



Report on-

# Debt & Investment

-In Kerala



Based on

**77<sup>th</sup> ROUND National Sample Survey  
[January 2019-December 2019]  
State Sample Data**



NSS DIVISION  
DEPARTMENT OF ECONOMICS AND STATISTICS

Government of Kerala



## DEBT & INVESTMENT IN KERALA



REPORT ON  
NSS- 77<sup>TH</sup> ROUND  
SOCIO-ECONOMIC SURVEY  
(JANUARY 2019 -DECEMBER 2019)  
*NSS Division-DES KERALA*



***Government of Kerala***

**Report on**

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*Department of Economics and Statistics*  
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# Preface

National Sample Survey (NSS) was set up in 1950, to bridge large gaps in statistical data needed for planning, policy formulation and computation of national income aggregates, especially in respect of the unorganized and household sector of the economy. The National Statistics Office (NSO) has been conducting nationwide multi-subject, integrated, large-scale sample surveys in the form of successive rounds covering various aspects of social, economic, demographic, industrial and agricultural statistics. One of the focal areas of its 77th round, conducted from January 2019 to December 2019, was Debt and Investment.

All-India Debt and Investment Survey (AIDIS) of National Sample Survey is the primary source of information on numerous indicators viz; asset stock, debt incidence, capital formation, and other indicators of both rural and urban economies. NSO first conducted the survey in its 26<sup>th</sup> round (1971-72). Subsequent data on debt and investment were collected in the 37th round (January–December 1982), 48th round (January–December 1992), 59th round (January–December 2003), and 70th round (January–December 2013), leading up to the 77th round. As a longstanding partner in the National Sample Surveys, the Department of Economics and Statistics (DES), Kerala, also participated in the survey with a matching sample size to that of the NSO

This report is based on state sample data of All India Debt and Investment Survey (AIDIS) conducted as part of 77<sup>th</sup> round NSS. This report includes important indicators on household assets and liabilities like average value of assets, average amount of debt, incidence of indebtedness and debt asset ratio. At State level, these important indicators are tabulated separately for different sectors as well as for different asset holding classes.

I extend my sincere gratitude to National Statistics Office (NSO), Government of India, for their continued technical guidance in general and providing estimation procedures in particular. I would also like to thank the field staff at districts for their hard work in collecting data and NSS division of the directorate for their painstaking effort in bringing out the report, under the guidance and supervision of Shri. Preeth V.S (Nosologist) and Shri. M.Manoj, Additional Director (State Income).

Thiruvananthapuram  
Date: 26-10-2024



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# Highlights

- *National Statistics Office (NSO) conducts All India Debt & Investment (AIDIS) survey in the rural and urban areas of the STATE at periodic intervals.*
- *The current survey, latest in the AIDIS series, was conducted during the period January to December, 2019.*
- *Information in the survey was collected in two visits (Visit 1: January-August, 2019 and Visit 2: September-December, 2019) from the same set of sample households.*
- *The reference date/period to collect the information on assets and liabilities was 30.06.2018 and it was 01.07.2018 to 30.06.2019 for capital formation.*
- *In Kerala, the survey was spread over 152 sample villages/blocks covering 1824 sample households in the rural sector and 152 sample blocks covering 1824 households in the urban sector.*
- *The Survey collected relevant information on assets and liabilities of the households of Kerala as on 30.06.2018*

## Key Indicators

Average value of Assets (AVA): The average value of all the physical and financial assets owned per household as on 30.06.2018.

Incidence of Indebtedness (IOI): The percentage of the indebted households as on 30.06.2018.

Average amount of Debt (AOD): The average amount of cash dues as on 30.06.2018

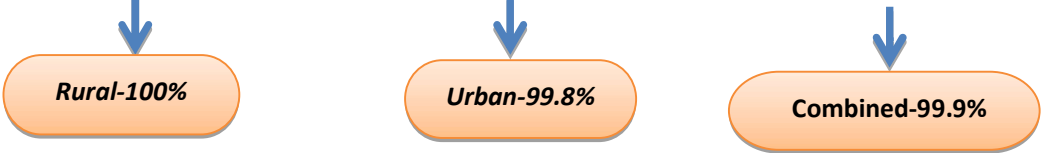
Average amount of Debt (AODL): The average amount of cash dues as on 30.06.2018 per indebted household

Debt-Asset Ratio (DAR): The average amount of debt (AOD) outstanding on a given date for a group of households expressed as a percentage of the average amount of assets (AVA) owned by the month at given date

# I. ASSETS

## A1. Ownership of Assets & Average Value of Assets (AVA)

**Ownership of Assets**  
(Percentage of Households reporting ownership of asset)

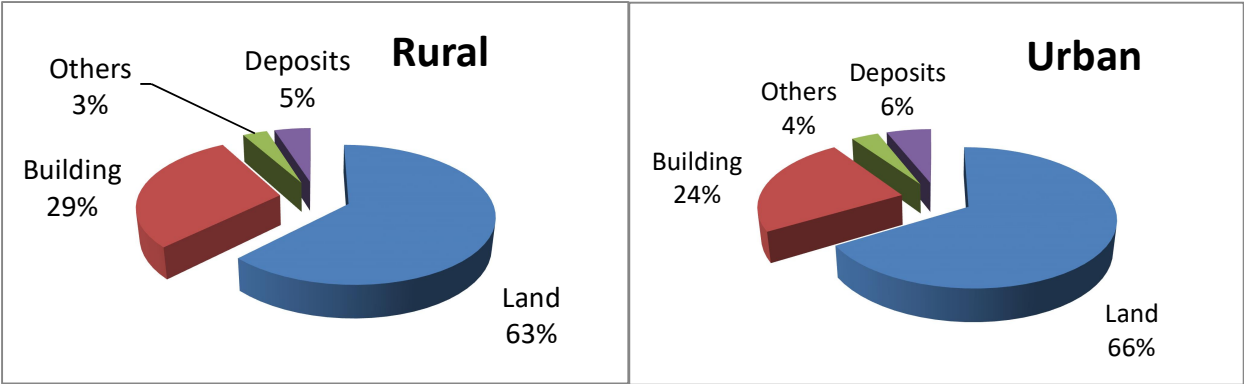


**2.AVA(Rs. '000)**



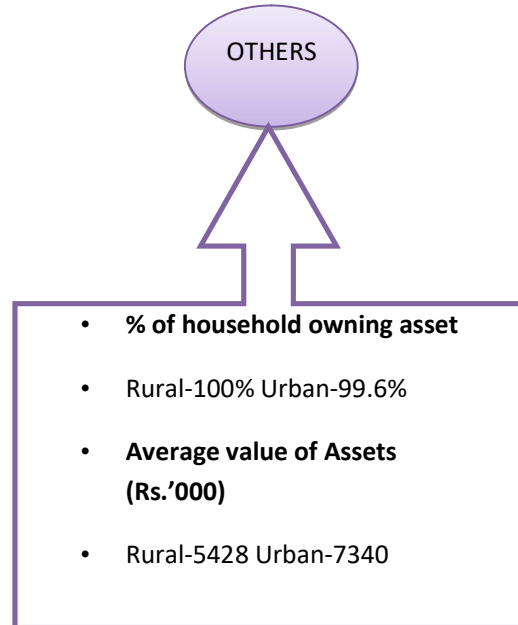
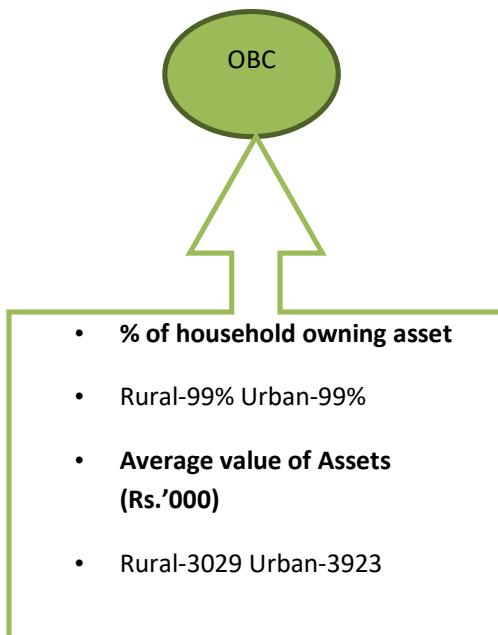
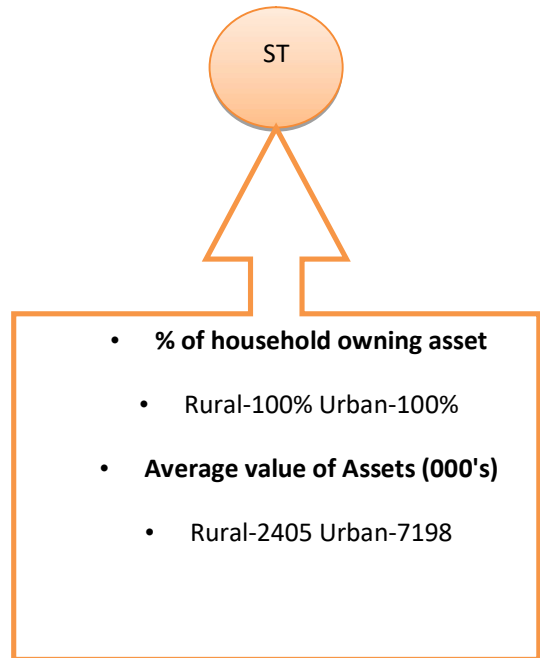
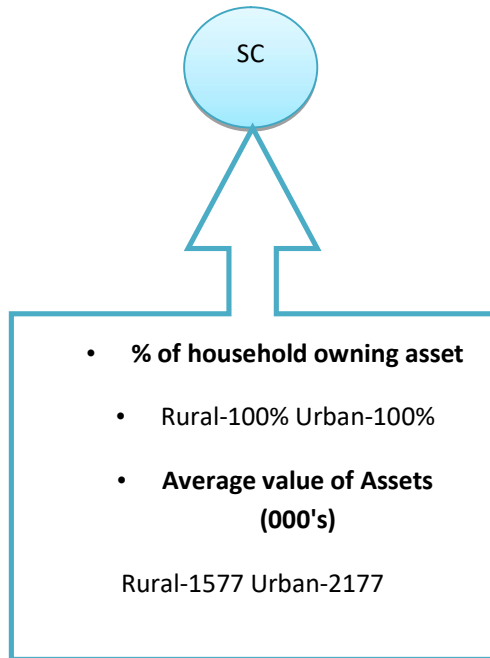
## A2. Percentage share of different components of assets in total value of assets

% Share of different components of assets in total value of asset

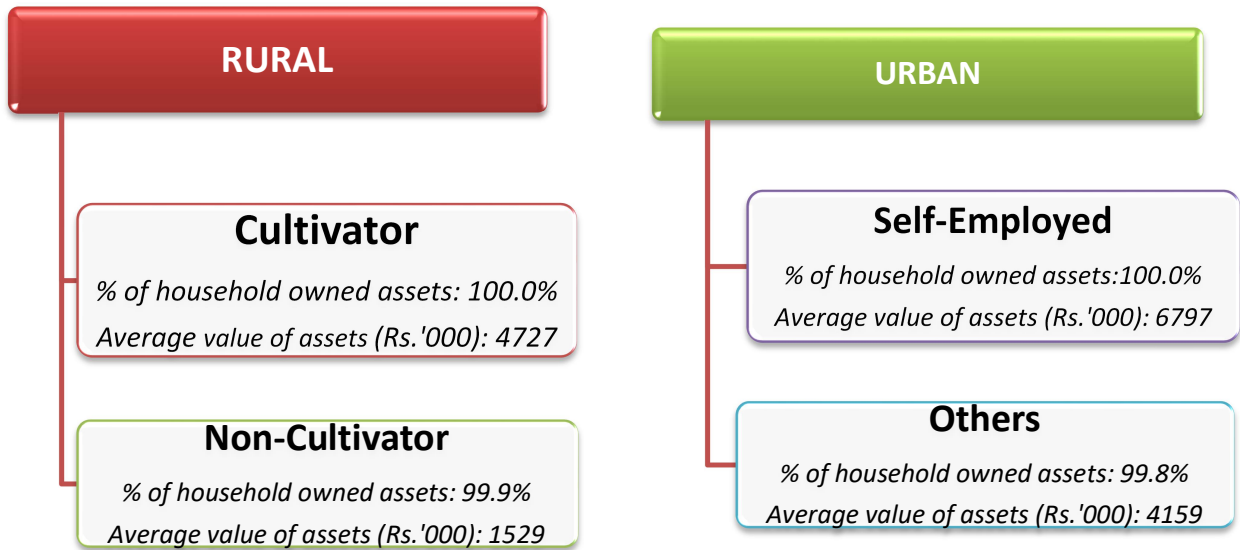


➔ Note Other assets include livestock, transport equipments, agricultural machinery, non-farm business equipment and shares.

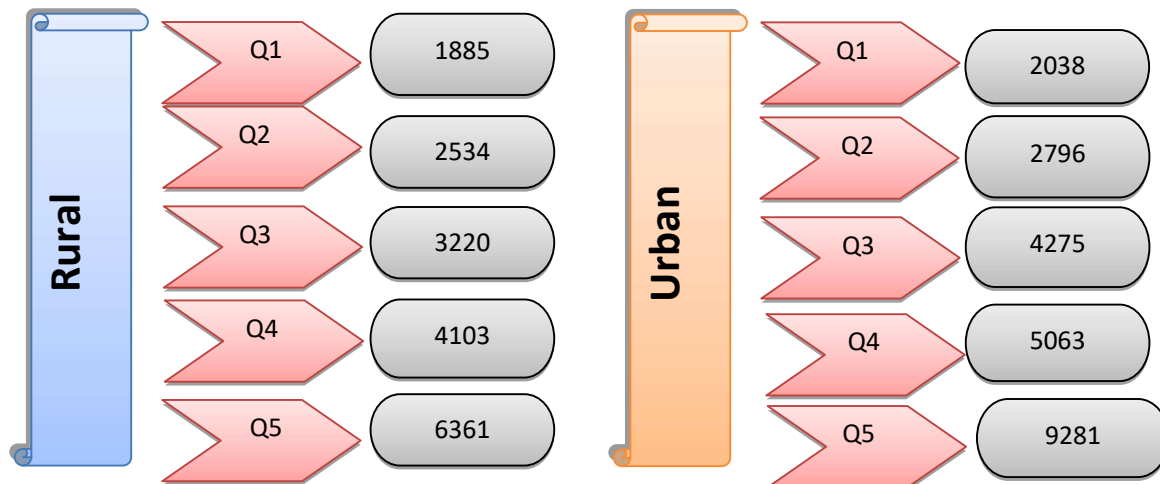
### *A3. Assets owned by the household and AVA by Social Groups*



### *A4. Assets owned by the household and AVA by occupational category of the household.*

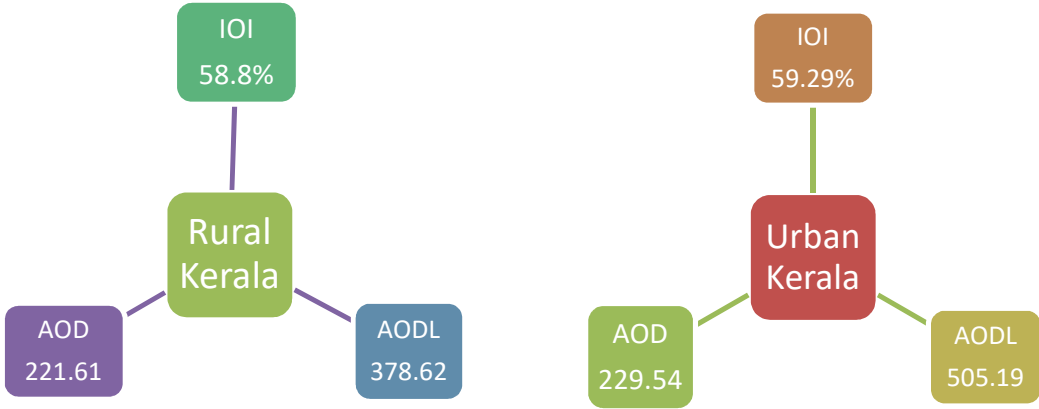


**A5. AVA (Rs. '000) by quintile class of household consumer expenditure**

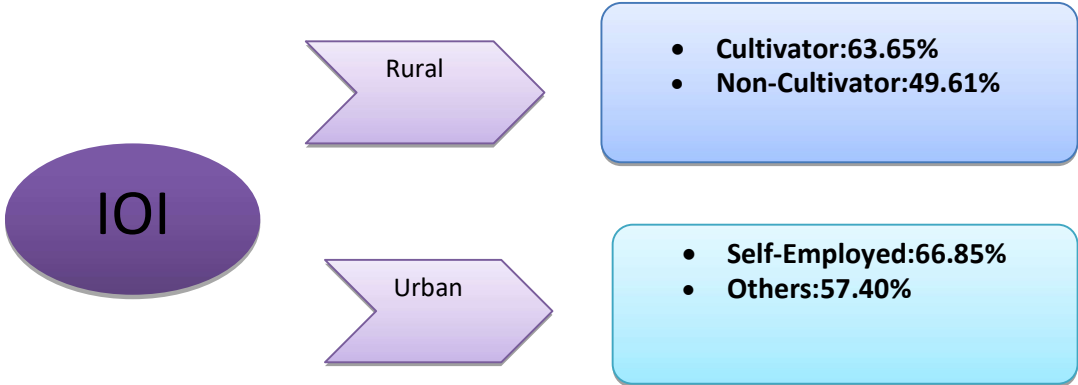


## II. INDEBTEDNESS

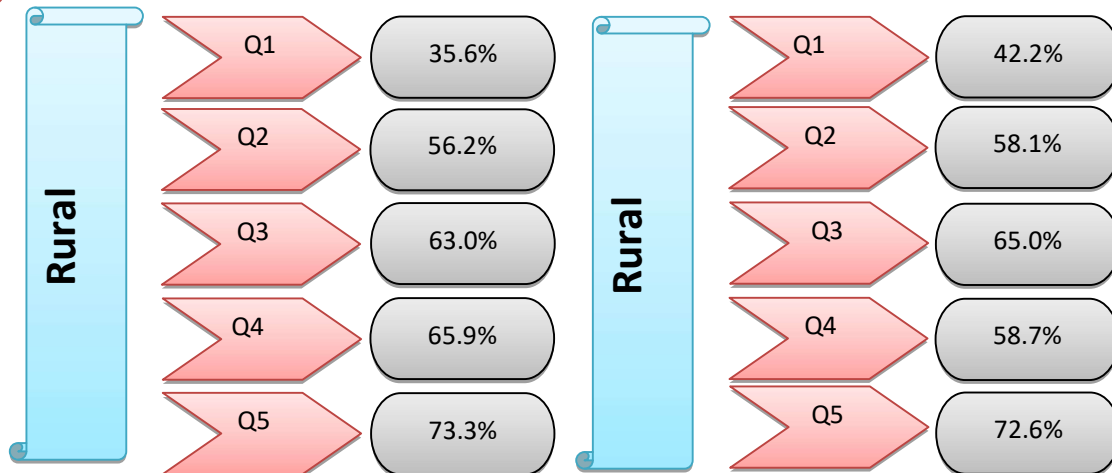
**D1 . Incidence of Indebtedness (IOI) & Average amount of Debt (AOD-Rs.000's)  
Average amount of Debt Per Household (AODLRs.000's)**



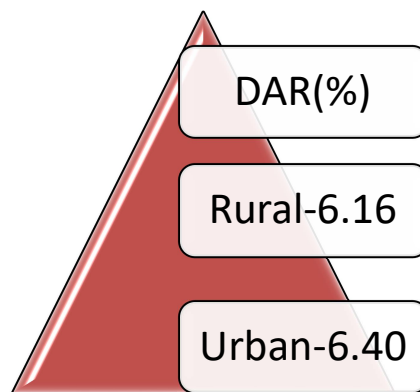
**D2. Incidence of Indebtedness (IOI) by occupational category of household**



**D3.IOI (%) by quintile class of household consumer expenditure**



**D4. Debt Asset Ratio(DAR)**



<u>Abbreviations</u>	<u>Description</u>
<b>NSO</b>	National Statistics Office.
<b>NSS</b>	National Sample Survey.
<b>DES</b>	Department of Economics and Statistics.
<b>IOI</b>	Incidence Of Indebtedness.
<b>AVA</b>	Average Value Of Asset.
<b>AOD</b>	Average Amount Of Debt.
<b>AODL</b>	Average Amount of Debt per Indebted household.
<b>AHC</b>	Asset Holding Class.
<b>DAR</b>	Debt-Asset Ratio.
<b>Hhs</b>	Households
<b>AIDIS</b>	All India Debt and Investment Survey
<b>EPL</b>	Expenditure on Purchase of Land
<b>FCE</b>	Fixed Capital Expenditure





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# **Chapter 1**

# **Introduction**



# Chapter 1

## Introduction

### 1.1 Introduction

National Statistics Office (NSO) conducts nationwide Socio-Economic (SE) Surveys in the form of different rounds, each round being normally of one-year duration. Data is obtained through household interviews from a random sample of households selected through a scientific design and cover the entire geographical area of the country except the inaccessible islands of Andaman and Nicobar Islands.

Department of Economics and Statistics, Kerala has been participating in National Sample Surveys from the very beginning with matching Samples to provide more disaggregated results at regional level. One of the objectives of state participation in NSS is to provide a mechanism by which sample size will be increased and pooling of two sets of data would enable better estimates at lower sub state level, particularly at district level.

All-India Debt and Investment Survey (AIDIS) of the National Sample Survey is the primary source of information on numerous indicators of asset stock, debt incidence, capital formation, and other indicators of both rural and urban economies. NSO has been conducting All-India Survey on Debt and Investment, periodically, since its 26<sup>th</sup> round (1971-72) in both rural and urban areas. The survey generates basic information on assets, liabilities and capital expenditure in the household sector of the economy. The present All-India Debt and Investment Survey (AIDIS), the eighth in the AIDIS series, was carried out as part of the 77<sup>th</sup> round of the National Sample Survey (NSS) during January to December, 2019. As a longstanding partner in the National Sample Surveys, the Department of Economics and Statistics, Kerala, also participated in the 77<sup>th</sup> round survey with a matching sample size to that of the NSO. This report has been prepared based on state sample data of the 77<sup>th</sup> round. It provides information on household asset and indebtedness as on June, 2018 and capital formation by the households during July, 2018 to June, 2019

### 1.2 Genesis and objective of the survey

#### Genesis

All-India Debt and Investment Survey (AIDIS) originated in the All-India Rural Credit Survey conducted by the Reserve Bank of India (RBI) during November, 1951 to August, 1952 in 75 selected districts spread across the country. The survey aimed to study (i) the demand for

credit from rural families and (ii) the supply of credit by credit agencies – both institutional and non-institutional, in order to formulate banking policies.

The first Rural Credit Survey was followed by a similar survey in 1961-62 by RBI and the scope of the survey was extended to include capital expenditure in the household sector and other associated indicators of the rural economy. The second survey thus, came to be known as the "All-India Rural Debt and Investment Survey".

The responsibility of conducting the third survey was given to NSSO and DES Kerala started to participate in the survey. It undertook the covering both rural and urban areas of the State, in its 26th round (1971-72), 37th round (1981-82), 48th round (1992), 59th round (2003) and 70th round (2013) prior to 77th round (2019).

### **1.3 Objective**

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

### **1.4 NSS 77th Round Survey**

The 77th round AIDIS survey was carried out from January to December 2019. The data was collected from a set of randomly selected sample households through two visits to each household using schedule 18.2. the period of the first visit will be January-August 2019 (Duration of Eight Months) and that of second visit will be September-December 2019 (Duration of four month duration) from August to December 2019. 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. 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 2018. Broadly, the information collected on each household were i) the assets (owned) of the household as on 30th June 2018, classified into physical and financial assets ii) the liabilities of the household as on 30th June 2018 in visit 1 and as on 30th June 2019 in visit 2 iii) the amount of capital expenditure incurred (on all transactions) by the household during July 2018-June 2019 on (a) residential plots, houses or buildings, (b) farm business and (c) non-farm business.

## **1.5 Scope and Coverage**

Geographical coverage: This survey covered all districts of the state.

## **1.6 Conceptual Framework**

### **1.6.1 Reference Period**

All of the asset and liability estimates in this report are for a specific reference date, namely June 30, 2018. These are wholly based on the information gathered during the initial visit to the sample homes. The data on the survey date and the data on transactions between the reference date and the survey date were used to calculate the position of liabilities for sample households as of June 30, 2018. The estimations for the 77th round's assets and liabilities are as of June 30, 2018, and the average value of assets and liabilities is calculated by taking into account the number of households found in the visit 1 data. The important classificatory characters used for tabulation are occupational category of the households (cultivator/non-cultivator in rural areas and self-employed/others in urban areas) and household asset holding class. For these classificatory characters, the group in which a sample house hold belongs was determined on the basis of the information collected in Visit1.

For the purpose of estimating indebtedness of the household, the following items were recorded inclusive of interest in both Visit1 and Visit2

- a) Amount 'repaid' during a particular period
- b) Amount 'written off' during a particular period
- c) Amount 'outstanding' of the total loan amount as on date of survey.

### **1.6.2 Sample Design**

The sample design adopted for the survey was essentially a stratified two stage for both rural and urban areas. The census villages/sub-units of villages and urban UFS blocks/sub-units of blocks were the first stage units (FSUs) for the rural and urban sectors respectively, while households were the second stage sampling units (SSUs) for both the sectors. The selection of FSUs was done with Simple Random Sampling With out Replacement (SRSWOR) scheme. In AIDIS, six second stage strata (SSS) were formed both in rural and urban sector considering the monthly per capita consumer expenditure (MPCE) and indebtedness of households. The sample households from each SSS were selected by SRSWOR.

### **1.6.3 Sample Size**

152 panchayath wards and 152 UFS blocks were surveyed in rural and urban sectors respectively. 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, 12 households were surveyed. The sampling design and estimation procedure is presented in Appendix - A of this report.

## **1.7 Contents of the Report**

This document presents the results of NSS 77th round survey on Debt and Investment in summarized form. It contains three chapters and three appendices. Following the present introductory one, chapter two outlines the basic concepts & definitions and procedures followed in the survey along with the definitions used in this document. Summary of findings is presented in chapter three; ie it summarizes major findings of the survey and discusses the salient features relating to assets, liability of the households as on 30.06.2018 along with the capital expenditure incurred during July 2018 – June 2019 by the households. The observations are mainly confined to estimates for rural and urban sectors. Appendix- A lists the detailed tables on **Debt and Investment** from Visit 1 and Visit 2, while Appendix-B describes the sample design and estimation procedure, and Appendix- C contains the schedules that were canvassed and surveyed during the study.



# **Chapter 2**

## **Concepts & Definition**



## Chapter 2

# Concepts & Definition

### 2.1 Basic Concepts

#### **2.1.1 Household**

A group of persons normally living together and taking food from a common kitchen constitutes a household. It includes temporary stay-always (those whose total period of absence from the household is expected to be less than 6 months during the survey period) but excludes temporary visitors and guests (expected total period of stay less than 6 months during the survey period).

#### **2.1.2 Household Size**

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

#### **2.1.3 Household Type**

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

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

1. Self-employed in agriculture
2. Self-employed in non- agriculture
3. Regular wage/salary earning
4. Casual labour in agriculture
5. Casual labour in non-agriculture
6. Others

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

1. Self-employed
2. Regular wage/salary
3. Earning Casual Labor
4. Others

### **2.1.4 Occupational Classification of Households**

The rural households are classified into two types viz ; cultivator and non-cultivator households using the criteria below:

- ✚ *Cultivator households:* households operating at least 0.002 hectare of land during the 365 days preceding the date of survey;
- ✚ *Non-cultivator households:* households operating no land or land less than 0.002 hectare of land.

For the urban areas, *self-employed* and *other* households are the two occupational categories of the households.

### **2.1.5 Household Assets**

Household assets represent all that were owned by the household and had monetary value. This includes physical assets like land, buildings, livestock, agricultural machinery and implements, non-farm business equipment, all transport equipment, and financial assets like receivable on loans advanced in cash or in kind, shares in companies and co-operative societies, banks, etc; National Saving Certificates and the like deposits in companies, banks, post offices and with individuals. The AIDIS did not include crops standing in the fields and stock of commodities held by the household in the household assets

### **2.1.6 Liabilities**

All claims against a household held by others are considered as liabilities of the household. Thus all loans payable by the household to others, irrespective of cash or kind are deemed as liabilities of the households. However, in the report, only cash loan are taken into the consideration to generate estimates on indebtedness .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 are considered to be cash loans, irrespective of whether such loans were repaid or proposed to be repaid in cash or in kind. Cash loans, generally, covers 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 are regarded as kind loans payable.

### **2.1.7 Valuation of Assets**

In the first visit, information was collected on assets (owned) and liabilities as on 30th June, 2018. The basis for valuation of assets is described below:

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

However, for the purpose of estimation of capital formation, actual expenses incurred on all *transactions* during the reference period (i.e., between 01.07.2018 and 30.06.2019) were recorded separately and were collected in both visits.

## **A. Farm Business**

Farm business comprised of 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 (jaggery)* making. Although *gur (jaggery)* 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(Nic)2008.

## **B 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 was excluded when such activities were 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.

## **C. Enterprise**

An enterprise was defined as an undertaking which was 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.

### **a. Household Enterprise**

A household enterprise was defined as one 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 was located in the premises of the household(s) or not. In other words, all proprietary and partnership enterprises were household enterprises.

### **b. Non-Household Enterprise**

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

### **c. Non-Agricultural Enterprises**

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

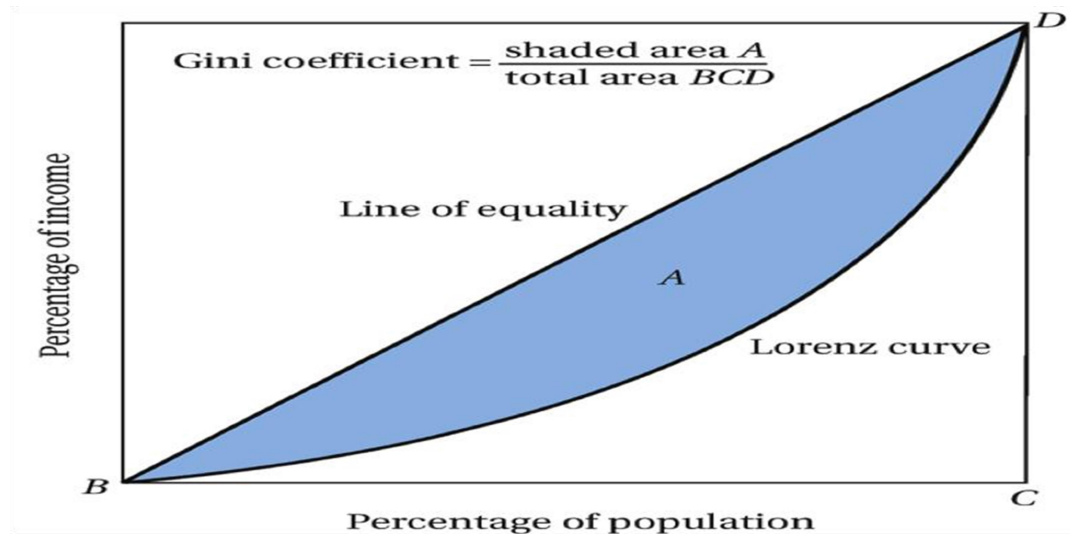
### **d. Household Asset Holding Class**

This refers to the 10 decile classes of the Rural/Urban Kerala distribution (estimated distribution) of households by asset holding size. In the tables, the different decile classes are referred to simply as 1 (lowest), 2, 3, ... 9, 10 (highest). The 10 household asset holding classes were determined separately for each sector based on visit 1 data by examining the distribution of sample households over the asset holding classes for Kerala.

## **2.1.8 Capital Expenditure**

Fixed capital formation takes place by way of new purchase, construction for own use and improvement of physical assets which help in further production. Thus, expenditure on land development work, on fixed assets used in farm and non-farm business and on residential buildings were considered as capital expenditure.

### **2.1.9 Gini Coefficient**



This is a measure of inequality of a distribution. It is defined as the ratio of the area between the Lorenz curve of the distribution and the line of equality; and the area under the line of equality. The Gini coefficient, should lie between 0 & 1 and is often used as a measure of income inequality. Here, 0 corresponds to perfect income equality (i.e. every one has the same income) and 1 corresponds to perfect income inequality (i.e. one person has all the income, while everyone else has zero income). The Gini coefficient can also be used to measure wealth inequality (Income distribution).





# **Chapter 3**

## **Summary of Findings**



## Chapter 3

# Summary of Findings

### 3.0 Introduction

This chapter discusses the findings of the survey on Debt and Investment conducted by the Department of Economics and Statistics (DES) as part of the 77th round of the National Sample Survey (NSS) during January–December 2019. It covers estimates of key indicators such as household assets and liabilities as of 30th June 2018, and capital expenditure incurred by households during the period from July 2018 to June 2019.

The indicators presented in this chapter are mainly confined to state level estimates. This chapter is arranged in the following sections:

- **Part One: Asset holdings**
- **Part Two: Household indebtedness**
- **Part Three: Debt-Asset ratio**
- **Part Four: Capital Expenditure**
- **Part Five: Financial Inclusion**
- **Part Six: Inequality in distribution of Assets**



### Part One : Asset Holdings

#### 3.1.1 Average Asset Holdings

In the 77th round of the Debt and Investment survey, information was gathered on the material and monetary assets that households possessed as of June 30, 2018. Land, buildings, cattle, agricultural tools and machinery, non-farm business equipment, and transport equipment were all regarded as physical assets, whilst shares, deposits, and other financial assets such as cash and kind receivables were regarded as financial assets. The holdings of the households' assets are made up of all of these assets.

- ❖ *All belongings of the household that have monetary value are considered as Assets of the household. These are classified into **Physical or Financial assets**.*
- ❖ *Average value of all the physical and financial assets owned per households is considered as **Average Value of Assets(AVA)**.*

The percentage of household ownership and average asset value (AVA) in Kerala are shown in Table 1.1 below. The table reveals that- in Kerala, 99.9% of households own the assets and the average value of Asset per household is 41 lakhs.

**Table 1.1: Average Value of Assets (AVA-000'Rs.) as on 30.06.2018**

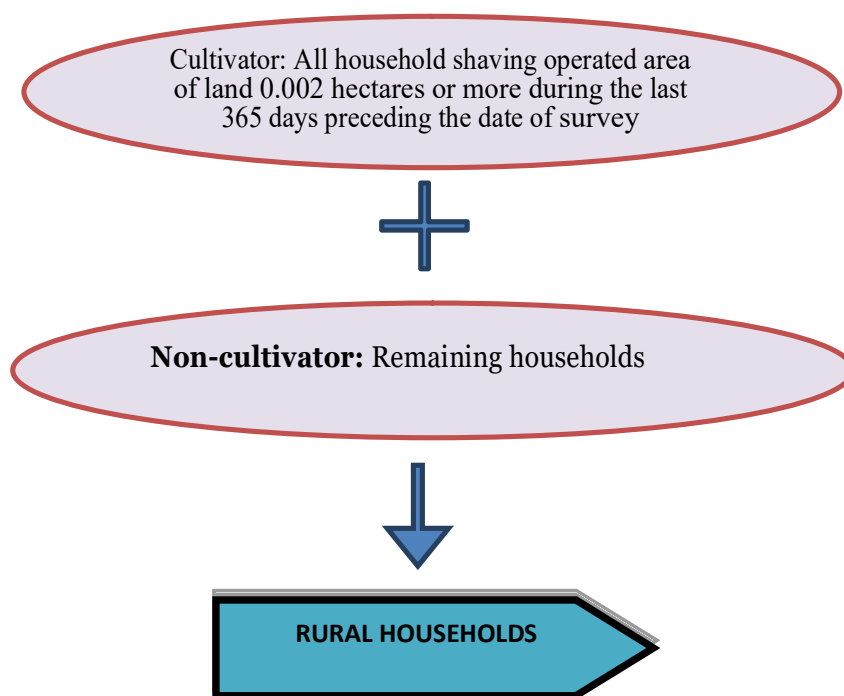
Indicator	Rural	Urban	Combined
Households owning assets (%)	100.0	99.8	99.9
AVA (000'Rs.)per household	3621	4689	4132

Ref : Tables 1.4,1.10 of Appendix- A

### Average Asset Holdings By Occupational Category of The Households

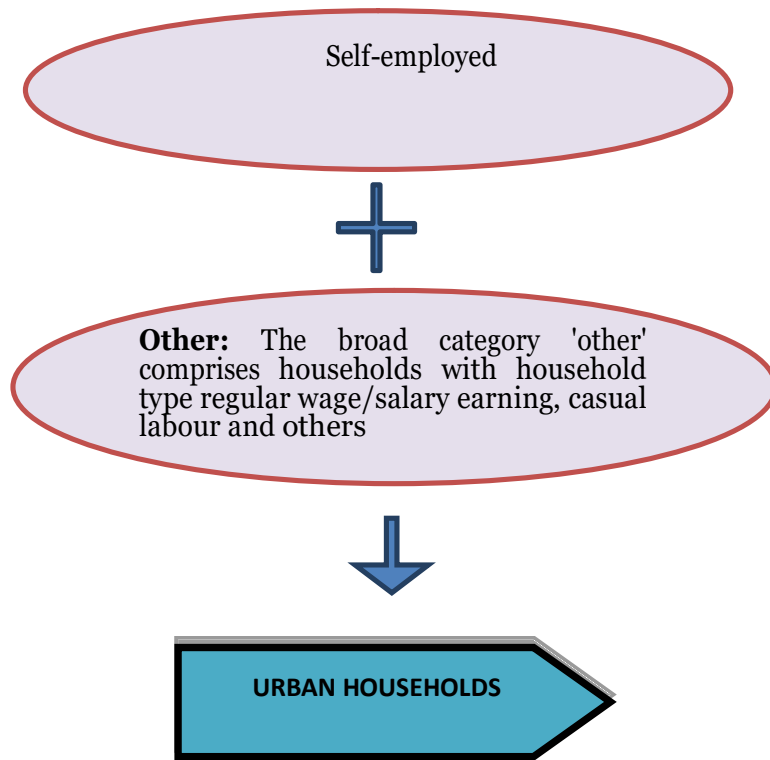
Two different classifications have been used for rural and urban areas for identifying the occupational category of a household.

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



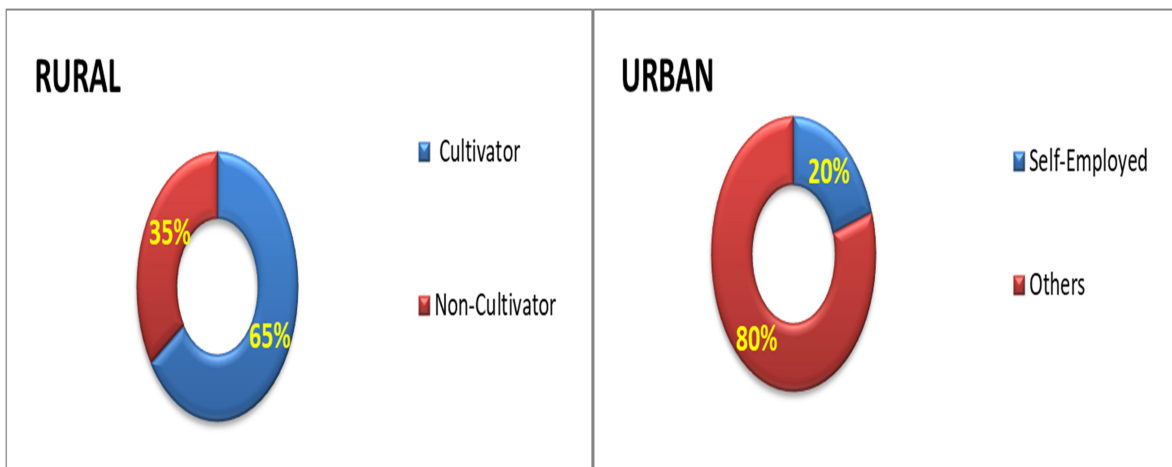
**Categories of urban households:** Depending upon its major source of income during the last 365 days, each urban household is categorized into one of the four household types: *self-*

employed, regular wage/salary earning, casual labour and others. The urban households are further classified into two occupational categories as defined below:



**Figure 3.1** presents the distribution of households by occupational category in rural and urban Kerala. In rural areas, 35% of households are cultivators, while the remaining 65% fall under non-cultivators. In urban areas, 20% of households are self-employed, with the rest categorized as "others," which includes regular wage or salary earners, casual laborers, and other forms of employment.

**Figure 3.1. Percentage of households by occupational category of the households**



Percentage of households owning assets and average asset holdings per household are presented in **Table 1.2** for each occupational category in rural and urban sectors of Kerala

**Table 1.2 : Percentage of households owning assets, Average value of Assets (AVA-000'Rs.) per household as on 30.06.2018 by occupational category of the household**

Occupational Category of the households	% of households owning asset	AVA per household (000'Rs.)
<b>Rural</b>		
Cultivator	100.0	4727
Non-cultivator	99.9	1529
All	100.0	3621
<b>Urban</b>		
Self-employed	100	6797
Others	99.8	4159
All	99.8	4689

Ref : Tables 1.5 ,1.9CR, 1.9CU of Appendix- A

The table presents data on the percentage of households owning assets and the average value of assets (AVA) per household as of June 30, 2018, categorized by occupation in rural and urban areas. In rural areas, cultivators have full asset ownership (100%) with a significantly higher AVA per household (₹4,7.27 lakh) compared to non-cultivators, who also have near-complete ownership (99.9%) but a much lower AVA (₹15.29lakh). Overall, rural households exhibit full asset ownership, with an average AVA of ₹36.21lakh. In urban areas, 100% of self-employed households own assets, with a substantially higher AVA of ₹67.97 lakh compared to others, who have 99.8% ownership and an AVA of ₹41.59lakh. The average AVA for all urban households is ₹46.89 lakh, reflecting higher asset values among the self-employed. This indicates a notable rural-urban disparity, with urban self-employed households holding the highest asset values.

### 3.1.2 Average Asset Holdings By Social Group

The estimated average value of assets along with the percentage of households owning assets *by social* group of the households, separately for rural and urban areas are given in **Table 1.3**. The table provides data on the percentage of households owning assets and the average value of assets (AVA) per household as of June 30, 2018, across social groups in rural, urban, and combined areas. All social groups show near-total asset ownership, with slight variations, such as 99% among OBC households in both rural and urban areas. In terms of AVA, 'Others' have the highest asset values, with ₹54.28 lakh in rural areas and ₹73.40 lakh in urban areas, resulting in a

combined AVA of ₹62.43 lakh. Scheduled Tribes (ST) show a significant rural-urban disparity, with a rural AVA of ₹24.05 lakh and a much higher urban AVA of ₹71.98 lakh, while Scheduled Castes (SC) have the lowest AVA in both rural and urban settings, at ₹15.77 lakh and ₹21.77 lakh, respectively. OBCs fall in between, with a combined AVA of ₹35.05 lakh. Overall, urban households tend to have higher AVAs than their rural counterparts, reflecting the greater economic value of urban assets across all social groups.

**Table 1.3 :Average Value of Assets (AVA-000’Rs.) as on30.06.2018**

Social Group	Households owning assets (%)			AVA (000’Rs.) per household		
	Rural	Urban	Combined	Rural	Urban	Combined
Schedule Caste(SC)	100.0	100.0	100.0	1577	2177	1815
Schedule Tribe (ST)	100.0	100.0	100.0	2405	7198	2761
Other Backward Classes(OBC)	99.0	99.0	99.9	3029	3923	3505
Others	100.0	99.6	99.8	5428	7340	6243
All	100.0	99.8	99.9	3621	4689	4132

Ref : Tables 1.10, 1.6 of Appendix- A

### 3.1.4 Average Value Of Asset Across ‘Decile’ Classes Of Household Asset Holding

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

The estimated average value of assets for different decile classes of household asset holding, separately for rural and urban areas is shown in in Table 1.4 and the rural-urban differences are depicted in Figure 3.2. The table presents the average value of assets (AVA) across decile classes of asset holding as of June 30, 2018, for rural, urban, and combined households. The AVA increases progressively across the decile classes, showing a clear pattern of wealth concentration in higher deciles. In rural areas, the AVA ranges from ₹1.15 lakh in the lowest decile (1st) to ₹145.73 lakh in the highest decile (10th), while in urban areas, it ranges from ₹0.24 lakh in the 1st decile to ₹250.49 lakh in the 10th. The combined AVA also shows a

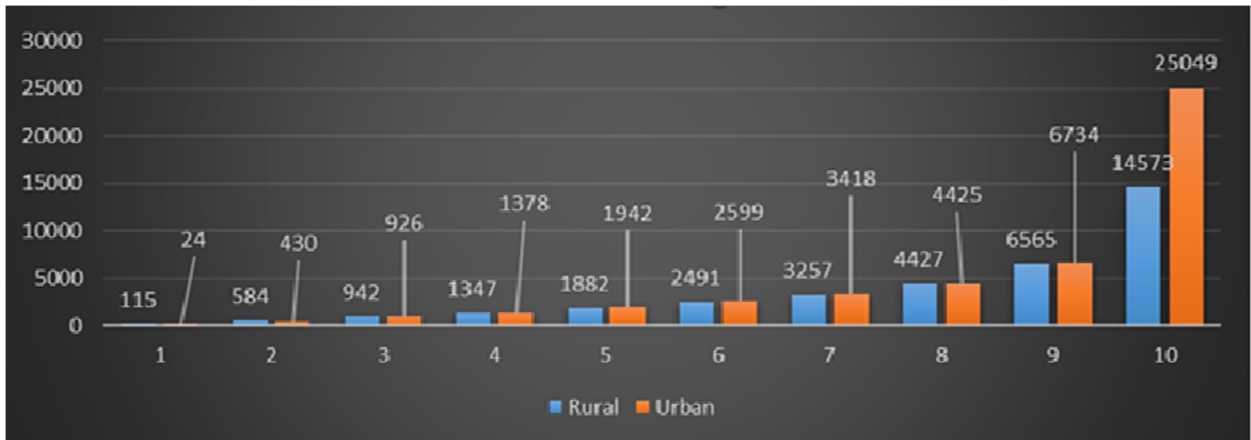
steep rise, with ₹0.71 lakh in the lowest decile and ₹195.80 lakh in the highest. The substantial gap between urban and rural households in the upper deciles highlights a significant urban-rural disparity, with urban households in the top deciles holding far greater asset values. Overall, the average value of assets for all households is ₹36.21 lakh in rural areas, ₹46.89 lakh in urban areas, and ₹41.32 lakh for the combined total.

**Table 1.4: Average value of Assets (AVA-000'Rs.) by decile class of asset holding as on 30.06.2018**

Household asset holding class (AHC)	Average value of Assets (000'Rs.)		
	Rural	Urban	Combined
1	115	24	71
2	584	430	510
3	942	926	935
4	1347	1378	1362
5	1882	1942	1911
6	2491	2599	2542
7	3257	3418	3334
8	4427	4425	4426
9	6565	6734	6646
10	14573	25049	19580
All	3621	4689	4132

Ref : Table 1.4 of Appendix –A

**Fig.3.2: Average Value of Assets(Rs.'000) by decile class of asset holding as on 30.06.2018**



Information on value of assets: physical or financial, was collected in respect of various items constituting the assets. **Table 1.5** shows the break-up of different components of assets in the total value of assets for each occupational categories of rural and urban Kerala.



Table 1.5: Break-up of different components of assets(%)in the total value of assets for each occupational category of households as on 30.06.2018:Kerala

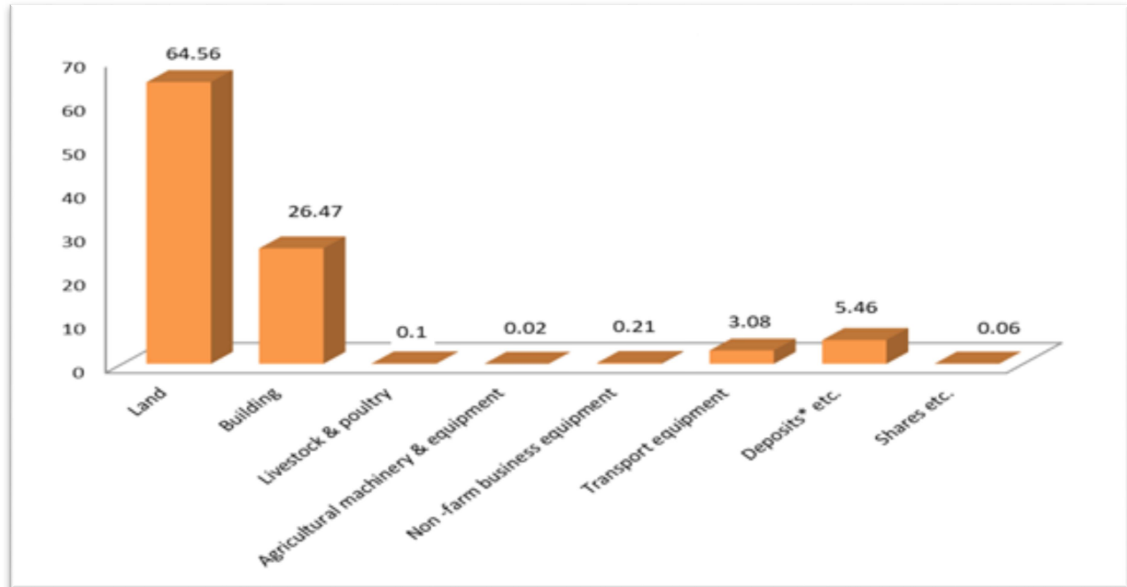
**Table 1.5: Break-up of different components of assets (%) in the total value of assets for each occupational category of households as on 30.06.2018**

Category of Assets	Rural			Urban			Combined
	Cultivator	Non Cultivator	All	Self-employed	Others	All	
Land	64.9	48.36	62.47	64.34	67.12	66.32	64.56
Building	27.40	40.57	29.32	22.65	24.64	24.07	26.47
Livestock &poultry	0.16	0.09	0.15	0.12	0.05	0.07	0.10
Agricultural machinery & equipment	0.05	0.01	0.04	0.02	0.01	0.01	0.02
Non-farm Business equipment	0.15	0.47	0.19	0.62	0.07	0.23	0.21
Transport equipment	2.60	4.42	2.9	5.07	2.48	3.24	3.08
Deposits*etc	4.67	6.03	4.87	7.1	5.5	5.96	5.46
Shares etc.	0.02	0.05	0.03	0.04	0.01	0.09	0.06
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Include NSC, Kisan Vikas Patra (KVP), saving bonds, post office deposits, other small savings schemes, etc. deposits with bank, non-banking companies, MFI, SHG, PF etc., insurance excl. bullion and ornaments

Ref :Table 1.11R , 1.11U of Appendix -A.

Figure 3.3 illustrates the breakdown of various asset components as of June 30, 2018, in the total asset value at the state level for both rural and urban households. In Kerala, land and buildings together make up the largest portion of household assets, contributing the most significant share to the overall asset distribution.

**Fig3.3: Break-up of different component of assets (in percentage) of Kerala**

### 3.1.6 Possession of Land By ‘Decile’ Class of Household Asset Holding

Proportion of households reporting possession of land along with the average area of rural and urban land possessed by each household asset holding class as on 30.06.2018, separately for rural and urban households is presented in the Table1.6, Table1.7, Table1.8. In rural areas, land possession is nearly universal among wealthier households, with 99.7% of top decile households owning an average of 1.309 hectares, while lower AHCs, such as the 1st decile, report significantly smaller holdings (27.1% ownership with 0.006 hectares). Urban land ownership among rural households is minimal, concentrated mostly in the top AHCs. In urban areas, rural land ownership is sparse, with only 26% of the wealthiest households holding rural land, but urban land ownership rises sharply with wealth, peaking at 98.8% in the top decile with 0.207 hectares on average. Combined data shows that rural land ownership increases with wealth, with 64.5% of top decile households owning 1.779 hectares, while urban land ownership is similarly skewed, with 49% of top decile households holding 0.101 hectares. Overall, 51.2% of households in Kerala own rural land, averaging 0.157 hectares, while 39.1% own urban land, averaging 0.037 hectares, highlighting the strong correlation between wealth and land ownership across both regions.

**Table 1.6: Percentage of households reporting possession of land & average land per household as on 30.06.2018 by household Asset Holding Class (AHC) in Rural Kerala.**

<b>Rural</b>				
<b>AHC</b>	<b>Rural land</b>		<b>Urban land</b>	
	<b>% of households reported</b>	<b>Average area of land per household (hectares)</b>	<b>% of households reported</b>	<b>Average area of land per household (hectares)</b>
1	27.1	0.006	0	0
2	84.6	0.036	0	0
3	99.4	0.046	0.6	0
4	97.0	0.235	0.2	0
5	99.7	0.095	0.3	0
6	100	0.226	0	0
7	98.9	0.156	1.1	0.001
8	98.9	0.226	1.1	0.001
9	99.9	0.444	1.6	0.001
10	99.7	1.309	3.4	0.004
All	90.5	0.278	0.8	0.001

Ref : Table 1.15 of Appendix-A

**Table 1.7: Percentage of households reporting possession of land & average land per household as on 30.06.2018 by household Asset Holding Class (AHC) in Urban Kerala**

<b>Urban</b>				
<b>AHC</b>	<b>Rural land</b>		<b>Urban land</b>	
	<b>% of households reported</b>	<b>Average area of land per household (hectares)</b>	<b>% of households reported</b>	<b>Average area of land per household (hectares)</b>
1	0	0	0.1	0
2	5.3	0.001	49.8	0.023
3	10.9	0.004	82.7	0.024
4	3.8	0.001	95.2	0.09
5	3.5	0.004	93.4	0.049
6	4.1	0.003	98.7	0.05
7	6.6	0.007	95	0.044
8	12	0.012	95.4	0.069
9	12.1	0.018	98.5	0.217
10	26	0.201	98.8	0.207
All	8.4	0.025	80.7	0.077

Ref. Table 1.15 of Appendix – A

**Table 1.8: Percentage of households reporting possession of land & average land per household as on 30.06.2018 by household Asset Holding Class(AHC)**

Combined				
AHC	Rural land		Urban land	
	% of households reported	Average area of land per household (hectares)	% of households reported	Average area of land per household (hectares)
1	14.1	0.003	0	0
2	46.6	0.02	23.8	0.011
3	56.9	0.026	40.1	0.011
4	52.3	0.123	45.8	0.043
5	53.8	0.051	44.8	0.023
6	54.0	0.119	47.3	0.024
7	54.8	0.085	46.0	0.021
8	57.2	0.124	46.3	0.033
9	57.8	0.24	48.1	0.105
10	64.5	1.779	49.0	0.101
All	51.2	0.157	39.1	0.037

Ref: Table 1.15 of Appendix -A

### **3.2 Part Two: Household Indebtedness**

In this survey, a household was considered to be indebted if the household had any cash loan out standing as on 30.06.2018.



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

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

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

**Table 1.9** presents the Incidence of Indebtedness (**IOI**), Average amount of Debt (**AOD**) per household and **AOD** per indebted household (**AODL**) as on 30.06.2018 by different asset holding class separately for rural & urban households. The data shows that as AHC increases, both IOI and AOD rise across all areas, with the highest indebtedness seen in the higher asset classes. The AODL, which represents the debt burden on indebted households, also significantly increases, especially in urban areas where it peaks at 1306.07 for the highest AHC, compared to 907.97 in rural and 1086.2 in combined areas. Overall, indebtedness is prevalent across asset classes, with rural areas having slightly lower AOD and AODL compared to urban households. This suggests a trend where wealthier households carry more debt, but the relative burden of this debt is greater in urban regions.

**Table 1.9: Incidence of Indebtedness (IOI), Average amount of Debt (AOD) per household and AOD per indebted household (AODL) as on 30.06.2018 by different Asset Holding Class(AHC)**

AHC	Rural			Urban			Combined		
	IOI (%)	AOD (000's)	AODL (000's)	IOI (%)	AOD (000's)	AODL (000's)	IOI (%)	AOD (000's)	AODL (000's)
1	28.40	61.00	214.79	40.40	74.31	183.94	34.10	67.37	197.57
2	47.52	90.54	190.53	49.60	112.79	227.4	48.50	101.18	208.62
3	69.51	121.97	175.47	62.30	186.96	300.1	66.00	153.19	232.11
4	56.57	169.32	299.31	70.60	202.08	286.23	63.30	185.03	292.31
5	58.46	159.39	272.65	65.70	217.95	331.74	61.90	187.34	302.65
6	65.86	199.06	302.25	65.00	221.81	341.25	65.46	209.99	320.79
7	72.20	283.84	393.13	59.10	326.83	553.01	65.50	304.40	464.73
8	67.19	269.77	401.5	62.70	424.27	676.67	65.00	343.80	528.92
9	60.58	309.32	510.6	62.20	508.59	817.67	61.40	404.79	659.27
10	61.82	561.31	907.97	55.20	720.95	1306.07	58.70	637.60	1086.2
All	58.80	222.61	378.59	59.29	299.54	505.19	59.00	259.44	439.73

Ref: Table No.1.4 of Appendix- A

### 3.2.1 IOI & AOD By Occupational Category of Households

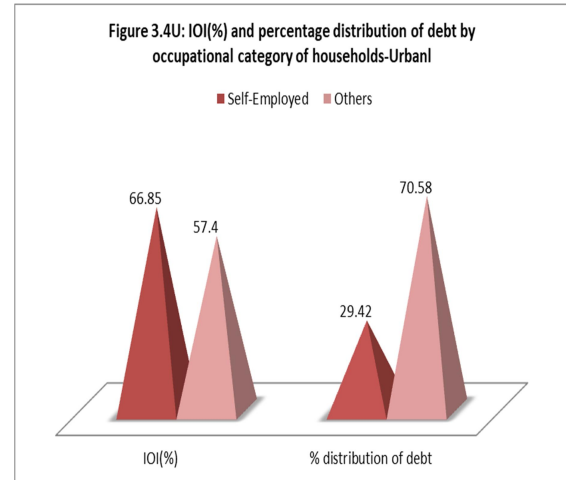
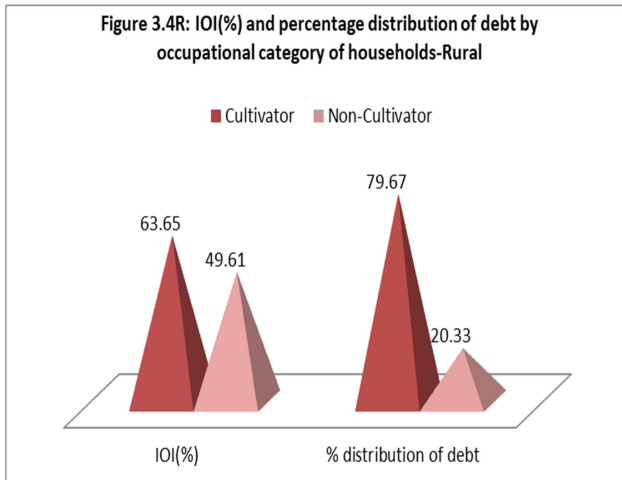
**Table 2.0** provides insights into the incidence of indebtedness (IOI), average amount of debt (AOD), and AOD per indebted household (AODL) for rural and urban households in Kerala as of 30.06.2018, categorized by occupational groups. In rural areas, 'Cultivators' exhibit a higher IOI (63.65%) compared to 'Non-Cultivators' (49.61%), with greater AOD (₹2.71 lakh) and AODL (₹4.26 lakh). This suggests that cultivators in rural Kerala face a larger debt burden. In urban areas, the 'Self-employed' group shows the highest IOI (66.85%), AOD (₹4.38 lakh), and AODL (₹6.56 lakh), indicating significant indebtedness among urban self-employed households. Overall, urban households have higher debt amounts per household, and the self-employed category is particularly impacted.

**Table 2.0: IOI, AOD & AODL as on 30.06.2018 by Occupational Category of Rural & Urban Households.**

Occupational Category of household	IOI (%)	AOD (Rs.000's)	AODL (Rs.000's)
<b>Rural</b>			
Cultivator	63.65	271.14	425.97
Non-Cultivator	49.61	130.86	263.76
All	58.80	222.61	378.62
<b>Urban</b>			
Self-employed	66.85	438.36	655.69
Others	57.40	264.62	461.06
All	59.29	299.54	505.19

Ref: Table1.5 of Appendix –A

The Incidence of Indebtedness (IOI) and the percentage distribution of the amount of outstanding debt as of 30.06.2018 by occupational category of households for rural and urban Kerala are shown in Figures 3.4R and 3.4U. In rural areas, approximately 80% of the outstanding debt is attributed to cultivators. In urban areas, the distribution of debt between the self-employed and others is 29% and 71%, respectively.



### 3.2.2 IOI & AOD By Social Group

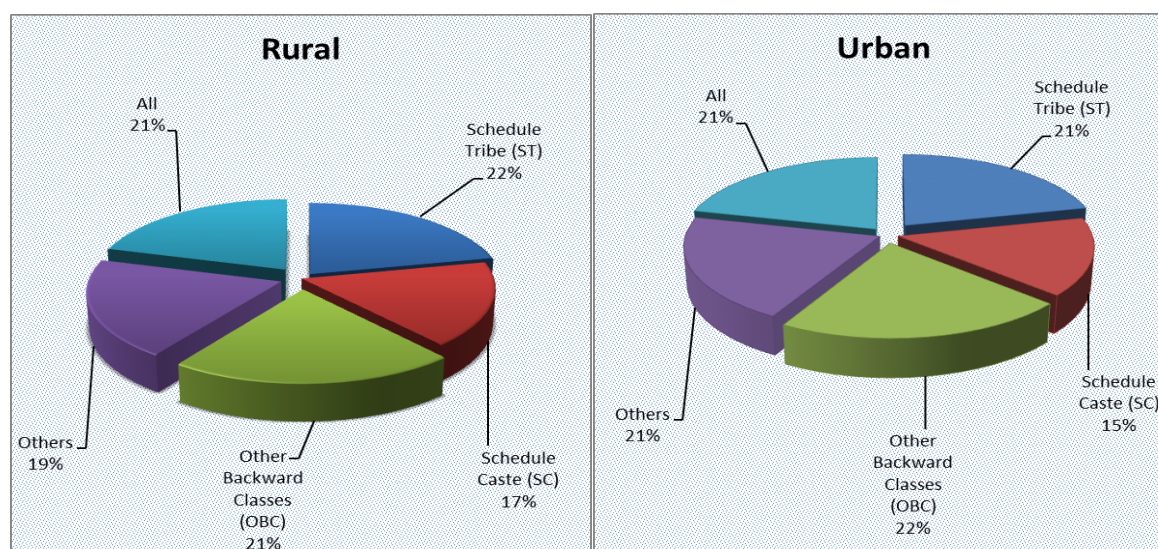
**Table 2.1** shows the Incidence of Indebtedness (IOI) and Average amount of Debt(AOD) per household as on 30.06.2018 for households of different social groups in rural and urban Kerala.

**Table 2.1: IOI and AOD by Social Groups as on 30.06.2018 of rural and urban households.**

Social Group	IOI (%)			AOD per household (Rs.000's)		
	Rural	Urban	Combined	Rural	Urban	Combined
Schedule Tribe (ST)	61.8	59.7	60.9	135.59	231.36	173.55
Schedule Caste (SC)	48.0	42.5	47.6	93.38	140.33	96.87
Other Backward Classes (OBC)	60.8	60.0	60.4	222.20	297.50	262.33
Others	55.8	57.7	56.6	268.27	327.18	293.38
All	58.8	59.3	59.0	222.61	299.54	259.44

Ref: Table No.1.6 of Appendix - A

The Incidence of Indebtedness (IOI) and its percentage distribution on 30.06.2018 by social group of households for rural and urban Kerala is shown in **Figures 3.5**

**Fig 3.5 IOI and AOD by Social Groups as on 30.06.2018 of rural and urban households**

**Table 2.1** and **figure 3.5** present the Incidence of Indebtedness (IOI) and the Average Amount of Debt (AOD) per household across different social groups in rural, urban, and combined households in Kerala as of 30.06.2018. The IOI is relatively consistent across all social groups, with the highest IOI among Scheduled Tribes (ST) at 60.9% in the combined category, followed closely by Other Backward Classes (OBC) at 60.4%. In terms of debt, the AOD per household is highest among the 'Others' group, at ₹293.38 thousand in the



combined category, and lowest among the Scheduled Castes (SC), at ₹96.87 thousand. The data shows a clear disparity in debt levels, with ST and SC households holding less debt compared to OBC and 'Others', especially in urban areas where debt levels are higher across all groups.

### 3.2.3 IOI by type of Credit agency

Table 2.2 shows the percentage of indebted households as on 30.06.2018 by asset holding class(AHC)for institutional and non-institutional credit agencies.The analysis of the Incidence of Indebtedness (IOI) by type of credit agency reveals that wealthier households, indicated by higher Asset Holding Classes (AHC), exhibit greater engagement with institutional credit, with the IOI rising from 29.7% in the lowest asset class to 61.8% in the highest. While non-institutional credit also increases with asset holding, the growth is less significant, ranging from 11.9% to 20.1%. Overall, higher asset holding classes show a higher incidence of indebtedness, with institutional credit being the predominant source for more affluent households.

**Table 2.2: Incidence of Indebtedness (IOI) to Institutional and Non- Institutional Credit Agencies as on 30.06.2018 by household Asset Holding Class (AHC)**

AHC	IOI (%)								
	Rural			Urban			Combined		
	Institutional	Non-institutional	All	Institutional	Non-institutional	All	Institutional	Non-institutional	All
1	23.9	13.4	28.4	36.1	10.3	40.4	29.7	11.9	34.1
2	43.9	12.0	47.5	46.0	16.4	49.6	44.9	14.1	48.5
3	62.5	16.3	69.5	60.0	20.9	62.3	61.3	18.5	66.0
4	52.8	13.6	56.6	63.6	20.3	70.6	58.0	16.8	63.3
5	51.0	22.7	58.5	60.7	14.2	65.7	55.6	18.6	61.9
6	61.1	18.6	65.9	57.4	15.6	65.0	59.3	17.1	65.5
7	65.5	27.7	72.2	54.7	11.7	59.1	60.3	20.1	65.9
8	63.6	19.7	67.2	59.9	14.6	62.7	61.8	17.3	65.0
9	56.2	15.1	60.6	59.2	10.6	62.2	57.7	12.9	61.4
10	54.5	19.8	61.8	51.5	12.5	55.2	53.0	16.3	58.7
All	53.5	17.9	58.8	54.9	14.7	59.3	54.2	16.4	59.0

Note: 1. Institutional Credit Agencies include Banks, Co-operative Societies, Insurance Companies, PFs, Employer, Financial co-operation/Institution; Non-banking Financial Companies, Bank linked and non-bank linked Self Help Groups/Joint Liability Groups, Other Institutional Agencies. 2.Non-institutional Credit Agencies include landlord, agricultural moneylender, professional moneylender, input supplier, relatives and friends, Chit Fund, Market Commission Agent/Traders, Others.

Ref: 2.12 of Appendix-A

**Table 2.3** shows the Incidence of Indebtedness and outstanding Cash debt (%) as on 30.06.2018, by occupational category of household for institutional and non-institutional credit agencies.

**Table 2.3: Incidence of indebtedness (IOI) and outstanding cash debt (%) by credit agencies and occupational category of households as on 30.06.2018.**

Occupational category of the households	Institutional		Non-Institutional		All	
	IOI (%)	Cash debt (%)	IOI (%)	Cash debt (%)	IOI (%)	Cash debt (%)
<b>Rural</b>						
Cultivator	58.1	88.2	19.7	11.8	63.7	100.0
Non-cultivator	44.7	85.7	14.5	14.3	49.6	100.0
All	53.5	87.7	17.9	12.3	58.8	100.0
<b>Urban</b>						
Self-employed	62.7	83.9	17.9	16.1	66.8	100.0
Others	53.0	89.4	13.9	10.6	57.4	100.0
All	54.9	87.8	14.7	12.2	59.3	100.0
All	54.2	87.7	16.4	12.3	59.0	100.0*

Ref: Table 2.8 of Appendix-A

\*Due to rounding off to one decimal place

### 3.2.3 Cash debt by occupational category of household and Credit agency

**Table 2.4, Table 2.5** shows the percentage distribution of total cash debt as on 30.06.2018 by type of credit agency (Institutional & Non-Institutional) for rural and urban areas for each occupational category of household. The table shows the percentage distribution of outstanding cash debt by credit agency type (Institutional) across different occupational categories as of June 30, 2018. For rural areas, cultivators' debt is predominantly with scheduled commercial banks (50.0%) and co-operative banks (19.3%), while non-cultivators have a significant portion of their debt with scheduled commercial banks (34.0%) and co-operative banks (26.5%). In urban areas, self-employed individuals also predominantly owe to scheduled commercial banks (39.5%)

and co-operative banks (20.9) Other institutional sources such as co-operative societies and insurance companies play a minor role in both rural and urban settings. Overall, scheduled commercial banks and co-operative banks are the primary sources of institutional outstanding cash debt across all occupational categories.

**Table 2.4: Percentage distribution of amount of outstanding cash debt as on 30.06.2018 by credit agency type (Institutional) across occupational category of household.**

Credit agency	% distribution of outstanding cash debt					
	Rural			Urban		
	Cultivator	Non-cultivator	All	Self-employed	Others	All
Scheduled Commercial bank	50.0	34.0	46.8	39.5	45.6	43.8
Regional rural bank	2.1	3.0	2.3	1.3	2.7	2.3
Co-operative Society	6.0	12.1	7.2	2.8	6.3	5.3
Co-operative bank	19.3	26.5	20.8	20.9	21.7	21.4
Insurance companies	0.2	1.6	0.5	0	1.8	1.3
Provident fund	0.1	0	0.1	0	0.3	0.2
Employer	0	0	0	0	0.2	0.2
Financial institution	4.5	3.5	4.3	5.4	4.5	4.8
NBFCs Including MFIs	1.6	2.8	1.9	5.2	3.8	4.2
Bank linked SHG/JLG	1.8	0.9	1.6	0.9	1.0	0.9
Non-bank Linked SHG/JLG	0.4	0.1	0.3	0.1	0.1	0.1
Other institutional agencies	2.1	1.3	2.0	7.8	1.4	3.3
All Institutional agencies	88.2	85.7	87.7	83.9	89.4	87.8

Ref: Table2.8 of Appendix- A

**Table 2.5: Percentage distribution of amount of outstanding cash debt as on 30.06.2018 by credit agency type (Non-Institutional) across occupational category of households.**

Credit agency	% distribution of outstanding cash debt					
	Rural			Urban		
	Cultivator	Non-Cultivator	All	Self Employed	Others	All
Landlord	0	0.2	0.1	0.1	0	0
Agricultural money lender	0	0	0	0	0	0
Professional Money lender	3.0	2.9	3.0	3.9	1.8	2.4
Input Supplier	0	0	0	0	0	0
Relatives and friends	8.1	10.3	8.5	9.4	7.2	7.9
Chit fund	0.2	0.5	0.2	1.9	0.7	1.1
Market Commission agent/traders	0	0	0	0	0	0
Others	0.5	0.4	0.5	0.7	0.8	0.8
All Non-Institutional agencies	11.8	14.3	12.3	16.1	10.6	12.2

Ref: Table 2.8 of Appendix- A

**Table 2.5** Shows details of the percentage distribution of outstanding cash debt by non-institutional credit agencies(Non-Institutional) across different occupational categories in Kerala as of June 30, 2018. In rural areas, cultivators' non-institutional debt is primarily owed to relatives and friends (8.1%) and to a lesser extent to professional moneylenders (3.0%). Non-cultivators also show a significant portion of their debt with relatives and friends (10.3%) and professional moneylenders (2.9%). In urban areas, self-employed individuals' non-institutional debt is mainly with relatives and friends (9.4%) and professional moneylenders (3.9%), while others' debt is primarily with relatives and friends (7.2%). Overall, relatives and friends are the dominant non-institutional credit sources, with non-institutional agencies collectively accounting for 12.3% of outstanding cash debt in rural areas and 12.2% in urban areas.

### 3.2.4 Institutional credit by Nature of Interest

Nature of interest and actual annual rate of interest (ROI) together largely explain the interest burden borne by the indebted households. There are three categories of nature of interest namely, interest-free, simple interest and compound interest. **Table 2.6** gives a comparison of

Incidence of Indebtedness (IOI) as on 30.06.2018 by nature of interest in rural and urban areas for institutional credit. Rural areas have a lower IOI for interest-free credit (1.1%) compared to urban areas (1.9%), with a combined average of 1.5%. Simple interest accounts for a significant portion of the IOI, with 38.4% in rural areas and 33.7% in urban areas, averaging 36.2% overall. Compound interest shows a lower but notable incidence, with 19.1% in rural areas and 25.3% in urban areas, resulting in a combined IOI of 22.1%. Overall, simple interest is the most prevalent type of institutional credit, while compound interest represents a smaller, but still significant, portion.

**Table 2.6: Incidence of indebtedness (IOI) as on 30.06.2018 for institutional credit by nature of interest**

Nature of interest	IOI (%)		
	Rural	Urban	Combined
Interest-free	1.1	1.9	1.5
Simple	38.4	33.7	36.2
Compound	19.1	25.3	22.1

Ref: Table 2.5 of Appendix-A

### 3.2.5 Cash debt by Purpose

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

**Table 2.7** presents the percentage share of cash debt outstanding as on 30.06.2018 from different credit agencies by the purpose for which the credit had been taken. The table outlines the percentage distribution of outstanding cash debt by loan purpose and credit agency type in Kerala as of June 30, 2018. For rural areas, institutional loans are predominantly used for housing (45.5%) and other household expenditures (19.5%), with capital expenditure in non-farm business (5.3%) and education (6.0%) also notable. Non-institutional loans in rural areas are similarly allocated, with a focus on capital expenditure in non-farm business (12.4%) and other household expenditures (24.7%). In urban areas, institutional loans are again majorly directed towards housing (50%) and non-farm business capital expenditure (8.3%), while non-institutional loans also emphasize non-farm business capital expenditure (28%) and other household expenditures (22.3%). Combined data show that housing remains the largest expenditure category for both types of loans, followed by non-farm business capital expenditure and other household expenditures.

**Table 2.7: Percentage distribution of cash debt outstanding as on 30.06.2018 by purpose of loan for different credit agencies.**

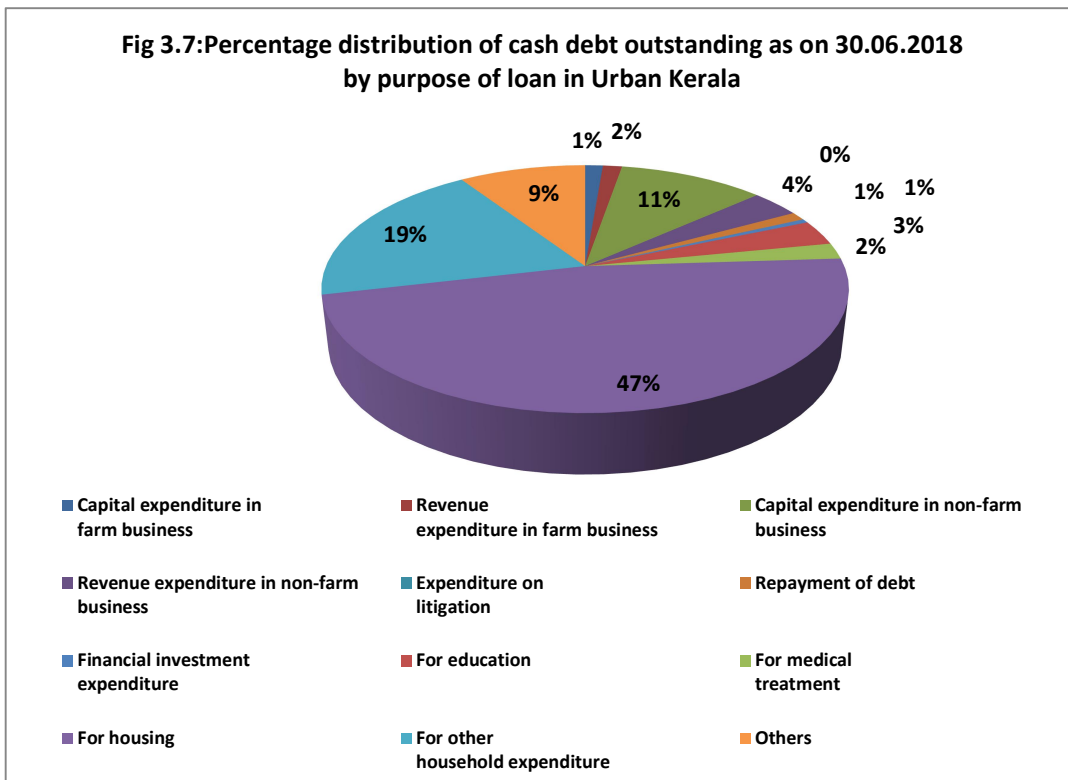
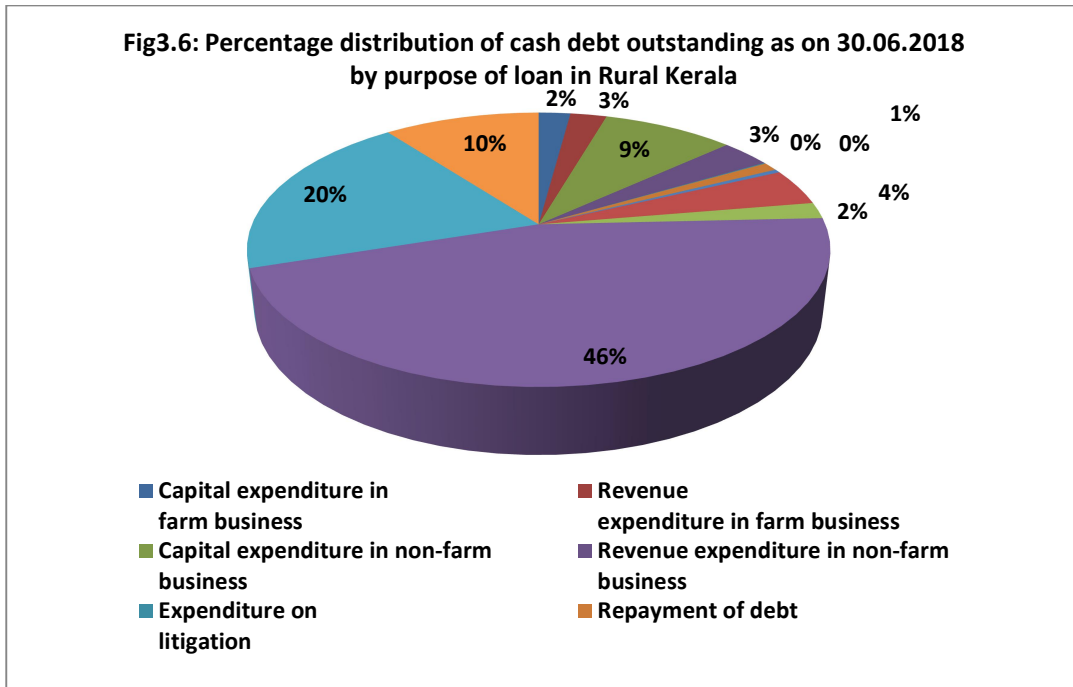
Purpose of loan	Rural			Urban			Combined		
	Institutional	Non-institutional	All	Institutional	Non-institutional	All	Institutional	Non-institutional	All
Capital expenditure in Farm business	3.6	0.3	3.2	1.5	0.1	1.3	2.4	0.2	2.1
Revenue expenditure in farm business	3.1	6.6	3.5	1.6	0.3	1.4	2.2	3.1	2.4
Capital expenditure in non-farm business	5.3	12.4	6.2	8.3	28	10.7	7	21	8.7
Revenue expenditure in non-farm business	2.1	9.9	3.1	3	7.2	3.6	2.6	8.4	3.3
Expenditure on litigation	0.1	0	0.1	0	0	0	0.1	0	0.1
Repayment of debt	0.9	1.4	1	1	2	1.1	1	1.7	1
Financial investment expenditure	0.4	0.1	0.3	0.3	1.8	0.5	0.3	1	0.4
For education	6	3.4	5.7	3.5	1.6	3.3	4.6	2.4	4.3
For medical treatment	1.4	3.8	1.7	2.2	1.6	2.1	1.8	2.6	1.9
For housing	45.5	28.9	43.5	50	28.5	47.4	48	28.7	45.6
For other Household expenditure	19.5	24.7	20.1	19	22.3	19.4	19.2	23.4	19.7
Others	12.1	8.3	11.6	9.6	6.7	9.3	10.7	7.4	10.3
All	100	100	100	100	100	100	100	100	99.8*

Note: 0 = no sample household reported cash loan in respect of specified purpose of loan

\*Due to rounding off to one decimal place.

Ref: Table 2.16B of Appendix-A

Percentage distribution of cash debt outstanding as on 30.06.2018 by purpose of loan in Rural, Urban is represented in **Figures 3.6 & 3.7** respectively.



### 3.2 Part three : Debt Asset Ratio

## Debt – Asset Ratio

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

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

**Table 2.8** shows the Debt to Asset Ratio (DAR) along with the Average value of Assets (AVA) and Average amount of Debt (AOD) per household as on 30.06.2018 across different decile class of asset holdings for rural and urban Kerala.

**Table 2.8: AVA, AOD and Debt to Asset Ratio (DAR) as on 30.06.2018 by different household Asset Holding Class (AHC)**

AHC	Rural			Urban		
	AVA (000'Rs.)	AOD (000'Rs.)	DAR (%)	AVA (000'Rs.)	AOD (000'Rs.)	DAR (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	114	61	53.00	24	74	308.33
2	584	91	15.60	430	113	26.28
3	942	122	12.95	926	187	20.19
4	1347	169	12.55	1378	202	14.66
5	1882	159	8.45	1942	218	11.23
6	2491	199	7.99	2598	222	8.55
7	3257	284	8.72	3418	327	9.57
8	4427	270	6.10	4425	424	9.58
9	6565	309	4.71	6734	509	7.56
10	14573	561	3.85	25049	721	2.89
All	3621	223	6.15	4689	300	6.40

Ref: Table1.2 of Appendix-A

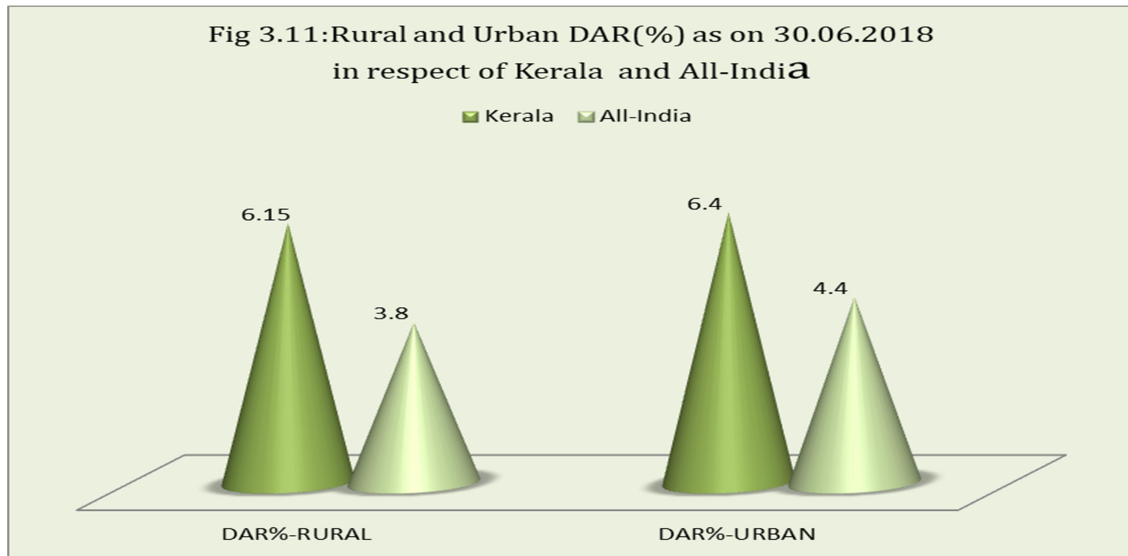


In both rural and urban areas, the DAR generally decreases as asset holding increases, indicating that wealthier households have a lower proportion of debt relative to their assets. The significant disparity in DAR between rural and urban households, particularly in lower asset classes, suggests that urban households may be more leveraged or have higher asset valuations compared to their rural counterparts. This disparity narrows as asset holding increases, but urban households consistently maintain a lower DAR across all AHCs compared to rural households. The overall combined DAR is also lower in urban areas (6.40%) compared to rural areas (6.62%), reflecting this trend. AVA, AOD and Debt to Asset Ratio (DAR) as on 30.06.2018 in Kerala (State Sample) and All-India have been represented in *Table 2.9*.

**Table 2.9: AVA, AOD and Debt to Asset Ratio (DAR) of Kerala & All-India as on 30.06.2018**

	Rural			Urban		
	AVA (000'Rs)	AOD (000'Rs)	DAR (%)	AVA (000'Rs)	AOD (000'Rs)	DAR (%)
Kerala	3621	223		4689	300	6.40
All-India	1,592	60	3.8	2,717	120	4.4

**Figure 3.11** shows distribution of AVA, AOD, DAR in both Rural and Urban Areas of Kerala as on 30.06.2018



In rural areas, Kerala's AVA is significantly higher at ₹36.21 lakh, compared to the All-India average of ₹15.92 lakh, and its AOD is also higher at ₹2.23 lakh versus ₹6 lakh. Consequently, Kerala's

DAR is higher at 6.15% compared to 3.8% for All-India. In urban areas, Kerala also shows a higher AVA at ₹46.89 lakh and a higher AOD at ₹30 lakh compared to the All-India averages of ₹27.17 lakh and ₹1.20 lakh, respectively. The DAR in urban Kerala is 6.40%, which is higher than the All-India DAR of 4.4%.

### 3.3.1 Debt-Asset Ratio by Social Group

Table 3.0 shows the Debt to Asset Ratio (DAR) along with the AVA and AOD per household as on 30.06.2018 for different Social Groups in rural, urban areas of Kerala (Combined).

**Table 3.0: AVA, AOD and Debt to Asset Ratio (DAR) as on 30.06.2018 by Social Groups**

Social Group	Rural			Urban			Combined		
	AVA (000'Rs.)	AOD (000'Rs.)	DAR (%)	AVA (000'Rs.)	AOD (000'Rs.)	DAR (%)	AVA (000'Rs.)	AOD (000'Rs.)	DAR (%)
Schedule Tribe (ST)	2405	93	3.9	7199	1403	1.9	2762	9687	3.5
Schedule Caste (SC)	1578	1356	8.6	2177	2313	10.6	1816	1735	9.6
Other Backward Classes (OBC)	3030	2222	7.3	3924	2975	7.6	3506	2623	7.5
Others	5429	2683	4.9	7341	3272	4.5	6244	2934	4.7
All	3621	222611	6.15	4689	299538	6.4	4132	259443	6.3

Ref: Table 1.11R, 1.12 of Appendix-A

The table shows that, as of June 30, 2018, Schedule Tribes (ST) have the lowest Debt to Asset Ratio (DAR) among social groups, with 3.9% in rural areas and 1.9% in urban areas, resulting in a combined DAR of 3.5%. Schedule Castes (SC) face the highest debt burden, with a DAR of 8.6% in rural areas and 10.6% in urban areas, and a combined DAR of 9.6%. Other Backward Classes (OBC) have a moderate DAR of 7.3% in rural and 7.6% in urban areas, combining for 7.5%. The "Others" category, which includes individuals outside the specific social groups, has a DAR of 4.9% in rural areas and 4.5% in urban areas, with a combined DAR of 4.7%. Overall, SC households have the highest debt burden relative to their assets, while ST households have the lowest across both rural and urban settings.

### 3.4 Part four : Capital expenditure



#### 3.4.1 Capital Expenditure:

**Capital expenditure** of a household includes expenditure in cash and/or in kind that has been incurred for new purchase, construction, addition, major repairs and alterations and improvement of physical assets. All expenditure on physical assets, except for purchase of land are considered to be Fixed Capital Expenditure. Expenditure on purchase of land includes (a) expenditure for purchase of residential plots (b) purchase of land and land rights for farm business and (c) purchase of land for non-farm business.

#### 3.4.2 Fixed Capital Expenditure and Expenditure on Purchase of Land

The percentage of households reported Fixed Capital Expenditure (FCE) and Expenditure on Purchase of Land (EPL) along with average amount of Fixed Capital Expenditure (FCE) and Expenditure on Purchase of Land (EPL) during 01.07.2018 to 30.06.2019 for rural, urban and Kerala (Combined) by household asset holding class is presented in Statements 3.1R, 3.1U & 3.1C.

**Table 3.1 R : Percentage of Households reported FCE &EPL and average values (Rs.) of FCE & EPL per household by household asset holding class(AHC) during 01.07.18 to 30.06.2019**

AHC	FCE		EPL	
	% of households reported	Average amount per household (Rs)	% of households Reported	Average amount per Household (Rs)
<b>Rural</b>				
1	9.0	1495	0*	172
2	19.5	1478	0.3	1660
3	26.8	8270	0.7	5083
4	27.8	19540	0*	0*
5	30.6	58205	0*	0*
6	24.3	8537	1.1	3491
7	34.6	24511	0.4	713
8	26.4	13778	0*	0*
9	23.5	19864	0.9	2843
10	25.9	101642	1.6	14863
All	24.9	25765	0.5	2882

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

Ref: Table1.22 VISIT 2 of Appendix-A

Table 3.1R shows that less than 25% of rural households incurred Fixed Capital Expenditure between July 1, 2018, and June 30, 2019, with the average expenditure per rural household amounting to ₹25,675. Additionally, it indicates that less than 1% of rural households had expenditures on the Purchase of Land during the same period, with the average expenditure per household being ₹2,882.

**Table 3.1 U: Percentage of Households reported FCE & EPL and average values (Rs) of FCE & EPL per household by household asset holding class (AHC) during 01.07.18 to 30.06.2019.**

AHC	FCE		EPL	
	% of households reported	Average amount per household (Rs.)	% of households reported	Average amount per household (Rs.)
URBAN				
1	1.8	2882	0.8	3037
2	6.2	11351	0	0
3	19.6	13128	2.8	11087
4	16.3	23477	1.1	4861
5	5.2	2603	0.2	1244
6	9.7	6888	0.3	1996
7	6.9	15010	0	0
8	11.5	19819	4.4	98034
9	9.8	14947	0.6	8566
10	11.9	52832	1.9	58845
All	9.9	16326	1.2	18887

Note:\*=no sample household reported expenditure on purchase of land in respect of particular asset holding class : Ref: Table1.22 VISIT 2 of Appendix- A

**Table 3.1U** shows that less than 10% of rural households incurred Fixed Capital Expenditure between July 1, 2018, and June 30, 2019, with an average expenditure of ₹16,326 per household. Additionally, less than 1.5% of urban households had expenditures on the Purchase of Land during the same period, with the average expenditure per household amounting to ₹18,887.

**Table 3.1 C: Percentage of Households reported FCE & EPL and average value (Rs) of FCE & EPL per household by household asset holding class (AHC) during 01.07.18 to 30.06.2019.**

AHC	FCE		EPL	
	% of households reported	Average amount per household (Rs)	% of households reported	Average amount per household (Rs)
Combined				
1	5.6	2159	0.4	1543
2	13.1	6207	0.1	865
3	23.4	10603	1.7	7966
4	22.3	21420	0.5	2322
5	18.6	31888	0.1	589
6	17.3	7745	0.7	2773
7	21.4	19968	0.2	372
8	19.2	16681	2.1	47116
9	16.9	17493	0.8	5603
10	19.2	78309	1.7	35888
All	17.7	21246	0.8	10545

Ref: Table1.22 VISIT 2 of Appendix- A

**Table 3.1C** indicates that in Kerala, less than 18% of rural households incurred Fixed Capital Expenditure between July 1, 2018, and June 30, 2019, with an average expenditure of ₹21,246 per household. Additionally, less than 1% of households had expenditures on the Purchase of Land during the same period, with an average expenditure of ₹10,545 per household. However, very few households in Kerala have reported Expenditure on Purchase of Land (EPL).

### 3.4.3 The Incidence of Capital Expenditure And Average Amount of Expenditure For Different Occupational Category

For different occupational category of households, the incidence of capital expenditure and average amount of expenditure incurred during 01.07.2018 to 30.06.2019 is shown in Table 3.2

**Table 3.2: Percentage of households reported FCE & EPL and average values (Rs.) of FCE & EPL per household for occupational category of households.**

Occupation all category of household	FCE		EPL	
	% of households reported	Average amount per household (Rs)	% of households Reported	Average amount per household (Rs)
(1)	(2)	(3)	(4)	(5)
<b>Rural</b>				
Cultivator	28.7	33302	0.6	1814
Non-cultivator	17.6	11516	0.3	4901
All	24.9	25765	0.5	2882
<b>Urban</b>				
Self-employed	15.7	18228	0.6	6144
Others	8.4	15847	1.4	22100
All	9.9	16326	1.2	18887
<b>Combined</b>				
All	17.7	21246	0.8	10545

Ref: Table1.23,1.28 VISIT 2 of Appendix-A

**Table 3.2** reveals that in rural areas, cultivators have the highest percentage of households reporting Fixed Capital Expenditure (FCE) at 28.7%, with an average expenditure of ₹33,302 per household, while only 0.6% report Expenditure on Purchase of Land (EPL) with an average amount of ₹1,814. Non-cultivators have a lower FCE reporting rate of 17.6% and a significantly lower average expenditure of ₹11,516, but their EPL reporting is slightly higher at 0.3% with an average of ₹4,901. In urban areas, self-employed individuals report a 15.7% FCE with an average of ₹18,228, and 0.6% report EPL averaging ₹6,144. Conversely, "Others" have a lower FCE reporting rate of 8.4% but a higher EPL reporting rate of 1.4%, with a substantial average

expenditure of ₹22,100. Overall, the combined data shows that across all households, 17.7% reported FCE with an average expenditure of ₹21,246, while 0.8% reported EPL with an average expenditure of ₹10,545.

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

- 1) Residential land and buildings
- 2) Farm business and
- 3) Non-farm business.

#### **3.4.4 Percentage of FCE and EPL For Different Broad Head Of Expenditure**

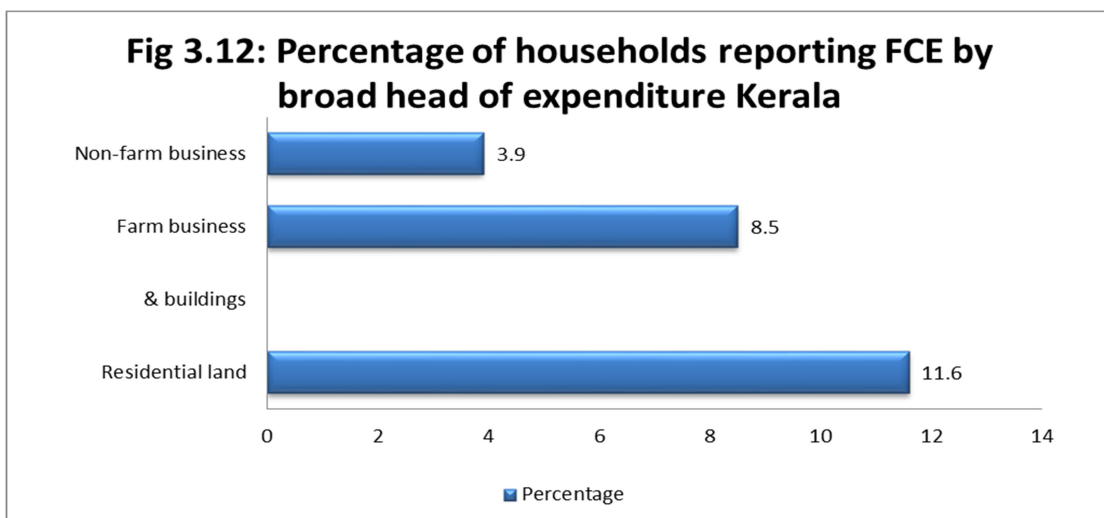
Percentage of households reported Fixed Capital Expenditure and Expenditure on Purchase of Land for different broad heads of Capital Expenditure as well as average amount of such expenditure are reported in Table 3.3 for rural, urban & Kerala (Combined). Table 3.3 provides a breakdown of Fixed Capital Expenditure (FCE) and Expenditure on Purchase of Land (EPL) by broad categories of expenditure for households from July 1, 2018, to June 30, 2019. In rural areas, residential land and buildings are the most significant expenditure category, with 16.2% of households reporting an average FCE of ₹15,251 and 0.4% reporting EPL with an average of ₹2,598. Farm business expenditures are minimal, with 13.9% of households reporting an average FCE of ₹1,894, and no EPL. Non-farm business expenditures are reported by 5.6% of rural households, averaging ₹8,620, with a minimal EPL of ₹283. In urban areas, residential land and buildings also dominate, with 6.6% of households reporting an average FCE of ₹13,695 and 1.1% reporting EPL with an average of ₹17,872. Farm and non-farm business expenditures are lower, with farm business reporting a negligible FCE and EPL. Non-farm business has a 2.0% reporting rate with an average FCE of ₹2,407 and EPL of ₹1,015. Combining both rural and urban data, residential land and buildings remain the primary expenditure category, with a combined average FCE of ₹14,506 and EPL of ₹9,911. Overall, the combined data shows 17.7% of households reported FCE with an average expenditure of ₹21,246 and 0.8% reported EPL with an average of ₹10,545.

**Table3.3: Percentage of households reported FCE & EPL and average values (Rs.) of FCE & EPL per household by broad head of expenditure during 01.07.2018 to 30.06.2019**

Broad head of expenditure	FCE		EPL	
	% of households reported	Average amount per household (Rs.)	% of households reported	Average amount per household (Rs.)
<b>Rural</b>				
Residential land & buildings	16.2	15251	0.4	2598
Farm business	13.9	1894	0	0
Non farm business	5.6	8620	0.1	283
All	24.9	25765	0.5	2882
<b>Urban</b>				
Residential land& buildings	6.6	13695	1.1	17872
Farm business	2.6	224	0	0
Non-farm business	2.0	2407	0.1	1015
All	9.9	16326	1.2	18887
<b>Combined</b>				
Residential land& buildings	11.6	14506	0.7	9911
Farm business	8.5	1095	0	0
Non-farm business	3.9	5645	0.1	634
All	17.7	21246	0.8	10545

Ref: Table1.23, 1.28 VISIT 2 of Appendix-A

Percentage of households reporting FCE by broad head of expenditure for Kerala is showing **Figure 3.12**.





Percentage of households reported FCE by broad head of expenditure for each occupational category of rural and urban has been reflected in **Table 3.4** Also, percentage of households reported FCE by broad head of expenditure for Kerala is also shown in this statement.

**Table 3.4: Percentage of households reporting FCE by broad head of expenditure for each occupational category.**

Head of Expenditure	Rural			Urban			Combined
	Cultivator	Non-Cultivator	All	Self Employed	Others	All	
residential land & buildings	17.4	14.0	16.2	8.6	6.1	6.6	11.6
farm business	19.3	3.5	13.9	3.1	2.5	2.6	8.5
non-farm business	6.1	4.5	5.6	6.5	0.9	2.0	3.9

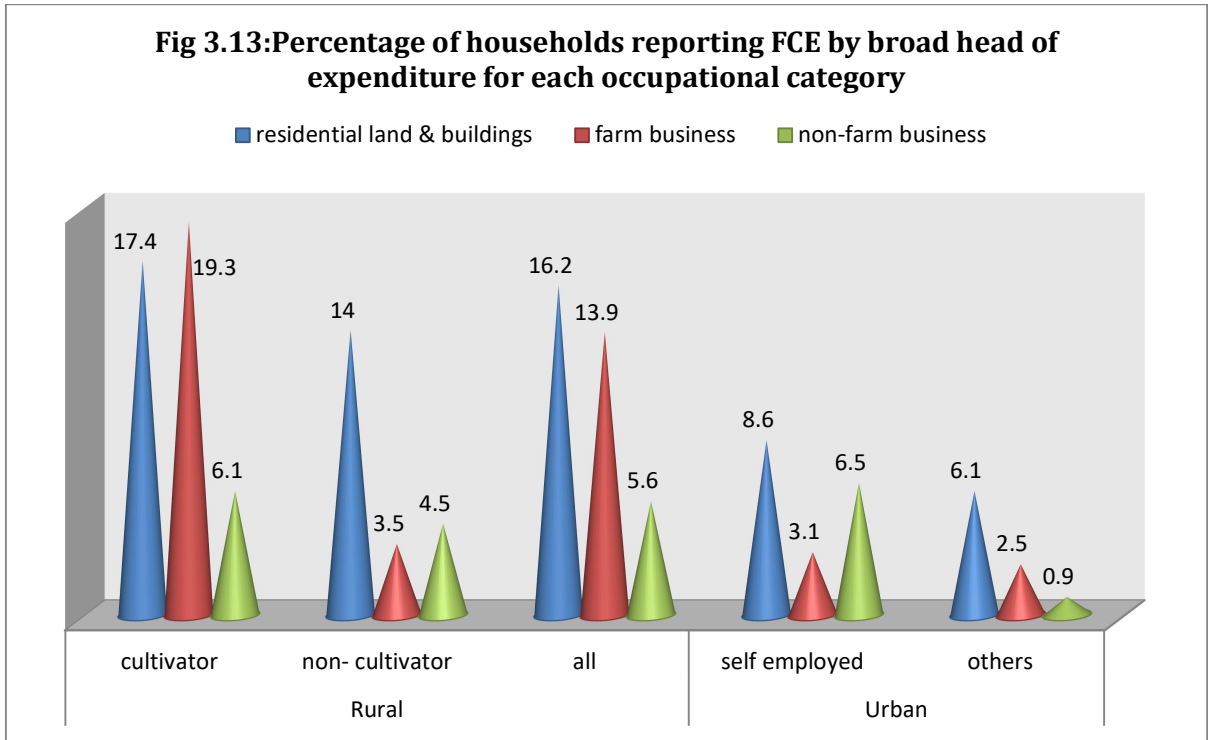
*Ref: Table1.23 VISIT 2 of Appendix-A*

In rural areas, cultivators have a higher percentage reporting FCE for residential land and buildings at 17.4%, compared to non-cultivators at 14.0%, resulting in an overall rural average of 16.2%. For farm business, cultivators report a notable 19.3%, while non-cultivators report only 3.5%, leading to an overall rural average of 13.9%. Non-farm business expenditures are reported by 6.1% of cultivators and 4.5% of non-cultivators, with a combined rural average of 5.6%.

In urban areas, self-employed individuals report a higher percentage for residential land and buildings at 8.6%, while "Others" report 6.1%, giving an overall urban average of 6.6%. Farm business expenditures are minimal, with 3.1% self-employed and 2.5% of others reporting, averaging 2.6% overall. Non-farm business FCE is reported by 6.5% of self-employed individuals and only 0.9% of others, with a combined urban average of 2.0%.

Overall, the combined data indicates that residential land and buildings are the predominant FCE category across all groups, with a combined percentage of 11.6%. Farm business expenditures are significantly lower at 8.5%, while non-farm business expenditures have the lowest reporting at 3.9%.

**Figure 3.13** shows the percentage of households reporting FCE by broad head of expenditure for each occupational category.



### 3.5 Part Five : Financial Inclusion



In order to have an idea of financial inclusion of the members of the households, the information on deposit account in bank & P.O, e-wallet & credit/debit cards was collected for each household member for the first time in Debt Investment Survey in NSS77<sup>th</sup> round. **Table 3.5** shows percentage of adult population (18years&above) having deposit account in bank, post office, having e-wallet & credit/debit cards for rural and urban Kerala, separately for male, female & all.

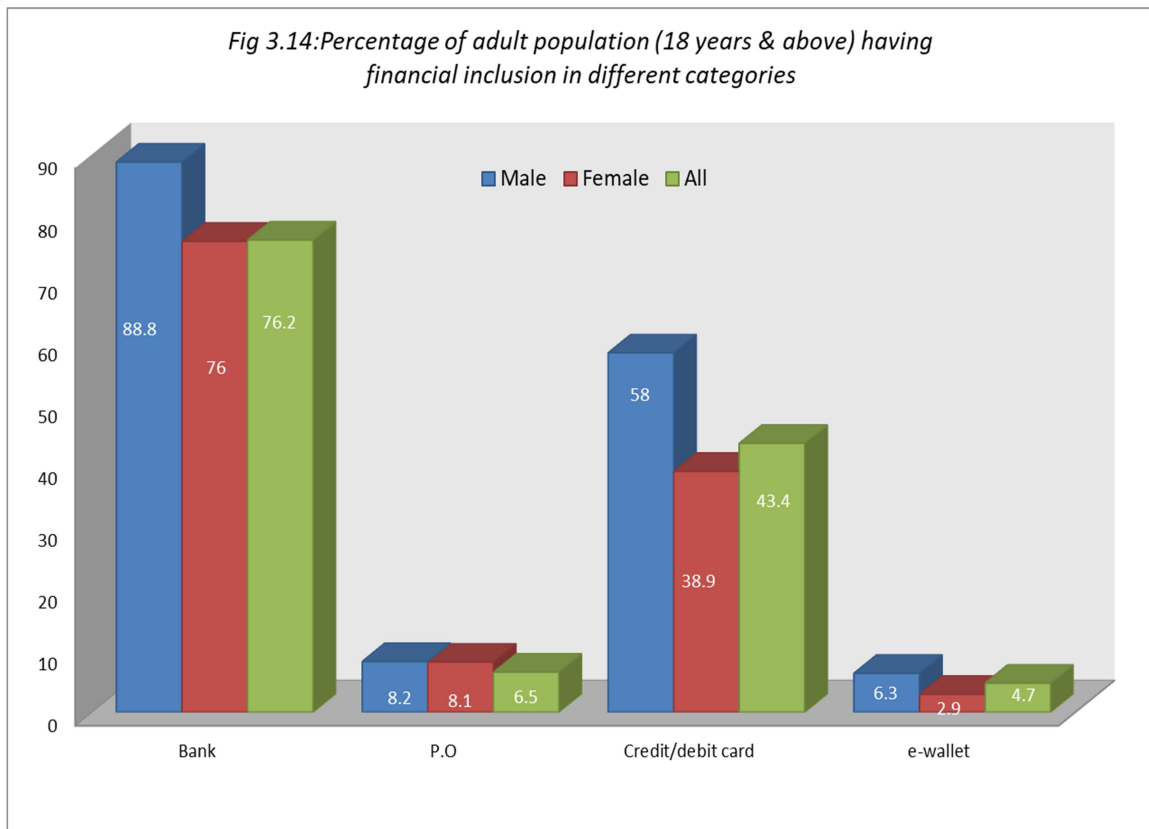
**Table 3.5: Percentage of adult population (18 years & above) having Financial inclusion in different categories**

Categories of financial inclusion	Rural			Urban			Combined		
	Male	Female	All	Male	Female	All	Male	Female	All
Bank	77.4	76.6	77.0	75.3	100.0	75.3	88.8	76.0	76.2
Post office	4.8	8.0	6.5	4.8	34.5	6.6	8.2	8.1	6.5
Credit/debit card	48.6	39.0	43.6	47.8	35.5	43.1	58.0	38.9	43.4
e-wallet	5.1	2.0	3.5	8.6	0	6.1	6.3	2.9	4.7

Note: Bank includes Schedule Commercial Bank, Co-operative banks and Regional Rural banks:  
Ref: Table,1.18, of Appendix-A

**Table 3.5** shows that more than 76% of the adult population (18 years and above) in Kerala had a deposit account in a bank, while approximately 6.5% had a deposit account in a post office. Additionally, over 43% of the adult population possessed a credit or debit card, and about 4.7% were using an e-wallet at the time of the survey.

The percentage of adult population (18 years & above) having financial inclusion in Kerala is shown in Figure 3.14.



## **3.6 Part Six : Inequality In Distribution of Assets**

### **3.6.1 Inequality in Distribution of Assets**

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

**Gini Coefficient:** The *Gini Coefficient* measures the inequality among values of a frequency distribution. It is defined as the ratio of the area between the Lorenz curve of the distribution and the line of equality; and the area under the line of equality. It should lie between 0 & 1 and is often used as a measure of income/wealth inequality. Here, 0 corresponds to perfect income/wealth equality (*i.e. everyone has the same income/wealth*) and 1 corresponds to perfect income/wealth inequality (*i.e. one person has all the income/wealth, while everyone else has zero income/wealth*). **Table 3.6** gives the share of assets in different decile classes of asset holding on 30.06.2018 at each rural and urban Kerala.

**Table 3.6: Percentage share of assets as on 30.06.2018 indifferent household Asset Holding Class (AHC)**

AHC	% share of assets	
	Rural	Urban
1	0.48	0.07
2	1.68	1.05
3	2.33	2
4	3.67	2.91
5	4.84	3.89
6	6.64	4.81
7	9.17	6.76
8	11	8.78
9	17.70	13.54
10	39.44	53.85
All	100	100

Ref: Table1.19 of Appendix-A

### **3.6.2 Gini Coefficient of Asset distribution in Rural & Urban Kerala**

Value of Gini Coefficient for Kerala and All-India is shown in Table3.7

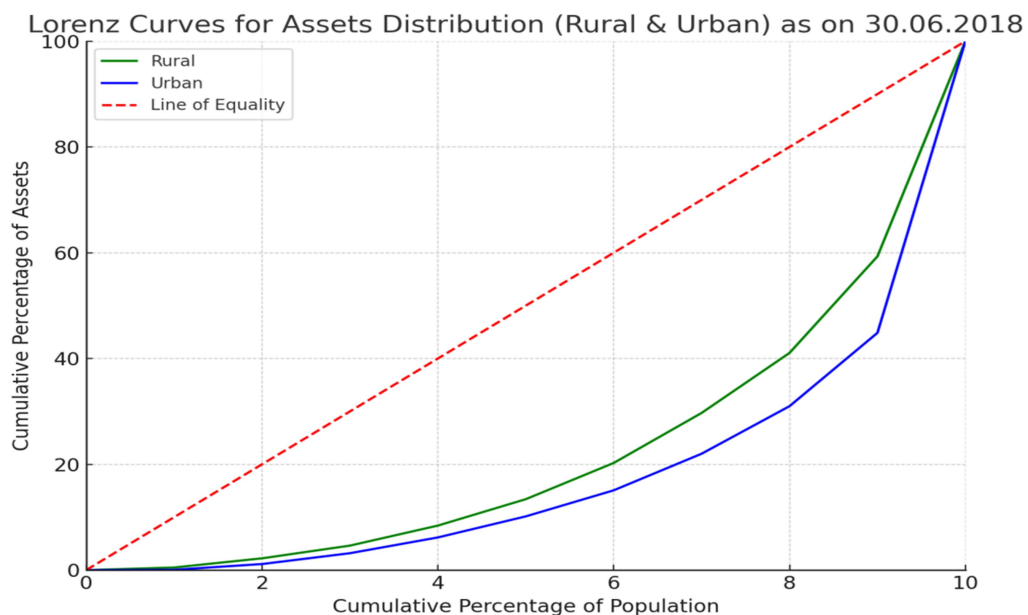
**Table 3.7: Gini Coefficient of asset distribution by Average Asset Value as on 30.06.2018 of Kerala & All-India**

State	Gini Coefficient of Asset	
	Rural	Urban
Kerala	0.541	0.625
All-India	0.615	0.678

Above Statement shows Gini Coefficient in Rural and Urban areas of Kerala respectively which indicates higher Gini Coefficient Value (i.e. >0.500). It means maximum of assets were held by the top decile class of Asset Holding Class (AHC) in both Rural and Urban areas of Kerala

The Lorenz curves for the distribution based on data of average per capital asset value for rural and urban Kerala is shown in Figure 3.15. The Lorenz curves for asset distribution in rural and urban areas (as of June 30, 2018) show notable inequality in both regions. The red dashed line represents perfect equality, where assets would be evenly distributed across the population. However, both the rural (green) and urban (blue) Lorenz curves deviate significantly from this line, indicating an unequal distribution of assets.

**Urban households show a sharper curve, especially in the higher asset-holding classes, suggesting a greater concentration of wealth among a smaller portion of the population. The rural curve, while also showing inequality, is slightly more evenly distributed compared to the urban curve. Both regions illustrate that a small percentage of the population holds a disproportionately large share of assets**



# **APPENDIX - A**



***List of Detailed Tables on 'Debt  
& Investment' - Visit 1 & visit 2***





# Visit- 1



**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - ST									Rural			
	Per 1000 no. of households reporting											No. of Households	
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	190	591	22	58	0	34	1000	0	1000	362	139	8	
2	952	978	321	767	0	318	1000	0	1000	479	455	15	
3	1000	1000	155	548	220	0	1000	0	1000	613	127	7	
4	1000	975	366	598	173	403	1000	0	1000	674	372	10	
5	1000	1000	682	966	512	546	1000	220	1000	99	174	6	
6	1000	1000	0	792	0	208	1000	0	1000	208	69	2	
7	1000	1000	540	540	0	0	1000	0	1000	460	49	2	
8	1000	1000	53	874	512	966	1000	0	1000	874	143	5	
9	0	0	0	0	0	0	0	0	0	0	0	0	
10	1000	788	0	1000	497	788	1000	0	1000	194	148	5	
<b>All</b>	920	936	273	699	196	396	1000	23	1000	480	1676	60	
Estimated Households	1542	1569	458	1172	328	664	1676	38	1676	805	X	X	
Sample Households	53	54	16	40	8	23	60	1	60	31	X	X	

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - SC									Rural			
	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	396	240	140	302	107	280	985	4	1000	413	533	27	
2	781	895	102	284	200	391	979	26	1000	498	1198	40	
3	1000	1000	273	378	0	349	918	155	1000	670	882	28	
4	1000	893	241	552	166	741	1000	0	1000	542	661	24	
5	1000	1000	407	773	145	743	985	0	1000	680	363	17	
6	1000	1000	206	715	75	483	1000	0	1000	814	282	11	
7	1000	1000	280	999	0	402	1000	402	1000	881	521	12	
8	1000	1000	133	575	0	556	1000	532	1000	800	195	9	
9	1000	1000	849	1000	151	151	1000	0	1000	1000	21	2	
10	1000	1000	402	1000	0	1000	1000	598	1000	598	78	2	
<b>All</b>	877	873	216	510	102	469	977	112	1000	618	4734	172	
Estimated Households	4149	4132	1023	2414	483	2220	4623	529	4734	2925	X	X	
Sample Households	152	150	33	84	12	77	164	11	172	104	X	X	

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - OBC									Rural			
	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	183	201	176	402	31	424	946	9	991	387	2310	120	
2	930	804	112	412	102	420	951	14	1000	375	1874	79	
3	991	978	177	476	169	503	986	69	1000	711	2553	77	
4	996	973	281	525	50	598	1000	64	1000	536	2639	97	
5	1000	990	284	635	86	716	999	4	1000	567	2657	109	
6	1000	992	393	650	181	698	998	14	1000	753	2671	104	
7	1000	992	344	644	192	817	1000	63	1000	710	2325	96	
8	1000	999	240	736	217	806	1000	7	1000	638	2469	116	
9	1000	979	286	819	176	853	1000	11	1000	679	2149	100	
10	1000	1000	369	763	276	842	1000	120	1000	710	1287	84	
<b>All</b>	910	893	266	601	142	663	989	34	999	608	22933	982	
Estimated Households	20880	20477	6100	13783	3250	15199	22675	785	22914	13948	X	X	
Sample Households	868	848	238	599	148	624	967	41	981	588	X	X	

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - Others									Rural		
	Per 1000 no. of households reporting										No. of Households	
	Assets of category								Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.				
1	2	3	4	5	6	7	8	9	10	11	12	13
1	378	38	3	206	6	151	972	47	999	51	1360	38
2	688	688	23	189	119	479	900	123	1000	671	815	27
3	996	813	129	703	238	483	1000	210	1000	681	735	26
4	834	834	239	347	276	548	995	0	1000	645	670	32
5	1000	1000	144	931	276	733	1000	94	1000	669	1139	36
6	1000	992	280	495	25	561	963	42	1000	456	1313	57
7	968	968	323	744	119	675	1000	117	1000	692	1417	50
8	1000	970	273	616	60	578	988	143	1000	690	1545	75
9	1000	982	281	732	153	942	1000	153	1000	529	2148	86
10	996	996	213	748	90	838	998	264	1000	599	2830	155
<b>All</b>	909	859	207	615	119	654	986	139	1000	558	13972	582
Estimated Households	12699	12008	2894	8588	1659	9133	13778	1942	13971	7790	X	X
Sample Households	537	523	137	388	64	402	573	88	581	343	X	X

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - All										Rural			
	Per 1000 no. of households reporting										No. of Households			
	Assets of category										Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.						
1	2	3	4	5	6	7	8	9	10	11	12	13		
1	271	167	113	317	31	308	961	20	995	284	4342	193		
2	846	825	115	372	121	412	954	36	1000	475	4343	161		
3	994	955	188	497	147	453	975	109	1000	695	4296	138		
4	972	940	275	508	113	595	999	39	1000	566	4343	163		
5	1000	994	273	738	158	716	998	36	1000	585	4333	168		
6	1000	993	340	609	124	635	988	21	1000	659	4335	174		
7	989	985	332	719	142	711	1000	121	1000	722	4313	160		
8	1000	989	241	691	161	719	996	79	1000	672	4352	205		
9	1000	981	286	777	164	894	1000	82	1000	606	4318	188		
10	997	990	256	766	157	840	999	218	1000	618	4343	246		
<b>All</b>	907	882	242	599	132	628	987	76	1000	588	43316	1796		
Estimated Households	39271	38187	10475	25956	5721	27216	42752	3294	43295	25468	X	X		
Sample Households	1610	1575	424	1111	232	1126	1764	141	1794	1066	X	X		

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - ST									Urban				
	Per 1000 no. of households reporting										No. of Households			
	Assets of category										Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.						
1	2	3	4	5	6	7	8	9	10	11	12	13		
1	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	1000	1000	0	1000	0	1000	1000	0	1000	1000	2	1		
4	1000	1000	0	0	0	0	1000	0	1000	1000	35	1		
5	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	0	0	0	0	0	0	0	0	0	0	0	0	0	
7	1000	1000	0	1000	1000	1000	1000	0	1000	1000	20	1		
8	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	1000	1000	0	0	0	1000	1000	0	1000	0	25	1		
10	1000	1000	0	1000	0	1000	1000	0	1000	0	53	1		
<b>All</b>	1000	1000	0	557	151	743	1000	0	1000	425	135	5		
Estimated Households	135	135	0	75	20	100	135	0	135	57	X	X		
Sample Households	5	5	0	3	1	4	5	0	5	3	X	X		



**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - SC									Urban			
	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	0	0	30	27	108	325	1000	108	1000	281	136	9	
2	825	774	206	266	124	296	1000	0	1000	383	704	26	
3	974	849	138	263	33	561	1000	131	1000	543	605	23	
4	1000	914	98	510	25	283	1000	0	1000	749	419	12	
5	1000	901	177	772	0	500	1000	0	1000	243	159	7	
6	1000	1000	301	310	201	642	1000	0	1000	782	340	11	
7	1000	1000	0	779	0	956	1000	52	1000	848	177	6	
8	1000	1000	194	103	0	850	1000	45	1000	678	236	8	
9	1000	913	0	646	0	593	1000	320	1000	846	273	8	
10	1000	1000	481	481	0	1000	1000	0	1000	1000	60	3	
<b>All</b>	911	851	154	373	65	514	1000	65	1000	597	3109	113	
Estimated Households	2833	2646	479	1159	201	1599	3109	201	3109	1855	X	X	
Sample Households	95	90	18	41	10	68	113	5	113	67	X	X	

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - OBC									Urban			
	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	1	2	70	142	31	338	984	1	988	419	3077	130	
2	462	361	123	288	122	602	996	115	1000	569	2443	116	
3	928	814	46	363	123	652	976	93	1000	625	2643	95	
4	987	952	261	398	93	705	977	91	1000	695	2581	113	
5	988	962	122	486	150	705	1000	91	1000	637	2936	118	
6	985	993	178	647	107	738	999	80	1000	681	3019	138	
7	995	990	142	539	121	815	991	4	1000	565	2628	126	
8	1000	974	211	652	162	771	998	60	1000	616	2581	125	
9	1000	997	177	654	191	774	999	75	1000	617	2374	138	
10	1000	1000	249	608	257	867	994	172	1000	587	1886	107	
<b>All</b>	820	790	154	470	130	686	991	74	999	600	26169	1206	
Estimated Households	21464	20686	4017	12305	3396	17955	25943	1942	26132	15695	X	X	
Sample Households	997	962	184	604	175	838	1194	74	1205	744	X	X	

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - Others									Urban		
	Per 1000 no. of households reporting										No. of Households	
	Assets of category									Any	Cash loan outstanding	Estd.(00)
Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13
1	0	0	21	117	0	320	951	63	951	366	774	30
2	579	488	118	226	6	504	929	37	1000	379	837	37
3	705	695	6	251	131	701	899	0	1000	684	723	24
4	980	869	260	410	19	793	1000	130	1000	708	966	35
5	897	738	91	450	51	780	1000	138	1000	803	860	35
6	988	927	97	538	230	730	1000	63	1000	434	636	36
7	981	919	59	276	196	895	1000	42	1000	603	1121	56
8	992	873	58	279	177	746	1000	209	1000	640	1185	49
9	1000	999	88	541	136	913	1000	87	1000	597	1299	63
10	1000	999	102	522	139	897	1000	131	1000	521	1978	105
<b>All</b>	857	801	93	382	115	764	984	99	996	577	10378	470
Estimated Households	8892	8311	961	3961	1190	7926	10208	1030	10340	5986	X	X
Sample Households	407	384	51	207	65	370	464	56	469	266	X	X

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - All									Urban			
	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	1	2	59	133	27	334	978	17	981	404	3987	169	
2	551	461	137	271	98	527	982	78	1000	496	3984	179	
3	894	798	53	327	111	647	965	82	1000	623	3974	143	
4	987	928	242	409	67	676	985	90	1000	706	4000	161	
5	969	911	117	490	123	713	1000	98	1000	657	3956	160	
6	987	983	175	601	135	728	999	71	1000	650	3995	185	
7	992	970	112	478	141	845	994	16	1000	591	3946	189	
8	998	946	165	509	157	768	999	103	1000	627	4002	182	
9	1000	992	135	612	159	808	1000	96	1000	622	3970	210	
10	1000	999	176	569	191	886	997	147	1000	552	3976	216	
<b>All</b>	837	799	137	440	121	693	990	80	998	593	39791	1794	
Estimated Households	33324	31777	5457	17500	4807	27579	39394	3174	39716	23593	X	X	
Sample Households	1504	1441	253	855	251	1280	1776	135	1792	1080	X	X	

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - ST									All		
	Per 1000 no. of households reporting										No. of Households	
	Assets of category								Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.				
1	2	3	4	5	6	7	8	9	10	11	12	13
1	190	591	22	58	0	34	1000	0	1000	362	139	8
2	952	978	321	767	0	318	1000	0	1000	479	455	15
3	1000	1000	153	556	216	17	1000	0	1000	620	129	8
4	1000	977	335	547	158	369	1000	0	1000	702	407	11
5	1000	1000	682	966	512	546	1000	220	1000	99	174	6
6	1000	1000	0	792	0	208	1000	0	1000	208	69	2
7	1000	1000	383	674	292	292	1000	0	1000	617	69	3
8	1000	1000	53	874	512	966	1000	0	1000	874	143	5
9	1000	1000	0	0	0	1000	1000	0	1000	0	25	1
10	1000	844	0	1000	367	844	1000	0	1000	143	200	6
<b>All</b>	926	941	253	688	192	422	1000	21	1000	476	1811	65
Estimated Households	1677	1704	458	1247	348	764	1811	38	1811	862	X	X
Sample Households	58	59	16	43	9	27	65	1	65	34	X	X

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - SC									All			
	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	315	191	117	246	107	289	988	25	1000	386	669	36	
2	797	850	140	278	172	356	987	16	1000	456	1902	66	
3	989	939	218	331	14	435	951	145	1000	618	1487	51	
4	1000	901	185	536	111	563	1000	0	1000	622	1081	36	
5	1000	970	337	772	101	669	990	0	1000	547	522	24	
6	1000	1000	258	494	144	570	1000	0	1000	797	622	22	
7	1000	1000	209	943	0	543	1000	313	1000	872	698	18	
8	1000	1000	167	317	0	717	1000	265	1000	733	430	17	
9	1000	919	61	671	11	562	1000	297	1000	857	294	10	
10	1000	1000	436	775	0	1000	1000	338	1000	772	137	5	
<b>All</b>	890	864	192	456	87	487	986	93	1000	609	7843	285	
Estimated Households	6983	6778	1502	3573	684	3819	7732	730	7843	4780	X	X	
Sample Households	247	240	51	125	22	145	277	16	285	171	X	X	

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - OBC									All			
	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	79	87	116	254	31	375	968	4	989	405	5387	250	
2	665	553	118	341	113	523	976	71	1000	485	4317	195	
3	959	895	111	418	146	579	981	81	1000	667	5196	172	
4	991	963	271	462	71	651	988	78	1000	615	5220	210	
5	994	975	199	557	120	710	1000	50	1000	604	5593	227	
6	992	993	279	648	142	719	999	49	1000	715	5690	242	
7	998	991	237	589	154	816	995	32	1000	633	4954	222	
8	1000	986	225	693	189	788	999	34	1000	627	5050	241	
9	1000	988	229	732	184	811	1000	45	1000	646	4523	238	
10	1000	1000	298	671	264	857	997	151	1000	637	3173	191	
<b>All</b>	862	838	206	531	135	675	990	56	999	604	49103	2188	
Estimated Households	42344	41163	10117	26088	6646	33154	48618	2727	49046	29643	X	X	
Sample Households	1865	1810	422	1203	323	1462	2161	115	2186	1332	X	X	

**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - Others										All		
	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	241	24	9	173	4	212	964	53	982	165	2134	68	
2	632	586	71	208	62	492	915	79	1000	523	1652	64	
3	852	754	68	479	185	591	950	106	1000	683	1458	50	
4	920	855	251	384	124	693	998	77	1000	682	1636	67	
5	956	887	121	724	179	753	1000	113	1000	727	2000	71	
6	996	971	221	509	92	616	975	49	1000	449	1949	93	
7	974	946	206	537	153	772	1000	83	1000	653	2538	106	
8	996	928	180	470	111	651	993	172	1000	669	2730	124	
9	1000	988	208	660	147	931	1000	128	1000	554	3447	149	
10	997	997	167	655	110	862	999	209	1000	567	4808	260	
<b>All</b>	887	834	158	515	117	701	985	122	998	566	24350	1052	
Estimated Households	21591	20319	3855	12548	2849	17058	23985	2973	24311	13776	X	X	
Sample Households	944	907	188	595	129	772	1037	144	1050	609	X	X	



**Table 1.10: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class and household social group.**

Household asset holding class	Household Social group - All									All			
	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd.(00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.					
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	141	88	87	229	29	321	969	18	988	341	8329	362	
2	705	651	125	324	110	467	968	56	1000	485	8327	340	
3	946	879	123	415	130	546	970	96	1000	660	8270	281	
4	979	934	259	461	91	634	992	64	1000	633	8343	324	
5	985	954	199	619	141	715	999	65	1000	619	8289	328	
6	994	988	261	605	129	680	993	45	1000	655	8329	359	
7	990	978	226	604	142	775	997	71	1000	659	8259	349	
8	999	968	204	604	159	743	997	90	1000	650	8353	387	
9	1000	986	214	698	162	853	1000	88	1000	614	8288	398	
10	999	995	217	672	173	862	998	184	1000	587	8319	462	
<b>All</b>	874	842	192	523	127	659	988	78	999	590	83107	3590	
Estimated Households	72595	69964	15932	43456	10528	54796	82146	6468	83011	49061	X	X	
Sample Households	3114	3016	677	1966	483	2406	3540	276	3586	2146	X	X	

**Table 1.11R: Average value of assets by asset category as on 30.6.18 and average value of cash loan outstanding as on 30.6.18 by household asset holding class.**

Major household type: Cultivator											Rural		
Household asset holding class	Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
	Land	Building	Livestock & poultry	Farm business equip.	Non-farm business equip.	All transp. equip.	Deposits etc.	Shares, etc.	Any	Estd.(00)		Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1	25754	36760	714	651	39	30588	50545	60	145112	98580	1300	65	
2	283394	203955	1993	511	2046	12172	71124	163	575357	118113	1311	48	
3	505191	381236	2213	699	1586	33146	33870	384	958325	144925	1860	62	
4	637136	513947	19655	662	5699	58306	113051	15	1348471	224104	2441	92	
5	1042484	706207	6891	1255	11102	58289	54384	75	1880687	140584	2930	106	
6	1444433	869338	12949	1926	3982	82874	76071	219	2491792	214311	3091	129	
7	1840775	1205752	8334	1445	2013	76871	140370	492	3276052	282653	3561	131	
8	2671365	1443991	6628	2213	7557	136349	154501	132	4422737	281869	3815	178	
9	4268777	1757570	3784	4713	16059	205147	325406	4243	6585699	309927	3952	171	
10	10528172	3173576	7535	4625	9457	305938	735985	3762	14769050	540689	4072	229	
<b>All classes</b>	3067215	1295499	7639	2298	7143	124836	221099	1281	4727011	271139	28332	1211	
Estimated Households(00)	27054	26666	8400	22326	4123	19218	28141	2691	28332	18034	X	X	
Sample Households	1144	1130	344	955	173	824	1200	118	1211	732	X	X	

**Table 1.11R: Average value of assets by asset category as on 30.6.18 and average value of cash loan outstanding as on 30.6.18 by household asset holding class.**

Major household type: Non-Cultivator											Rural		
Household asset holding class	Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
	Land	Building	Livestock & poultry	Farm business equip.	Non-farm business equip.	All transp. equip.	Deposits etc.	Shares, etc.	Any	Estd.(00)		Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1	46107	27478	107	49	874	10021	17208	1	101844	44941	3042	128	
2	227237	255576	1081	164	6648	56461	40264	29	587460	78613	3032	113	
3	364922	473232	144	216	9746	25679	56318	1	930258	104413	2436	76	
4	596410	618713	2583	73	2653	35409	89961	0	1345801	99029	1902	71	
5	754288	951541	1371	420	1994	83862	91193	1	1884670	198705	1403	62	
6	1385833	931610	952	77	2967	82831	86162	3	2490434	161216	1244	45	
7	1360976	1341819	4280	431	12206	153829	280442	15264	3169247	289633	752	29	
8	2298243	1759864	6123	156	2236	227775	166460	95	4460953	183975	537	27	
9	3356999	2181744	7706	469	80751	331233	378579	74	6337555	302983	366	17	
10	7223673	3173644	347	168	32996	370129	826679	775	11628410	870744	271	17	
<b>All classes</b>	739487	620337	1428	175	7141	67530	92163	792	1529051	130856	14984	585	
Estimated Households(00)	12216	11521	2075	3630	1598	7999	14611	604	14963	7434	X	X	
Sample Households	466	445	80	156	59	302	564	23	583	334	X	X	

**Table 1.11R: Average value of assets by asset category as on 30.6.18 and average value of cash loan outstanding as on 30.6.18 by household asset holding class.**

All	Major household type: All										Rural		
Household asset holding class	Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
	Land	Building	Livestock & poultry	Farm business equip.	Non-farm business equip.	All transp. equip.	Deposits etc.	Shares, etc.	Any	Estd.(00)		Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1	40013	30257	288	229	624	16179	27190	18	114799	61002	4342	193	
2	244191	239991	1356	269	5259	43090	49580	69	583806	90538	4343	161	
3	425661	433396	1040	425	6212	28913	46598	167	942411	121956	4296	138	
4	619299	559830	12178	404	4365	48278	102938	9	1347302	169325	4343	163	
5	949160	785651	5103	985	8153	66570	66303	51	1881977	159405	4333	168	
6	1427620	887205	9507	1395	3690	82861	78966	157	2491402	199077	4335	174	
7	1757113	1229478	7627	1268	3790	90290	164794	3068	3257429	283870	4313	160	
8	2625352	1482944	6566	1960	6901	147624	155976	128	4427449	269797	4352	205	
9	4191440	1793548	4117	4353	21546	215842	329916	3889	6564652	309338	4318	188	
10	10321706	3173581	7086	4346	10927	309948	741651	3576	14572821	561311	4343	246	
<b>All classes</b>	2261989	1061942	5491	1564	7142	105012	176496	1112	3620748	222611	43316	1796	
Estimated Households(00)	39271	38187	10475	25956	5721	27216	42752	3294	43295	25468	X	X	
Sample Households	1610	1575	424	1111	232	1126	1764	141	1794	1066	X	X	

**Table 1.11U: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class.**

Household asset holding class	Major household type - Selfemployed										Urban		
	Average value of asset (Rs.lakhs)										Average value of cash loan outstanding (in lakhs)	No. of Households	
	Category of assets											Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.	Any				
1	2	3	4	5	6	7	8	9	10	11	12	13	
01	0	0	1437	679	474	22319	11452	15	36377	145765	193	12	
02	149050	80416	6021	491	9703	72257	80467	4581	402986	115868	748	37	
03	475168	293660	20	84	38375	104178	78089	0	989574	176441	362	17	
04	729345	534509	25446	374	1070	108968	48604	273	1448590	414626	544	20	
05	645603	949534	4157	839	23836	130773	195788	5880	1956410	318383	755	31	
06	1252872	1122644	16097	692	12575	149143	117216	916	2672155	224887	1039	47	
07	1576764	1308475	136	840	54426	231899	235972	5	3408517	517910	929	39	
08	2038218	1630587	24308	511	55911	322799	363108	237	4435680	415086	961	51	
09	4003325	1801618	860	1582	58322	242505	266936	906	6376055	589263	1057	57	
10	17634764	3753135	2325	7556	84989	1111472	1863304	8669	2.4E+07	797927	1410	86	
<b>All</b>	4373606	1540042	8274	1960	42337	344790	483035	2798	6796842	438337	7998	397	
Estimated Households	7272	6920	1408	4231	3190	6935	7903	1264	7998	5347	X	X	
Sample Households	359	341	68	210	170	345	390	49	397	260	X	X	

**Table 1.11U: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class.**

Household asset holding class	Major household type - Others									Urban		
	Average value of asset (Rs.lakhs)									Average value of cash loan outstanding (in lakhs)	No. of Households	
	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.	Any			
1	2	3	4	5	6	7	8	9	10	11	12	13
01	10	21	184	88	131	10467	12216	4	23120	70669	3794	157
02	142477	124912	1356	245	400	38173	128490	33	436086	112072	3236	142
03	458454	314216	87	158	267	55730	91008	16	919935	188010	3612	126
04	629179	597609	4874	257	602	30669	103400	53	1366644	168632	3456	141
05	849758	912170	643	384	2946	50553	122570	143	1939167	194269	3201	129
06	1320120	1035137	2982	800	107	72586	138749	1192	2571673	220730	2956	138
07	1650131	1468248	2049	684	10704	112494	175594	551	3420455	268024	3018	150
08	2399522	1625186	1442	650	7250	154465	232210	451	4421177	427174	3040	131
09	4161087	2023350	4747	1281	6551	215186	451070	196	6863468	479331	2913	153
10	20824163	3014573	1513	1842	2601	390320	1077615	56646	2.5E+07	678668	2567	130
<b>All</b>	2791855	1025031	1931	588	2978	103318	228563	4823	4159087	264619	31792	1397
Estimated Households	26052	24857	4050	13268	1618	20645	31491	1909	31717	18247	X	X
Sample Households	1145	1100	185	645	81	935	1386	86	1395	820	X	X

**Table 1.11U: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class.**

Household asset holding class	Major household type - All									Urban			
	Average value of asset (Rs.lakhs)										Average value of cash loan outstanding (in lakhs)	No. of Households	
	Category of assets									Estd (00)		Sample	
Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.	Any					
1	2	3	4	5	6	7	8	9	10	11	12	13	
01	9	20	245	117	148	11042	12179	4	23764	74313	3987	169	
02	143712	116554	2232	291	2147	44575	119470	887	429869	112785	3984	179	
03	459977	312343	81	151	3738	60144	89831	15	926279	186956	3974	143	
04	642802	589028	7672	273	665	41318	95948	83	1377789	202087	4000	161	
05	810810	919298	1313	471	6931	65857	136538	1237	1942457	217947	3956	160	
06	1302628	1057899	6393	772	3350	92499	133148	1120	2597809	221812	3995	185	
07	1632864	1430645	1599	721	20994	140596	189804	422	3417646	326834	3946	189	
08	2312722	1626484	6936	617	18940	194905	263657	400	4424661	424270	4002	182	
09	4119085	1964318	3712	1361	20334	222459	402047	385	6733703	508599	3970	210	
10	19693543	3276388	1801	3868	31807	645963	1356136	39638	2.5E+07	720945	3976	216	
<b>All</b>	3109805	1128554	3206	863	10890	151856	279714	4416	4689306	299538	39791	1794	
Estimated Households	33324	31777	5457	17500	4807	27579	39394	3174	39716	23593	X	X	
Sample Households	1504	1441	253	855	251	1280	1776	135	1792	1080	X	X	

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: ST										Rural		
Average value of assets (Rs. lakhs)												
Household asset holding class	Category of assets									Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any		Estd (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	9687	145274	984	77	0	1197	8998	0	166217	34660	139	8
2	170203	329154	254	856	0	13277	11833	0	525577	47478	455	15
3	423163	505286	155	589	2861	0	10521	0	942575	46434	127	7
4	741154	545008	5052	443	4669	13161	34103	0	1343590	235904	372	10
5	1068496	651303	15976	3041	13764	27857	134805	2	1915245	21108	174	6
6	1531134	804589	0	555	0	2844	16287	0	2355407	92498	69	2
7	2308086	754063	17564	432	0	0	45375	0	3125521	13787	49	2
8	3240349	636681	519	252	27640	80249	104798	0	4090488	108820	143	5
9	0	0	0	0	0	0	0	0	0	0	0	0
10	10662276	1732293	0	429	6912	277642	278547	0	12958098	68055	148	5
All	1701938	590597	3502	792	5656	40966	61829	0	2405281	93379	1676	60
Estimated Households(00)	1542	1569	458	1172	328	664	1676	38	1676	805	X	X
Sample Households	53	54	16	40	8	23	60	1	60	31	X	X



**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: SC											Rural		
Average value of assets (Rs. lakhs)											No. of Households		
Household asset holding class	Category of assets										Average value of cash loan outstanding (Rs. lakhs)	Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1	63442	30098	134	125	3758	9014	21492	1	128065	66404	533	27	
2	206052	286032	725	140	15229	41356	52080	1	601617	42112	1198	40	
3	334710	529413	448	283	0	22661	21405	601	909521	111158	882	28	
4	582977	524012	59093	295	7230	101410	56459	0	1331477	162985	661	24	
5	976805	779891	7332	1033	427	29255	52003	0	1846746	152049	363	17	
6	1625864	810729	617	418	8498	17451	28292	0	2491869	239926	282	11	
7	2090308	787373	19220	622	0	24905	345838	2851	3271117	306902	521	12	
8	3295549	1161704	115	416	0	21941	44562	67	4524354	247795	195	9	
9	5322654	399640	10189	2219	181	32446	3207	0	5770537	232134	21	2	
10	5627140	5620902	1811	429	0	199304	338185	239	11788009	183024	78	2	
All	856794	584365	11333	350	5829	40218	78646	433	1577967	135593	4734	172	
Estimated Households(00)	4149	4132	1023	2414	483	2220	4623	529	4734	2925	X	X	
Sample Households	152	150	33	84	12	77	164	11	172	104	X	X	

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: OBC										Rural		
Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	26887	35899	450	344	245	23924	33909	1	121658	95183	2310	120
2	329127	202908	2482	221	1442	22831	37537	112	596659	79092	1874	79
3	435185	431772	1511	277	9563	26944	43058	41	948350	127604	2553	77
4	659268	572834	2681	346	720	44767	78200	14	1358832	136126	2639	97
5	979624	787502	5436	734	2264	64139	49407	1	1889106	184535	2657	109
6	1455865	883603	13867	1449	4720	97502	48913	218	2506136	253772	2671	104
7	1748235	1273428	5780	837	6031	120643	102980	59	3257994	310246	2325	96
8	2518914	1610332	2692	1137	9335	186371	152964	131	4481878	265605	2469	116
9	4431274	1661472	1885	3382	18382	213802	266480	1	6596679	242228	2149	100
10	10248674	2682399	8280	3005	19681	366661	300328	3383	13632410	759297	1287	84
All	1875734	936990	4487	1070	6545	104117	100427	251	3029620	222207	22933	982
Estimated Households(00)	20880	20477	6100	13783	3250	15199	22675	785	22914	13948	X	X
Sample Households	868	848	238	599	148	624	967	41	981	588	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: Others										Average value of cash loan outstanding (Rs. lakhs)	Rural	
Average value of assets (Rs. lakhs)											No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	56222	9012	4	92	104	7359	19862	57	92712	3512	1360	38
2	146277	207730	312	239	2312	108904	94705	111	560591	212163	815	27
3	502055	311557	264	1083	2608	48218	95297	113	961194	128303	735	26
4	430111	552208	7240	719	15719	29186	284405	0	1319588	269288	670	32
5	851085	803685	1959	1241	23490	90033	99802	192	1871487	124256	1139	36
6	1322083	915317	3049	1540	755	71342	154304	77	2468467	84606	1313	57
7	1629905	1336583	6046	2242	1639	67675	203763	8193	3256046	241485	1417	50
8	2653837	1398468	14130	3627	1955	107805	179588	141	4359551	294220	1545	75
9	3940371	1939358	6291	5346	24921	219677	396593	7818	6540376	377249	2148	86
10	10466211	3404831	7057	5269	7457	288890	977570	3942	15161227	507427	2830	155
All	3439282	1485399	5398	2878	8746	136120	348266	2887	5428976	268265	13972	582
Estimated Households(00)	12699	12008	2894	8588	1659	9133	13778	1942	13971	7790	X	X
Sample Households	537	523	137	388	64	402	573	88	581	343	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: All										Rural		
Average value of assets (Rs. lakhs)												
Household asset holding class	Category of assets									Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any		Estd (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	40013	30257	288	229	624	16179	27190	18	114799	61002	4342	193
2	244191	239991	1356	269	5259	43090	49580	69	583806	90538	4343	161
3	425661	433396	1040	425	6212	28913	46598	167	942411	121956	4296	138
4	619299	559830	12178	404	4365	48278	102938	9	1347302	169325	4343	163
5	949160	785651	5103	985	8153	66570	66303	51	1881977	159405	4333	168
6	1427620	887205	9507	1395	3690	82861	78966	157	2491402	199077	4335	174
7	1757113	1229478	7627	1268	3790	90290	164794	3068	3257429	283870	4313	160
8	2625352	1482944	6566	1960	6901	147624	155976	128	4427449	269797	4352	205
9	4191440	1793548	4117	4353	21546	215842	329916	3889	6564652	309338	4318	188
10	10321706	3173581	7086	4346	10927	309948	741651	3576	14572821	561311	4343	246
All	2261989	1061942	5491	1564	7142	105012	176496	1112	3620748	222611	43316	1796
Estimated Households(00)	39271	38187	10475	25956	5721	27216	42752	3294	43295	25468	X	X
Sample Households	1610	1575	424	1111	232	1126	1764	141	1794	1066	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group:ST										Average value of cash loan outstanding (Rs. lakhs)	Urban	
Average value of assets (Rs. lakhs)											No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0
3	320000	600000	0	500	0	37000	65100	0	1022600	253100	2	1
4	1200000	187000	0	0	0	0	102000	0	1489000	484872	35	1
5	0	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0	0	0
7	850000	1375000	0	1000	13000	180000	956500	0	3375500	75000	20	1
8	0	0	0	0	0	0	0	0	0	0	0	0
9	1000000	6320000	0	0	0	695000	491550	0	8506550	0	25	1
10	7000000	4400000	0	155000	0	260000	271200	0	12086200	0	53	1
All	3357979	3152203	0	60621	1958	257878	368213	0	7198851	140328	135	5
Estimated Households(00)	135	135	0	75	20	100	135	0	135	57	X	X
Sample Households	5	5	0	3	1	4	5	0	5	3	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group:SC										Average value of cash loan outstanding (Rs. lakhs)	urban	
Average value of assets (Rs. lakhs)											No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	0	0	218	11	108	9795	3512	22	13666	68209	136	9
2	200419	166398	3694	525	466	12879	23985	0	408366	56755	704	26
3	503473	287965	385	125	102	42152	101814	33	936048	176060	605	23
4	703337	521904	1346	184	50	9493	170969	0	1407284	259567	419	12
5	977019	763493	177	1214	0	37639	33590	0	1813130	73845	159	7
6	1868359	590576	7955	197	1182	69819	70040	0	2608128	298276	340	11
7	2577439	580727	0	246	0	54548	68562	6	3281529	148191	177	6
8	2598884	1446562	3246	59	0	90033	257400	2	4396186	394371	236	8
9	4385406	1452778	0	770	0	71327	395450	32	6305762	720659	273	8
10	10728219	1599195	481	360	0	275417	1031675	0	13635347	433620	60	3
All	1426451	568553	2236	345	266	43855	135727	11	2177443	231361	3109	113
Estimated Households(00)	2833	2646	479	1159	201	1599	3109	201	3109	1855	X	X
Sample Households	95	90	18	41	10	68	113	5	113	67	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group:OBC											Urban	
Average value of assets (Rs. lakhs)											No. of Households	
Household asset holding class	Category of assets									Average value of cash loan outstanding (Rs. lakhs)	Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	12	26	276	109	187	9486	12270	0	22366	81644	3077	130
2	126323	99903	1443	283	3318	57443	142595	1405	432713	156114	2443	116
3	475792	335796	32	170	5534	53560	58309	14	929207	194334	2643	95
4	619418	613112	4025	231	961	45380	83094	77	1366298	191353	2581	113
5	827469	961926	1273	473	4984	57177	98092	192	1951586	218125	2936	118
6	1227428	1115310	6107	878	3664	104746	130914	328	2589375	237589	3019	138
7	1548033	1540912	2285	982	29720	142054	155832	2	3419820	364137	2628	126
8	2250791	1718994	10074	802	17399	173562	273912	92	4445628	390471	2581	125
9	4325494	1835654	3294	1337	23730	176736	303052	503	6669800	428193	2374	138
10	19450531	2907136	2175	1589	40250	769521	1050124	14723	24236049	957328	1886	107
All	2527271	1040698	3093	647	11722	137750	200802	1316	3923299	297493	26169	1206
Estimated Households(00)	21464	20686	4017	12305	3396	17955	25943	1942	26132	15695	X	X
Sample Households	997	962	184	604	175	838	1194	74	1205	744	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group:Others										Average value of cash loan outstanding (Rs. lakhs)	Urban		
Average value of assets (Rs. lakhs)											No. of Households	Estd (00)	Sample
Household asset holding class	Category of assets												
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1	0	0	126	165	0	17448	13347	16	31102	46232	774	30	
2	146777	123238	3305	119	144	33675	132266	123	439646	33459	837	37	
3	366126	246094	3	101	230	99368	195166	0	907088	168893	723	24	
4	659018	568232	20441	433	167	45764	97506	140	1391702	195669	966	35	
5	723193	802653	1662	328	14861	100703	286806	5033	1935239	244012	860	35	
6	1357592	1034846	6918	575	3018	46468	177448	5476	2632341	106091	636	36	
7	1696859	1307233	273	178	3992	150043	274731	1482	3434790	272114	1121	56	
8	2390721	1460757	833	324	26063	262242	242564	1150	4384656	503832	1185	49	
9	3745787	2223276	5327	1555	18789	328687	582647	253	6906320	620792	1299	63	
10	20532458	3649282	1531	2135	25558	549533	1686573	65648	26512719	523291	1978	105	
All	5079707	1491587	3823	789	12089	218402	520679	13610	7340687	327182	10378	470	
Estimated Households(00)	8892	8311	961	3961	1190	7926	10208	1030	10340	5986	X	X	
Sample Households	407	384	51	207	65	370	464	56	469	266	X	X	



**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group:All										Urban		
Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	9	20	245	117	148	11042	12179	4	23764	74313	3987	169
2	143712	116554	2232	291	2147	44575	119470	887	429869	112785	3984	179
3	459977	312343	81	151	3738	60144	89831	15	926279	186956	3974	143
4	642802	589028	7672	273	665	41318	95948	83	1377789	202087	4000	161
5	810810	919298	1313	471	6931	65857	136538	1237	1942457	217947	3956	160
6	1302628	1057899	6393	772	3350	92499	133148	1120	2597809	221812	3995	185
7	1632864	1430645	1599	721	20994	140596	189804	422	3417646	326834	3946	189
8	2312722	1626484	6936	617	18940	194905	263657	400	4424661	424270	4002	182
9	4119085	1964318	3712	1361	20334	222459	402047	385	6733703	508599	3970	210
10	19693543	3276388	1801	3868	31807	645963	1356136	39638	25049144	720945	3976	216
All	3109805	1128554	3206	863	10890	151856	279714	4416	4689306	299538	39791	1794
Estimated Households(00)	33324	31777	5457	17500	4807	27579	39394	3174	39716	23593	X	X
Sample Households	1504	1441	253	855	251	1280	1776	135	1792	1080	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: ST										All		
Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	9687	145274	984	77	0	1197	8998	0	166217	34660	139	8
2	170203	329154	254	856	0	13277	11833	0	525577	47478	455	15
3	421362	506939	153	588	2811	646	11473	0	943971	50040	129	8
4	780211	514534	4622	406	4272	12041	39883	0	1355968	257096	407	11
5	1068496	651303	15976	3041	13764	27857	134805	2	1915245	21108	174	6
6	1531134	804589	0	555	0	2844	16287	0	2355407	92498	69	2
7	1882816	935168	12441	598	3792	52499	311116	0	3198430	31641	69	3
8	3240349	636681	519	252	27640	80249	104798	0	4090488	108820	143	5
9	1000000	6320000	0	0	0	695000	491550	0	8506550	0	25	1
10	9701841	2431901	0	40965	5099	273015	276620	0	12729442	50207	200	6
All	1825013	780972	3242	5239	5381	57086	84599	0	2761532	96868	1811	65
Estimated Households(00)	1677	1704	458	1247	348	764	1811	38	1811	862	X	X
Sample Households	58	59	16	43	9	27	65	1	65	34	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: SC										All		
Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	50505	23960	152	102	3014	9173	17826	5	104737	66772	669	36
2	203968	241767	1824	283	9767	30819	41685	1	530113	47530	1902	66
3	403427	431099	423	219	42	30597	54146	369	920323	137585	1487	51
4	629680	523194	36686	252	4444	65744	100892	0	1360892	200461	1081	36
5	976870	774888	5149	1088	297	31813	46385	0	1836490	128189	522	24
6	1758274	690518	4624	297	4503	46046	51088	0	2555350	271787	622	22
7	2213710	735025	14351	527	0	32414	275597	2131	3273755	266697	698	18
8	2914142	1317656	1829	220	0	59220	161086	32	4454185	328042	430	17
9	4452484	1377406	729	874	13	68544	367377	30	6267456	685696	294	10
10	7839618	3876577	1234	399	0	232316	638971	135	12589250	291714	137	5
<b>All</b>	1082595	578097	7727	348	3624	41660	101272	266	1815588	173554	7843	285
Estimated Households(00)	6983	6778	1502	3573	684	3819	7732	730	7843	4780	X	X
Sample Households	247	240	51	125	22	145	277	16	285	171	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: OBC										All		
Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	11537	15409	350	210	212	15677	21549	1	64945	87450	5387	250
2	214364	144620	1894	256	2504	42418	96987	843	503885	122677	4317	195
3	455843	382946	759	223	7513	40485	50816	27	938611	161551	5196	172
4	639565	592749	3346	289	839	45070	80620	45	1362523	163432	5220	210
5	899744	879073	3250	597	3692	60484	74966	101	1921907	202169	5593	227
6	1334656	1006547	9749	1146	4160	101346	92423	276	2550303	245185	5690	242
7	1642007	1415356	3925	914	18600	132004	131024	29	3343859	338841	4954	222
8	2381866	1665874	6466	966	13457	179824	214785	111	4463349	329429	5050	241
9	4375755	1752892	2625	2309	21189	194348	285675	264	6635056	339832	4523	238
10	15718563	2815990	4651	2163	31908	606134	746032	10124	19935565	877013	3173	191
<b>All</b>	2222970	992261	3744	845	9304	122042	153922	818	3505905	262331	49103	2188
Estimated Households(00)	42344	41163	10117	26088	6646	33154	48618	2727	49046	29643	X	X
Sample Households	1865	1810	422	1203	323	1462	2161	115	2186	1332	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: Others										All		
Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	35837	5745	48	118	66	11017	17500	42	70373	19002	2134	68
2	146531	164909	1829	178	1213	70777	113741	117	499296	121595	1652	64
3	434683	279111	134	596	1429	73570	144796	57	934377	148421	1458	50
4	565222	561666	15032	551	6540	38971	174089	83	1362153	225835	1636	67
5	796055	803241	1831	848	19777	94624	180267	2275	1898919	175785	2000	71
6	1333672	954327	4312	1225	1493	63224	161857	1839	2521949	91618	1949	93
7	1659481	1323618	3496	1330	2678	104060	235112	5228	3335003	255015	2538	106
8	2539616	1425508	8358	2193	12420	174847	206927	579	4370449	385214	2730	124
9	3867039	2046356	5928	3917	22610	260759	466710	4967	6678287	469031	3447	149
10	14606733	3505381	4784	3980	14903	396099	1269202	29323	19830405	513953	4808	260
<b>All</b>	4138440	1488036	4727	1988	10171	171189	421749	7458	6243758	293375	24350	1052
Estimated Households(00)	21591	20319	3855	12548	2849	17058	23985	2973	24311	13776	X	X
Sample Households	944	907	188	595	129	772	1037	144	1050	609	X	X

**Table 1.12: Average value of assets by asset category as on 30.6.18 and average value of cash outstanding as on 30.6.18 by household asset holding class and household social group.**

Household social group: All										All		
Average value of assets (Rs. lakhs)										Average value of cash loan outstanding (Rs. lakhs)	No. of Households	
Household asset holding class	Category of assets										Estd (00)	Sample
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Deposits etc.	Shares etc.	Any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	20862	15782	268	175	396	13720	20004	12	71219	67374	8329	362
2	196115	180932	1775	280	3770	43801	83020	461	510153	101182	8327	340
3	442150	375230	579	293	5024	43919	67372	94	934660	153189	8270	281
4	630568	573829	10018	341	2591	44941	99587	44	1361919	185034	8343	324
5	883129	849438	3295	740	7570	66230	99825	617	1910842	187346	8289	328
6	1367676	969066	8014	1096	3527	87483	104951	619	2542433	209980	8329	359
7	1697742	1325604	4747	1006	12011	114328	176745	1804	3333987	304400	8259	349
8	2475584	1551708	6743	1316	12669	170274	207562	258	4426114	343799	8353	387
9	4156779	1875354	3923	2920	20966	219012	364470	2211	6645635	404793	8288	398
10	14801015	3222718	4560	4118	20907	470548	1035347	20812	19580024	637609	8319	462
<b>All</b>	2667916	1093835	4397	1228	8937	127441	225916	2694	4132364	259443	83107	3590
Estimated Households(00)	72595	69964	15932	43456	10528	54796	82146	6468	83011	49061	X	X
Sample Households	3114	3016	677	1966	483	2406	3540	276	3586	2146	X	X

**Table 1.15: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class as on 30.06.2018.**

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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	0.006	40013	271	36	0	0	0	0
2	0.036	244191	846	141	0	0	0	0
3	0.046	423770	994	135	0	1892	6	1
4	0.235	618028	970	158	0	1271	2	1
5	0.095	944590	997	167	0	4570	3	1
6	0.226	1427620	1000	174	0	0	0	0
7	0.156	1752747	989	159	0.001	4366	11	1
8	0.226	2591561	989	203	0.001	33791	11	2
9	0.444	4123246	999	187	0.001	68195	16	5
10	1.309	10170701	997	245	0.004	151005	34	8
<b>All</b>	<b>0.278</b>	<b>2235450</b>	<b>905</b>	<b>1605</b>	<b>0.001</b>	<b>26539</b>	<b>8</b>	<b>19</b>

**Table 1.15: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class as on 30.06.2018.**

Household asset holding class	Urban							
	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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>1</b>	0	0	0	0	0	9	1	1
2	0.001	20614	53	14	0.023	123097	498	77
3	0.004	53677	109	11	0.024	406299	827	117
4	0.001	34278	38	9	0.09	608523	952	151
5	0.004	37459	35	6	0.049	773351	934	150
6	0.003	47946	41	8	0.05	1254682	987	180
7	0.007	72227	66	12	0.044	1560637	950	180
8	0.012	187475	120	21	0.069	2125247	954	175
9	0.018	211350	121	26	0.217	3907735	985	204
10	0.201	2283544	260	56	0.207	17409999	988	212
<b>All</b>	0.025	294703	84	163	0.077	2815102	807	1447



**Table 1.15: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class as on 30.06.2018.**

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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>1</b>	0.003	20858	141	36	0	4	0	1
2	0.02	137218	466	155	0.011	58897	238	77
3	0.026	245939	569	146	0.011	196211	401	118
4	0.123	338141	523	167	0.043	292427	458	152
5	0.051	511638	538	173	0.023	371491	448	151
6	0.119	765956	540	182	0.024	601720	473	180
7	0.085	949724	548	171	0.021	748018	460	181
8	0.124	1439862	572	224	0.033	1035721	463	177
9	0.24	2249275	578	213	0.105	1907504	481	209
10	0.779	6401000	645	301	0.101	8400015	490	220
<b>All</b>	0.157	1306238	512	1768	0.037	1361678	391	1466

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: ST								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	849	12	3	851	11	46	369	3	400	219
<b>All-India</b>	849	12	3	851	11	46	369	3	400	219
Estimated Households(00)	1450	33	9	1450	29	126	902	9	1089	596
Sample Households	51	3	1	51	1	4	34	1	37	21

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: SC								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	668	33	22	680	41	12	363	8	291	145
<b>All-India</b>	668	33	22	680	41	12	363	8	291	145
Estimated Households(00)	3971	303	175	4046	402	122	2920	81	2752	1373
Sample Households	142	13	4	145	14	5	97	3	103	50

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: OBC								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	744	48	11	748	28	25	438	32	345	240
<b>All-India</b>	744	48	11	748	28	25	438	32	345	240
Estimated Households(00)	19447	1926	480	19447	1230	1094	15296	1250	14960	10346
Sample Households	822	60	19	822	59	60	622	75	633	439

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: Others								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	871	58	16	871	50	51	647	112	463	378
<b>All-India</b>	871	58	16	871	50	51	647	112	463	378
Estimated Households(00)	12647	1321	362	12647	1126	1156	10803	2045	10041	8143
Sample Households	538	59	17	538	47	59	457	97	445	372

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: All								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	774	48	13	778	35	32	486	51	374	267
<b>All-India</b>	774	48	13	778	35	32	486	51	374	267
Estimated Households(00)	37515	3584	1026	37591	2786	2497	29921	3386	28843	20459
Sample Households	1553	135	41	1556	121	128	1210	176	1218	882

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group:ST								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	873	109	4	873	186	9	208	3	207	115
<b>All-India</b>	873	109	4	873	186	9	208	3	207	115
Estimated Households(00)	1626	276	12	1626	482	30	653	9	651	374
Sample Households	59	9	2	59	22	2	33	1	22	13

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: SC								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	718	66	17	723	236	37	383	6	196	127
<b>All-India</b>	718	66	17	723	236	37	383	6	196	127
Estimated Households(00)	4401	642	114	4432	2127	390	3320	69	2121	1369
Sample Households	153	25	2	154	67	9	108	3	75	39

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: OBC								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	736	71	3	745	227	9	339	10	207	129
<b>All-India</b>	736	71	3	745	227	9	339	10	207	129
Estimated Households(00)	21392	3115	168	21485	9930	440	13215	471	9885	6253
Sample Households	895	126	10	900	349	25	545	27	397	260

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: Others								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	832	101	13	845	170	58	522	49	226	173
<b>All-India</b>	832	101	13	845	170	58	522	49	226	173
Estimated Households(00)	12832	2311	250	12832	3827	1114	9966	1064	5194	3949
Sample Households	536	96	12	536	138	53	401	48	224	183

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: All								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	766	80	8	774	211	26	390	20	211	140
<b>All-India</b>	766	80	8	774	211	26	390	20	211	140
Estimated Households(00)	40250	6343	544	40375	16365	1974	27153	1613	17851	11945
Sample Households	1643	256	26	1649	576	89	1087	79	718	495

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: ST								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	862	66	3	863	107	26	281	3	294	162
<b>All-India</b>	862	66	3	863	107	26	281	3	294	162
Estimated Households(00)	3076	309	21	3076	512	156	1555	18	1740	971
Sample Households	110	12	3	110	23	6	67	2	59	34

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: SC								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	694	50	19	702	143	25	374	7	242	135
<b>All-India</b>	694	50	19	702	143	25	374	7	242	135
Estimated Households(00)	8372	945	289	8478	2529	512	6239	150	4873	2742
Sample Households	295	38	6	299	81	14	205	6	178	89

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: OBC								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	740	60	7	746	133	17	386	21	273	182
<b>All-India</b>	740	60	7	746	133	17	386	21	273	182
Estimated Households(00)	40839	5041	647	40933	11159	1534	28511	1722	24846	16599
Sample Households	1717	186	29	1722	408	85	1167	102	1030	699

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: Others								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	851	80	14	857	112	55	583	79	341	273
<b>All-India</b>	851	80	14	857	112	55	583	79	341	273
Estimated Households(00)	25479	3632	613	25479	4952	2270	20769	3109	15235	12092
Sample Households	1074	155	29	1074	185	112	858	145	669	555



**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: All								Rural	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	770	65	10	776	127	29	436	35	289	201
<b>All-India</b>	770	65	10	776	127	29	436	35	289	201
Estimated Households(00)	77766	9927	1570	77965	19152	4472	57075	4999	46694	32404
Sample Households	3196	391	67	3205	697	217	2297	255	1936	1377

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: ST								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1000	267	0	1000	103	115	533	0	685	267
<b>All-India</b>	1000	267	0	1000	103	115	533	0	685	267
Estimated Households(00)	135	53	0	135	20	23	80	0	135	53
Sample Households	5	1	0	5	1	2	3	0	5	1

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: SC								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	781	43	3	782	35	24	420	46	380	156
<b>All-India</b>	781	43	3	782	35	24	420	46	380	156
Estimated Households(00)	2632	246	19	2632	200	110	1977	215	2094	876
Sample Households	95	11	1	95	8	6	70	8	67	31

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: OBC								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	731	37	9	732	32	25	451	70	303	167
<b>All-India</b>	731	37	9	732	32	25	451	70	303	167
Estimated Households(00)	22518	1637	408	22518	1556	1204	17413	3044	14598	7996
Sample Households	1038	65	20	1038	71	69	805	149	698	378

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: Others								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	806	80	13	806	61	23	575	146	400	188
<b>All-India</b>	806	80	13	806	61	23	575	146	400	188
Estimated Households(00)	9157	1339	212	9168	1069	388	7689	2308	6653	3205
Sample Households	428	53	10	429	41	29	365	103	310	170

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: All								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	753	48	9	754	40	24	478	86	334	171
<b>All-India</b>	753	48	9	754	40	24	478	86	334	171
Estimated Households(00)	34442	3274	639	34453	2846	1725	27158	5566	23478	12130
Sample Households	1566	130	31	1567	121	106	1243	260	1080	580

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: All								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1000	345	0	1000	0	10	355	0	234	234
<b>All-India</b>	1000	345	0	1000	0	10	355	0	234	234
Estimated Households(00)	135	77	0	135	0	2	80	0	53	53
Sample Households	5	2	0	5	0	1	3	0	1	1

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: OBC								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	726	68	6	734	189	16	374	27	216	114
<b>All-India</b>	726	68	6	734	189	16	374	27	216	114
Estimated Households(00)	23407	3483	318	23605	9185	866	16222	1364	11527	6000
Sample Households	1100	168	12	1109	374	52	749	57	525	274

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: Others								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	805	126	9	818	161	36	445	82	284	138
<b>All-India</b>	805	126	9	818	161	36	445	82	284	138
Estimated Households(00)	9745	2217	169	9859	2835	563	6893	1370	5026	2408
Sample Households	439	103	13	441	112	35	321	52	214	117

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: All								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	753	82	6	762	185	20	389	38	232	114
<b>All-India</b>	753	82	6	762	185	20	389	38	232	114
Estimated Households(00)	36043	6179	506	36383	13147	1464	24912	2760	17840	8659
Sample Households	1646	297	26	1658	530	92	1138	110	784	403

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Transgender	Household social group: OBC								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1000	1000	0	1000	0	0	0	0	0	0
<b>All-India</b>	1000	1000	0	1000	0	0	0	0	0	0
Estimated Households(00)	51	51	0	51	0	0	0	0	0	0
Sample Households	1	1	0	1	0	0	0	0	0	0

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Transgender	Household social group: Others								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1000	0	0	1000	0	0	0	0	0	0
<b>All-India</b>	1000	0	0	1000	0	0	0	0	0	0
Estimated Households(00)	3	0	0	3	0	0	0	0	0	0
Sample Households	1	0	0	1	0	0	0	0	0	0

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Transgender	Household social group: All								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1000	952	0	1000	0	0	0	0	0	0
<b>All-India</b>	1000	952	0	1000	0	0	0	0	0	0
Estimated Households(00)	54	51	0	54	0	0	0	0	0	0
Sample Households	2	1	0	2	0	0	0	0	0	0

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Householdsocial group: ST								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1000	309	0	1000	48	59	438	0	445	250
<b>All-India</b>	1000	309	0	1000	48	59	438	0	445	250
Estimated Households(00)	269	130	0	269	20	25	159	0	187	105
Sample Households	10	3	0	10	1	3	6	0	6	2

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: SC								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	803	55	3	806	137	16	383	27	294	92
<b>All-India</b>	803	55	3	806	137	16	383	27	294	92
Estimated Households(00)	5389	647	38	5417	1327	143	3695	240	3327	1075
Sample Households	197	35	2	198	52	10	135	9	111	42

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: OBC								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	729	54	7	733	115	20	410	47	257	139
<b>All-India</b>	729	54	7	733	115	20	410	47	257	139
Estimated Households(00)	45976	5171	726	46174	10741	2071	33635	4408	26125	13995
Sample Households	2139	234	32	2148	445	121	1554	206	1223	652



**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: Others								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	805	104	11	813	113	30	508	113	340	162
<b>All-India</b>	805	104	11	813	113	30	508	113	340	162
Estimated Households(00)	18905	3556	381	19030	3904	951	14582	3678	11679	5614
Sample Households	868	156	23	871	153	64	686	155	524	287

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: All								Urban	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	753	66	8	758	116	22	431	61	280	141
<b>All-India</b>	753	66	8	758	116	22	431	61	280	141
Estimated Households(00)	70540	9504	1145	70890	15993	3189	52071	8327	41318	20789
Sample Households	3214	428	57	3227	651	198	2381	370	1864	983

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: ST								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	859	29	3	861	17	51	380	3	419	222
<b>All-India</b>	859	29	3	861	17	51	380	3	419	222
Estimated Households(00)	1585	86	9	1585	50	148	982	9	1224	649
Sample Households	56	4	1	56	2	6	37	1	42	22

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: SC								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	710	37	15	717	39	17	384	22	324	149
<b>All-India</b>	710	37	15	717	39	17	384	22	324	149
Estimated Households(00)	6603	549	194	6678	602	232	4897	296	4846	2249
Sample Households	237	24	5	240	22	11	167	11	170	81

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: OBC								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	737	42	10	739	30	25	445	52	323	202
<b>All-India</b>	737	42	10	739	30	25	445	52	323	202
Estimated Households(00)	41966	3563	888	41966	2786	2298	32708	4294	29558	18342
Sample Households	1860	125	39	1860	130	129	1427	224	1331	817

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: Others								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	842	68	15	843	55	39	616	127	436	295
<b>All-India</b>	842	68	15	843	55	39	616	127	436	295
Estimated Households(00)	21805	2660	574	21815	2195	1544	18493	4353	16694	11348
Sample Households	966	112	27	967	88	88	822	200	755	542

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Male	Household social group: All								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	764	48	11	767	37	28	482	68	355	221
<b>All-India</b>	764	48	11	767	37	28	482	68	355	221
Estimated Households(00)	71958	6858	1665	72044	5633	4222	57080	8952	52321	32588
Sample Households	3119	265	72	3123	242	234	2453	436	2298	1462

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: ST								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	881	124	3	881	174	9	218	3	209	122
<b>All-India</b>	881	124	3	881	174	9	218	3	209	122
Estimated Households(00)	1760	353	12	1760	482	32	732	9	703	427
Sample Households	64	11	2	64	22	3	36	1	23	14

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: SC								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	756	66	12	761	235	26	371	7	202	93
<b>All-India</b>	756	66	12	761	235	26	371	7	202	93
Estimated Households(00)	7158	1043	133	7217	3254	423	5038	94	3354	1568
Sample Households	255	49	3	257	111	13	173	4	119	50

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: OBC								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	731	70	5	739	207	13	358	19	212	121
<b>All-India</b>	731	70	5	739	207	13	358	19	212	121
Estimated Households(00)	44799	6598	486	45090	19115	1307	29437	1836	21413	12252
Sample Households	1995	294	22	2009	723	77	1294	84	922	534

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: Others								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	820	112	11	833	166	48	488	63	251	158
<b>All-India</b>	820	112	11	833	166	48	488	63	251	158
Estimated Households(00)	22577	4528	419	22691	6661	1677	16859	2434	10220	6357
Sample Households	975	199	25	977	250	88	722	100	438	300

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: Female	Household social group: All								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	760	81	7	768	199	23	389	29	221	128
<b>All-India</b>	760	81	7	768	199	23	389	29	221	128
Estimated Households(00)	76294	12522	1049	76758	29512	3439	52066	4373	35691	20604
Sample Households	3289	553	52	3307	1106	181	2225	189	1502	898

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Transgender	Household social group: OBC								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1000	1000	0	1000	0	0	0	0	0	0
<b>All-India</b>	1000	1000	0	1000	0	0	0	0	0	0
Estimated Households(00)	51	51	0	51	0	0	0	0	0	0
Sample Households	1	1	0	1	0	0	0	0	0	0

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Transgender	Household social group: Others								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC	Credit/ debit card <sup>#</sup>			An e-wallet <sup>#</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1000	0	0	1000	0	0	0	0	0	0
<b>All-India</b>	1000	0	0	1000	0	0	0	0	0	0
Estimated Households(00)	3	0	0	3	0	0	0	0	0	0
Sample Households	1	0	0	1	0	0	0	0	0	0

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Transgender	Household social group: All								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1000	952	0	1000	0	0	0	0	0	0
<b>All-India</b>	1000	952	0	1000	0	0	0	0	0	0
Estimated Households(00)	54	51	0	54	0	0	0	0	0	0
Sample Households	2	1	0	2	0	0	0	0	0	0

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: ST								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	871	81	3	872	103	28	291	3	304	168
<b>All-India</b>	871	81	3	872	103	28	291	3	304	168
Estimated Households(00)	3345	439	21	3345	532	181	1714	18	1927	1076
Sample Households	120	15	3	120	24	9	73	2	65	36



**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: SC								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	734	52	14	740	141	22	377	14	260	120
<b>All-India</b>	734	52	14	740	141	22	377	14	260	120
Estimated Households(00)	13761	1593	327	13895	3856	655	9934	390	8200	3817
Sample Households	492	73	8	497	133	24	340	15	289	131

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: OBC								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	734	57	7	739	123	18	399	34	265	159
<b>All-India</b>	734	57	7	739	123	18	399	34	265	159
Estimated Households(00)	86816	10212	1373	87107	21901	3605	62146	6130	50971	30594
Sample Households	3856	420	61	3870	853	206	2721	308	2253	1351

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: Others								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	831	91	13	838	112	44	550	94	341	224
<b>All-India</b>	831	91	13	838	112	44	550	94	341	224
Estimated Households(00)	44384	7188	993	44509	8856	3221	35351	6787	26914	17705
Sample Households	1942	311	52	1945	338	176	1544	300	1193	842

**Table 1.18: Number per 1000 persons (a) having deposit account in (i) bank (ii) P.O. (iii) NBFC (b) contributing in Co-op. Credit society/SHG/JLG (c) having deposit account in non instt. agency (d) holding (i) credit/debit card (ii) e-wallet and (e) proportion of persons owning land.**

Gender: All	Household social group: All								All	
	Per 1000 no. of persons									
	Having deposit account in				Contributing in Co-op. Credit society/SHG /JLG	Having deposit account in non instt. agency <sup>#</sup>	Holding		Owning land	Owning agricultural land
	Bank <sup>#</sup>	P.O. <sup>#</sup>	NBFC <sup>#</sup>	Any of Bank/ P.O/ NBFC			Credit/ debit card <sup>#</sup>	An e-wallet <sup>#</sup>		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	762	65	9	768	122	26	434	47	285	172
<b>All-India</b>	762	65	9	768	122	26	434	47	285	172
Estimated Households(00)	148305	19431	2714	148856	35145	7661	109145	13326	88012	53193
Sample Households	6410	819	124	6432	1348	415	4678	625	3800	2360

**Table 1.19: 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)	(2)	(3)	(4)	(5)	(6)	(7)
1	1124772	44312	0	1101608	8601	0
2	1618969	156605	2	1346819	127164	1
3	1869020	216634	3	1525597	241277	2
4	1717109	340757	4	1567547	351598	3
5	1811185	450202	5	1638490	468989	4
6	1748485	617647	7	1787699	580468	6
7	1647564	852633	9	1653539	815689	7
8	1885499	1021831	12	1669948	1060300	9
9	1723031	1645073	18	1635541	1634684	14
10	1726406	3665972	40	1532519	6499099	53
All	16872041	929563	100	15459307	1206983	100

**Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household.**

Sex of head of household: Male							Rural
Household asset holding class	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	71	119075	322	63010	2348	108	53
02	85	594564	529	119607	2834	109	60
03	96	949820	740	125079	3178	97	72
04	96	1357626	575	151001	3175	120	72
05	105	1895741	563	153500	3490	137	86
06	112	2500901	696	207483	3710	141	95
07	109	3255935	723	291174	3629	137	87
08	111	4417428	704	277414	3697	175	119
09	101	6585782	608	346801	3353	157	96
10	115	14552953	641	575656	3830	214	137
All	1000	3945472	623	244240	33244	1395	877

**Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household.**

Sex of head of household: Female					Rural		
Household asset holding class	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	198	109765	239	58637	1994	85	32
02	150	563605	375	35957	1509	52	19
03	111	921358	566	113081	1118	41	23
04	116	1319234	542	219144	1168	43	19
05	84	1825000	675	183850	843	31	16
06	62	2434999	435	149170	625	33	15
07	68	3265365	719	245065	683	23	16
08	65	4484077	488	226755	654	30	15
09	96	6491195	598	179103	965	31	17
10	51	14721288	451	454112	513	32	17
All	1000	2548940	473	151223	10072	401	189

**Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household.**

Household asset holding class	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	Sex of head of household: All		No. of sample households reporting cash loan
					Rural		
					No of households		
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	100	114799	284	61002	4342	193	85
02	100	583806	475	90538	4343	161	79
03	99	942411	695	121956	4296	138	95
04	100	1347302	566	169325	4343	163	91
05	100	1881977	585	159405	4333	168	102
06	100	2491402	659	199077	4335	174	110
07	100	3257429	722	283870	4313	160	103
08	100	4427449	672	269797	4352	205	134
09	100	6564652	606	309338	4318	188	113
10	100	14572821	618	561311	4343	246	154
All	1000	3620748	588	222611	43316	1796	1066

**Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household.**

Sex of head of household: Male							
Urban							
Household asset holding class	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	87	22545	429	76468	2566	98	50
02	76	456411	471	85726	2248	104	47
03	86	934823	586	176415	2525	98	55
04	97	1392436	714	225984	2853	117	86
05	102	1948164	679	220521	3005	121	77
06	96	2592068	692	258810	2837	138	94
07	104	3412776	649	385492	3073	142	91
08	108	4407721	674	467351	3174	143	96
09	125	6738012	647	537519	3683	188	121
10	118	25609162	559	784592	3481	189	114
All	1000	5401899	616	348267	29445	1338	831

**Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household.**

Sex of head of household: Female					Urban		
Household asset holding class	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	137	25963	358	70423	1421	71	35
02	168	395489	528	147833	1736	75	42
03	140	911393	689	205322	1449	45	28
04	111	1341355	686	142644	1147	44	28
05	92	1924422	590	209814	951	39	22
06	112	2611882	548	131132	1158	47	23
07	84	3434776	385	120471	873	47	27
08	80	4489608	445	259105	828	39	19
09	28	6678466	301	137900	287	22	12
10	48	21114379	509	273749	495	27	13
All	1000	2661200	527	160851	10346	456	249



**Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household.**

Household asset holding class	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	Sex of head of household: All		No. of sample households reporting cash loan
					Urban		
					No of households		
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	100	23764	404	74313	3987	169	85
02	100	429869	496	112785	3984	179	89
03	100	926279	623	186956	3974	143	83
04	101	1377789	706	202087	4000	161	114
05	99	1942457	657	217947	3956	160	99
06	100	2597809	650	221812	3995	185	117
07	99	3417646	591	326834	3946	189	118
08	101	4424661	627	424270	4002	182	115
09	100	6733703	622	508599	3970	210	133
10	100	25049144	552	720945	3976	216	127
All	1000	4689306	593	299538	39791	1794	1080

**Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household.**

Household asset holding class	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	Sex of head of household: Male		No. of sample households reporting cash loan
					All		
					No of households		
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	78	68666	378	70038	4913	206	103
02	81	533444	503	104618	5082	213	107
03	91	943181	672	147807	5703	195	127
04	96	1374102	641	186491	6028	237	158
05	104	1919997	617	184510	6495	258	163
06	104	2540407	694	229725	6547	279	189
07	107	3327846	689	334419	6702	279	178
08	110	4412944	691	365149	6871	318	215
09	112	6665465	629	446631	7036	345	217
10	117	19816708	602	675129	7311	403	251
All	1000	4629554	620	293101	62689	2733	1708

**Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household.**

Sex of head of household: Female					All		
Household asset holding class	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	167	74890	289	63542	3415	156	67
02	159	473677	457	95802	3245	127	61
03	126	915734	635	165142	2567	86	51
04	113	1330195	613	181238	2315	87	47
05	88	1877701	630	197612	1794	70	38
06	87	2549875	508	137455	1782	80	38
07	76	3360427	532	175151	1557	70	43
08	73	4487166	464	244824	1482	69	34
09	61	6534177	530	169646	1252	53	29
10	49	17863321	479	365468	1008	59	30
All	1000	2605822	500	156102	20418	857	438

**Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household asset holding class and sex of head of household.**

Sex of head of household: All							All
Household asset holding class	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	100	71219	341	67374	8329	362	170
02	100	510153	485	101182	8327	340	168
03	100	934660	660	153189	8270	281	178
04	100	1361919	633	185034	8343	324	205
05	100	1910842	619	187346	8289	328	201
06	100	2542433	655	209980	8329	359	227
07	99	3333987	659	304400	8259	349	221
08	101	4426114	650	343799	8353	387	249
09	100	6645635	614	404793	8288	398	246
10	100	19580024	587	637609	8319	462	281
All	1000	4132364	590	259443	83107	3590	2146

**Table 1.5: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of UMPCE for each of the major household type.**

Major household type: Cultivator/Self-employed					Rural		
Quintile class of UMPCE	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	162	2945789	478	219634	4588	169	66
2	178	3331066	596	197083	5032	227	128
3	213	3990953	659	232849	6023	233	149
4	217	4760852	678	214718	6158	263	170
5	231	7700768	719	452897	6531	319	219
All Classes	1000	4727011	637	271139	28332	1211	732

**Table 1.5: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of UMPCE for each of the major household type.**

Major household type: Non - Cultivator/Others					Rural		
Quintile class of UMPCE	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	269	680113	216	34731	4037	130	53
2	246	1446621	515	80570	3687	147	80
3	175	1450478	564	138105	2623	91	56
4	167	2484327	610	218352	2505	117	75
5	142	2253477	776	288167	2131	100	70
All Classes	1000	1529051	496	130856	14984	585	334

**Table 1.5: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of UMPCE for each of the major household type.**

Major household type: All					Rural		
quintile class of UMPCE	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	199	1885303	356	133087	8625	299	119
2	201	2534129	562	147809	8719	374	208
3	200	3220163	630	204103	8646	324	205
4	200	4102532	659	215769	8664	380	245
5	200	6360529	733	412367	8662	419	289
All Classes	1000	3620748	588	222611	43316	1796	1066

**Table 1.5: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of UMPCE for each of the major household type.**

Major household type: Cultivator / Self-employed					Urban		
Quintile class of UMPCE	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	122	2766970	612	166028	972	42	27
02	212	3804321	726	299536	1694	70	45
03	198	7932065	772	456658	1580	78	57
04	208	5616921	559	181858	1667	83	45
05	261	11188297	656	869048	2086	124	86
All	1000	6796842	668	438337	7998	397	260

**Table 1.5: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of UMPCE for each of the major household type.**

Major household type: Non- Cultivator/Others					Urban		
Quintile class of UMPCE	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	220	1936470	395	108623	6983	264	122
02	197	2522849	541	173195	6264	272	156
03	201	3369416	619	236612	6379	287	183
04	198	4916987	594	251441	6309	282	156
05	184	8601576	751	593008	5858	292	203
All	1000	4159087	574	264619	31792	1397	820

**Table 1.5: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of UMPCE for each of the major household type.**

Major household type: All					Urban		
Quintile class of UMPCE	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	200	2037963	422	115638	7955	306	149
02	200	2795625	581	200088	7957	342	201
03	200	4275221	650	280297	7959	365	240
04	200	5063251	587	236901	7976	365	201
05	200	9280742	726	665485	7944	416	289
All	1000	4689306	593	299538	39791	1794	1080

**Table 1.5: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of UMPCE for each of the major household type.**

All	Major household type: Cultivator / Self-employed					All	
Quintile class of UMPCE	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	153	2914522	502	210261	5560	211	93
02	185	3450251	629	222885	6726	297	173
03	209	4809986	683	279360	7603	311	206
04	215	4943186	653	207719	7825	346	215
05	237	8544966	704	553631	8617	443	305
All	1000	5182702	644	307949	36330	1608	992

**Table 1.5: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of UMPCE for each of the major household type.**

All	Major household type: Non- Cultivator / Others					All	
Quintile class of UMPCE	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	236	1476227	330	81554	11020	394	175
02	213	2124042	531	138872	9951	419	236
03	192	2810218	603	207906	9002	378	239
04	188	4225535	599	242036	8814	399	231
05	171	6908202	757	511691	7989	392	273
All	1000	3316593	549	221770	46777	1982	1154



**Table 1.5: Per 1000 number of households and average value (Rs.) of assets per household by quintile class of UMPCE for each of the major household type.**

All	Major household type: All					All	
	Per 1000 number of households	Average value of assets per household (Rs.)	Number of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
01	199	1958550	387	124715	16580	605	268
02	201	2658903	571	172754	16677	716	409
03	200	3725853	640	240623	16605	689	445
04	200	4563026	624	225898	16639	745	446
05	200	7757495	730	533453	16606	835	578
All	1000	4132364	590	259443	83107	3590	2146

**Table 1.6: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household social group.**

Rural							
Household social group (Block 4,item3)	Per 1000 no. of households	Average value of assets per household (Rs.)	No. of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of Households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SC	109	1577967	618	135593	4734	172	104
ST	39	2405281	480	93379	1676	60	31
OBC	529	3029620	608	222207	22933	982	588
Others	323	5428976	558	268265	13972	582	343
All (incl. n.r.)	1000	3620748	588	222611	43316	1796	1066

**Table 1.6: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household social group.**

Urban							
Household social group (Block 4,item3)	Per 1000 no. of households	Average value of assets per household (Rs.)	No. of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of Households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SC	78	2177443	597	231361	3109	113	67
ST	3	7198851	425	140328	135	5	3
OBC	658	3923299	600	297493	26169	1206	744
Others	261	7340687	577	327182	10378	470	266
All (incl. n.r.)	1000	4689306	593	299538	39791	1794	1080

**Table 1.6: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.18 by household social group.**

All							
Household social group (Block 4,item3)	Per 1000 no. of households	Average value of assets per household (Rs.)	No. of households reporting cash loan per 1000 households	Average amount of cash loan per household (Rs.)	No of Households		No. of sample households reporting cash loan
					Estimated (00)	Sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SC	94	1815588	609	173554	7843	285	171
ST	22	2761532	476	96868	1811	65	34
OBC	591	3505905	604	262331	49103	2188	1332
Others	293	6243758	566	293375	24350	1052	609
All (incl. n.r.)	1000	4132364	590	259443	83107	3590	2146

**Table 1.9C: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class.**

Major household type: Cultivator											Rural		
Household asset holding class	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd. (00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-farm business equip.	All transp. equip.	Deposits etc.	Share etc.					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1	171	168	196	741	5	433	935	46	1000	435	1300	65	
2	919	859	206	781	149	408	998	25	1000	636	1311	48	
3	994	975	285	702	189	454	981	240	1000	770	1860	62	
4	966	918	253	772	99	542	1000	69	1000	562	2441	92	
5	1000	997	350	868	213	642	1000	49	1000	583	2930	106	
6	1000	997	391	790	158	644	985	25	1000	685	3091	129	
7	1000	995	369	820	127	700	1000	122	1000	725	3561	131	
8	1000	1000	264	739	175	712	995	59	1000	670	3815	178	
9	1000	979	283	811	127	884	1000	63	1000	608	3952	171	
10	1000	992	260	790	145	830	999	209	1000	606	4072	229	
<b>All classes</b>	955	941	297	788	146	678	993	95	1000	637	28332	1211	
Estimated Households	27054	26666	8400	22326	4123	19218	28141	2691	28332	18034	X	X	
Sample Households	1144	1130	344	955	173	824	1200	118	1211	732	X	X	

**Table 1.9C: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class.**

Major household type: Non - Cultivator											Rural		
Household asset holding class	Per 1000 no. of households reporting										No. of Households		
	Assets of category									Any	Cash loan outstanding	Estd. (00)	Sample
	Land	Building	Livestock & poultry	Farm business equip.	Non-farm business equip.	All transp. equip.	Deposits etc.	Share etc.					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1	313	167	77	137	43	255	971	9	993	219	3042	128	
2	814	811	75	195	109	414	935	41	1000	406	3032	113	
3	993	940	114	340	115	452	970	9	1000	638	2436	76	
4	980	968	304	170	131	664	998	0	1000	571	1902	71	
5	1000	987	115	465	43	871	995	8	1000	588	1403	62	
6	1000	983	215	159	40	611	994	11	1000	594	1244	45	
7	939	939	155	239	216	761	1000	118	1000	707	752	29	
8	1000	909	75	349	65	771	1000	218	1000	685	537	27	
9	1000	1000	327	400	565	1000	1000	282	1000	586	366	17	
10	955	955	191	396		996	1000	354	1000	807	271	17	
<b>All classes</b>	815	769	138	242	107	534	975	40	999	496	14984	585	
Estimated Households	12216	11521	2075	3630	1598	7999	14611	604	14963	7434	X	X	
Sample Households	466	445	80	156	59	302	564	23	583	334	X	X	

**Table 1.9C: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class.**

Major household type: All											Rural	
Household asset holding class	Per 1000 no. of households reporting										No. of Households	
	Assets of category									Any		
	Land	Building	Livestock & poultry	Farm business equip.	Non-farm business equip.	All transp. equip.	Deposits etc.	Share etc.				Estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	271	167	113	317	31	308	961	20	995	284	4342	193
2	846	825	115	372	121	412	954	36	1000	475	4343	161
3	994	955	188	497	147	453	975	109	1000	695	4296	138
4	972	940	275	508	113	595	999	39	1000	566	4343	163
5	1000	994	273	738	158	716	998	36	1000	585	4333	168
6	1000	993	340	609	124	635	988	21	1000	659	4335	174
7	989	985	332	719	142	711	1000	121	1000	722	4313	160
8	1000	989	241	691	161	719	996	79	1000	672	4352	205
9	1000	981	286	777	164	894	1000	82	1000	606	4318	188
10	997	990	256	766	157	840	999	218	1000	618	4343	246
<b>All classes</b>	907	882	242	599	132	628	987	76	1000	588	43316	1796
Estimated Households	39271	38187	10475	25956	5721	27216	42752	3294	43295	25468	X	X
Sample Households	1610	1575	424	1111	232	1126	1764	141	1794	1066	X	X

**Table 1.9C: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class.**

Major household type: Self-employed										Urban		
Household asset holding class	Assets of category								Any	Cash loan outstanding	No. of Households	
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.			Estd.(00)	Sample
1	2	3	4	5	6	7	8	9	10	11	12	13
01	0	0	16	155	116	818	1000	76	1000	960	193	12
02	478	372	180	392	380	688	988	278	1000	536	748	37
03	837	667	12	287	442	899	851	0	1000	877	362	17
04	1000	958	323	455	230	1000	1000	315	1000	866	544	20
05	915	833	238	563	305	863	1000	257	1000	704	755	31
06	982	1000	285	701	467	826	1000	172	1000	702	1039	47
07	1000	971	35	324	392	947	975	10	1000	645	929	39
08	1000	888	217	429	327	858	995	74	1000	710	961	51
09	1000	992	148	686	509	843	1000	181	1000	723	1057	57
10	1000	998	154	685	471	913	996	160	1000	472	1410	86
All Classes	909	865	176	529	399	867	988	158	1000	668	7998	397
Estimated Households	7272	6920	1408	4231	3190	6935	7903	1264	7998	5347	X	X
Sample Households	359	341	68	210	170	345	390	49	397	260	X	X

**Table 1.9C: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class.**

Household asset holding class	Major household type: Others									Urban		
	Assets of category								Any	Cash loan outstanding	No. of Households	
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.			Estd.(00)	Sample
1	2	3	4	5	6	7	8	9	10	11	12	13
01	1	2	62	132	23	310	977	13	980	375	3794	157
02	568	481	127	243	33	490	981	32	1000	487	3236	142
03	900	811	57	331	78	622	977	90	1000	598	3612	126
04	984	923	229	402	42	625	983	55	1000	681	3456	141
05	981	929	89	473	80	677	1000	60	1000	646	3201	129
06	989	977	137	565	18	694	999	35	1000	632	2956	138
07	989	970	135	525	64	813	1000	18	1000	574	3018	150
08	997	964	148	534	103	740	1000	112	1000	601	3040	131
09	1000	991	130	585	32	796	1000	65	1000	586	2913	153
10	1000	1000	188	505	37	871	998	139	1000	597	2567	130
All Classes	819	782	127	417	51	649	991	60	998	574	31792	1397
Estimated Households	26052	24857	4050	13268	1618	20645	31491	1909	31717	18247	X	X
Sample Households	1145	1100	185	645	81	935	1386	86	1395	820	X	X



**Table 1.9C: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.18 by household asset holding class.**

Household asset holding class	Major household type: All									Urban			
	Assets of category									Any	Cash loan outstanding	No. of Households	
	Land	Building	Livestock & poultry	Farm business equip.	Non-fram business equip	All transp. equip	Deposits etc.	Share etc.	Estd.(00)			Sample	
1	2	3	4	5	6	7	8	9	10	11	12	13	
01	1	2	59	133	27	334	978	17	981	404	3987	169	
02	551	461	137	271	98	527	982	78	1000	496	3984	179	
03	894	798	53	327	111	647	965	82	1000	623	3974	143	
04	987	928	242	409	67	676	985	90	1000	706	4000	161	
05	969	911	117	490	123	713	1000	98	1000	657	3956	160	
06	987	983	175	601	135	728	999	71	1000	650	3995	185	
07	992	970	112	478	141	845	994	16	1000	591	3946	189	
08	998	946	165	509	157	768	999	103	1000	627	4002	182	
09	1000	992	135	612	159	808	1000	96	1000	622	3970	210	
10	1000	999	176	569	191	886	997	147	1000	552	3976	216	
All Classes	837	799	137	440	121	693	990	80	998	593	39791	1794	
Estimated Households	33324	31777	5457	17500	4807	27579	39394	3174	39716	23593	X	X	
Sample Households	1504	1441	253	855	251	1280	1776	135	1792	1080	X	X	

**Table 2.12: Number of households reporting cash loans outstanding as on 30.06.18 from specific types of credit agency per 1000 households for each household asset holding class.**

Rural													
Credit agency (block 12, col.5)	Per 1000 no. of households* of asset holding class with outstanding loan as on 30.06.2018											No. of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All classes	Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Scheduled commercial bank	92	170	187	214	175	271	328	404	381	370	259	11221	374
Regional rural bank	22	19	31	33	35	22	28	27	15	18	25	1082	43
Co-operative society	3	60	70	61	78	43	84	30	49	55	53	2306	84
Co-operative bank	60	125	266	188	160	207	203	132	126	169	164	7084	218
Insurance companies	0	0	0	0	0	9	8	11	0	0	3	119	4
Provident fund	0	0	0	0	0	0	2	9	7	8	3	111	5
Employer	6	0	0	0	0	0	0	0	0	0	1	24	1
Financial corporation/institution	36	19	57	57	60	37	7	52	41	14	38	1643	50
NBFCs including micro-financing institution (MFIs)	22	74	65	16	55	55	21	51	14	36	41	1772	48
Bank linked SHG/JLG	33	19	177	48	60	116	82	96	48	60	74	3193	79
Non-bank linked SHG/JLG	7	13	0	16	52	0	55	12	3	0	16	685	18
Other institutional agencies	12	32	33	23	19	38	3	10	29	25	22	973	32
<b>All instt. agencies</b>	<b>239</b>	<b>439</b>	<b>625</b>	<b>528</b>	<b>510</b>	<b>611</b>	<b>655</b>	<b>636</b>	<b>562</b>	<b>545</b>	<b>535</b>	<b>23166</b>	<b>755</b>
Landlord	0	7	0	0	0	0	6	0	0	8	2	91	4
Agricultural moneylender	0	0	0	0	0	0	0	0	0	15	2	65	1
Professional moneylender	43	44	64	46	11	40	72	39	15	26	40	1731	105
Input supplier	0	0	1	0	0	0	0	0	0	0	0	3	1
Relatives and friends	98	67	85	78	183	149	179	145	136	129	125	5407	347
Chit fund	8	1	0	0	24	1	9	0	0	9	5	227	12
Market commission agent/traders	0	0	0	11	2	0	0	0	0	0	1	56	4
Others	15	5	20	2	9	1	28	17	14	10	12	522	30
<b>All non-instt. agencies</b>	<b>134</b>	<b>120</b>	<b>163</b>	<b>136</b>	<b>227</b>	<b>186</b>	<b>277</b>	<b>197</b>	<b>151</b>	<b>198</b>	<b>179</b>	<b>7749</b>	<b>482</b>
All (incl. n.r.)	284	475	695	566	585	659	722	672	606	618	588	25468	1066
Est. no. of hhds. (00)	4342	4343	4296	4343	4333	4335	4313	4352	4318	4343	43316	X	X
Estd. hhds. repo. (00)	1233	2064	2986	2457	2533	2855	3114	2924	2616	2685	25468	X	X
Sample hhds. repo. cash	85	79	95	91	102	110	103	134	113	154	1066	X	X

**Table 2.12: Number of households reporting cash loans outstanding as on 30.06.18 from specific types of credit agency per 1000 households for each household asset holding class.**

Credit agency (block 12, col.5)	Urban												
	Per 1000 no. of households* of asset holding class with outstanding loan as on 30.06.2018											No. of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All classes	Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Scheduled commercial bank	127	171	205	220	216	294	281	287	372	384	256	10167	419
Regional rural bank	22	3	23	25	48	47	2	26	27	14	24	939	39
Co-operative society	43	49	84	76	87	22	74	82	43	34	59	2362	71
Co-operative bank	105	125	249	237	224	273	204	232	163	94	191	7588	268
Insurance companies	31	0	0	0	0	0	0	21	10	2	6	252	7
Provident fund	0	0	0	0	0	0	0	24	4	5	3	136	5
Employer	0	0	0	0	0	0	24	0	0	3	3	106	3
Financial corporation/institution	10	23	24	85	21	67	40	50	75	18	41	1641	52
NBFCs including micro-financing institution (MFIs)	113	68	42	34	70	6	21	36	58	45	49	1962	56
Bank linked SHG/JLG	21	52	103	97	99	102	72	24	24	28	62	2476	89
Non-bank linked SHG/JLG	0	50	28	2	20	0	9	0	19	7	14	542	18
Other institutional agencies	34	41	7	86	61	60	39	30	20	14	39	1564	57
<b>All instt. agencies</b>	<b>361</b>	<b>460</b>	<b>600</b>	<b>636</b>	<b>607</b>	<b>574</b>	<b>547</b>	<b>599</b>	<b>592</b>	<b>515</b>	<b>549</b>	<b>21850</b>	<b>838</b>
Landlord	0	6	0	1	0	1	1	0	0	0	1	35	4
Agricultural moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0
Professional moneylender	18	9	76	26	24	11	5	32	6	6	21	848	61
Input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0
Relatives and friends	76	83	148	168	109	103	97	96	84	82	105	4162	315
Chit fund	13	12	6	7	0	0	5	5	18	34	10	396	24
Market commission agent/traders	0	0	0	0	0	0	0	0	0	0	0	2	1
Others	2	66	39	3	9	42	13	22	0	3	20	796	32
<b>All non-instt. agencies</b>	<b>103</b>	<b>164</b>	<b>209</b>	<b>203</b>	<b>142</b>	<b>156</b>	<b>117</b>	<b>146</b>	<b>106</b>	<b>125</b>	<b>147</b>	<b>5857</b>	<b>413</b>
All (incl. n.r.)	404	496	623	706	657	650	591	627	622	552	593	23593	1080
Est. no. of hhds. (00)	3987	3984	3974	4000	3956	3995	3946	4002	3970	3976	39791	X	X
Estd. hhds. repo. (00)	1610	1976	2477	2825	2600	2598	2332	2509	2470	2197	23593	X	X
Sample hhds. repo. cash	85	89	83	114	99	117	118	115	133	127	1080	X	X

**Table 2.12: Number of households reporting cash loans outstanding as on 30.06.18 from specific types of credit agency per 1000 households for each household asset holding class.**

Credit agency (block 12, col.5)	All											No. of hhs reporting cash loan*	
	Per 1000 no. of households* of asset holding class with outstanding loan as on 30.06.2018											Estd. (00)	Sample
	1	2	3	4	5	6	7	8	9	10	All classes		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Scheduled commercial bank	109	170	196	217	195	282	305	348	377	376	257	21388	793
Regional rural bank	22	11	27	29	41	34	15	26	21	16	24	2021	82
Co-operative society	22	55	77	68	83	33	79	55	46	45	56	4669	155
Co-operative bank	81	125	258	212	191	239	204	180	144	133	177	14672	486
Insurance companies	15	0	0	0	0	5	4	16	5	1	4	371	11
Provident fund	0	0	0	0	0	0	1	16	6	7	3	247	10
Employer	3	0	0	0	0	0	12	0	0	1	2	130	4
Financial corporation/institution	24	21	41	70	41	51	23	51	57	16	40	3285	102
NBFCs including micro-financing institution (MFIs)	66	71	54	25	62	31	21	44	35	40	45	3734	104
Bank linked SHG/JLG	27	35	141	71	79	109	78	61	36	45	68	5668	168
Non-bank linked SHG/JLG	4	31	14	10	37	0	33	6	10	3	15	1227	36
Other institutional agencies	23	36	20	53	39	49	20	20	25	20	31	2537	89
<b>All instt. agencies</b>	297	449	613	580	556	593	603	618	577	530	542	45016	1593
Landlord	0	6	0	0	0	0	4	0	0	4	2	126	8
Agricultural moneylender	0	0	0	0	0	0	0	0	0	8	1	65	1
Professional moneylender	31	27	69	36	17	26	40	36	11	17	31	2579	166
Input supplier	0	0	0	0	0	0	0	0	0	0	0	3	1
Relatives and friends	87	74	116	121	148	127	140	121	111	107	115	9569	662
Chit fund	10	6	3	3	12	1	7	3	9	21	7	622	36
Market commission agent/traders	0	0	0	6	1	0	0	0	0	0	1	57	5
Others	9	34	29	3	9	20	21	19	7	7	16	1317	62
<b>All non-instt. agencies</b>	119	141	185	168	186	171	201	173	129	163	164	13606	895
All (incl. n.r.)	341	485	660	633	619	655	659	650	614	587	590	49061	2146
Est. no. of hhds. (00)	8329	8327	8270	8343	8289	8329	8259	8353	8288	8319	83107	X	X
Estd. hhds. repo. (00)	2843	4040	5462	5282	5134	5452	5446	5432	5087	4882	49061	X	X
Sample hhds. repo. cash	170	168	178	205	201	227	221	249	246	281	2146	X	X

**Table 2.16B: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class.**

Credit agency: Institutional													Rural	
Purpose of loan	Household asset holding class											Amount of cash loan (Rs.(Lakhs))	Number of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All Classes		Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Capital expenditure in farm business	15	8	5	98	11	15	28	74	44	22	36	302407	1535	53
Revenue expenditure in farm business	0	12	11	9	0	16	26	36	43	54	31	262565	1816	73
Expenditure in farm business	15	19	16	107	12	31	54	110	88	76	67	564972	3074	121
Capital expenditure in non-farm business	94	38	176	30	34	66	56	2	7	85	53	451716	899	25
Revenue expenditure in non-farm business	0	0	0	0	95	1	2	0	18	44	21	178855	290	13
Expenditure in non-farm business	94	38	176	30	129	67	58	3	25	129	75	630571	1162	37
Expenditure on litigation	0	0	0	0	0	16	0	0	0	0	1	11067	60	1
Repayment of debt	60	14	3	3	23	8	9	18	0	4	9	75573	835	24
Financial investment expenditure	0	0	0	0	13	0	0	10	7	2	4	32200	176	4
For education	3	82	0	117	1	20	10	80	119	67	60	505054	1277	43
For medical treatment	35	11	53	13	0	6	23	24	14	0	14	114893	878	30
For housing	217	168	337	384	483	386	557	370	510	534	455	3849043	7249	236
For other household expenditure	543	425	291	230	241	351	99	150	176	122	195	1648970	10328	301
Others	35	242	125	117	99	117	189	236	61	65	121	1021080	3818	125
All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	8453423	23166	755
Estd. no. of hhs.(00)	1336	2295	2988	2735	2624	2959	3086	3126	2927	2734	26809	X	X	X
Estd. amount of cash loan (Rs. lakhs)	201666	267168	433746	661684	611514	713747	1078114	1077581	1213567	2194637	8453423	X	X	X
Estd.no. of hhs reporting cash loan (00)	1038	1906	2687	2295	2208	2647	2825	2768	2427	2365	23166	X	X	X
No. of sample hhs reporting cash loan	40	50	59	63	63	87	78	104	92	119	755	X	X	X

**Table 2.16B: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class.**

Credit agency: Non-Institutional													Rural	
Purpose of loan	Household asset holding class											Amount of cash loan (Rs.(Lakhs)	Number of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All Classes		Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Capital expenditure in farm business	3	9	0	0	1	0	0	1	7	7	3	3964	47	9
Revenue expenditure in farm business	0	0	0	93	12	365	0	2	135	0	66	79001	255	7
Expenditure in farm business	3	9	0	93	13	365	0	3	142	7	70	82965	302	16
Capital expenditure in non-farm business	77	0	6	148	17	3	0	82	156	423	124	147973	379	20
Revenue expenditure in non-farm business	0	733	5	1	80	0	1	35	0	64	99	118174	392	14
Expenditure in non-farm business	77	733	11	148	98	3	1	117	156	487	224	266147	771	34
Expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Repayment of debt	41	1	58	1	65	0	18	7	0	0	14	16356	206	12
Financial investment expenditure	0	0	0	0	0	0	0	8	0	0	1	813	2	1
For education	14	2	3	312	11	20	39	7	0	27	34	41002	204	21
For medical treatment	14	15	102	27	0	25	89	47	76	4	38	45615	656	49
For housing	220	36	138	89	333	405	487	340	275	339	289	344137	1790	100
For other household expenditure	342	201	193	263	381	138	366	459	299	101	247	293206	3590	223
Others	289	5	495	68	99	45	0	12	53	35	83	98971	543	43
All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1189212	7749	482
Estd. no. of hhs.(00)	813	911	886	950	1211	1058	1485	1121	752	1097	10285	X	X	X
Estd. amount of cash loan (Rs. lakhs)	63176	126027	90220	73677	79136	149193	146075	96474	122107	243127	1189212	X	X	X
Estd.no. of hhs reporting cash loan (00)	582	523	701	591	983	805	1195	858	651	860	7749	X	X	X
No. of sample hhs reporting cash loan	60	36	44	43	51	45	46	56	41	60	482	X	X	X

**Table 2.16B: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class.**

Credit agency: All													Rural	
Purpose of loan	Household asset holding class											Amount of cash loan (Rs.(Lakhs))	Number of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All Classes		Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Capital expenditure in farm business	12	8	4	88	10	12	24	68	41	21	32	306371	1583	62
Revenue expenditure in farm business	0	8	9	17	2	76	23	33	52	48	35	341566	2071	80
Expenditure in farm business	12	16	13	105	12	88	48	102	93	69	67	647937	3376	137
Capital expenditure in non-farm business	90	26	146	42	32	55	50	9	21	119	62	599690	1278	45
Revenue expenditure in non-farm business	0	235	1	0	94	0	2	3	16	46	31	297028	682	27
Expenditure in non-farm business	90	260	147	42	125	56	51	12	37	165	93	896718	1933	71
Expenditure on litigation	0	0	0	0	0	13	0	0	0	0	1	11067	60	1
Repayment of debt	56	10	13	2	28	6	10	17	0	4	10	91930	1041	36
Financial investment expenditure	0	0	0	0	11	0	0	10	6	2	3	33013	178	5
For education	6	57	0	137	2	20	14	74	108	63	57	546056	1481	64
For medical treatment	30	12	61	15	0	10	31	26	19	1	17	160508	1534	79
For housing	217	125	303	354	466	389	549	368	489	514	435	4193180	9039	336
For other household expenditure	495	354	274	233	257	314	131	175	187	120	201	1942176	13918	524
Others	95	166	189	112	99	104	166	217	60	62	116	1120051	4361	168
All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	9642635	30915	1237
Estd. no. of hhs.(00)	2150	3206	3875	3684	3834	4017	4571	4247	3679	3831	37094	X	X	X
Estd. amount of cash loan (Rs. lakhs)	264842	393195	523965	735361	690650	862940	1224189	1174055	1335674	2437764	9642635	X	X	X
Estd.no. of hhs reporting cash loan (00)	1620	2429	3388	2886	3191	3453	4020	3626	3079	3225	30915	X	X	X
No. of sample hhs reporting cash loan	100	86	103	106	114	132	124	160	133	179	1237	X	X	X

**Table 2.16B: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class.**

Credit agency: Institutional													Urban	
Purpose of loan	Household asset holding class											Amount of cash loan (Rs.(Lakhs))	Number of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All Classes		Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Capital expenditure in farm business	0	3	0	8	3	12	4	37	5	26	15	155949	650	21
Revenue expenditure in farm business	0	12	1	8	32	19	10	7	29	15	16	162643	869	33
Expenditure in farm business	0	15	1	16	34	32	14	44	34	41	30	318592	1422	52
Capital expenditure in non-farm business	30	175	2	2	12	7	91	96	51	170	83	863076	863	44
Revenue expenditure in non-farm business	2	39	5	12	1	100	17	21	29	43	30	318693	896	35
Expenditure in non-farm business	31	215	8	14	13	108	107	118	80	214	113	1181769	1729	77
Expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Repayment of debt	22	7	3	17	10	31	7	1	5	14	10	104839	721	32
Financial investment expenditure	0	0	11	0	0	0	0	9	4	0	3	29724	74	5
For education	89	91	11	4	131	8	17	25	52	18	35	366211	835	37
For medical treatment	38	48	33	51	3	0	0	8	70	4	22	229923	1051	41
For housing	192	278	486	605	533	402	566	572	572	418	500	5234668	8447	307
For other household expenditure	583	268	286	221	227	303	185	182	97	152	190	1987009	10450	358
Others	45	78	160	71	49	116	103	42	86	140	96	1008661	3297	137
All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	10461396	21850	838
Estd. no. of hhs.(00)	1578	2302	2759	2724	2707	2612	2346	2753	2609	2422	24810	X	X	X
Estd. amount of cash loan (Rs. lakhs)	151250	362834	628559	677180	784687	771010	1204737	1553204	1839821	2488114	10461396	X	X	X
Estd.no. of hhs reporting cash loan (00)	1439	1834	2385	2543	2402	2294	2158	2395	2351	2048	21850	X	X	X
No. of sample hhs reporting cash loan	57	72	64	82	77	85	85	101	108	107	838	X	X	X



**Table 2.16B: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class.**

Credit agency: Non-Institutional													Urban	
Purpose of loan	Household asset holding class											Amount of cash loan (Rs.(Lakhs))	Number of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All Classes		Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Capital expenditure in farm business	0	13	0	0	0	0	0	0	0	0	1	1154	41	1
Revenue expenditure in farm business	0	0	0	0	0	0	0	0	0	11	3	4262	9	3
Expenditure in farm business	0	13	0	0	0	0	0	0	0	11	4	5416	50	4
Capital expenditure in non-farm business	706	189	202	0	0	16	0	129	482	422	280	408699	450	24
Revenue expenditure in non-farm business	0	43	0	0	0	7	169	250	9	127	72	104565	290	22
Expenditure in non-farm business	706	232	202	0	0	23	169	378	491	549	352	513264	669	42
Expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Repayment of debt	3	5	34	24	106	52	77	0	5	0	20	29578	122	15
Financial investment expenditure	0	0	0	0	0	0	0	83	76	0	18	25555	41	2
For education	0	14	8	0	0	42	3	0	87	0	16	22833	130	11
For medical treatment	32	15	19	18	26	1	22	7	7	16	16	22915	270	39
For housing	56	150	519	529	161	339	524	285	197	244	285	414922	1514	101
For other household expenditure	177	290	206	383	701	439	201	238	137	53	223	325515	2984	187
Others	25	281	12	47	7	104	4	9	1	126	67	97477	371	38
All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1457475	5857	413
Estd. no. of hhs.(00)	630	1043	1218	1138	1070	734	573	844	579	577	8405	X	X	X
Estd. amount of cash loan (Rs. lakhs)	145045	86518	114380	131215	77508	115023	85115	144626	179551	378493	1457475	X	X	X
Estd.no. of hhs reporting cash loan (00)	410	655	830	810	563	623	461	586	421	497	5857	X	X	X
No. of sample hhs reporting cash loan	41	33	39	54	34	46	45	38	42	41	413	X	X	X

**Table 2.16B: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class.**

Credit agency: All													Urban	
Purpose of loan	Household asset holding class											Amount of cash loan (Rs.(Lakhs))	Number of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All Classes		Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Capital expenditure in farm business	0	5	0	7	2	11	4	34	5	23	13	157103	691	22
Revenue expenditure in farm business	0	10	1	7	29	17	9	6	26	14	14	166905	878	36
Expenditure in farm business	0	15	1	14	31	28	13	40	31	37	27	324008	1472	56
Capital expenditure in non-farm business	361	178	33	2	11	8	85	99	90	204	107	1271775	1314	68
Revenue expenditure in non-farm business	1	40	5	10	1	88	27	41	27	54	36	423258	1186	57
Expenditure in non-farm business	361	218	38	11	12	97	112	140	117	258	142	1695033	2398	119
Expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Repayment of debt	13	7	8	18	19	34	12	1	5	12	11	134417	844	47
Financial investment expenditure	0	0	9	0	0	0	0	15	11	0	5	55278	116	7
For education	45	76	10	3	119	13	16	23	55	16	33	389043	965	48
For medical treatment	35	42	31	45	5	0	2	8	64	5	21	252838	1321	80
For housing	126	253	491	593	499	394	563	548	538	395	474	5649590	9962	408
For other household expenditure	385	272	274	248	269	321	186	186	100	138	194	2312523	13434	545
Others	35	117	137	67	45	114	97	40	78	138	93	1106139	3668	175
All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11918871	27706	1251
Estd. no. of hhs.(00)	2208	3345	3977	3861	3777	3346	2919	3597	3188	2998	33215	X	X	X
Estd. amount of cash loan (Rs. lakhs)	296295	449352	742938	808395	862195	886033	1289852	1697831	2019372	2866608	11918871	X	X	X
Estd.no. of hhs reporting cash loan (00)	1850	2489	3216	3353	2965	2917	2619	2982	2773	2545	27706	X	X	X
No. of sample hhs reporting cash loan	98	105	103	136	111	131	130	139	150	148	1251	X	X	X

**Table 2.16B: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class.**

Credit agency: Institutional													All	
Purpose of loan	Household asset holding class											Amount of cash loan (Rs.(Lakhs))	Number of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All Classes		Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Capital expenditure in farm business	8	5	2	53	6	13	15	52	21	25	24	458356	2186	74
Revenue expenditure in farm business	0	12	5	8	18	18	18	19	35	33	22	425208	2685	106
Expenditure in farm business	8	17	7	61	24	31	33	71	56	57	47	883565	4497	173
Capital expenditure in non-farm business	66	117	73	16	22	36	75	58	34	130	70	1314792	1762	69
Revenue expenditure in non-farm business	1	23	3	6	42	52	10	13	25	44	26	497548	1186	48
Expenditure in non-farm business	67	140	76	22	64	88	84	70	58	174	96	1812340	2891	114
Expenditure on litigation	0	0	0	0	0	7	0	0	0	0	1	11067	60	1
Repayment of debt	44	10	3	10	16	20	8	8	3	9	10	180412	1556	56
Financial investment expenditure	0	0	6	0	6	0	0	9	5	1	3	61924	250	9
For education	40	87	6	60	74	14	14	48	79	41	46	871265	2112	80
For medical treatment	36	32	41	32	2	3	11	15	47	2	18	344816	1929	71
For housing	206	231	426	496	511	394	562	489	547	472	480	9083711	15696	543
For other household expenditure	560	335	288	226	233	326	145	168	128	138	192	3635978	20778	659
Others	39	148	146	94	71	116	144	122	76	105	107	2029742	7115	262
All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	18914819	45016	1593
Estd. no. of hhs.(00)	2914	4598	5747	5458	5330	5570	5432	5879	5535	5155	51619	X	X	X
Estd. amount of cash loan (Rs. lakhs)	352916	630003	1062304	1338864	1396201	1484757	2282851	2630785	3053387	4682751	18914819	X	X	X
Estd.no. of hhs reporting cash loan (00)	2478	3740	5073	4838	4610	4941	4983	5163	4778	4413	45016	X	X	X
No. of sample hhs reporting cash loan	97	122	123	145	140	172	163	205	200	226	1593	X	X	X

**Table 2.16B: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class.**

Creditagency: Non-Institutional													All	
Purpose of loan	Household asset holding class											Amount of cash loan (Rs.(Lakhs))	Number of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All Classes		Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Capital expenditure in farm business	1	11	0	0	0	0	0	0	3	3	2	5118	88	10
Revenue expenditure in farm business	0	0	0	33	6	206	0	1	55	7	31	83262	264	10
Expenditure in farm business	1	11	0	33	7	206	0	1	58	10	33	88381	352	20
Capital expenditure in non-farm business	515	77	115	53	9	9	0	110	350	423	210	556672	830	44
Revenue expenditure in non-farm business	0	452	2	0	40	3	63	164	5	102	84	222739	682	36
Expenditure in non-farm business	515	529	118	53	49	12	63	274	355	525	294	779411	1440	76
Expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Repayment of debt	15	2	45	15	85	23	40	3	3	0	17	45935	328	27
Financial investment expenditure	0	0	0	0	0	0	0	53	45	0	10	26368	43	3
For education	4	7	6	112	5	29	26	3	52	11	24	63834	335	32
For medical treatment	27	15	56	21	13	14	65	23	35	12	26	68530	927	88
For housing	106	82	351	371	248	376	501	307	228	281	287	759059	3304	201
For other household expenditure	227	237	200	340	539	269	305	327	202	71	234	618721	6574	410
Others	105	117	225	54	53	71	2	10	22	90	74	196448	914	81
All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	2646688	13606	895
Estd. no. of hhs.(00)	1443	1953	2105	2087	2281	1792	2058	1965	1331	1674	18690	X	X	X
Estd. amount of cash loan (Rs. lakhs)	208221	212545	204600	204892	156644	264216	231190	241101	301658	621621	2646688	X	X	X
Estd.no. of hhs reporting cash loan (00)	992	1177	1531	1401	1546	1428	1657	1444	1073	1356	13606	X	X	X
No. of sample hhs reporting cash loan	101	69	83	97	85	91	91	94	83	101	895	X	X	X

**Table 2.16B: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.18 by purpose of loan for each household asset holding class.**

Credit agency: All													All	
Purpose of loan	Household asset holding class											Amount of cash loan (Rs.(Lakhs)	Number of hhs reporting cash loan*	
	1	2	3	4	5	6	7	8	9	10	All Classes		Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Capital expenditure in farm business	6	6	2	46	6	11	14	48	19	22	21	463475	2274	84
Revenue expenditure in farm business	0	9	4	12	17	46	16	17	37	30	24	508471	2949	116
Expenditure in farm business	6	15	6	57	23	58	30	65	56	52	45	971945	4848	193
Capital expenditure in non-farm business	233	107	80	21	20	32	68	62	62	165	87	1871464	2592	113
Revenue expenditure in non-farm business	0	131	3	5	42	45	14	25	23	51	33	720287	1868	84
Expenditure in non-farm business	233	238	83	26	63	76	82	88	85	215	120	2591751	4331	190
Expenditure on litigation	0	0	0	0	0	6	0	0	0	0	1	11067	60	1
Repayment of debt	33	8	10	11	23	20	11	7	3	8	10	226347	1884	83
Financial investment expenditure	0	0	5	0	5	0	0	13	9	1	4	88291	294	12
For education	27	67	6	67	67	16	15	44	76	38	43	935099	2446	112
For medical treatment	33	28	44	31	3	5	16	15	46	3	19	413346	2856	159
For housing	169	194	413	479	484	392	556	474	519	450	456	9842770	19000	744
For other household expenditure	437	310	274	241	264	317	159	182	135	130	197	4254699	27352	1069
Others	63	140	159	88	69	109	131	112	71	103	103	2226190	8029	343
All (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	21561506	58622	2488
Estd. no. of hhs.(00)	4358	6551	7852	7546	7611	7363	7490	7844	6866	6829	70309	X	X	X
Estd. amount of cash loan (Rs. lakhs)	561137	842548	1266904	1543756	1552845	1748972	2514041	2871886	3355046	5304372	21561506	X	X	X
Estd.no. of hhs reporting cash loan (00)	3470	4917	6604	6239	6156	6369	6639	6607	5851	5769	58622	X	X	X
No. of sample hhs reporting cash loan	198	191	206	242	225	263	254	299	283	327	2488	X	X	X

**Table 2.5: Number of households reporting cash loans outstanding - as on 30.06.18 - 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.**

Nature of interest	Rate of interest (%) (block 12, col.9)	Credit agency - Institutional				Rural			
		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			
		Per 1000 no. of hhs reporting cash loans outstanding*	Cash loan (Rs.) per Rs.1000 of total cash loan outstanding	Per 1000 no. of hhs reporting cash loans outstanding*	Cash loan (Rs.) per Rs.1000 of total cash loan outstanding	Per 1000 no. of hhs reporting cash loans outstanding*	Cash loan (Rs.) per Rs.1000 of total cash loan outstanding	Estd.(00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Interest-free	nil	14	6	6	1	11	5	493	19
Simple	less than 6	132	88	57	43	106	80	4590	142
	6 - 10	155	224	83	201	130	220	5633	183
	10 - 15	210	273	181	351	200	289	8670	255
	15 - 20	27	13	26	18	27	14	1172	34
	20 - 25	10	2	14	14	12	4	505	15
	25 - 30	2	0	2	1	2	0	83	5
	30 -50	5	1	0	0	3	1	132	2
	50 -100	0	0	0	0	0	0	6	1
	100 & above	1	4	0	0	1	3	35	1
<b>All (incl. n.r.)</b>		430	606	299	628	384	610	16652	520
Compound	less than 6	7	5	2	4	5	5	231	9
	6 - 10	77	172	38	59	64	149	2765	85
	10 - 15	130	204	128	306	129	224	5605	201
	15 - 20	10	7	1	1	7	6	311	8
	20 - 25	0	0	0	0	0	0	2	1
	25 - 30	4	1	0	0	3	1	117	1
	30 -50	0	0	0	0	0	0	2	1
	50 -100	0	0	0	0	0	0	0	0
	100 & above	0	0	0	0	0	0	0	0
<b>All (incl. n.r.)</b>		207	388	163	371	191	385	8293	284
All	less than 6	139	93	59	47	111	84	4821	151
	6 - 10	223	396	120	260	187	369	8106	261
	10 - 15	327	477	295	656	316	513	13692	442
	15 - 20	38	20	27	20	34	20	1483	42
	20 - 25	10	2	14	14	12	4	507	16
	25 - 30	6	1	2	1	5	1	201	6
	30 -50	5	1	0	0	3	1	133	3
	50 -100	0	0	0	0	0	0	6	1
	100 & above	1	4	0	0	1	3	35	1
<b>All (incl. n.r.)</b>		581	1000	447	1000	535	1000	23166	755
Estd. no. of hhs.(00)		18733	X	8077	X	26809	X	X	X
Estd. amount of cash loan (Rs.lakhs)		X	6772238	X	1681185	X	8453423	X	X
Estd.no. of hhs reporting cash loan (00)		16463	X	6703	X	23166	X	X	X
No. of sample hhd reporting cashloan		540	X	215	X	755	X	X	X

**Table 2.5: Number of households reporting cash loans outstanding - as on 30.06.18 - 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 - Institutional						Urban	
Nature of interest	Rate of interest (%) (block 12, col.9)	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			
		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-	Per 1000 no. of hhs reporting cash loans out-standing*	Cash loan (Rs.) per Rs.1000 of total cash loan out-	Estd.(00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Interest-free	nil	25	8	18	10	19	10	765	31
Simple	less than 6	91	41	60	40	66	40	2631	126
	6 - 10	161	160	117	177	126	172	5016	205
	10 - 15	219	196	180	235	188	224	7479	293
	15 - 20	38	31	17	8	21	15	833	22
	20 - 25	20	2	23	6	23	5	907	17
	25 - 30	4	0	2	0	3	0	106	5
	30 -50	31	7	0	0	6	2	252	4
	50 -100	9	3	1	1	2	2	88	2
	100 & above	0	0	1	0	1	0	39	1
<b>All (incl. n.r.)</b>		380	438	327	469	337	460	13429	544
Compound	less than 6	26	8	8	5	12	6	478	18
	6 - 10	105	199	64	161	72	171	2865	113
	10 - 15	225	332	189	344	196	341	7805	251
	15 - 20	20	14	8	10	10	11	414	16
	20 - 25	6	0	2	0	3	0	107	6
	25 - 30	0	0	0	0	0	0	0	0
	30 -50	0	0	1	0	1	0	26	1
	50 -100	0	0	0	0	0	0	0	0
	100 & above	0	0	0	0	0	0	0	0
<b>All (incl. n.r.)</b>		322	553	236	521	253	530	10076	359
All	less than 6	117	49	67	46	77	47	3082	143
	6 - 10	246	359	178	338	192	344	7631	307
	10 - 15	428	528	352	580	367	565	14611	521
	15 - 20	58	44	25	19	31	26	1247	38
	20 - 25	27	2	25	6	25	5	1013	23
	25 - 30	4	0	2	0	3	0	106	5
	30 -50	31	7	1	0	7	2	278	5
	50 -100	9	3	1	1	2	2	88	2
	100 & above	0	0	1	0	1	0	39	1
<b>All (incl. n.r.)</b>		627	1000	530	1000	549	1000	21850	838
Estd. no. of hhs.(00)		5628	X	19182	X	24810	X	X	X
Estd. amount of cash loan (Rs.lakhs)		X	2941058	X	7520338	X	10461396	X	X
Estd.no. of hhs reporting cash loan (00)		5016	X	16834	X	21850	X	X	X
No. of sample hhs reporting cashloan		213	X	625	X	838	X	X	X

**Table 2.5: Number of households reporting cash loans outstanding - as on 30.06.18 - 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 - Institutional						All	
Nature of interest	Rate of interest (%) (block12, col.9)	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		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Interest-free	nil	17	7	14	8	15	7	1258	50
Simple	less than 6	123	74	59	41	87	58	7221	268
	6 - 10	156	205	106	182	128	193	10649	388
	10 - 15	212	250	180	256	194	253	16149	548
	15 - 20	30	19	20	10	24	15	2005	56
	20 - 25	13	2	20	7	17	4	1412	32
	25 - 30	2	0	2	0	2	0	190	10
	30 -50	11	3	0	0	5	2	384	6
	50 -100	2	1	0	1	1	1	94	3
	100 & above	1	3	1	0	1	1	74	2
<b>All (incl. n.r.)</b>		419	555	318	498	362	527	30081	1064
Compound	less than 6	11	6	6	5	9	6	709	27
	6 - 10	83	180	56	142	68	162	5630	198
	10 - 15	151	243	170	337	161	289	13409	452
	15 - 20	13	9	6	9	9	9	724	24
	20 - 25	1	0	1	0	1	0	108	7
	25 - 30	3	1	0	0	1	0	117	1
	30 -50	0	0	1	0	0	0	27	2
	50 -100	0	0	0	0	0	0	0	0
	100 & above	0	0	0	0	0	0	0	0
<b>All (incl. n.r.)</b>		232	438	212	493	221	465	18369	643
All	less than 6	134	80	65	46	95	63	7903	294
	6 - 10	228	385	159	324	189	355	15737	568
	10 - 15	350	492	334	594	341	542	28304	963
	15 - 20	42	27	25	19	33	23	2730	80
	20 - 25	14	2	22	8	18	5	1520	39
	25 - 30	5	1	2	0	4	1	307	11
	30 -50	11	3	1	0	5	2	411	8
	50 -100	2	1	0	1	1	1	94	3
	100 & above	1	3	1	0	1	1	74	2
<b>All (incl. n.r.)</b>		591	1000	503	1000	542	1000	45016	1593
Estd. no. of hhs.(00)		24360	X	27259	X	51619	X	X	X
Estd. amount of cash loan (Rs.lakhs)		X	9713296	X	9201523	X	18914819	X	X
Estd.no. of hhs reporting cash loan (00)		21479	X	23537	X	45016	X	X	X
No. of sample hhd reporting cashloan		753	X	840	X	1593	X	X	X



**Table 2.8: Number of households reporting cash loans outstanding as on 30.06.18 per 1000 households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each major household type.**

Rural								
Credit agency (block 12,col.5)	Cultivator (R)/ Self-employed (U)		Non-Cultivator (R)/ Others (U)		All households		No. of hhs reporting cash loan*	
	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 outstanding *	Cash loan (Rs.) per Rs.1000 of total cash loan out- standing	Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Scheduled commercial bank	297	500	187	340	259	468	11221	374
Regional rural bank	25	21	25	30	25	23	1082	43
Co-operative society	53	60	53	121	53	72	2306	84
Co-operative bank	174	193	144	265	164	208	7084	218
Insurance companies	2	2	5	16	3	5	119	4
Provident fund	4	1	1	0	3	1	111	5
Employer	0	0	2	0	1	0	24	1
Financial corporation/institution	43	45	28	35	38	43	1643	50
NBFCs including micro-financing institution (MFIs)	36	16	50	28	41	19	1772	48
Bank linked SHG/JLG	92	18	40	9	74	16	3193	79
Non-bank linked SHG/JLG	22	4	3	1	16	3	685	18
Other institutional agencies	23	21	22	13	22	20	973	32
<b>All institutional agencies</b>	<b>581</b>	<b>882</b>	<b>447</b>	<b>857</b>	<b>535</b>	<b>877</b>	23166	755
Landlord	1	0	4	2	2	1	91	4
Agricultural moneylender	2	0	0	0	2	0	65	1
Professional moneylender	38	30	44	29	40	30	1731	105
Input supplier	0	0	0	0	0	0	3	1
Relatives and friends	144	81	89	103	125	85	5407	347
Chit fund	5	2	5	5	5	2	227	12
Market commission agent/traders	0	0	4	0	1	0	56	4
Others	11	5	14	4	12	5	522	30
<b>All non-institutional agencies</b>	197	<b>118</b>	145	<b>143</b>	179	<b>123</b>	7749	482
<b>All agencies (incl. n.r.)</b>	637	<b>1000</b>	496	<b>1000</b>	588	<b>1000</b>	25468	1066
Estd. no. of hhs.(00)	28332	X	14984	X	43316	X	X	X
Estd. amount of cash loan (Rs. lakhs)	X	7681857	X	1960779	X	9642635	X	X
Estd. no. of hhs reporting cash loan(00)	18034	X	7434	X	25468	X	X	X
No. of sample hhs reporting cash loan outstanding	732	X	334	X	1066	X	X	X

**Table 2.8: Number of households reporting cash loans outstanding as on 30.06.18 per 1000 households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each major household type.**

Urban								
Credit agency (block 12,col.5)	Cultivator (R)/ Self-employed (U)		Non-Cultivator (R)/ Others (U)		All households		No. of hhs reporting cash loan*	
	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 outstanding *	Cash loan (Rs.) per Rs.1000 of total cash loan out- standing	Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Scheduled commercial bank	314	395	241	456	256	438	10167	419
Regional rural bank	44	13	19	27	24	23	939	39
Co-operative society	44	28	63	63	59	53	2362	71
Co-operative bank	273	209	170	217	191	214	7588	268
Insurance companies	0	0	8	18	6	13	252	7
Provident fund	0	0	4	3	3	2	136	5
Employer	0	0	3	2	3	2	106	3
Financial corporation/institution	67	54	35	45	41	48	1641	52
NBFCs including micro-financing institution (MFIs)	53	52	48	38	49	42	1962	56
Bank linked SHG/JLG	81	9	58	10	62	9	2476	89
Non-bank linked SHG/JLG	16	1	13	1	14	1	542	18
Other institutional agencies	52	78	36	14	39	33	1564	57
<b>All institutional agencies</b>	<b>627</b>	<b>839</b>	<b>530</b>	<b>894</b>	<b>549</b>	<b>878</b>	<b>21850</b>	<b>838</b>
Landlord	4	1	0	0	1	0	35	4
Agricultural moneylender	0	0	0	0	0	0	0	0
Professional moneylender	31	39	19	18	21	24	848	61
Input supplier	0	0	0	0	0	0	0	0
Relatives and friends	105	94	105	72	105	79	4162	315
Chit fund	18	19	8	7	10	11	396	24
Market commission agent/traders	0	0	0	0	0	0	2	1
Others	27	7	18	8	20	8	796	32
<b>All non-institutional agencies</b>	<b>179</b>	<b>161</b>	<b>139</b>	<b>106</b>	<b>147</b>	<b>122</b>	<b>5857</b>	<b>413</b>
<b>All agencies (incl. n.r.)</b>	<b>668</b>	<b>1000</b>	<b>574</b>	<b>1000</b>	<b>593</b>	<b>1000</b>	<b>23593</b>	<b>1080</b>
Estd. no. of hhs.(00)	7998	X	31792	X	39791	X	X	X
Estd. amount of cash loan (Rs. lakhs)	X	3505995	X	8412876	X	11918871	X	X
Estd. no. of hhs reporting cash loan(00)	5347	X	18247	X	23593	X	X	X
No. of sample hhs reporting cash loan outstanding	260	X	820	X	1080	X	X	X

**Table 2.8: Number of households reporting cash loans outstanding as on 30.06.18 per 1000 households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each major household type.**

All								
Credit agency (block 12,col.5)	Cultivator (R)/ Self-employed (U)		Non-cultivator (R)/ Others (U)		All households		No. of hhs reporting cash loan*	
	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 outstanding *	Cash loan (Rs.) per Rs.1000 of total cash loan out- standing	Estd. (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Scheduled commercial bank	301	467	224	434	257	452	21388	793
Regional rural bank	29	18	21	27	24	23	2021	82
Co-operative society	51	50	60	74	56	62	4669	155
Co-operative bank	196	198	161	226	177	211	14672	486
Insurance companies	1	1	7	18	4	9	371	11
Provident fund	3	1	3	2	3	2	247	10
Employer	0	0	3	2	2	1	130	4
Financial corporation/institution	49	48	33	43	40	45	3285	102
NBFCs including micro-financing institution (MFIs)	40	27	49	36	45	31	3734	104
Bank linked SHG/JLG	89	15	52	9	68	12	5668	168
Non-bank linked SHG/JLG	21	3	10	1	15	2	1227	36
Other institutional agencies	29	39	31	14	31	27	2537	89
<b>All institutional agencies</b>	591	868	503	887	542	877	45016	1593
Landlord	2	0	1	0	2	0	126	8
Agricultural moneylender	2	0	0	0	1	0	65	1
Professional moneylender	36	33	27	20	31	27	2579	166
Input supplier	0	0	0	0	0	0	3	1
Relatives and friends	135	85	100	78	115	82	9569	662
Chit fund	8	7	7	7	7	7	622	36
Market commission agent/traders	0	0	1	0	1	0	57	5
Others	15	6	17	8	16	7	1317	62
<b>All non-institutional agencies</b>	193	132	141	113	164	123	13606	895
<b>All agencies (incl. n.r.)</b>	644	1000	549	1000	590	1000	49061	2146
Estd. no. of hhs.(00)	36330	X	46777	X	83107	X	X	X
Estd. amount of cash loan (Rs. lakhs)	X	11187852	X	10373655	X	21561506	X	X
Estd. no. of hhs reporting cash loan(00)	23380	X	25680	X	49061	X	X	X
No. of sample hhs reporting cash loan outstanding	992	X	1154	X	2146	X	X	X



# **Visit- 2**



**Table 1.22: Per 1000 number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land and amount of expenditure per household during 01.07.18 to 30.06.19 in each household asset holding class.**

Household asset holding class	Per 1000 number of hhds	Fixed capital expenditure		Expenditure on purchase of land		Rural	
		Per 1000 no. of hhs reporting fixed capital expenditure	Average amount (Rs.) of fixed capital expenditure per hhd	Per 1000 no. of hhs reporting on purchase of land	Average amount (Rs.) of expenditure on purchase of land per hhd	Number of households	
						Estimated (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	100	90	1495	0	172	4314	191
2	100	195	1478	3	1660	4343	161
3	99	268	8270	7	5083	4296	138
4	101	278	19540	0	0	4365	163
5	100	306	58205	0	0	4338	168
6	100	243	8537	11	3491	4335	174
7	100	346	24511	4	713	4313	160
8	100	264	13778	0	0	4352	205
9	100	235	19864	9	2843	4318	188
10	100	259	101642	16	14863	4343	246
<b>All classes</b>	1000	249	25765	5	2882	43316	1794
Estd. no. of hhs reporting expenditure (00)	X	10766	X	216	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	1116046	X	124826	X	X	X
No. of sample hhs reporting expenditure	X	416	X	11	X	X	X

**Table 1.22: Per 1000 number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land and amount of expenditure per household during 01.07.18 to 30.06.19 in each household asset holding class.**

						Urban	
Household asset holding class	Per 1000 number of hhds	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 hhd	Per 1000 no. of hhs reporting on purchase of land	Average amount (Rs.) of expenditure on purchase of land per hhd	Estimated (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	100	18	2882	8	3037	3959	166
2	100	62	11351	0	0	3992	178
3	100	196	13128	28	11087	3968	142
4	100	163	23477	11	4861	3991	159
5	98	52	2603	2	1244	3898	159
6	101	97	6888	3	1996	4002	184
7	99	69	15010	0	0	3952	189
8	101	115	19819	44	98034	4027	180
9	101	98	14947	6	8566	4022	209
10	100	119	52832	19	58845	3978	215
<b>All classes</b>	1000	99	16326	12	18887	39791	1781
Estd. no. of hhs reporting expenditure (00)	X	3943	X	485	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	649634	X	751535	X	X	X
No. of sample hhs reporting expenditure	X	207	X	15	X	X	X



**Table 1.22: Per 1000 number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land and amount of expenditure per household during 01.07.18 to 30.06.19 in each household asset holding class.**

						All	
Household asset holding class	Per 1000 number of hhds	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 hhd	Per 1000 no. of hhs reporting on purchase of land	Average amount (Rs.) of expenditure on purchase of land per hhd	Estimated (00)	Sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	100	56	2159	4	1543	8274	357
2	100	131	6207	1	865	8335	339
3	99	234	10603	17	7966	8265	280
4	101	223	21420	5	2322	8356	322
5	99	186	31888	1	589	8236	327
6	100	173	7745	7	2773	8337	358
7	99	214	19968	2	372	8265	349
8	101	192	16681	21	47116	8378	385
9	100	169	17493	8	5603	8340	397
10	100	192	78309	17	35888	8321	461
<b>All classes</b>	1000	177	21246	8	10545	83107	3575
Estd. no. of hhs reporting expenditure (00)	X	14709	X	701	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	1765680	X	876361	X	X	X
No. of sample hhs reporting expenditure	X	623	X	26	X	X	X

**Table 1.23: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major household type: Cultivator/Self-employed									Rural	
	Residential land & Buildings		Farm business		Non-farm business		All		Estimated no. of hhs reporting FCE (00)	Sample hhs reporting FCE
	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	174	17912	193	2873	61	12517	287	33302	8129	322
All	174	17912	193	2873	61	12517	287	33302	8129	322
Estd. no. of hhs (00)	4925	X	5471	X	1740	X	8129	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	507472	X	81386	X	354635	X	943493	X	X
No. of sample hhs reporting expenditure	200	X	212	X	61	X	322	X	X	X

**Table 1.23: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major household type: Non Cultivator / Others									Rural	
	Residential land & Buildings		Farm business		Non-farm business		All		Estimate d no. of hhs reporting FCE (00)	Sample hhs reporting FCE
	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	140	10221	35	45	45	1250	176	11516	2637	94
All	140	10221	35	45	45	1250	176	11516	2637	94
Estd. no. of hhs (00)	4925	X	5471	X	1740	X	8129	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	507472	X	81386	X	354635	X	943493	X	X
No. of sample hhs reporting expenditure	200	X	212	X	61	X	322	X	X	X

**Table 1.23: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major household type: All									Rural	
	Residential land & Buildings		Farm business		Non-farm business		All		Estimate d no. of hhs reporting FCE (00)	Sample hhs reporting FCE
	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	162	15251	139	1894	56	8620	249	25765	10766	416
All	162	15251	139	1894	56	8620	249	25765	10766	416
Estd. no. of hhs (00)	7021	X	6003	X	2410	X	10766	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	660622	X	82056	X	373368	X	1116046	X	X
No. of sample hhs reporting expenditure	277	X	228	X	89	X	416	X	X	X

**Table 1.23: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major household type: Cultivator/Self-employed									Urban	
	Residential land & Buildings		Farm business		Non-farm business		All		Estimate d no. of hhs reporting FCE (00)	Sample hhs reporting FCE
	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	86	10598	31	425	65	7205	157	18228	1262	70
All	86	10598	31	425	65	7205	157	18228	1262	70
Estd. no. of hhs (00)	691	X	246	X	518	X	1262	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	84915	X	3407	X	57732	X	146054	X	X
No. of sample hhs reporting expenditure	41	X	23	X	36	X	70	X	X	X

**Table 1.23: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major household type: Non Cultivator/Others									Urban	
	Residential land & buildings		Farm business		Non-farm business		All		Estimate d no. of hhs reporting FCE (00)	Sample hhs reporting FCE
	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	61	14476	25	174	9	1197	84	15847	2681	137
All	61	14476	25	174	9	1197	84	15847	2681	137
Estd. no. of hhs (00)	1934	X	790	X	279	X	2681	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	460028	X	5521	X	38031	X	503580	X	X
No. of sample hhs reporting expenditure	99	X	45	X	21	X	137	X	X	X

**Table 1.23: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major household type: All									Urban	
	Residential land & Buildings		Farm business		Non-farm business		All		Estimated no. of hhs reporting FCE (00)	Sample hhs reporting FCE
	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	66	13695	26	224	20	2407	99	16326	3943	207
All	66	13695	26	224	20	2407	99	16326	3943	207
Estd. no. of hhs (00)	2625	X	1035	X	797	X	3943	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	544943	X	8928	X	95763	X	649634	X	X
No. of sample hhs reporting expenditure	140	X	68	X	57	X	207	X	X	X

**Table 1.23: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

	Major household type: Cultivator/Self-employed								All	
	Residential land & Buildings		Farm business		Non-farm business		All		Estimate d no. of hhs reporting FCE (00)	Sample hhs reporting FCE
	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	155	16299	157	2333	62	11346	258	29979	9391	392
All	155	16299	157	2333	62	11346	258	29979	9391	392
Estd. no. of hhs (00)	5616	X	5716	X	2258	X	9391	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	592387	X	84793	X	412367	X	1089547	X	X
No. of sample hhs reporting expenditure	241	X	235	X	97	X	392	X	X	X



**Table 1.23: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major household type:Non Cultivator/Others									All	
Kerala	Residential land & Buildings		Farm business		Non-farm business		All		Estimate d no. of hhs reporting FCE (00)	Sample hhs reporting FCE
	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	86	13113	28	132	20	1214	114	14459	5318	231
All	86	13113	28	132	20	1214	114	14459	5318	231
Estd. no. of hhs (00)	4030	X	1321	X	949	X	5318	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	613178	X	6191	X	56764	X	676133	X	X
No. of sample hhs reporting expenditure	176	X	61	X	49	X	231	X	X	X

**Table 1.23: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major household type: All									All	
	Residential land & Buildings		Farm business		Non-farm business		All		Estimate d no. of hhs reporting FCE (00)	Sample hhs reporting FCE
	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh	Per 1000 no. of hhs reporting FCE	Average amount (Rs.) of FCE per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	116	14506	85	1095	39	5645	177	21246	14709	623
All	116	14506	85	1095	39	5645	177	21246	14709	623
Estd. no. of hhs (00)	9646	X	7038	X	3207	X	14709	X	X	X
Estd. amount of expenditure (Rs. lakhs)	X	1205565	X	90984	X	469131	X	1765680	X	X
No. of sample hhs reporting expenditure	417	X	296	X	146	X	623	X	X	X

**Table 1.28: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Household type: Cultivator/Self-employed										
Rural										
	Residential purpose		Farm business		Non-farm business		All		Estimated no. of hhs reporting expenditure on purchase of land (00)	Sample hhs reporting expenditure on purchase of land
	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	5	1380	0	0	1	433	6	1814	177	8
All	5	1380	0	0	1	433	6	1814	177	8
Estd. no. of hhs (00)	136	X	0	X	41	X	177	X	X	X
Estd. amount of expenditure (Rs.lakhs)	X	39111	X	0	X	12276	X	51387	X	X
No. of sample hhs reporting expenditure	7	X	0	X	1	X	8	X	X	X

**Table 1.28: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Household type: Non Cultivator/Others										
										Rural
	Residential purpose		Farm business		Non-farm business		All		Estimated no. of hhs reporting expenditure on purchase of land (00)	Sample hhs reporting expenditure on purchase of land
	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	3	4901	0	0	0	0	3	4901	39	3
All	3	4901	0	0	0	0	3	4901	39	3
Estd. no. of hhs (00)	39	X	0	X	0	X	39	X	X	X
Estd. amount of expenditure (Rs.lakhs)	X	73439	X	0	X	0	X	73439	X	X
No. of sample hhs reporting expenditure	3	X	0	X	0	X	3	X	X	X

**Table 1.28: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Household type: All										
										Rural
	Residential purpose		Farm business		Non-farm business		All		Estimated no. of hhs reporting expenditure on purchase of land (00)	Sample hhs reporting expenditure on purchase of land
	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	4	2598	0	0	1	283	5	2882	216	11
All	4	2598	0	0	1	283	5	2882	216	11
Estd. no. of hhs (00)	175	X	0	X	41	X	216	X	X	X
Estd. amount of expenditure (Rs.lakhs)	X	112550	X	0	X	12276	X	124826	X	X
No. of sample hhs reporting expenditure	10	X	0	X	1	X	11	X	X	X

**Table 1.28: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Household type: Cultivator/Self-employed										
										Urban
	Residential purpose		Farm business		Non-farm business		All		Estimated no. of hhs reporting expenditure on purchase of land (00)	Sample hhs reporting expenditure on purchase of land
	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	4	4235	0	0	2	1910	6	6144	46	4
All	4	4235	0	0	2	1910	6	6144	46	4
Estd. no. of hhs (00)	29	X	0	X	17	X	46	X	X	X
Estd. amount of expenditure (Rs.lakhs)	X	33930	X	0	X	15300	X	49230	X	X
No. of sample hhs reporting expenditure	3	X	0	X	1	X	4	X	X	X

**Table 1.28: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Household type: Non Cultivator/Others										
										Urban
	Residential purpose		Farm business		Non-farm business		All		Estimated no. of hhs reporting expenditure on purchase of land (00)	Sample hhs reporting expenditure on purchase of land
	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	13	21311	0	0	1	789	14	22100	438	11
All	13	21311	0	0	1	789	14	22100	438	11
Estd. no. of hhs (00)	409	X	0	X	29	X	438	X	X	X
Estd. amount of expenditure (Rs.lakhs)	X	677220	X	0	X	25085	X	702305	X	X
No. of sample hhs reporting expenditure	10	X	0	X	1	X	11	X	X	X

**Table 1.28: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major Household type: All										
										Urban
	Residential purpose		Farm business		Non-farm business		All		Estimated no. of hhs reporting expenditure on purchase of land (00)	Sample hhs reporting expenditure on purchase of land
	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	11	17872	0	0	1	1015	12	18887	485	15
All	11	17872	0	0	1	1015	12	18887	485	15
Estd. no. of hhs (00)	439	X	0	X	46	X	485	X	X	X
Estd. amount of expenditure (Rs.lakhs)	X	711150	X	0	X	40385	X	751535	X	X
No. of sample hhs reporting expenditure	13	X	0	X	2	X	15	X	X	X



**Table 1.28: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Household type: Cultivator/Self-employed										
										All
	Residential purpose		Farm business		Non-farm business		All		Estimated no. of hhs reporting expenditure on purchase of land (00)	Sample hhs reporting expenditure on purchase of land
	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	5	2010	0	0	2	759	6	2768	223	12
All	5	2010	0	0	2	759	6	2768	223	12
Estd. no. of hhs (00)	165	X	0	X	58	X	223	X	X	X
Estd. amount of expenditure (Rs.lakhs)	X	73041	X	0	X	27576	X	100617	X	X
No. of sample hhs reporting expenditure	10	X	0	X	2	X	12	X	X	X

**Table 1.28: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

household type: Non Cultivator/Self-employed										
All										
	Residential purpose		Farm business		Non-farm business		All		Estimated no. of hhs reporting expenditure on purchase of land (00)	Sample hhs reporting expenditure on purchase of land
	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	10	16053	0	0	1	536	10	16589	478	14
All	10	16053	0	0	1	536	10	16589	478	14
Estd. no. of hhs (00)	449	X	0	X	29	X	478	X	X	X
Estd. amount of expenditure (Rs.lakhs)	X	750659	X	0	X	25085	X	775744	X	X
No. of sample hhs reporting expenditure	13	X	0	X	1	X	14	X	X	X

**Table 1.28: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.18 to 30.06.19 per 1000 households and average value of such expenditure per household by major household type.**

Major Household type: All										
										All
	Residential purpose		Farm business		Non-farm business		All		Estimated no. of hhs reporting expenditure on purchase of land (00)	Sample hhs reporting expenditure on purchase of land
	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh	Per 1000 no. of hhs reporting purchase of land	Average amount (Rs.) of expenditure per hh		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	7	9911	0	0	1	634	8	10545	701	26
All	7	9911	0	0	1	634	8	10545	701	26
Estd. no. of hhs (00)	614	X	0	X	87	X	701	X	X	X
Estd. amount of expenditure (Rs.lakhs)	X	823700	X	0	X	52661	X	876361	X	X
No. of sample hhs reporting expenditure	23	X	0	X	3	X	26	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 Surveys (NSS) are being conducted by the Government of India since 1950 to collect socio-economic data employing scientific sampling methods. 77<sup>th</sup> round of NSS commenced from 1<sup>st</sup> January 2019.

## 2. Subject coverage

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

## 3 Outline of the Survey Programme

**3.1 Geographical coverage:** The survey was cover the whole of the Indian Union *except the* villages in Andaman and Nicobar Islands which were difficult to access.

**3.2 Survey Period and Visits:** The survey period was of one year duration.

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

Schedule 0.0 :	List of Households
Schedule 33.1 :	Land and Livestock holdings of households and situation Assessment of Agricultural Households
Schedule 18.2 :	Debt and Investment

Schedule 33.1 was canvassed in rural areas only.

**3.4 Visits 1 & 2:** Each sample FSU and sample households were visited twice during this round. Since the workload of the first visit (i.e. Visit 1) is more, the first visit was continued till the end of August, 2019. Thus, period of the first visit (i.e. Visit 1) was of January – August, 2019 (duration of eight months) and that of the second visit (i.e. Visit 2) was September – December, 2019 (duration of four months).

The listing schedule (Schedule 0.0) was canvassed only in Visit 1. Schedules 33.1 and 18.2 were canvassed in independent sets of sample households. Visit 1 and Visit 2 schedules were canvassed in the same set of sample households during first and second visit

respectively. Contents of the schedules for the two visits were not same since the information relate to two different periods.

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

In each of these two sub-rounds equal number of sample FSUs were allotted for survey with a view to ensuring uniform spread of sample FSUs over the entire survey period. Attempts were 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, Ladakh region (Leh and Kargil districts) of Jammu & Kashmir and rural areas of Arunachal Pradesh and Nagaland.*

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

**3.6 Participation of States:** All the States and Union Territories except Andaman & Nicobar Islands, Dadra & Nagar Haveli and Lakshadweep participated. Following is the matching pattern of the participating States/ UTs.

State/UT	Extent of matching
Nagaland (U)	triple
Manipur, Telangana	double
Maharashtra (U)	one and half
Remaining States/ UTs	equal

## 4. Sample Design

### 4.1 Formation of sub-units (SUs):

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

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

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





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

#### 4.1.4 Special case:

4.1.4.1 For rural areas of (i) Himachal Pradesh, (ii) Sikkim, (iii) Andaman & Nicobar Islands, (iv) Uttarakhand (except four districts Dehradun, Nainital, Hardwar and Udham Singh Nagar), (v) Punch, Rajouri, Udhampur, Reasi, Doda, Kishtwar, Ramban, Ladakh region (Leh and Kargil districts) of Jammu and Kashmir and (vi) Idukki district of Kerala, numbers of SUs formed in a village were determined in such a way that each SU contains 600 or less projected population. Further, SUs were not formed in the villages in the above mentioned districts/States with population less than 500 as per Census 2011. In the remaining villages, the number of SUs formed for these States/districts is as follows:

Projected population of the village	No. of SUs formed
less than 600	1
600 to 1199	2
1200 to 1799	3
1800 to 2399	4
2400 to 2999	5
. . . . .and so on	....

4.1.4.2 For rural parts of Kerala, similar procedure as mentioned in para 4.1.3 above was adopted with the modification that the SUs were formed within Panchayat Wards instead of villages.

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

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



### 4.3 Sampling Frame for First Stage Units (FSUs):

4.3.1 There was no SU formation in uninhabited villages and villages (Panchayat wards for Kerala) with population less than 1000 as per Census 2011 (less than 500 as per Census 2011 for the areas mentioned in para 4.1.4.1) and entire village was considered as one FSU. All such villages (Panchayat wards for Kerala) were the First Stage Units (FSUs).

4.3.2 In the remaining villages, notional sub-units (SUs) were formed following the procedure as described in para 4.1. Such SUs were considered as First Stage Units (FSUs).

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

4.3.4 List of FSUs as described above was the sampling frame for respective cases.

### 4.4 Stratification:

- (a) Each district was a stratum. 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 of all the urban areas of the district. However, within the urban areas of a district, if there were one or more towns with population one million or more as per Census 2011, each of them formed a separate basic stratum and the remaining urban areas of the district were considered as another basic stratum.
- (b) A special stratum, in the *rural areas* only, was formed at all-India level before district level strata were formed in each State/UT. This stratum comprised all the uninhabited villages as per Census 2011 belonging to all States/UTs.

### 4.5 Sub-stratification:

4.5.1 **Rural sector:** Three groups of villages were formed within each stratum (except special rural stratum):

Group 1	All villages (Panchayat wards for Kerala) with Census 2011 population less than 250
Group 2	All villages (Panchayat wards for Kerala) with Census 2011 population more than or equal to 250 but less than 500
Group 3	Remaining villages

The sample size for a rural stratum was allocated among 3 groups in proportion to population. Let  $r_1$ ,  $r_2$  and  $r_3$  be the allocations to Group 1, Group 2 and Group 3 respectively. The villages within each group were first arranged in ascending order of number of

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

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

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

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

#### **4.6 Total sample size (FSUs)**

4.6.1 9,954 FSUs have been allocated for the central sample at all-India level. For the state sample, there are 10,630 FSUs allocated for all-India.

#### **4.7 Allocation of total sample to State/UTs**

4.7.1 The total number of sample FSUs were allocated to the State/UTs in proportion to population as per Census 2011 subject to a minimum sample allocation to each State/UT.

#### **4.8 Allocation of State/UT level sample to rural and urban sectors**

4.8.1 State/UT level sample sizes were allocated between two sectors in proportion to population as per Census 2011 with 1.5 weightage to urban sector. A minimum of 4 FSUs, each for rural and urban sector separately, was allocated to each State/UT. For more urbanised big States like Maharashtra, Tamil Nadu etc., the urban allocation was limited to rural sample size to avoid undue weightage to urban sector.



#### **4.9 Allocation to strata**

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

*For special stratum formed at state level as mentioned in para 4.4 (b), 4 FSUs were allocated.*

#### **4.10 Allocation to sub-strata:**

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

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

4.10.3 In certain exceptional cases, especially for some States in the North Eastern Region, bigger sub-strata were formed because of much skewed distribution of villages. In such sub-strata, the allocations were more than 2.

#### **4.11 Selection of FSUs within a stratum/sub-stratum:**

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

#### **4.12 Formation of sub-units and listing of households**

4.12.1 **Procedure of formation of SUs:** After identification of the boundaries of the village/ UFS block which contains the sample FSU, the village/ UFS block was to be divided into the number of SUs (say, D) as given in the sample list by more or less equalising the present population of the village/UFS block in which the sample FSUs were located. For villages/blocks where the number of SUs to be formed was 1 as per the sample list, no SU formation was required.

4.12.2 **Listing of households:** All the households of the sample FSU are listed. Temporarily locked households are also listed after ascertaining the temporariness of locking of households through local enquiry.



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

4.13.1 **Schedule 33.1 (Rural only): Land and Livestock Holdings of Households and Situation Assessment of Agricultural Households:** Five SSS were formed. The composition of the SSS and number of households surveyed from different SSS are as follows:

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

4.13.2 **Schedule 18.2: Debt and Investment Survey (AIDIS):** A cut-off points 'A' (in Rs.) was determined from household's usual monthly consumer expenditure collected in Schedule 21.1: Domestic Tourism Expenditure of NSS 72<sup>nd</sup> round (July, 2014 – June, 2015) data (with proper adjustments using price indices) for each NSS region for both rural and urban areas separately, in such a way that top 20% of the population have MPCE more than 'A'.

Six SSS were formed both in rural and urban sector considering the MPCE and indebtedness of households. The composition of the SSS and number of households surveyed from different SSS for both rural and urban sectors are as follows:



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

**4.14 Selection of households:** The sample households from each SSS for each of the schedules were selected by SRSWOR.

## 5. Estimation procedure

### 5.1 Notations:

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

$t$  = subscript for  $t$ -th sub-stratum

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

$j$  = subscript for  $j$ -th second stage stratum in an FSU

$k$  = subscript for  $k$ -th sample household within an FSU

$N$  = 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-stratum

$H$  = total number of households listed in a second-stage stratum of an FSU

$h$  = number of households surveyed in a second-stage stratum of an FSU

$x, y$  = observed values of characteristics  $x, y$  under estimation

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

Under the above symbols,

$y_{stijk}$  = observed value of the characteristic  $y$  for the  $k$ -th household of the  $j$ -th second stage stratum of the  $i$ -th FSU for the  $t$ -th sub-stratum of  $s$ -th stratum.



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

## 5.2 Formulae for Estimation of Aggregates for a stratum $\times$ sub-stratum:

### 5.2.1 Schedule 0.0 (Rural/Urban):

- (i) For estimating the number of households in a stratum  $\times$  sub-stratum possessing a characteristic:

$$\hat{Y} = \frac{N}{n} \sum_{i=1}^n y_i$$

where  $y_i$  is the total number of households possessing the characteristic  $y$  in  $i$ -th FSU respectively.

- (ii) For estimating the number of villages in a stratum  $\times$  sub-stratum possessing a characteristic:



$$\hat{Y} = \frac{N}{n} \sum_{i=1}^n y_i$$

where  $y_i$  is taken as 1 for sample villages possessing the characteristic and 0 otherwise.

### 5.2.2 Schedules 18.2 (Rural/Urban):

(i) For  $j$ -th second-stage stratum of a stratum  $\times$  sub-stratum:

$$\hat{Y}_j = \frac{N}{n} \sum_{i=1}^{n_j} \left[ \frac{H_{ij}}{h_{ij}} \sum_{k=1}^{h_{ij}} y_{ijk} \right]$$

Where  $n_j$  is the number of sample FSUs with non-void  $j$ -th second-stage stratum.

(ii) Aggregate  $\hat{Y}$  is obtained combining all the second-stage strata:

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

Note: Values of  $j$  are 1, 2, 3, 4, 5 or 6

### 5.3 Overall Estimate for Aggregates for a stratum:

Overall estimate for a stratum ( $\hat{Y}_s$ ) will be obtained as

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

### 5.4 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.

### 5.5 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 ( $R = \frac{Y}{X}$ ) will be obtained as

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

5.6 Estimates for Visit 1, Visit 2 and for the two Visits combined may be obtained separately by restricting the sample FSUs to the respective Visits.





**5.7 Estimation of Errors:**

**5.7.1 Formula for estimated variance (for Rural/Urban):**

5.7.1.1 The sampling scheme in the current round was SRSWOR. However, if the sampling fraction is small, then the difference between variance estimates using the SRSWR and SRSWOR becomes negligible. In such case, samples can be treated as drawn with SRSWR and variance estimates becomes simpler in form and easy to calculate. It has been observed that overall sampling fraction is quite low in the current situation and hence there is not much loss in accuracy of variance estimates if SRSWR is assumed.

$$V\hat{a}r(\hat{Y}) = \sum_s V\hat{a}r(\hat{Y}_s) = \sum_s \sum_t V\hat{a}r(\hat{Y}_{st})$$

$$V\hat{a}r(\hat{Y}_{st}) = \hat{B}(\hat{Y}_{st}) + \hat{W}(\hat{Y}_{st})$$

$$\text{where } \hat{B}(\hat{Y}_{st}) = \frac{(1-f_{st})}{n_{st}(n_{st}-1)} \sum_{i=1}^{n_{st}} N_{st} \left( \hat{Y}_{st} - \hat{Y}_{sti} \right)^2; \quad \hat{W}(\hat{Y}_{st}) = \frac{N_{st}}{n_{st}} \sum_{i=1}^{n_{st}} \sum_j \frac{(1-f_{stij})}{h_{stij}} H_{stij}^2 S_{wr\_stij}^2$$

**5.7.3 Formula for estimated variance of ratio  $\hat{R}$  (for Rural/Urban):**

$$M\hat{S}E(\hat{R}) = \frac{1}{\hat{X}^2} \sum_s \sum_t M\hat{S}E_{st}(\hat{R})$$

$$M\hat{S}E_{st}(\hat{R}) = \hat{B}_{r\_st}(\hat{R}) + W_{r\_st}(\hat{R})$$

$$\text{where } \hat{B}_{r\_st}(\hat{R}) = \frac{(1-f_{st})}{n_{st}(n_{st}-1)} \sum_{i=1}^{n_{st}} \left[ N_{st} \left( \hat{Y}_{st} - \hat{X}_{sti} \right) - \left( \hat{Y}_{st} - \hat{R} \hat{X}_{sti} \right) \right]^2;$$

$$W_{r\_st}(\hat{R}) = \frac{N_{st}}{n_{st}} \sum_{i=1}^{n_{st}} \sum_j \frac{(1-f_{stij})}{h_{stij}} H_{stij}^2 S_{wr\_stij}^2$$

**5.7.4 Estimates of Relative Standard Error (RSE):**

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

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

## 6. Multipliers:

The formulae for multipliers at stratum/sub-stratum/second-stage stratum level for a schedule type are given below. The formulae are applicable for both Visit 1 and Visit 2.

Schedule type	Sector	Formula for multipliers
18.2	Rural/urban	$\frac{N_{st}}{n_{stj}} \times \frac{H_{stij}}{h_{stij}}$
	j = 1, 2, 3, 4, 5, 6 for Schedule 18.2	

### Note:

- (i) For estimating any characteristic for any domain not specifically considered in sample design, indicator variable may be used.
- (ii) Multipliers have to be computed on the basis of information available in the listing schedule irrespective of any misclassification observed between the listing schedule and detailed enquiry schedule.

# **Appendix C**

## **SCHEDULE 18.2**

**(Visit -1 & 2)**



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

\*

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

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

\*

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

**VISIT 1**

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

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

**Codes for Block 1**

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

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

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

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

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

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

[15] remarks by investigator (FI/JSO)

[16] comments by SSOs

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

\$ like chit fund/jewellery house etc.

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

# as on date of survey

**Codes for Block 3**

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



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

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

### **Codes for Block 4**

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

<b>[5.1] RURAL LAND owned (exclusively/jointly<sup>@</sup>) by the household as on 30.06.2018 (to be canvassed in both rural &amp; urban households)</b>								
srl. no. of plot	survey number or other identification particulars of the plot	type of land (code)	land owned by the household as on 30.06.2018			whether female members of the household have any share in the ownership of the plot (yes-1, no-2)	if yes in col. 6, area owned by female members (acres 0.00)	
			area (acres 0.00)		value (Rs.)			
(1)	(2)	(3)	(4)			(5)	(6)	(7)
1.								
2.								
96.	total rural land outside the FSU							
98.	total homestead land owned	10						
<b>99.</b>	<b>total land owned</b>							

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

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

<b>[5.2] URBAN LAND owned (exclusively/jointly<sup>@</sup>) by the household as on 30.06.2018 (to be canvassed in both rural &amp; urban households)</b>								
srl. no. of plot	survey number or other identification particulars of the plot	type of land (code)	land owned by the household as on 30.06.2018			whether female members of the household have any share in the ownership of the plot (yes-1, no-2)	if yes in col. 6, area owned by female members (acres 0.00)	
			area (acres 0.00)	value (Rs.)				
(1)	(2)	(3)	(4)			(5)	(6)	(7)
1.								
2.								
97.	total urban land outside the FSU							
98.	total homestead land <b>owned</b>	10						
<b>99.</b>	<b>total land owned</b>							

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

CODES ON NEXT PAGE

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

### Codes for Block 12

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

### Code for Block 13

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

[14] value (Rs.) of transactions by the household on specified items during 01.07.2018 to 31.12.2018													
item description	srl. no.	floor area in sq. m. (0.00) URBAN ONLY	expenditure (Rs.) on					amount (Rs.) financed from borrowings		value (Rs.)			net addition (col.8 - col.13) (Rs.)
			purchase (new)	addition*	major repairs & alterations@	improvement#	total (cols.4 to 7)	institutional	non-institutional	sale	disposal/loss	total (col.11 + col.12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>residential land &amp; buildings</b>													
Land	1.												
houses, buildings and other constructions (including farmhouses)	2.	P <sup>s</sup>											
	3.	A <sup>s</sup>											
P <sup>s</sup> : purchase, A <sup>s</sup> : addition													
<b>farm business</b>													
Land	4.												
land rights	5.												
building, barns & animals sheds	6.												
orchard & plantations	7.												
fish tank (all type)	8.												
wells, bore-wells, tube-wells, field distribution systems, other construction and irrigation resources	9.												
pump and other water lifting equipment	10.												
sickle, chaff-cutter, axe, spade, chopper, plough, harrow etc.	11.												
power tiller, thresher, cane crusher, oil crusher, combined harvester, etc.	12.												

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

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

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

RURAL		*
URBAN		

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

CENTRAL		*
STATE		

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

**VISIT 2**

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

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

**Codes for Block 1**

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

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

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

---

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

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

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

<b>[15] remarks by investigator (FI/JSO)</b>

<b>[16] comments by SSO (s)</b>



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

<sup>@</sup>other insurance includes insurance on marine, fire, miscellaneous.

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

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

CODE LIST ON NEXT PAGE

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

### **Codes for Block 12**

**col. 5: credit agencies:**

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

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

other - 09

**col 6: scheme of lending:**

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

**col 7: tenure of loan:**

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

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

**col. 10: purpose of loan:**

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

### **Codes for Block 13**

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

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

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

[14] value (Rs.) of transactions by the household on specified items during 01.01.2019 to 30.06.2019													
item description	srl.no	floor area in sq. mt (0.00) URBAN	expenditure (Rs.) on					amount (Rs.) financed from borrowings		value (Rs.)			net addition (col.8 - col.13) (Rs.)
			purchase (new)	addition*	major repairs & alterations <sup>@</sup>	improvement <sup>#</sup>	total (cols.4 to 7)	institutional	non-institutional	sale	disposal/loss	total (col.11 + col.12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>residential land &amp; buildings</b>													
land	1.												
houses, buildings and other constructions (including farmhouses)	2.	P <sup>s</sup>											
	3.	A <sup>s</sup>											
P <sup>s</sup> : purchase, A <sup>s</sup> : addition													
<b>farm business</b>													
land	4.												
land rights	5.												
building, barns & animals sheds	6.												
orchard & plantations	7.												
fish tank	8.												
wells, bore-wells, tube-wells, field distribution systems, other construction and irrigation resources	9.												
pump and other water lifting equipment for irrigation	10.												
sickle, chaff-cutter, axe, spade, chopper, plough, harrow etc.	11.												
power tiller, thresher, cane crusher, oil crusher, combined harvester, etc.	12.												

[14] value (Rs.) of transactions by the household on specified items during 01.01.2019 to 30.06.2019

item description	srl.no	floor area in sq. mt (0.00) URBAN	expenditure (Rs.) on					amount (Rs.) financed from borrowings	
			purchase (new)	addition*	major repairs & altera- tions <sup>@</sup>	improve- ment <sup>#</sup>	total (cols.4 to 7)	institu- tional	non- institu- tional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
livestock: working/breeding cattle& buffaloes	13.								
livestock: egg-laying ducks and hens	14.								
transport equipment incl. tractor used for farm business only	15.								
other	16.								
<b>sub-total (items 1 to 16)</b>	<b>97.</b>								
<b>non-farm business</b>									
land	17.								
workplace, workshop/ manufacturing unit, shop & other constructions	18.								
non-farm business equipment & accessories	19.								
transport equipment incl. tractor used for non-farm business only	20.								
other	21.								
<b>sub-total(items 17 to 21)</b>	<b>98.</b>								

\*incl. reclamation of land / construction/new well/ borewell /natural addition; <sup>@</sup>including renewal & replacement;  
<sup>#</sup>incl. bunding and other land improvements/ normal annual replanting in case of orchard &plantation/deepening  
of wells, widening of field distribution net.