



GOVERNMENT OF KERALA

Debt and Investment in Kerala



Report on
NSS 70th ROUND
SOCIO-ECONOMIC SURVEY
(January 2013-December 2013)

NSS Division
Department of Economics and Statistics



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Preface

The National sample Survey office (NSSO) conducts nationwide socio-economic surveys covering various subjects on regular basis. Subjects are selected keeping in view of their importance and surveys are based on scientific sampling methods. The Department of Economics and Statistics had been participating these surveys with state samples on a matching basis from the very beginning itself. Considering the demands, DES Kerala undertaken the exercise of pooling of central and state sample data from 66th round onwards by which sample size will be increased and the pooling of the two sets of data would enable better estimates at lower sub state level, particularly at district level.

The primary source of data on various indicators of stock of assets, incidence of indebtedness, capital formation and other indicators of both rural/urban economy are available only through the All India Debt and Investment survey (AIDIS) of the National Sample survey. This report is based on the data collected through NSS 70th round AIDIS and was carried out during January 2013 to December 2013. Prior to the present survey, National Sample Survey Office(NSSO) undertook All India Debt and Investment Survey(AIDIS) in its 26th round (July1971-June 1972), 37th round (January-December 1982, 48th round (January-December 1992) and 59th round (January-December 2003).

This report consists of three chapters and three appendices. Chapter I of the report is introductory. The major concepts and definitions related to this survey are given chapter II. Chapter III consists of the information on household assets and liabilities in Kerala and the chapter also describes the amount of capital expenditure incurred by the households on residential buildings, farm business and non-farm business during the agricultural year 2012-13. Appendix A consists of the data in the form of tables. The sampling design and estimation procedure are explained in Appendix B and a facsimile of the schedule of enquiry canvassed in the field is in Appendix C.

This report was prepared by using the valuable data collected by conscientious field staffs under admirable co-operation extended by the sample households. The technical assistance provided by National Sample Survey Office (NSSO) is acknowledged.

I hope that this report will found useful to policy makers, academicians and researchers. Suggestions for improvement of the content of this report will be greatly appreciated.

Thiruvananthapuram

Date: 19.10.2016



V.Ramachandran

Director General

Results at a glance

NSS 70th round survey earmarked for deriving valuable estimates on Debt and Investment situation in Kerala. DES Kerala participated in this survey through which 160 panchayath wards and 160 UFS blocks were surveyed. All the estimates of assets and liabilities presented in this report is based on a fixed reference date, viz. 30.06.2012.

- ✓ **Average value of asset (AVA):** For rural households of Kerala average value of asset per household is Rs. 2887161 and for urban household it is Rs. 3234261.

- ✓ **Composition of household asset holdings:** Land and building together comprises the major share in household assets, in rural sector it is 94% and in urban sector it is 93% of the total share.

- ✓ **Indebtedness:** In rural sector 48.90 %of the **cultivator** households and 42.10% of the **non-cultivator** household were indebted. In urban sector 52.90% of the **self employed** households and 45.0% of the **other**(which comprises households with household type regular wage/salary earning, casual labour and others) households were indebted.

- ✓ **Average value of Debt(AOD):**Average value of debt per rural household is Rs.92686 and that of urban household is Rs.129727

- ✓ **Credit agency:** For the indebted households in both rural and urban sector almost 90% of the households were indebted to institutional agencies like Government, Banks, Insurance companies, PFs, Financial companies, Self-Help groups, etc

- ✓ ***Purpose of indebtedness:*** Among the indebted households in Kerala, almost 90% were indebted for non-business purpose such as financial investment expenditure, expenditure on education, expenditure on medical treatment, expenditure on housing, expenditure on litigation, repayment of debt.etc.

- ✓ ***Debt Asset Ratio(DAR):*** Debt asset ratio of rural household is estimated as 3.21 whereas that of urban household is 4.01

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List of Abbreviations used in this Report

<i>Abbreviation</i>	<i>Description</i>
DES	Department of Economics and Statistics
NSSO	National Sample Survey Office
NSS	National Sample Survey
AVA	Average Value of Assets
AOD	Average amount of Debt per household
AODL	Average amount of Debt per indebted household
DAR	Debt Asset Ratio
hhs	Households
AIDIS	All India Debt and Investment Survey

Chapter I

Introduction

1.1 Background

National sample survey office (NSSO) conducts nationwide surveys on various subjects known as national Sample Surveys (NSS) to collect data on various facets of the economy. These surveys are multi-subject integrated continuous sample surveys aimed at generating important socio economic indicators mainly used for planning and policy making. The All India Debt and Investment Survey (AIDIS) is one of the main enquiries of an NSS round and has been conducting decennially starting from 26th round (1971-1972) and the last survey was conducted in NSS 59th round (January to December, 2003). This report is based on NSS 70th round AIDIS survey which was carried out during January 2013 to December 2013.

1.2 Objective of the survey

The All India Debt and Investment Survey (AIDIS) mainly aims at generating key indicators on average value of assets , average value of outstanding debt per household and incidence of indebtedness , separately for the rural and urban sectors of the state and for different socio economic groups. At the beginning stage Reserve Bank of India (RBI) conducted two surveys on debt and investment in order to formulate the banking policies. From the third survey onwards the responsibility for conducting this survey was given to NSSO and which was continuing decennially in order to obtain quantitative information on the stock of assets, incidence of indebtedness, capital formation and other indicators for the rural/urban economy which will be of value in developing the credit structure in particular, and also obtain other allied information required in the field of planning and development.

1.3 NSS 70th round survey

The 70th round AIDIS survey was carried out from January to December 2013. The data was collected from a set of statistically selected sample households through two visits to each household using schedule 18.2. For operational convenience the first visit was fixed as seven months from January 2013 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 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 information collected on each household were *i) the assets(owned) of the household as on 30th June 2012, classified into physical and financial assets ii) the liabilities of the household as on 30th June 2012 in visit 1 and as on 30th June 2013 in visit 2 iii) the amount of capital expenditure incurred (on all transactions) by the household during July 2012-June 2013 on (a) residential plots, houses or buildings, (b) farm business and (c) non-farm business.*

1.4 Scope and coverage

1.4.1 Geographical coverage: This survey covered the whole of the Indian union, where the central sample part is covered by NSSO and State sample part is covered by DES Kerala

1.4.2 Population coverage: The following rules were adhered to determine population coverage

1. Floating population, i.e., persons without any normal residence, was excluded. But persons residing in open space, road side shelter, under a bridge, etc., more or less regularly in the same place were covered.
2. Foreign nationals were excluded, as well as their domestic servants, if by definition the latter belonged to the foreign national's household.
3. Persons residing in barracks of and paramilitary forces (like police, BSF, etc.) were kept outside the survey coverage. However, the civilian population residing in their neighbourhood, including the family quarters of service personnel, was covered.
4. Orphanages, rescue homes, ashrams and vagrant houses were outside the survey coverage. However, the persons staying in old age homes, the students staying in ashram/hostels and the residential staff (other than monks/nuns) of these ashrams were

covered. Although orphans living in orphanages were excluded, the persons looking after them and staying there were covered. Convicted prisoners undergoing sentence were outside the coverage of the survey.

1.4.3 Sample size and stratification: In this round of survey 160 panchayath wards were surveyed in rural part of Kerala and in Urban part 160 UFS blocks were surveyed. Stratification of households was done on the basis of indebtedness of a particular household. For the AIDIS, from each sample panchayath ward and urban block ,14 households were surveyed. The sampling design and estimation procedure is presented in Appendix A of this report.

1.4.4 Reference period: All the estimates of assets and liabilities presented in this report is based on a fixed reference date, viz. 30.06.2012 .The position of assets and liabilities of sample households as on 30.06.2012 was obtained directly from the informant unlike in the previous round where it had been derived from the data on the date of the survey and the data on transactions during the period from the reference date to the date of the survey. The whole period of this round is divided in to two visits ; visit 1 extended from January 2013 to July 2013 and the remaining period of this round constituted visit 2.The estimates of assets and liabilities of the 70th round survey are obtained as on 30.06.2012 and the average value of assets and liabilities are obtained by considering the number of households obtained from visit 1 data.

1.5 Lay out of this report

This report contains three chapters including the present chapter and three appendices. This chapter is itself an introductory. Chapter II describes the conceptual frame work of this survey. Chapter III summarises the major findings of the survey and discuss the salient features relating to assets and cash liabilities of the households as on 30th June, 2012. Detailed tables of state level estimates were presented in Appendix A. Appendix B explains in detail the sample design and estimation procedure used for the survey and Appendix C gives a facsimile of the schedule 18.2 canvassed in the survey.

Chapter II

Concepts and Definitions

Concepts and Definitions

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

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

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.

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 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 to be non-cultivator households. They are further classified into 'agricultural labour', 'artisan' and 'other' households according to the principal household occupation as per the National classification of occupations (NCO), 1968. Out of the occupations pursued by the members as their principal or subsidiary (on the basis of income) occupations, that accounting for the maximum earnings to the household in the reference year was considered to be the principal household occupation.

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

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

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. An urban household reporting that its major source of income during the 365 days preceding the date of survey was regular wage/salaried employment of members were treated as a 'regular wage/ salaried' households.

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. An urban household reporting that major source of its income during the 365 days preceding the date of survey was casual wage employment of members was treated as a 'casual labour' household.

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 are the two major household types.

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 or in kind, shares in companies and cooperative societies, banks, etc., national saving certificates and the like, deposits in companies, banks, post offices and with individuals. 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 the NSS, in the present AIDIS, currency notes and coins in hand were considered 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.

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

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

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

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

Assessment of the value of land: In this survey, value of land acquired prior to 30th June 2012 by the household through inheritance or otherwise was recorded on normative basis. Normative/guideline values of land (as on 30.06.12) were recorded in consultation with Patwaris (or equivalent) in the rural areas and the Registrar's office in the urban areas. For specific notional guidelines on valuation of 'Land outside the FSU', the value reported by the household was taken as the deemed 'notional value' for all practical purposes.

The following points may be noted:

Values of land & building as on 30.06.2012 are to be reported as per their normative/guideline values. The local FOD officials may need to consult Patwaris (or equivalent) in the rural areas and the Registrar's office in the urban areas to obtain them.

In case of inability of respondents to report the value as on 30.06.2012 of other physical assets like livestock, agricultural implements, non-farm equipment and transport equipment, knowledgeable local persons may be contacted to assess these values.

Assets and liabilities of household enterprises will be recorded only if the enterprise is fully owned by the household, and not a partnership involving members of different households.

The value of the shares and debentures owned *on the date of survey* will be evaluated as per the market price prevailing on the date of survey, if the said shares/debentures are acquired before the reference date, i.e. 30.06.12. On the other hand, if the shares, etc. are acquired during the reference period by way of purchase, then the purchase price will be recorded under 'acquisition' or under 'disposal', as the case may be. If they are acquired during the reference period by ways other than purchase, then the market price prevailing on the date of survey will be recorded. In cases where it is not possible to ascertain the prevailing market price of a share, the paid-up value of the shares (if acquired other than by way of purchase) or the value paid by the household (if they are purchased) may be recorded.

In case of certificates, annuity schemes, the amount paid at the time of purchase is to be entered. In case of deposits, the face value is to be entered. In case of insurance premium total of the premium paid upto reference date will be considered. Moreover, for

contributions to provident fund, etc., total contribution plus interest earned will be entered. In case of Unit Linked Insurance plans (ULIP), the valuation will be obtained as product of number of units and net asset value (NAV) of the unit.

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

Farm business: Farm business comprised household economic activities like cultivation, including cultivation of plantation and orchard crops, and processing of produce on the farm, e.g. paddy hulling and *gur* making. Although *gur* making is a manufacturing activity, this was covered under farm business only when such activity was carried out in the farm by indigenous method. Farm business also included activities ancillary to agriculture, like livestock raising, poultry, fishing, dairy farm activities, bee keeping and other allied activities coming under Tabulation Categories A and B of the National Industrial Classification 1998.

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.

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.

Assets: Assets represent all the things owned by the household which have money value, e.g. land, buildings, livestock, agricultural machinery and implements, non-farm business equipments, all transport equipments, durable household goods, dues receivable on loans advanced in cash and in kind, shares in companies, cooperative societies, banks etc., national plan saving certificates and the like, deposits in companies, banks, post offices and with individuals. However, crops standing in the fields and stock of commodities held by the household will not be considered as assets for the purpose of the survey.

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.

Chapter III

Summary of findings

3.1 Introduction

NSS 70th round survey was earmarked for Debt and Investment situation in Kerala during January 2013 to December 2013. The main objective of this survey was to collect basic information on average value of assets, average value of outstanding debt per household and incidence of indebtedness, separately for the rural and urban sectors of the state and for different socio economic groups. This chapter summarises the major findings of the survey and discuss the salient features relating to assets and cash liabilities of the households as on 30th June, 2012. The observations are mainly confined to state level estimates and these estimates are entirely based on the data collected during the first visit to the sample households.

3.2 Average asset holdings

Assets possessed by households are mainly of two types; financial assets and physical assets. Assets like land , buildings, livestock , agriculture implements & machinery , non-farm business equipment, transport equipment were considered under physical assets while cash and kind dues receivables and shares, deposits, etc., were considered under financial assets. Both physical and financial assets owned by the households constitute the asset holdings of the households. Information on household assets owned by the households as on 30th June 2012 was collected through this survey.

3.2.1 Average asset holdings in different occupational categories

Average asset holdings (AVAs) per household, i.e. average value of total physical and financial assets per household have been discussed here separately for each occupational category for rural and urban sectors of Kerala. In this report, all the estimates of assets and liabilities are presented for different occupational categories of households. For rural and urban areas different classifications have been used for identifying the occupational category

of a household. The households in the rural sector are broadly classified as *cultivator* and *non-cultivator* households. Here all households having operated area of land 0.002 hectare or more during the last 365 days preceding the date of survey are considered as cultivator households and all the remaining households are considered as non-cultivator households. Depending on the major source of income during last 365 days, each urban household is identified as to any one of the four types; self employed, regular wage/salary earning, casual labour and others. For the purpose of tabulation the above mentioned urban households are classified into two occupational categories; *self employed* and *other* (which comprises households with household type regular wage/salary earning, casual labour and others)

3.2.1.1 The statement 3.1 given below gives the percentage of households reporting ownership of some assets along with AVAs. It can be observed that 98.20 % of the rural households and 97.00% of the urban households in Kerala reported owing some kind of physical and financial assets. The AVA of a rural *cultivator* household is Rs.3774967, and is much higher than the AVA of *non-cultivator* household which is estimated as RS.1104918. In urban area also a wide variation can be observed between self employed and other household. Here AVA of *self employed household* is estimated as Rs.4779158, where as that of *other* household was Rs.2796883 .

Statement 3.1 : Percentage of households owing assets and average value of total assets (AVA) owned

Occupational category	percentage of households owing assets	AVA(Rs.) per household
Rural		
cultivator	99.20	3774967
non-cultivator	96.40	1104918
all	98.20	2887161
Urban		
self employed	99.90	4779158
others	96.10	2796883
all	97.00	3234261

3.2.2 Average asset holdings across decile classes of households

The decile classes of households in rural and urban sector were obtained by ranking the rural and urban households separately according to their value of asset holdings, then 10% of the households at the bottom in each sector is termed as the lowest decile class for that sector and next 10% as the second decile classes and so on up to the top 10% which is called 10th or top decile class. Statement 3.2 gives the average value of assets across these decile classes of households in both rural and urban sector.

Statement 3.2: Average value of assets across these decile classes of household asset holdings in Kerala

decile class of household asset holding	AVA(Rs.)	
	rural	urban
1	93233	10048
2	405688	311381
3	666482	727469
4	961141	1118117
5	1275326	1469686
6	1654965	1907914
7	2219328	2485538
8	3025063	3373741
9	4781500	5268965
10	13793999	15653191
all	2887161	3234261

From the figure 3.2 given below it can be seen that the lowest 10% of the rural households had an average asset value Rs.93233 ,while that of urban population is Rs.10048 , which implies the fact that the poorest (in terms of asset) of the urban households is owning a very little asset (as durables are not considered as physical asset in this round).But for the richest group there

does not exist any wide variation among rural and urban sector, which is Rs.137.94 lakhs for rural top most decile class and Rs.156.53 lakhs for urban.

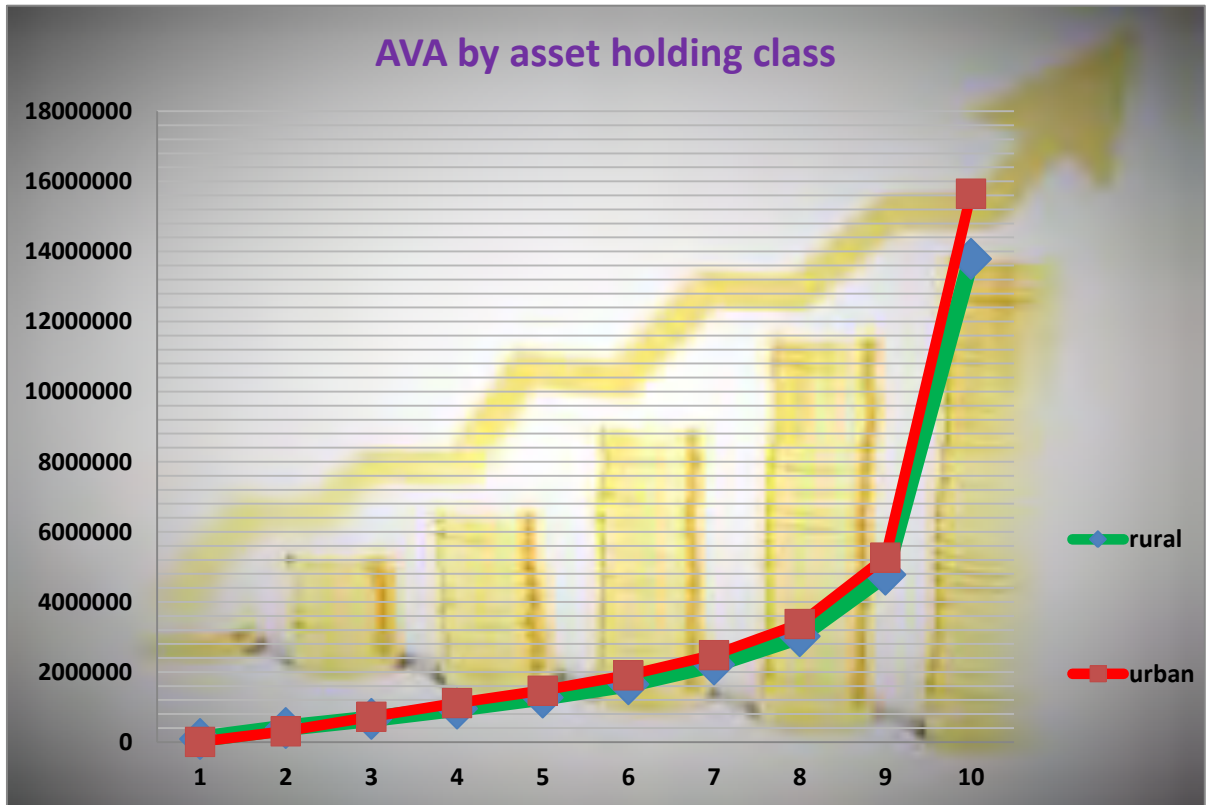


Fig. 3.2

3.2.3 Composition of household asset holdings

The household assets ; physical or financial comprises of several items such as land, building, live stock & poultry, agricultural machinery & equipment, non-farm business equipment, all-transport equipment, deposits, amount receivable etc. Statement 3.2.3 gives the break up household assets separately for occupational categories of rural and urban sector. From statement 3.2.3 it is clear that in both rural and urban sector land and building together form the predominant component of assets. In rural areas about 94% share in the total value of assets is held in the form of land and building whereas in urban sector the share is about 93%. Also it is clear that the share of other items of assets rarely exceed 2% whether the occupational categories are considered separately or clubbed together.

Statement 3.2.3: Percentage share of different components of assets in the total value of assets for each occupational category of households in Kerala

Item of assets	% share over different types of assets by hhs classified by					
	rural			urban		
	cultivator	Non-cultivator	all	Self employed	others	all
Land	75.82	51.84	72.77	75.79	68.38	70.79
Building	19.44	40.05	22.06	17.56	24.98	22.56
Livestock & Machinery	0.18	0.15	0.18	0.07	0.04	0.05
Agri.machinery&equip.	0.05	0.02	0.05	0.02	0.01	0.01
Non-farm busi.equip.	0.60	0.30	0.56	0.51	0.24	0.32
All transport equip.	1.80	4.02	2.08	3.36	2.24	2.60
Shares etc	0.00	0.01	0.00	0.02	0.08	0.06
Deposits* etc	2.05	3.54	2.24	1.87	3.91	3.24
Amount receivable	0.05	0.06	0.05	0.81	0.13	0.35
all	100	100	100	100	100	100

Figure 3.2.3 given below show the percentage share of different components of assets, mainly land and building in the total value of assets in rural and urban households separately.

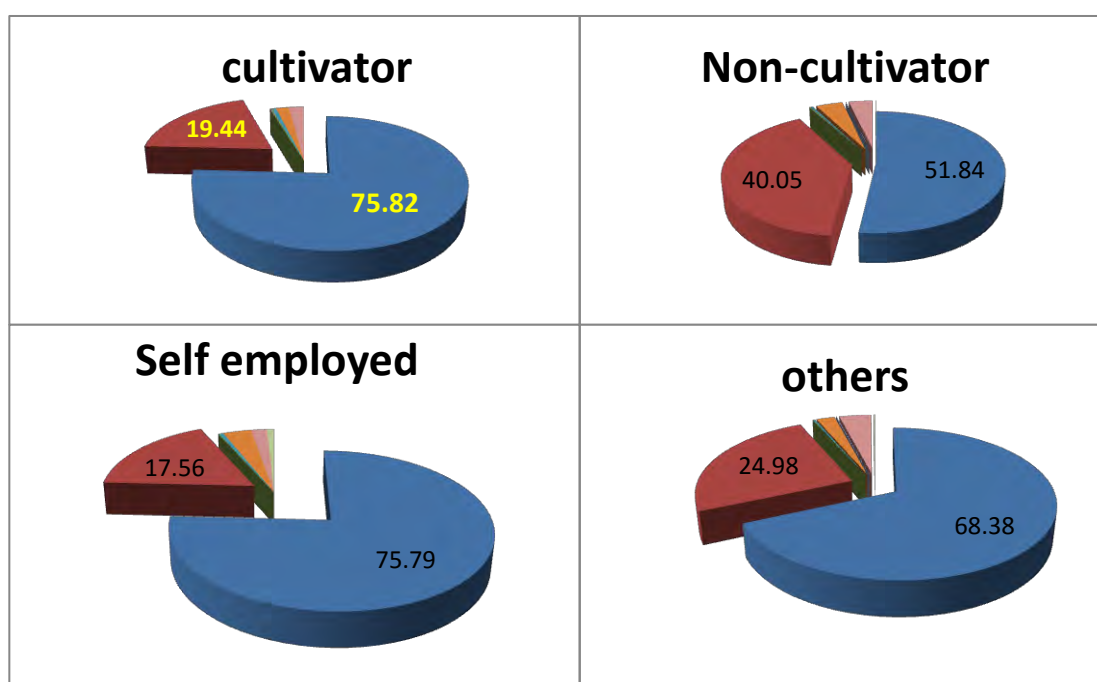


Fig. 3.2.3

3.3 Household Indebtedness

3.3.1 Incidence of Indebtedness (IOI) and Average amount of debt (AOD)

The status of indebtedness and amount of debt per household are some core social indices of a society. The 70th round survey provides some basic estimates of indebtedness such as incidence of indebtedness and average amount of debt per household. Here a household is considered to be indebted if the household had reported any cash loan outstanding on 30.06.2012 at the time of data collection. Statement 3.3.1 provides the percentage of indebted households, representing incidence of indebtedness (IOI) and average amount of debt (AOD) per household as on 30.06.2012 for both rural and urban areas of Kerala.



Statement 3.3.1 : IOI and AOD for different occupational categories

Occupational categories	IOI %	AOD per household (Rs)	AOD per indebted household (Rs)
Rural			
cultivator	48.90	103794	212107
non-cultivator	42.10	70386	167309
all	46.70	92686	198675
Urban			
self employed	52.90	187135	353731
others	45.00	113474	252244
all	46.70	129727	277593

From statement 3.3.1 it is clear that there is no sector wise difference in the percentage of incidence of indebtedness and it is almost same (46.70%) for the rural and urban sector of kerala. The AOD in rural area is Rs.92686 out of which 48.90% of the cultivator households and 42.10% non-cultivator households respectively were indebted. Also compared to the cultivator households, the AOD is found to be much less among the non-cultivator households. In urban part of Kerala 52.90% and 45.00% of the self employed and other households were respectively indebted. While considering the AOD it can be seen that the self employed households had an average amount of debt of Rs.187135 and for the “others” it is Rs.113474.

3.3.2 IOI and AOD by asset holding classes

The percentage of indebted households (IOI) and average amount of debt (AOD) per household as on 30.06.2012 for each asset holding class are presented in statement 3.3.2 for both rural and urban part of kerala. In both sectors generally it is seen that, IOI increases as one moves from lower to higher decile classes. In the case of AOD it can be seen that there is a steady increase as one moves from lower to higher decile class.

Statement 3.3.2 : IOI and AOD by asset holding classes

decile class of household asset holding	rural			Urban		
	IOI (%)	AOD per hh (Rs.)	AOD per indebted hh (Rs.)	IOI (%)	AOD per hh (Rs.)	AOD per indebted hh (Rs.)
1	29.00	22881	78859	31.80	50746	159738
2	37.70	25099	66591	44.30	64615	145912
3	51.40	53192	103578	42.80	51343	120050
4	42.40	48184	113666	55.10	90865	165015
5	47.40	71435	150688	57.30	95315	166207
6	46.00	88440	192394	52.80	112436	212803
7	56.40	129267	229163	47.20	101647	215305
8	51.50	177858	345161	45.90	171067	372537
9	56.00	131857	235447	48.50	242179	498972
10	48.80	178924	366965	41.60	316885	761588
all	46.70	92686	198675	46.70	129727	277593

Fig.3.3.2 shows the variation in IOI among different decile classes. From the figure it is clear that IOI is seen to range within in 29% to 57% in rural part whereas in urban it varies within a range from 31% to 58%.

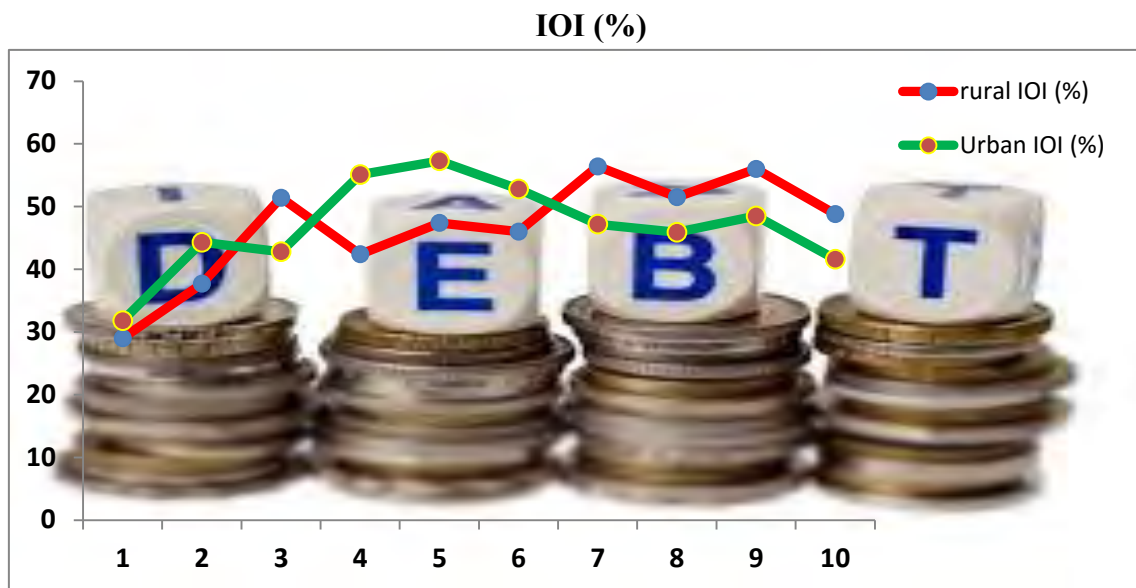


Fig.3.3.2

3.3.3 IOI to institutional and non institutional credit agencies

In this round of survey credit agencies are mainly classified as institutional agencies (Government, Banks, Insurance companies, PFs, Financial companies, Self-Help groups, etc) and non-institutional agencies. The result of this survey shows that institutional agencies played a major role in advancing credit to the households, both in rural and urban sector of Kerala. Figure 3.3.3 shows the pattern of IOI of rural and urban households to institutional and non-institutional credit agencies.

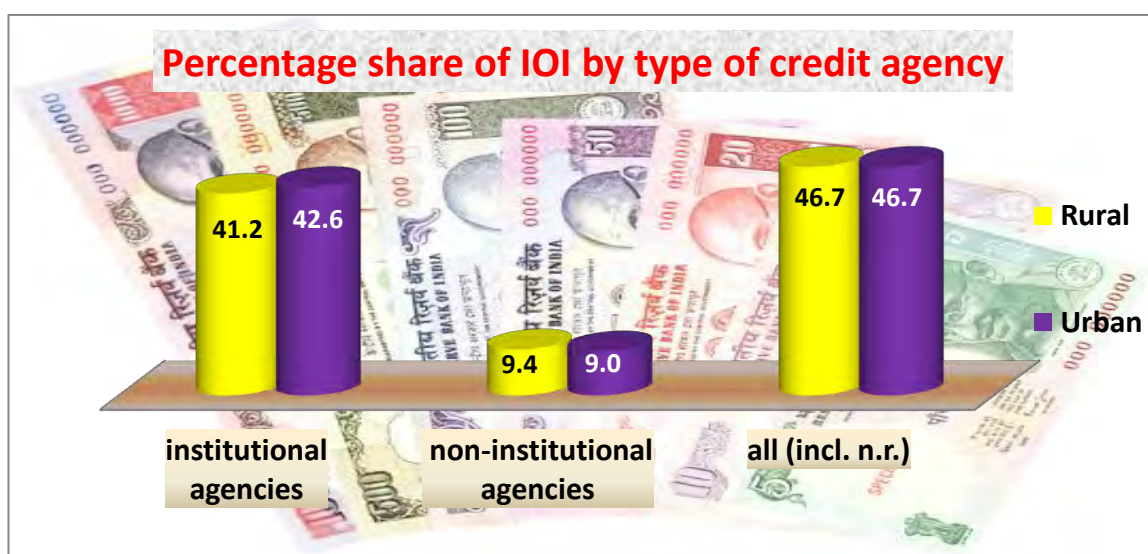


Fig3.3.3

3.3.4 Payment of interest

For the indebted households, the burden of interest is really measured by *the terms of interest* and *rate of interest* of the loan. There are mainly four categories of *terms of interest* namely interest free, simple interest, compound interest and concessional rate of interest. Statement 3.3.4 gives the picture *the terms of interest* of the loan availed in both rural and urban sector of Kerala.

Statement 3.3.4 :Incidence of indebtedness (IOI) of households by terms of interest

Terms of interest	Incidence of indebtedness (%)	
	Rural	Urban
Interest free	5.7	5.1
Simple	25.6	31.2
compound	18.6	14.8
concessional	0.7	0.6

From the above statement it is seen that in both rural and urban sector the incidence of indebtedness with simple interest is predominant, in rural it is 25.6% and in urban it is 31.2%. Also it can be found that the incidence of indebtedness with concessional category has the least representation.

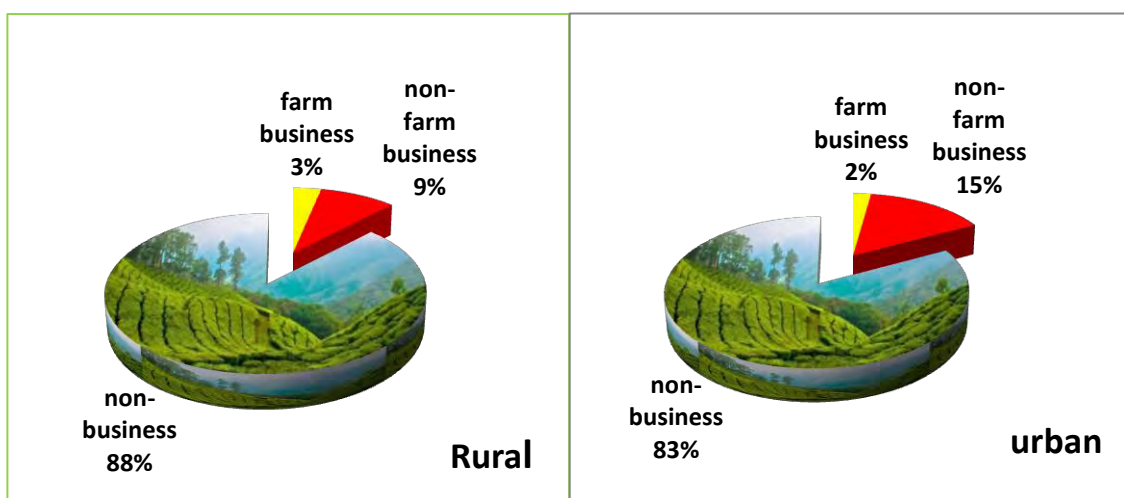
3.3.5 Purpose of incurring debt

The purpose of incurring debt is the most important factor for assessing the indebtedness situation of the state. With the objective of condensing the results and focusing major features, the purpose relating to capital expenditures on farm or non-farm business have been clubbed together under the term 'business purposes' while financial investment expenditure , expenditure on education, expenditure on medical treatment, expenditure on housing ,expenditure on litigation, repayment of debt.etc. have been grouped under 'non-business expenditure'. Statement 3.3.5 given below presents the percentage share of debt by broad purpose of loan for each asset holding class in kerala.

Statement 3.3.5: Percentage share of debt by broad purpose of loan for each asset holding class

Decile class of hh asset holding	rural				urban			
	% of share of debt in business			% of share of debt in non- business	% of share of debt in business			% of share of debt in non- business
	farm	non-farm	all		farm	non-farm	all	
1	5.5	1.1	6.6	93.5	6.6	0.3	6.9	93.1
2	0	9.1	9.1	90.9	0.3	3.8	4.1	95.9
3	0.7	4.8	5.5	94.5	0	4.5	4.5	95.5
4	0	7.6	7.6	92.4	0.3	7.8	8.1	91.9
5	3.5	14.2	17.7	82.3	0.7	10	10.7	89.3
6	0.7	2.5	3.2	96.8	0.2	4.3	4.5	95.4
7	2	18.3	20.3	79.8	0.7	1.9	2.6	97.4
8	1.2	3.1	4.3	95.7	0.7	10.5	11.2	88.7
9	4.1	8.5	12.6	87.3	0.8	20.1	20.9	79.1
10	9	12.2	21.2	78.8	6.3	31.6	37.9	62.1
all	3.3	9	12.3	87.7	2.2	15	17.2	82.7

From the figure 3.3.5 given below, it is clear that in rural sector out of the 12.3% share for



business purpose 3.3% for farm business and 9% for non –farm business purpose. In urban sector it is 2.2% and 15% for farm and non-farm business respectively.

3.6 Debt Asset Ratio (DAR)

The Debt Asset Ratio (DAR) is defined as the average amount of debt outstanding on a given date for a group of households expressed as a percentage of the average value of assets owned by them on the given date. Thus the ratio reflects the burden of debt on any particular group of households on a given date, here it is as on 30.06.2012. Statement 3.6 presents the DAR by household asset holding class. It can be observed that Debt Asset Ratio is more or less decreasing with the increase in assets for both rural and urban sector. For the whole state the DAR for rural is 3.21% and for urban is 4.01%, which resembles the fact that the households both sectors have almost the same burden in indebtedness

Statement 3.6: Debt Asset Ratio (DAR) by household asset holding class

Decile class of hh asset holding	rural			urban		
	AVA(Rs)	AOD(Rs)	DAR (%)	AVA(Rs)	AOD(Rs)	DAR (%)
1	93233	22881	24.54	10048	50746	505.04
2	405688	25099	6.19	311381	64615	20.75
3	666482	53192	7.98	727469	51343	7.06
4	961141	48184	5.01	1118117	90865	8.13
5	1275326	71435	5.60	1469686	95315	6.49
6	1654965	88440	5.34	1907914	112436	5.89
7	2219328	129267	5.82	2485538	101647	4.09
8	3025063	177858	5.88	3373741	171067	5.07
9	4781500	131857	2.76	5268965	242179	4.60
10	13793999	178924	1.30	15653191	316885	2.02
all	2887161	92686	3.21	3234261	129727	4.01

3.7 Capital Expenditure by household asset holding class.

The information on the average value of fixed capital expenditure (AFCE) and expenditure on purchase of land (AEPL) collected through this survey were discussed here. Statement 3.7 presents the proportion of households reporting fixed capital expenditure and expenditure on purchase of land for rural urban areas respectively. The incidence of incurring fixed capital expenditure and proportion of household reporting expenditure on purchase of land showed general increasing trend over the decile classes.

Statement 3.7 :Percentage of households reporting fixed capital expenditure & expenditure on purchase of land and average values(Rs.) of fixed capital expenditure & expenditure on purchase of land per household by decile class of household asset during 1.07.2012 to 30.06.2013

Decile class of hh asset holding	rural				urban			
	Fixed capital expenditure		Expenditure on purchase of land		Fixed capital expenditure		Expenditure on purchase of land	
	% of hhs reporting	Average amount (Rs.)	% of hhs reporting	Average amount (Rs.)	% of hhs reporting	Average amount (Rs.)	% of hhs reporting	Average amount (Rs.)
1	8.7	4216	0	0	6.0	24482	4.1	18242
2	4.1	1136	0	0	2.7	3195	0.8	3077
3	15.3	8777	0.2	195	10.9	6485	0.8	1200
4	13.8	6587	0.1	429	7.3	13047	0.2	1949
5	5.8	6181	0	170	10.3	14337	0	27
6	14.1	7030	0	0	11.8	8455	1.8	12218
7	10.6	12368	1.1	2307	11.1	21720	0.9	17683
8	15.1	11003	1.1	10235	9.2	19728	0.1	262
9	14.9	16243	1.0	4993	17.1	40639	0	0
10	23.5	44124	3.3	6504	19.7	23548	0.1	2974
all	12.6	11848	0.7	2501	10.6	17584	0.9	5709

Appendix A

Detailed Tables

Table 1.1: Number of villages/blocks surveyed and number of households surveyed

State/UT	no. of fsu's (villages/blocks) surveyed		no. of households surveyed		
	rural	urban	rural	urban	rural + urban
Kerala	160	160	2239	2240	4479

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type

Kerala		major household type:cultivator		rural		
household asset holding class	total value of assets (Rs.)	number of households		amount of cash loan (Rs.)	number of households reporting cash loan	
		estimated	sample		estimated	sample
1	15296995802	175959	71	5448692894	56778	27
2	82895082700	207255	105	4660949472	75951	35
3	172253473888	256243	138	9263139865	131880	62
4	342591601982	352169	140	17957226180	159928	66
5	381310643224	297121	127	20815328627	139804	61
6	673228069768	407426	135	31627379303	180433	63
7	879334423001	397112	157	36448248149	218953	90
8	1306991319608	428661	191	78705767394	224765	103
9	2220574672006	461421	193	65779622195	278919	108
10	7113378052278	510135	196	91898601527	242125	99
all classes	13187854334258	3493502	1453	362604955605	1709535	714

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type

Kerala		major household type:noncultivator		rural		
household asset holding class	total value of assets (Rs.)	number of households		amount of cash loan (Rs.)	number of households reporting cash loan	
		estimated	sample		estimated	sample
1	33690006344	349464	173	6573589977	95674	58
2	128125309451	312899	131	8394580762	120104	48
3	177058214290	267870	127	18615571110	137276	69
4	161011832827	171795	89	7289641560	62187	42
5	288597981260	228164	84	16708420432	109212	44
6	191008846891	114783	59	14556920462	59617	32
7	281122063836	125774	52	31143861518	75999	32
8	270996961887	92977	40	14071571367	44029	19
9	289982166874	63635	25	3452593350	15127	10
10	101242702669	12891	6	1683273225	12891	6
all classes	1922836086328	1740252	786	122490023762	732117	360

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type

Kerala		major household type:All		rural		
household asset holding class	total value of assets (Rs.)	number of households		amount of cash loan (Rs.)	number of households reporting cash loan	
		estimated	sample		estimated	sample
1	48987002147	525423	244	12022282871	152453	85
2	211020392151	520154	236	13055530234	196055	83
3	349311688178	524112	265	27878710975	269156	131
4	503603434809	523964	229	25246867740	222114	108
5	669908624484	525284	211	37523749059	249016	105
6	864236916659	522209	194	46184299765	240051	95
7	1160456486837	522886	209	67592109667	294952	122
8	1577988281495	521638	231	92777338760	268794	122
9	2510556838879	525056	218	69232215545	294046	118
10	7214620754947	523026	202	93581874752	255016	105
all classes	15110690420586	5233754	2239	485094979367	2441652	1074

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type

Kerala		major household type:self employed		Urban		
household asset holding class	total value of assets (Rs.)	number of households		amount of cash loan (Rs.)	number of households reporting cash loan	
		estimated	sample		estimated	sample
1	104813400	15163	20	42506750	759	3
2	16112605019	55951	47	2661921528	27206	27
3	36233003286	46506	37	2359026712	19291	20
4	52093244151	45595	34	6906061158	32977	23
5	89637017501	61034	49	5306963464	35770	27
6	106606913670	55332	52	7637657231	32205	32
7	156628563456	62922	53	4953881195	28762	30
8	220149817114	66134	58	13450072984	33050	35
9	361476597853	71300	73	21983889934	45391	46
10	1625953179514	77691	76	39049845796	39592	41
all classes	2664995754964	557629	499	104351826751	295003	284

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type

household asset holding class	total value of assets (Rs.)	number of households		amount of cash loan (Rs.)	number of households reporting cash loan	
		estimated	sample		estimated	sample
1	2435161314	237609	209	12784617179	79542	81
2	62644382287	196977	196	13681089291	84800	85
3	147330221659	205825	202	10596375153	88626	88
4	229833411698	206550	180	16004987220	105865	93
5	282127888352	191921	155	18803349145	109292	94
6	376383742228	197819	161	20825620504	101550	92
7	471017608347	189597	160	20713928988	90453	90
8	634769496859	187270	180	29899098962	83312	94
9	965972053228	180637	165	39029918345	76888	85
10	2336352044418	175440	133	41163647839	65732	56
all classes	5508866010389	1969645	1741	223502632625	886059	858

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type

Kerala		major household type:All		Urban		
household asset holding class	total value of assets (Rs.)	number of households		amount of cash loan (Rs.)	number of households reporting cash loan	
		estimated	sample		estimated	sample
1	2539974714	252772	229	12827123929	80301	84
2	78756987307	252928	243	16343010819	112006	112
3	183563224945	252331	239	12955401864	107917	108
4	281926655849	252144	214	22911048378	138842	116
5	371764905853	252955	204	24110312609	145062	121
6	482990655898	253151	213	28463277735	133754	124
7	627646171802	252519	213	25667810182	119216	120
8	854919313973	253404	238	43349171946	116362	129
9	1327448651081	251937	238	61013808278	122279	131
10	3962305223932	253131	209	80213493635	105324	97
all classes	8173861765353	2527273	2240	327854459376	1181062	1142

Table 1.3R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Kerala

sex of head of household: Male

rural

household type	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
self-employed in agriculture	143	6270341	555	93762	5619	222	128
self-employed in non-agriculture	193	2929593	475	134243	7601	350	173
regular wage/salary earning	227	3358296	536	108555	8929	382	199
casual labour in agriculture	96	1482661	410	36530	3782	176	68
casual labour in non-agriculture	263	1500271	493	64211	10330	419	221
others	78	3024995	282	49153	3080	125	44
all	1000	2997152	483	88187	39342	1674	833

Table 1.3R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Kerala

sex of head of household: female

rural

household type	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
self-employed in agriculture	70	9169504	479	169773	908	34	13
self-employed in non-agriculture	90	2005002	599	74190	1163	49	28
regular wage/salary	164	3258084	472	270180	2124	97	47
casual labour in agriculture	86	953868	467	22712	1118	58	30
casual labour in non-agriculture	167	1103968	384	56920	2156	94	38
others	422	2221360	350	76714	5462	231	85
all	1000	2564374	417	106833	12932	563	241

Table 1.3R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Kerala

sex of head of household: All

rural

household type	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
self-employed in agriculture	125	6673768	544	104339	6528	256	141
self- employed in non-agriculture	167	2806858	492	126271	8764	399	201
regular wage/salary	211	3339037	524	139615	11053	479	246
casual labour in agriculture	94	1361992	423	33377	4900	234	98
casual labour in non-agriculture	239	1431845	474	62952	12486	513	259
others	164	2496162	323	66284	8605	357	129
all	1000	2887167	467	92687	52337	2238	1074

Table 1.3R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Kerala

sex of head of household: Male

Urban

household type	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
self-employed	253	5174812	535	169877	4772	429	246
regular wage/salary earning	293	4422509	481	193553	5526	484	261
casual labour	336	1575587	533	88114	6334	579	311
others	119	3524728	266	50291	2241	192	72
all	1000	3550609	486	135166	18873	1684	890

Table 1.3R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Kerala

sex of head of household: female

Urban

household type	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
self-employed	126	2433332	497	289456	805	70	38
regular wage/salary earning	214	3277698	380	38549	1367	99	43
casual labour	257	1587517	505	91130	1640	151	73
others	403	2195505	342	113595	2575	235	98
all	1000	2301008	412	113926	6386	555	252

Table 1.3R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Kerala

sex of head of household: All

Urban

household type	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
self-employed	221	4779158	529	187135	5576	499	284
regular wage/salary earning	273	4195488	461	162815	6893	583	304
casual labour	316	1578040	527	88734	7974	730	384
others	191	2813094	306	83899	4830	428	170
all	1000	3234261	467	129727	25273	2240	1142

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Kerala

sex of head of household: Male

rural

household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
01	80	106526	286	18983	3158	148	52
02	88	404033	441	26432	3456	173	65
03	95	669020	486	43170	3718	194	93
04	104	963972	468	52396	4106	169	85
05	100	1282357	504	81599	3925	157	81
06	107	1651428	475	90779	4197	145	77
07	113	2222310	550	128150	4439	171	96
08	99	3026167	481	90249	3881	172	92
09	106	4789528	614	133922	4154	179	106
10	109	13061839	471	177751	4308	167	86
all	1000	2997142	483	88185	39343	1675	833

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Kerala		sex of head of household: female			rural		
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
01	162	73213	296	28752	2097	96	33
02	130	406517	260	23306	1682	62	18
03	118	660288	580	77658	1523	71	38
04	88	950881	264	32924	1133	60	23
05	103	1254535	386	41383	1328	54	24
06	79	1669447	398	78861	1025	49	18
07	61	2202561	642	135553	789	38	26
08	103	3021857	614	432417	1336	59	30
09	85	4751095	354	124036	1097	39	12
10	71	17212958	566	184403	922	35	19
all	1000	2564374	417	106833	12932	563	241

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Kerala		sex of head of household: All				rural	
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
01	100	93233	290	22881	5254	244	85
02	99	405688	377	25099	5202	236	83
03	100	666482	514	53192	5241	265	131
04	100	961141	424	48184	5240	229	108
05	100	1275326	474	71435	5253	211	105
06	100	1654965	460	88440	5222	194	95
07	100	2219328	564	129267	5229	209	122
08	100	3025063	515	177858	5216	231	122
09	100	4781500	560	131857	5251	218	118
10	100	13793999	488	178924	5230	202	105
all	1000	2887161	467	92686	52338	2239	1074

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Kerala		sex of head of household: Male				Urban	
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
01	68	9172	340	50814	1287	132	53
02	101	306811	448	58879	1898	177	86
03	101	742648	454	51992	1909	183	87
04	96	1118238	576	90206	1820	153	82
05	107	1467636	574	108338	2021	162	95
06	101	1918557	526	120706	1903	159	93
07	104	2470836	479	82837	1954	166	97
08	101	3374103	500	192193	1906	182	103
09	108	5308885	530	280355	2047	196	114
10	113	16094862	396	263173	2126	174	80
all	1000	3550609	486	135166	18873	1684	890

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Kerala		sex of head of household: female			Urban		
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
01	194	10958	294	50675	1241	97	31
02	99	325131	427	81873	631	66	26
03	96	680256	345	49324	614	56	21
04	110	1117801	486	92575	701	61	34
05	80	1477843	571	43497	508	42	26
06	98	1875670	535	87382	628	54	31
07	87	2537709	460	170046	558	46	23
08	98	3372641	334	107004	628	56	26
09	74	5095827	293	76602	472	42	17
10	63	13336504	523	598624	405	35	17
all	1000	2301008	412	113926	6386	555	252

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Kerala		sex of head of household: All				Urban	
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
01	100	10048	318	50746	2528	229	84
02	100	311381	443	64615	2529	243	112
03	100	727469	428	51343	2523	239	108
04	100	1118117	551	90865	2521	214	116
05	100	1469686	573	95315	2530	204	121
06	100	1907914	528	112436	2532	213	124
07	100	2485538	472	101647	2525	213	120
08	100	3373741	459	171067	2534	238	129
09	100	5268965	485	242179	2519	238	131
10	100	15653191	416	316886	2531	209	97
all	1000	3234261	467	129727	25273	2240	1142

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Kerala		sex of head of household: Male				All	
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
01	76	78333	302	28201	4445	280	105
02	92	369566	444	37935	5355	350	151
03	97	694002	475	46164	5628	377	180
04	102	1011353	501	64009	5927	322	167
05	102	1345339	528	90688	5947	319	176
06	105	1734769	491	100116	6100	304	170
07	110	2298268	528	114301	6394	337	193
08	99	3140752	488	123822	5786	354	195
09	107	4960996	586	182267	6201	375	220
10	111	14064081	446	205978	6434	341	166
all	1000	3176571	484	103416	58216	3359	1723

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Kerala		sex of head of household: female				All	
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
01	173	50071	295	36902	3337	193	64
02	120	384315	305	39283	2313	128	44
03	111	666024	513	69518	2137	127	59
04	95	1014680	349	55723	1835	121	57
05	95	1316343	437	41968	1836	96	50
06	86	1747818	450	82099	1653	103	49
07	70	2341289	567	149831	1347	84	49
08	102	3134095	524	328296	1964	115	56
09	81	4854822	336	109763	1569	81	29
10	69	16029666	553	310845	1328	70	36
all	1000	2477309	415	109178	19318	1118	493

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Kerala		sex of head of household: All				All	
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	no. Of households reporting cash loan per 1000 households	average amount of cash loan per household(Rs.)	no of households		no. of sample households reporting cash loan
					estimated(00)	sample	
01	100	66213	299	31932	7782	473	169
02	100	374834	398	38028	7731	479	195
03	100	686302	486	52591	7764	504	239
04	100	1012139	465	62050	7761	443	224
05	100	1338500	506	79197	7782	415	226
06	100	1737551	482	96275	7754	407	219
07	100	2306023	534	120272	7754	422	242
08	100	3139065	497	175638	7750	469	251
09	100	4939558	536	167628	7770	456	249
10	100	14400344	464	223918	7762	411	202
all	1000	3000189	467	104748	77610	4479	2216

Table 1.5R: Per thousand distribution of rural households by household asset holding class for each household type

Kerala

rural

household type	household asset holding class										all classes	no. of households	
	1	2	3	4	5	6	7	8	9	10		estd(00)	sample
self-empl. in agriculture	26	13	45	73	55	110	151	53	133	341	1000	6528	256
self-empl. in non-agriculture	77	69	112	69	92	120	109	139	129	84	1000	8764	399
regular wage/salary earning	89	48	76	116	94	91	109	157	106	113	1000	11053	479
casual lab. in agriculture	138	231	179	117	127	35	47	17	83	25	1000	4900	234
casual lab. in non-agriculture	94	183	145	131	125	112	95	58	46	11	1000	12486	513
others	182	66	50	77	99	102	78	128	129	88	1000	8605	357
all	100	99	100	100	100	100	100	100	100	100	1000	52337	2238
estd. no. of hhs (00)	5254	5202	5241	5240	5253	5222	5229	5216	5251	5230	52338	X	X
no. of sample hhs	244	236	265	229	211	194	209	231	218	202	2239	X	X

Table 1.5R: Per thousand distribution of rural households by household asset holding class for each household type

Kerala

Urban

household type	household asset holding class										all	no. of households	
	1	2	3	4	5	6	7	8	9	10	classes	estd(00)	sample
self-employed	27	100	83	82	109	99	113	119	128	139	1000	5576	499
regular wage/salary earning	89	60	68	90	79	75	107	117	160	156	1000	6893	583
casual labour	94	167	154	132	123	110	82	77	41	19	1000	7974	730
others	210	48	75	81	81	121	104	93	79	110	1000	4830	428
all	100	100	100	100	100	100	100	100	100	100	1000	25273	2240
estd. no. of hhs (00)	2528	2529	2523	2521	2530	2532	2525	2534	2519	2531	25273	X	X
no. of sample hhs	229	243	239	214	204	213	213	238	238	209	2240	X	X

Table 1.6R: Per thousand rupees break-up of total assets of rural households by household asset holding class for each household type

Kerala

rural

household type	per thousand value of total assets(Rs) in household asset holding class										all classes	total value of assets (Rs.)	no. of households	
	1	2	3	4	5	6	7	8	9	10			estd(00)	sample
self-empl. in agriculture	0	1	5	11	10	27	49	24	94	779	1000	43565391	6528	256
self-empl. in non-agriculture	3	10	26	24	41	71	89	150	220	365	1000	24600209	8764	399
regular wage/salary earning	3	6	15	33	36	45	74	145	154	489	1000	36907629	11053	479
casual labour in agriculture	14	67	88	84	120	42	75	38	289	184	1000	6674116	4900	234
casual labour in non-agriculture	7	51	68	87	111	129	143	121	163	119	1000	17877692	12486	513
others	4	11	14	29	51	68	70	153	235	365	1000	21479766	8605	357
all	3	14	23	33	44	57	77	104	166	477	1000	151104804	52337	2238
estd. no. of hhs (00)	5254	5202	5241	5240	5253	5222	5229	5216	5251	5230	52338	X	X	X
no. of sample hhs	244	236	265	229	211	194	209	231	218	202	2239	X	X	X

Table 1.6R: Per thousand rupees break-up of total assets of rural households by household asset holding class for each household type

Kerala

Urban

household type	per thousand value of total assets(Rs) in household asset holding class										all classes	total value of assets (Rs.)	no. of households	
	1	2	3	4	5	6	7	8	9	10			estd(00)	sample
self-employed	0	6	14	20	34	40	59	83	136	610	1000	26649958	5576	499
regular wage/salary earning	0	4	12	24	27	35	64	94	207	533	1000	28919273	6893	583
casual labour	0	34	71	94	116	134	131	167	133	120	1000	12582963	7974	730
others	1	6	18	31	42	80	90	111	148	474	1000	13586425	4830	428
all	0	10	22	34	45	59	77	105	162	485	1000	81738618	25273	2240
estd. no. of hhs (00)	2528	2529	2523	2521	2530	2532	2525	2534	2519	2531	25273	X	X	X
no. of sample hhs	229	243	239	214	204	213	213	238	238	209	2240	X	X	X

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

State/UT	major household type: Cultivator											rural	
household asset holding class	per 1000 no. of households reporting											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind)	any asset	cash loan out standing	estd. (00)	sample
1	207	194	177	310	81	237	47	621	23	835	323	1760	71
2	995	928	249	483	59	301	235	830	51	1000	366	2073	105
3	1000	998	460	571	110	298	51	769	5	1000	515	2562	138
4	1000	947	388	547	62	533	168	674	40	1000	454	3522	140
5	997	976	385	609	110	417	139	803	48	1000	471	2971	127
6	993	991	413	583	137	478	203	760	59	1000	443	4074	135
7	979	1000	391	680	60	590	205	732	46	1000	551	3971	157
8	1000	975	279	708	191	691	88	916	82	1000	524	4287	191
9	1000	1000	460	725	140	688	185	889	44	1000	604	4614	193
10	1000	997	388	771	183	744	154	928	61	1000	475	5101	196
all classes	956	943	374	634	123	548	153	810	50	992	489	34935	1453
estd. no. of hhs.(00)	33412	32942	13050	22140	4281	19141	5362	28309	1731	34645	17095	x	x
sample hhs	1399	1375	550	925	187	785	180	1174	76	1441	714	x	x

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding State/UT
 major household type: Non Cultivator rural

household asset holding class	per 1000 no. of households reporting											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	any asset	cash loan out standing	estd. (00)	sample
1	388	375	87	165	75	281	19	500	3	820	274	3495	173
2	976	904	278	214	57	362	133	635	16	1000	384	3129	131
3	992	967	145	195	99	480	122	672	0	1000	512	2679	127
4	978	941	243	255	110	486	119	686	6	1000	362	1718	89
5	1000	1000	236	308	114	538	76	756	6	1000	479	2282	84
6	1000	1000	232	439	190	580	173	859	0	1000	519	1148	59
7	1000	993	174	250	257	701	151	861	21	1000	604	1258	52
8	1000	1000	279	331	284	778	163	997	61	1000	474	930	40
9	1000	1000	166	247	201	547	0	887	76	1000	238	636	25
10	1000	1000	10	685	195	922	10	1000	0	1000	1000	129	6
all classes	869	846	194	246	121	471	99	697	13	964	421	17403	786
estd. no. of hhs.(00)	15131	14720	3372	4280	2113	8201	1728	12125	218	16775	7321	x	x
sample hhs	675	655	151	186	103	349	66	538	15	751	360	x	x

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

State/UT major household type: all rural

household asset holding class	per 1000 no. of households reporting											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	any asset	cash loan out standing	estd. (00)	sample
1	327	315	117	214	77	266	29	540	10	825	290	5254	244
2	984	914	267	321	58	338	173	713	30	1000	377	5202	236
3	996	982	299	378	104	391	87	719	3	1000	514	5241	265
4	993	945	341	452	78	518	152	678	29	1000	424	5240	229
5	998	986	320	479	112	470	111	783	30	1000	474	5253	211
6	995	993	374	552	148	501	197	781	46	1000	460	5222	194
7	984	998	339	577	108	616	192	763	40	1000	564	5229	209
8	1000	979	279	641	207	707	101	931	78	1000	515	5216	231
9	1000	1000	424	667	147	671	162	889	48	1000	560	5251	218
10	1000	997	378	769	183	748	150	930	60	1000	488	5230	202
all classes	927	911	314	505	122	522	135	773	37	982	467	52338	2239
estd. no. of hhs.(00)	48543	47662	16422	26421	6394	27343	7090	40434	1949	51419	24417	x	x
sample hhs	2074	2030	701	1111	290	1134	246	1712	91	2192	1074	x	x

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding State/UT

household asset holding class	per 1000 no. of households reporting											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	any asset	cash loan out standing	estd. (00)	sample
1	0	0	0	59	193	491	0	540	0	970	50	152	20
2	712	581	49	81	321	629	45	779	27	1000	486	560	47
3	669	699	57	206	155	793	56	894	161	1000	415	465	37
4	971	959	186	432	323	910	374	786	62	1000	723	456	34
5	1000	998	266	504	320	758	169	979	105	1000	586	610	49
6	1000	984	261	493	409	797	178	834	42	1000	582	553	52
7	1000	953	193	397	297	868	262	886	26	1000	457	629	53
8	1000	1000	222	561	430	877	371	890	276	1000	500	661	58
9	994	990	264	672	498	870	265	800	146	1000	637	713	73
10	1000	965	291	484	464	894	137	871	223	1000	510	777	76
all classes	913	889	202	431	365	817	202	851	122	999	529	5576	499
estd. no. of hhs.(00)	5092	4958	1128	2403	2037	4555	1129	4743	681	5572	2950	x	x
sample hhs	456	443	109	221	210	396	93	414	56	496	284	x	x

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

State/UT	major household type: Others											Urban	
household asset holding class	per 1000 no. of households reporting											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind)	any asset	cash loan out standing	estd. (00)	sample
1	1	8	27	148	2	300	50	490	24	680	335	2376	209
2	831	683	94	210	91	364	136	676	1	1000	431	1970	196
3	961	902	168	281	137	351	212	770	38	1000	431	2058	202
4	990	971	148	345	55	500	118	698	32	1000	513	2065	180
5	1000	992	254	408	53	433	223	767	26	1000	569	1919	155
6	961	967	150	351	21	542	133	759	58	1000	513	1978	161
7	987	970	107	426	26	537	202	857	20	1000	477	1896	160
8	1000	992	178	499	80	711	180	763	34	1000	445	1873	180
9	1000	1000	118	515	37	834	303	892	50	1000	426	1806	165
10	1000	981	140	571	110	844	195	933	62	1000	375	1754	133
all classes	852	826	136	366	60	529	171	751	34	961	450	19696	1741
estd. no. of hhs.(00)	16787	16268	2679	7210	1185	10427	3366	14797	667	18936	8861	x	x
sample hhs	1478	1431	279	688	97	898	260	1246	64	1687	858	x	x

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

State/UT	major household type: all											Urban	
household asset holding class	per 1000 no. of households reporting											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	any asset	cash loan out standing	estd. (00)	sample
1	1	8	25	143	14	312	47	493	22	697	318	2528	229
2	804	660	84	182	142	423	116	699	7	1000	443	2529	243
3	907	865	147	268	141	432	183	793	61	1000	428	2523	239
4	986	969	155	361	104	574	164	714	38	1000	551	2521	214
5	1000	994	257	431	117	512	210	818	45	1000	573	2530	204
6	970	970	174	382	106	598	143	775	54	1000	528	2532	213
7	990	966	128	419	93	620	217	864	21	1000	472	2525	213
8	1000	994	190	515	171	755	230	796	97	1000	459	2534	238
9	998	997	159	560	168	844	292	866	77	1000	485	2519	238
10	1000	976	187	544	219	859	177	914	111	1000	416	2531	209
all classes	866	840	151	380	127	593	178	773	53	970	467	25273	2240
estd. no. of hhs.(00)	21879	21226	3807	9614	3222	14982	4495	19540	1349	24508	11811	x	x
sample hhs	1934	1874	388	909	307	1294	353	1660	120	2183	1142	x	x

Table 1.8: Average value of assets by asset category as on 30.06.12 and average value of cash loan outstanding as on 30.06.12 by household asset holding class

Kerala

major household type: Cultivator

rural

household asset holding class	average value of assets (Rs.)											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	all	cash loan outstanding	estd. (00)	sample
1	25491	21581	210	181	1188	11046	6	27187	45	86935	30966	1760	71
2	230589	145751	1120	171	3249	9187	201	9104	594	399967	22489	2073	105
3	354307	285872	4317	333	980	11105	59	15235	20	672228	36150	2562	138
4	583857	345467	2475	336	446	24329	92	13751	2052	972805	50990	3522	140
5	779922	442802	5285	619	728	26178	47	27382	390	1283353	70057	2971	127
6	969349	603571	3166	485	9385	24672	156	38895	2713	1652393	77627	4074	135
7	1430924	669475	3812	5202	694	56827	204	43068	4116	2214323	91783	3971	157
8	1897873	970169	2912	672	3046	99818	44	71340	3137	3049010	183608	4287	191
9	3569479	1004372	4379	1367	2502	98140	338	131081	809	4812466	142559	4614	193
10	11751767	1591272	27627	6721	139592	184247	200	240064	2610	13944099	180146	5101	196
all classes	2862216	733742	6865	2022	22693	68046	150	77296	1936	3774967	103794	34935	1453
estd. no. of hhs.(00)	33412	32942	13050	22140	4281	19141	5362	28309	1731	34645	17095	x	x
sample hhs	1399	1375	550	925	187	785	180	1174	76	1441	714	x	x

Table 1.8: Average value of assets by asset category as on 30.06.12 and average value of cash loan outstanding as on 30.06.12 by household asset holding class

Kerala													
major household type: Non Cultivator													
rural													
household asset holding class	average value of assets (Rs.)											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	all	cash loan outstanding	estd. (00)	sample
1	41354	34180	111	58	734	11524	4	8281	159	96405	18811	3495	173
2	198140	183864	3785	105	506	10491	66	12455	66	409478	26828	3129	131
3	315616	303119	2121	374	1127	23313	237	15079	0	660986	69495	2679	127
4	455343	412670	1755	106	1037	30973	334	33713	1300	937230	42432	1718	89
5	591417	605959	1066	116	1542	36436	52	28267	19	1264873	73230	2282	84
6	733100	816517	2604	857	2843	74609	110	33452	0	1664092	126822	1148	59
7	1149056	931841	1109	531	8664	89515	115	54006	295	2235133	247617	1258	52
8	1459824	1143229	843	250	20846	150434	48	131049	8139	2914662	151344	930	40
9	2895065	1147562	1714	179	7503	194739	0	309122	1075	4556960	54256	636	25
10	5743842	1550929	58	391	58647	303537	0	196524	0	7853928	130580	129	6
all classes	572807	442499	1702	231	3353	44421	107	39128	670	1104918	70386	17403	786
estd. no. of hhs.(00)	15131	14720	3372	4280	2113	8201	1728	12125	218	16775	7321	x	x
sample hhs	675	655	151	186	103	349	66	538	15	751	360	x	x

Table 1.8: Average value of assets by asset category as on 30.06.12 and average value of cash loan outstanding as on 30.06.12 by household asset holding class

Kerala

major household type: all

rural

household asset holding class	average value of assets (Rs.)											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	all	cash loan outstanding	estd. (00)	sample
1	36042	29961	144	99	886	11364	5	14612	121	93233	22881	5254	244
2	211069	168678	2723	131	1599	9972	120	11120	277	405688	25099	5202	236
3	334533	294687	3195	354	1055	17344	150	15155	10	666482	53192	5241	265
4	541720	367501	2239	260	640	26507	172	20296	1805	961141	48184	5240	229
5	698042	513671	3452	400	1082	30634	49	27767	229	1275326	71435	5253	211
6	917421	650377	3043	567	7947	35649	146	37698	2117	1654965	88440	5222	194
7	1363124	732584	3162	4079	2611	64690	183	45699	3197	2219328	129267	5229	209
8	1819795	1001015	2543	597	6219	108840	44	81982	4029	3025063	177858	5216	231
9	3487742	1021726	4056	1223	3109	109847	297	152659	841	4781500	131857	5251	218
10	11603693	1590277	26948	6565	137597	187187	195	238991	2546	13793999	178924	5230	202
all classes	2100975	636902	5148	1427	16262	60191	136	64605	1515	2887161	92686	52338	2239
estd. no. of hhs.(00)	48543	47662	16422	26421	6394	27343	7090	40434	1949	51419	24417	x	x
sample hhs	2074	2030	701	1111	290	1134	246	1712	91	2192	1074	x	x

Table 1.8: Average value of assets by asset category as on 30.06.12 and average value of cash loan outstanding as on 30.06.12 by household asset holding class

Kerala

major household type: Self employed

Urban

household asset holding class	average value of assets (Rs.)											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	all	cash loan out standing	estd. (00)	sample
1	0	0	0	12	567	1900	0	4434	0	6913	2803	152	20
2	130416	84245	2198	27	5904	47337	74	16433	1342	287975	47576	560	47
3	224659	280425	1567	183	1598	117097	29	121775	31771	779105	50725	465	37
4	578655	426491	413	209	32458	76781	342	25557	1625	1142532	151467	456	34
5	780293	548832	4289	1324	18150	59626	149	48530	7437	1468631	86950	610	49
6	1092400	743481	4437	180	7418	47951	36	30263	515	1926683	138034	553	52
7	1517129	843384	2223	789	11438	75123	164	38306	674	2489230	78730	629	53
8	1669343	1358452	615	408	21613	194353	851	76002	7200	3328837	203376	661	58
9	3279702	1243732	4135	2021	38185	259518	520	160698	81261	5069771	308328	713	73
10	18378877	1604395	10036	1741	66948	456893	3959	236294	169365	20928508	502631	777	76
all classes	3622076	839393	3546	837	24182	160495	795	89135	38699	4779158	187135	5576	499
estd. no. of hhs.(00)	5092	4958	1128	2403	2037	4555	1129	4743	681	5572	2950	x	x
sample hhs	456	443	109	221	210	396	93	414	56	496	284	x	x

Table 1.8: Average value of assets by asset category as on 30.06.12 and average value of cash loan outstanding as on 30.06.12 by household asset holding class

household asset holding class	average value of assets (Rs.)											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	all	cash loan out standing	estd. (00)	sample
1	26	302	35	144	5	3886	13	5642	195	10249	53805	2376	209
2	161815	110952	395	99	3210	17607	409	23520	22	318029	69455	1970	196
3	383298	280213	720	113	1129	27355	1018	20630	1326	715802	51482	2058	202
4	574070	459985	1691	146	9809	30298	177	34022	2528	1112727	77487	2065	180
5	738265	675693	1451	247	1377	22505	283	30092	108	1470022	97974	1919	155
6	1053007	749957	1813	362	3028	32335	159	56871	5132	1902664	105276	1978	161
7	1436147	869410	584	475	340	57065	422	119360	510	2484313	109253	1896	160
8	2142314	1080048	1584	447	2563	75977	6619	79115	931	3389598	159658	1873	180
9	3705027	1291515	1072	469	1231	136067	4583	199717	7909	5347590	216068	1806	165
10	10514919	1842200	1419	691	48245	265994	10618	612686	20328	13317100	234631	1754	133
all classes	1912437	698723	1051	308	6593	62594	2247	109301	3629	2796883	113474	19696	1741
estd. no. of hhs.(00)	16787	16268	2679	7210	1185	10427	3366	14797	667	18936	8861	x	x
sample hhs	1478	1431	279	688	97	898	260	1246	64	1687	858	x	x

Table 1.8: Average value of assets by asset category as on 30.06.12 and average value of cash loan outstanding as on 30.06.12 by household asset holding class

household asset holding class	major household type: all											Urban	
	average value of assets (Rs.)											no. of hhs	
	land	building	livestock & poultry	farm business equipment	non-farm business equipment	all transport equipment	share etc.	deposits etc.	amount receivable (cash & kind))	all	cash loan outstanding	estd. (00)	sample
1	25	284	33	136	39	3767	13	5569	183	10048	50746	2528	229
2	154869	105044	794	83	3806	24184	335	21952	314	311381	64615	2529	243
3	354060	280252	876	126	1216	43895	836	39271	6937	727469	51343	2523	239
4	574899	453929	1460	157	13904	38704	207	32492	2365	1118117	90865	2521	214
5	748406	645084	2136	507	5424	31462	251	34541	1877	1469686	95315	2530	204
6	1061617	748542	2386	322	3988	35748	132	51055	4123	1907914	112436	2532	213
7	1456326	862925	993	553	3106	61564	358	99163	551	2485538	101647	2525	213
8	2018876	1152706	1331	437	7535	106871	5113	78303	2567	3373741	171067	2534	238
9	3584656	1277992	1939	908	11689	171005	3433	188675	28668	5268965	242179	2519	238
10	12928522	1769213	4064	1014	53986	324584	8574	497164	66070	15653191	316886	2531	209
all classes	2289659	729761	1602	424	10474	84195	1927	104851	11367	3234261	129727	25273	2240
estd. no. of hhs.(00)	21879	21226	3807	9614	3222	14982	4495	19540	1349	24508	11811	x	x
sample hhs	1934	1874	388	909	307	1294	353	1660	120	2183	1142	x	x

Table 1.9: Per 1000 number of households reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type

sector	no. of hhs reporting having bullion & ornaments			average amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
	major household type-I*	major household type-II*	all	major household type-I*	major household type-II*	all	estd.(00)	sample
Rural	923	860	902	192345	121748	168871	47193	1995
Urban	956	883	899	284935	168218	193971	22723	2025
All	927	872	901	205089	146420	177044	69916	4020

**Major household type: rural- 1: cultivator, 2: non-cultivator*

Major household type: urban- 1: self-employed, 2: others

Table 1.10 :Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class

Rural

household asset holding class	rural land				urban land			
	average area of land per household (ha.)	average value of land per household (Rs.)	no. Of households reporting per 1000 households	no. of reporting sample households	average area of land per household(ha)	average value of land per household (Rs.)	no. Of households reporting per 1000 households	no. of reporting sample households
1	0.013	36042	327	90	0	0	0	0
2	0.032	211069	984	232	0	0	0	0
3	0.04	330536	988	262	0	3997	8	1
4	0.054	539826	993	227	0	1894	5	3
5	0.08	698042	998	210	0	0	0	0
6	0.08	917421	995	193	0	0	0	0
7	0.094	1363124	984	207	0	0	0	0
8	0.136	1816312	1000	231	0	3482	5	1
9	0.257	3487742	1000	218	0	0	0	0
10	0.579	11593866	998	201	0	9827	3	2
all classes	0.136	2099056	926	2071	0	1919	2	7

Table 1.10 :Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class

household asset holding class	rural land				urban land			
	average area of land per household (ha.)	average value of land per household (Rs.)	no. Of households reporting per 1000 households	no. of reporting sample households	average area of land per household(ha)	average value of land per household (Rs.)	no. Of households reporting per 1000 households	no. of reporting sample households
1	0	25	1	1	0	0	0	0
2	0.005	16821	83	16	0.012	138048	722	172
3	0.001	15345	33	8	0.025	338715	882	222
4	0.001	11364	22	9	0.04	563535	973	205
5	0.003	11996	49	11	0.043	736409	985	200
6	0.004	56599	76	15	0.048	1005019	951	205
7	0.004	46106	70	12	0.051	1410220	969	207
8	0.015	118671	118	22	0.073	1900205	995	237
9	0.027	201419	116	29	0.102	3383238	985	231
10	0.162	2055705	336	62	0.178	10872817	984	205
all classes	0.022	253705	90	185	0.057	2035954	845	1884

Table 1.10 :Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class

All

household asset holding class	rural land				urban land			
	average area of land per household (ha.)	average value of land per household (Rs.)	no. Of households reporting per 1000 households	no. of reporting sample households	average area of land per household(ha)	average value of land per household (Rs.)	no. Of households reporting per 1000 households	no. of reporting sample households
1	0.009	24343	221	91	0	0	0	0
2	0.023	147517	689	248	0.004	45165	236	172
3	0.027	228104	678	270	0.008	112775	292	223
4	0.037	368138	677	236	0.013	184362	319	208
5	0.055	475053	690	221	0.014	239359	320	200
6	0.055	636367	695	208	0.016	328134	311	205
7	0.064	934223	687	219	0.017	459254	316	207
8	0.097	1261260	712	253	0.024	623626	329	238
9	0.183	2422164	713	247	0.033	1097002	319	231
10	0.443	8483151	782	263	0.058	3552613	323	207
all classes	0.099	1498142	654	2256	0.019	664275	276	1891

Table 1.11: Proportion of households having (i) bank account (ii) made/received payemnts through bank but not having any bank account (iii) P.O. account (iv) other deposit account and (v) Kisan Credit Card, proportion of households having received remittance during last 365 days, and amount of credit (Rs.) received from Kisan Credit Card per household having KCC

kerala	per 1000 no. of households having						rural
	bank account [#]	made/received payments through bank but not having any bank account*	P.O. account [#]	other deposit account [#]	Kisan Credit Card (KCC)*	received remittance during last 365 days	amount of credit (Rs.) received from KCC in 365 days per hh having KCC
rural	934	8	220	77	2	243	4333
estd. no. of hhs (00)	48898	412	11499	4027	116	12694	51
no. of sample hhs	2093	19	490	224	4	553	3

[#] on date of survey

*during last 365 days

Table 1.11: Proportion of households having (i) bank account (ii) made/received payemnts through bank but not having any bank account (iii) P.O. account (iv) other deposit account and (v) Kisan Credit Card, proportion of households having received remittance during last 365 days, and amount of credit (Rs.) received from Kisan Credit Card per household having KCC

kerala	per 1000 no. of households having						urban
	bank account [#]	made/received payments through bank but not having any bank account*	P.O. account [#]	other deposit account [#]	Kisan Credit Card (KCC)*	received remittance during last 365 days	amount of credit (Rs.) received from KCC in 365 days per hh having KCC
urban	932	2	197	47	1	212	131855
estd. no. of hhs (00)	23546	61	4979	1194	13	5359	13
no. of sample hhs	2089	8	447	113	2	517	2

[#] on date of survey

*during last 365 days

Table 1.11: Proportion of households having (i) bank account (ii) made/received payemnts through bank but not having any bank account (iii) P.O. account (iv) other deposit account and (v) Kisan Credit Card, proportion of households having received remittance during last 365 days, and amount of credit (Rs.) received from Kisan Credit Card per household having KCC

kerala	per 1000 no. of households having						all
	bank account [#]	made/received payments through bank but not having any bank account*	P.O. account [#]	other deposit account [#]	Kisan Credit Card (KCC)*	received remittance during last 365 days	amount of credit (Rs.) received from KCC in 365 days per hh having KCC
all	933	6	212	67	2	233	16966
estd. no. of hhs (00)	72444	472	16477	5220	128	18052	64
no. of sample hhs	4182	27	937	337	6	1070	5

[#] on date of survey

*during last 365 days

Table 1.12: Per 1000 distribution of informants by nature of response for each sex, for each age group, and for each category of relationship to head of household

State/UT		visit 1					all	rural
informant types		per thousand no. of informants						sample no. of informants
		co-operative & capable	co-operative but incapable	busy	reluctant	others		
sex	male	965	29	1	5	0	1000	1012
	female	951	47	2	0	0	1000	1203
	all (inc n.r)	957	39	1	3	0	1000	2215
age group	≤15	921	79	0	0	0	1000	5
	16-25	995	5	0	0	0	1000	92
	25-59	951	45	1	2	0	1000	1622
	60-69	972	19	2	7	0	1000	337
	≥70	975	25	0	0	0	1000	159
	all (inc n.r)	957	39	1	3	0	1000	2215
relation to head	self	952	41	2	5	0	1000	1311
	spouse	956	44	0	0	0	1000	623
	married child	998	2	0	0	0	1000	88
	spouse of children	960	40	0	0	0	1000	78
	unmarried child	983	17	0	0	0	1000	72
	grand child						1000	
	father/mother/father in law/ mother in law	998	2	0	0	0	1000	25
	brother/sister/brother in law/sister in law/other relative	973	27	0	0	0	1000	16
	servant/employees/other non-relative member	0	0	0	0	0	0	0
	all (inc n.r)	957	39	1	3	0	1000	2215
	non-household member	1000	0	0	0	0	1000	24
	all informants	958	38	1	3	0	1000	2239

Table 1.12: Per 1000 distribution of informants by nature of response for each sex, for each age group, and for each category of relationship to head of household

State/UT		visit 1					all	Urban
informant types		per thousand no. of informants						sample no. of informants
		co-operative & capable	co-operative but incapable	busy	reluctant	others		
sex	male	990	5	4	1	0	1000	955
	female	972	25	1	1	0	1000	1274
	all (inc n.r)	980	17	2	1	0	1000	2229
age group	≤15	846	154	0	0	0	1000	11
	16-25	981	19	0	0	0	1000	131
	25-59	979	16	3	1	0	1000	1533
	60-69	984	16	0	0	0	1000	378
	≥70	978	21	0	1	0	1000	176
all (inc n.r)		980	17	2	1	0	1000	2229
relation to head	self	984	10	4	2	0	1000	1239
	spouse	978	22	0	0	0	1000	693
	married child	994	6	0	0	0	1000	106
	spouse of children	944	51	5	0	0	1000	70
	unmarried child	951	49	0	0	0	1000	71
	grand child	1000	0	0	0	0	1000	5
	father/mother/father in law/ mother in law	916	84	0	0	0	1000	29
	brother/sister/brother in law/sister in law/other relative	1000	0	0	0	0	1000	16
servant/employees/other non-relative member		0	0	0	0	0	0	0
all (inc n.r)		980	17	2	1	0	1000	2229
non-household member		843	157	0	0	0	1000	11
all informants		979	17	2	1	0	1000	2240

Table 1.12: Per 1000 distribution of informants by nature of response for each sex, for each age group, and for each category of relationship to head of household

State/UT		visit 1					all	All
informant types		per thousand no. of informants						sample no. of informants
		co-operative & capable	co-operative but incapable	busy	reluctant	others		
sex	male	973	22	2	4	0	1000	1967
	female	958	39	1	1	0	1000	2477
	all (inc n.r)	965	32	1	2	0	1000	4444
age group	≤15	888	112	0	0	0	1000	16
	16-25	989	11	0	0	0	1000	223
	25-59	960	37	2	2	0	1000	3155
	60-69	976	18	1	4	0	1000	715
	≥70	976	24	0	0	0	1000	335
	all (inc n.r)	965	32	1	2	0	1000	4444
relation to head	self	962	31	2	4	0	1000	2550
	spouse	963	37	0	0	0	1000	1316
	married child	997	3	0	0	0	1000	194
	spouse of children	955	44	2	0	0	1000	148
	unmarried child	975	25	0	0	0	1000	143
	grand child	1000	0	0	0	0	1000	7
	father/mother/father in law/ mother in law	967	33	0	0	0	1000	54
	brother/sister/brother in law/sister in law/other relative	984	16	0	0	0	1000	32
	servant/employees/other non-relative member	0	0	0	0	0	0	0
	all (inc n.r)	965	32	1	2	0	1000	4444
	non-household member	983	17	0	0	0	1000	35
	all informants	965	31	1	2	0	1000	4479

Table 1.13: Percentage shares of assets held by different decile classes of population

household per capita asset holding class	rural			urban		
	no. of persons	average per capita asset value	% share of assets	no. of persons	average per capita asset value	% share of assets
1	2106159	28171	0	999533	11764	0
2	2093096	99168	1	999602	99366	1
3	2102699	157737	2	988949	175308	2
4	2104104	223440	3	993610	256983	3
5	2101176	288675	4	1005483	346346	4
6	2094551	400520	6	1002131	447115	5
7	2103675	541306	8	1000286	591039	7
8	2113732	748085	10	995731	811681	10
9	2103365	1149245	16	1000397	1286389	16
10	2092600	3564584	49	999738	4152517	51
all	21015156	719038	100	9985461	818576	100

Table 1.14: Number of households reporting cash loans outstanding as on 30.06.12 from specific types of credit agency per thousand households for each household asset holding class

kerala

Rural

credit agency	per 1000 no. of households* of asset holding class with outstanding loan as on 30.06.2012											no. of hhs reporting cash loan	
government	0	0	8	0	3	0	4	0	0	14	3	153	7
co-op. society/bank	130	189	301	246	256	309	261	246	298	274	251	13134	500
commercial bank including RRB	62	86	99	118	128	106	205	199	166	193	136	7132	276
insurance	0	2	0	0	0	0	0	4	18	0	2	128	5
provident fund	0	0	0	0	0	0	0	2	0	0	0	12	1
financial corporation/ins titution	15	9	29	2	1	2	5	13	19	4	10	517	28
financial company	7	32	0	7	32	8	17	9	28	6	15	772	22
self-help group- bank linked	11	44	27	18	7	20	2	0	14	10	15	809	27
self-help group - NBFC	5	0	9	14	3	3	14	0	3	0	5	265	9
other institutional agencies	0	17	13	10	11	2	0	0	17	19	9	469	17
all institutional agencies	212	328	443	381	411	421	481	439	523	481	412	21558	820

landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	1	0	0	0	0	0	0	0	0	0	0	7	1
professional moneylender	40	37	58	43	36	31	17	7	25	6	30	1573	108
input supplier	0	6	3	0	0	0	0	0	0	0	1	45	2
relatives and friends	61	34	63	44	62	44	109	67	49	36	57	2976	220
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	17	12	8	4	20	20	4	18	0	0	10	546	25
all non-institutional agencies	108	88	128	91	108	82	127	92	71	42	94	4913	338
all (incl. n.r.)	290	377	514	424	474	460	564	515	560	488	467	24417	1074
estd.no. of hhs (00)	5254	5202	5241	5240	5253	5222	5229	5216	5251	5230	52338	×	×
estd.no. of hhs reporting cash loan (00)	1525	1961	2692	2221	2490	2401	2950	2688	2940	2550	24417	×	×
no. of sample hh reporting cash loan	85	83	131	108	105	95	122	122	118	105	1074	×	×

Table 1.14: Number of households reporting cash loans outstanding as on 30.06.12 from specific types of credit agency per thousand households for each household asset holding class

kerala

Urban

credit agency	per 1000 no. of households* of asset holding class with outstanding loan as on 30.06.2012											no. of hhs reporting cash loan	
government	0	0	0	8	0	0	12	1	5	5	3	83	8
co-op. society/bank	75	152	240	371	355	328	176	244	243	161	234	5924	502
commercial bank including RRB	107	143	84	129	139	136	217	168	186	225	153	3878	310
insurance	4	0	0	0	24	0	0	3	0	13	4	113	6
provident fund	0	0	0	0	14	0	0	3	20	11	5	120	6
financial corporation/ins titution	15	11	19	18	45	25	24	15	25	22	22	555	39
financial company	7	2	1	8	15	8	5	6	4	5	6	152	17
self-help group bank linked	0	38	17	10	12	0	35	15	0	0	13	321	18
self-help group - NBFC	11	34	12	0	9	9	0	18	0	0	9	236	14
other institutional agencies	30	19	10	8	49	11	17	11	16	2	17	436	39
all institutional agencies	230	358	375	529	551	500	422	426	461	407	426	10763	883

landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	4	0	0	0	0	0	0	0	0	11	1
professional moneylender	67	85	56	41	27	16	19	17	8	48	38	973	125
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	60	34	48	53	57	26	69	41	74	10	47	1195	237
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	2	11	3	11	7	14	7	9	2	0	7	167	23
all non-institutional agencies	119	130	110	103	80	55	95	64	82	57	90	2264	371
all (incl. n.r.)	318	443	428	551	573	528	472	459	485	416	467	11811	1142
estd.no. of hhs (00)	2528	2529	2523	2521	2530	2532	2525	2534	2519	2531	25273	×	×
estd.no. of hhs reporting cash loan (00)	803	1120	1079	1388	1451	1338	1192	1164	1223	1053	11811	×	×
no. of sample hh reporting cash loan	84	112	108	116	121	124	120	129	131	97	1142	×	×

Table 1.14: Number of households reporting cash loans outstanding as on 30.06.12 from specific types of credit agency per thousand households for each household asset holding class

kerala

All

credit agency	per 1000 no. of households* of asset holding class with outstanding loan as on 30.06.2012											no. of hhs reporting cash loan	
government	0	0	6	3	2	0	7	0	2	11	3	236	15
co-op. society/bank	112	177	281	286	288	315	233	246	280	237	246	19057	1002
commercial bank including RRB	77	105	94	121	132	116	209	189	173	204	142	11010	586
insurance	1	2	0	0	8	0	0	4	12	4	3	241	11
provident fund	0	0	0	0	5	0	0	2	6	4	2	132	7
financial corporation/insurance institution	15	10	26	7	16	10	11	13	21	10	14	1072	67
financial company	7	22	0	7	27	8	13	8	20	6	12	924	39
self-help group bank linked	7	42	24	16	9	14	13	5	10	7	15	1130	45
self-help group - NBFC	7	11	10	10	5	5	10	6	2	0	6	501	23
other institutional agencies	10	18	12	10	23	5	6	3	17	13	12	905	56
all institutional agencies	218	338	421	429	456	447	462	435	503	457	416	32322	1703

landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	1	0	1	0	0	0	0	0	0	0	0	19	2
professional moneylender	49	53	58	42	33	26	18	11	20	20	33	2546	233
input supplier	0	4	2	0	0	0	0	0	0	0	1	45	2
relatives and friends	61	34	58	47	61	38	96	58	57	27	54	4171	457
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	12	12	7	7	16	18	5	15	1	0	9	713	48
all non-institutional agencies	112	102	122	95	99	73	117	83	74	47	92	7177	709
all (incl. n.r.)	299	398	486	465	506	482	534	497	536	464	467	36227	2216
estd.no. of hhs (00)	7782	7731	7764	7761	7782	7754	7754	7750	7770	7762	77610	×	×
estd.no. of hhs reporting cash loan (00)	2328	3081	3771	3610	3941	3738	4142	3852	4163	3603	36227	×	×
no. of sample hh reporting cash loan	169	195	239	224	226	219	242	251	249	202	2216	×	×

Table 1.15: Number of households reporting cash loans outstanding - as on 30.06.12 - of specific natures of interest, in specific rate of interest ranges and from specific credit agency types per thousand households, and per Rs.1000 break-up of outstanding amount of cash loans by nature and rate of interest for each major household type and credit agency type

credit agency: all

rural

nature of interest	rate of interest(%)	per 1000 no. of hhs reporting outstanding loan						number of hhs reporting cash loan	
		cultivator		non-cultivator		all households		estd.(00)	sample
		per 1000 no. of hhs reporting cash loans out-standing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing	per 1000 no. of hhs reporting cash loans out-standing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing	per 1000 no. of hhs reporting cash loans out-standing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing		
interest-free	nil	63	62	46	38	57	56	2988	221
simple	nil	0	0	0	0	0	0	0	0
	less than 6	19	13	4	3	14	10	735	28
	6 - 10	35	71	41	75	37	72	1945	76
	10-12	44	104	50	142	46	114	2398	89
	12-15	161	262	144	316	155	275	8129	332
	15 - 20	23	132	20	21	22	104	1145	48
	20 - 25	9	5	10	4	9	5	490	27
	25 - 30	1	0	1	1	1	0	45	7
	30 & above	5	1	15	10	8	3	428	31
all (incl. n.r.)		262	587	244	572	256	583	13409	565
compound	nil	0	0	0	0	0	0	0	0
	less than 6	2	3	3	6	3	4	135	5
	6 - 10	9	25	9	7	9	21	475	17
	10-12	38	95	23	81	33	92	1736	70
	12-15	139	196	109	199	129	197	6738	242
	15 - 20	9	14	33	77	17	30	875	29
	20 - 25	5	4	7	4	6	4	291	14
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	3	5	4	2	3	4	182	9

all (incl. n.r.)		194	343	171	376	186	352	9755	362
concessional	nil	0	0	2	0	1	0	34	1
	less than 6	1	2	0	0	1	2	50	6
	6 - 10	4	3	2	1	4	2	189	8
	10-12	1	1	1	6	1	3	47	4
	12-15	0	0	1	6	1	2	41	2
	15 - 20	0	0	0	0	0	0	17	1
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
all (incl. n.r.)		7	7	7	14	7	9	379	22
all	nil	63	62	46	39	57	56	3006	222
	less than 6	23	18	7	9	18	15	919	39
	6 - 10	49	99	49	83	49	95	2545	100
	10-12	83	201	71	229	79	208	4129	161
	12-15	299	458	252	522	283	474	14811	571
	15 - 20	32	146	53	98	39	134	2037	78
	20 - 25	14	9	17	8	15	9	781	41
	25 - 30	1	0	1	1	1	0	45	7
	30 & above	8	7	19	11	12	8	610	40
all (incl. n.r.)		489	1000	421	1000	467	1000	24417	1074
estd. no. of hhs.(00)		34935	X	17403	X	52338	X	X	X
estd. amount of cash loan (Rs.lakhs)		X	3626050	X	1224900	X	4850950	X	X
estd.no. of hhs reporting cash loan (00)		17095	X	7321	X	24417	X	X	X
no. of sample hhds reporting cash loan		714	X	360	X	1074	X	X	X

Table 1.15: Number of households reporting cash loans outstanding - as on 30.06.12 - of specific natures of interest, in specific rate of interest ranges and from specific credit agency types per thousand households, and per Rs.1000 break-up of outstanding amount of cash loans by nature and rate of interest for each major household type and credit agency type

credit agency: all

urban

nature of interest	rate of interest(%)	per 1000 no. of hhs reporting outstanding loan						number of hhs reporting cash loan	
		Self employed		others		all households		estd.(00)	sample
		per 1000 no. of hhs reporting cash loans out-standing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing	per 1000 no. of hhs reporting cash loans out-standing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing	per 1000 no. of hhs reporting cash loans out-standing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing		
interest-free	nil	47	38	52	64	51	56	1297	243
simple	nil	0	0	0	0	0	0	0	0
	less than 6	7	4	16	20	14	15	353	22
	6 - 10	36	46	51	97	48	81	1216	100
	10-12	80	199	59	146	64	163	1618	110
	12-15	242	295	171	289	187	291	4716	367
	15 - 20	19	126	20	27	20	58	495	44
	20 - 25	2	6	10	8	8	7	204	23
	25 - 30	0	0	1	0	1	0	24	3
	30 & above	17	7	15	10	15	9	381	38
all (incl. n.r.)		352	683	301	598	312	625	7882	636
compound	nil	0	0	0	0	0	0	0	0
	less than 6	3	1	2	1	2	1	48	9
	6 - 10	12	25	15	44	14	38	361	34
	10-12	37	83	13	48	18	59	463	54
	12-15	99	139	88	156	91	151	2291	218
	15 - 20	22	21	23	63	22	50	568	56
	20 - 25	1	1	6	12	5	9	115	14
	25 - 30	7	0	1	1	2	1	54	5
	30 & above	10	4	5	3	6	3	154	19
all (incl. n.r.)		178	275	140	328	148	311	3752	375

concessional	nil	0	0	0	0	0	0	0	0
	less than 6	4	1	1	1	2	1	46	7
	6 - 10	3	2	3	5	3	4	80	7
	10-12	1	0	0	0	0	0	9	2
	12-15	1	1	0	0	0	0	4	1
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	2	1
all (incl. n.r.)		8	4	5	6	6	6	141	18
all	nil	47	38	56	68	54	59	1367	246
	less than 6	13	5	19	22	18	17	447	38
	6 - 10	52	73	69	147	65	123	1651	140
	10-12	118	282	72	194	82	222	2080	165
	12-15	342	435	252	446	272	442	6878	575
	15 - 20	40	148	43	90	42	108	1063	100
	20 - 25	4	7	15	20	13	16	319	37
	25 - 30	7	0	2	1	3	1	78	8
	30 & above	27	11	20	12	21	12	538	58
all (incl. n.r.)		529	1000	450	1000	467	1000	11811	1142
estd. no. of hhs.(00)		5576	X	19696	X	25273	X	X	X
estd. amount of cash loan (Rs.lakhs)		X	1043518	X	2235026	X	3278545	X	X
estd.no. of hhs reporting cash loan (00)		2950	X	8861	X	11811	X	X	X
no. of sample hhds reporting cash loan		284	X	858	X	1142	X	X	X

Table 1.15: Number of households reporting cash loans outstanding - as on 30.06.12 - of specific natures of interest, in specific rate of interest ranges and from specific credit agency types per thousand households, and per Rs.1000 break-up of outstanding amount of cash loans by nature and rate of interest for each major household type and credit agency type

credit agency: all

All

nature of interest	rate of interest(%)	per 1000 no. of hhs reporting outstanding loan						number of hhs reporting cash loan	
		cultivator (R)/self employed(U)		non-cultivator (R)/Others(U)		all households		estd.(00)	sample
		per 1000 no. of hhs reporting cash loans out-standing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing	per 1000 no. of hhs reporting cash loans out-standing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing	per 1000 no. of hhs reporting cash loans out-standing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing		
interest-free	nil	60	57	49	55	55	56	4285	464
simple	nil	0	0	0	0	0	0	0	0
	less than 6	17	11	10	14	14	12	1088	50
	6 - 10	35	65	47	90	41	76	3161	176
	10-12	49	126	55	145	52	134	4016	199
	12-15	172	269	158	299	165	282	12844	699
	15 - 20	22	131	20	25	21	85	1640	92
	20 - 25	8	5	10	7	9	6	694	50
	25 - 30	1	0	1	1	1	0	69	10
	30 & above	6	3	15	10	10	6	809	69
all (incl. n.r.)		275	609	274	588	274	600	21291	1201
compound	nil	0	0	0	0	0	0	0	0
	less than 6	2	3	2	3	2	3	183	14
	6 - 10	10	25	12	31	11	28	836	51
	10-12	38	92	17	60	28	78	2199	124
	12-15	133	183	98	172	116	178	9029	460
	15 - 20	10	16	28	68	19	38	1443	85
	20 - 25	5	4	6	9	5	6	406	28
	25 - 30	1	0	0	0	1	0	54	5

	30 & above	4	5	5	2	4	4	336	28
all (incl. n.r.)		192	328	155	345	174	335	13507	737
concessional	nil	0	0	1	0	0	0	34	1
	less than 6	2	2	1	1	1	1	96	13
	6 - 10	4	3	3	3	3	3	270	15
	10-12	1	1	1	3	1	2	56	6
	12-15	0	1	1	2	1	1	45	3
	15 - 20	0	0	0	0	0	0	17	1
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	2	1
all (incl. n.r.)		7	6	6	9	7	7	520	40
all	nil	61	57	51	58	56	57	4373	468
	less than 6	21	15	13	17	18	16	1366	77
	6 - 10	49	93	60	124	54	106	4196	240
	10-12	88	219	72	207	80	214	6209	326
	12-15	304	453	252	473	279	461	21689	1146
	15 - 20	33	146	47	93	40	124	3100	178
	20 - 25	13	9	16	16	14	12	1100	78
	25 - 30	1	0	2	1	2	0	123	15
	30 & above	10	8	19	12	15	9	1147	98
all (incl. n.r.)		495	1000	436	1000	467	1000	36227	2216
estd. no. of hhs.(00)		40511	X	37099	X	77610	X	X	X
estd. amount of cash loan (Rs.lakhs)		X	4669568	X	3459927	X	8129494	X	X
estd.no. of hhs reporting cash loan (00)		20045	X	16182	X	36227	X	X	X
no. of sample hhds reporting cash loan		998	X	1218	X	2216	X	X	X

Table 1.16: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by purpose of loan for each household asset holding class

purpose of loan	amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											amount of cash loan (Rs. lakhs)	no of hhs reporting cash loan	
	01	02	03	04	05	06	07	08	09	10	all classes		estd.(00)	sample
capital expenditure in farm business	0	0	5	0	11	6	2	3	26	16	9	45406	603	22
current expenditure in farm business	55	0	2	0	24	0	17	9	16	74	24	116734	1174	43
expenditure in farm business	55	0	7	0	35	7	20	12	41	90	33	162140	1735	63
capital expenditure in non-farm business	6	91	33	31	137	7	179	31	70	98	77	375082	1071	44
current expenditure in non-farm business	5	0	15	45	5	18	3	0	16	24	13	61136	424	24
expenditure in non-farm business	11	91	48	76	142	25	183	31	85	122	90	436219	1484	67
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	66	6	12	6	19	3	12	15	30	5	14	70236	924	45
financial investment expenditure	0	1	0	5	4	8	2	2	0	0	2	9925	180	12
for education	11	70	32	117	47	5	18	58	95	79	57	275211	1375	51

kerala

Rural

for medical treatment	101	66	27	13	22	66	24	1	35	22	27	132493	1659	73
for housing	242	237	587	285	309	432	449	681	388	486	468	2269542	7619	331
for other household expenditure	392	503	233	318	321	134	170	132	208	114	191	928470	9685	439
others	122	27	53	180	101	319	123	68	117	82	117	566679	3566	142
expenditure in household	935	909	945	924	823	968	798	957	873	788	877	4252557	22103	979
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	4850950	24417	1074
estd. amount of cash loan (Rs. lakhs)	120223	130555	278787	252469	375237	461843	675921	927773	692322	935819	4850950	×	×	×
estd.no. of hhs reporting cash loan (00)	1525	1961	2692	2221	2490	2401	2950	2688	2940	2550	24417	×	×	×
no. of sample hhds reporting cash loan	85	83	131	108	105	95	122	122	118	105	1074	×	×	×

Table 1.16: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by purpose of loan for each household asset holding class

kerala

Urban

purpose of loan	amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											amount of cash loan (Rs. lakhs)	no of hhs reporting cash loan	
	01	02	03	04	05	06	07	08	09	10	all classes		estd.(00)	sample
capital expenditure in farm business	65	0	0	3	4	0	0	4	7	27	12	37824	142	13
current expenditure in farm business	1	3	0	0	3	2	7	3	1	36	11	34741	228	22
expenditure in farm business	66	3	0	3	7	2	7	7	8	63	22	72565	351	34
capital expenditure in non-farm business	2	25	27	53	36	4	19	37	138	233	98	321533	545	46
current expenditure in non-farm business	1	13	18	25	64	39	0	69	63	83	52	171871	459	43
expenditure in non-farm business	3	38	45	78	100	43	19	105	201	316	150	493404	997	86
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	34	125	9	34	2	7	37	7	4	7	17	56732	522	55

financial investment expenditure	0	0	0	0	0	6	0	1	0	0	1	2090	10	2
for education	225	6	22	33	176	18	84	49	91	21	62	203227	840	67
for medical treatment	150	147	52	62	16	32	15	15	12	11	32	104038	762	72
for housing	251	245	444	384	350	615	482	570	470	465	460	1508210	4206	373
for other household expenditure	113	314	304	307	264	242	250	183	88	43	165	539600	4646	465
others	157	121	124	98	83	33	106	63	126	74	91	298679	1587	154
expenditure in household	931	959	955	919	893	954	974	887	791	621	827	2712575	10836	1057
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3278545	11811	1142
estd. amount of cash loan (Rs. lakhs)	128271	163430	129554	229110	241103	284633	256678	433492	610138	802135	3278545	×	×	×
estd.no. of hhs reporting cash loan (00)	803	1120	1079	1388	1451	1338	1192	1164	1223	1053	11811	×	×	×
no. of sample hhds reporting cash loan	84	112	108	116	121	124	120	129	131	97	1142	×	×	×

Table 1.16: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by purpose of loan for each household asset holding class

kerala

All

purpose of loan	amount of loan (Rs.) per Rs.1000 of total outstanding loan of households of asset holding class											amount of cash loan (Rs. lakhs)	no of hhs reporting cash loan	
	01	02	03	04	05	06	07	08	09	10	all classes		estd.(00)	sample
capital expenditure in farm business	34	0	4	1	8	4	2	3	17	21	10	83230	745	35
current expenditure in farm business	27	2	1	0	16	1	15	7	9	56	19	151475	1402	65
expenditure in farm business	61	2	5	2	24	5	16	10	26	78	29	234705	2086	97
capital expenditure in non-farm business	4	54	31	42	97	6	135	33	102	160	86	696616	1616	90
current expenditure in non-farm business	3	7	16	35	28	26	2	22	38	51	29	233007	883	67
expenditure in non-farm business	7	61	47	77	125	32	137	55	140	211	114	929623	2482	153
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	50	72	11	20	12	5	19	12	18	6	16	126968	1447	100
financial investment expenditure	0	0	0	2	3	8	1	2	0	0	1	12015	190	14
for education	121	34	29	77	97	10	36	55	94	52	59	478439	2215	118
for medical treatment	126	111	35	36	20	53	21	5	24	17	29	236531	2420	145

for housing	247	242	541	332	325	502	458	646	426	477	465	3777752	11825	704
for other household expenditure	248	398	256	313	299	175	192	148	152	81	181	1468069	14331	904
others	140	79	75	141	94	210	118	66	121	78	106	865358	5153	296
expenditure in household	933	937	948	921	850	963	846	935	835	711	857	6965132	32939	2036
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	8129494	36227	2216
estd. amount of cash loan (Rs. lakhs)	248494	293985	408341	481579	616341	746476	932599	1361265	1302460	1737954	8129494	×	×	×
estd.no. of hhs reporting cash loan (00)	2328	3081	3771	3610	3941	3738	4142	3852	4163	3603	36227	×	×	×
no. of sample hhds reporting cash loan	169	195	239	224	226	219	242	251	249	202	2216	×	×	×

Table1.17: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.12 to 30.06.13 in each household asset holding class

rural

household asset holding class	per 1000 number of households	fixed capital expenditure		expenditure on purchase of land		number of households	
		per 1000 no. of hhs reporting fixed capital expenditure	average amount (Rs.) of fixed capital expenditure per household	per 1000 no. of hhs reporting on purchase of land	average amount (Rs.) of expenditure on purchase of land per household	estimated(00)	sample
1	100	87	4216	0	0	5215	241
2	99	41	1136	0	0	5196	234
3	99	153	8777	2	195	5163	263
4	99	138	6587	1	429	5166	227
5	99	58	6181	0	170	5197	210
6	102	141	7030	0	0	5328	194
7	100	106	12368	11	2307	5229	209
8	100	151	11003	11	10235	5257	230
9	100	149	16243	10	4993	5251	218
10	102	235	44124	33	6504	5336	202
all	1000	126	11848	7	2501	52338	2228
estd. no. of hhs reporting expenditure (00)	X	6603	X	357	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	620076	X	130891	X	X	X
no. of sample hhs reporting expenditure	X	319	X	11	X	X	X

Table1.17: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.12 to 30.06.13 in each household asset holding class

urban

household asset holding class	per 1000 number of households	fixed capital expenditure		expenditure on purchase of land		number of households	
		per 1000 no. of hhs reporting fixed capital expenditure	average amount (Rs.) of fixed capital expenditure per household	per 1000 no. of hhs reporting on purchase of land	average amount (Rs.) of expenditure on purchase of land per household	estimated(00)	sample
1	99	60	24482	41	18242	2498	220
2	99	27	3195	8	3077	2497	238
3	100	109	6485	8	1200	2531	237
4	98	73	13047	2	1949	2488	213
5	101	103	14337	0	27	2556	203
6	101	118	8455	18	12218	2564	212
7	97	111	21720	9	17683	2458	211
8	102	92	19728	1	262	2573	238
9	101	171	40639	0	0	2553	236
10	101	197	23548	1	2974	2556	209
all	1000	106	17584	9	5709	25273	2217
estd. no. of hhs reporting expenditure (00)	X	2687	X	222	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	444392	X	144270	X	X	X
no. of sample hhs reporting expenditure	X	253	X	16	X	X	X

Table1.17: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.12 to 30.06.13 in each household asset holding class

all

household asset holding class	per 1000 number of households	fixed capital expenditure		expenditure on purchase of land		number of households	
		per 1000 no. of hhs reporting fixed capital expenditure	average amount (Rs.) of fixed capital expenditure per household	per 1000 no. of hhs reporting on purchase of land	average amount (Rs.) of expenditure on purchase of land per household	estimated(00)	sample
1	99	78	10779	13	5908	7713	461
2	99	36	1805	3	999	7693	472
3	99	139	8023	4	526	7694	500
4	99	117	8687	2	923	7654	440
5	100	73	8870	0	123	7753	413
6	102	134	7493	6	3970	7892	406
7	99	108	15358	10	7223	7686	420
8	101	132	13870	7	6957	7829	468
9	101	156	24224	6	3360	7803	454
10	102	223	37461	23	5361	7892	411
all	1000	120	13716	7	3545	77610	4445
estd. no. of hhs reporting expenditure (00)	X	9290	X	579	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	1064467	X	275161	X	X	X
no. of sample hhs reporting expenditure	X	572	X	27	X	X	X

Appendix B

Note on Sample Design and Estimation Procedure

Note on Sample Design and Estimation Procedure

1. Introduction

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

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

2. Outline of Survey Programme

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

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

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

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

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

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

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

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

3. Sample Design

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

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

3.3 Stratification:

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

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

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

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

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

3.4 Sub-stratification:

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

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

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

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

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

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

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

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

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

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

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

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

3.9 Allocation to sub-strata:

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

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

3.10 Selection of FSUs:

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

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

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

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

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

3.12 Formation of second stage strata and allocation of households

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

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

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

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

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

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

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

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

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

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

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

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

4. Estimation Procedure

4.1 Notations:

s = subscript for s-th stratum

t = subscript for t-th sub-stratum

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

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

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

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

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

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

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

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

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

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

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

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

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

Under the above symbols,

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

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

4.2 Formulae for Estimation of Aggregates for a particular sub-sample and stratum × sub-stratum:

4.2.1 Schedules 18.2:

4.2.1.1 Rural/Urban:

(i) For j-th second stage stratum:

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

(ii) For all second-stage strata combined:

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

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

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

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

4.3 Overall Estimate for Aggregates for a sub-stratum:

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

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

4.4 Overall Estimate for Aggregates for a stratum:

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

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

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

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

4.6 Estimates of Ratios:

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

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

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

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

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

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

4.7.2 For ratio \hat{R} :

$M\hat{S}E(\hat{R}) = \sum_s \sum_t M\hat{S}E_{st}(\hat{R})$ where $M\hat{S}E_{st}(\hat{R})$ is given by

$$M\hat{S}E_{st}(\hat{R}) = \frac{1}{4\hat{X}^2} \left[(\hat{Y}_{st1} - \hat{Y}_{st2})^2 + \hat{R}^2 (\hat{X}_{st1} - \hat{X}_{st2})^2 - 2\hat{R}(\hat{Y}_{st1} - \hat{Y}_{st2})(\hat{X}_{st1} - \hat{X}_{st2}) \right]$$

4.7.3 Estimates of Relative Standard Error (RSE):

$$R\hat{S}E(\hat{Y}) = \frac{\sqrt{V\hat{a}r(\hat{Y})}}{\hat{Y}} \times 100$$

$$R\hat{S}E(\hat{R}) = \frac{\sqrt{M\hat{S}E(\hat{R})}}{\hat{R}} \times 100$$

5. Multipliers:

5(a) Two sets of multipliers are obtained:

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

Hence, household multiplier is equal to:

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

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

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

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

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

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

Appendix C

Schedule 18.2

(Visit 1& Visit 2)

RURAL		*
URBAN		

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

CENTRAL		*
STATE		

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

* tick mark (✓) 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.	visit number			1
6.	NSS region				17.	serial number of informant # (as in column 1 of block 4)			
7.	district								
8.	stratum				18.	response code			
9.	sub-stratum				19.	survey code			
10.	sub-round				20.	reason for substitution of original household			
11.	sub-sample								

Codes for Block 1

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

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

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

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

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

[17] remarks by investigator (FI/ASO)

[18] comments by supervisory officer(s)

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

Codes for Block 3

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

Codes for Block 4

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

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

1 sq. ft. = 0.093 sq. m.

[7] livestock and poultry owned by the household as on 30.06.2012				
item	srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012	
			no.	value (₹)
(1)	(2)	(3)	(4)	(5)
cattle (both cross-bred cattle and non-descript)	(a) young stock upto 2 years			
	(i) young stock (male)	1.		
	(ii) young stock (female)	2.		
	(b) female over 2 years	3.		
	(i) breeding cow: in milk	4.		
	(ii) breeding cow: dry	5.		
	(iii) breeding cow not calved even once	6.		
	(iv) others	7.		
buffalo	(a) young stock upto 2 years	9		
	(i) young stock (male)	10.		
	(ii) young stock (female)	11.		
	(b) female over 2 years	12.		
	(i) breeding buffalo: in milk	13.		
	(ii) breeding buffalo: dry	14.		
	(iii) breeding buffalo not calved even once	15.		
	(iv) others	16.		
(c) males over 2 years	17.			
(i) male buffalo for work/breeding	18.			
(ii) others	19.			
sub-total (items 1 to 16)	20.			
other large heads (elephant, camel, horse, mule, pony, donkey, yak, mithun, etc.)	21.			
ovine and other mammals (sheep, goat, pig, rabbits, etc.)	22.			
poultry birds (hen, cock, chicken, duck, duckling, other poultry birds, etc.)	23.			
others	24.			
total (items 17 to 21)	25.			

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

Code for Block 8:

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

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

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

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

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

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

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

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

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

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

CODE LIST ON NEXT PAGE.

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

Codes for Block 14

col 4: period of loan:

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

col. 6: credit agencies:

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

col 12: type of security:

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

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

Codes for Block 15

col 2: period:

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

col 7: scheme of lending:

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

Col 8: type of loan:

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

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

col 11: purpose of loan:

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

col 3: source :

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

col 4: purpose:

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

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

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

@including renewal & replacement

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

<i>RURAL</i>	*
<i>URBAN</i>	

GOVERNMENT OF INDIA
NATIONAL SAMPLE SURVEY OFFICE
SOCIO-ECONOMIC SURVEY

<i>CENTRAL</i>	*
<i>STATE</i>	

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

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

VISIT NUMBER – 2

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

[1] identification of sample household							
item no.	item	code			item no.	item	code
1.	srl. no. of sample village/block				12.	FOD sub-region	
2.	round number	7		0	13.	sample hg/sb number	
3.	schedule number	1	8	2	14.	second-stage stratum number	
4.	sample (<i>central-1, state-2</i>)				15.	sample household number	
5.	sector (<i>rural-1, urban-2</i>)				16.	visit number	2
6.	NSS region				17.	serial number of informant [#] (as in column 1 of block 4 of visit-1 schedule)	
7.	district						
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.	date(s) of:	DD	MM	YY	DD	MM	YY			
	(i) survey/ inspection									
	(ii) receipt									
	(iii) scrutiny									
	(iv) despatch									
3.	number of additional sheet(s) attached									
4.	total time taken to canvass the schedule by the team of investigators (FI/ASO) (in minutes) [no decimal point]									
5.	number of investigators (FI/ASO) in the team who canvassed the schedule									
6.	whether any remark has been entered by FI/ASO/supervisory officer (yes-1, no-2)	(i) in block 17/18								
		(ii) elsewhere in the schedule								

[17] remarks by investigator (FI/ASO)

[18] comments by supervisory officer(s)

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

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

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

CODE LIST ON NEXT PAGE.

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

Codes for Block 14

col 4: period of loan:

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

col. 6: credit agencies:

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

col 12: type of security:

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

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

Codes for Block 15

col 2: period:

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

col 7: scheme of lending:

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

Col 8: type of loan:

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

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

col 11: purpose of loan:

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

col 3: source :

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

col 4: purpose:

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

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

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

@including renewal & replacement

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

