.07	0.00	0.01
SGSY	0.00	0.00	0.00
SJSRY	0.00	0.00	0.00
advances to minority communities	0.00	0.13	0.13
schemes for liberalizations and rehabilitation of scavengers	0.00	0.00	0.00
exclusive state schemes	0.00	0.00	0.00
other schemes	0.00	0.83	0.83
kisan credit card	0.00	0.00	0.00
crop loan	0.00	0.00	0.00
not covered under any scheme	0.00	7.85	7.83
All institutional	100.00	100.00	100.00

## CREDIT AGENCY

The share of institutional debt increased by the rural and urban households in Delhi is presented in Statement 2.4.3.10. The estimates indicate that of the total outstanding cash loans the share of *institutional* agencies was 91.51% and non institutional accounted for minor share of 8.49%. Among institutional category for both in rural and urban area main credit agency was reported *commercial bank* with the proportion of 72.56 percent.

**Statement 2.4.3.10: Percentage Distribution of Amount of Loan by Credit Agencies**

credit agency	Rural	Urban	Combined
Govt	0.00	1.85	1.84
co-op society/bank	0.63	10.88	10.85
commercial bank	99.37	72.50	72.56
insurance	0.00	4.93	4.92
provident fund	0.00	0.05	0.05
financial corporation	0.00	0.15	0.15
financial company	0.00	1.11	1.11
self help group - bank linked	0.00	0.00	0.00
self help group-NBFC	0.00	0.03	0.03
other institutional agencies	0.00	0.00	0.00
<b>All institutional agencies (1)</b>	<b>100.00</b>	<b>91.49</b>	<b>91.51</b>
Land lord	0.00	0.01	0.01
agricultural money lender	0.00	0.00	0.00
professional money lender	0.00	2.24	2.23
input supplier	0.00	2.01	2.01
relatives and friends	0.00	2.46	2.46
Doctors, lawyers and other proff.	0.00	0.09	0.09
others	0.00	1.70	1.70
<b>All Non-institutional (2)</b>	<b>0.00</b>	<b>8.51</b>	<b>8.49</b>
<b>All (1+2)</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

In Delhi the share of institutional borrowings had increased from 37.1% in 2002 to 91.5% in 2013.

**Statement 2.4.3.11: Percentage Share of Institutional Agencies in cash borrowings Under NSS rounds**

Item	Delhi
NSS 37th Round (1981)	77.8
NSS 48th Round (1991)	38.6
NSS 59th Round (2002)	37.1
NSS 70th Round (2013)	91.5

**QUANTUM OF INTEREST**

The rates at which loans were contracted are indicated in Statement 2.4.3.12. It may be observed that 43.28% of loans were given between 10%-12% interest rate, 37.29% in the range of 6-10 percent and 10.08% in the interest class of 12-15 percent.

**Statement 2.4.3.12: Percentage Distribution of Amount of Loan by Rate of Interest**

Rate of Interest (%)	Rural	Urban	Combined
0	0.00	2.46	2.46
0-6	0.00	1.80	1.80
6-10	77.97	37.19	37.29
10-12	14.04	43.35	43.28
12-15	0.00	10.11	10.08
15-20	7.99	3.32	3.34
20-25	0.00	1.02	1.02
25-30	0.00	0.09	0.09
30 & above	0.00	0.65	0.65
all	100.00	100.00	100.00

## SECTION THREE

### LAND AND LIVESTOCK HOLDINGS SURVEY, DELHI

The surveys on Land and Livestock holdings of National Sample Survey (NSS) are the primary source of data on various type of land, classified by kind of production and possession by the households, pattern of land use in terms of cropping or livestock farming etc. that provide a holistic view of the nature of livelihood of the rural population. Pattern of use of land and livestock holdings is a basic requirement of the extant of economic activity pursued on land and livestock holdings of the households of Delhi.

#### **3.1 Historical Background:**

After a gap of ten years, the 7<sup>th</sup> survey on Land and Livestock holdings was conducted as a part of NSS 70<sup>th</sup> Round, during January - December 2013. The information of the round was collected in two visits from the same set of sample households. The first visit was made during January - July 2013 and the second during August - December 2013.

#### **3.2 Objectives, Scope and Coverage:**

Indian economy being predominantly agricultural, data on land holdings and livestock which provides basic quantitative information on the agrarian structure of the country, assumes paramount importance for planning and formulation of land policy. The main objectives of the *Land and Livestock Holdings Survey* are to obtain reliable estimates of key characteristics of land and livestock holdings in different land holding classes. The 70<sup>th</sup> round NSS survey on *Land and Livestock Holdings*, attempted to collect detailed information on various aspects of ownership and operational holdings in rural areas of Delhi. Particulars of land owned, its size & composition, use of land, etc., were collected for the study of the land holdings. The inventory of the livestock owned by the household on the date of survey was also collected. Using this information, different indicators of ownership holding, operational holding, pattern in land use, detailed types of crop production/animal farming activities of the households, seasonal variation in household operational holding, ownership of livestock, poultry, duckery, etc., have been generated for the rural areas.

These statistical indicators are required for planning, policy formulation and decision making at various levels within the government and outside. The results of the survey are likely to be of use to the Department of Agriculture & Cooperation, Department of Animal Husbandry, Dairying & Fisheries, National Accounts Division, etc., apart from private data users, researchers and policy makers.



### **Method of Data Collection:**

The survey period of the 70<sup>th</sup> round was from January to December 2013. The required information was collected from a set 8 sample households in Land and Livestock Holdings Schedule (Sch 18.1) through two visits to each household. The first visit of the survey was conducted during January to July 2013 (7 months) and the second visit duration was August to December 2013 (5 month).

Separate schedules were designed for visit-1 and visit-2, having more or less a common structure, avoiding repeated collection of a few items of information which are not likely to change. In visit 1 information pertaining to period July, 2012 to Dec, 2012 was collected, where as reference period for the information collected in visit 2 was January, 2013 to June, 2013.

Information on livestock, poultry, duckery, fisheries etc. owned by the household as on the date of the survey was collected only once during visit 1. However, in visit 2 some general information of the household operational holdings for the whole agricultural year was additionally collected for the households who made agricultural use of at least one plot in both the reference periods.

### **3.3 Concepts & Definitions**

For ensuring uniform concepts while collecting data on Land and Livestock holdings, certain concepts and definitions were formulated, which are explained below.

**Household Operational Holding:** Household operational holding constituted of all land that was used wholly or partly for agricultural production and was operated (directed/managed) by one household member alone or with assistance of others, without regard to title, size or location. Within a household, multiple operational holdings were not distinguished. The land might be operated by members belonging to a single household or by members belonging to more than one household operating jointly. In all cases an operational holding would relate to some amount of land possessed by the household. Thus, if a household carried out any agricultural production during the reference period, plots possessed by the household during the major part of the reference period and put to uses other than agricultural production, such as house-sites, paths, buildings, etc., was also included in the operated area of the household operational holding. Only when a household does not undertake any agricultural production on any part of the land possessed by it during the reference period, it will not be considered to have any operational holding.

**Plot:** A plot was a distinct patch of land demarcated generally by a strip of raised land, commonly known as ‘ails’ or ‘bunds’.

**House site (Homestead land):** Homestead of a household was defined as the dwelling house of the household together with the courtyard, compound, garden, out-house, place of worship, family graveyard, guest house, shop, workshop and offices for running household enterprises, tanks, wells, latrines, drains and boundary walls *annexed* to the dwelling house. All land coming under homestead was defined as house site (homestead land). It might constitute only a part of a plot and as such, gardens, orchards or plantations, etc. adjacent to the homestead and lying within the boundary walls were not considered as homestead land.

**Land possessed:** Land possessed was given by land owned (including land under ‘owner like possession’) + land leased in - land leased out + land held by the household but neither owned nor leased in (e.g., encroached land).

**Lease of land:** Land given to others on rent or free by owner of the land without surrendering the right of permanent heritable title was defined as land leased-out. It was defined as land leased-in if it was taken by a household on rent or free without any right of permanent or heritable possession. The lease contract might be written or oral. Orchards and plantations given to others for harvesting the produce, for which the owner receives a payment in cash or kind, were not treated as ‘lease’ for the purpose of this survey.

**Otherwise possessed land:** This means all public/institutional land possessed by the household without title of ownership or occupancy right. The possession was without the consent of the owner. Private land (i.e. land owned by the household sector) possessed by the household without title of ownership and occupancy right was not included in this category. All private land encroached upon by the household was treated as leased-in land.

**Individual and joint operational holding:** If the household operational holding was managed by one or more members of a single household it was taken as individual holding. It was treated as a joint operational holding only when it was managed by members of more than one household.

**Parcels:** A parcel of a household operational holding was a piece of land surrounded entirely by land not forming part of the household operational holding. It might consist of more than one plot.

**Orchards:** A piece of land put to production of horticulture crops, viz., fruits, nuts, dates, grapes, etc. (other than those treated as plantation crops), was regarded as an orchard, if it has at least 0.10 hectare in size or was having at least 12 trees planted on it. In case of trees where

distance between the trees was quite large, the orchard was defined according to the minimum number of 12 trees planted in it. When distance was less than six meters as in the case of bananas, papayas, grapevines etc., the orchard was defined on the basis of the minimum area of 1/10th of a hectare.

**Plantations:** Area devoted to production of plantation crops, viz., tea, coffee, cashew nut, areca nut, oil palm, clove and nutmeg, was treated as area under plantation. The size restriction given for orchards was also applicable for plantations for the purpose of the survey.

**Irrigation:** Irrigation was considered as a device of purposively providing land with water, other than rain water, by artificial means for crop production.

**Permanent attached farm workers:** A person who was employed by the management of an operational holding was considered to be a permanent attached farm worker of the operational holding for an agricultural season if (i) the person was employed more or less continuously during the season in the holding and (ii) the employment was under some sort of a contract that was binding on the person to serve the holding during the period of various agricultural operations (from preparation of soil to storing of grains) in respect of the crops of the seasons. A permanent attached farm worker did not refer to the same person working continuously, but to a position.

### **3.4 Summery Findings**

#### **Household Ownership of land:**

Land, with permanent heritable possession, with or without right to transfer the title, was considered as owned land. The land held in owner-like possession under a long-term lease or assignment (e.g. village land possessed by a tribal household as per traditional tribal rights or community land customarily operated by a tenant for a long period) was also treated as land owned. A household ownership holding includes all plots (or parts of plot) of land owned by any member of the household, whether the land is cultivatable or not. Thus a household ownership holding may include, besides cultivatable land, areas under forest, barren and uncultivable land, cultivatable waste land, land put to non-agricultural uses (viz. house sites, roads etc.), land growing miscellaneous tree crops, etc.

## Distribution of Ownership holdings:

The size classes of the detailed classification have been merged to form 6 broad size classes to ease of comparison as shown below:

category of holding	size
landless*	less than or equal to 0.002 hectare
marginal	more than 0.002 but less than or equal to 1.000 hectare
small	more than 1.000 but less than or equal to 2.000 hectares
semi-medium	more than 2.000 but less than or equal to 4.000 hectares
medium	more than 4.000 but less than or equal to 10.000 hectares
large	more than 10.000 hectares

\* 'less than or equal to 0.002 hectares' as classified under 'landless' category, also includes plots where area is not reported.

### Statement 3.4.1: Distribution of households, area of land owned and average of land owned per household by category of holdings.

Category of holding	Land possession range in hectare	Homestead land (in ha)	No. of hh	% of hh	Estimated area owned (in ha)	% of area owned	Visit-1
							Average area owned per household (in ha)
Landless	<=0.002	3761.76	86,366	94.17	4,137.17	74.71	0.05
Marginal	0.002-1.000	68.32	5,269	5.75	1,213.04	21.90	0.23
Small	1.000-2.000	0.40	33	0.04	42.31	0.76	1.28
Semi Medium	2.000-4.000	1.05	44	0.05	145.35	2.62	3.30
Medium	4.000-10.000	0.00	0	0.00	0.00	0.00	0.00
Large	>10.000	0.00	0	0.00	0.00	0.00	0.00
<b>Total</b>		<b>3831.52</b>	<b>91,712</b>	<b>100.00</b>	<b>5,537.86</b>	<b>100.00</b>	<b>0.06</b>

As per the survey of 70<sup>th</sup> NSS Round, there are total number of estimated households is 91,712. Statement 3.4.1 shows that most of the households (94.2%) in rural Delhi, is coming in the category of holdings 'landless' who is owning very nominal patch of land, less than 0.002 hectare. Only 5.8% of households returned their land under the category 'marginal'.

Total estimated area owned by the rural households of Delhi has been returned as 5537.86 hectare under the different categories of holdings. Landless households owned the maximum percentage of total area (74.71%) followed by marginal category with 21.9%.

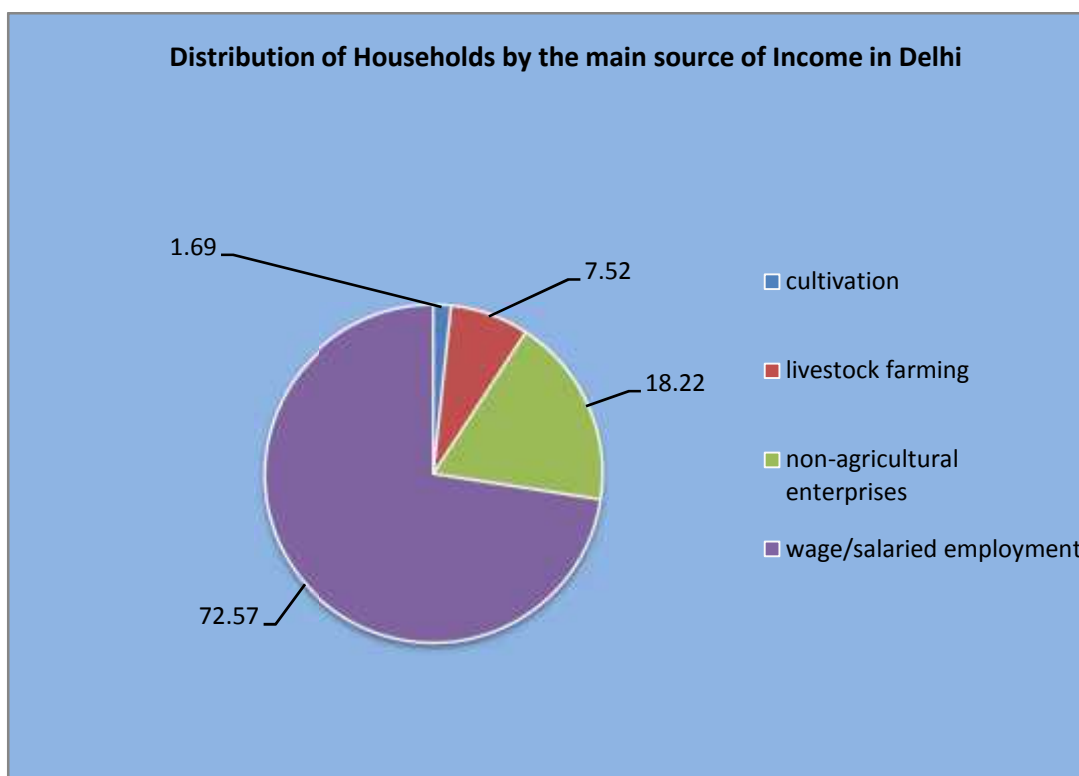
Average area owned per household account for 0.06 hectare in rural Delhi. Out of 5537.86 hectare of total land owned, 3831.52 (69.2%) hectare has been returned as homestead land.

**Statement 3.4.2: Distribution of rural household by the main source of income.**

Visit-1

Characteristics	Self employment in				wage/ salaried employ ment	others	All
	cultivation	livestock farming	other Agricultura l activities	non- agricultural enterprises			
Estimated no. of HH	1,551	6,896	0	16,711	66,553	0	91,712
% of HH	1.69	7.52	0.00	18.22	72.57	0.00	100.00

Statement 3.4.2 shows that as many as 72.6% of total households have returned their main source of income as wage/salaried employment, followed by 18.2% engaged non-agricultural enterprises.



**Statement 3.4.3: Percentage distribution of Households engaged in different economic activities by size class of ownership land.**

Visit-1

Category of holdings	cultivation	livestock farming	other agricultural activities	non-agricultural enterprises	wage/salaried employment	others	All
Landless	1.40	6.10	0.00	18.84	73.65	0.00	100.00
Marginal	5.64	30.82	0.00	8.29	55.25	0.00	100.00
Small	100.00	0.00	0.00	0.00	0.00	0.00	100.00
Semi Medium	57.14	0.00	0.00	0.00	42.86	0.00	100.00
Medium	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Large	0.00	0.00	0.00	0.00	0.00	0.00	0.00

As per statement 3.4.3 among the ‘landless’ about 73.7% of total households returned their source of income as wage/salaried employment and 18.84% returned their source of income as non agricultural enterprises. Similarly 55.3% of total ‘marginal land owner’ households registered their source of income as wage/salaried employment, followed by 30.8% as livestock farming. On the contrary all the 100% of households in the size class ‘small’ returned their major source of income as cultivation.

**Statement 3.4.4: Distribution of plots and area of land possessed in different size classes**

Visit-1

Category of holdings	Land possession range in hectare	Number of Plots in different size class	Percentage distribution of plots in different size class	Distribution of area of land in different size class(in ha)	Percentage of area of land in different size class
Landless	<=0.002	93,807	89.04	4,137.17	74.71
Marginal	0.002-1.000	11,233	10.66	1,213.04	21.90
Small	1.000-2.000	132	0.13	42.31	0.76
Semi Medium	2.000-4.000	176	0.17	145.35	2.62
Medium	4.000-10.000	-	-	-	-
Large	>10.000	-	-	-	-
All		1,05,348	100.00	5,537.86	00.00

Distribution of plots and area of land possessed in different size classes have been depicted in statement 3.4.4. As per the table, 1,05,348 plots which comprises around 5538 hectares of land in all size classes. 89% of plots are falling in the size class category ‘landless’ which comprise 74.7% of total area of land. On the other hand size class ‘marginal’ shares 10.7% of plots which constitute 22% of total area of land possessed.

**Statement- 3.4.5: Distribution of plots under household's operational holdings (by size class of land possessed by household)**

Visit-1

Category of holdings	Land possession range in hectare	Number of Plots	Percentage share of plots in each size class
Landless	<=0.002	-	0.00
Marginal	0.002-1.000	12,755	99.23
Small	1.000-2.000	-	0.00
Semi Medium	2.000-4.000	99	0.77
Medium	4.000-10.000	-	0.00
Large	>10.000	-	0.00
	All	12,854	100.00

Statement 3.4.5 represents the percentage share of plots under different size class of land possessed. It is clear from the above table that most of the plots (99.23%) belong to size class 'marginal'. In nominal number of plots (0.77%) comes under the category of land possession 'semi medium'.

**Statement-3.4.6: Distribution of land operated for farming of animals by type for each size class of household operational holdings**

Visit-1

Category of holdings	Land possession range in hectare	dairy	poultry	piggery	fishery	farming of other animals	Estd area used for farming of animals (in ha)	No of hhd opr holding reporting farming of animals	No of hhd opr. Holdings
Landless	<=0.002	0.00	0.00	0.00	0.00	0.00	0.00	0	0
Marginal	0.002-1.000	69.66	0.00	0.00	0.00	0.00	69.66	11,238	12,756
Small	1.000-2.000	0.00	0.00	0.00	0.00	0.00	0.00	0	0
Semi Medium	2.000-4.000	0.00	0.00	0.00	0.00	0.00	0.00	0	33
Medium	4.000-10.000	0.00	0.00	0.00	0.00	0.00	0.00	0	0
Large	>10.000	0.00	0.00	0.00	0.00	0.00	0.00	0	0
	All	69.66	0.00	0.00	0.00	0.00	69.66	11,238	12,789

Statement 3.4.6 shows 11238 (88%) of households operation holding reported farming of animals in about 69.7 hectares of area, all of which were engaged in farming of dairy.

**SECTION FOUR**

## **SITUATION ASSESSMENT OF AGRICULTURAL HOUSEHOLDS SURVEY, DELHI**

As per Population Census 2011, rural population of Delhi constitutes only 2.5% of total population of the state. This state's socio-economic and demographic characteristics are predominantly urban in nature. Socio-economic character of rural Delhi does not resemble with that of rest of the country. Due to rapid urbanization in Delhi number of villages is drastically falling. Rural economy is not at all agrarian in nature as is for other rural areas of the Country. Most of the households are engaged either in wage/salaried employment or non agricultural enterprises due to its proximity to municipal corporation area.

This chapter presents estimates of some key characters of agricultural households for the reference period July, 2012 –June, 2013. Report is based on the Situation Assessment Survey of Agricultural household which was conducted in NSS 70th round (January –December, 2013) to collect information on various aspects of farming, such as farming practices and preferences, level of living measured in terms of consumer expenditure, major sources of income of agricultural households. The survey, with its two visits, made a comprehensive assessment of the situation of the agricultural households for the agricultural year July, 2012 – June, 2013.

For the purpose of survey, agricultural household is defined as a household receiving some value of produce from agricultural activities (e.g. cultivation of field crops, horticultural crops, fodder crops, plantation, animal husbandry, poultry, fishery, piggery, bee-keeping, sericulture etc. during the last 365 days. However, households which are entirely agricultural labour household are excluded from the coverage. Apart from these, households which have not been treated as agricultural households are:

- I. Households receiving income entirely from home coastal fishing, activities of rural artisans and agricultural services,
- II. Households with at least one member self-employed in agriculture either in the principle or subsidiary status and having total value of produced less than Rs 3,000/- during last 365 days are also kept outside the coverage.

### **Data Highlights of the Situation assessment Survey of Agricultural Households**

1. Number of Sample villages is 8
2. Number of Sample Households is 58
3. Estimated number of agricultural household is 27,258 comprising of population around 1,22,865.
4. Maximum number of households falls in the monthly per capita expenditure (MPCE) range of Rs 4,500 to 6,000 (40.2%), followed by the range of Rs 1,500 to 3,000 (34.6%) and Rs 3,000 to 4,500 (22.2%).



5. Out of 27,258 households, as many as 57.9% of households are having their main source of income from wage/salaried employment
6. It is observed that agricultural households are concentrated in first two size classes of < 0.01 hectare and 0.01 - 0.40 hectare.

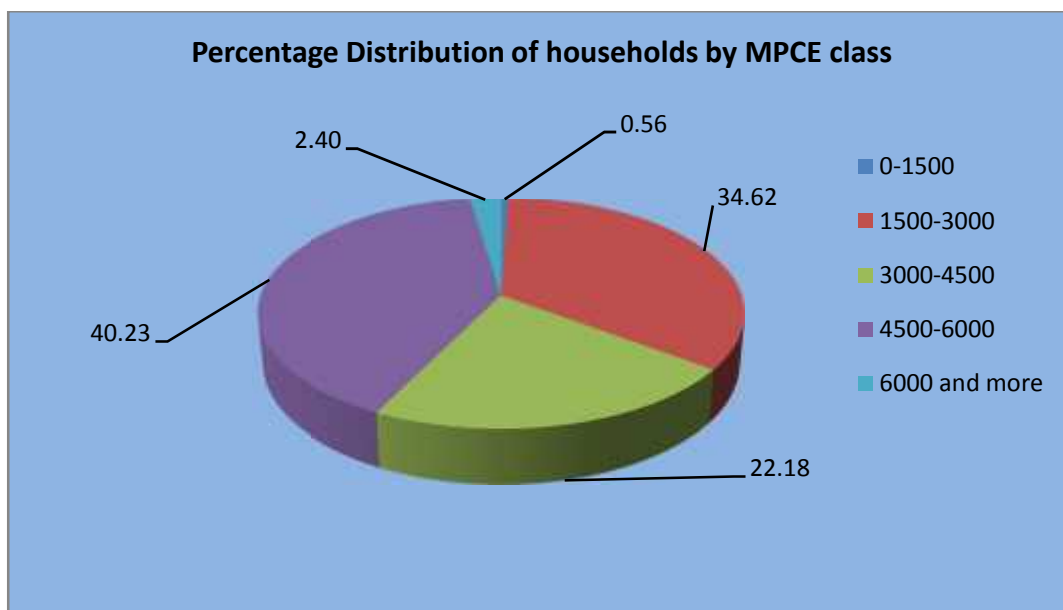
## SUMMARY OF FINDINGS

Total number of agricultural households is estimated on the basis of sample survey undertaken in 70th NSS round during the year January – December, 2013. The estimated number of agricultural households is 27,258 and it constitutes 29.7% of total rural households of Delhi in the agriculture year July, 2012- June, 2013. In the contrast, about 57.8% of total estimated rural households of the country are returned as agricultural households. 27,258 agricultural households comprise estimated population of 1,22,865 with average of 4.5 persons in each household.

Maximum number of households falls in the monthly per capita expenditure (MPCE) range of Rs 4,500 to 6,000 (40.2%), followed by the range of Rs 1,500 to 3,000 (34.6%) and Rs 3,000 to 4,500 (22.2%). Details are given in statement 4.1.

### Statement 4.1: Distribution of agricultural households & persons by sex and MPCE class.

MPCE class (in Rs)	Estimated HH	% HH	Estimated Persons					
			Male	% Male	Female	% Female	Total	% Total
0-1500	154	0.56	924	1.26	616	1.25	1540	1.25
1500-3000	9438	34.62	33053	45.04	22144	44.76	55196	44.92
3000-4500	6046	22.18	15510	21.13	13404	27.09	28914	23.53
4500-6000	10965	40.23	22365	30.47	12000	24.25	34365	27.97
6000 and more	656	2.40	1539	2.10	1311	2.65	2850	2.32
<b>All</b>	<b>27258</b>	<b>100.00</b>	<b>73390</b>	<b>100.00</b>	<b>49475</b>	<b>100.00</b>	<b>122865</b>	<b>100.00</b>



### **Some characteristics of Agricultural household in Delhi**

#### **Principal source of income:**

Among various sources from which agricultural household received any income during last 365 days prior to the date of survey, the source which yielded maximum income was taken as principal source of income.

Out of 27,258 households, as many as 57.9% of households are having their main source of income from wage/salaried employment, 25.9% from non-agricultural enterprises, 12.1% from live stock farming and only 3.7% from cultivation.

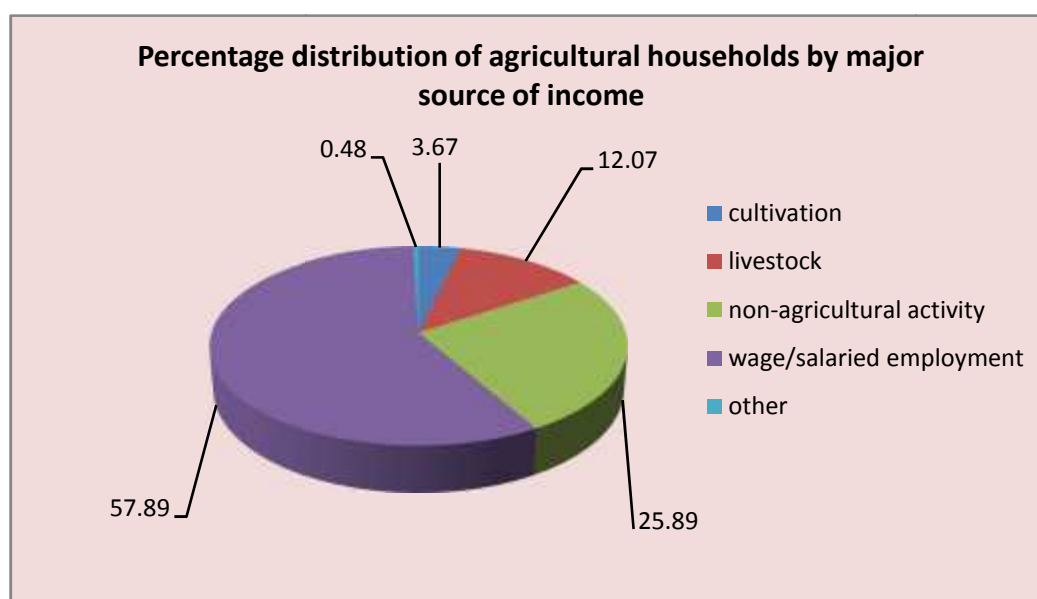
Statement 4.2 & 4.3 represents distribution of agricultural households in each class of per capita expenditure by their major source of income in Delhi. As earlier stated, MPCE range of Rs 4,500 to 6,000 returns the highest of agricultural households (40.2%), closely followed by the range of Rs 1,500 to 3,000 (34.6%). In the MPCE range of Rs 4,500 to 6,000, maximum number of agricultural households has reported their principal source of income as wage/salaried employment (93.6%). Similarly, MPCE range 1,500 to 3,000 has registered 43.5% of households having main source of income as wage/salaried employment and 34.8% having their main source of income as non-agricultural enterprises. In the MPCE range Rs 3,000 to 4,500, 42.5% of households reported their main source of income as non-agricultural enterprises and 27.0% as rearing of livestock.

**Statement 4.2: Distribution of households by MPCE class and major source of income**

MPCE	household by major source of income					Total	% Total
	cultivation	livestock	non-agricultural activity	wage/salaried employment	other		
0-1500	77	0	77	0	0	154	0.56
1500-3000	264	1656	3280	4107	132	9438	34.63
3000-4500	660	1634	2568	1185	0	6046	22.18
4500-6000	0	0	705	10260	0	10965	40.23
6000 and more	0	0	428	228	0	656	2.40
<b>Total</b>	<b>1001</b>	<b>3289</b>	<b>7057</b>	<b>15780</b>	<b>132</b>	<b>27258</b>	<b>100.00</b>

**Statement 4.3: Percentage Distribution of households by MPCE class and major source of income.**

MPCE	% household by major source of income					
	cultivation	livestock	non-agricultural activity	wage/salaried employment	Others	ALL
0-1500	50.00	0.00	50.00	0.00	0.00	100.00
1500-3000	2.80	17.54	34.75	43.52	1.40	100.00
3000-4500	10.92	27.02	42.47	19.59	0.00	100.00
4500-6000	0.00	0.00	6.43	93.57	0.00	100.00
6000 and more	0.00	0.00	65.22	34.78	0.00	100.00
<b>Total</b>	<b>3.67</b>	<b>12.07</b>	<b>25.89</b>	<b>57.89</b>	<b>0.48</b>	<b>100.00</b>



Considering the percentage distribution of agricultural households for each size class of land possessed, as detailed in statement 4.4 & 4.5, it is observed that agricultural households are concentrated in first two size classes < 0.01 hectare and 0.01 - 0.40 hectare. In the size class of land possessed < 0.01 hectare, as many as 70% of agricultural households returned their source of income as wage/salaried employment and 21.6% as livestock farming. Similarly, the group of agricultural households which possessed land in the range of 0.01-0.04 hectare returned their principal source of income as non-agricultural enterprises (51.5%) and wage/salaried employment by 44.5%.

**Statement 4.4: Distribution of Households by land Possessed and Major source of income:**

Size class of land possessed (in ha)	household by major source of income					
	cultivation	livestock	non-agricultural activity	wage/salaried employment	other	All
<0.01	0	3267	1283	10597	0	15147
0.01-0.40	385	22	5281	4566	0	10254
0.40-1.00	616	0	494	616	132	1858
1.00-2.00	0	0	0	0	0	0
2.00-4.00	0	0	0	0	0	0
4.00-10.00	0	0	0	0	0	0
>10.00	0	0	0	0	0	0
Total	1001	3289	7057	15779	132	27258

**Statement 4.5: Percentage Distribution of Households by land Possessed and Major source of income:**

Size class of land possessed	% household by major source of income					
	cultivation	livestock	non-agricultural activity	wage/salaried employment	other	All
<0.01	0.00	21.57	8.47	69.96	0.00	100.00
0.01-0.40	3.75	0.21	51.50	44.53	0.00	100.00
0.40-1.00	33.15	0.00	26.59	33.15	7.10	100.00
1.00-2.00	0.00	0.00	0.00	0.00	0.00	0.00
2.00-4.00	0.00	0.00	0.00	0.00	0.00	0.00
4.00-10.00	0.00	0.00	0.00	0.00	0.00	0.00
>10.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	3.67	12.07	25.89	57.89	0.48	100.00

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## **APPENDIX - A**

RURAL

**GOVERNMENT OF INDIA**  
**NATIONAL SAMPLE SURVEY OFFICE**  
**SOCIO-ECONOMIC SURVEY**  
**SEVENTIETH ROUND : JANUARY TO DECEMBER 2013**  
**HOUSEHOLD SCHEDULE 18.1 : LAND AND LIVESTOCK HOLDINGS**

CENTRAL		*
STATE		

**VISIT 1**

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

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

**CODES FOR BLOCK 1**

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

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

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

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

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

<b>[3] household characteristics</b>				
1.	household size		5.	whether operated any land for agricultural activities during last 365 days (yes – 1, no – 2)
2.	household classification (code)		6.	<b>if 1 in item 5</b> , whether the household operated any land on <i>Jhum</i> cultivation during last 365 days (yes – 1, no – 2)
3.	religion (code)			
4.	social group (code)		7.	whether any member of the household stayed away from the village continuously for 15 days or more for employment during last 6 months (yes - 1, no – 2).

### CODES FOR BLOCK 3

*item 2: household classification (to be determined based on the source of major income of the household):*

self-employment in: cultivation-1, livestock farming-2, other agricultural activities-3, non-agricultural enterprise -4; wage/salaried employment -5, others (pensioners, remittance recipients, etc.) -9.

*item 3: religion: Hinduism -1, Islam -2, Christianity -3, Sikhism -4, Jainism -5, Buddhism -6, Zoroastrianism -7, others -9.*

*item 4: social group: scheduled tribe -1, scheduled caste -2, other backward class -3, others -9.*

### CODES FOR BLOCK 4

*col. (3): relation to head:*

self -1, spouse of head -2, married child -3, spouse of married child -4, unmarried child -5, grandchild -6, father/ mother/ father-in-law/ mother-in-law -7, brother/ sister/ brother-in-law/ sister-in-law/ other relatives -8, servants/ employees/ other non-relatives -9.

*col. (6): general educational level:*

not literate -01, literate without formal schooling: EGS/NFEC/AEC -02, TLC -03, others -04; literate: below primary -05, primary -06, middle -07, secondary -08, higher secondary -10, diploma/certificate course -11, graduate -12, postgraduate and above -13.

*col. (7): whether associated with the household operational holding:*

main operator of the household operational holding -1, other member associated with the household operational holding-2, not associated with household operational holding-3.

[4] demographic and other particulars of household members						
srl. no.	name of the member	relation to head <i>(code)</i>	sex <i>(male-1, female-2)</i>	age <i>(years)</i>	general educational level <i>(code)</i>	<b>if 1 in item 5 of block 3,</b> whether associated with the household operational holding* <i>(code)</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)

\* for persons of age below 5 years, enter code 3.



## CODES FOR BLOCK 5

<b>col.(3): location :</b>		<b>col.(11): use of the leased-out land by the lessee household:</b>	
within village .....	1	used for cultivation.....	1
outside village but within the district .....	2	other uses.....	9
outside the district but within the state.....	3	not known .....	2
outside the state but within the country .....	4		
<b>col.(4): kind of possession for the major part of the period July 2012 to December 2012:</b>		<b>col.(12): whether flooded during July 2012 to December 2012?:</b>	
owned and possessed .....	1	flooded and agricultural activities could not be carried out.....	1
leased-in .....	2	flooded but agricultural activities were carried out.....	2
otherwise possessed .....	3	flooded but the plot was not for agricultural activities.....	3
leased-out .....	4	not flooded .....	4
<b>col.(7): type of possession:</b>		<b>col.(13): land use:</b>	
<b>leased in:</b>		<b>only crop production:</b>	
recorded lease.....	1	on jhum land.....	1
not recorded lease.....	2	on land other than jhum land.....	2
<b>other.....</b>	<b>9</b>	only farming of animal/fishery.....	3
		both crop production and farming of animal /fishery.....	4
		other agricultural uses.....	5
		other uses (non-agricultural uses) .....	9
<b>col. (8): duration of possession:</b>		<b>col.(14): type of crop production/ livestock farming:</b>	
less than one agricultural season .....	1	cereals.....	01
at least one agricultural season but less than one agricultural year ...	2	orchards .....	07
at least one agricultural year but less than two agricultural years ....	3	pulses .....	02
two agricultural years or more.....	4	plantation.....	08
		oilseeds .....	03
		dairy.....	10
		vegetables.....	04
		poultry/duckery....	11
		fodder.....	05
		piggyery .....	12
		other crop.....	06
		fishery .....	13
		farming of other animals..	19
<b>col.(10): terms of lease:</b>		<b>col.(17):source of irrigation:</b>	
for fixed money .....	1	canal.....	1
for fixed produce .....	2	minor surface works (pond, tank, etc).....	2
for share of produce .....	3	ground water (tube well, well etc.).....	3
for service contract .....	4	combination of codes 1, 2, 3.....	4
for share of produce together with other terms .....	5	others.....	9
under usufructuary mortgage .....	6		
from relatives under no specified terms .....	7		
under other terms .....	9		

[5] particulars of land of the household* and its operation during July 2012 to December 2012																																			
(1)	srl. no. of plot	(2)	survey no. or other identification particulars <i>(like name of the plot)</i>	(3)	location <i>(code)</i>	(4)	kind of possession for the major part of the period July 2012 to December 2012 <i>(code)</i>	(5) <sup>#</sup>		(6)	area of land <i>(0.000 ha)</i>	(7)	<b>if 2 or 3 in col. (4),</b> type of possession <i>(code)</i>	(8)	<b>if 1, 2 or 3 in col. (4),</b> duration of possession <i>(code)</i>	(9)	no. of lessor/lessee households	if 2 or 4 in col. (4)	(10)	terms of lease <i>(code)</i>	(11)	<b>if 4 in col. 4,</b> use of leased-out land by the lessee household during July 2012 to December 2012 <i>(code)</i>	(12)	<b>if 1 to 3 in column 4,</b> whether flooded during July 2012 to December 2012? <i>(code)</i>	(13)	<b>if 1 to 3 in column 4,</b> land use during July 2012 to December 2012 <i>(code)</i>	(14)	<b>if 1, 2, 3 or 4 in col.(13),</b> type of crop production/ livestock farming <i>(code)</i>	(15)	<b>if 01 to 08 in col.(14),</b> whether more than one crop was grown in the plot during July 2012 to December 2012 <i>(yes-1, no-2)</i>	(16)	<b>if 01 to 08 in col.(14),</b> whether irrigated during July 2012 to December 2012? <i>(yes-1, no-2)</i>	(17)	<b>if '1' in col. (16),</b> source of irrigation <i>(code)</i>	

\*-List only those plots which were 'owned and possessed' or 'leased in' or 'otherwise possessed' or 'leased out' during the major part of July 2012 to December 2012.

#: This shaded dummy column (column 5) is not meant for recording any information. This column has been added in visit 1 to ensure that column numbers of different items of information are same between visit 1 and visit 2 Schedules.

[5] particulars of land of the household* and its operation during July 2012 to December 2012																																						
(1)	srl. no. of plot	(2)	survey no. or other identification particulars ( <i>like name of the plot</i> )	(3)	location ( <i>code</i> )	(4)	kind of possession for the major part of the period July 2012 to December 2012 ( <i>code</i> )	(5)†	(6)	area of land ( <i>0.000 ha</i> )	(7)	if 2 or 3 in col. (4), type of possession ( <i>code</i> )	(8)	if 1, 2 or 3 in col. (4), duration of possession ( <i>code</i> )	(9)	no. of lessor/lessee households	(10)	terms of lease ( <i>code</i> )	(11)	if 4 in col. 4, use of leased-out land by the lessee household during July 2012 to December 2012 ( <i>code</i> )	(12)	if 1 to 3 in column 4, whether flooded during July 2012 to December 2012? ( <i>code</i> )	(13)	if 1 to 3 in column 4, land use during July 2012 to December 2012 ( <i>code</i> )	(14)	if 1, 2, 3 or 4 in col.(13), type of crop production/ livestock farming ( <i>code</i> )	(15)	if 01 to 08 in col.(14), whether more than one crop was grown in the plot during July 2012 to December 2012 ( <i>yes-1, no-2</i> )	(16)	if 01 to 08 in col.(14), whether irrigated during July 2012 to December 2012? ( <i>yes-1, no-2</i> )	(17)	if '1' in col. (16), source of irrigation ( <i>code</i> )						
																																	if 2 or 4 in col. (4)					
9																																						
9		homestead																																				
9		grand																																				

\*List only those plots which were 'owned and possessed' or 'leased in' or 'otherwise possessed' or 'leased out' during the major part of July 2012 to December 2012.  
 †: This shaded dummy column (column 5) is not meant for recording any information. This column has been added in visit 1 to ensure that column numbers of different items of information are same between visit 1 and visit 2 Schedules.

<b>[6] some general information of household operational holding for July 2012 to December 2012 (only for households where against at least one plot of block 5, entry in column 13 is any of 1, 2, 3, 4 or 5 )</b>		
srl. no.	item	code/entry
(1)	(2)	(3)
1.	area of the household operational holding (0.000 ha)	
2.	whether operated individually/jointly? ( <i>individually</i> -1, <i>jointly</i> -2)	
3.	<b>if code 2 in item 2</b>	number of partner households
4.		percentage share of land of the household (in whole number)
5.	type of holding ( <i>code</i> )	
6.	main use of the holding ( <i>code</i> )	
7.	no. of parcels in the holding	
8.	no. of permanent attached farm workers during July 2012 to December 2012	against wages payable in cash/kind
9.		against share of produce

**CODES FOR BLOCK 6**

item 5: **type of holding:** entirely owned -1, entirely leased-in -2, both owned and leased-in -3, entirely otherwise possessed -4.

item 6: **main use of the holding:** same as that in column 13 of block 5 (only codes 1 to 5 are applicable).

<b>[7] livestock, poultry, duckery, etc., owned by the household as on the date of survey</b>		
srl. no.	livestock, poultry, duckery, etc.,	number owned
(1)	(2)	(3)
<b>A.Livestock</b>		
1.	adult cattle (age more than 2 years)	male
2.		female
3.	young cattle (age 2 years or less)	male
4.		female
5.	adult buffalo (age more than 2 years)	male
6.		female
7.	young buffalo (age 2 years or less)	male
8.		female
9.	horse and pony	
10.	mule	
11.	donkey	
12.	camel	
13.	yak	
14.	mithun	
15.	elephant	
16.	sheep	
17.	goat	
18.	pig	
19.	rabbit	
20.	other livestock	
<b>B. poultry birds</b>		
21.	hen, cock, chicken	
22.	duck	
23.	other birds	

[2] particulars of field operations									
srl. no.	item	field investigator (FI) /assistant superintending officer (ASO)			field officer (FO)/ superintending officer (SO)				
(1)	(2)	(3)			(4)				
1 (a)	i) name (block letters)								
	ii) code								
	iii) signature								
1 (b)	i) name (block letters)								
	ii) code								
	iii) signature								
2.	date(s) of :	DD	MM	YY	DD	MM	YY		
	(i) survey/ inspection								
	(ii) receipt								
	(iii) scrutiny								
	(iv) despatch								
3.	number of additional sheets attached								
4.	total time taken to canvass the schedule by the team of investigators (FI/ASO) (in minutes)								
5.	number of investigators (FI/ASO) in the team who canvassed the Schedule								
6.	whether any remarks have been entered by FI/ ASO/ supervisory officer (yes -1, no-2)	(i) in block 9/ 10							
		(ii) elsewhere in the schedule							

[9] remarks by investigators (FI/ASO)

[10] comments by supervisory officer(s)

RURAL

**GOVERNMENT OF INDIA**  
**NATIONAL SAMPLE SURVEY OFFICE**  
**SOCIO-ECONOMIC SURVEY**  
**SEVENTIETH ROUND : JANUARY TO DECEMBER 2013**  
**HOUSEHOLD SCHEDULE 18.1 : LAND AND LIVESTOCK HOLDINGS**

CENTRAL		*
STATE		

**VISIT 2**

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

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

**CODES FOR BLOCK 1**

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

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

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

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

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

**CODES FOR BLOCK 5**

<b>col.(3): location :</b>		<b>col.(11): use of the leased-out land by the lessee household:</b>	
within village.....	1	used for cultivation .....	1
outside village but within the district .....	2	other uses .....	9
outside the district but within the state.....	3	not known .....	2
outside the state but within the country.....	4	<b>col.(12): whether flooded during January 2013 to June 2013?:</b>	
<b>col.(4): kind of possession for the major part of the period January 2013 to June 2013:</b>		flooded and agricultural activities could not be carried out .....	1
owned and possessed .....	1	flooded but agricultural activities were carried out.....	2
leased-in .....	2	flooded but the plot was not for agricultural activities.....	3
otherwise possessed .....	3	not flooded .....	4
leased-out .....	4	<b>col.(13): land use:</b>	
plots listed in visit 1 but not covered in codes 1 to 4 above.....	5	only crop production:	
<b>col.(7): type of possession:</b>		on jhum land.....	1
leased in:		on land other than jhum land.....	2
recorded lease.....	1	only farming of animal/fishery.....	3
not recorded lease.....	2	both crop production and farming of animal /fishery.....	4
other.....	9	other agricultural uses.....	5
<b>col. (8): duration of possession:</b>		other uses (non-agricultural uses).....	9
less than one agricultural season .....	1	<b>col.(14): type of crop production/ livestock farming:</b>	
at least one agricultural season but less than one agricultural year ...	2	cereals.....	01
at least one agricultural year but less than two agricultural years ....	3	pulses .....	02
two agricultural years or more.....	4	oilseeds .....	03
<b>col.(10): terms of lease:</b>		vegetables.....	04
for fixed money .....	1	fodder.....	05
for fixed produce .....	2	other crop.....	06
for share of produce .....	3	orchards.....	07
for service contract .....	4	plantation.....	08
for share of produce together with other terms ....	5	dairy.....	10
under usufructuary mortgage .....	6	poultry/duckery .....	11
from relatives under no specified terms .....	7	piggery .....	12
under other terms .....	9	fishery .....	13
		farming of other animals .....	19
		<b>col.(17):source of irrigation:</b>	
		canal.....	1
		minor surface works (pond, tank, etc.).....	2
		ground water (tube well, well etc.).....	3
		combination of codes 1, 2, 3.....	4
		others.....	9
		<b>col.(19): type of crop production/ livestock farming for the agriculture year July 2012-June 2013: code structure same as column 14, with additional code, not used for crop production/livestock farming/fishery</b>	

A. plots listed in block 5 of visit 1 (excluding homestead land)										[5] particulars of land of the household and its operation during January 2013 to June 2013	
										(1)	srl. no. of plot ( <b>Part A:</b> srl. no. as in block 5 of visit 1 excluding 97 and 98; <b>Part B:</b> continuous serial number after the last srl. no. in Part A)
										(2)	survey no. or other identification particulars (like name of the plot)
										(3)	location (code)
										(4)	kind of possession for the major part of the period January 2013 to June 2013 (code)
										(5)	is there any change in the area of the plot recorded in visit 1? (yes-1, no-2)
										(6)	area of land (0.000 ha)
										(7)	if 2 or 3 in col. (4), type of possession (code)
										(8)	if 1, 2 or 3 in col. (4), duration of possession (code)
										(9)	no. of lessor/lessee households
										(10)	terms of lease (code)
										(11)	if 4 in col. 4, use of leased-out land by the lessee household during January 2013 to June 2013 (code)
										(12)	if 1 to 3 in column 4, whether flooded during January 2013 to June 2013? (code)
										(13)	if 1 to 3 in column 4, land use during January 2013 to June 2013 (code)
										(14)	if 1, 2, 3 or 4 in col.(13), type of crop production/ livestock farming (code)
										(15)	if 01 to 08 in col.(14), whether more than one crop was grown in the plot during January 2013 to June 2013 (yes-1, no-2)
										(16)	if 01 to 08 in col.(14), whether irrigated during January 2013 to June 2013 ? (yes-1, no-2)
										(17)	if '1' in col. (16), source of irrigation (code)
										(18)	whether possessed for major part of the agriculture year July 2012 to June 2013? (yes-1, no-2)
										(19)	if 1 in col. 18, type of crop production/ livestock farming for the agriculture year July 2012 to June 2013 (code)
										(20)	whether owned for major part of the of the agriculture year July 2012 to June 2013? (yes-1, no-2)



[5] particulars of land of the household and its operation during January 2013 to June 2013

Appendix-A Schedule 18.1, visit 2

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	if 2 or 4 in col. (4)		(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
									no. of lessor/lessee households	terms of lease (code)										
A. plots listed in block 5 of visit 1 (excluding homestead land): continued from previous page																				
B. plots not listed in part A but were either 'owned and possessed' or 'leased in' or 'otherwise possessed' or 'leased out' during the major part of January 2013 to June 2013 (excluding homestead land)																				

[5] particulars of land of the household and its operation during January 2013 to June 2013	
(1)	srl. no. of plot ( <b>Part A:</b> srl. no. as in block 5 of visit 1 excluding 97 and 98; <b>Part B:</b> continuous serial number after the last srl. no. in Part A)
(2)	survey no. or other identification particulars (like name of the plot)
(3)	location (code)
(4)	kind of possession for the major part of the period January 2013 to June 2013 (code)
(5)	is there any change in the area of the plot recorded in visit 1? (yes-1, no-2)
(6)	area of land (0.000 ha)
(7)	if 2 or 3 in col. (4), type of possession (code)
(8)	if 1, 2 or 3 in col. (4), duration of possession (code)
(9)	no. of lessor/lessee households
(10)	terms of lease (code)
(11)	if 4 in col. 4, use of leased-out land by the lessee household during January 2013 to June 2013 (code)
(12)	if 1 to 3 in column 4, whether flooded during January 2013 to June 2013? (code)
(13)	if 1 to 3 in column 4, land use during January 2013 to June 2013 (code)
(14)	if 1, 2, 3 or 4 in col.(13), type of crop production/ livestock farming (code)
(15)	if 01 to 08 in col.(14), whether more than one crop was grown in the plot during January 2013 to June 2013 (yes-1, no-2)
(16)	if 01 to 08 in col.(14), whether irrigated during January 2013 to June 2013 ? (yes-1, no-2)
(17)	if '1' in col. (16), source of irrigation (code)
(18)	whether possessed for major part of the agriculture year July 2012 to June 2013? (yes-1, no-2)
(19)	if 1 in col. 18, type of crop production/ livestock farming for the agriculture year July 2012 to June 2013 (code)
(20)	whether owned for major part of the of the agriculture year July 2012 to June 2013? (yes-1, no-2)
<b>B. plots not listed in part A but were either 'owned and possessed' or 'leased in' or 'otherwise possessed' or 'leased out' during the major part of January 2013 to June 2013 (excluding homestead land) : continued from previous page</b>	
<b>C. homestead land: plots which were either 'owned and possessed' or 'leased in' or 'otherwise possessed' during the major part of January 2013 to June 2013</b>	
97	homestead land
98	homestead land
99	grand total

<b>[6] some general information of household operational holding for January 2013 to June 2013 (only for households where against at least one plot of block 5, entry in column 13 is any of 1, 2, 3, 4 or 5)</b>			
srl. no.	item		code/entry
(1)	(2)		(3)
1.	area of the household operational holding (0.000 ha)		
2.	whether operated individually/jointly? ( <i>individually</i> -1, <i>jointly</i> -2)		
3.	<b>if code 2 in item 2</b>	number of partner households	
4.		percentage share of land of the household (in whole number)	
5.	type of holding ( <i>code</i> )		
6.	main use of the holding ( <i>code</i> )		
7.	no. of parcels in the holding		
8.	no. of permanent attached farm workers during January 2013 to June 2013	against wages payable in cash/kind	
9.		against share of produce	

<b>[8] some general information of household operational holding for the whole agricultural year: July 2012 to June 2013 (only for households where against at least one plot of block 5, entry in column 13 of visit 1/visit 2, is any of 1, 2, 3, 4 or 5 along with entry in visit 2, block 5 column 18 as 1)</b>			
srl. no.	item		code/entry
(1)	(2)		(3)
1.	area of the household operational holding (0.000 ha)		
2.	whether operated individually/jointly? ( <i>individually</i> -1, <i>jointly</i> -2)		
3.	<b>if code 2 in item 2</b>	number of partner households	
4.		percentage share of land of the household (in whole number)	
5.	type of holding ( <i>code</i> )		
6.	main use of the holding ( <i>code</i> )		
7.	no. of parcels in the holding		
8.	no. of permanent attached farm workers during the agricultural year 2012-13	against wages payable in cash/kind	
9.		against share of produce	
10.	whether the household carried out agricultural operation in July 2012 to December 2012/January 2013 to June 2013 ( <i>code</i> )		

#### CODES FOR BLOCK 6 & BLOCK 8

*item 5: type of holding:* entirely owned -1, entirely leased-in -2, both owned and leased-in -3, entirely otherwise possessed -4.

*item 6: main use of the holding:* same as that in column 13 of block 5 (only codes 1 to 5 are applicable).

*item 10: whether the household carried out agricultural operation in July 2012 to December 2012/January 2013 to June 2013:* only in July 2012 to December 2012-1, only in January 2013 to June 2013-2, both in July 2012 to December 2012 and January 2013 to June 2013-3.

[2] particulars of field operations									
srl. no.	item		field investigator (FI) /assistant superintending officer (ASO)			field officer (FO)/ superintending officer (SO)			
(1)	(2)		(3)			(4)			
1 (a)	i) name (block letters)								
	ii) code								
	iii) signature								
1 (b)	i) name (block letters)								
	ii) code								
	iii) signature								
2.	date(s) of :		DD	MM	YY	DD	MM	YY	
	(i) survey/ inspection								
	(ii) receipt								
	(iii) scrutiny								
	(iv) despatch								
3.	number of additional sheets attached								
4.	total time taken to canvass the schedule by the team of investigators (FI/ASO) (in minutes)								
5.	number of investigators (FI/ASO) in the team who canvassed the Schedule								
6.	whether any remarks have been entered by FI/ASO/ supervisory officer (yes -1, no-2)	(i) in block 9/ 10							
		(ii) elsewhere in the schedule							

<b>[9] remarks by investigators (FI/ASO)</b>

<b>[10] comments by supervisory officer(s)</b>

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## **APPENDIX - B**

RURAL		*
URBAN		

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

CENTRAL		*
STATE		

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

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

**VISIT NUMBER – 1**

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

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

**Codes for Block 1**

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

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

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

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

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

<b>[17] remarks by investigator (FI/ASO)</b>									

<b>[18] comments by supervisory officer(s)</b>									

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

### **Codes for Block 3**

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

### **Codes for Block 4**

<b>col. 3: relation to head:</b> <i>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.</i>	<b>col.8 : usual principal activity status(code):</b> <i>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.</i>
<b>col.6: general education code:</b> <i>not literate - 01, literate without formal schooling: EGS/NFEC/AEC - 02, TLC - 03, others - 04, literate : below primary -05, primary - 06, middle - 07, secondary - 08, higher secondary - 10, diploma/certificate course - 11, graduate -12, postgraduate and above - 13.</i>	<b>col.9: industry division codes (2 digit) as per NIC 2008</b> <b>col.10: type of organisation :</b> <i>government-1, public sector enterprise - 2, private company-3, private society/trust-4, proprietary / partnership enterprise- 5. others-9</i>



<b>[4] demographic and other particulars of household members</b>									
srl. no.	name of the member	relation to head (code)	sex (male-1, female-2)	age (years)	general educational level (code)	whether a worker as per usual principal activity status (yes-1, no-2)	if entry in col.7 is 1		
							Status code	NIC-2008 Code (2 digit)	type of organisation if entry in col. (8) is 31
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

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

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<b>[5.1] RURAL LAND owned by the household as on 30.06.2012 (to be canvassed in both rural &amp; urban households)</b>					
srl. no. of plot	survey number or other identification particulars of the plot	type of land (code)	percentage share of household in ownership of plot (whole no.)	land owned by the household as on 30.06.2012	
				area (HECTARES0.000)	value (₹)
(1)	(2)	(3)	(4)	(5)	
1.					
2.					
96.	total rural land outside the FSU				
98.	housesite	10			
99.	<b>total land owned</b>				

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



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

*1 sq. ft. = 0.093 sq. m.*

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

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

**Code for Block 8:**

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

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

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

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

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

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

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

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



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

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

**CODE LIST ON NEXT PAGE.**

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

### **Codes for Block 14**

#### **col 4: period of loan:**

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

#### **col. 6: credit agencies:**

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

#### **col 12: type of security:**

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

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

#### **col 7: scheme of lending:**

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

#### **Col 8: type of loan:**

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

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

#### **col 11: purpose of loan:**

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

### **Codes for Block 15**

#### **col 2: period:**

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

#### **col 3: source :**

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

#### **col 4: purpose:**

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



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

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

@including renewal & replacement

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

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

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

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

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

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

**VISIT NUMBER – 2**

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

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

**Codes for Block 1**

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

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

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

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

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

[17] remarks by investigator (FI/ASO)

[18] comments by supervisory officer(s)

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

---

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

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

CODE LIST ON NEXT PAGE.



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

### **Codes for Block 14**

#### **col 4: period of loan:**

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

#### **col. 6: credit agencies:**

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

#### **col 12: type of security:**

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

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

### **Codes for Block 15**

#### **col 2: period:**

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

#### **col 7: scheme of lending:**

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

#### **Col 8: type of loan:**

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

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

#### **col 11: purpose of loan:**

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

#### **col 3: source :**

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

#### **col 4: purpose:**

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



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

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

@including renewal & replacement

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

A decorative border with a repeating geometric pattern in black, orange, and white surrounds the central text.

## **APPENDIX - C**

RURAL

CENTRAL	
STATE	

**GOVERNMENT OF INDIA**  
**NATIONAL SAMPLE SURVEY OFFICE**  
**SOCIO-ECONOMIC SURVEY**  
**SEVENTIETH ROUND : JANUARY TO DECEMBER 2013**  
**SCHEDULE 33: SITUATION ASSESSMENT SURVEY OF AGRICULTURAL HOUSEHOLDS**

VISIT 1

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

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

**CODES FOR BLOCK 1**

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

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

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

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

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

[2] particulars of field operations											
srl. no.	item		field investigator (FI) /assistant superintending officer (ASO)				field officer (FO)/ superintending officer (SO)				
(1)	(2)		(3)				(4)				
1 (a)	i) name (block letters)										
	ii) code										
	iii) signature										
1 (b)	i) name (block letters)										
	ii) code										
	iii) signature										
2.	date(s) of :		DD	MM	YY	DD	MM	YY			
	(i) survey/ inspection										
	(ii) receipt										
	(iii) scrutiny										
	(iv) despatch										
3.	number of additional sheets attached										
4.	total time taken to canvass the schedule by the team of investigators (FI/ASO) (in minutes)										
5.	number of investigators (FI/ASO) in the team who canvassed the Schedule										
6.	whether any remarks have been entered by FI/ ASO/ supervisory officer (yes -1, no-2)	(i) in block 16/17									
		(ii) elsewhere in the schedule									

[16] remarks by investigators (FI/ASO)

[17] comments by supervisory officer(s)

[3] household characteristics						
1.	household size		source of income of the household during last 365 days			
2.	religion (code)		activity		whether performed? (yes -1,no-2)	principal income source? (yes-1, no-2)
3.	social group (code)					
4.	dwelling unit code ( <i>owned -1, hired -2, no dwelling unit -3, others -9</i> )		16.	cultivation		
5.	type of structure ( <i>katcha-1, semi-pucca-2, pucca-3</i> )		17.	livestock		
6.	principal source of drinking water (code)		18.	other agricultural activity		
7.	whether household possess any land? (yes - 1, no - 2)		19.	non-agricultural enterprises		
8.	<i>if '1' in item 7</i> , type of land possessed (code)		20.	wage/salaried employment		
9.	does the household possess any land outside the village (code)?		21.	pension		
10.	whether operated any land for agricultural activities during last 365 days? (yes-1, no-2)		22.	remittances		
11.	land as on date of survey (ha 0.000)	owned		23.	others	
12.		leased-in				
13.		neither owned nor leased-in		24.	whether the household has MGNREG job card (yes-1, no-2).	
14.		leased-out		25.	does the household possess ration card (yes -1, no - 2)?	
15.		total possessed (11+12+13-14)		26.	<i>if '1' in item 25</i> , type of ration card (code)	

### CODES FOR BLOCK 3

*item 2: religion: Hinduism-1, Islam-2, Christianity -3, Sikhism-4, Jainism-5, Buddhism-6, Zoroastrianism-7, others-9*

*item 3: social group: scheduled tribe-1, scheduled caste-2, other backward class-3, others-9.*

*item 6: principal source of drinking water: tap-1, tube well/borehole-2, well: protected-3 unprotected-4, spring: protected-5, unprotected-6; rainwater collection -7, surface water (tank/pond-river, dam, stream, canal, lake, etc.)-8, others (tanker-truck, cart with small tank or drum, bottled water, etc)-9*

*item 8: type of land possessed: homestead only - 1, homestead and other land - 2, other land only - 9.*

*item 9: does the household possess any land outside the village: yes: within state - 1, outside state - 2, both within and outside state - 3; no - 4.*

*item 26: type of ration card: Antyodaya -1, BPL - 2, others - 9*

<b>[4] demographic and other particulars of household members</b>												
srl. no.	name of the member	relation to head (code)	sex <i>(male-1, female-2)</i>	age (years)	general educational level (code)	whether attended any formal training in agriculture? (yes - 1, no - 2)	during the reference period, July to December 2012					wages and salary earnings (received or receivable) for the work done <i>(12)</i>
							whether stayed away from usual place of residence for 15 days or more for purpose of employment (yes-1, no-2)	principal activity		subsidiary economic activity		
								status code	NIC-08 code (2-digits)	status code	NIC-08 code (2-digits)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)

**CODES FOR BLOCK 4**

*Col. (3): relation to head: self-1, spouse of head-2, married child-3, spouse of married child-4, unmarried child-5, grandchild-6, father/mother/father-in-law/mother-in-law-7, brother/sister/brother-in-law/sister-in-law/other relatives-8, servants/employees/other non-relatives-9*

*Col. (6): general education code : not literate -01,literate without formal schooling: through EGS/NFEC/AEC - 02, through TLC -03, others- 04; literate with formal schooling: below primary -05, primary -06, middle -07, secondary -08, higher secondary -10, diploma/certificate course -11, graduate -12, postgraduate and above -13*

*Col.(9), (11): status code: worked in h.h. enterprise (self-employed): own account worker -11, employer-12, worked as helper in h.h. enterprise (unpaid family worker) -21; worked as regular salaried/ wage employee -31,worked as casual wage labour: in public works other than MGNREG works –41, in MGNREG works – 42., in other types of work -51; did not work but was seeking and/or available for work -81, attended educational institution -91, attended domestic duties only -92, attended domestic duties and was also engaged in free collection of goods (vegetables, roots, firewood, cattle feed, etc.), sewing, tailoring, weaving, etc. for household use -93, rentiers, pensioners , remittance recipients, etc. -94, not able to work due to disability -95, others (including begging, prostitution, etc.) -97.*



<b>crop codes</b>					
paddy .....	0101	plum.....	0612	groundnut.....	1001
jowar .....	0102	kiwi fruit.....	0613	castorseed.....	1002
bajra .....	0103	chiku .....	0614	sesamum (til) .....	1003
maize .....	0104	papaya .....	0615	rapeseed& mustard .....	1004
ragi .....	0105	guava.....	0616	linseed .....	1005
wheat .....	0106	almond.....	0617	coconut.....	1006
barley .....	0107	walnut.....	0618	sunflower.....	1007
small millets .....	0108	cashewnuts.....	0619	safflower.....	1008
other cereals .....	0188	apricot.....	0620	soyabean.....	1009
gram .....	0201	jackfruit.....	0621	nigerseed.....	1010
tur (arhar) .....	0202	lichi.....	0622	oil palm.....	1011
urad .....	0203	pineapple.....	0623	other oilseeds.....	1088
moong .....	0204	watermelon.....	0624	cotton.....	1101
masur .....	0205	musk melon.....	0625	jute.....	1102
horsegram .....	0206	bread fruits.....	0626	mesta.....	1103
beans (pulses) .....	0207	ber.....	0627	sunhemp.....	1104
peas (pulses) .....	0208	bel.....	0628	other fibres.....	1188
other pulses .....	0288	mulberry (sahatoot).....	0629	indigo.....	1201
sugarcane .....	0401	aonla (amla).....	0630	other dyes & tan.materials	1288
palmvriah .....	0402	other fruits.....	0688	opium.....	1301
other sugar crops .....	0488	potato.....	0701	tobacco.....	1302
pepper (black) .....	0501	tapioca (cassava).....	0702	other drugs & narcotics	1388
chillies .....	0502	sweet potato.....	0703	guar.....	1401
ginger.....	0503	yam.....	0704	oats.....	1402
turmeric.....	0504	elephant foot yam.....	0705	green manures.....	1403
cardamom (small).....	0505	colocasia/arum.....	0706	other fodder crops.....	1488
cardamom (large).....	0506	other tuber crop.....	0707	tea.....	1501
betelnuts (arecanuts)..	0507	onion.....	0708	coffee.....	1502
garlic.....	0508	carrot.....	0709	rubber.....	1503
coriander.....	0509	radish.....	0710	other plantation crops...	1588
tamarind.....	0510	beetroot.....	0711	orchids.....	1601
cumin seed.....	0511	turnip (shalgam).....	0712	rose.....	1602
fennel / anise seed.....	0512	tomato.....	0713	gladiolus.....	1603
nutmeg.....	0513	spinach.....	0714	carnation.....	1604
fenugreek.....	0514	amaranths (chaulai).....	0715	marigold.....	1605
cloves.....	0515	cabbage.....	0716	other flowers.....	1688
cinnamon.....	0516	other leafy vegetable.....	0717	asgandh.....	1701
cocoa.....	0517	brinjal.....	0718	isabgol.....	1702
kacholam.....	0518	peas (vegetable) (green)	0719	sena.....	1703
beetlvine.....	0519	lady's finger (bhindi).....	0720	moosli.....	1704
othercondi. & spices..	0588	cauliflower.....	0721	other medicinal plant...	1705
mangoes.....	0601	cucumber.....	0722	lemon grass.....	1711
orange and kinu.....	0602	bottle gourd (lauki).....	0723	mint.....	1712
mosambi.....	0603	pumpkin.....	0724	menthol.....	1713
lemon / acid lime.....	0604	bitter gourd.....	0725	eucalyptus.....	1714
othercitrous fruits.....	0605	other gourds.....	0726	other aromatic plant.....	1715
banana.....	0606	vench (guar).....	0727	canes.....	1801
table grapes.....	0607	beans (green).....	0728	bamboos.....	1802
wine grapes (black)....	0608	drumstick.....	0729	other non-food crops...	1888
apple.....	0609	green chillies.....	0730		
pear.....	0610	other vegetables.....	0788		
peaches.....	0611	other food crop.....	0801		

<b>[5a] value of output for the crops produced during July to December 2012</b>																	
srl no.	crop (code)	unit code	produce from irrigated land			produce from un-irrigated land			pre-harvest sale			all					
			whether mixed crop? (code)	land (0.000 ha)	quantity	whether mixed crop? (code)	land (0.000 ha)	quantity	irrigated land (0.000 ha)	un-irrigated land (0.000 ha)	value of pre-harvest sale (₺)	land (0.000 ha) col.(5 + 8 + 10 + 11)	quantity col.(6 + 9)	rate (₺ 0.00)*	value of products (₺) col.(14 x 15)	value of by-products (₺)	total value (₺) col.(12 + 16 + 17)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1.																	
2.																	
3.																	
4.																	
5.	other																
9.	All																

\*rate (₺ 0.00) may be reported here as in col.20, block 5b if available, otherwise price in the local market may be recorded

**CODES FOR BLOCK 5a**

col.(3): **unit code:** kg - 1, number - 2

col.(4), (7): **whether mixed crop:** sole crop - 1, mix major - 2, mix minor - 3

<b>[5b] disposition of crops produced during July to December 2012</b>																			
sr/ no. as in col.(1), block [5a]	crop code as in col. (2), block [5a]	unit code as in col.(3) block [5a]	first major disposal				second major disposal				third major disposal				other disposals		all		rate (₹ 0.00) col. 19 / col. 18
			agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	quantity sold	sale value (₹)	quantity sold col.(6 + 10 + 14 + 16)	sale value (₹) col.(7 + 11 + 15 + 17)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1																			
2																			
3																			
4																			

**CODES FOR BLOCK 5b**

col.(3): **unit code:** kg - 1, number – 2

col.(4), (8), (12): **agency:** local private - 1, mandi - 2, input dealers - 3, cooperative & govt. agency - 4, processors - 5, others - 9.

col.(5), (9), (13): **is satisfactory:** satisfactory - 1, not satisfactory: lower than market price - 2, delayed payments - 3, deductions for loans borrowed - 4, faulty weighing and grading - 5, other cause of dissatisfaction – 9

<b>[6] particulars of inputs and their expenses for crop production during July to December 2012</b>							
srl no.	inputs	srl. no. of crop as in col. 1 of block [5a]	crop code as in col. 2 of block [5a]	how procured? (code)	agency (code)	quality (code)	expenses (₹)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	seeds	1.					
2.		2.					
3.		3.					
4.		4.					
5.		5.	other				
6.	fertilisers						
7.	manures						
8.	plant protection chemicals						
9.	diesel						
10.	electricity						
11.	labour human						
12.	labour animal						
13.	irrigation						
14.	<b>minor repair and maintenance of machinery and equipment</b>						
15.	<b>interest</b>						
16.	<b>cost of hiring of machinery</b>						
17.	<b>lease rent for land</b>						
18.	<b>other expenses</b>						
19.	<b>total (1 to 18)</b>						

### CODES FOR BLOCK 6

*col.(5): how procured: farm saved - 1, exchange - 2, purchase - 3, borrowed - 4, others - 9*

*col.(6): agency: own farm- 1, local trader - 2, input dealer - 3, cooperative & govt. agency - 4, others - 9*

*col.(7): quality: good - 1, satisfactory - 2, poor - 3, don't know- 4*

<b>[7] disposition of produce and value of outputs on farming of animals during last 30 days</b>													
srl. no.	item description	<i>first major disposal</i>				<i>second major disposal</i>				<i>other disposals*</i>		all	
		agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	quantity sold	sale value (₹)	quantity sold (col. 5+9+11)	sale value (₹) (col. 6 + 10 + 12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1.	milk (dairy, sheep, goat, etc.) (litre)												
2.	egg (poultry, duckery, etc.) (no.)												
3.	live animals (e.g., cattle, sheep, goat, pig, poultry & duckery, etc.)												
4.	wool (sheep, goat, etc.) (kg)												
5.	fish (kg)												
6.	honey (kg)												
7.	<b>hide, bones, manure</b>												
8.	<b>other receipts (₹)</b>												
9.	<b>total receipts (1 to 8)</b>												

\*other includes retention for future sell, own consumption, use as animal seed, etc

### CODES FOR BLOCK 7

col.(3) & (7): **agency:** directly to other household - 1, local trader - 2, commission agent - 3, cooperative & govt. agency - 4, processor - 5, others - 9

col.(4) & (8): **is satisfactory:** satisfactory - 1, not satisfactory: lower than market price - 2, delayed payments - 3, deductions for loans borrowed-- 4, faulty weighing and grading - 5, other cause of dissatisfaction - 9

<b>[8] expenses and other particulars of input on farming of animals during last 30 days</b>						
srl no.	input item		how procured? (code)	agency (code)	quality (code)	expenses (₹)
(1)	(2)		(3)	(4)	(5)	(6)
1.	cost of animal 'seeds'	cattle/buffalo				
2.		sheep, goat, piggery etc.				
3.		poultry & duckery				
4.		others				
5.	animal feed	green fodder				
6.		dry fodder				
7.		concentrates				
8.		others				
9.	veterinary charges					
10.	<b>interest</b>					
11.	<b>lease rent for land</b>					
12.	<b>labour charges</b>					
13.	<b>other expenses</b>					
14.	<b>total (1 to 13)</b>					

<b>[9] expenses and value of outputs for non-farm business during last 30 days</b>					
sl. no.	non-farm business		expenses (₹)	value of output (₹)	net receipt (* ) (col. 5 – 4)
	description	NIC - 2008 (5-digit code)			
(1)	(2)	(3)	(4)	(5)	(6)
01.					
02.					
03.					
04.					
05.					
<b>99.</b>	<b>all</b>				

<b>CODES FOR BLOCK 8</b>	
col.(3):	<b>how procured:</b> farm saved - 1, exchange - 2, purchase – 3, borrowed – 4, others – 9
col.(4):	<b>agency:</b> own farm - 1, local trader - 2, input dealer - 3, cooperative & govt. agency - 4, others – 9
col.(5):	<b>quality:</b> good - 1, satisfactory - 2, poor - 3, don't know– 4

<b>[10] purchase and sale of productive assets during July to December 2012</b>					
srl. no.	Item	expenditure incurred (₹)		receipt from sale (₹)	total (₹) (3+4-5)
		purchase	major repair/ improvement		
(1)	(2)	(3)	(4)	(5)	(6)
<b>for farm business</b>					
1.	land				
2.	building for farm business				
3.	fish tank				
4.	livestock (cattle, buffalo, sheep, goats etc.)				
5.	poultry/duckery etc.				
6.	sickle, chaff-cutter, axe, spade, chopper, plough, harrow etc.				
7.	power tiller, tractor etc.				
8.	thresher, cane crusher, oil crusher etc.				
9.	pump and other water lifting equipment				
10.	others				
<b>for non-farm business</b>					
11.	land and building for non-farm business				
12.	machinery and equipment				
13.	others				
14.	residential building including land				
15.	<b>total (1 to 14)</b>				

<b>[11] loans (cash and kind) payable as on the date of survey</b>			
srl. no. of loan	nature of loan (code)	source (code)	amount outstanding including interest as on the date of survey (₹)
(1)	(2)	(3)	(4)
Total			

<b>CODES FOR BLOCK 11</b>
<p><i>col.(2): nature of loan:</i>  hereditary loan - 1, loan contracted in cash -2, loan contracted in kind -3, loan contracted partly in cash and partly in kind - 4.</p> <p><i>col.(3): source:</i>  government - 1, co-operative society-2, bank -3, employer/landlord - 4, agricultural/professional money lender -5, shopkeeper/trader -6, relatives/friends -7, others -9.</p>

<b>[12] household consumer expenditure (₹) during last 30 days out of:</b>		
1.	Purchase	
2.	home produced stock	
3.	receipts in exchange of goods and services	
4.	gifts and loans	
5.	free collection	
6.	<b>total (items 1 to 5)</b>	

<b>[13] awareness about Minimum Support Price (MSP)</b>								
srl. no. of crop as in col. 1 of block [5a]	crop code as in col. 2 of block [5a]	unit code as in col. 3 of block [5a]	are you aware about MSP of this crop? (yes -1, no-2)	if '1' in col. 4				
				do you know which agency procures this crop at MSP (code)	did you sell to any of the agencies? (code)	if '1' to '7' in col. 6		if '9' in col. 6, reason (code)
quantity sold	sell rate (₹ 0.00)	(7)	(8)			(9)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1.								
2.								
3.								
4.								

**CODES FOR BLOCK 13**

*col.(3): unit code:* kg - 1, number - 2

*col. (5): do you know which agency procures this crop at MSP?:* (yes: FCI - 1, JCI - 2, CCI - 3, NAFED - 4, State Food Corporation - 5, State Civil Supplies - 6, others - 7); do not know - 9

*col. (6): did you sell to any of the agencies?:* (yes, sold to: FCI - 1, JCI - 2, CCI - 3, NAFED - 4, State Food Corporation - 5, State Civil Supplies - 6, others - 7); did not sell - 9

*col. (9): reason:* procurement agency not available- 1, no local purchaser- 2, poor quality of crop - 3, crop already pre-pledged - 4, received better price over MSP - 5, others - 9



[14] access to technical advice for any of the crops listed in Block [5a]								
srl. no.	source of technical advice	whether accessed (yes-1, no-2)	if '2' in col. 3, reason for not accessing (code)	if '1' in col. 3				
				frequency of contact (code)	whether recommended advice adopted?(yes - 1, no - 2)	if '2' in col. 6, reason for not adopting (code)	if '1' in col. 6	
							usefulness of advice (code)	how was the impact (code)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1.	extension agent							
2.	krishi vigyan Kendra							
3.	agricultural university /college							
4.	private commercial agents (including drilling contractor)							
5.	progressive farmer							
6.	radio/tv/newspaper/internet							
7..	veterinary department							
8.	NGO							

#### CODES FOR BLOCK 14

*col.(4): reasons for not accessing : not aware - 1, not available - 2, not required - 3, others - 9.*

*col.(5): frequency of contact: daily - 1, weekly - 2, monthly - 3, seasonally - 4, need based - 5, casual contact - 6.*

*col.(7): reasons for not adopting: lack of financial resources - 1, non-availability of input and physical resources - 2, lack of technical advice for follow-up - 3, difficulty in storage, processing and marketing of products - 4, others - 9.*

*col.(8): usefulness of advice: useful - 1, not useful - 2, don't know - 3*

*col.(9): impact: beneficial - 1, moderately beneficial - 2, no effect - 3, harmful - 4, don't know - 5*

[15] particulars of other aspects of farming during July to December 2012										
srl. no. of crop as in col. 1 of block 5a	crop code as in col. 2 of block 5a	did you have this crop insured? (code)	if '2' in column 3, total premium paid (₹)	if '3' in column 3, reason for not insuring (code)	have you experienced any crop loss? (yes - 1, no - 2)	if '1' in column 6				
						cause of crop loss (code)	total loss (₹)	if '2' in column 3		
								did you receive claim amount in time (code)	if '1' or '2' in column 9, claim amount received (₹)	if '3' in column 9, reason for not receiving claim (code)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.										
2.										
3.										
4.										

#### CODES FOR BLOCK 15

*col. (3): did you have this crop insured?:* insured only when received loan -1, insured additionally - 2, not insured - 3

*col. (5): reason for not insuring:* not aware - 01, not aware about availability of facility - 02, not interested - 03, no need - 04, insurance facility not available - 05, lack of resources for premium payment - 06, not satisfied with terms & conditions - 07, nearest bank at a long distance - 08, complex procedures - 09, delay in claim payment - 10, others - 11

*Col. (7): cause of crop loss:* inadequate rainfall/drought - 1, disease/insect/animal - 2, other natural causes (fire, lightning, storm, cyclone, flood, earthquake etc.) - 3, others - 9.

*col. (9): did you receive claim amount in time?:* received in time - 1, received but delayed - 2, not received - 3

*col. (11): reason for not receiving claim:* cause outside coverage - 1, documents lost - 2, others - 9

RURAL

CENTRAL	
STATE	

**GOVERNMENT OF INDIA**  
**NATIONAL SAMPLE SURVEY OFFICE**  
**SOCIO-ECONOMIC SURVEY**  
**SEVENTIETH ROUND : JANUARY TO DECEMBER 2013**  
**SCHEDULE 33: SITUATION ASSESSMENT SURVEY OF AGRICULTURAL HOUSEHOLDS**

VISIT 2

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

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

**CODES FOR BLOCK 1**

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

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

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

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

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

[2] particulars of field operations											
srl. no.	Item		field investigator (FI) /assistant superintending officer (ASO)				field officer (FO)/ superintending officer (SO)				
(1)	(2)		(3)				(4)				
1 (a)	i) name (block letters)										
	ii) code										
	iii) signature										
1 (b)	i) name (block letters)										
	ii) code										
	iii) signature										
2.	date(s) of :		DD	MM	YY	DD	MM	YY			
	(i) survey/ inspection										
	(ii) receipt										
	(iii) scrutiny										
	(iv) despatch										
3.	number of additional sheets attached										
4.	total time taken to canvass the schedule by the team of investigators (FI/ASO) (in minutes)										
5.	number of investigators (FI/ASO) in the team who canvassed the Schedule										
6.	whether any remarks have been entered by FI/ ASO/ supervisory officer (yes -1, no-2)	(i) in block 16/17									
		(ii) elsewhere in the schedule									

[16] remarks by investigators (FI/ASO)

[17] comments by supervisory officer(s)

[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)	general educational level (code)	whether attended any formal training in agriculture? (yes - 1, no - 2)	during the reference period, January to June 2013					wages and salary earnings (received or receivable) for the work done (₹)
							whether stayed away from usual place of residence for 15 days or more for purpose of employment (yes-1, no-2)	principal activity		subsidiary economic activity		
								status code	NIC-08 code (2-digits)	status code	NIC-08 code (2-digits)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)

#### CODES FOR BLOCK 4

Col. (3): **relation to head:** self-1, spouse of head-2, married child-3, spouse of married child-4, unmarried child-5, grandchild-6, father/mother/father-in-law/mother-in-law-7, brother/sister/brother-in-law/sister-in-law/other relatives-8, servants/employees/other non-relatives-9

Col. (6): **general education code** : not literate -01, literate without formal schooling: through EGS/NFEC/AEC - 02, through TLC -03, others- 04; literate with formal schooling: below primary -05, primary -06, middle -07, secondary -08, higher secondary -10, diploma/certificate course -11, graduate -12, postgraduate and above -13

Col.(9), (11): **status code:** worked in h.h. enterprise (self-employed): own account worker -11, employer-12, worked as helper in h.h. enterprise (unpaid family worker) -21; worked as regular salaried/ wage employee -31, worked as casual wage labour: in public works other than MGNREG works -41, in MGNREG works - 42., in other types of work -51; did not work but was seeking and/or available for work -81, attended educational institution -91, attended domestic duties only -92, attended domestic duties and was also engaged in free collection of goods (vegetables, roots, firewood, cattle feed, etc.), sewing, tailoring, weaving, etc. for household use -93, rentiers, pensioners , remittance recipients, etc. -94, not able to work due to disability -95, others (including begging, prostitution, etc.) -97.

<b>[5a] value of output for the crops produced during January to June 2013</b>																	
srl no.	crop (code)	unit code	produce from irrigated land			produce from un-irrigated land			pre-harvest sale			all					
			whether mixed crop? (code)	land (0.000 ha)	quantity	whether mixed crop? (code)	land (0.000 ha)	quantity	irrigated land (0.000 ha)	un-irrigated land (0.000 ha)	value of pre-harvest sale (₹)	land (0.000 ha) col.(5 + 8 + 10 + 11)	quantity col.(6 + 9)	rate (₹ 0.00)*	value of products (₹) col.(14 x 15)	value of by-products (₹)	total value (₹) col.(12 + 16 + 17)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1.																	
2.																	
3.																	
4.																	
5.	other																
9.	All																

\*rate (₹ 0.00) may be reported here as in col.20, block 5b if available, otherwise price in the local market may be recorded

#### CODES FOR BLOCK 5a

col.(3): **unit code:** kg - 1, number - 2

col.(4), (7): **whether mixed crop:** sole crop - 1, mix major - 2, mix minor - 3

<b>[5b] disposition of crops produced during January to June 2013</b>																			
srl no. as in col.(1), block [5a]	crop code as in col. (2), block [5a]	unit code as in col.(3) block [5a]	first major disposal				second major disposal				third major disposal				other disposals		all		rate (₹ 0.00) col. 19 / col. 18
			agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	quantity sold	sale value (₹)	quantity sold col.(6 + 10 + 14 + 16)	sale value (₹) col.(7 + 11 + 15 + 17)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1.																			
2.																			
3.																			
4.																			

### CODES FOR BLOCK 5b

col.(3): **unit code:** kg-1, number-2

col.(4), (8), (12): **agency:** local private - 1, mandi - 2, input dealers - 3, cooperative & govt. agency - 4, processors - 5, others - 9.

col.(5), (9), (13): **is satisfactory:** satisfactory - 1, not satisfactory: lower than market price - 2, delayed payments - 3, deductions for loans borrowed - 4, faulty weighing and grading - 5, other cause of dissatisfaction - 9

<b>crop codes</b>					
paddy .....	0101	plum.....	0612	groundnut.....	1001
jowar .....	0102	kiwi fruit.....	0613	castorseed.....	1002
bajra .....	0103	chiku .....	0614	sesamum (til) .....	1003
maize .....	0104	papaya .....	0615	rapeseed& mustard .....	1004
ragi .....	0105	guava.....	0616	linseed .....	1005
wheat .....	0106	almond.....	0617	coconut.....	1006
barley .....	0107	walnut.....	0618	sunflower.....	1007
small millets .....	0108	cashewnuts.....	0619	safflower.....	1008
other cereals .....	0188	apricot.....	0620	soyabean.....	1009
gram .....	0201	jackfruit.....	0621	nigerseed.....	1010
tur (arhar) .....	0202	lichi.....	0622	oil palm.....	1011
urad .....	0203	pineapple.....	0623	other oilseeds.....	1088
moong .....	0204	watermelon.....	0624	cotton.....	1101
masur .....	0205	musk melon.....	0625	jute.....	1102
horsegram .....	0206	bread fruits.....	0626	mesta.....	1103
beans (pulses) .....	0207	ber.....	0627	sunhemp.....	1104
peas (pulses) .....	0208	bel.....	0628	other fibres.....	1188
other pulses .....	0288	mulberry (sahatoot).....	0629	indigo.....	1201
sugarcane .....	0401	aonla (amla).....	0630	other dyes & tan materials	1288
palmvriah .....	0402	other fruits.....	0688	opium.....	1301
other sugar crops .....	0488	potato.....	0701	tobacco.....	1302
pepper (black) .....	0501	tapioca (cassava).....	0702	other drugs & narcotics	1388
chillies .....	0502	sweet potato.....	0703	guar.....	1401
ginger.....	0503	yam.....	0704	oats.....	1402
turmeric.....	0504	elephant foot yam.....	0705	green manures.....	1403
cardamom (small).....	0505	colocasia/arum.....	0706	other fodder crops.....	1488
cardamom (large).....	0506	other tuber crop.....	0707	tea.....	1501
betelnuts (arecanuts).....	0507	onion.....	0708	coffee.....	1502
garlic.....	0508	carrot.....	0709	rubber.....	1503
coriander.....	0509	radish.....	0710	other plantation crops...	1588
tamarind.....	0510	beetroot.....	0711	orchids.....	1601
cumin seed.....	0511	turnip (shalgam).....	0712	rose.....	1602
fennel / anise seed.....	0512	tomato.....	0713	gladiolus.....	1603
nutmeg.....	0513	spinach.....	0714	carnation.....	1604
fenugreek.....	0514	amaranths (chaulai).....	0715	marigold.....	1605
cloves.....	0515	cabbage.....	0716	other flowers.....	1688
cinnamon.....	0516	other leafy vegetable.....	0717	asgandh.....	1701
cocoa.....	0517	brinjal.....	0718	isabgol.....	1702
kacholam.....	0518	peas (vegetable) (green)	0719	sena.....	1703
beetlvine.....	0519	lady's finger (bhindi).....	0720	moosli.....	1704
othercondi. & spices..	0588	cauliflower.....	0721	other medicinal plant...	1705
mangoes.....	0601	cucumber.....	0722	lemon grass.....	1711
orange and kinu.....	0602	bottle gourd (lauki).....	0723	mint.....	1712
mosambi.....	0603	pumpkin.....	0724	menthol.....	1713
lemon / acid lime.....	0604	bitter gourd.....	0725	eucalyptus.....	1714
othercitrous fruits.....	0605	other gourds.....	0726	other aromatic plant.....	1715
banana.....	0606	vench (guar).....	0727	canes.....	1801
table grapes.....	0607	beans (green).....	0728	bamboos.....	1802
wine grapes (black)....	0608	drumstick.....	0729	other non-food crops...	1888
apple.....	0609	green chillies.....	0730		
pear.....	0610	other vegetables.....	0788		
peaches.....	0611	other food crop.....	0801		



<b>[6] particulars of inputs and their expenses for crop production during January to June 2013</b>							
srl no.	inputs	srl. no. of crop as in col. 1 of block [5a]	crop code as in col. 2 of block [5a]	how procured? (code)	agency (code)	quality (code)	expenses (₹)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	seeds	1.					
2.		2.					
3.		3.					
4.		4.					
5.		5.	other				
6.	fertilisers						
7.	manures						
8.	plant protection chemicals						
9.	diesel						
10.	electricity						
11.	labour human						
12.	labour animal						
13.	irrigation						
14.	<b>minor repair and maintenance of machinery and equipment</b>						
15.	<b>interest</b>						
16.	<b>cost of hiring of machinery</b>						
17.	<b>lease rent for land</b>						
18.	<b>other expenses</b>						
19.	<b>total (1 to 18)</b>						

### CODES FOR BLOCK 6

*col.(5): how procured: farm saved - 1, exchange - 2, purchase - 3, borrowed - 4, others - 9*

*col.(6): agency: own farm- 1, local trader - 2, input dealer - 3, cooperative & govt. agency - 4, others - 9*

*col.(7): quality: good - 1, satisfactory - 2, poor - 3, don't know - 4*

<b>[7] disposition of produce and value of outputs on farming of animals during last 30 days</b>													
srl. no.	item description	<i>first major disposal</i>				<i>second major disposal</i>				<i>other disposals*</i>		all	
		agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	agency (code)	is satisfactory? (code)	quantity sold	sale value (₹)	quantity sold	sale value (₹)	quantity sold (col. 5+9+11)	sale value (₹) (col. 6 + 10 + 12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1.	milk (dairy, sheep, goat, etc.) (litre)												
2.	egg (poultry, duckery, etc.) (no.)												
3.	live animals (e.g., cattle, sheep, goat, pig, poultry & duckery, etc.)												
4.	wool (sheep, goat, etc.) (kg)												
5.	fish (kg)												
6.	honey (kg)												
7.	<b>hide, bones, manure</b>												
8.	<b>other receipts (₹)</b>												
9.	<b>total receipts (1 to 8)</b>												

\*other includes retention for future sell, own consumption, use as animal seed, etc

### CODES FOR BLOCK 7

col.(3) & (7): **agency:** directly to other household - 1, local trader - 2, commission agent -3, cooperative & govt. agency - 4, processor -5, others - 9

col.(4) & (8): **is satisfactory:** satisfactory - 1, not satisfactory: lower than market price - 2, delayed payments - 3, deductions for loans borrowed - 4, faulty weighing and grading - 5, other cause of dissatisfaction - 9

<b>[8] expenses and other particulars of input on farming of animals during last 30 days</b>						
srl no.	input item		how procured? (code)	agency (code)	quality (code)	expenses (₹)
(1)	(2)		(3)	(4)	(5)	(6)
1.	cost of animal seeds	cattle/buffalo				
2.		sheep, goat, piggery etc.				
3.		poultry & duckery				
4.		others				
5.	animal feed	green fodder				
6.		dry fodder				
7.		concentrates				
8.		others				
9.	veterinary charges					
10.	<b>interest</b>					
11.	<b>lease rent for land</b>					
12.	<b>labour charges</b>					
13.	<b>other expenses</b>					
14.	<b>total (1 to 13)</b>					

<b>[9] expenses and value of outputs for non-farm business during last 30 days</b>					
sl. no.	non-farm business		expenses (₹)	value of output (₹)	net receipt (* ) (col. 5 – 4)
	description	NIC - 2008 (5-digit code)			
(1)	(2)	(3)	(4)	(5)	(6)
01.					
02.					
03.					
04.					
05.					
99.	<b>all</b>				

<b>CODES FOR BLOCK 8</b>	
col.(3):	<b>how procured:</b> farm saved - 1, exchange - 2, purchase - 3, borrowed - 4, others - 9
col.(4):	<b>agency:</b> own farm - 1, local trader - 2, input dealer - 3, cooperative & govt. agency - 4, others - 9
col.(5):	<b>quality:</b> good - 1, satisfactory - 2, poor - 3, don't know - 4

<b>[10] purchase and sale of productive assets during January to June 2013</b>					
srl. no.	item	expenditure incurred (₹)		receipt from sale (₹)	total (₹) (3+4-5)
		purchase	major repair/improvement		
(1)	(2)	(3)	(4)	(5)	(6)
<b>for farm business</b>					
1.	land				
2.	building for farm business				
3.	fish tank				
4.	livestock (cattle, buffalo, sheep, goats etc.)				
5.	poultry/duckery etc.				
6.	sickle, chaff-cutter, axe, spade, chopper, plough, harrow etc.				
7.	power tiller, tractor etc.				
8.	thresher, cane crusher, oil crusher etc.				
9.	pump and other water lifting equipment				
10.	others				
<b>for non-farm business</b>					
11.	land and building for non-farm business				
12.	machinery and equipment				
13.	others				
14.	residential building including land				
15.	<b>total (1 to 14)</b>				

<b>[12] household consumer expenditure (₹) during last 30 days out of:</b>		
1.	purchase	
2.	home produced stock	
3.	receipts in exchange of goods and services	
4.	gifts and loans	
5.	free collection	
6.	<b>total (items 1 to 5)</b>	

<b>[13] awareness about Minimum Support Price (MSP)</b>								
srl. no. of crop as in col. 1 of block [5a]	crop code as in col. 2 of block [5a]	unit code as in col. 3 of block [5a]	are you aware about MSP of this crop? (yes -1, no-2)	if '1' in col. 4				
				do you know which agency procures this crop at MSP (code)	did you sell to any of the agencies? (code)	if '1' to '7' in col. 6		if '9' in col. 6, reason (code)
						quantity sold	sell rate (₹ 0.00)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1.								
2.								
3.								
4.								
<b>CODES FOR BLOCK 13</b>								
<i>col.(3): unit code: kg - 1, number - 2</i>								
<i>col. (5): do you know which agency procures this crop at MSP?: (yes: FCI - 1, JCI - 2, CCI - 3, NAFED - 4, State Food Corporation - 5, State Civil Supplies - 6, others - 7); do not know - 9</i>								
<i>col. (6): did you sell to any of the agencies?: (yes, sold to: FCI - 1, JCI - 2, CCI - 3, NAFED - 4, State Food Corporation - 5, State Civil Supplies - 6, others - 7); did not sell - 9</i>								
<i>col. (9): reason: procurement agency not available- 1, no local purchaser- 2, poor quality of crop - 3, crop already pre-pledged - 4, received better price over MSP - 5, others - 9</i>								

<b>[14] access to technical advice for any of the crops listed in Block [5a]</b>								
srl. no.	source of technical advice	whether accessed (yes-1, no-2)	if '2' in col. 3, reason for not accessing (code)	if '1' in col. 3				
				frequency of contact (code)	whether recommended advice adopted?(yes - 1,no - 2)	if '2' in col. 6, reason for not adopting (code)	if '1' in col. 6	
							usefulness of advice (code)	how was the impact (code)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1.	extension agent							
2.	krishi vigyan Kendra							
3.	agricultural university /college							
4.	private commercial agents (including drilling contractor)							
5.	progressive farmer							
6.	radio/tv/newspaper/internet							
7..	veterinary department							
8.	NGO							

#### CODES FOR BLOCK 14

*col.(4): reasons for not accessing : not aware - 1, not available - 2, not required - 3, others - 9.*

*col.(5): frequency of contact: daily - 1, weekly - 2, monthly - 3, seasonally - 4, need based - 5, casual contact - 6.*

*col.(7): reasons for not adopting: lack of financial resources - 1, non-availability of input and physical resources - 2, lack of technical advice for follow-up - 3, difficulty in storage, processing and marketing of products - 4, others - 9.*

*col.(8): usefulness of advice: useful - 1, not useful - 2, don't know- 3*

*col.(9): impact: beneficial - 1, moderately beneficial - 2, no effect - 3, harmful - 4, don't know- 5*

[15] particulars of other aspects of farming during January to June 2013										
srl. no. of crop as in col. 1 of block 5a	crop code as in col. 2 of block5a	did you have this crop insured? (code)	if '2' in column 3, total premium paid (₹)	if '3' in column 3, reason for not insuring (code)	have you experienced any crop loss? (yes - 1, no - 2)	if '1' in column 6				
						cause of crop loss (code)	total loss (₹)	if '2' in column 3		
								did you receive claim amount in time (code)	if '1' or '2' in column 9, claim amount received (₹)	if '3' in column 9, reason for not receiving claim (code)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.										
2.										
3.										
4.										

#### CODES FOR BLOCK 15

*col. (3): did you have this crop insured?:* insured only when received loan -1, insured additionally - 2, not insured - 3

*col. (5): reason for not insuring:* not aware - 01, not aware about availability of facility - 02, not interested - 03, no need - 04, insurance facility not available - 05, lack of resources for premium payment - 06, not satisfied with terms & conditions - 07, nearest bank at a long distance - 08, complex procedures - 09, delay in claim payment - 10, others - 11

*Col. (7): cause of crop loss:* inadequate rainfall/drought - 1, disease/insect/animal - 2, other natural causes (fire, lightning, storm, cyclone, flood, earthquake etc.) - 3, others - 9.

*col. (9): did you receive claim amount in time?:* received in time - 1, received but delayed - 2, not received - 3

*col. (11): reason for not receiving claim:* cause outside coverage - 1, documents lost - 2, others - 9

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## **ANNEXURE -I**



**Table 1: Distribution of households, area of land owned and average of land owned per household by category of holdings.**

<b>Visit 1</b>													
SIZE CLASS	AVG HHSIZE	HOMESTEAD LAND	HOMESTEAD LAND per hh	LAND OWNED (EXCLUDING HOMESTEAD)	LAND OWNED (EXCLUDING HOMESTEAD) per hhd	TOTAL OWNED LAND (ha)	TOTAL OWNED LAND per hhd	AREA (ha)	ESTIMATED		SAMPLE		HHD size
									NO OF PLOTS	NO OF HHD	PLOT	HHD	
NIL	4.79	3762	0	375	0	4137	0	4137	93808	86366	58	53	254
>0.000 & <=0.002	0.00	0	0	0	0	0	0	0	0	0	0	0	0
0.002 - 0.005	4.00	13	0	6	0	19	0	19	3249	1624	2	1	4
0.005 - 0.040	8.00	17	0	15	0	31	0	31	4123	2061	6	3	24
0.040 - 0.5	4.00	5	0	262	0	267	0	267	1254	627	2	1	4
0.5 - 1.0	6.33	34	0	861	0	895	0	895	2607	957	9	3	19
1.0 - 2.0	3.00	0	0	42	0	42	0	42	132	33	4	1	3
2.0 - 3.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
3.0 - 4.0	8.50	1	0	144	0	145	0	145	176	44	8	2	17
4.0 - 5.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
5.0 - 7.5	0.00	0	0	0	0	0	0	0	0	0	0	0	0
7.5 - 10.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
10.0 - 20.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
>20.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
	5.08	3832	0	1706	0	5538	0	5538	105349	91712	89	64	325
<b>Visit 2</b>													
SIZE CLASS	AVG HHSIZE	HOMESTEAD LAND	HOMESTEAD LAND per hh	LAND OWNED	LAND OWNED (EXCLUDING HOMESTEAD)	TOTAL OWNED LAND	TOTAL OWNED	AREA (ha)	ESTIMATED		SAMPLE		HHD size
									NO OF PLOTS	NO OF HHD	PLOT	HHD	
NIL	4.79	3797	0	375	0	4173	0	4173	93808	86366	58	53	254
>0.000 & <=0.002	0.00	0	0	0	0	0	0	0	0	0	0	0	0
0.002 - 0.005	4.00	13	0	6	0	19	0	19	3249	1624	2	1	4
0.005 - 0.040	8.00	17	0	15	0	31	0	31	4123	2061	6	3	24
0.040 - 0.5	4.00	5	0	262	0	267	0	267	1254	627	2	1	4
0.5 - 1.0	6.33	35	0	861	0	896	0	896	2607	957	9	3	19
1.0 - 2.0	3.00	0	0	42	0	42	0	42	132	33	4	1	3
2.0 - 3.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
3.0 - 4.0	8.50	1	0	144	0	145	0	145	176	44	8	2	17
4.0 - 5.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
5.0 - 7.5	0.00	0	0	0	0	0	0	0	0	0	0	0	0
7.5 - 10.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
10.0 - 20.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
>20.0	0.00	0	0	0	0	0	0	0	0	0	0	0	0
	5.08	3868	0	1706	0	5574	0	5574	105349	91712	89	64	325

**Table 2: Estimated Households engaged in different economic activities by size class**

(Visit=1)									
SIZE CLASS	self employment in							No of household	
	cultivation	livestock farming	other agricultural activities	non-agricultural enterpsirs	wage/salaried employment	others	All	Estimated	Sample
NIL	1210	5272	0	16274	63609	0	86366	86366	53
>0.000 & <=0.002	0	0	0	0	0	0	0	0	0
0.002 - 0.005	0	1624	0	0	0	0	1624	1624	1
0.005 - 0.040	0	0	0	437	1624	0	2061	2061	3
0.040 - 0.5	0	0	0	0	627	0	627	627	1
0.5 - 1.0	297	0	0	0	660	0	957	957	3
1.0 - 2.0	33	0	0	0	0	0	33	33	1
2.0 - 3.0	0	0	0	0	0	0	0	0	0
3.0 - 4.0	11	0	0	0	33	0	44	44	2
4.0 - 5.0	0	0	0	0	0	0	0	0	0
5.0 - 7.5	0	0	0	0	0	0	0	0	0
7.5 - 10.0	0	0	0	0	0	0	0	0	0
10.0 - 20.0	0	0	0	0	0	0	0	0	0
>20.0	0	0	0	0	0	0	0	0	0
All	1551	6896	0	16711	66553	0	91711	91712	64

Table 3: Distribution of area and land possessed by household by location of the plots for each size class of household **operational holdings**

(Visit-1)

SIZE CLASS	DISTRIBUTION OF PLOTS WITH KIND OF POSSESSION						DISTRIBUTION OF AREA OF LAND WITH KIND OF POSSESSION						ESTIMATED		SAMPLE	
	within village	outside village but within district	outside district but within district	outside district but within state	outside state but within country	All	within village	outside village but within district	outside district but within district	outside district but within state	outside state but within country	All	NO OF PLOTS	NO OF HHD	PLOT	HHD
NIL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
>0.000 & <=0.002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.002 - 0.005	2482	0	0	0	0	2482	10	0	0	0	0	10	2482	2483	3	3
0.005 - 0.040	8755	0	0	0	0	8755	59	0	0	0	0	59	8755	8755	8	8
0.040 - 0.5	627	0	0	0	0	627	262	0	0	0	0	262	627	627	1	1
0.5 - 1.0	891	0	0	0	0	891	657	0	0	0	0	657	891	891	3	3
1.0 - 2.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.0 - 3.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.0 - 4.0	99	0	0	0	0	99	107	0	0	0	0	107	99	33	3	1
4.0 - 5.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5.0 - 7.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7.5 - 10.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10.0 - 20.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
>20.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	12854	0	0	0	0	12854	1096	0	0	0	0	1096	12854	12789	18	16

(Visit-2)

SIZE CLASS	DISTRIBUTION OF PLOTS WITH KIND OF POSSESSION						DISTRIBUTION OF AREA OF LAND WITH KIND OF POSSESSION						ESTIMATED		SAMPLE	
	within village	outside village but within district	outside district but within district	outside district but within state	outside state but within country	All	within village	outside village but within district	outside district but within district	outside district but within state	outside state but within country	All	NO OF PLOTS	NO OF HHD	PLOT	HHD
NIL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
>0.000 & <=0.002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.002 - 0.005	2482	0	0	0	0	2482	10	0	0	0	0	10	2482	2483	3	3
0.005 - 0.040	8051	0	0	0	0	8051	51	0	0	0	0	51	8051	8755	4	8
0.040 - 0.5	627	0	0	0	0	627	262	0	0	0	0	262	627	627	1	1
0.5 - 1.0	2244	0	0	0	0	2244	1237	0	0	0	0	1237	2244	891	8	3
1.0 - 2.0	99	0	0	0	0	99	42	0	0	0	0	42	99	0	3	0
2.0 - 3.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.0 - 4.0	132	0	0	0	0	132	144	0	0	0	0	144	132	33	6	1
4.0 - 5.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5.0 - 7.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7.5 - 10.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10.0 - 20.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
>20.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	13635	0	0	0	0	13635	1746	0	0	0	0	1746	13635	12789	25	16

**Table 4 : Distribution of land operated for farming of animas by type of farming animals for each size class of hhd operational holdings**

<b>Visit =1</b>											
<b>Distribution of land operated for farming of animas by type of farming animals for each size class of hhd operational holdings</b>											
sln0	Size class of oprational holdings (ha)	dairy	poultry	piggery	fishery	farming	Estd area used for farming of animals	No of hhd opr		No of hhd opr.	
								Sample	Estd	Sample	Estd.
1	NIL	0.000	0.000	0.000	0.000	0.000	0.000	0	0	0	0
2	>0.000 & <=0.002	0.000	0.000	0.000	0.000	0.000	0.000	0	0	0	0
3	0.002 - 0.005	6.498	0.000	0.000	0.000	3.861	10.359	3	2483	3	2483
4	0.005 - 0.040	15.396	0.000	0.000	0.000	43.901	59.297	8	8755	8	8755
5	0.040 - 0.5	0.000	0.000	0.000	0.000	0.000	0.000	0	0	1	627
6	0.5 - 1.0	0.000	0.000	0.000	0.000	0.000	0.000	0	0	3	891
7	1.0 - 2.0	0.000	0.000	0.000	0.000	0.000	0.000	0	0	0	0
8	2.0 - 3.0	0.000	0.000	0.000	0.000	0.000	0.000	0	0	0	0
9	3.0 - 4.0	0.000	0.000	0.000	0.000	0.000	0.000	0	0	1	33
10	4.0 - 5.0	0.000	0.000	0.000	0.000	0.000	0.000	0	0	0	0
11	5.0 - 7.5	0.000	0.000	0.000	0.000	0.000	0.000	0	0	0	0
12	7.5 - 10.0	0.000	0.000	0.000	0.000	0.000	0.000	0	0	0	0
13	10.0 - 20.0	0.000	0.000	0.000	0.000	0.000	0.000	0	0	0	0
14	>20.0	0.000	0.000	0.000	0.000	0.000	0.000	0	0	0	0
	All	21.894	0.000	0.000	0.000	47.762	69.656	11	11238	16	12789
<b>Visit -2</b>											
sln0	Size class of oprational holdings (ha)	dairy	poultry	piggery	fishery	farming	Estd area used for farming of animals	No of hhd opr		No of hhd opr.	
								Sample	Estd	Sample	Estd.
1	NIL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	0	0
2	>0.000 & <=0.002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	0	0
3	0.002 - 0.005	6.4980	0.0000	0.0000	0.0000	3.8610	10.3590	3	2483	3	2482.5
4	0.005 - 0.040	14.8675	0.0000	0.0000	0.0000	35.9370	50.8045	4	8051	4	8051
5	0.040 - 0.5	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	1	627
6	0.5 - 1.0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	5	1551
7	1.0 - 2.0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	1	33
8	2.0 - 3.0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	0	0
9	3.0 - 4.0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	2	44
10	4.0 - 5.0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	0	0
11	5.0 - 7.5	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	0	0
12	7.5 - 10.0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	0	0
13	10.0 - 20.0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	0	0
14	>20.0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0	0	0	0
	All	21.3655	0.0000	0.0000	0.0000	39.7980	61.1635	7	10534	16	12789

A decorative border with a repeating geometric pattern in black and gold surrounds the page content.

## **ANNEXURE-II**

**Table 1: Estimated number of Households and total value of Assets**

<b>Rural</b>						
HHD Asset holding class (lakh)	Total value of asset (lakh)	No of HHD		Amount of cash loans (lakh)	Number of HHD reporting cash loans	
		Est	Sample		Estd	Sample
up to 0.50	165196500	24707	22	0	0	0
0.50- 1.00	27390000	381	3	0	0	0
1.00-5.00	1212805500	4050	6	0	0	0
5.00-10.00	3160929100	4794	11	2604000	30	1
10.00-30.00	23993478000	9356	15	0	0	0
30.00-50.00	51841644700	13999	19	2970000	45	1
50.00-100.00	219870203850	29430	19	86186550	212	2
100.00-150.00	12350913300	1109	5	10066375	22	2
150.00-250.00	31481058600	1792	10	2709300	28	2
250.00 and above	3038146300	86	2	6897000	11	1
All	347141765850	89702	112	111433225	347	9
<b>Urban</b>						
HHD Asset holding class (lakh)	Total value of asset	No of HHD		Amount of cash loans	Number of HHD reporting cash loans	
		Est	Sample		Estd	Sample
up to 0.50	5275539799	501142.5	353	273969814	5630	31
0.50- 1.00	10450941680	146257	89	13967987	454.5	4
1.00-5.00	73628338133	274844.5	160	969244467	4242.5	21
5.00-10.00	90496942415	129902.5	107	826100627	4432	26
10.00-30.00	1071275911891	551157	483	7155050084	32922	120
30.00-50.00	898587374529	232689.5	255	8051586900	11221.5	58
50.00-100.00	1668452308082	239291	284	1.1805E+10	16469	90
100.00-150.00	1118015466500	91949.5	110	6566980697	8231	40
150.00-250.00	1590561088685	77551.5	85	5752497517	4392.5	28
250.00 and above	10761072941052	161965.5	138	3679907038	3561.5	21
All	17287816852763	2406751	2064	4.5094E+10	91556.5	439

**Table 2 : Assets per Household and amount of cash loan per Household by Household type**

<b>Rural</b>							
Household type	Total assets	Average amount of cash loan per household (Rs.)	No of HDD		Amount of cash loans	Number of HDD	
			Est	Sample		Estd	Sample
Self employed in agriculture	28228232750	63600	5177	16	699600	11	1
self employed in non-agriculture	196364875200	412218	31369	40	96252925	234	4
regular wage/salary earning	80673220900	141275	41579	47	14480700	103	4
casual labour in agriculture	0	0	0	0	0	0	0
causal labour in non-agriculture	0	0	0	0	0	0	0
others	41875437000	0	11577	9	0	0	0
All	347141765850	321133	89702	112	111433225	347	9
<b>Urban</b>							
Household type	Total assets	Average amount of cash loan per household (Rs.)	No of HDD		Amount of cash loans	Number of HDD	
			Est	Sample		Estd	Sample
Self employed	9130716601966	580267	750000	729	19645803059	33857	170
Regular wage/salary earning	6348943119598	485800	1378731	1140	24901871788	51260	252
Casual labour	166427376200	53522	113394	91	290408780	5426	10
Others	1641729755000	252141	164626	104	255796931	1015	7
All	17287816852763	492525	2406751	2064	45093880557	91557	439

**Table 3: Estimated households , Average Value of Assets per household and amount of cash loan per household  
by household asset holding class**

Rural								
HHD Asset holding class (lakh)	Average value of asset per household	Average amount of cash loan per household	Total value of asset	No of HHD		Amount of cash loans	Number of HHD	
				Est	Sample		Estd	Sample
up to 0.50	6686	0	165196500	24707	22	0	0	0
0.50- 1.00	71890	0	27390000	381	3	0	0	0
1.00-5.00	299458	0	1212805500	4050	6	0	0	0
5.00-10.00	659351	86800	3160929100	4794	11	2604000	30	1
10.00-30.00	2564639	0	23993478000	9356	15	0	0	0
30.00-50.00	3703371	66000	51841644700	13999	19	2970000	45	1
50.00-100.00	7470955	407501	219870203850	29430	19	86186550	212	2
100.00-150.00	11136982	457563	12350913300	1109	5	10066375	22	2
150.00-250.00	17572458	98520	31481058600	1792	10	2709300	28	2
250.00 and above	35327283	627000	3038146300	86	2	6897000	11	1
All	3869945	321133	347141765850	89702	112	111433225	347	9
Urban								
HHD Asset holding class (lakh)	Average value of asset per household	Average amount of cash loan per household	Total value of asset	No of HHD		Amount of cash loans	Number of HHD	
				Est	Sample		Estd	Sample
up to 0.50	10527	48662	5275539799	501143	353	273969814	5630	31
0.50- 1.00	71456	30733	10450941680	146257	89	13967987	455	4
1.00-5.00	267891	228461	73628338133	274845	160	969244467	4243	21
5.00-10.00	696653	186395	90496942415	129903	107	826100627	4432	26
10.00-30.00	1943686	217333	1071275911891	551157	483	7155050084	32922	120
30.00-50.00	3861744	717514	898587374529	232690	255	8051586900	11222	58
50.00-100.00	6972482	716775	1668452308082	239291	284	11804575428	16469	90
100.00-150.00	12159016	797835	1118015466500	91950	110	6566980697	8231	40
150.00-250.00	20509740	1309618	1590561088685	77552	85	5752497517	4393	28
250.00 and above	66440526	1033246	10761072941052	161966	138	3679907038	3562	21
All	7183053	492525	17287816852763	2406751	2064	45093880557	91557	439



**Table 4: Number of households by Household Asset Holding Class for each household type**

<b>Rural</b>											
Household type	Household asset holding class (in lakh)										
	up to 0.50	0.50- 1.00	1.00-5.00	5.00- 10.00	10.00- 30.00	30.00- 50.00	50.00- 100.00	100.00- 150.00	150.00- 200.00	250.00 and above	All
Self employed in agricultare	1368	0	171	77	342	352	2460	0	407	0	5177
self employed in non-agriculture	3524	171	0	522	3095	5162	17037	1109	675	75	31369
regular wage/salary earning	16647	0	3879	3898	5919	7117	3399	0	710	11	41579
casual labour in agricultare	0	0	0	0	0	0	0	0	0	0	0
causal labour in non-agriculture	0	0	0	0	0	0	0	0	0	0	0
others	3168	210	0	297	0	1368	6534	0	0	0	11577
All	24707	381	4050	4794	9356	13999	29430	1109	1660	86	89702
<b>Urban</b>											
Household type	Household asset holding class (in lakh)										
	up to 0.50	0.50- 1.00	1.00-5.00	5.00- 10.00	10.00- 30.00	30.00- 50.00	50.00- 100.00	100.00- 150.00	150.00- 250.00	250.00 and above	All
Self employed	68878	28338	81851	16518	188374	86414	101710	64775	34333	78811	750000
regular wage/salary earning	303174	108740	162759	112930	320333	118511	122158	26892	39823	63414	1378731
casual labour	45225	2954	24575	455	27066	10312	283	142	0	2385	113394
others	83867	6226	5660	0	15385	17454	15141	142	3396	17357	164626
All	501143	146257	274845	129903	551157	232690	239291	91950	77552	161966	2406751

**Table 5: Assets of households by Household Asset Holding Class for each household type**

<b>Rural</b>											
Household type	Household asset holding class (in lakh)										
	up to 0.50	0.50- 1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-200.00	250.00 and above	All
Self employed in agriculture	15732000	0	35910000	43104600	739147500	1056299200	18852045550	0	7485993900	0	28228232750
self employed in non-agriculture	26804400	15390000	0	386856000	7514731500	18034903000	145288877000	12350913300	10524600000	2221800000	196364875200
regular wage/salary earning	68606100	0	1176895500	2463520000	15739599000	27483642500	19454146800	0	13470464700	816346300	80673220900
casual labour in agriculture	0	0	0	0	0	0	0	0	0	0	0
causal labour in non-agriculture	0	0	0	0	0	0	0	0	0	0	0
others	54054000	12000000	0	267448500	0	5266800000	36275134500	0	0	0	41875437000
All	165196500	27390000	1212805500	3160929100	23993478000	51841644700	219870203850	12350913300	31481058600	3038146300	347141765850
<b>Urban</b>											
Household type	Household asset holding class (in lakh)										
	up to 0.50	0.50- 1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-200.00	250.00 and above	All
Self employed	1279266500	2047449830	23121703100	12443587515	387668224610	329726004026	684341919175	778891833450	705924802310	6205271811450	9130716601966
regular wage/salary earning	2680686999	7824421550	43537259283	77746338200	592188615181	461882482953	874492201407	335383080550	831856786375	3121351247102	6348943119598
casual labour	487373800	165890300	5214068250	307016700	52934847100	37735862050	1940248000	1971095000	0	65670975000	166427376200
others	828212500	413180000	1755307500	0	38484225000	69243025500	107677939500	1769457500	52779500000	1368778907500	1641729755000
All	5275539799	10450941680	73628338133	90496942415	1071275911891	898587374529	1668452308082	1118015466500	1590561088685	10761072941052	17287816852763

**Table 6 : Estimated number of household and total value of assets by Household Asset Holding Class**

Rural															
HHD Asset holding class (lakh)	Asset of category											Total	cash loan outstanding	No of HHD	
	Land1	Land2	Building	Livestock&poultry	all transport equip	farm business equip	non-farm business equip	share etc.	deposits (other than shares etc)	amount receivable	Est			Sample	
up to 0.50	0	0	0	0	8058000	0	11902500	0	145236000	0	165196500	0	24707	22	
0.50- 1.00	0	0	0	0	13140000	0	0	0	14250000	0	27390000	0	381	3	
1.00-5.00	34200000	0	26400000	0	99535500	0	0	0	1052670000	0	1212805500	0	4050	6	
5.00-10.00	0	0	501930000	31592000	169330100	0	6831000	0	2451246000	0	3160929100	2604000	4794	11	
10.00-30.00	12374250000	45000000	8939895000	81738000	633597000	0	21339000	0	1897659000	0	23993478000	0	9356	15	
30.00-50.00	15810000000	4657500000	23193220000	277695000	4028301200	0	79876000	0	3795052500	0	51841644700	2970000	13999	19	
50.00-100.0	123076800000	5950500000	83289670000	620647500	4876030250	11606100	631095000	0	1413855000	0	219870203850	86186550	29430	19	
100.00-150.	9862600000	397500000	1683600000	7260000	313237000	6185300	24385000	0	56146000	0	12350913300	10066375	1109	5	
150.00-250.	18074100000	3105000000	9112650000	92185500	470464900	70957700	62628000	0	493072500	0	31481058600	2709300	1792	10	
250.00 above	695200000	1050000000	1168000000	682000	59769000	1697300	30520000	0	32278000	0	3038146300	6897000	86	2	
All	179927150000	15205500000	127915365000	1111800000	10671462950	90446400	868576500	0	11351465000	0	347141765850	111433225	89702	112	
Urban															
HHD Asset holding class (lakh)	Asset of category											Total	cash loan outstanding	No of HHD	
	Land	Land2	Building	Livestock&poultry	all transport equip	farm business equip	non-farm business equip	share etc.	deposits (other than shares etc)	amount receivable	Est			Sample	
up to 0.50	0	0	2122500	0	1135375450	0	499690700	0	3638351149	0	5275539799	273969813.5	501143	353	
0.50- 1.00	53250000	581565000	288660000	1680000	1898100400	84000	511878000	0	7115676280	48000	10450941680	13967987	146257	89	
1.00-5.00	2385460000	10532335000	3681076500	0	19190558625	0	8477816750	0	29241841258	119250000	73628338133	969244466.5	274845	160	
5.00-10.00	663918000	4543050000	7842760000	0	12591842100	396000	944447300	0	63342079015	568450000	90496942415	826100626.5	129903	107	
10.00-30.00	29718570000	605452674000	239521326000	224601000	41630211400	23440000	7275858100	0	147020653891	408577500	1071275911891	7155050084	551157	483	
30.00-50.00	21943750000	546309650000	251664037500	12357600	14563538000	0	5346545450	0	58349880979	397615000	898587374529	8051586900	232690	255	
50.00-100.0	12349200000	767242850000	700056570000	87055000	55286933750	3867500	13346978550	0	118673344782	1405508500	1668452308082	11804575428	239291	284	
100.00-150.	0	547994025000	419901635000	34008000	46185067750	4860000	16020592500	0	82597381750	5277896500	1118015466500	6566980697	91950	110	
150.00-250.	0	757959175000	737140900000	3528000	29180572250	2304000	10455840650	0	55577511285	241257500	1590561088685	5752497517	77552	85	
250.00 above	58676600000	5997038275000	4401019025000	71137500	88345050350	65436000	56884559250	0	157258160952	1714697000	10761072941052	3679907038	161966	138	
All	125790748000	9237653599000	6761118112500	434367100	310007250075	100387500	119764207250	0	722814881338	10133300000	17287816852763	45093880557	2406751	2064	

**Table 7: Estimated number of household and asset holding class**

<b>Rural</b>													
HHD Asset holding class (lakh)	Asset of category									amount receivable	cash loan outstanding	No of HHD	
	Land1	Land2	Building	Livestock &poultry	all transport equip	farm business equip	non-farm business equip	share etc.	deposits (other than shares etc)			Est	Sample
up to 0.50	0	0	0	0	5411	0	1814	0	13868	0	0	24707	22
0.50- 1.00	0	0	0	0	351	0	0	0	381	0	0	381	3
1.00-5.00	171	0	132	0	2358	0	0	0	3747	0	0	4050	6
5.00-10.00	0	0	671	671	4272	0	297	0	4497	0	30	4794	11
10.00-30.00	6233	45	9356	1539	6611	0	2249	0	9356	0	0	9356	15
30.00-50.00	6493	2700	13999	3267	13999	0	3191	0	13837	0	45	13999	19
50.00-100.00	14306	1875	29430	10346	29430	209	18656	0	29353	0	212	29430	19
100.00-150.00	1034	75	1109	132	1109	154	1109	0	1109	0	22	1109	5
150.00-250.00	1117	675	1792	1106	1792	803	807	0	1792	0	28	1792	10
250.00 and above	11	75	86	11	86	11	86	0	86	0	11	86	2
All	29363	5445	56574	17071	65417	1177	28208	0	78025	0	347	89702	112
sample hhs	48	11	74	24	88	13	36	0	99	0	9		
<b>Urban</b>													
HHD Asset holding class (lakh)	Asset of category									amount receivable	cash loan outstanding	No of HHD	
	Land1	Land2	Building	Livestock &poultry	all transport equip	farm business equip	non-farm business equip	share etc.	deposits (other than shares etc)			Est	Sample
up to 0.50	0	0	142	0	156949	0	73689	0	261129	0	5630	501143	353
0.50- 1.00	545	11179	11179	24	82713	24	24936	0	144102	24	455	146257	89
1.00-5.00	15632	77724	84394	0	170950	0	68133	0	215033	1325	4243	274845	160
5.00-10.00	1981	11054	19999	0	90493	72	17259	0	113527	5426	4432	129903	107
10.00-30.00	27806	421443	441757	5127	387917	4264	160737	0	483808	14174	32922	551157	483
30.00-50.00	10465	209753	228909	1137	182034	0	80224	0	217402	3255	11222	232690	255
50.00-100.00	4583	172634	237046	817	222145	769	104284	0	233028	11827	16469	239291	284
100.00-150.00	0	78510	91808	528	91453	600	70929	0	91950	17528	8231	91950	110
150.00-250.00	0	51927	77552	72	77480	72	34544	0	76420	4245	4393	77552	85
250.00 and above	4366	95178	160906	569	152627	2833	105594	0	159915	6792	3562	161966	138
All	65377	1129400	1353689	8273	1614758	8634	740328	0	1996312	64595	91557	2406751	2064
sample hhs	53	1056	1306	22	1581	20	698	0	1827	62	439		

**Table 8 : Amount of cash loan outstanding as on 30.06.12 by duration of loan for each household asset holding class**

<b>Rural</b>													
Duration of loan (years)	Amount of loan of total outstanding loan of households of asset holding class											no of hhd	
												etd	sample
	<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All		
<1	0	0	0	2604000	0	2970000	86186550	10066375	699600	0	102526525	320	7
1-2	0	0	0	0	0	0	0	0	0	6897000	6897000	11	1
<b>2-3</b>	0	0	0	0	0	0	0	0	2009700	0	2009700	17	1
3-4	0	0	0	0	0	0	0	0	0	0	0	0	0
4-5	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>5-10</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
10& above	0	0	0	0	0	0	0	0	0	0	0	0	0
all (incl nr)	0	0	0	2604000	0	2970000	86186550	10066375	2709300	6897000	111433225	347	9
sample	0	0	0	1	0	1	2	2	2	1	9		
<b>Urban</b>													
Duration of loan (years)	Amount of loan of total outstanding loan of households of asset holding class											no of hhd	
												etd	sample
	<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All		
<1	258666589	13967987	770711237	548885571	5202218072	6001746400	6704620266	3262983584	3427708221	728435231	26919943157	67019	316
1-2	15303225	0	72820951	102195970	993766266	795886320	2833780869	1783828665	1596333241	314208816	8508124320	11432	64
<b>2-3</b>	0	0	0	0	484715296	553102275	970018283	74342000	0	376708092	2458885946	6194	25
3-4	0	0	0	104002500	21847600	392436100	241141735	101730859	97262855	0	958421649	1680	11
4-5	0	0	125712279	0	0	106520210	186030000	0	0	1922493146	2340755635	973	4
<b>5-10</b>	0	0	0	71016586	452502850	201895596	809073177	1344095590	576449680	338061754	3793095232	3978	17
10& above	0	0	0	0	0	0	59911100	0	54743520	0	114654620	283	2
all (incl nr)	273969814	13967987	969244467	826100627	7155050084	8051586900	11804575428	6566980697	5752497517	3679907038	45093880557	91557	439
sample	31	4	21	26	120	58	90	40	28	21	439		

**Table 9: Amount of cash loan outstanding as on 30.06.12 per amount of cash loan outstanding by type of security of loan for each household class**

Rural													
Type of security	Amount of cash loan outstanding of total outstanding loan of household of asset holding class as on 30.6.12											no of hhd	
												etd	sample
	<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All		
surety security or guarantee of third party	0	0	0	0	0	0	0	0	0	0	0	0	0
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>first charge on immovable property</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
mortgage of immovable property	0	0	0	0	0	0	0	3553000	0	0	3553000	0	0
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>share of companies, govt securites etc</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
movable property other than bullion ornaments etc	0	0	0	0	0	0	80531550	6513375	0	6897000	93941925	215	4
other type of security	0	0	0	0	0	0	0	0	0	0	0	0	0
personal security	0	0	0	2604000	0	2970000	5655000	0	2709300	0	13938300	133	5
<b>all (incl nr)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2604000</b>	<b>0</b>	<b>2970000</b>	<b>86186550</b>	<b>10066375</b>	<b>2709300</b>	<b>6897000</b>	<b>111433225</b>	<b>347</b>	<b>9</b>
sample	0	0	0	1	0	1	2	2	2	1	9		

Urban													
Type of security	Amount of cash loan outstanding of total outstanding loan of household of asset holding class as on 30.6.12											no of hhd	
												etd	sample
	<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All		
surety security or guarantee of third party	95635825	0	17291250	205920	229835082	2480021683	13947938	19244000	0	76410000	2932591697	3053	18
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>first charge on immovable property</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
mortgage of immovable property	0	0	190529750	37100000	2111758539	3755660162	8694224732	5541964569	3819606809	2722225393	26873069954	21380	112
bullion/ornaments	0	0	0	0	65849565	15453498	19456250	0	0	0	100759313	955	5
<b>share of companies, govt securites etc</b>	0	0	0	0	2547000	0	0	56281625	0	0	58828625	283	2
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
movable property other than bullion ornaments etc	0	9711455	125712279	140500161	325746463	145539855	371937239	212482543	145667317	271896660	1749193971	6169	35
other type of security	0	2801700	0	193042500	889556023	782073896	1141190261	149143830	0	142671620	3300479829	7286	40
personal security	178333989	1454832	635711188	455252046	3529757413	872837807	1563819009	587864130	1787223391	466703366	10078957169	52432	227
<b>all (incl nr)</b>	<b>273969814</b>	<b>13967987</b>	<b>969244467</b>	<b>826100627</b>	<b>7155050084</b>	<b>8051586900</b>	<b>11804575428</b>	<b>6566980697</b>	<b>5752497517</b>	<b>3679907038</b>	<b>45093880557</b>	<b>91557</b>	<b>439</b>
sample	31	4	21	26	120	58	90	40	28	21	0		

**Table 10: Amount of cash loans outstanding as on 30.06.12 by purpose of loan for each household asset holding class**

Rural																
purpose of loan		Amount of loan (Rs) of total outstanding loan of households of asset holding class											hhd reporting			
		<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All				
Capital expenditure in farm business	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
current expenditure in farm business	2	0	0	0	0	0	0	0	0	0	699600	0	699600	11	1	
<b>expenditure in farm business</b>	<b>total-1</b>	0	0	0	0	0	0	0	0	0	699600	0	699600	11	1	
capital expenditure in non-farm business	3	0	0	0	0	0	0	5655000	0	0	0	0	5655000	30	1	
current expenditure in non-farm business	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>expenditure in non-farm business</b>	<b>total-2</b>	0	0	0	0	0	0	5655000	0	0	0	0	5655000	30	1	
expenditure on litigation	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
repayment of debt	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial investment expenditure	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
for education	8	0	0	0	2604000	0	2970000	0	0	0	0	0	5574000	75	2	
for medical treatment	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
for housing	11	0	0	0	0	0	0	0	3553000	0	0	0	3553000	0	0	
for other household expenditure	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
othres	13	0	0	0	0	0	0	80531550	6513375	2009700	6897000	95951625	231	5		
<b>all (incl nr)</b>	<b>total1+2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2604000</b>	<b>0</b>	<b>2970000</b>	<b>86186550</b>	<b>10066375</b>	<b>2709300</b>	<b>6897000</b>	<b>111433225</b>	<b>347</b>	<b>9</b>		
sample		0	0	0	1	0	1	2	2	2	1	9				
Urban																
purpose of loan		Amount of loan (Rs) of total outstanding loan of households of asset holding class											hhd reporting			
		<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All				
Capital expenditure in farm business	1	0	0	0	0	73580000	0	0	0	0	0	73580000	142	1		
current expenditure in farm business	2	0	0	25659610	25658620	0	116531618	0	0	0	0	167849847	708	5		
<b>expenditure in farm business</b>	<b>total-1</b>	0	0	25659610	25658620	73580000	116531618	0	0	0	0	241429847	849	6		
capital expenditure in non-farm business	3	0	0	161680034	0	699981460	192810260	68184322	66374962	0	172630000	1361661038	6700	22		
current expenditure in non-farm business	4	17546000	0	14942400	0	381508810	267713240	172375300	49525000	220996398	14645250	1139252398	2900	16		
<b>expenditure in non-farm business</b>	<b>total-2</b>	17546000	0	176622434	0	1081490270	460523500	240559622	115899962	220996398	187275250	2500913436	9599	38		
expenditure on litigation	5	0	0	0	0	0	0	0	0	0	0	0	0	0		
repayment of debt	6	0	0	0	0	0	26500000	61580800	62826000	0	0	150906800	690	4		
financial investment expenditure	7	0	0	0	0	0	0	0	0	0	0	0	0	0		
for education		0	0	962200	148727550	1261492632	12282220	80809801	15370000	0	391763692	1911408095	4755	18		
for medical treatment	10	31243225	3569700	26947350	0	105081993	14568740	120911750	0	106125000	0	408447758	7906	28		
for housing	11	0	0	477116492	0	2488149073	6159838025	8794412349	5181452249	5077902351	2260554900	30439425438	21724	102		
for other household expenditure	12	143280064	10398287	171377801	194728105	1278239039	663969594	458375981	405800232	143293371	438708157	3908170629	27384	147		
othres	13	81900525	0	90558580	456986352	867017077	597373204	2047925126	785632255	204180397	401605040	5533178555	18652	96		
<b>all (incl nr)</b>	<b>total1+2</b>	<b>273969814</b>	<b>13967987</b>	<b>969244467</b>	<b>826100627</b>	<b>7155050084</b>	<b>8051586900</b>	<b>11804575428</b>	<b>6566980697</b>	<b>5752497517</b>	<b>3679907038</b>	<b>45093880557</b>	<b>91557</b>	<b>439</b>		
sample		31	4	21	26	120	58	90	40	28	21	439				

**Table 11: Amount of outstanding cash loans as on 30.6.12 to institutional agencies for specific schemes of lending for each household asset holding class**

<b>Rural</b>														
credit agency		Amount of loan (Rs) of total outstanding loan of households of asset holding class											no of hhs	
													est	sample
		<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All		
DMI	1	0	0	0	2604000	0	2970000	80531550	10066375	2709300	6897000	105778225	317	8
PMRY	2	0	0	0	0	0	0	5655000	0	0	0	5655000	30	1
SGSY	3	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	4	0	0	0	0	0	0	0	0	0	0	0	0	0
advances to minority communitites	5	0	0	0	0	0	0	0	0	0	0	0	0	0
schems for liberalizsations and rehabilitation of scanvers	6	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	7	0	0	0	0	0	0	0	0	0	0	0	0	0
other schemes	8	0	0	0	0	0	0	0	0	0	0	0	0	0
kisan credit card	10	0	0	0	0	0	0	0	0	0	0	0	0	0
crop loan	11	0	0	0	0	0	0	0	0	0	0	0	0	0
not covered under any scheme	9	0	0	0	0	0	0	0	0	0	0	0	0	0
AI institutional (incl n.r.)		0	0	0	2604000	0	2970000	86186550	10066375	2709300	6897000	111433225	347	9
Estd no of hhd		0	0	0	30	0	45	212	22	28	11	347		
no of sample hhs reporting cash loan		0	0	0	1	0	1	2	2	2	1	9		
<b>Urban</b>														
credit agency		Amount of loan (Rs) of total outstanding loan of households of asset holding class											no of hhs	
													est	sample
		<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All		
DMI	1	27041216	10398287	920439667	620848436	5751831480	7144175844	11354156515	6271224746	5543446832	3476656438	41120219459	51307	278
PMRY	2	0	0	0	0	0	0	0	0	0	0	0	0	0
SGSY	3	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	4	0	0	0	0	0	0	0	0	0	0	0	0	0
advances to minority communitites	5	0	0	0	0	59489430	0	0	0	0	0	59489430	142	1
schems for liberalizsations and rehabilitation of scanvers	6	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	7	0	0	0	0	0	0	0	0	0	0	0	0	0
other schemes	8	51506000	2801700	0	0	128130401	136479297	0	56281625	0	0	375199023	1963	11
kisan credit card	10	0	0	0	0	0	0	0	0	0	0	0	0	0
crop loan	11	0	0	0	0	0	0	0	0	0	0	0	0	0



not covered under any scheme	9	195422598	768000	48804800	205252191	1215598773	770931759	450418913	239474327	209050685	203250600	3538972645	38146	149
AI institutional (incl n.r.)		273969814	13967987	969244467	826100627	7155050084	8051586900	11804575428	6566980697	5752497517	3679907038	45093880557	91557	439
Estd no of hhd		5630	455	4243	4432	32922	11222	16469	8231	4392.5	3561.5	91557		
no of sample hhs reporting cash loan		31	4	21	26	120	58	90	40	28	21	439		

**Table 12 : Amount of outstanding cash loans as on 30.6.12 by credit agency for each household asset holding class**

		Rural											no of hhs			
credit agency		Amount of loan (Rs) of total outstanding loan of households of asset holding class											est	sample		
		<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All				
Govt	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
co-op society/bank	2	0	0	0	0	0	0	0	0	699600	0	0	0	11	1	
commerical bank	3	0	0	0	2604000	0	2970000	86186550	10066375	2009700	6897000	0	336	8		
insurance	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial corporation	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial company	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
self help group - bank linked	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
self help group-NBFC	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
All institutional agencies	<b>Total1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2604000</b>	<b>0</b>	<b>2970000</b>	<b>86186550</b>	<b>10066375</b>	<b>2709300</b>	<b>6897000</b>	<b>0</b>	<b>347</b>	<b>9</b>		
Land load	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agricultral money lender	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
professional money lender	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
input supplier	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
relatives and friends	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
doctors, lawyers and other prof.	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all non-institutionals	<b>Total2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
All	<b>total1+2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2604000</b>	<b>0</b>	<b>2970000</b>	<b>86186550</b>	<b>10066375</b>	<b>2709300</b>	<b>6897000</b>	<b>111433225</b>	<b>347</b>	<b>9</b>		
Estd		0	0	0	30	0	45	212	22	28	11	347				

		Urban											no of hhs	
credit agency		Amount of loan (Rs) of total outstanding loan of households of asset holding class											est	sample
		<0.50	0.50-1.00	1.00-5.00	5.00-10.00	10.00-30.00	30.00-50.00	50.00-100.00	100.00-150.00	150.00-250.00	>250.00	All		
Govt	1	0	0	0	205920	103166130	10917000	686604271	15451800	16343250	0	832688370	2183	17
co-op society/bank	2	27041216	0	151371889	25658620	585570724	1100714492	1113981632	1202797275	58513080	638958108	4904607033	8036	38
commerical bank	3	0	10398287	730278568	594983896	5088605705	5993913155	7249451783	4983941359	5468590502	2571202183	32691365436	36485	199
insurance	4	0	0	4284620	0	29432000	0	2189287650	0	0	0	2223004270	1521	9
provident fund	5	0	0	0	0	0	0	23475841	0	0	0	23475841	142	1
financial corporation	6	0	0	0	0	2547000	20093000	45444140	0	0	0	68084140	566	3
financial company	7	0	0	34504590	0	27837252	15453498	31419792	125315938	0	266496148	501027217	2352	10
self help group - bank linked	8	0	0	0	0	0	0	0	0	0	0	0	0	0
self help group-NBFC	10	0	0	0	0	3594100	0	8265408	0	0	0	11859508	166	2
other institutional agencies	11	0	0	0	0	0	0	0	0	0	0	0	0	0
All institutional agencies	<b>Total1</b>	<b>27041216</b>	<b>10398287</b>	<b>920439667</b>	<b>620848436</b>	<b>5840752910</b>	<b>7141091144</b>	<b>11347930515</b>	<b>6327506371</b>	<b>5543446832</b>	<b>3476656438</b>	<b>41256111814</b>	<b>51448</b>	<b>279</b>
Land load	12	6056200	0	0	0	0	0	0	0	0	0	6056200	142	1
agricultral money lender	13	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money lender	14	54374530	0	17291250	37100000	569237494	50302390	111928250	66374962	25808185	76410000	1008827061	12141	37
input supplier	15	115300418	0	17664915	150379691	104362491	105996819	142398101	159849365	0	111275600	907227399	7675	43
relatives and friends	16	37415500	768000	5300000	17772500	313778500	457020000	66142500	13250000	183242500	15565000	1110254500	13769	48
doctors, lawyers and other prof.	17	11241000	0	0	0	17148945	10395950	0	0	0	0	38785895	937	4
others	9	22540950	2801700	8548635	0	309769744	286780597	136176063	0	0	0	766617688	5447	27
all non-institutionals	<b>Total2</b>	<b>246928598</b>	<b>3569700</b>	<b>48804800</b>	<b>205252191</b>	<b>1314297174</b>	<b>910495756</b>	<b>456644913</b>	<b>239474327</b>	<b>209050685</b>	<b>203250600</b>	<b>3837768743</b>	<b>40109</b>	<b>160</b>
All (estd)	<b>total1+2</b>	<b>273969814</b>	<b>13967987</b>	<b>969244467</b>	<b>826100627</b>	<b>7155050084</b>	<b>8051586900</b>	<b>11804575428</b>	<b>6566980697</b>	<b>5752497517</b>	<b>3679907038</b>	<b>45093880557</b>	<b>91557</b>	<b>439</b>
Estd		5630	455	4243	4432	32922	11222	16469	8231	4393	3562	91557		

**Table 13 : Cash loan outstanding as on 30.6.12 by credit agency for diff ranges of interst rateas per amount of cash loan taken at interest rate**

Rural														
credit agency		amont of outstanding loan (Rs) taken from specif credit agency type amng hhs reporting outstanding loan taken at									All		HHD	
		interst rate										Estd	sample	
		nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30				
Govt	1	0	0	0	0	0	0	0	0	0	0	0	0	
co-op society/bank	2	0	0	699600	0	0	0	0	0	0	699600	11	1	
commerical bank	3	0	0	86186550	15640375	0	8906700	0	0	0	110733625	336	8	
insurance	4	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	5	0	0	0	0	0	0	0	0	0	0	0	0	
financial corporation	6	0	0	0	0	0	0	0	0	0	0	0	0	
financial company	7	0	0	0	0	0	0	0	0	0	0	0	0	
self help group - bank linked	8	0	0	0	0	0	0	0	0	0	0	0	0	
self help group-NBFC	10	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	11	0	0	0	0	0	0	0	0	0	0	0	0	
All institutional agencies	<b>Total1</b>	<b>0</b>	<b>0</b>	<b>86886150</b>	<b>15640375</b>	<b>0</b>	<b>8906700</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>111433225</b>	<b>347</b>	<b>9</b>	
Land load	12	0	0	0	0	0	0	0	0	0	0	0	0	
agricultral money lender	13	0	0	0	0	0	0	0	0	0	0	0	0	
professional money lender	14	0	0	0	0	0	0	0	0	0	0	0	0	
input supplier	15	0	0	0	0	0	0	0	0	0	0	0	0	
relatives and frieds	16	0	0	0	0	0	0	0	0	0	0	0	0	
doctors, lawyers and other prof.	17	0	0	0	0	0	0	0	0	0	0	0	0	
others	9	0	0	0	0	0	0	0	0	0	0	0	0	
all non-institutionals	<b>Total2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
All	<b>total1+2</b>	<b>0</b>	<b>0</b>	<b>86886150</b>	<b>15640375</b>	<b>0</b>	<b>8906700</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>111433225</b>	<b>347</b>	<b>9</b>	
Est HDD		0	0	223	97	0	28	0	0	0	347			

Urban														
credit agency		amont of outstanding loan (Rs) taken from specif credit agency type amng hhs reporting outstanding loan taken at									All		HHD	
		interst rate										Estd	sample	
		nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30				
Govt	1	0	0	193803777	634047797	2263151	0	0	2573645	0	832688370	2183	17	
co-op society/bank	2	0	27041216	1405064295	2947891357	517530166	7080000	0	0	0	4904607033	8036	38	
commerical bank	3	0	629084548	13985098754	13160277301	3525307000	1391597833	0	0	0	32691365436	36485	199	
insurance	4	0	0	758456200	1460263450	0	0	0	4284620	0	2223004270	1521	9	
provident fund	5	0	0	0	23475841	0	0	0	0	0	23475841	142	1	
financial corporation	6	0	20093000	2547000	0	45444140	0	0	0	0	68084140	566	3	
financial company	7	0	34504590	94363007	342953455	29206166	0	0	0	0	501027217	2352	10	
self help group - bank linked	8	0	0	0	0	0	0	0	0	0	0	0	0	
self help group-NBFC	10	0	8265408	0	0	0	0	3594100	0	0	11859508	166	2	
other institutional agencies	11	0	0	0	0	0	0	0	0	0	0	0	0	
All institutional agencies	<b>Total1</b>	<b>0</b>	<b>718988762</b>	<b>16439333032</b>	<b>18568909200</b>	<b>4119750623</b>	<b>1398677833</b>	<b>3594100</b>	<b>6858265</b>	<b>0</b>	<b>41256111814</b>	<b>51448</b>	<b>279</b>	
Land load	12	0	0	0	6056200	0	0	0	0	0	6056200	142	1	
agricultral money lender	13	0	0	0	0	0	0	0	0	0	0	0	0	
professional money lender	14	0	78957000	0	74041000	276130000	41957115	267641742	20296545	249803659	1008827061	12141	37	
input supplier	15	0	13912500	108898421	519890259	61926725	3604000	148565754	15175225	35254516	907227399	7675	43	
relatives and frieds	16	1110254500	0	0	0	0	0	0	0	0	1110254500	13769	48	
doctors, lawyers and other prof.	17	0	0	0	14640950	0	0	17148945	0	6996000	38785895	937	4	
others	9	0	0	222107777	363472607	100923630	54905450	22640000	0	2568225	766617688	5447	27	
all non-institutionals	<b>Total2</b>	<b>1110254500</b>	<b>92869500</b>	<b>331006198</b>	<b>978101016</b>	<b>438980354</b>	<b>1070970516</b>	<b>455996441</b>	<b>35471770</b>	<b>294622400</b>	<b>3837768743</b>	<b>40109</b>	<b>160</b>	
All	<b>total1+2</b>	<b>1110254500</b>	<b>811858262</b>	<b>16770339230</b>	<b>19547010215</b>	<b>4558730977</b>	<b>2469648349</b>	<b>459590541</b>	<b>42330035</b>	<b>294622400</b>	<b>45093880557</b>	<b>91557</b>	<b>439</b>	
Est HDD		13769	2075	17601	27299	11291	8774	4143	1551	5056	91557			

A decorative border with a repeating geometric pattern in black and gold surrounds the central text.

**ANNEXURE -III**

**Table 1: Distribution of agricultural households & persons by sex and MPCE class.**

MPCE	Estimated Households	Estimated persons								Sample household
		Adults		Children		All	Sex Ratio	Trg in agiculture		
		Male	Female	Male	Female		(f/m)*1000	Male	Female	
0-1500	154	539	385	385	231	1540	0.000	0	2	2
1500-3000	9438	23368	18845	9685	3299	55196	0.000	0	30	30
3000-4500	6046	12778	12233	2732	1171	28914	0.000	0	17	17
4500-6000	10965	11903	11955	10463	45	34365	0.000	0	7	7
6000 and more	656	656	1083	884	228	2850	0.000	0	2	2
<b>All</b>	<b>27258</b>	<b>49243</b>	<b>44501</b>	<b>24148</b>	<b>4974</b>	122865	674.131	<b>0</b>	<b>58</b>	<b>58</b>
Sample	58	134	112	57	28	331				

**Table 2 : Distribution of Households by Social Group, land Possessed and Major source of income**

<b>OBC</b>														
Size class of land possessed	household engaged in						household by major source of income						Household	
	cultivation	livestock	other agricultural	non-agricultural activity	wage/salaried employment	Other	cultivation	livestock	other agricultural activity	non-agricultural activity	wage/salaried employment	other	Estd	sample
<0.01	0	932	0	855	77	0	0	0	0	855	77	0	932	4
0.01-0.40	429	4692	0	3531	1165	88	385	22	0	3520	1165	0	5000	26
0.40-1.00	1858	1858	0	626	748	1496	616	0	0	494	616	0	1858	5
1.00-2.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.00-4.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.00-10.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
>10.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
													7789	35
<b>Others</b>														
Size class of land possessed	household engaged in						household by major source of income						Household	
	cultivation	livestock	other agricultural	non-agricultural activity	wage/salaried employment	Other	cultivation	livestock	other agricultural activity	non-agricultural activity	wage/salaried employment	other	Estd	sample
<0.01	0	254	0	0	10454	0	0	0	0	0	10454	0	10454	4
0.01-0.40	0	2632	0	849	1860	0	0	0	0	849	1860	0	2709	12
0.40-1.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.00-2.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.00-4.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.00-10.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
>10.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
													13163	16
<b>SC</b>														
Size class of land possessed	household engaged in						household by major source of income						Household	
	cultivation	livestock	other agricultural	non-agricultural activity	wage/salaried employment	Other	cultivation	livestock	other agricultural activity	non-agricultural activity	wage/salaried employment	other	Estd	sample
<0.01	0	3761	0	428	67	0	0	3267	0	428	67	0	3761	4
0.01-0.40	0	2546	0	2546	1634	1634	0	0	0	912	1634	0	2546	3
0.40-1.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.00-2.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.00-4.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.00-10.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
>10.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
													6307	7

**Table 3: MPCE wise distribution of households by social group and major source of income**

<b>OBC</b>														
MPCE	household engaged in						household by major source of income						Household	
	cultivation	livestock	other agricultural	non-agricultural activity	wage/salaried employment	Other	cultivation	livestock	other agricultural activity	non-agricultural activity	wage/salaried employment	other	Estd	sample
0-1500	77	77	0	77	77	0	77	0	0	77	77	0	154	2
1500-3000	507	3751	0	2766	1088	330	264	22	0	2623	956	0	3982	19
3000-4500	1704	2596	0	1172	765	1254	660	0	0	1172	765	0	2596	10
4500-6000	0	630	0	570	60	0	0	0	0	570	60	0	630	3
6000 and more	0	428	0	428	0	0	0	0	0	428	0	0	428	1
<b>Other</b>														
MPCE	household engaged in						household by major source of income						Household	
	cultivation	livestock	other agricultural	non-agricultural activity	wage/salaried employment	Other	cultivation	livestock	other agricultural activity	non-agricultural activity	wage/salaried employment	other	Estd	sample
0-1500	77	77	0	77	77	0	77	0	0	77	77	0	154	2
1500-3000	507	3751	0	2766	1088	330	264	22	0	2623	956	0	3982	19
3000-4500	1704	2596	0	1172	765	1254	660	0	0	1172	765	0	2596	10
4500-6000	0	630	0	570	60	0	0	0	0	570	60	0	630	3
6000 and more	0	428	0	428	0	0	0	0	0	428	0	0	428	1
<b>SC</b>														
MPCE	household engaged in						household by major source of income						Household	
	cultivation	livestock	other agricultural	non-agricultural activity	wage/salaried employment	Other	cultivation	livestock	other agricultural activity	non-agricultural activity	wage/salaried employment	other	Estd	sample
0-1500	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1500-3000	0	3761	0	2061	1700	1634	0	1634	0	428	1700	0	3761	4
3000-4500	0	2546	0	912	0	0	0	1634	0	912	0	0	2546	3
4500-6000	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6000 and more	0	0	0	0	0	0	0	0	0	0	0	0	0	0