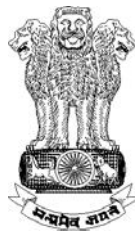


Report No. 501(59/18.2/2)

# Household Indebtedness in India as on 30.06.2002

All India Debt and Investment Survey  
NSS Fifty-Ninth Round  
January to December 2003



National Sample Survey Organisation  
Ministry of Statistics and Programme Implementation  
Government of India

December 2005

## PREFACE

The National Sample Survey Organisation (NSSO) has been conducting All-India surveys on Debt and Investment decennially since its 26th round (1971-72) in both rural and urban areas. These surveys generate basic quantitative information on assets, liabilities and capital expenditure in the household sector of the economy. The All-India Debt and Investment Survey (AIDIS), which was carried out as part of the 59th round of the National Sample Survey (NSS) during the period January to December 2003, was the sixth such survey conducted at the all-India level. Prior to 1971-72, two surveys namely "All-India Rural Credit Survey" and "All-India Rural Debt and Investment Survey" had been completed in 1951-52 and in 1961-62 respectively by the Reserve Bank of India (RBI) for rural areas only.

The present report is the second in the series of five reports planned to be brought out on the basis of data collected in the NSS 59th round. This report gives the estimates of indebted households and the amount of debt classified by various correlates at the state and all-India level in both the rural and urban sectors. The report consists of three Chapters and three Appendices. Chapter one deals with the introduction and chapter two with concepts and definitions that have been used in the survey. Chapter three deals with summary results of the survey and their comparison with the results of the previous surveys.

The Survey Design and Research Division of NSSO was responsible for designing the survey and preparing this report. The field work of the survey was carried out by the Field Operations Division of NSSO while data processing and tabulation work were handled by the Data Processing Division of NSSO. The Co-ordination and Publication Division of NSSO was responsible for the over-all coordination.

I am thankful to the Chairman and Members of the Working Group for the NSS 59<sup>th</sup> round for their valuable guidance at various phases of the work - from designing of the schedule of enquiry to the preparation of this report. I am also thankful to the Chairman and Members of the Governing Council of NSSO for providing technical guidance at various stages of work.

I hope the report will be useful to the planners, policy-makers and researchers.

Comments and suggestions on the report are most welcome.

New Delhi  
December 2005

P.S. Rana  
Secretary  
Ministry of Statistics and Programme Implementation

## Highlights

### Magnitude of Household Debt

Out of the overall aggregate outstanding debt of Rs. 1,76,795 crores reported by the household sector as on 30.6.2002, rural households accounted for roughly 63 per cent, i.e., Rs. 1,11,468 crores.

In the rural sector, *cultivator* households, which were estimated to be nearly 60 per cent of all rural households, shared about 73 per cent of the household debt. The non-cultivator households shared the remaining amount of rural debt. The urban self-employed households accounted for the major share of household debt (their share being 37 per cent of urban debt). The self-employed constituted 36 per cent of all urban households.

### Incidence of Indebtedness by Credit Agency

Indebted household was defined as one having some cash loans outstanding as on 30.6.2002. In 2002, nearly every fourth household in India was indebted. This was about 27 per cent among the rural and 18 per cent among the urban households. The corresponding proportions were 23 per cent and 19 per cent in 1991.

About 13.4 per cent of the rural households were indebted to institutional agencies and 15.5 per cent were indebted to non-institutional agencies. In the urban, the corresponding percentages were 9.3 and 9.4.

Non-institutional agencies played a major role in advancing credit to the households, particularly in the rural India. Indebtedness was reported to be more widespread in the rural areas of Andhra Pradesh, Kerala, Rajasthan, Tamil Nadu, and Karnataka (the value of incidence of indebtedness (IOI) exceeded 30 per cent). In the urban, IOI is found to be highest in Kerala (with 37 per cent of its urban households reporting indebted). The other states that followed Kerala were Andhra Pradesh (29.8 per cent), Tamil Nadu (25.5 per cent), Gujarat (21.4 per cent) and Orissa (19.2 per cent).

## Debt Burden by Asset Holding and Credit Agency

A sharp rich-poor divide prevailed with respect to the burden of debt defined by outstanding debt to asset ratio. This burden was as high as 20 per cent in the rural and 27 per cent in the urban for the poorest households, viz., those owning assets less than Rs. 15,000, but only about 2 per cent for the richest, namely, those owning assets at least Rs. 8 lakhs.

The rich-poor divide was even sharper when the credit agency was non-institutional. For loans taken from such an agency, the debt burden, as a ratio of household assets, was just 0.41 per cent for the rural richest and 0.23 per cent for the urban richest, but a heavy 16 per cent and 23 per cent for the poorest households residing in the rural and urban areas, respectively.

## Share of Debt by Credit Agency

The share of institutional credit agencies in the outstanding cash dues of the rural households, between 1991 and 2002, declined by about 7 percentage points and reached at 57 per cent in 2002. The share increased from 29 per cent in 1971 to 61 per cent in 1981 and then, the pace of increase slowed down as the share rose to 64 per cent in 1991. On the other hand, ever since 1981, the institutional agencies progressively raised their share in the amount of debt of urban households from 60 per cent in 1981, 72 per cent in 1991 and 75 per cent in 2002.

Among institutional agencies, cooperative societies and commercial banks were the two most important sources in both the rural and urban areas in 2002. They together accounted for 52 per cent of the rural and 50 per cent of the urban debt.

Among non-institutional agencies, professional money lenders were of prime importance in 2002, when they disbursed about 20 per cent and 13 per cent of the aggregate debt in the rural and urban areas, respectively. Relatives and friends had advanced 7 per cent of the rural and 8 per cent of the urban debt. Nevertheless, about 10 per cent of the rural debt was also disbursed by the agricultural money lenders.

## Cost of Servicing Debt

Out of the total cash debt of rural households in 2002, about 69 per cent and 21 per cent were at simple and compound interest, respectively. The corresponding numbers were 69 per cent and 17 per cent in the urban areas. A tiny 2 to 3 per cent of the debt was extended at concessional rates, while about 8 to 10 per cent was free of any interest burden.

The states that showed high percentage (20 per cent or more) of the entire amount of debt contracted free of interest by households were Assam, Gujarat, Himachal Pradesh, Jammu & Kashmir, Uttaranchal and West Bengal in the rural, and Bihar, Uttar Pradesh and West Bengal in the urban. In contrast, the shares of interest free debt are seen to be quite low - meagre 3 per cent or less in the rural areas of Andhra Pradesh and Madhya Pradesh, and in the urban areas of Himachal Pradesh, Jammu & Kashmir and Orissa.

## Duration of Debt

In 2002, about 60 per cent of the cash debt was contracted for a relatively short duration - 36 per cent for less than a year and 23 to 24 per cent for between 1 to 2 years.

In rural Bihar and urban Jammu & Kashmir, only 25 to 26 per cent of the cash debt was for less than a year duration. At least 10 per cent of the rural debt in Bihar and West Bengal were contracted for a period of 10 years & above.

## Debt According to Purpose

Debt incurred just for "household expenditure" accounted for about 35 per cent and 58 per cent of the outstanding debt of households in the rural and urban areas in 2002, respectively.

This share of debt for "household expenditure" was very high - as high as 76 per cent and 85 per cent, respectively, for the rural and urban poor who owned assets valued at less than Rs.15,000.

## Current liabilities

Incidence of current liabilities (cash & kind) other than cash loans in 2002 was 11 per cent in rural India and 9 per cent in urban India. It may be noted that all estimates pertaining to current liabilities are reported as on the date of survey and not as on 30.06.02 in the case of cash loans.

The average value of current liabilities per household in 2002 was Rs. 442 in the rural and 331 in the urban areas, which were merely 6 per cent and 3 per cent, respectively, of the value of average amount of cash debt per household.

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# Chapter One

## Introduction

### 1.1 The Report in Perspective

1.1.1 The All-India Debt and Investment Survey (AIDIS) was carried out as part of the 59<sup>th</sup> round of the National Sample Survey (NSS) during January to December 2003. This was the sixth such survey conducted at the all-India level. At present, the decennially conducted AIDIS is the only nation-wide enquiry providing data on household assets, indebtedness and capital expenditure.

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

1.1.3 Plan for release of results: Five reports are to be brought out based on the data of All India Debt and Investment Survey (AIDIS) conducted in NSS 59<sup>th</sup> round. The first Report (NSS Report No. 500) gave the survey estimates on assets and liabilities (cash loans) of rural and urban households as on 30<sup>th</sup> June 2002. The present report is the second in the series. In Report No. 500, it was mentioned that the second report (Household Indebtedness in India) would be brought out in two parts – one for rural areas and the other for urban areas. But for the convenience of the sectoral (rural-urban) comparison of the indicators of household indebtedness, the entire results on the subject under consideration for the rural and urban areas have been put together in one report, i.e. in the present one.

1.1.4 This report has been planned to cover several aspects of household indebtedness like number of households reporting cash loans and current liabilities, average amount of current liabilities and distribution of outstanding cash dues of households by various characteristics, such as rate of interest, duration of loan, credit agency etc. In general, the estimates are provided for the country as a whole, as well as for the major states only.

1.1.5 The third report (viz. Report No. 502: Household Borrowings and Repayments in India) would examine different aspects of the related flow variables in terms of the number of households reporting current borrowings and repayments, and their associated features like amounts involved, type of loan, nature of interest, type of security, type of mortgage etc. The fourth report (viz. Report No. 503: Household Assets Holdings and Indebtedness by Social Group) will deal with selected aspects of household assets and liabilities for different social groups. In the fifth report (viz. Report No. 504: Household Capital Expenditure in India), some broad features of capital expenditure incurred as also sale and loss of physical assets by the rural and urban households during the agricultural year 2002-03 will be discussed.

## 1.2 Background

1.2.1 In order to study both the demand and supply sides of credit in the household sector, the Reserve Bank of India (RBI) had conducted the "All-India Rural Credit Survey" in 1951-52. Information on assets, economic activities, particulars of credit operations and the incidence of indebtedness in the rural areas were collected in the survey to assess the demand for rural credit. Further, data on the extent and mode of operations of different credit agencies were also collected with a view to examine the supply side of the credit.

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

1.2.3 The responsibility of conducting the third such survey was given to the National Sample Survey Organisation (NSSO). The NSSO undertook the All India Debt and Investment Survey (AIDIS), after integrating it with the Land and Livestock Holding Survey (LHS), in its 26<sup>th</sup> round survey during July 1971 - September 1972. During this survey, for the first time since its inception, the scope of the Debt and Investment Survey was extended to urban areas as well. Since then, NSSO is regularly conducting AIDIS once in ten years. The fourth decennial survey on Debt and Investment was conducted in NSS 37<sup>th</sup> round survey during the calendar year 1982. In this survey, data for AIDIS and LHS were collected from the same set of sample households. Although the objectives of the fifth survey on Debt and Investment, conducted in NSS 48<sup>th</sup> round during the calendar year 1992, remained the same as those of the earlier surveys, some changes were made in the sampling design to suit the requirements of the AIDIS. An independent sample of households was selected exclusively for the AIDIS in the rural areas to ensure better representation of the indebted households. Secondly, for the urban areas, although both the surveys viz. AIDIS and LHS were conducted in a common set of households, the sample of households was selected with the specific aim of generating reliable estimates for the AIDIS.

1.2.4 The present survey is almost a repeat survey of NSS 48<sup>th</sup> round in respect of concepts and contents of information. In this survey too, information on both the aspects viz. "Debt and Investment" and "Land Holdings" were collected. Based on the experiences of NSS 48<sup>th</sup> round survey, some changes were made in the sampling design, particularly in the stratification and selection of households especially in the urban areas with the specific objective of generating reliable estimates in the AIDIS. No change was made in the procedure of stratification and selection of households in the rural areas. In the urban areas, however, although the characteristics considered for stratification remained the same, 4 MPCE classes were formed, instead of 3 in the case of the 48<sup>th</sup> round. The MPCE classes so formed for the purpose were combined with the indebtedness of the households, on the same lines of NSS 48<sup>th</sup> round survey, for stratification of the urban households. Moreover, an independent sample of households was selected exclusively for Debt and Investment surveys, in both the rural and urban areas, to ensure better representation of the indebted households. Note that in the 48<sup>th</sup> round survey, for the urban areas, schedules of enquiry for AIDIS and LHS were canvassed in the same set of sample households.

### 1.3 Scope

1.3.1 Items of enquiry: In the present AIDIS (2003), the NSSO collected information on the assets and liabilities position of the households as on 30.6.2002. The details of all financial transactions, particularly those of cash borrowings and repayments, during the agricultural year 2002-03 (AY 02-03) were collected along with the liabilities of the households. Besides, the survey gathered information on the amount of capital expenditure incurred by the households during the same reference period, under different heads, like residential plots, houses and buildings, farm business and non-farm business. Data on acquisition, disposal and loss of assets during this period were also collected in this survey.

1.3.2 Geographical coverage: The 59<sup>th</sup> round survey covered the whole of Indian Union except (i) Leh (Ladakh) and Kargil districts of Jammu & Kashmir, (ii) Interior villages of Nagaland located beyond five kilometres of any bus route, and (iii) Villages in Andaman & Nicobar Islands which remain inaccessible throughout the year.

### 1.4. Method of data collection

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

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

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

1.4.4 In addition, the schedule canvassed during first-visit provided for collection of data on the amount and other particulars of borrowings and repayments made during the first half of the AY 02-03, i.e., during 1.7.2002 to 31.12.2002. The data on capital expenditure and acquisition, sale and loss of assets of the households during 1.7.2002 to 31.12.2002 were also collected in the first visit.

1.4.5 During the second visit to the sample households, data were collected to assess the borrowing and repayments made and loans written off during the second half of the AY 02-03, i.e., during 1.1.2003 to 30.6.2003. Similarly, data on capital expenditure and acquisition, sale and loss of assets during 1.1.2003 to 30.6.2003 were collected in the second visit. No provision was kept for the collection of information on physical assets, except durable assets, in the schedule of the second visit.

## 1.5 Reference Period for the estimates

1.5.1 All the estimates of assets and liabilities presented in this report are for a fixed reference date of 30.6.2002. These are entirely based on the data collected during the first visit to the sample households. The position of assets and liabilities of sample households as on 30.6.2002 was derived from the stock data on the date of survey and the data on transactions during the period 1.7.2002 to the date of survey.

1.5.2 The estimates of number of households presented in this report are based on data with a moving reference point, from 1.1.2003 to 31.8.2003, which spans a period of eight months. These estimates, therefore, may be taken to represent the households existing as on 30.4.2003, the mid-point of the eight-month period. The estimates for assets and liabilities for the 59<sup>th</sup> round are obtained as on 30.6.02 and the average value of assets and liabilities are obtained by considering the number of households obtained from visit 1 data. Following the convention of the earlier rounds, in the summary statements of Chapter Three of the report, the reference period for the estimated number of households of the 59<sup>th</sup> round is also stated as 2002.

## 1.6 Valuation of Physical Assets

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

1.6.2 On the other hand, if a physical asset was acquired by way of purchase or construction during the reference period, the purchase price or the total expenditure incurred on construction was taken as its value. To evaluate an asset acquired through own-account construction, the value of labour and materials supplied from the household stock, imputed at current market price, was included in the total expenditure.

1.6.3 For evaluation of an asset 'otherwise acquired', i.e., acquired in a manner other than by purchase or construction during the reference period, the investigators used the current price of the asset in its existing condition prevailing in the locality. However, if an 'otherwise-acquired' asset was sold during the reference period, the sales proceeds was taken as its value.

## 1.7 Sample Design

1.7.1 The sample design adopted for the survey was essentially a stratified two-stage one for both rural and urban areas. The census villages and urban blocks were the first stage units (FSUs) for the rural and urban sectors respectively, while households were the second stage sampling units (SSUs) in both the sectors. The selection of villages was done with probability proportional to size with replacement (PPSWR), size being the population as per population Census 1991 in all the strata for rural sector except stratum 1. In stratum 1 of rural sector and in all the strata of urban sector, selection was done using simple random sampling without replacement (SRSWOR). For the AIDIS, 14 households - 2 from each second stage stratum (SSS) - were planned to be surveyed in every sample village/urban block. Selection of SSUs in

each SSS of a FSU was done by SRSWOR. The details of the sample design and estimation procedure adopted for the survey are given in Appendix - B of this report. In the 59<sup>th</sup> round, 10309 FSUs (6552 in rural sector and 3757 in urban sector) and 143285 SSUs (91192 in rural sector and 52093 in urban sector) were surveyed in the country for the AIDIS.

## 1.8 Estimates for States and UTs

1.8.1 All the estimates presented in this report are based on the data pertaining to central sample only and also based on combined estimate of the 2 sub-samples. Moreover, the estimates have been presented in this report for the 20 major states in the rural areas and 21 major states in the urban areas. The major states that are considered here, are those with population one crore or more in respect of rural or urban sector separately. The estimates for the smaller states and union territories (UTs) have neither been presented nor have been considered for discussion in this report. The reason is that the sample sizes for the smaller states and UTs may not be adequate in providing sufficiently reliable estimates in respect of indebtedness of households classified further by its correlates - at least for measuring change or inter-state comparison. However, the estimates pertaining to indebtedness of households along with household assets have been presented for the occupational categories and assets holding of the households for all the states and UTs in NSS Report No. 500. Note that the all-India level estimates given in this report include all the states and UTs.

## 1.9 Contents of the Report

1.9.1 This report contains three chapters, including the present introductory chapter, and three appendices. Chapter Two gives the concepts and definitions used for the survey. Chapter Three discusses the main findings on outstanding cash dues and current liabilities of households as obtained from the survey data analysis. The discussions have been confined mainly to the results and trends observed at the all India level and in some cases for the major states. The detailed tables for the major states and all-India are presented in the Appendix A. The sample design and estimation procedure followed in the survey are presented in the Appendix B and a facsimile of the Debt and Investment schedule is given in Appendix C.

1.9.2 Appendix: Appendix A of the report contains tables providing estimates of cash dues and current liabilities, by various characteristics of the loans taken by households as on 30th June 2002, for the major states and all-India level, for rural and urban areas. For the purpose of compatibility with the figures reported in NSS Report 500, the first report in this series, the term "indebted households" would continue to stand for those households who had some cash loans outstanding as on 30.6.2002.

1.9.3 It would be in order to mention here that the cell figures in any of these detailed tables, when added up, may not exactly equal the figure shown against the 'total' column (or line) due to (i) rounding off and/or (ii) presence of non-response cases. Footnotes have been given in the Appendix Tables wherever the non-response cases arise but are not shown separately in the tables.

## Chapter Two

### Concepts and Definitions

2.0 The concepts and definitions of some of the important terms used in the survey and relevant to this report are explained below:

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

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

2.3 Household durable assets: Articles which are used for domestic purposes and have a longer expected life, say, one year or more and which cannot be purchased at a nominal price were defined as household durables. Such goods are usually purchased infrequently or they have a longer interval of purchase. However, minor items like bottles, knives etc., though expected to last for a longer period, were excluded from household durable assets.

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

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

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

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

2.4.4 Current Liabilities: All "kind loans" and "other liabilities" of a household, as defined above, taken together constituted its current liabilities. It may be noted that nature of current liabilities may be either cash or kind. Liabilities arising out of goods taken from traders or services taken from doctors, lawyers, etc. was considered as cash part of the current liabilities. The cash loans (i.e. the loans taken in cash) as defined in para 2.4.1, however, do not include this cash part of current liabilities. Thus in addition to the cash loans, household may also have kind loans and other liabilities (i.e. current liabilities) as defined in paras 2.4.2 and 2.4.3.

2.4.5 The cash loans and current liabilities of the households together constitute the total liabilities of the households. It may be noted that particulars of cash loans were collected as on 30.6.02 whereas particulars of current liabilities were collected as on the date of survey. If both had been collected with reference to the same date, the cash loans and current liabilities of the households, if added, would give the total liabilities of the households as on that date.

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

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

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

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

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

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

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

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

(ii) Non-farm business: Non-farm business was defined as all household economic activities other than those covered in the farm business. This cover manufacturing, mining & quarrying, trade, hotel & restaurant, transport, construction, repairing and other services. For the purpose of this survey, non-farm business shall exclude such activities when they are carried out in non-household enterprises. Non-farm business enterprises, which were registered under section 2m(i) or 2m(ii) and section 85 of factories Act, 1948 and Bidi and Cigar manufacturing establishments registered under Bidi and Cigar Workers (condition of employment) Act, 1966 were kept outside the coverage of the survey.

(iii) Capital expenditure in farm business: The expenditure incurred in farm business on account of purchase, own construction, major repairs, bunding and other land improvement including reclamation of land, alterations and improvement of buildings and other constructions constituted the capital expenditure in farm business.

(iv) Current expenditure in farm business: This comprised the current expenditure in the farm business for purchases of seeds, manure, fodder, payment of wages, rent, land revenue etc. and that for normal



repairs and maintenance of buildings, constructions, machinery and equipment including transport equipment, furniture & fixtures and household durables meant for the farm business.

(v) Capital expenditure in non-farm business: It consisted of the expenditure in non-farm business incurred on account of purchase, own construction, additions, alterations, major repairs and improvements of buildings, other constructions and machinery and equipment including transport equipment, furniture and fixture etc. It also included bunding and other land improvement, including reclamation of land, pertaining to non-farm business.

(vi) Current expenditure in non-farm business: This was made up of the current expenditure in non-farm business for raw materials, fuel and lubricants, payment of rent, salaries and wages, hire charge of machinery and equipment etc. and normal repairs and maintenance of buildings, construction, machinery and equipment including transport equipment, furniture and fixtures and household durables meant for the non-farm business.

(vii) Household expenditure: The expenditure incurred on account of purchase of residential plot, purchase, construction, addition/ alteration of building for residential purposes, purchase of durable household assets, cloths etc. and expenditure for medical treatment, education, marriages, ceremonies etc. constituted the household expenditure.

2.10 Type of security: A loan may be contracted with or without security. The various types of securities considered were:

- i) personal security
- ii) surety security or guarantee by third party
- iii) crop
- iv) first charge on immovable property
- v) mortgage of immovable property
- vi) bullion/ornaments
- vii) share of companies, government securities, and insurance policies
- viii) agricultural commodities
- ix) movable property other than bullion, ornaments, share and agricultural commodities
- x) other types of security

If a loan was taken without any security it was considered under "personal security". In case, more than one of the different types of securities were applicable for a loan, the type of security which comes first in the order mentioned above was considered.

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

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

2.13 Kisan credit card (KCC): Kisan credit cards are issued by Banks to farmers on the basis of their land holdings so that farmers may use them to readily purchase agricultural inputs. KCC scheme aims at adequate and timely support from the banking system to the farmers for their cultivation needs including purchase of inputs in a flexible and cost effective manner. Under the scheme, Banks provide the KCC to farmers who are eligible for sanction of production credit of Rs. 5000/- and above.

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

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

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

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

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

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

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

- (a) spinners, weavers, knitters, dyers, winders, wrappers, carpet makers etc.
- (b) tailors, dress makers, upholsterers, sewers, etc.
- (c) shoe makers, repairers and cutters and other leather workers etc.
- (d) carpenters, cabinet makers, wood working machine operators, cart builders, wheel wrights, coach & body builders, ship-wrights & boat builders and related workers
- (e) stone cutters & carvers
- (f) blacksmiths, tool-makers, and machine-tool operators
- (g) sheet metal workers
- (h) jewelry & precious metal workers and metal engravers
- (i) glass formers, potters and related workers
- (j) printers, compositors, type-setters and photo-type setters, printing press man, stereotypers, electro-typers, engravers, book binders, photographic & dark-room workers
- (k) construction painters

- (l) makers of musical instruments, turners basketry and brush makers, non-metallic mineral product makers, doll makers etc.
- (m) brick layers, stone masons, plasterers, tile-setters, cement finishers, roofers, insulators, glaziers, hut builders, thatchers and other construction workers.

Own account workers were those who operated their enterprises without hiring anyone on salary or wages except occasionally.

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

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

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

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

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

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

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

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

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

2.18.2 For evaluation of an asset acquired in a manner other than by purchase or construction during the reference period, the current price of the asset in its existing condition prevailing in the locality was considered as its value.

2.18.3 If an asset acquired during the reference period was owned on the date of survey, value of acquisition was considered as the value of the asset on the date of survey. Similarly, if an asset acquired during the reference period was disposed of during the same period, the value considered for acquisition was also considered for disposal of the asset.

2.19 Household assets holding class: Ten household asset holding classes have been decided by examining the distribution of sample households over the asset holding classes for all India. Total value of assets owned as on 30.6.02 was derived for each of the sample households by adding the values of different items of assets. One of the household asset holding classes have been assigned to each of the households depending upon the class in which the total value of assets so derived and rounded off (to Rs. thousand) falls.

2.20 Major states: The discussion on summary of survey results in Chapter 3, besides covering the national level estimates, deals with the estimates for relatively large states - in terms of population - as well. These states are referred to as major states in the discussion. They are as follows: Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttaranchal, West Bengal and urban Delhi.

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## Chapter Three

### Summary of Findings

#### 3.1 Introduction

3.1.1 It has been mentioned in Chapter One that this report presents the estimates on several aspects of household indebtedness like number of households reporting cash loans and current liabilities, average amount of current liabilities and distribution of outstanding cash dues of households by various characteristics, such as rate of interest, duration of loan, credit agency etc. Such estimates will be presented for the major states and all-India separately for its rural and urban sectors. In the first report (NSS Report No. 500), the estimates of value of total assets, the composition of household assets in terms of shares of different items of assets, and also the indebtedness in terms of cash loans of the households for some broad categories of households have been released. Therefore, the estimates given in this report in respect of indebtedness of households may be considered as a follow up of the earlier report, and two together will present the entire profile of indebtedness of households in India as on 30.6.2002. In this chapter, an attempt is made to bring out the salient features of indebtedness in the household sector of both rural and urban India.

3.1.2 In order to carry the discussion on the issue and for easy comprehension of the relationship of other covariates of household debt in this report, some results, released through the first report, pertaining to the magnitude of the aggregate outstanding debt (cash loans) as on 30.6.2002 are repeated and discussed here at the beginning. This includes the incidence of indebtedness, average amount of debt and debt-asset ratio by asset holding class. The distribution of outstanding cash dues of households on 30.6.2002 by various characteristics like credit agencies, terms and rate of interest of loans, duration of loan, type of loan, type of security and purpose of loan is discussed successively in several sections of this chapter.

3.1.3 Of these characteristics, credit agencies and terms and rate of interest of loans have been probed into more deeply than the rest, in view of their historical importance regarding the supply side and cost of loans respectively. A detailed discussion is made in Section 5 on loans taken from credit agencies and then, in Section 6, on loans by various schemes of lending for institutional agencies only. Next, in Section 7, the focus of discussion shifts to the terms and rate of interest of loans. Discussion on other characteristics is presented in Sections 8 to 11.

3.1.4 Section 12 explores whether there exists any relationship between the size of outstanding cash dues of a household and the value of assets owned by it. Last, but not the least, the theme of current liabilities is taken up for discussion in Section 13. Section 14 deals with the prevalence of Kisan Credit Card and the magnitude of credit received through it.

3.1.5 To have an idea on the change of household asset holdings and indebtedness over the years since 1971, the results of the earlier surveys of NSSO on Debt and Investment viz. the 26<sup>th</sup> (July 1971 œ June 1972), 37<sup>th</sup> (January œ December 1982) and 48<sup>th</sup> (January œ December 1992) rounds are also presented in this report. The estimates for assets and liabilities for the 26<sup>th</sup> round, 37<sup>th</sup> round and 48<sup>th</sup> round were obtained as on 30.6.71, 30.6.81 and 30.6.91, respectively and the

corresponding estimates for the 59<sup>th</sup> round have been obtained as on 30.6.02. In the 59<sup>th</sup> round, estimates for the number of households have been obtained from the data of first visit (collected during January-August, 2003) only and therefore, the estimates refer to the mid-point of the survey period of Visit 1 i.e. 30.4.03. But to indicate a uniform reference period for the estimates of a round, in the summary statements of this chapter, the reference periods for the 26<sup>th</sup>, 37<sup>th</sup>, 48<sup>th</sup> and 59<sup>th</sup> rounds are stated as 1971, 1981, 1991 and 2002, respectively. Estimates for the 26<sup>th</sup> (July 1971-June 1972) round have not been presented in the summary statements for the urban sectors as the results for the urban sector were not released for that round.

3.1.6 For the purpose of this report, the major states, which are relatively large in terms of population, are: Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttaranchal, West Bengal and urban Delhi. However, the estimates for all-India presented in the statement tables of this chapter as well as other tables of the report are based on the data of all the states and union territories. Moreover, it is important to note that generally, the estimates of household, etc. obtained from NSS surveys are found to be lower than those of the census or projections. The differences are mainly due to differences in coverage and methods adopted in NSS in comparison to census operation. However, the ratios obtained from NSS surveys are expected to be much closer to the true values. Thus, the estimated marginal aggregates of households, assets, etc. presented in the detailed tables in the appendix may be used only for combining the ratios.

3.1.7 The states of Chhattisgarh, Jharkhand and Uttaranchal have emerged in the recent past out of the partition of erstwhile Madhya Pradesh, Bihar and Uttar Pradesh, respectively. The estimates on assets and liabilities for these new states are available for the first time from the 59<sup>th</sup> round survey. Therefore, while presenting comparable figures with the earlier rounds at the state level, figures for these new states are shown as "-". It may be noted that for the earlier rounds, estimates shown for the states of Madhya Pradesh, Bihar and Uttar Pradesh correspond to the erstwhile states that existed before division.

### 3.2 Aggregate Amount of Outstanding Debt

3.2.1 For the country as whole, the aggregate amount of debt (cash loans) outstanding on 30<sup>th</sup> June, 2002, as reported by the households, was estimated at Rs. 1,76,795 crores that rolled forward as much as 4.73 times from a base of Rs. 37,443 crores at 1991. Statement 1 also reveals that the households residing in the rural areas with 73 per cent share in all the households of the country, held about 63 per cent of the total outstanding debt. Opposed to this, the urban households, in 2002, accounted for 37 per cent of the total debt, which was relatively much higher than the share (27 per cent) in respect of all the households in the country.

**Statement 1:** Amount of cash dues of households as on 30.6.02

estimates	all-India		
	rural	urban	total
no. of households (in 00,000)	1479	555	2034
p.c. of households	73	27	100
total amount of debt (in Rs. 00,00,000)	111468	65327	176795
p.c. share of debt	63	37	100
IOI (%)	26.5	17.8	24.1
AOD (Rs.)	7539	11771	8694

3.2.1.1 Trend in amount of debt rural: Statement 2 presents the amount of outstanding debt as on 30<sup>th</sup> of June in the years 1971, 1981, 1991 and 2002 for the rural households and in the years 1981, 1991 and 2002 for the urban households by occupational category of households. In earlier rounds of AIDIS till the survey in 1981, 'total household debt' included 'debt in kind' which formed a very small part (less than 3% - of the total debt. To that extent, any exercise in comparison over different rounds of AIDIS suffers, since the figures reported on incidence and level of indebtedness in earlier

AIDIS rounds are strictly not comparable with those of 1991 and 2002. The statement reveals that the aggregate amount of outstanding debt of rural as well as urban households has been increasing over the years during the last three decades. The distribution of total household debts between the two broad categories of households in the rural sector, namely cultivators and non-cultivators, also shows that as high as 73 per cent of the total debt (amounting to Rs. 111,468 crores), in 2002, was accounted for by the cultivator households, which constituted nearly 60 per cent of rural households. Both the shares in respect of 'value of debt' and

Statement 2: Amount of debt by occupational categories of the households during 1971, 1981, 1991 and 2002

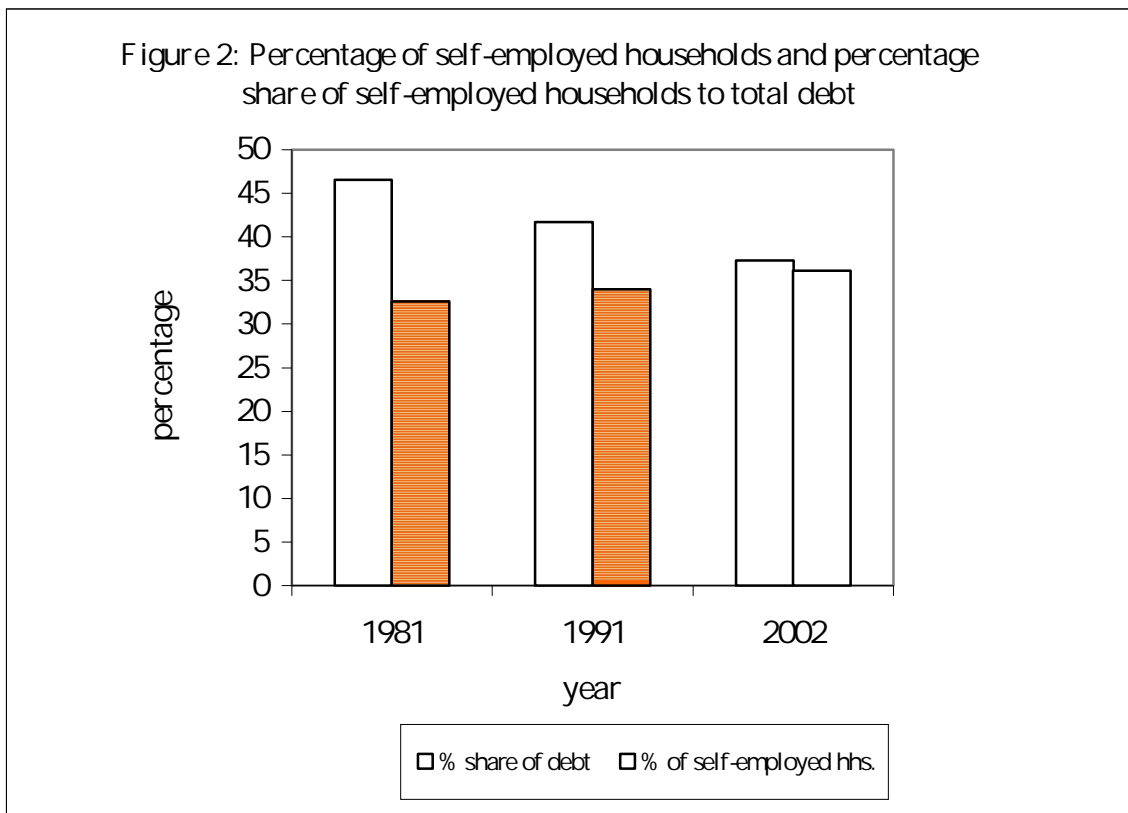
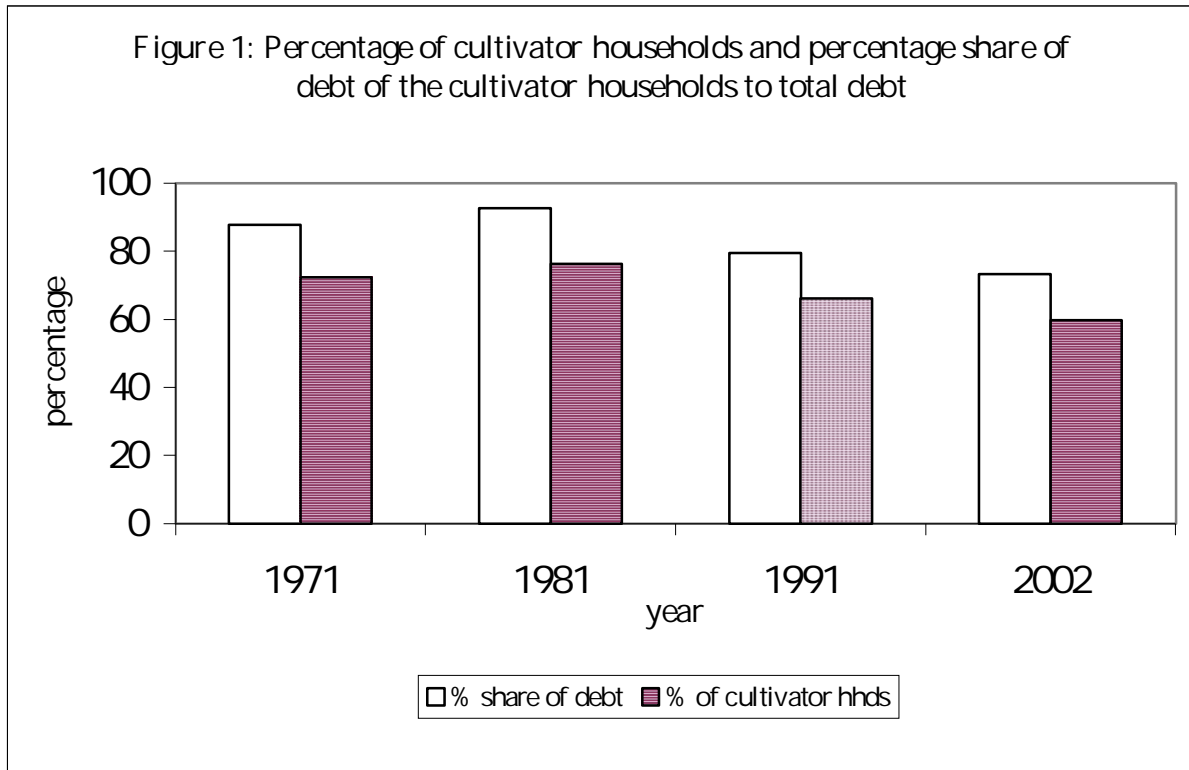
year	all-India			rural	
	amount of debt (Rs. 00,00,000)	share of cultivator/ self- employed hhs. to total debt of all hhs (%)	share of cultivator/ self- employed hhs. to total hhs. (%)	cultivator	non- cultivator
1971	3,374	87.7	72.4	3,374	474
1981	5,737	92.6	76.3	5,737	456
1991	17,668	79.5	66.1	17,668	4,543
2002	81,709	73.3	59.7	81,709	29,759
				urban	
				self- employed	others
1981	1,406	46.5	32.6	1,406	1,617
1991	6,306	41.7	34.0	6,306	8,805
2002	24,341	37.3	36.1	24,341	40,977

'households' for cultivator households are found to decline steadily during the two decades since 1981 - resulting an equal amount of percentage gain for non-cultivator households. The share in the 'value of debt' for cultivator households peaked at 93 per cent in 1981, declined to 80 per cent in 1991 and dropped to 73 per cent in 2002. The corresponding estimates relating to 'value of debt' and 'households' obtained from 1971 survey, however, do not fit into the trend observed for the period from 1981 to 2002. Figure 1 shows the percentage of cultivator households to total rural households and the percentage share of debt of the cultivator households to the total debt of rural households for the years 1971, 1981, 1991 and 2002.

3.2.1.2 Trend in amount of debt - urban: Contrary to the rural sector, more or less, a balanced distribution of household debts is observed between the two broad categories of households, namely self-employed and others, in the urban sector. The self-employed household, in the urban areas, which was 36 per cent of all urban households, held 37 per cent of urban household debts. The corresponding share in 1981 was nearly 47 per cent and declined to catch up 42 per cent in 1991, although there was significant increase in the percentage of self-employed households in

the urban sector at nearly 33 per cent in 1981, then at 34 per cent in 1991 and 36 per cent in 2002.





Note that in 2002, the value of total debt of self-employed household in the urban area, in absolute term, was Rs. 24,341 crores and that of others households were Rs. 40,977. Figure 2 shows the percentage of self-employed households to total urban households and the percentage share of debt of the self-employed households to the total debt of urban households for the years 1981, 1991 and 2002.

3.2.2 Having discussed the magnitude of debt outstanding in the rural and urban household sectors, the structure and other related aspects of indebtedness of households classified by various correlates are examined in the subsequent paragraphs.

### 3.3 Incidence of Indebtedness in 2002

3.3.1 Indebtedness and household assets holding: A household was considered as indebted if the household had any cash loan outstanding on 30.6.02 irrespective of its amount. Indebtedness of households, in terms of the percentage of indebted households (IOI) and average amount of debt per household (AOD), have been discussed briefly for different occupational categories in NSS Report No. 500. It has been observed therein that in 2002, nearly every fourth household in India was indebted. This was about 27 per cent among the rural and 18 per cent among the urban households. The corresponding proportions were 23 per cent and 19 per cent in 1991. The following paragraph looks into the incidence of indebtedness among households belonging to different assets holding classes (AHC) in 2002.

3.3.2 Statement 3 shows the percentage of indebted households, by asset holding class (AHC) for institutional and non-institutional credit agencies as obtained from the survey. It is seen that IOI increased marginally over the various AHCs, when these classes are arranged in an ascending order of magnitude. However, a marginal drop is noted in a couple of AHCs. IOI is seen to range between 15 per cent to 33 per cent over the AHCs in the rural and in the urban, it varies within a narrower range from 11 per cent to 23 per cent.

3.3.2.1 Institutional agencies: Statement 3 shows that, in both rural and urban areas, as per survey results, the percentage of households indebted to institutional agencies increases with the increase in the assets holding. The top AHC had a decidedly higher incidence of indebtedness to

Statement 3: Incidence of indebtedness (IOI) of households as on 30.6.02 to institutional and non-institutional credit agencies by household assets holding class (AHC)

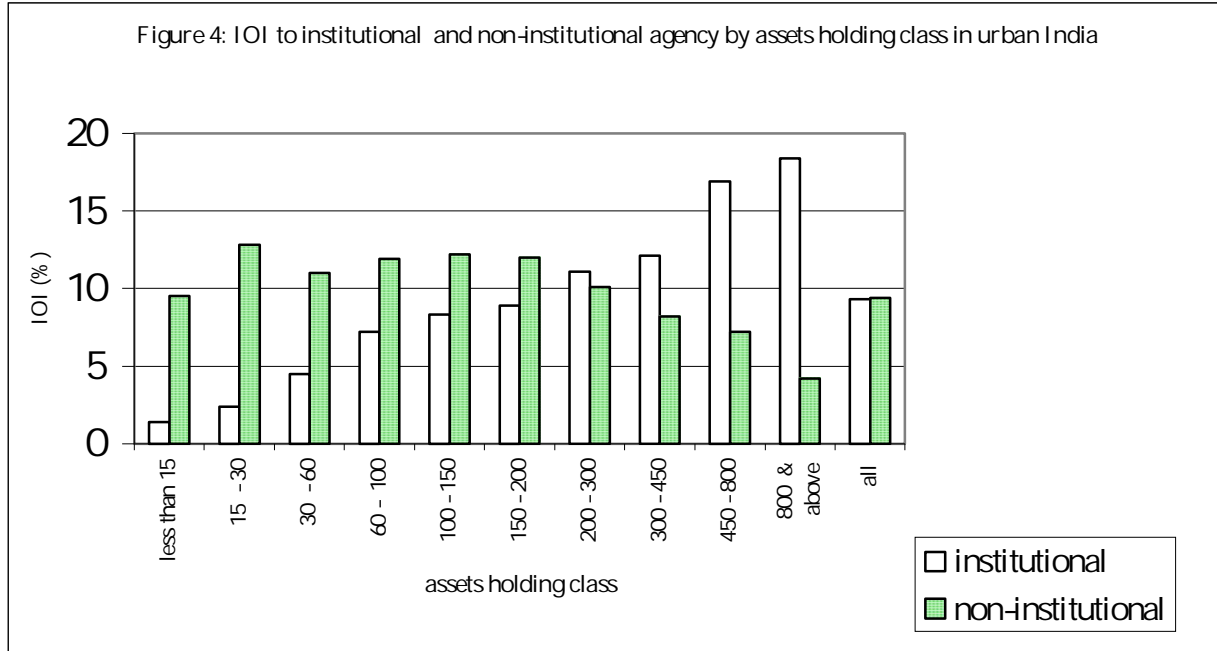
AHC (Rs. 000)	all-India					
	IOI (%) to					
	rural			urban		
	inst	non- inst.	all	inst.	non- inst.	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
less than 15	3.6	12.0	15.0	1.4	9.5	10.7
15 - 30	6.2	13.9	19.0	2.4	12.8	14.8
30 - 60	8.7	17.7	25.2	4.5	11.0	14.8
60 - 100	10.9	17.7	26.5	7.2	11.9	18.3
100 - 150	13.6	17.9	28.9	8.3	12.2	19.7
150 - 200	14.6	17.1	28.7	8.9	12.0	20.0
200 - 300	16.2	15.7	28.7	11.1	10.1	19.9
300 - 450	18.7	13.2	28.7	12.1	8.2	18.7
450 - 800	22.0	13.0	31.0	16.9	7.2	22.5
800 & above	26.7	10.3	32.9	18.5	4.2	21.4
all	13.4	15.5	26.5	9.3	9.4	17.8

institutional agencies - about 27 per cent in the rural as against 19 per cent in the urban. This is nearly seven-and-half times of the IOI in the lowest AHC (3.6 per cent) in the rural. The

difference in the urban is yawning (more than thirteen times the value of IOI in the lowest AHC (1.4 per cent).

3.3.2.2 Non-institutional agencies: As in the case of institutional agency, no such definite rising or declining pattern in IOI by AHCs is observed in respect of non-institutional agency. IOI to non-institutional agencies was of lower order for the lowest and highest AHCs compared to middle AHCs in both rural and urban areas. The IOI, which fluctuated as one moves from the lowest to the highest AHCs, varied within a narrow band of 10 per cent to 18 per cent in the rural and 4 per cent to 13 per cent in the urban over the entire range of AHCs. Thus, there is no discernible pattern with respect to household asset holding as regards the percentage of households reporting indebtedness to non-institutional agencies. Incidence of indebtedness of rural and urban households to institutional agency and non-institutional agency by assets holding class are depicted in figures 3 and 4.





## 3.3.3 State-level Variation in IOI by Nature of Credit agency

3.3.3.1 A brief discussion on the incidence of indebtedness (IOI) and its variation among states has already been included in NSS Report 500. However, before proceeding to analyse the distribution of the magnitude of outstanding debt by credit agency, it is worthwhile to look into the spread of indebtedness by different agencies from Statement 4.

3.3.3.2 The results of the survey show that non-institutional agencies played a major role in advancing credit to the households, particularly in the rural India. The non-institutional agencies had advanced credit to 15.5 per cent of rural households, while the institutional agencies had financed debt to 13.4 per cent households. In the urban, both the institutional and non-institutional agencies appear to have equal role in advancing credit to the households (each held a stake of around 9 per cent of households). An important point may be noted among the indebted households that most of them are found to be indebted either to the institutional agencies or to the non-institutional agencies. The cases of availing credit from both the institutional and non-institutional agencies are not too many in both the rural or in the urban areas. In fact, it was only 2 per cent in the rural and 1 per cent in the urban that had reported to avail credit advance from both the agencies.

Statement 4: Incidence of indebtedness (IOI) of households as on 30.6.02 to institutional and non-institutional credit agencies for major states

major state	rural		urban			
	IOI (%) to					
	inst	non-inst.	all	inst.	non-inst.	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	14.9	32.9	42.3	10.8	20.8	29.8
Assam	1.6	5.9	7.5	2.2	4.0	6.0
Bihar	5.7	16.7	21.8	3.3	6.5	9.5
Chhattisgarh	14.4	6.7	19.8	9.1	5.0	13.2
Delhi	-	-	-	1.0	0.5	1.5
Gujarat	14.7	15.8	28.1	11.0	11.0	21.4
Hararyana	15.6	15.1	27.3	7.4	10.8	16.0
Himachal Pradesh	10.2	6.3	15.3	8.9	1.0	10.1
Jammu & Kashmir	2.0	1.6	3.6	4.1	0.9	5.0
Jharkhand	6.3	5.9	12.0	4.4	2.6	6.6
Karnataka	16.1	17.8	31.3	10.6	8.6	18.6
Kerala	32.8	11.6	39.4	31.3	10.6	37.3
Madhya Pradesh	15.2	15.0	26.1	10.9	7.5	17.7
Maharashtra	22.8	7.2	27.5	11.9	4.1	15.5
Orissa	17.9	10.0	26.4	13.0	6.7	19.2
Punjab	11.6	16.3	25.7	5.3	8.5	13.1
Rajasthan	12.4	23.9	33.8	5.7	11.4	16.5
Tamil Nadu	13.9	21.3	31.3	11.1	16.4	25.5
Uttaranchal	3.3	2.3	5.5	5.3	1.6	6.8
Uttar Pradesh	10.2	14.5	23.4	4.6	8.7	13.0
West Bengal	12.1	11.0	21.8	7.3	10.4	17.1
India	13.4	15.5	26.5	9.3	9.4	17.8

3.3.3.3 Inter-state variation - rural: Indebtedness was reported to be more widespread in Andhra Pradesh, Kerala, Rajasthan, Tamil Nadu and Karnataka than in the other states. In these states, the value of IOI exceeded 30 per cent. In all these states, except Kerala, IOI for non-institutional agencies varied in the range of 18 per cent to 33 per cent, while the all-India figure

was 15.5 per cent. The IOI to institutional agencies in these states was close to the all-India average of 13.4 per cent. Kerala, however, is an exception in this group, with IOI for institutional agencies showing a high figure of 32.8 per cent - the highest among all the 20 major states presented in Statement 4. Other states reporting high IOI (say, each 15 per cent or more) to institutional agencies are Maharashtra (23 per cent), Orissa (18 per cent), Karnataka and Haryana (16 per cent) and Andhra Pradesh (15 per cent). For non-institutional agencies, 9 states reported IOI value either close to or much higher than 15.5 per cent, the national average for rural areas.

3.3.3.4 Inter-state variation ceurban: Indebtedness is found to be highest in Kerala ce with 37 per cent of its urban households reporting indebted. The other states that followed Kerala were Andhra Pradesh (29.8 per cent), Tamil Nadu (25.5 per cent), Gujarat (21.4 per cent) and Orissa (19.2 per cent). Considering the urban areas, as many as 15 out of 21 major states reported IOI value either closed to or much less than 17.8 per cent ce which was the urban average of IOI value of the country as a whole. The lowest value of IOI in the urban was 1.5 per cent ce reported in Delhi. The other low IOI value states in the sequence were Jammu & Kashmir (5.0 per cent), Assam (6.0 per cent), Jharkhand (6.6 per cent) and Uttaranchal (6.8 per cent). Although, the IOI value for institutional and non-institutional agencies are almost same in the urban as a whole, quite a significant variation is observed among the states for each of these agencies. The variation ranged from 1.0 per cent (Delhi) to 31.3 per cent (Kerala) for institutional agencies, and from 0.5 per cent (Delhi again) to 20.8 per cent (Andhra Pradesh) for non-institutional agencies.

### 3.4 Amount of Debt and Debt-Asset Ratio

3.4.1 The average amount of debt per household (AOD) and debt-asset ratio (hereafter referred to as DAR) by occupational categories of households were discussed briefly in NSS Report No. 500. This section examines the relationship between assets and debt of a household, in terms of behaviour of DAR with respect to asset holding classes and behaviour of DAR with respect to loans from institutional agencies and those from non-institutional agencies.

#### 3.4.2 Variation of DAR over AHCs

3.4.2.1 Statement 5 provides the results to examine the relationship of the co-relates mentioned in the previous paragraph. The value of AOD and the average amount of total assets per household (AVA) for each AHC are given in the statement.

3.4.2.2 The results reveals that on 30.6.2002, although the households in the higher asset classes usually reported a higher average debt, they, in general, had to bear a lower debt burden. The debt-asset ratio steadily decreased with a rise in asset class. In other words, the households with low-valued assets, i.e., the poorer households, had to carry, relatively speaking, a heavier burden of debt compared to the households with high-valued assets, i.e., the richer households.

Statement 5: Average amount of debt (AOD) and debt-asset ratio (DAR) by household assets holding class (AHC) as on 30.6.02

assets holding class (Rs. 000)	AVA (Rs.)	AOD (Rs.)		all	debt-asset ratio (%)		all-India
		institu- tional	non- institu- tional		Institu- tional	non- institu- tional	all
rural							
less than 15	7071	299	1124	1423	4.23	15.90	20.12
15 - 30	22523	643	1600	2243	2.85	7.10	9.96
30 - 60	44609	990	2163	3153	2.22	4.85	7.07
60 - 100	78431	1313	2988	4301	1.67	3.81	5.48
100 - 150	123412	2075	3224	5299	1.68	2.61	4.29
150 - 200	173382	2404	3292	5696	1.39	1.90	3.29
200 - 300	244339	3411	3648	7059	1.40	1.49	2.89
300 - 450	366134	5770	4087	9857	1.58	1.12	2.69
450 - 800	591676	10166	4919	15085	1.72	0.83	2.55
800 & above	1668644	26577	6837	33414	1.59	0.41	2.00
all	265606	4302	3237	7539	1.62	1.22	2.84
urban							
less than 15	5400	201	1267	1468	3.72	23.46	27.19
15 - 30	21759	558	2882	3440	2.56	13.25	15.81
30 - 60	44532	1240	2437	3677	2.78	5.47	8.26
60 - 100	78981	2294	2117	4411	2.90	2.68	5.58
100 - 150	123601	2472	2733	5205	2.00	2.21	4.21
150 - 200	173451	3011	2839	5850	1.74	1.64	3.37
200 - 300	244921	4840	3844	8684	1.98	1.57	3.55
300 - 450	369455	7596	3485	11081	2.06	0.94	3.00
450 - 800	593813	16065	3896	19961	2.71	0.66	3.36
800 & above	1858475	36663	4217	40880	1.97	0.23	2.20
all	417158	8843	2926	11771	2.12	0.70	2.82

### 3.4.3 Variation of DAR by AHCs and by Nature of Credit Agency

3.4.3.1 Institutional debts: Statement 5 shows that both the variables, AVA and average amount of institutional debt (AODI) systematically increased with AHC, though the rise between two successive AHCs for both these variables is seen to be the highest from the lowest AHC to the AHC Rs. 15,000 to 30,000 and the penultimate AHC to the top AHC. The variable DAR<sub>I</sub>, i.e. the ratio of institutional debt to assets, also shows a perceptible pattern that decreases with the increase in asset holdings of the households.

3.4.3.2 Non-institutional debts: The DAR of households reporting loans from non-institutional agencies closely resembled the pattern for the loans from institutional agencies. The inter-AHC variation in average amount of non-institutional debt (AODN) shows an entirely different character, in the urban particularly. Values of AODN in the urban decreased over successive AHCs on three occasions and the difference in its value at the two extremes was much less spectacular and both the rural and urban areas than those shown by AODI.

3.4.3.3 This apart, a few observations can be summarized immediately from Statement 5. The value of AODN is higher than the value of AODI in the lower AHCs, but it is lower in the higher AHCs. Second, the value of AODN increases slowly or sometimes staggers over AHCs as compared to the value of AODI that increases monotonically over the AHCs. Third, the value of DARN, although lower than DARI at all-India level, is considerably higher than that of DARI in the lower AHCs but gradually, reverses its direction as one moves to the higher AHCs. For example, in the rural, the value of DARN is 3.75 times the value of DARI in the lowest AHC as contrast to 0.26 times in the highest AHC. The difference magnifies in the urban and the corresponding numbers are 6.3 and 0.12. Last, the amount of credit sanctioned to the poor households by institutional agency is seen to be far more less than the amount sanctioned by the non-institutional agency. This picture is just opposite and reveals a favorable condition for the households as one moves towards the upper AHCs.

3.4.3.4 In terms of debt burden by AHCs, the poorest households (at the lowest AHC) and the richest (top AHC) stand in stark contrast. The DARI value hovers around 1.62 in the rural and 2.12 in the urban. For the poorest households, values of DARI were quite high: 20.12 and 27.19 in the rural and urban areas, respectively, which were substantially larger than the corresponding values of 2.00 and 2.20 for the richest households. Thus, the richest households were saddled with far less debt burden than the poorest, irrespective of the type of credit agency from where the loan was availed of.

### 3.5 Institutional Credit in Total Cash Debt

3.5.1 In view of the fact that the institutional credit agencies have an impact on the cost of borrowing, an attempt is made to examine in some detail the role of institutional agencies in providing loans to different segments of households in both the rural and urban sectors.

#### 3.5.2 Change in Share of Institutional Credit in Total Cash Debt

3.5.2.1 For long, the household sector, particularly in rural India, was exploited by the traditional credit agencies like agricultural money lender, professional money lender, landlords, traders etc. It seems that their stranglehold that was gradually loosening during the 1960s, was very nearly broken during the 1970s, with the institutional agencies making steady inroads into the rural scene. In 1960, about 17 per cent of the amount of cash debt of the households in the rural was shared by the institutional agencies.



3.5.2.2 Statement 6 shows that in the rural, the share of institutional credit agencies in the outstanding cash dues of the rural households at the all-India level increased from 29 per cent in 1971 to 61 per cent in 1981 and then the pace of increase was arrested and rose to 64 per cent in 1991. During the following decade, the share declined by about 7 percentage points and reached at 57 per cent in 2002. On the other hand, ever since 1981, the institutional agencies made a steady inroad in the debt amount of urban households. The institutional share in the household debt, which was 60 per cent in 1981, further rose to 72 per cent in 1991 and, was leveled at 75 per cent in 2002.

Statement 6: Percentage share of institutional agencies in outstanding cash debt for each of occupational categories

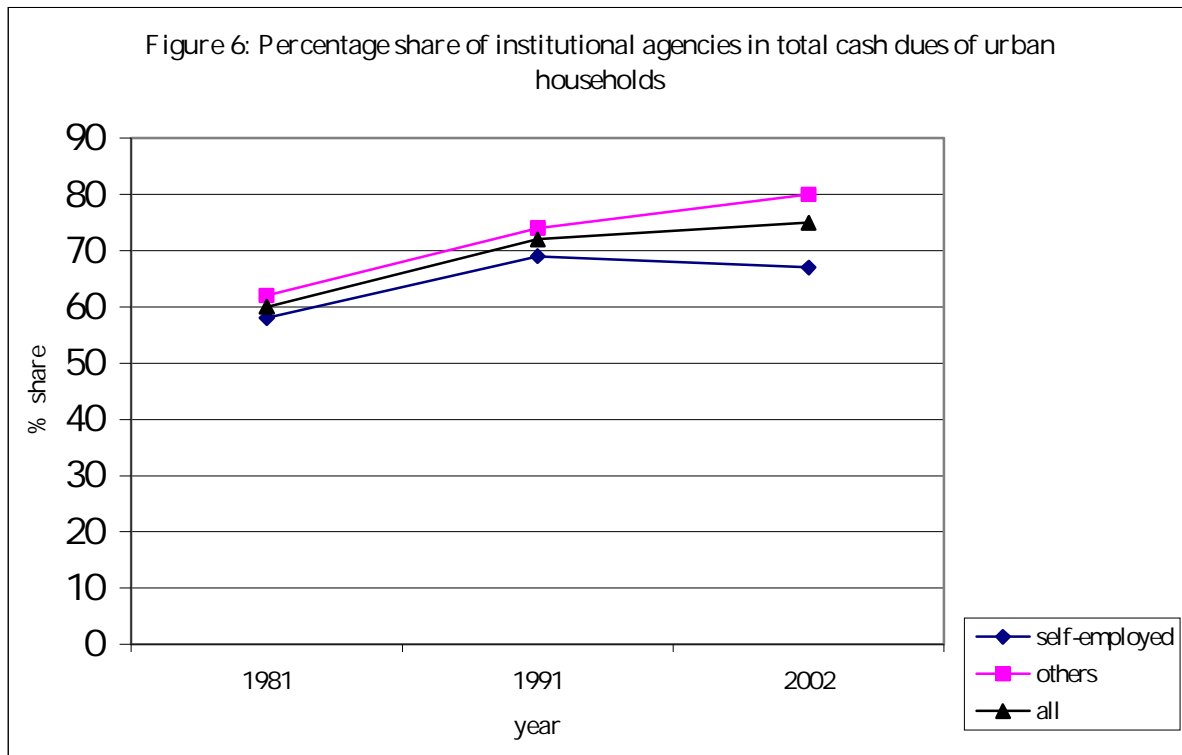
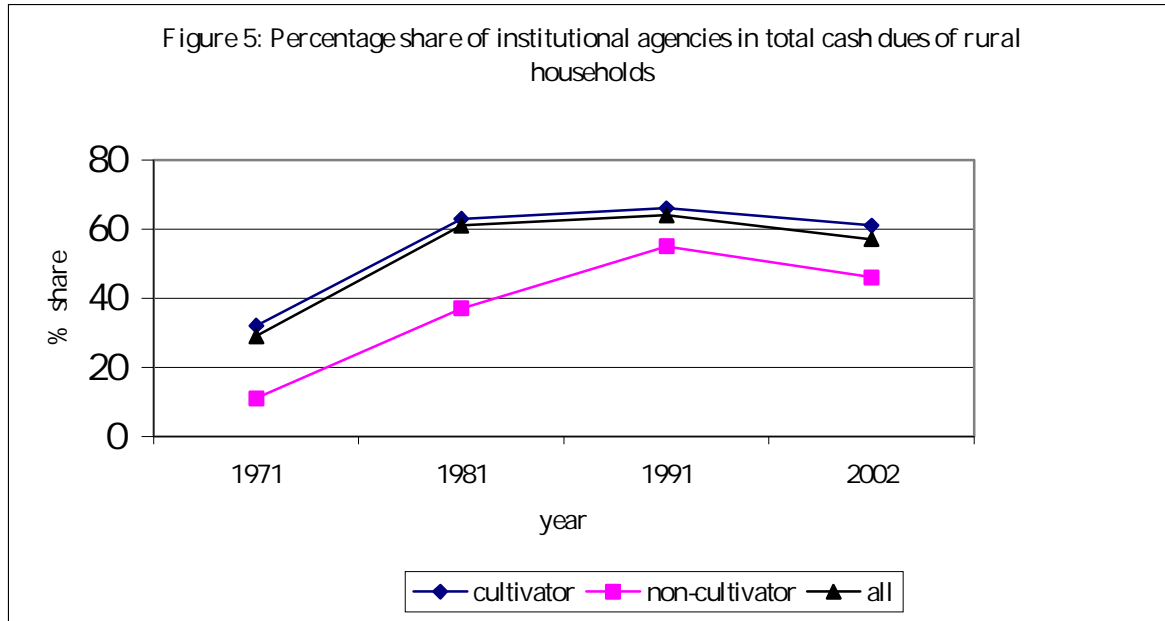
occupational category	all-India			
	as on June 30			
	1971 (26 <sup>th</sup> )	1981 (37 <sup>th</sup> )	1991 (48 <sup>th</sup> )	2002 (59 <sup>th</sup> )
rural				
cultivator	32	63	66	61
non-cultivator	11	37	55	46
all	29	61	64	57
urban				
self-employed	-	58	69	67
others	-	62	74	80
all	-	60	72	75

3.5.2.3 By occupational categories: In all the categories of rural and urban households, the all-India pattern is observed over these time points, except in the case of urban self-employed households, which faced a decline of 2 percentage points in the share of cash credit by the institutional agencies. Figures 5 and 6 show percentage share of institutional agencies in total cash dues of rural and urban households, respectively.

### 3.5.3 State-level Changes during 1971 to 2002

3.5.3.1 The share of institutional debt contracted by the rural and urban households in major states is presented in Statement 7. The estimates indicate that of the total outstanding cash dues (TCD in brief), the share of institutional agencies had increased marginally during the 1980s in most of the states, after having increased substantially during the 1970s. However, the role of the institutional agencies, as judged from their share in the outstanding cash dues, varied from state to state.

3.5.3.2 State-specific variation in 2002: A snapshot of this variation in 2002 shows that in the rural areas, institutional credit agencies accounted for 74 per cent or more of the TCD in Maharashtra, Chhattisgarh (85 per cent each), Kerala (81 per cent), Himachal Pradesh and Orissa (74 per cent each). In the urban areas of as many as 15 major states, the share of institutional agencies had been 74 per cent or more of the TCD and among them, the share exceeded 90 per cent in Himachal Pradesh, Jammu & Kashmir (97 per cent each), Orissa (94 per cent) and Maharashtra, Jharkhand (91 per cent each). In contrast, not even 50 per cent of the debt was contracted through the institutional credit agencies in the rural areas of Andhra Pradesh (27 per cent), Rajasthan (34 per cent), Bihar (37 per cent) and Tamil Nadu (47 per cent). In the urban, the share of institutional agencies were more than 50 per cent in all the states.



3.5.3.3 Role of institutional agencies in states: During the periods 1971 to 2002, the states do not reveal any uniform pattern in the share of institutional agencies in total debt. Compared to 1991, the picture had changed in some of the major states (see Statement 7). Of the 20 states in the rural, as many as 15 have shown a fall in the share of institutional agencies, notable among whom are Bihar, Punjab, Haryana and West Bengal, where the fall in percentage share from 1991 values had been to the tune of 36, 23, 23 and 14 percentage points, respectively. On the other hand, 13 major states out of 21 had registered a rise in the share, which, barring a few with marginal to moderate rise, can be described as sharp to spectacular.

Statement 7: Percentage share of institutional agencies in outstanding cash debt for major states

major state	rural				urban		
	1971 (26 <sup>th</sup> )	1981 (37 <sup>th</sup> )	1991 (48 <sup>th</sup> )	2002 (59 <sup>th</sup> )	1981 (37 <sup>th</sup> )	1991 (48 <sup>th</sup> )	2002 (59 <sup>th</sup> )
Andhra Pradesh	14	41	34	27	26	53	60
Assam	35	31	66	58	77	97	83
Bihar	11	47	73	37	61	67	65
Chhattisgarh	-	-	-	85	-	-	86
Delhi	-	-	-	-	64	89	74
Gujarat	47	70	75	67	86	59	74
Haryana	26	76	73	50	66	81	56
Himachal Pradesh	24	75	62	74	62	85	97
Jammu & Kashmir	20	44	76	73	75	62	97
Jharkhand	-	-	-	71	-	-	91
Karnataka	30	78	78	67	54	85	83
Kerala	44	79	92	81	77	75	83
Madhya Pradesh	32	66	73	59	72	70	84
Maharashtra	67	86	82	85	65	78	91
Orissa	30	81	80	74	83	83	93
Punjab	36	74	79	56	61	59	76
Rajasthan	9	41	40	34	47	78	52
Tamil Nadu	22	44	58	47	56	71	59
Uttaranchal	-	-	-	59	-	-	90
Uttar Pradesh	23	55	69	56	59	65	58
West Bengal	31	66	82	68	55	74	75
India	29	61	64	57	60	72	75

### 3.5.4 Share of Institutional Agencies by Assets Holding Class (AHC)

3.5.4.1 The institutional credit agencies play an important role in meeting the need of credit of the households on easy terms of contract and thus reduce the burden of heavy interest that the households would otherwise be compelled to bear. Unfortunately, their dominance appears to be the least among those who, probably, need their service most.

3.5.4.2 Statement 8, which gives the percentage shares of the amount of debt contracted from institutional and non-institutional credit agencies for each AHC at all-India level, reveals that the

Statement 8: Percentage share of institutional agencies to the total cash dues of the households as on 30.6.02 by household assets holding class

household assets holding class (AHC) (Rs.000)	rural		all	urban		all-India
	insti- tional agency	non- inst. agency		insti- tional agency	non- inst. agency	all
less than 15	21	79	100	14	86	100
15 - 30	29	71	100	16	84	100
30 - 60	31	69	100	34	66	100
60 - 100	31	70	100	52	48	100
100 - 150	39	61	100	48	53	100
150 - 200	42	58	100	52	49	100
200 - 300	48	52	100	56	44	100
300 - 450	59	42	100	69	31	100
450 - 800	67	33	100	81	20	100
800 & above	80	21	100	90	10	100
all	57	43	100	75	25	100

households of the lower asset groups were more dependent on the non-institutional credit agencies. In the rural, the share of debt from the institutional credit agencies was only 21 per cent in the case of lowest asset group of 'less than Rs. 15,000' as against a high 80 per cent in the highest asset group of 'Rs. 8 lakhs and above'. In the urban, on the other hand, the discrepancy widened further, which is found to be as low as 14 per cent in the case of lowest AHC and as high as 90 per cent in the highest AHC.

### 3.5.5 Relative Position of Different Credit Agencies

3.5.5.1 Statement 9 shows the percentage distribution of total outstanding cash dues of rural and urban households by credit agencies within the institutional and non-institutional types as obtained from the survey. It is observed from the statement that, at the all India level, among the institutional credit agencies, the co-operative societies and the commercial banks were the two most important agencies both in the rural and urban sectors. Among the non-institutional agencies, professional money lender were the main source of credit in both the rural and urban areas.

3.5.5.2 Institutional agencies: As is evident from the statement, the most remarkable performance was that of the co-operative societies and commercial banks. In rural areas, these two agencies together that shared 91 per cent of the entire amount of debt advanced by the institutional agencies, accounted for 52 per cent of the outstanding cash debt, with co-operative societies (27.3%) accounting for a greater share than the Banks (24.5%). However, about 50.2 per cent of the TCD in urban areas was loaned from co-operative societies and commercial banks, their respective shares being 20.5 and 29.7 per cent. Among the specified institutional agencies, the government departments came next in the urban sector, accounting for 7.6 per cent of the outstanding cash dues, as against only 2.3 per cent in the rural sector. The share of institutional agencies other than Government, Co-operative societies/banks and commercial banks was quite substantial (17.4%) in urban areas, presumably due to large-sized household loans from various financial institutions for purpose of house-building/renovation or acquiring high-valued household durable goods.

Statement 9: Percentage share of different credit agencies to the total cash dues of the households as on 30.6.02

credit agency	all-India	
	rural	urban
government etc.	2.3	7.6
co-operative societies/bank	27.3	20.5
commercial banks etc.	24.5	29.7
insurance	0.3	3.5
provident fund	0.3	2.0
financial corporation/institution	1.1	7.0
financial company	0.6	2.0
other institutional agencies	0.7	2.9
<b>all institutional agencies</b>	<b>57.1</b>	<b>75.1</b>
land lord	1.0	0.2
agricultural money lender	10.0	0.9
profession money lender	19.6	13.2
traders	2.6	1.0
relatives & friends	7.1	7.6
Doctors, lawyers, etc.	0.3	0.1
others	2.3	1.8
<b>all non-instit. agencies</b>	<b>42.9</b>	<b>24.9</b>
unspecified	0.0	0.0
<b>all agencies</b>	<b>100.0</b>	<b>100.0</b>

Statement 10: Percentage distribution of dues outstanding from institutional agency as on 30.6.02 by scheme of lending

scheme of lending	all-India	
	rural	urban
DRI	3.8	5.4
PMRY	1.4	1.2
SGSY	2.2	0.4
SJSRY	0.3	0.4
advances to minority communities	0.4	0.2
liberalization and rehabilitation of scavengers	0.1	0.0
exclusive state schemes	7.5	2.9
other schemes	84.4	89.6
<b>all</b>	<b>100.0</b>	<b>100.0</b>

3.5.5.3 Non-institutional agencies: Among the non-institutional credit agencies, money lenders - both professional and agricultural - in that order, were found to be important sources of finance in rural areas, their respective shares being 19.6 per cent and 10.0 per cent. The share of relatives and friends was 7.1 per cent of the cash dues of rural households. In urban areas, professional money lenders with a share of 13.2 per cent, was the most important non-institutional credit agency, followed by relatives and friends (7.6%) and agricultural money lenders (0.9%).

### 3.6 Schemes of Lending

3.6.1 The discussion in the preceding section clearly brings out the predominance of institutional agencies over non-institutional ones in terms of loans advanced to Indian households in general. It could now be of interest to study how these cash loans were advanced by the institutional agencies (IAG) to households. To this end, distribution of cash dues of rural households that arose from cash loans given by IAGs against various schemes of lending in 2002 is examined in detail in the subsequent paragraphs.

3.6.2 The percentage share of household cash dues arising out of loans advanced by IAGs under a number of individual schemes of lending do not show any appreciable value (see Statement 10). In 2002, in rural as well as in urban India, it is seen that certain specific programmes/schemes such as "Prime Minister's Rozgar Yojana", "Swarnajayanti Gramin Swarozgar Yojana", "Swarna Jayanti Sahari Rozgar Yojana", "advances to minority communities" and various "self-employment" schemes had not become significant means of disbursement of loans to households. The individual percentage shares of these schemes were very negligible at the national level. Among the various "self-employment" schemes, the one that signified - with a share of 3.8 per cent in the rural and 5.4 per cent in the

urban - is found to be "Differential Rate of Interest (DRI)" scheme. A majority of loans disbursed

by IAGs, in 2002, were given under "other schemes" the shares being 84 per cent and 90 per cent of the TCD, for the rural and urban areas, respectively.

### 3.7 Payment of Interest

3.7.1 Two factors, terms of payment of interest and secondly, the actual rate of interest (henceforth referred to as ROI, in brief), together largely explain the interest burden borne by the indebted households.

3.7.2 Loans on different terms of payment of interest are categorised by terms of interest (referred to briefly as TOI subsequently) charged on loans incurred by them. There are four such categories: first, interest free; secondly, simple interest; thirdly, compound interest and finally, concessional rate of interest. Obviously, to understand the burden of interest, the actual ROI should also be examined along with the TOI of the loan, since the actual interest amount due from a household would differ according to interest terms.

3.7.3 Categories of TOI: Statement 11 shows the percentage share of the aggregate amount of debt as on 30.06.2002 by term of interest and also, that obtained from the earlier surveys of AIDIS. The statement shows that on 30.6.2002, the percentage share of the aggregate amount of debt (henceforth to be referred, in brief, as PSAOD) for the category "concessional" was the least - a tiny 2 to 3 per cent in India. The corresponding PSAOD for the category "interest free loans" was quite significant - with 8 per cent in the rural and 10 per cent in the urban. Shares of debt incurred for loans taken on "simple interest" and "compound interest" were 69 per cent and 21 per cent in the rural, respectively. The corresponding numbers were 69 per cent and 17 per cent in the urban.

terms of interest	all-India					
	rural			urban		
	1981	1991	2002	1981	1991	2002
interest free	12	9	8	19	17	10
simple	69	66	69	68	60	69
compound	11	22	21	6	17	17
concessional	2	4	2	3	5	3
all (incl. n.r.)	100	100	100	100	100	100

3.7.4 Changes in TOI: The PSAOD for "compound rate" of interest, although a much higher share of debt had to be serviced on 30.6.91 as compared to 30.06.81, remained stable during the decade ending with 2002. For the category "concessional", too, the PSAOD is observed to have risen between 1981 and 1991 and then, fallen between 1991 and 2002. However, PSAOD obtained "interest free" is seen to have decreased marginally in the rural but substantially in the urban. The observed percentages for this category were 12, 9 and 8 in the rural and 19, 17 and 10 in the urban in 1981, 1991 and 2002, respectively. In the case for loans taken on "simple interest"; PSAOD obtained on simple interest marginally declined between 1981 and 1991, but increased between 1991 and 2002.

### 3.7.5 Terms of Interest

3.7.5.1 Inter-state variation in PSAOD by TOI: Based on the survey data, percentage distribution of amount of cash debt as on 30.6.02 by rate and terms of interest for the major states is given in Statement 12R for rural households and Statement 12U for urban households. The study shows some interesting results. Wide inter-state differences are observed in the 4 categories of TOI. The states that showed high percentage (20 per cent or more) of the entire amount of debt contracted free of interest by households were Assam, Gujarat, Himachal Pradesh, Jammu &

Statement 12R: Percentage distribution of amount of cash debt as on 30.6.02 by rate and terms of interest for major states

major state	interest free	simple			compound				conce-ssional	rural
		SL	SH	all	CL	CM	CH	all		all
Andhra Pradesh	2	14	74	88	0	2	7	9	0	100
Assam	24	37	21	58	1	8	6	15	3	100
Bihar	15	12	35	48	1	18	13	33	5	100
Chhattisgarh	5	57	9	66	0	18	7	25	4	100
Gujarat	21	44	18	62	1	5	10	16	2	100
Haryana	4	28	45	73	0	10	10	21	2	100
Himachal Pradesh	20	30	3	33	6	29	5	41	6	100
Jammu & Kashmir	27	18	0	19	3	43	8	53	1	100
Jharkhand	12	45	9	55	2	5	14	22	11	100
Karnataka	6	38	47	85	1	2	6	8	1	100
Kerala	10	31	25	56	0	16	16	32	3	100
Madhya Pradesh	2	20	53	73	0	11	11	23	2	100
Maharashtra	7	26	50	76	0	3	13	16	0	100
Orissa	4	26	24	50	2	28	15	45	1	100
Punjab	15	23	28	51	3	19	10	33	2	100
Rajasthan	5	16	56	73	0	7	15	21	1	100
Tamil Nadu	6	20	58	78	1	7	7	14	1	100
Uttaranchal	26	12	8	20	0	42	8	52	2	100
Uttar Pradesh	12	28	28	56	2	20	7	30	3	100
West Bengal	21	29	15	45	3	21	3	28	6	100
India	8	25	43	69	1	10	10	21	2	100

Note: SL indicate loans with simple rate of interest less than 15%; SH indicate loans with simple rate of interest 15% or more. CL indicate loans with compound rate of interest less than 10%; CM indicate loans with compound rate of interest 10% or more but less than 15%; CH indicate loans with compound rate of interest 15% or more.

Kashmir, Uttaranchal and West Bengal in the rural, and Bihar, Uttar Pradesh and West Bengal in the urban. In contrast, the shares of interest free debt are seen to be quite low - meagre 3 per cent or less in the rural areas of Andhra Pradesh and Madhya Pradesh, and in the urban areas of Himachal Pradesh, Jammu & Kashmir and Orissa.

Statement 12U :Percentage distribution of amount of cash debt as on 30.6.02 by rate and terms of interest for major states

major state	interest free	simple			compound			conce- ssional	urban all	
		SL	SH	all	CL	CM	CH			
Andhra Pradesh	6	44	46	91	0	2	1	4	0	100
Assam	11	63	10	74	3	8	3	14	1	100
Bihar	24	16	11	27	5	36	6	47	1	100
Chhattisgarh	15	38	6	45	0	23	14	37	3	100
Delhi	10	49	22	74	0	9	1	10	6	100
Gujarat	13	37	17	53	7	9	7	23	11	100
Haryana	13	60	17	78	0	4	3	7	2	100
Himachal Pradesh	3	42	0	42	16	37	0	54	1	100
Jammu & Kashmir	3	50	1	51	2	39	1	42	4	100
Jharkhand	8	65	4	69	3	15	2	21	3	100
Karnataka	8	51	28	79	0	6	5	11	2	100
Kerala	10	37	19	56	3	15	12	29	5	100
Madhya Pradesh	8	63	16	79	0	6	5	12	1	100
Maharashtra	8	43	30	74	1	7	9	17	2	100
Orissa	3	31	11	42	0	23	7	30	25	100
Punjab	14	40	10	50	8	23	5	35	1	100
Rajasthan	12	29	38	68	6	8	6	20	1	100
Tamil Nadu	12	33	39	72	1	6	6	13	3	100
Uttaranchal	9	2	1	4	36	39	12	87	0	100
Uttar Pradesh	26	28	17	46	6	12	8	26	2	100
West Bengal	22	35	9	46	5	12	4	23	9	100
India	10	42	27	69	2	9	6	17	3	100

Note: SL indicate loans with simple rate of interest less than 15% ; SH indicate loans with simple rate of interest 15% or more. CL indicate loans with compound rate of interest less than 10% ; CM indicate loans with compound rate of interest 10% or more but less than 15% ; CH indicate loans with compound rate of interest 15% or more.

3.7.5.2 It is observed that more than 11 per cent of the aggregate outstanding debt of rural households of Jharkhand was obtained at a concessional rate of interest. The two other states that closely followed Jharkhand in the rural were Himachal Pradesh and West Bengal (6 per cent each). In the urban, Orissa registered the highest percentage in this category of TOI with 25 per cent of the aggregate outstanding debt obtained at a concessional rate of interest. Close to Orissa, in the urban, were Gujarat (11 per cent) and West Bengal (9 per cent).

3.7.5.3 Contracting loans at a simple rate of interest appear to be the most prevalent practice in most states, with the exception of a few like in rural Jammu & Kashmir, and in rural and urban Uttaranchal. In these two states, of the total debt outstanding on 30.6.02, only 19 per cent, 20 per cent and 4 per cent, respectively were obtained on simple interest. The share (PSAOD) taken on simple interest, was found to be distinctly high (75 per cent or more) in states like Andhra Pradesh, Karnataka, rural Maharashtra, rural Tamil Nadu, urban Haryana, and urban Madhya Pradesh.



3.7.5.4 Share of debt contracted at compound ROI varied significantly between a low 8 per cent (in Karnataka) to a high 53 per cent (in Jammu & Kashmir) over different major states in the rural areas, and between a low 4 per cent (in Andhra Pradesh) to a high 87 per cent (in Uttaranchal) in the urban areas. It is worth noticing that the share of debt contracted at compound ROI shows somewhat parity between the rural and urban sectors of the major states.

### 3.7.6 Different Interest Rates by Terms of Interest

3.7.6.1 Variation over ROIs for different TOI: As stated earlier, the quantum of interest to be paid by indebted households depends on both the TOI and the actual rate of interest (ROI) at which the loans are contracted. However, by definition, 'interest free' loans get excluded from the ambit of this extended study. Further, for 'concessional' loans, the figures of PSAOD to the overall quantum of outstanding debt are found to be very low on 30.6.2002 virtually for all the major states. Thus, not much insight is likely to be gained from further disaggregation of these loans by different rates of interest. Hence, only such debt as was incurred for loans contracted at simple or compound rates of interest have been further disaggregated by ROI categories.

3.7.6.2 For the purpose of better presentation, some of the classes of ROI given in detailed Table 6 in the Appendix have been merged as follows. For the category 'simple interest' loans, all cases of ROI less than 15 per cent have been merged in one ROI category called SL, with all ROIs exceeding 15 per cent being shown under a second ROI category named SH. For TOI category 'compound interest', three ROI categories have been formed. The first ROI category, called CL, cover those cases for which ROI is less than 10 per cent. The second ROI category, named CM captures all those loans whose ROI is equal to or more than 10 per cent but less than 15 per cent while the third ROI category called CH relates to loans with ROI exceeding 15 per cent. Since a higher amount of interest had to be paid by households for loans bearing 'compound interest', one more ROI category was made by splitting the range of ROI '0 per cent to 15 per cent' in two parts. Statements 12R and 12U presents the percentage distribution of debt outstanding on 30.6.2002 by these ROI-TOI categories. It may be noted that CH and CM represent two categories of loans, which are relatively more costly to service.

3.7.6.3 Different rates of simple interest: Statements 12R and 12U show that, at the national level, aggregate quantum of debt contracted by rural households at a 'simple interest' unevenly distributed among loans contracted at a rate of 15 per cent or more and less than 15 per cent. Of the 69 per cent of the household debt contracted at 'simple interest' ROI, 25 percentage point was contracted at less than 15 per cent interest and another 43 percentage point at 15 per cent or more in the rural. In the urban, the order just reversed of the 69 per cent of the household debt contracted at 'simple interest' ROI - 42 percentage point was contracted at less than 15 per cent interest and another 27 percentage point at 15 per cent or more. No such definite pattern is observed at the state level.

3.7.6.4 Different rates of compound interest: For the TOI category 'compound interest', at the national level, aggregate volume of debt contracted at a relatively low rate - less than 10 per cent - of interest, is found to be minimal. The share of this ROI category, viz. CL, was a tiny 1 per cent in the rural and 2 per cent in the urban. Thus, a major part of debt outstanding on 30.6.2002 and contracted at a compound rate was reported at a ROI of 10 per cent to 15 per cent, or more than 15 per cent. Between these two categories, share of outstanding debt was slightly more (9

per cent) for the ROI category CM than that (6 per cent) for the category CH in the urban, while it remained at par in these two categories (10 per cent each) in the rural. The state level variations among the three ROI categories broadly followed the national pattern.

3.7.6.5 Different rates of interest and credit agency: Statement 13 gives the percentage distribution of total amount of cash debt (TCD) outstanding on 30th June of 2002 by rate of interest separately for institutional and non-institutional agencies. It is revealed from the

statement that about 8 per cent of the rural TCD outstanding on 30.6.2002 had been interest free and in the urban, the share in TCD was little higher at 10 per cent. In the case of TCD funded by the non-institutional agencies, the interest free shares in TCD were comparatively higher (being 18 per cent and 33 per cent in the rural and urban areas, respectively). Compared to this, the corresponding shares were only 1 per cent and 3 per cent for institutional agencies. But the institutional agencies played a significant role in providing credit to the households with a moderate rate of interest. As can be seen that a fairly high amount of TCD funded by the institutional agencies, about 64 per cent in the

Statement 13: Percentage distribution of amount of cash debt by rate of interest separately for institutional and non-institutional agency

rate of interest class (%)	all-India					
	rural			urban		
	insti-tutional	non-institutional	all	insti-tutional	non-institutional	all
nil	1	18	8	3	33	10
less than 6	2	2	2	4	1	3
6 - 10	4	1	3	12	1	9
10 - 12	9	1	5	25	1	19
12 - 15	48	1	28	32	4	25
15 - 20	34	3	21	22	9	19
20 - 25	1	33	15	1	18	5
25 - 30	0	0	0	0	1	0
30 & above	0	40	17	1	32	8
all	100	100	100	100	100	100

rural and 76 per cent in the urban, were provided at 15 per cent or less interest rates. On the other hand, the non-institutional agencies provided a significant amount of its total loans to households at an interest as high as 30 per cent or above, the share of such loans to total were 40 per cent in the rural and 32 per cent in the urban. The corresponding share in the case of institutional agencies is found to be negligible.

### 3.8 Duration of Cash Dues

3.8.1 Changes during three decades: An analysis of the cash dues reported as outstanding for varying periods of time for the previous rounds and the present one is attempted in this section. Statement 14 gives the percentage distribution of total amount of cash debt (TCD) as on 30th June of 1971, 1981, 1991 and 2002 by duration of debt separately for rural and urban households. It exhibits the changes in the percentage distribution of cash dues by the duration of debt, which took place in India during the last three decades. About 60 per cent of TCD outstanding on 30.06.2002 had been contracted for a relatively shorter duration of 2 years or less and meagre 3 to 4 per cent for a period of 10 years or more. The distribution reveals a broad similarity between

1991 and 2002 as regards the duration-specific percentage shares of TCD. In the rural, the proportion of cash dues outstanding exhibited considerable increase from 10 per cent and 1 per cent in 1971 to 18 per cent and 2 per cent in 1981 respectively for the duration slabs of 5-10 years and 10 years & above, while the percentage share registered a decline for the period of 1-5 years during the decade ending 1981. The trend appeared to have reversed between 1981 and 1991 and the pattern of changes between 1981 and 1991 had been same in both the rural and urban areas. Between 1981 and 1991, the share of the cash dues outstanding for a long period of 5 years and above had declined from 20 per cent to 12 per cent in the rural and from 23 per cent to 14 per cent in the urban. But the share increased fairly 56 per cent in 1981 to 60 per cent in 1991 for the dues that remained outstanding for a short period of 2 years or less.

3.8.1.1 State level variation in 2002: Survey data as presented in Statements 15R and 15U show the percentage distribution of cash dues outstanding on 30.6.2002 by duration of debt for the major states. No large variation is observed among the states for most of the duration categories. However, for relatively shorter duration

Statement 14: Percentage distribution of cash dues outstanding by duration of debt

duration of debt (no. of years)	all-India						
	Rural				Urban		
	1971	1981	1991	2002	1981	1991	2002
below 1	37	36	37	36	36	38	36
1-2	23	20	23	23	20	22	24
2-3	17	12	14	15	11	10	13
3-4	9	7	8	8	6	7	8
4-5	4	4	5	6	3	5	5
5-10	10	18	9	9	21	11	11
10 & above	1	2	3	4	2	3	3
all (incl. n.r.)	100	100	100	100	100	100	100

Statement 15R: Percentage distribution of cash dues outstanding as on 30.6.02 by duration of debt for major states

major state	rural							
	duration of debt (year)							
	1	1-2	2-3	3-4	4-5	5-10	10 & above	all
Andhra Pradesh	41	23	17	7	4	7	1	100
Assam	48	26	6	2	5	10	3	100
Bihar	25	25	13	6	10	11	10	100
Chhattisgarh	37	22	15	9	4	10	4	100
Gujarat	45	21	11	7	5	9	2	100
Haryana	44	17	9	7	7	13	5	100
Himachal Pradesh	32	31	11	11	3	9	3	100
Jammu & Kashmir	47	21	6	8	4	7	8	100
Jharkhand	36	21	15	5	5	9	8	100
Karnataka	41	25	19	5	4	5	2	100
Kerala	30	24	18	9	7	11	2	100
Madhya Pradesh	30	19	17	15	4	9	6	100
Maharashtra	30	22	14	9	4	13	9	100
Orissa	30	23	17	8	5	10	8	100
Punjab	34	29	14	8	6	9	1	100
Rajasthan	29	25	18	9	9	9	2	100
Tamil Nadu	41	25	13	6	5	8	1	100
Uttaranchal	38	23	22	3	3	4	7	100
Uttar Pradesh	34	20	13	10	9	9	6	100
West Bengal	40	16	11	4	5	13	11	100
India	36	23	15	8	6	9	4	100

debts, Bihar in the rural and Jammu & Kashmir in the urban areas reported quite low figures compared to the corresponding national figures. Only 25 per cent and 26 per cent of TCD in rural Bihar and urban Jammu & Kashmir, respectively had been taken for a duration of less than one year.

3.8.1.2 Variation over assets holding class: Statement 16 exhibits the distribution of cash dues outstanding on 30.6.2002 by duration of debt for each assets holding class (AHC). The distribution reveals a broad similarity over the assets holding classes, in both the rural and urban areas. Also, the distribution pattern observed over the durations of debt for the AHCs is very much similar to that of the all-India pattern.

Statement 15U: Percentage distribution of cash dues outstanding as on 30.6.02 by duration of debt for major states

major state	duration of debt (year)							urban
	1	1-2	2-3	3-4	4-5	5-10	10 & above	all
Andhra Pradesh	38	28	13	7	4	7	2	100
Assam	61	15	12	4	5	3	1	100
Bihar	30	21	12	7	10	15	5	100
Chhattisgarh	47	26	5	2	8	11	1	100
Delhi	49	37	1	1	12	0	0	100
Gujarat	32	21	7	15	8	14	2	100
Haryana	34	18	19	6	10	10	3	100
Himachal Pradesh	40	19	7	17	1	7	9	100
Jammu & Kashmir	26	14	22	4	29	4	1	100
Jharkhand	48	22	17	1	2	10	0	100
Karnataka	40	22	15	5	7	8	2	100
Kerala	28	23	16	11	8	12	3	100
Madhya Pradesh	49	20	17	3	3	6	2	100
Maharashtra	32	27	12	6	3	17	4	100
Orissa	34	24	10	10	0	19	3	100
Punjab	36	13	20	5	11	15	1	100
Rajasthan	29	30	10	14	4	11	2	100
Tamil Nadu	37	23	13	5	7	10	5	100
Uttaranchal	29	19	9	27	10	4	2	100
Uttar Pradesh	30	25	15	9	6	10	5	100
West Bengal	37	19	12	12	4	12	4	100
India	36	24	13	8	5	11	3	100

Statement 16: Percentage distribution of cash dues outstanding on 30.6.02 by duration of debt for each assets holding class

assets holding class (Rs.000)	duration of debt (in years)							all-India
	1	1-2	2-3	3-4	4-5	5-10	10 & above	all
rural								
less than 15	31	17	24	9	7	9	3	100
15 - 30	29	25	15	8	6	14	5	100
30 - 60	33	20	17	7	8	11	5	100
60 - 100	28	22	15	14	8	10	4	100
100 - 150	36	23	15	5	6	10	5	100
150 - 200	36	24	14	10	6	7	3	100
200 - 300	35	23	15	8	6	8	4	100
300 - 450	40	20	15	7	4	10	4	100
450 - 800	40	21	14	7	5	9	4	100
800 & above	35	24	14	9	5	9	5	100
all	36	23	15	8	6	9	4	100
urban								
less than 15	34	24	14	10	6	9	3	100
15 - 30	40	17	16	8	3	15	2	100
30 - 60	43	19	21	9	3	4	2	100
60 - 100	39	18	14	9	5	10	6	100
100 - 150	43	25	12	5	6	8	2	100
150 - 200	45	20	15	7	5	6	2	100
200 - 300	43	21	15	7	5	5	4	100
300 - 450	43	22	12	5	6	8	3	100
450 - 800	38	26	13	8	4	9	2	100
800 & above	31	25	12	8	6	15	4	100
all	36	24	13	8	5	11	3	100

### 3.9 Type of Loan

3.9.1 Loan by term: The classification of loans by their type, in fact, refers to the term for which the loans were contracted. All loans contracted for a period of 12 months or less are called "short term" loans. Such loans were taken sometimes against some pledge (of commodity) and sometimes without it. "Medium term" loans were contracted for duration of one to three years and "long term" loans for a period exceeding three years. Statement 17 gives the percentage of indebted households (P) and average amount outstanding debt (AOD) by type of loan based on the survey data. Since any household could take loans of different types, the P-values for different types are non-additive. It is seen from this table that a higher proportion of households took longer-term loans and the AOD also rose with the duration of loan.

Statement 17: Percentage of indebted households (P) and average amount outstanding (A) as on 30.6.02 by type of loan for each of major household type

major household type	short term pledged		short term non-pledged		medium term		long term		all-India all	
	P	A	P	A	P	A	P	A	P	A
	rural									
cultivator	4	943	7	1139	11	3008	10	4169	30	9261
non-cultivator	2	260	4	584	9	1699	8	2442	22	4991
all	2	668	6	915	11	2480	9	3472	27	7539
urban										
self-employed	2	601	3	981	6	3019	8	7532	18	12134
others	1	349	3	672	6	2213	9	8332	18	11577
all	1	440	3	783	6	2504	8	8037	18	11771

3.9.2 However, going by the incidence, medium term borrowing appeared to be marginally more prevalent than other types in the rural areas, with nearly 11 per cent of all households opting for them. Following that, availing of long term loans and short-term non-pledged loans were prevalent in 9 per cent and 6 per cent of the households. The corresponding proportions of households under these three types of loan in the urban had been 6, 8 and 3 per cent. Not much significant difference was found for the IOI between the two occupational categories in the rural and urban. However, AOD for cultivators was nearly double the corresponding value for non-cultivators, and that of self-employed was also higher than that of others for each category of terms of loan.

### 3.10 Type of Security

3.10.1 Loans against security: Type of security against which loans are advanced is an important constraint that often forces the borrowers to take loans at higher rates of interest. Some results relating to types of security on the basis of the survey data are presented in Statement 18.

3.10.1.1 Incidence: It is seen from Statement 18 that the highest percentage of households that were indebted in 2002 had taken loans against personal security. The next three important security types were mortgage of immovable property (4 per cent in rural and 2 per cent in urban), first charge on immovable property (3 per cent in rural and 2 per cent in urban) and surety security etc. (2 per cent in both rural and urban). All these percentages should be viewed against the overall percentage of indebted households, viz. 27 per cent in the rural and 18 per cent in the urban areas.

3.10.1.2 Percentage share: The estimates of percentage share (S) of debt against different security types is seen to follow almost the same priority order as that of security types in Statement 18. As such, the personal security is seen to account for the highest share (48 per cent in rural and 40 per cent in urban) of the TCD while mortgage of immovable property (20 per cent in rural and 22 per cent in urban), first charge on immovable property (16 per cent in rural and 22 per cent in urban) and surety security (8 per cent in rural and 9 per cent in urban) accounted for other high shares of the TCD.

Statement 18: Percentage of indebted households (P) and percentage share (S) of cash dues outstanding as on 30.6.02 by type of security

type of security	all-India											
	rural						urban					
	cultivator		non-cultivator		all		self-employed		others		all	
	P	S	P	S	P	S	P	S	P	S	P	S
personal security	18	43	17	60	18	48	12	38	12	41	12	40
surety security etc.	2	7	2	10	2	8	2	7	2	11	2	9
crop	1	5	0	0	1	4	0	1	0	0	0	0
first charge on immovable property	4	18	1	8	3	16	2	23	2	21	2	22
mortgage of immov. prop.	5	21	2	15	4	20	2	25	2	19	2	22
bullion/ornaments	1	1	1	2	1	2	1	1	1	1	1	1
share of companies etc.	0	0	0	0	0	0	0	1	0	1	0	1
agricultural commodities	0	1	0	0	0	1	0	0	0	0	0	0
other movable property	0	1	0	2	0	1	0	2	0	1	0	1
other type of security	1	2	1	2	1	2	1	2	1	5	1	3
all (includ. n.r.)	30	100	22	100	27	100	18	100	18	100	18	100

### 3.10.2 Type of security and occupation category

3.10.2.1 Incidence: So far as the pattern of prevalence (P) of different types of security for loans advanced to them was concerned, hardly any difference was seen to exist between the indebted cultivator and non-cultivator households or between that of self-employment and others households. However, in terms of the actual values of P, some minor differences were found to exist between the occupational categories.

3.10.2.2 Percentage share: The above story is seen to be repeated for the percentage share(s) of debt according to different types of security. Interestingly, in the rural areas, however, the percentage share of debt for households taking loans on personal security is found to be distinctly more for non-cultivators (60 per cent) than for cultivators (43 per cent).

### 3.11 Debt According to Purpose

3.11.1 One of the important aspects of a loan is the purpose for which it is taken. This is because the loans taken and utilised for productive purposes such as capital or current expenditure in household enterprises (agricultural or non-agricultural) can be expected to accelerate the economic activity of the households and ultimately promote their economic welfare. Hence if a large number of households have taken loans for productive purposes it is a sign of flourishing economic activity in the society. On the other hand, purposes like meeting household expenditure may be considered as 'unproductive purposes' as the money spent on them neither results in production of goods and services nor brings any economic prosperity to the households. Such loans, if large or frequent, may lead to perpetual debt and misery. Any study of indebtedness, therefore, would be incomplete without a knowledge of the distribution of debt according to different purposes. The distribution, as obtained from the survey data, is presented in Statement 19.

### 3.11.2 Purposes of Incurring Debt in Rural and Urban Areas in 2002

3.11.2.1 Incidence of indebtedness: Statement 19 shows that when all households are considered, 'household expenditure' was the single most important reason for taking loans in both the rural (13 per cent) and urban (12 per cent) areas. It may be noted that the term 'household expenditure' has been used above in a broad sense as it included expenditure on purchase of residential land, building, construction, renovation of building etc. The other reasons for borrowing money according to their importance were 'capital expenditure in farm business' (6 per cent) and 'current expenditure in farm business' (5 per cent) in the rural sector, and 'capital expenditure in non-farm business' (2 per cent) in the urban sector. It is necessary to mention here that these percentage figures should be assessed in relation to overall percentage of indebted households that was 27 in the rural areas and 18 in the urban areas.

Statement 19: Percentage of indebted households (P) and percentage of dues outstanding as on 30.6.02 by purpose of loan

purpose of loan	all-India			
	rural		urban	
	P	S	P	S
capital expenditure in farm business	6	27	1	3
current expenditure in farm business	5	14	0	2
all expenditure in farm business	10	41	1	5
capital expenditure in non-farm business	2	9	2	17
current expenditure in non-farm business	1	3	1	3
all expenditure in non-farm business	3	12	3	20
household expenditure	13	35	12	58
expenditure on litigation	0	0	0	0
repayment of debt	0	1	0	2
financial investment expenditure	0	1	0	2
others	2	10	2	14
all (non-business) expenditure in household	16	47	15	75
all (incl. n.r.)	27	100	18	100

3.11.2.2 Percentage share of debt according to purposes: Although fewer loans may be taken for a particular purpose, the average amount of loans may be large enough to affect the importance of that purpose, especially in the allocation of

loan funds by the financial institutions. In this respect, the percentage shares of debt by different purposes in the total volume of debt provide a measure of their relative importance. The estimates of these percentage shares (S) for rural and urban sectors have also been presented in Statement 19.

3.11.2.3 In rural areas: It is observed that among rural households, debt incurred for purposes of 'household expenditure' and 'capital expenditure in farm business' accounted for the highest portions of the TCD viz. 35 per cent and 27 per cent respectively, with 'current expenditure on farm business' coming third with a share of 14 per cent.

3.11.2.4 In urban areas: The situation was somewhat different in the urban sector where 'household expenditure', 'capital expenditure in non-farm business' and 'other expenditure in household' are seen to account for the largest shares, viz. 58 per cent, 17 per cent and 14 per cent, respectively, in the total debt incurred by urban households.



## 3.11.3 Shift in Debt According to Purposes since 1971

3.11.3.1 In order to study the changes in the distribution of cash debt by purposes during the period 1971 to 2002, the percentage shares of cash dues by different purposes at different points of time, namely 30.6.1971, 30.6.1981, 30.6.91 and 30.6.2002, as obtained AIDIS have been presented in Statements 20R and 20U. The category "productive purposes" is obtained by merging the capital and current expenditures in farm and non-farm business.

Statement 20R: Percentage distribution of amount of cash dues by purpose for each occupational category in 1971, 1981, 1991 and 2002

purpose	cultivator				non-cultivator				rural all household			
	1971	1981	1991	2002	1971	1981	1991	2002	1971	1981	1991	2002
<u>farm business:</u>												
capital expnd.	35	45	14	34	5	9	2	6	31	43	12	27
current expnd.	15	19	3	18	3	6	1	3	14	18	3	14
<u>non-farm business:</u>												
capital expnd.	3	6	5	7	8	19	10	14	4	7	6	9
current expnd.	1	2	2	2	6	4	4	5	2	2	2	3
productive purposes	54	72	24	62	21	38	17	28	50	69	23	53
other purposes	46	28	76	38	79	62	83	72	50	31	78	47
all purposes	100	100	100	100	100	100	100	100	100	100	100	100

Statement 20U: Percentage distribution of amount of cash dues by purpose for each occupational category in 1971, 1981, 1991 and 2002

purpose	self-employed			others			urban all household		
	1981	1991	2002	1981	1991	2002	1981	1991	2002
<u>farm business:</u>									
capital expnd.	7	6	7	4	0	1	6	3	3
current expnd.	8	0	4	1	0	0	4	0	2
<u>non-farm business:</u>									
capital expnd.	42	21	36	7	3	5	23	11	17
current expnd.	15	8	8	3	1	1	8	4	3
productive purposes	72	35	55	15	5	7	42	17	25
other purposes	28	65	45	85	95	93	58	83	75
all purposes	100	100	100	100	100	100	100	100	100

3.11.3.2 Shares by purpose in 2002: The survey results presented in Statements 20R and 20U suggest that the pattern for cultivator households was similar to that of all rural households but for non-cultivator households, the largest share belonged to 'other non-productive purposes' (72 per cent) with other important categories being 'capital expenditure in non-farm business' (14 per cent), and 'capital expenditure in farm business' (6 per cent). In the urban self-employed households, for which the pattern was similar to all urban households, the largest share belonged to 'productive purposes' (55 per cent). Of the 'productive purposes', 36 percentage point was shared by 'capital expenditure' and 8 percentage point by 'current expenditure in non-farm business'. In the others category of urban households, 93 per cent of their total cash debt were meant for the 'non-productive purposes'. Only about 5 per cent of the cash debt was taken for 'capital expenditure in non-farm business'.

3.11.3.3 Changes during the 1970s and 1990s: From the survey results, it appears that the most prominent change in both the rural and urban areas occurred in the share of debt incurred for productive purposes. The share of cash debt, in the rural, marked at 53 percentage point in 2002 after having considerable oscillation from 50 percentage in 1971 to 69 percentage in 1981<sup>1</sup> and then, to 23 percentage point in 1991. The movement in the share of the debt for productive purposes, in the urban, was from 42 per cent in 1981 to 17 per cent in 1991 and then to 25 per cent in 2002. This fall is noticed to affect both the occupational categories, although it is more pronounced for cultivators in the rural and self-employed in the urban. This fall appears to stem from a higher portion of debt being incurred to meet non-productive expenditure particularly for the purpose of household expenditure.

#### 3.11.4 Purpose of Incurring Debt vis-a-vis Household Assets

3.11.4.1 There is a general presumption that the poorer households (i.e. households with less value of assets) borrow mostly for unproductive purposes like incurring household expenditure and other similar needs whereas the comparatively richer households (i.e. households with higher valued assets) would borrow mainly for productive purposes like operating and expanding their household enterprises. In order to find out whether the results of the survey substantiate this view, the percentage share of debt classified by different purposes for households belonging to successive assets holding groups has been presented in Statement 21. With the objective of condensing the results and focusing on the major features the first four purposes relating to capital and current expenditures on farm or non-farm business have been clubbed together under the term 'productive purposes' while the five purposes under household expenditure have been grouped under 'household expenditure'.

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<sup>1</sup> This could possibly be due to a different procedure being followed in the 48th round, from that in the earlier rounds, to record the different purposes for which loans were taken by households. The procedures followed in the 48th, 37th and 26th rounds are stated in 'A note on recording purposes of loan' after this chapter.

3.11.4.2 From Statement 21, it appears that the survey results tend to confirm the presumption stated above, that is, households of the lower asset groups incurred a relatively small part of their debt for productive purposes. In

assets holding class (Rs. 000)	all-India									
	rural					urban				
	productive			hhd expn.	all	productive			hhd expn.	all
	farm	non-farm	all			farm	non-farm	all		
less than 15	10	13	24	76	100	2	13	15	85	100
15 - 30	16	20	37	63	100	5	18	23	78	100
30 - 60	19	12	31	69	100	2	16	18	82	100
60 - 100	25	10	35	65	100	3	21	24	77	100
100 - 150	30	12	42	58	100	4	20	23	77	100
150 - 200	34	10	44	56	100	4	13	17	83	100
200 - 300	36	11	47	53	100	5	14	19	81	100
300 - 450	39	11	50	50	100	6	12	17	83	100
450 - 800	45	13	58	42	100	3	13	16	84	100
800 & above	59	13	72	28	100	7	25	32	68	100
all	41	12	53	47	100	5	20	25	75	100

the rural sector, the percentage share of debt for productive purposes is seen to increase from 24 per cent in the bottom asset class (upto Rs. 15,000) to 72 per cent in the top asset class (Rs. 8,00,000 and above). The corresponding increase in urban area was somewhat slow that increase from 15 per cent in the bottom AHC to 32 per cent the top AHC. Further, the percentage share of debt against 'household expenditure' is seen to decrease from about 76 per cent in the bottom AHC to about 28 per cent in the top AHC in the rural and from 85 per cent in bottom AHC to 68 per cent in the top AHC.

### 3.12 Size of Debt by Household Assets Holding Class

3.12.1 Size Distribution of Outstanding Cash Dues: The average cash dues outstanding per household which was estimated as Rs. 7,539 and Rs. 11,771 respectively for the rural and urban areas at the all-India level (NSS Report No. 500) indicates the general level of indebtedness in the household sector. But the percentage distribution of indebted households and of amounts of cash dues outstanding by the size group of such dues reflects the debt borne by different groups of households.

size group of outstanding debt (Rs.000)	all-India			
	rural		urban	
	P	S	P	S
less than 2	2.7	0.5	1.1	0.1
2 - 4	4.4	1.8	1.8	0.5
4 - 6	4.5	3.2	2.3	1.1
6 - 10	4.2	4.6	1.7	1.2
10 - 15	5.1	8.6	2.8	2.9
15 - 20	2.7	6.3	1.7	2.5
20 - 30	3.8	12.9	2.7	5.9
30 - 50	2.5	13.4	2.6	8.8
50 - 100	1.8	16.7	2.4	14.6
100 & more	1.2	32.1	2.7	62.4
all	26.5	100.0	17.8	100.0

3.12.1.1 Statement 22 shows the percentage of households reporting outstanding debt on 30.6.2002 as well as the share of such debt over the size group of outstanding dues. It is seen that the percentage of households reporting small-sized debt (upto Rs. 15,000) was much higher than that of households taking large debt (Rs.50,000 or more) in both rural and urban areas. Statement 22 further shows that the households reporting debt of small size (up to Rs.15000) accounted for about 19 per cent and 6 per cent of the TCD in the rural and urban areas respectively. The corresponding shares of households reporting debt of large size (Rs. 50,000 or more) were 49 per cent and 77 per cent in the rural and urban areas, respectively. Thus, it follows that the numerically small percentage of households, both in rural and urban areas, which incurred large-sized debts accounted for a substantial share of the TCD - much more than that accounted for by the far more numerous households incurring small-sized debts.

### 3.12.2 Asset Holding and Size of Debt

3.12.2.1 In the above Statement, all the ten size groups for both the variables - size of debt and asset holding of a household - were taken into consideration. However, for the purpose of sharper presentation, five categories, with identical class intervals for the debt variables, have been determined and corresponding percentage shares of TCD by size of debt for each AHC category have been derived and presented in Statement 23.

3.12.2.2 Category-wise shares: Statement 23 shows that substantial differences in the values of shares existed over AHCs, for almost each of these categories. In the rural areas, for the lowest category viz. debt size less than Rs. 10,000, the shares are found to fall sharply over the AHCs. This falling pattern is seen in the next categories (i.e. debt size between Rs.10 to 20 thousand) too, but the pattern gets virtually static in debt size class 20 to 50 thousand. In contrast to this, a rising pattern is noticed in the share of debt over the AHCs for the top two categories viz., debt size class Rs. 50 to 100 thousand and Rs. 100 thousand and above. In the urban too, the following in shares over AHCs is found in the first two debt size classes with a likely static situation in the third size class and then, a rising pattern in the top two size classes.

### 3.13 Current Liabilities

Statement 23: Percentage distribution of amount of cash dues as on 30.6.02 by size of debt for each assets holding class

asset holding class (Rs.000)	debt size (Rs. 000)					all-India	
	less than 10	10 - 20	20 - 50	50 - 100	100 & above	all	
rural							
less than 15	32	26	36	4	3	100	
15 - 30	29	26	24	12	9	100	
30 - 60	28	28	28	9	6	100	
60 - 100	21	22	33	13	12	100	
100 - 150	18	26	34	14	8	100	
150 - 200	16	24	41	11	8	100	
200 - 300	11	21	33	18	17	100	
300 - 450	7	15	31	23	25	100	
450 - 800	4	10	27	22	38	100	
800 & above	1	4	14	17	64	100	
all	10	16	26	17	32	100	
urban							
less than 15	24	25	33	13	6	100	
15 - 30	13	16	35	17	19	100	
30 - 60	11	17	34	16	22	100	
60 - 100	10	18	36	14	22	100	
100 - 150	9	17	40	20	14	100	
150 - 200	7	14	41	25	13	100	
200 - 300	4	9	27	26	33	100	
300 - 450	2	6	20	26	47	100	
450 - 800	1	4	13	20	63	100	
800 & above	-	1	5	8	86	100	
all	3	5	15	15	63	100	

3.13.1 Till now, all discussions on household liabilities were concentrated on cash loans only as the outstanding cash dues of households accounted for more than 97 per cent of the total household debt at the national level from 1961 to 1981. RBI (1977) monograph on 'Indebtedness of rural households and availability of institutional finance' and NSS Report No. 322 'Some aspects of indebtedness of rural and urban households' (1985) may be seen in this regard. However, in the earlier rounds of AIDIS till 1981, any liability, other than loans taken in cash by a household, was covered under 'kind' loan. In the present survey, liabilities of a household other than 'cash loans' could be 'kind loans' or 'other liabilities' (see Chapter Two). The following discussion is based on a clubbing of these two items under 'current liabilities' of a household.

Statement 24: Percentage of households reporting current liabilities (P) on the date of survey and average value (Rs.) of such liabilities (A) by nature of liabilities for each occupational category

occupational categories of households	all-India					
	nature of liabilities					
	cash		kind		cash & /or kind	
	P	A	P	A	P	A
	rural					
cultivator	6	370	6	192	12	562
non-cultivator	6	155	5	109	10	264
all	6	283	5	159	11	442
	urban					
self-employed	6	336	4	217	9	553
others	5	132	3	75	8	206
all	5	205	4	126	9	331

3.13.1.1 It may be noted that the nature of any individual liability - cash or kind - was determined solely by the manner in which the liability was contracted by the household. If it was contracted in cash (kind), regardless of the mode of repayment, it was deemed to be cash (kind) liability.

### 3.13.2 Incidence and Average Value of Current Liabilities

3.13.2.1 As per the survey data presented in Statement 24, incidence of current liabilities (cash and kind) (hereafter, referred to as IOCL in brief) other than cash loans in 2002<sup>2</sup> was 11 per cent in rural India and 9 per cent in urban India. This figure was markedly lower than 27 per cent and 18 per cent, the reported incidence of indebtedness in rural and urban India. Further, the estimated average value of current liabilities per household (referred to subsequently as AOCL in brief) in 2002 was Rs. 442 in the rural and 331 in the urban areas.

3.13.2.2 Differences by occupation category: Statement 24 reveals that not much difference existed between the two occupational categories in the percentage of households reporting current liabilities in 2002. In respect of AOCL, cultivators in the rural and self-employed in the urban reported a distinctly higher value of AOCL (Rs. 562 and Rs. 553, respectively) than their respective counterparts non-cultivator and others households (Rs.264 and Rs. 206, respectively) at the national level.

<sup>2</sup> Following the convention stated earlier, reference period is taken as 2002. However, all estimates pertaining to current liabilities are based on the actual date of survey, which was a moving reference day. Since estimates of outstanding cash dues of households for this survey have been generated as on 30.6.2002,, strictly speaking, these cannot be added to the estimates of households current liabilities to arrive at the "total debt" of households as on the date of survey for the present round.

## 3.13.3 Duration of Outstanding Current Liabilities

3.13.3.1 Incidence: For rural households, Statement 25 shows that nearly half of the households reporting current liabilities belong to the duration 'less than 3 months'. In the urban the corresponding proportion was two-third. The incidence decreased as the duration of outstanding liabilities increased till one year. However, the average amount of current liability was lower in the shorter durations and higher in the longer durations.

Statement 25: Percentage of households reporting current liabilities (P) on date of survey and average value (Rs.) of such liabilities (A) by duration

duration of outstanding liabilities	all-India			
	rural		urban	
	P	A	P	A
less than 3 months	5	82	6	122
3-6 months	3	70	2	49
6-12 months	2	91	1	44
1 year or more	2	199	1	116
all	11	442	9	331

## 3.14 Role of Kisan Credit Card

3.14.1 Information in respect of whether the household was having Kisan Credit Card (KCC) or not, and the amount the credit received through KCC, were collected in the survey. It may be noted that Kisan credit cards are issued by Banks to farmers on the basis of their land holdings to enable them to purchase agricultural inputs readily. The farmer households may be from the rural areas or from the urban areas. Therefore, there were a few urban households who reported having kisan credit cards. The percentage of households reported to have KCC and the average amount of credit received by them through KCC have been shown in statement 26 separately for the rural and urban areas major states. Only 2.6 per cent of rural households and 0.2 per cent of urban households reported to have KCC. The average amount credit received by them through this card was Rs. 16,270 in the rural and Rs. 16,933 in the urban areas. In the urban areas, among the major states, only in Chhattisgarh and Haryana about 1 per cent of households reported to have kisan credit card. Proportion of households in the urban areas reported to have KCC was less than 1 per cent in all other states. In the rural the states that signified in proportion of households possessing KCC were Andhra Pradesh (7 per cent), Uttar Pradesh and Gujarat (each with 5 per cent). The proportions in the other states were in the range of 1 to 5 per cent.

Statement 26: Percentage of households reported having kisan credit card (P) and average amount of credit received through it (S) during last 365 days for major states

major state	rural		urban	
	P	S	P	S
Andhra Pradesh	7.0	4880	0.5	4467
Assam	0.3	4344	0.3	12
Bihar	0.5	9234	0.0	14979
Chhattisgarh	2.8	6174	1.0	15764
Gujarat	4.7	41775	0.4	33264
Haryana	1.8	84408	0.9	45885
Himachal Pradesh	0.8	1682	-	-
Jammu & Kashmir	0.8	6229	0.2	337
Jharkhand	0.5	3680	0.0	2227
Karnataka	0.8	13718	0.2	36630
Kerala	1.3	16183	0.6	7948
Madhya Pradesh	2.8	27520	0.3	13543
Maharashtra	1.2	16792	0.2	10885
Orissa	3.6	6495	0.2	6029
Punjab	1.6	70603	0.0	28596
Rajasthan	2.3	39112	0.1	34723
Tamil Nadu	0.6	11090	0.0	64000
Uttaranchal	1.2	4615	0.1	0
Uttar Pradesh	5.2	13713	0.6	14267
West Bengal	0.8	4189	0.0	0
India	2.6	16270	0.2	16933

Note: "-" indicate that no sample household reported to have KCC.

households possessing KCC were Andhra Pradesh (7 per cent), Uttar Pradesh and Gujarat (each with 5 per cent). The proportions in the other states were in the range of 1 to 5 per cent.



# **Appendix A**

## Detailed Tables

Table 1: Number of villages/blocks and number of households surveyed for each state/u.t.

state/u.t.	number of surveyed			number of surveyed households		
	villages	blocks	all	rural	urban	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	430	244	674	5990	3376	9366
Arunachal Pradesh	65	28	93	873	392	1265
Assam	277	64	341	3870	896	4766
Bihar	498	88	586	6958	1227	8185
Chhattisgarh	138	52	190	1917	720	2637
Delhi	12	186	198	159	2437	2596
Goa	12	16	28	168	224	392
Gujarat	168	159	327	2345	2208	4553
Haryana	117	72	189	1626	1004	2630
Himachal Pradesh	145	24	169	2012	332	2344
Jammu & Kashmir	115	52	167	1598	725	2323
Jharkhand	178	76	254	2465	1058	3523
Karnataka	254	195	449	3539	2721	6260
Kerala	279	152	431	3904	2125	6029
Madhya Pradesh	308	167	475	4283	2303	6586
Maharashtra	418	424	842	5811	5850	11661
Manipur	124	60	184	1721	840	2561
Meghalaya	92	36	128	1272	504	1776
Mizoram	67	68	135	938	951	1889
Nagaland	48	16	64	672	224	896
Orissa	243	64	307	3380	893	4273
Punjab	162	124	286	2248	1727	3975
Rajasthan	332	152	484	4576	2096	6672
Sikkim	72	16	88	1008	224	1232
Tamil Nadu	401	403	804	5607	5628	11235
Tripura	128	40	168	1792	560	2352
Uttaranchal	53	32	85	722	447	1169
Uttar Pradesh	847	335	1182	11814	4655	16469
West Bengal	500	296	796	6988	4132	11120
Andaman & Nicobar Is	17	28	45	208	385	593
Chandigarh	8	28	36	112	391	503
Dadra & Nagar Haveli	16	8	24	224	112	336
Daman & Diu	8	8	16	112	112	224
Lakshadweep	8	8	16	112	112	224
Pondicherry	12	36	48	168	502	670
<b>India</b>	6552	3757	10309	91192	52093	143285



Table 2: Estimated and sample number of households reporting cash loans outstanding and amount of cash loans outstanding as on 30.06.02 by household asset holding class and major household type

India household asset holding class (Rs. 000) (1)	number of households		amount of cash loans (Rs.000) (4)	number of households reporting cash loans		rural
	estimated (00) (2)	sample (3)		estimated (00) (5)	sample (6)	
Major household type: cultivator						
0-15	8540	655	2469899	2356	185	
15-30	25347	1600	5592340	6155	456	
30-60	77665	4890	22402614	21637	1471	
60-100	119138	7144	46394527	33454	2252	
100-150	126804	7381	62780573	39304	2481	
150-200	99367	5800	55269333	28961	1924	
200-300	130910	7831	84164863	38034	2784	
300-450	103761	6365	91968377	30037	2256	
450-800	100596	6494	147455230	31958	2338	
800 and above	90169	6035	298589026	30029	2240	
all class	882296	54195	817086782	261925	18387	
Major household type: non-cultivator						
0-15	104024	6655	13553084	14493	1197	
15-30	97193	6470	21895832	17142	1478	
30-60	140726	8632	46459032	33425	2341	
60-100	97030	5612	46578579	23927	1660	
100-150	55470	3338	33800687	13423	996	
150-200	28784	1703	17729667	7791	521	
200-300	30296	1813	29617651	8222	593	
300-450	18188	1157	28241726	4995	379	
450-800	15967	985	28433856	4139	327	
800 and above	8554	632	31280936	2414	215	
all class	596233	36997	297591050	129972	9707	
Major household type: all						
0-15	112564	7310	16022983	16849	1382	
15-30	122540	8070	27488171	23297	1934	
30-60	218391	13522	68861646	55063	3812	
60-100	216167	12756	92973106	57382	3912	
100-150	182274	10719	96581260	52727	3477	
150-200	128151	7503	72999000	36753	2445	
200-300	161206	9644	113782513	46256	3377	
300-450	121948	7522	120210104	35031	2635	
450-800	116564	7479	175889085	36097	2665	
800 and above	98723	6667	329869962	32443	2455	
all class	1478529	91192	1114677832	391898	28094	

Table 2: Estimated and sample number of households reporting cash loans outstanding and amount of cash loans outstanding as on 30.06.02 by household asset holding class and major household type

India household asset holding class (Rs. 000)	number of households		amount of cash loans (Rs.000)	number of households reporting cash loans	
	estimated	sample		estimated (00)	sample
	(1)	(2)		(3)	(4)
	Major household type: self-employed				
0-15	20461	1940	4282823	3076	363
15-30	11184	1159	5074966	1927	252
30-60	16230	1496	7185352	2726	358
60-100	19063	1701	8180653	3705	467
100-150	17606	1842	8682295	3421	537
150-200	13760	1403	6950615	2629	364
200-300	20764	2167	18089009	4116	584
300-450	18790	2069	17619762	3271	576
450-800	26059	2648	28728850	4906	778
800 and above	36682	3561	138612768	6124	1079
all class	200597	19986	243407093	35900	5358
	Major household type: others				
0-15	71998	5597	9292159	6835	800
15-30	23986	2175	7021007	3273	423
30-60	33730	2832	11205111	4674	610
60-100	33841	2983	15154498	5966	772
100-150	32526	2916	17412137	6433	863
150-200	20957	2156	13359768	4318	611
200-300	31791	3013	27630355	6333	887
300-450	28771	3020	35083914	5646	872
450-800	35287	3625	94009535	8934	1286
800 and above	41059	3751	179597037	10532	1439
all class	353945	32068	409765521	62944	8563
	Major household type: all				
0-15	92485	7540	13574982	9910	1163
15-30	35170	3334	12095972	5200	675
30-60	50013	4334	18390464	7400	968
60-100	52903	4684	23335150	9671	1239
100-150	50132	4759	26094598	9854	1401
150-200	34721	3561	20310383	6947	975
200-300	52652	5186	45721946	10452	1472
300-450	47563	5092	52704200	8918	1450
450-800	61516	6283	122791491	13855	2067
800 and above	77820	7320	318246461	16663	2521
all class	554976	52093	653265647	98870	13931

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		rural no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Andhra Pradesh</b>							
cultivator	430	226316	540	16154	61186	2714	1278
agri. labour	209	42334	381	5672	29703	1481	480
artisans	89	63814	467	7627	12700	319	121
other	273	85852	257	6558	38861	1476	385
non-cultivator total	570	66502	335	6401	81264	3276	986
all	1000	135146	423	10590	142450	5990	2264
<b>Assam</b>							
cultivator	628	187935	67	641	26132	2386	408
agri. labour	76	37832	51	109	3174	338	32
artisans	20	131968	132	1039	848	66	10
other	275	80475	97	767	11440	1080	165
non-cultivator total	372	74545	89	647	15463	1484	207
all	1000	145782	75	643	41595	3870	615
<b>Bihar</b>							
cultivator	605	294497	225	3336	70639	4038	1518
agri. labour	216	39306	206	1677	25230	1583	388
artisans	27	75196	244	3319	3153	177	57
other	153	114763	204	3435	17830	1160	300
non-cultivator total	395	70867	208	2467	46213	2920	745
all	1000	206055	218	2992	116853	6958	2263
<b>Chhattisgarh</b>							
cultivator	753	235531	230	4833	27358	1353	458
agri. labour	113	31546	78	494	4104	284	62
artisans	13	44089	116	1538	464	29	8
other	121	83068	116	1796	4390	251	55
non-cultivator total	247	57445	98	1186	8958	564	125
all	1000	191602	198	3933	36316	1917	583
<b>Gujarat</b>							
cultivator	564	478126	339	12958	35252	1416	563
agri. labour	158	75641	219	3464	9846	365	120
artisans	39	122799	248	4534	2433	82	30
other	240	173267	193	15709	14973	482	147
non-cultivator total	436	133490	207	10287	27252	929	297
all	1000	327864	281	11794	62504	2345	860

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
rural							
Haryana							
cultivator	589	1070247	317	17340	18532	1013	402
agri. labour	67	83789	288	8818	2094	124	41
artisans	148	59389	155	2987	4643	134	52
other	197	364414	227	5686	6203	355	125
non-cultivator total	411	209556	211	5225	12940	613	218
all	1000	716379	273	12359	31472	1626	620
Himachal Pradesh							
cultivator	753	563604	179	5843	9007	1574	532
agri. labour	8	46414	59	436	95	26	4
artisans	50	109982	107	4667	600	48	12
other	189	273403	63	2959	2257	364	70
non-cultivator total	247	232830	72	3225	2953	438	86
all	1000	481943	153	5196	11960	2012	618
Jammu & Kashmir							
cultivator	886	654402	38	1198	9230	1338	175
agri. labour	6	100211	64	1422	62	13	3
artisans	18	195497	26	425	188	53	5
other	90	342253	19	409	939	194	20
non-cultivator total	114	306421	22	464	1190	260	28
all	1000	614671	36	1114	10420	1598	203
Jharkhand							
cultivator	761	175802	129	1021	28041	1690	482
agri. labour	59	43304	136	370	2189	240	37
artisans	20	56707	93	1092	728	87	15
other	160	88911	75	1901	5889	448	83
non-cultivator total	239	74913	92	1454	8806	775	135
all	1000	151692	120	1124	36847	2465	617
Karnataka							
cultivator	574	362150	391	13422	40147	2143	826
agri. labour	218	68374	196	1653	15236	656	179
artisans	49	109030	202	2405	3437	129	45
other	159	127177	223	6348	11088	611	178
non-cultivator total	426	94977	207	3489	29761	1396	402
all	1000	248409	313	9193	69908	3539	1228

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		rural no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Kerala							
cultivator	496	777734	429	27641	24771	1645	669
agri. labour	66	118955	329	5734	3276	311	101
artisans	94	170441	431	8322	4719	419	156
other	344	290859	344	13932	17179	1529	493
non-cultivator total	504	245914	359	11813	25174	2259	750
all	1000	509679	394	19663	49945	3904	1419
Madhya Pradesh							
cultivator	661	316834	317	12246	62164	2941	1203
agri. labour	196	53436	159	2806	18389	669	170
artisans	18	71252	210	2089	1690	105	33
other	125	131565	129	2792	11801	568	162
non-cultivator total	339	83302	150	2763	31880	1342	365
all	1000	237670	261	9031	94044	4283	1568
Maharashtra							
cultivator	550	388048	378	14268	64989	3361	1509
agri. labour	204	46354	115	1640	24163	1171	335
artisans	39	53219	148	5821	4598	190	69
other	207	134537	183	9593	24432	1089	425
non-cultivator total	450	87450	149	5655	53194	2450	829
all	1000	252749	275	10391	118183	5811	2338
Orissa							
cultivator	645	119536	313	3976	42698	2105	844
agri. labour	142	25675	149	1501	9398	508	119
artisans	32	89670	260	2036	2148	105	34
other	181	81957	180	4237	11956	662	184
non-cultivator total	355	60154	175	2942	23502	1275	337
all	1000	98454	264	3609	66199	3380	1181
Punjab							
cultivator	537	1461616	285	25211	16040	1105	343
agri. labour	109	97549	352	9325	3245	310	114
artisans	79	146623	239	6195	2359	185	62
other	275	349516	171	5279	8204	648	142
non-cultivator total	463	255634	225	6387	13808	1143	318
all	1000	903717	257	16502	29847	2248	661

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		rural no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rajasthan							
cultivator	746	412720	367	13261	52393	3019	1261
agri. labour	40	94920	259	7964	2808	238	79
artisans	51	123154	314	7101	3587	317	140
other	163	247472	235	8936	11411	1002	275
non-cultivator total	254	198373	254	8413	17806	1557	494
all	1000	358351	338	12031	70199	4576	1755
Tamil Nadu							
cultivator	348	331133	403	14823	38381	2189	805
agri. labour	226	57148	229	3200	24848	1333	294
artisans	119	68744	339	5763	13148	450	132
other	307	146465	264	8901	33805	1635	373
non-cultivator total	652	101323	266	6354	71801	3418	799
all	1000	181376	313	9304	110182	5607	1604
Uttaranchal							
cultivator	740	453982	39	693	8851	516	87
agri. labour	14	46641	43	363	173	21	4
artisans	30	197049	56	1016	354	20	5
other	216	216408	110	2615	2581	165	32
non-cultivator total	260	204767	100	2308	3108	206	41
all	1000	389222	55	1113	11959	722	128

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Uttar Pradesh							
cultivator	749	400441	241	5363	165973	8143	2838
agri. labour	68	50963	236	3628	15147	1131	322
artisans	40	87003	253	6020	8825	558	193
other	142	164382	193	3876	31514	1982	526
non-cultivator total	251	121113	214	4149	55486	3671	1041
all	1000	330456	234	5059	221460	11814	3879
West Bengal							
cultivator	566	211115	247	3820	68836	3742	1285
agri. labour	149	36229	164	983	18137	1227	300
artisans	41	65535	146	1554	4933	326	82
other	244	99417	196	3367	29708	1693	446
non-cultivator total	434	74535	180	2378	52778	3246	828
all	1000	151842	218	3194	121614	6988	2113
India							
cultivator	597	372632	297	9261	882296	54195	18387
agri. labour	144	50914	214	2931	212441	12453	3264
artisans	52	86318	283	5147	77403	4179	1329
other	207	151561	204	6380	306388	20365	5114
non-cultivator total	403	107230	218	4991	596233	36997	9707
all	1000	265606	265	7539	1478529	91192	28094

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>urban</b>							
Andhra Pradesh							
professional etc.	17	625600	149	6123	878	59	13
admin. etc.	72	483289	304	35433	3648	254	88
clerical etc.	2	538642	773	12348	100	6	4
sales workers	86	447137	312	23741	4361	310	105
service workers	27	977200	411	51205	1367	99	45
farmers etc.	17	119813	413	8056	873	88	36
prod. workers etc.	115	179267	295	10198	5803	401	131
others	4	981282	0	0	210	3	0
self-employed total	340	406194	308	21787	17240	1220	422
regular wage	385	438575	325	26623	19497	1323	504
casual labour	150	78417	377	7480	7615	537	190
others	125	304088	96	8989	6324	296	52
others total	660	331113	293	18928	33436	2156	746
all	1000	356656	298	19901	50677	3376	1168
Assam							
professional etc.	7	773677	215	6362	35	11	3
admin. etc.	28	674854	93	6189	146	26	7
clerical etc.	2	98454	210	252	10	3	1
sales workers	259	237414	58	1104	1341	216	36
service workers	19	1179780	57	280	99	13	2
farmers etc.	27	118283	5	37	138	17	1
prod. workers etc.	115	135381	35	255	595	98	9
others	10	182745	0	0	53	3	0
self-employed total	467	276326	53	1156	2417	387	59
regular wage	379	298643	60	2376	1963	354	78
casual labour	67	63909	102	382	347	66	7
others	84	352380	64	7861	434	86	14
others total	530	277486	66	2992	2744	506	99
all	1000	276793	60	2126	5175	896	158
Bihar							
professional etc.	42	799177	32	956	605	39	9
admin. etc.	43	474931	92	5633	614	50	13
clerical etc.	3	206334	400	10334	39	9	3
sales workers	202	333599	101	2443	2917	281	72
service workers	72	714380	73	1009	1034	80	21
farmers etc.	32	270904	155	1736	457	52	11
prod. workers etc.	108	125185	103	944	1557	136	35
others	2	263747	0	0	32	2	0
self-employed total	503	388977	95	2051	7256	649	164
regular wage	221	307703	136	5780	3192	308	90
casual labour	81	81721	115	2009	1166	116	22
others	194	264462	41	711	2797	153	31
others total	496	253970	95	3184	7154	577	143
all	1000	321975	95	2616	14411	1227	308



Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Chhattisgarh							
professional etc.	15	862679	167	39669	98	12	3
admin. etc.	38	487046	184	6765	251	28	9
clerical etc.	1	1663970	1000	241431	6	2	2
sales workers	76	643893	152	17107	508	84	23
service workers	30	636715	191	10735	199	31	13
farmers etc.	9	93968	462	8820	62	9	3
prod. workers etc.	93	168921	142	2279	617	59	15
others	0	0	0	0	0	0	0
self-employed total	262	448582	172	11385	1741	225	68
regular wage	467	279303	166	12208	3111	351	104
casual labour	176	72375	45	545	1169	94	17
others	96	203889	16	321	636	50	6
others total	738	220340	118	7897	4917	495	127
all	1000	280032	132	8809	6658	720	195
Delhi							
professional etc.	13	939736	0	0	296	37	0
admin. etc.	119	1354927	76	6695	2808	256	13
clerical etc.	0	545966	0	0	9	3	0
sales workers	121	724470	7	1436	2862	260	7
service workers	1	1264347	80	5478	13	5	1
farmers etc.	12	188677	19	30	279	33	2
prod. workers etc.	88	346287	17	155	2072	243	3
others	1	43930	0	0	33	1	0
self-employed total	354	830021	33	2784	8374	838	26
regular wage	528	381017	6	839	12485	1318	39
casual labour	60	98691	2	125	1411	176	2
others	59	1245333	1	96	1394	105	1
others total	646	433781	6	705	15291	1599	42
all	1000	573990	15	1441	23664	2437	68
Gujarat							
professional etc.	9	709072	143	27515	311	28	14
admin. etc.	124	1014636	238	22926	4383	290	110
clerical etc.	5	896000	15	5768	183	7	2
sales workers	124	571422	188	9244	4375	307	94
service workers	24	1108242	220	27669	840	71	33
farmers etc.	9	363164	189	8336	314	35	12
prod. workers etc.	78	195067	260	6912	2745	210	76
others	0	0	0	0	0	0	0
self-employed total	372	677682	218	14856	13151	948	341
regular wage	447	363513	241	20566	15790	894	355
casual labour	125	155785	156	3080	4427	278	92
others	56	451894	107	10946	1964	88	15
others total	628	329875	212	16224	22181	1260	462
all	1000	459333	214	15715	35332	2208	803

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Haryana							
professional etc.	24	2343486	12	23072	294	17	2
admin. etc.	38	1397906	147	14396	467	57	17
clerical etc.	11	454870	153	2724	129	5	3
sales workers	156	637805	135	12837	1896	157	46
service workers	42	3471223	269	31505	513	50	22
farmers etc.	21	170235	447	21888	251	37	11
prod. workers etc.	111	243349	197	19964	1343	135	42
others	0	0	0	0	0	0	0
self-employed total	403	972609	176	17712	4893	458	143
regular wage	446	529931	157	11773	5416	414	141
casual labour	101	68345	135	2702	1224	88	22
others	50	747791	102	5302	606	44	11
others total	597	470177	149	9700	7246	546	174
all	1000	672684	160	12929	12139	1004	317
Himachal Pradesh							
professional etc.	23	1791259	354	265460	35	8	3
admin. etc.	90	773191	94	9465	139	36	15
clerical etc.	0	0	0	0	0	0	0
sales workers	84	573063	111	9932	130	44	18
service workers	47	692505	57	1425	73	19	4
farmers etc.	4	1426630	493	164594	6	4	2
prod. workers etc.	47	284294	76	6411	72	23	6
others	0	0	0	0	0	0	0
self-employed total	296	713465	116	29788	454	134	48
regular wage	370	485422	142	41812	568	122	44
casual labour	56	174461	39	135	86	27	6
others	278	400501	44	5937	426	49	13
others total	704	427123	95	24339	1081	198	63
all	1000	511820	101	25951	1535	332	111
Jammu & Kashmir							
professional etc.	6	1180161	41	4787	20	11	2
admin. etc.	32	783824	72	5880	103	35	16
clerical etc.	2	1647213	0	0	6	4	0
sales workers	238	961622	76	2502	765	144	23
service workers	46	6094729	8	230	147	31	3
farmers etc.	30	923284	13	397	96	23	4
prod. workers etc.	147	583532	12	464	472	121	13
others	0	1933800	0	0	2	1	0
self-employed total	501	1311967	46	1806	1612	370	61
regular wage	335	907473	74	10429	1077	265	58
casual labour	67	873654	2	3	216	49	1
others	97	485398	22	426	311	41	4
others total	499	821052	54	7084	1605	355	63
all	1000	1067081	50	4438	3217	725	124

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Jharkhand							
professional etc.	36	393983	6	1655	338	14	2
admin. etc.	31	370720	80	9434	297	58	10
clerical etc.	6	277086	62	1917	57	5	1
sales workers	105	244532	71	9306	990	144	21
service workers	9	295386	30	431	85	18	2
farmers etc.	18	156667	80	729	174	21	3
prod. workers etc.	66	156569	32	347	620	78	9
others	1	323125	0	0	9	3	0
self-employed total	273	254268	53	5081	2569	341	48
regular wage	380	296362	117	7762	3583	421	94
casual labour	138	78521	11	122	1304	184	10
others	209	246290	25	1128	1971	112	14
others total	727	240550	70	4402	6858	717	118
all	1000	244288	66	4587	9427	1058	166
Karnataka							
professional etc.	7	712295	138	10527	244	30	6
admin. etc.	73	934111	207	20304	2537	210	70
clerical etc.	4	808388	148	3140	141	4	1
sales workers	101	412309	194	11206	3524	277	95
service workers	26	803710	324	28813	917	85	34
farmers etc.	17	762140	64	1798	593	54	13
prod. workers etc.	76	199635	188	4336	2641	215	66
others	0	0	0	0	0	0	0
self-employed total	305	549828	198	12546	10596	875	285
regular wage	421	375190	221	14654	14648	1212	379
casual labour	158	94116	136	1510	5480	421	103
others	116	320336	94	2654	4046	213	29
others total	695	302293	180	9666	24175	1846	511
all	1000	377726	186	10544	34771	2721	796
Kerala							
professional etc.	13	2567266	258	9147	232	29	11
admin. etc.	85	1645870	358	41518	1480	169	76
clerical etc.	2	1511384	256	27986	28	7	5
sales workers	80	1068056	333	29029	1398	185	69
service workers	73	1079073	368	27897	1279	150	55
farmers etc.	11	590924	581	38801	190	26	14
prod. workers etc.	66	575997	625	48205	1156	122	58
others	0	0	0	0	0	0	0
self-employed total	330	1166862	411	35349	5763	688	288
regular wage	270	774647	385	39147	4709	587	248
casual labour	257	290202	413	13576	4487	595	227
others	143	652699	192	19001	2490	252	65
others total	670	562661	354	25036	11686	1434	540
all	1000	762200	373	28446	17452	2125	829

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Madhya Pradesh							
professional etc.	13	525928	45	1749	403	42	7
admin. etc.	70	1488400	143	15361	2094	68	27
clerical etc.	3	431916	83	20824	98	8	4
sales workers	126	433667	116	7802	3810	352	86
service workers	27	711827	216	14802	813	107	42
farmers etc.	17	187251	303	2581	511	49	14
prod. workers etc.	93	200410	168	4797	2799	279	77
others	0	400806	678	10918	7	2	1
self-employed total	350	594344	149	8685	10535	907	258
regular wage	425	409531	230	24024	12811	933	297
casual labour	116	76608	126	2939	3480	257	62
others	108	498994	112	13342	3242	205	32
others total	648	365057	192	18494	19533	1395	391
all	1000	444952	177	15029	30125	2303	649
Maharashtra							
professional etc.	14	1158594	104	23157	1233	80	22
admin. etc.	115	868996	146	28928	10244	721	222
clerical etc.	2	1449901	75	5665	152	6	2
sales workers	69	467961	141	7087	6205	506	165
service workers	15	996287	325	21386	1314	112	58
farmers etc.	9	344721	185	69452	835	72	27
prod. workers etc.	61	203407	140	5816	5442	383	144
others	0	22205	0	0	5	1	0
self-employed total	285	635438	152	19170	25429	1881	640
regular wage	561	341120	175	15667	50123	3184	1132
casual labour	88	97714	71	1496	7843	477	105
others	66	583598	109	12277	5856	306	54
others total	715	333457	156	13614	63822	3967	1291
all	1000	419667	155	15192	89306	5850	1932
Orissa							
professional etc.	12	661065	180	9939	125	15	5
admin. etc.	25	1248885	308	113397	260	40	14
clerical etc.	7	359431	0	0	68	2	0
sales workers	134	306994	209	12616	1402	148	41
service workers	28	327376	114	616	295	24	7
farmers etc.	44	110565	56	686	461	27	3
prod. workers etc.	89	113098	237	2498	925	97	33
others	0	0	0	0	0	0	0
self-employed total	339	315233	190	14488	3536	353	103
regular wage	433	265350	237	18442	4517	362	139
casual labour	130	57550	93	1271	1353	104	17
others	99	213797	127	3545	1029	74	15
others total	661	216899	192	12852	6899	540	171
all	1000	250218	192	13406	10435	893	274

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Punjab							
professional etc.	22	877416	11	1870	362	34	4
admin. etc.	136	723742	113	23791	2225	211	64
clerical etc.	2	359227	0	0	37	5	0
sales workers	138	804625	115	7416	2253	231	59
service workers	40	2236959	81	6536	658	80	20
farmers etc.	11	338112	140	1882	179	37	12
prod. workers etc.	94	243486	159	8417	1539	202	49
others	0	1615050	1000	336750	1	1	1
self-employed total	444	780629	116	12181	7254	801	209
regular wage	410	393785	146	10892	6693	711	181
casual labour	92	126858	188	3158	1501	137	34
others	54	756287	44	2465	886	78	13
others total	556	385013	143	8791	9080	926	228
all	1000	560705	131	10297	16335	1727	437
Rajasthan							
professional etc.	16	1081972	213	8042	340	42	9
admin. etc.	79	895258	129	11558	1722	191	51
clerical etc.	0	489196	0	0	9	2	0
sales workers	111	725558	109	5202	2440	269	71
service workers	26	1550374	304	35406	574	59	21
farmers etc.	20	237009	353	19866	442	55	25
prod. workers etc.	121	354787	192	7273	2650	301	95
others	1	59500	0	0	12	1	0
self-employed total	374	686253	171	10223	8189	920	272
regular wage	395	457565	169	10689	8648	797	225
casual labour	123	139881	239	6623	2693	209	63
others	109	354971	49	2564	2387	170	19
others total	626	377414	161	8478	13728	1176	307
all	1000	492805	165	9130	21917	2096	579
Tamil Nadu							
professional etc.	16	716788	231	13277	876	66	18
admin. etc.	64	874054	278	18564	3496	340	98
clerical etc.	1	213087	154	8432	70	11	2
sales workers	98	433892	238	15001	5331	615	158
service workers	23	629944	505	19762	1256	145	55
farmers etc.	24	182838	423	12255	1290	144	47
prod. workers etc.	85	227004	315	11365	4637	497	150
others	0	0	0	0	0	0	0
self-employed total	311	477193	300	14769	16956	1818	528
regular wage	428	301733	267	14938	23358	2487	746
casual labour	142	83370	268	3638	7759	836	215
others	119	274291	81	3714	6476	485	60
others total	689	251939	235	10672	37593	3808	1021
all	1000	322129	255	11936	54595	5628	1549

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Uttaranchal							
professional etc.	24	461911	0	0	73	8	0
admin. etc.	75	671633	87	4731	230	49	13
clerical etc.	4	155612	239	2529	12	2	1
sales workers	142	367341	20	3734	439	58	8
service workers	14	385857	115	1158	44	11	3
farmers etc.	19	205454	0	0	58	7	0
prod. workers etc.	104	172182	49	1036	319	48	10
others	3	1073300	0	0	8	1	0
self-employed total	384	375058	44	2653	1183	184	35
regular wage	450	567270	96	7255	1388	191	55
casual labour	35	159793	145	1170	107	34	6
others	131	255719	24	1209	405	38	7
others total	616	477845	83	5623	1901	263	68
all	1000	438424	68	4484	3084	447	103
Uttar Pradesh							
professional etc.	20	460221	122	5085	1267	102	25
admin. etc.	53	862723	197	10663	3314	267	76
clerical etc.	9	447083	23	710	568	24	6
sales workers	174	436180	100	4081	10920	855	191
service workers	39	663687	171	7265	2455	219	71
farmers etc.	22	142138	142	2716	1351	132	27
prod. workers etc.	181	194347	163	2836	11366	893	243
others	1	139559	571	22754	43	3	2
self-employed total	499	399427	141	4522	31283	2495	641
regular wage	322	367811	126	4753	20151	1391	322
casual labour	93	115402	158	3469	5830	448	135
others	83	477060	55	1950	5222	306	45
others total	498	338936	120	4044	31204	2145	502
all	1000	370084	130	4275	62667	4655	1146
West Bengal							
professional etc.	29	587503	82	5850	1189	108	24
admin. etc.	84	439903	174	8711	3489	358	90
clerical etc.	3	347888	205	10868	138	16	3
sales workers	125	406166	150	7206	5170	542	129
service workers	17	340426	119	3176	688	83	15
farmers etc.	18	149800	167	5920	757	87	20
prod. workers etc.	123	154686	168	3938	5097	501	123
others	2	650630	111	111	68	9	1
self-employed total	400	335112	156	6197	16595	1704	405
regular wage	346	381278	215	13766	14345	1539	540
casual labour	153	67430	191	2378	6325	560	133
others	100	454165	55	4633	4150	325	56
others total	599	313485	182	9337	24821	2424	729
all	1000	322023	171	8071	41460	4132	1135

Table 3: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household type

household type	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
India							
professional etc.	17	849204	111	13444	9497	840	189
admin. etc.	80	898559	187	21295	44538	4072	1185
clerical etc.	3	593107	122	6018	1881	145	42
sales workers	115	497749	149	8958	64083	6502	1598
service workers	27	1018140	253	19013	15092	1842	570
farmers etc.	17	262485	232	12602	9478	1114	303
prod. workers etc.	100	216974	192	6565	55544	5436	1465
others	1	613620	79	3127	485	35	6
self-employed total	361	554844	179	12134	200597	19986	5358
regular wage	419	381651	196	15058	232470	21737	6411
casual labour	120	111321	194	3892	66808	6266	1540
others	99	435889	79	6168	54667	4065	612
others total	638	339002	178	11577	353945	32068	8563
all	1000	417158	178	11771	554976	52093	13931

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>rural</b>							
Andhra Pradesh							
0-15	185	6534	251	2853	26367	1181	278
15-30	111	21934	322	5468	15877	762	247
30-60	191	44108	435	6758	27195	1076	402
60-100	147	77660	441	7670	20930	854	359
100-150	111	122715	571	12478	15809	615	286
150-200	75	175319	544	17884	10651	389	182
200-300	75	238659	488	16836	10724	406	185
300-450	49	360316	487	21163	7036	312	149
450-800	35	587366	517	33998	4945	231	108
800 and above	20	1406172	497	40088	2915	164	68
all	1000	135146	423	10590	142450	5990	2264
Assam							
0-15	58	8250	60	159	2401	297	33
15-30	102	22977	90	315	4254	424	43
30-60	178	44229	90	248	7421	693	95
60-100	174	80579	84	635	7222	674	94
100-150	140	123212	72	518	5830	543	82
150-200	115	174815	35	274	4772	350	62
200-300	122	242078	51	429	5063	433	80
300-450	67	356432	93	2232	2776	259	72
450-800	34	583768	141	3578	1424	142	41
800 and above	10	1011710	83	1868	432	55	13
all	1000	145782	75	643	41595	3870	615
Bihar							
0-15	55	9673	289	2246	6483	435	134
15-30	103	22627	198	1410	11999	761	185
30-60	192	44840	265	2811	22471	1361	396
60-100	149	77978	228	1977	17415	1117	339
100-150	125	122920	202	3542	14603	809	261
150-200	86	173586	202	2122	10053	578	192
200-300	100	245114	196	3051	11652	667	270
300-450	78	367407	155	2702	9100	496	176
450-800	74	583623	215	4629	8622	450	183
800 and above	38	1483657	182	10662	4453	284	127
all	1000	206055	218	2992	116853	6958	2263



Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
rural							
Chhattisgarh							
0-15	67	6381	26	135	2437	173	15
15-30	105	22561	56	343	3826	197	37
30-60	150	45670	148	1167	5447	330	97
60-100	172	78910	202	1726	6235	295	107
100-150	176	124783	206	2051	6383	280	94
150-200	94	172232	343	4638	3413	165	68
200-300	103	250121	198	2022	3742	204	66
300-450	57	369251	241	4561	2072	119	39
450-800	41	564054	370	7610	1478	91	32
800 and above	35	1713252	445	52178	1282	63	28
all	1000	191602	198	3933	36316	1917	583
Gujarat							
0-15	59	5228	65	1185	3706	81	14
15-30	33	21746	188	4454	2057	110	25
30-60	119	46888	237	3787	7434	287	85
60-100	150	79124	239	6341	9367	321	103
100-150	147	122322	248	5050	9166	303	107
150-200	99	172752	249	3359	6183	215	74
200-300	107	245174	291	8371	6706	287	124
300-450	90	368150	344	19179	5636	238	96
450-800	85	600467	380	20480	5317	248	110
800 and above	111	1476739	465	42680	6933	255	122
all	1000	327864	281	11794	62504	2345	860
Haryana							
0-15	87	3596	14	484	2747	35	6
15-30	24	23968	461	12215	748	63	29
30-60	93	45470	211	2515	2913	199	67
60-100	116	77300	354	7941	3642	205	86
100-150	107	124875	395	9443	3355	167	74
150-200	46	172496	319	12689	1440	86	34
200-300	74	245171	257	7866	2331	114	44
300-450	83	372805	270	8070	2603	122	55
450-800	119	598216	308	15345	3732	206	85
800 and above	253	2218420	260	24577	7962	429	140
all	1000	716379	273	12359	31472	1626	620

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Himachal Pradesh							
0-15	37	5557	20	266	448	84	5
15-30	25	24936	53	444	297	48	8
30-60	49	44140	96	1014	590	100	20
60-100	61	73926	221	4613	725	130	40
100-150	82	125243	212	2851	977	194	64
150-200	89	178679	131	2800	1061	197	62
200-300	132	248098	162	3238	1584	288	99
300-450	182	370498	153	2786	2178	313	104
450-800	181	606257	152	5840	2160	328	104
800 and above	162	1470661	165	14632	1940	330	112
all	1000	481943	153	5196	11960	2012	618
Jammu & Kashmir							
0-15	8	1965	4	37	79	17	1
15-30	6	24620	60	302	67	19	1
30-60	21	50157	23	251	224	41	6
60-100	31	79812	61	895	322	81	10
100-150	72	130823	24	273	751	105	12
150-200	62	173042	27	210	648	118	13
200-300	155	243005	49	400	1611	209	24
300-450	190	369733	34	908	1977	220	24
450-800	211	604292	36	966	2200	374	40
800 and above	244	1457663	33	2493	2541	414	72
all	1000	614671	36	1114	10420	1598	203
Jharkhand							
0-15	51	5615	18	60	1875	135	8
15-30	71	22342	110	313	2606	264	36
30-60	209	44471	155	715	7688	566	137
60-100	209	78274	106	824	7700	474	116
100-150	146	123069	175	1464	5385	324	100
150-200	94	171625	83	632	3480	197	50
200-300	110	240974	105	1270	4066	242	81
300-450	55	353586	135	1505	2043	133	48
450-800	40	583627	77	3581	1463	93	29
800 and above	15	1406028	107	9438	541	37	12
all	1000	151692	120	1124	36847	2465	617

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Karnataka							
0-15	40	6114	72	495	2786	157	33
15-30	43	23501	101	909	3031	166	38
30-60	142	45466	211	1558	9894	455	126
60-100	168	77588	253	2076	11742	549	166
100-150	155	123876	329	5455	10841	519	177
150-200	93	173388	344	5410	6468	321	119
200-300	129	246108	404	10649	9008	458	190
300-450	101	365358	387	12978	7032	386	143
450-800	83	579278	460	22660	5817	316	137
800 and above	47	1610137	449	56434	3290	212	99
all	1000	248409	313	9193	69908	3539	1228
Kerala							
0-15	29	6798	217	4701	1460	241	44
15-30	22	22404	337	5574	1094	143	40
30-60	63	45808	224	3057	3157	308	79
60-100	95	79710	378	8555	4763	390	150
100-150	124	123663	407	7605	6217	462	162
150-200	89	174249	387	8705	4435	358	138
200-300	126	247073	418	14054	6307	482	195
300-450	122	364657	445	17790	6107	431	181
450-800	151	603363	420	26534	7531	540	212
800 and above	178	1693195	416	49099	8875	549	218
all	1000	509679	394	19663	49945	3904	1419
Madhya Pradesh							
0-15	34	6519	100	1293	3173	167	31
15-30	98	23345	107	1421	9227	374	92
30-60	130	45167	196	1814	12215	602	189
60-100	188	75487	237	4197	17710	614	243
100-150	113	123063	233	4286	10607	531	204
150-200	96	173743	344	8163	8993	427	174
200-300	126	241235	332	7194	11807	519	215
300-450	78	369144	355	13166	7333	399	169
450-800	83	605889	324	20361	7824	376	133
800 and above	55	1369950	389	53531	5156	274	118
all	1000	237670	261	9031	94044	4283	1568

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
rural							
Maharashtra							
0-15	110	5984	58	511	12976	478	96
15-30	83	22144	93	1378	9804	446	128
30-60	139	45276	147	2432	16374	790	257
60-100	130	78778	258	3583	15419	758	313
100-150	105	123688	333	6261	12426	666	292
150-200	82	173547	343	6950	9700	527	234
200-300	113	243481	370	10432	13297	662	309
300-450	99	369721	370	14226	11731	572	258
450-800	79	588459	437	20839	9391	522	251
800 and above	60	1599056	511	65993	7066	390	200
all	1000	252749	275	10391	118183	5811	2338
Orissa							
0-15	147	8829	133	780	9755	541	126
15-30	177	22362	229	1898	11722	586	198
30-60	235	43704	265	2559	15554	781	267
60-100	175	77925	292	3582	11601	538	196
100-150	97	121909	341	4903	6419	344	145
150-200	57	174719	308	5097	3762	183	71
200-300	57	243336	380	5241	3751	196	87
300-450	31	365577	341	7737	2043	112	50
450-800	18	586806	251	16750	1164	64	22
800 and above	6	1874875	490	51583	428	35	19
all	1000	98454	264	3609	66199	3380	1181
Punjab							
0-15	24	5400	89	451	712	66	7
15-30	26	22111	87	775	783	76	17
30-60	84	46789	246	3890	2517	231	69
60-100	144	79123	239	5620	4307	341	107
100-150	119	125122	254	4850	3556	255	77
150-200	69	169519	209	6943	2060	143	42
200-300	87	241433	293	6763	2588	197	61
300-450	63	375364	296	16532	1883	140	44
450-800	104	605156	215	9816	3105	218	49
800 and above	279	2697942	309	41625	8336	581	188
all	1000	903717	257	16502	29847	2248	661

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		rural no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rajasthan							
0-15	15	6655	153	1930	1070	123	26
15-30	23	23641	298	6416	1643	182	50
30-60	82	45646	330	5228	5740	420	147
60-100	109	81453	329	6732	7654	514	200
100-150	137	123439	376	9766	9611	571	225
150-200	109	175088	350	8157	7651	454	171
200-300	154	245364	359	8541	10816	632	261
300-450	133	363230	337	12327	9350	560	217
450-800	138	597957	331	17283	9668	620	260
800 and above	100	1410627	307	31368	6995	500	198
all	1000	358351	338	12031	70199	4576	1755
Tamil Nadu							
0-15	115	6709	164	1302	12655	740	99
15-30	112	22578	224	2137	12337	641	132
30-60	189	43736	284	4069	20820	1010	258
60-100	162	78456	296	7600	17894	824	226
100-150	122	123783	347	8516	13434	636	212
150-200	74	170355	311	6036	8121	340	114
200-300	80	247956	355	11788	8853	482	177
300-450	52	364348	456	16175	5780	329	121
450-800	57	578645	511	31514	6229	359	148
800 and above	37	1564869	573	50235	4061	246	117
all	1000	181376	313	9304	110182	5607	1604
Uttaranchal							
0-15	76	3478	12	54	904	35	4
15-30	15	19692	279	6928	183	18	8
30-60	43	44121	198	1198	509	46	15
60-100	80	75033	132	1564	959	78	16
100-150	85	126655	60	688	1019	90	17
150-200	166	177128	13	137	1980	98	7
200-300	180	247125	26	307	2152	138	13
300-450	137	371879	69	1068	1634	85	18
450-800	110	584963	47	2620	1312	67	15
800 and above	109	1657872	43	2346	1307	67	15
all	1000	389222	55	1113	11959	722	128

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Uttar Pradesh							
0-15	30	8373	151	1348	6619	518	133
15-30	53	22775	231	2812	11848	845	247
30-60	113	44526	267	3847	24920	1591	510
60-100	125	79421	291	4821	27705	1514	525
100-150	127	124377	221	2941	28143	1394	446
150-200	99	172533	249	3223	21888	1044	354
200-300	140	244198	232	4497	31027	1455	499
300-450	110	367661	182	4011	24358	1172	362
450-800	111	594630	214	5644	24628	1226	422
800 and above	92	1529973	234	15698	20323	1055	381
all	1000	330456	234	5059	221460	11814	3879
West Bengal							
0-15	94	8861	132	741	11419	886	198
15-30	139	22315	154	1015	16884	1086	246
30-60	185	43734	220	1804	22452	1307	400
60-100	160	78910	210	1712	19498	1021	299
100-150	120	122001	251	2631	14596	713	248
150-200	74	172715	267	2790	8992	478	165
200-300	93	246343	230	3389	11367	598	223
300-450	59	362193	269	6645	7215	401	146
450-800	54	577361	298	14872	6532	333	124
800 and above	22	1109126	315	15739	2659	165	64
all	1000	151842	218	3194	121614	6988	2113
India							
0-15	76	7071	150	1423	112564	7310	1382
15-30	83	22523	190	2243	122540	8070	1934
30-60	148	44609	252	3153	218391	13522	3812
60-100	146	78431	265	4301	216167	12756	3912
100-150	123	123412	289	5299	182274	10719	3477
150-200	87	173382	287	5696	128151	7503	2445
200-300	109	244339	287	7058	161206	9644	3377
300-450	82	366134	287	9857	121948	7522	2635
450-800	79	591676	310	15090	116564	7479	2665
800 and above	67	1668644	329	33414	98723	6667	2455
all	1000	265606	265	7539	1478529	91192	28094

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>urban</b>							
Andhra Pradesh							
0-15	247	5148	212	3487	12534	880	240
15-30	94	21684	302	7658	4784	313	89
30-60	93	44948	306	9345	4704	311	107
60-100	93	79344	316	11125	4735	338	119
100-150	84	122806	345	9580	4240	294	119
150-200	57	174299	385	10735	2892	207	83
200-300	83	242056	273	12995	4213	274	96
300-450	57	372213	302	24337	2878	210	84
450-800	80	605782	332	27266	4059	264	108
800 and above	111	2083622	379	93039	5636	285	123
all	1000	356656	298	19901	50677	3376	1168
Assam							
0-15	167	5615	54	356	862	159	14
15-30	63	21133	83	765	328	70	11
30-60	115	41924	34	476	593	74	9
60-100	75	77412	82	969	390	71	12
100-150	106	123524	73	2917	546	96	22
150-200	82	165363	110	949	423	64	13
200-300	130	234709	32	335	671	104	15
300-450	82	379717	34	599	423	71	11
450-800	110	623012	31	1609	571	96	20
800 and above	71	1513241	118	17455	366	91	31
all	1000	276793	60	2126	5175	896	158
Bihar							
0-15	140	4403	49	611	2021	146	18
15-30	56	21303	124	905	803	86	20
30-60	88	44418	105	2064	1274	111	23
60-100	125	74832	97	1218	1804	146	40
100-150	105	124798	90	1423	1514	147	39
150-200	78	168409	103	2578	1128	93	15
200-300	90	240195	135	2443	1297	132	40
300-450	88	366323	132	5717	1267	117	35
450-800	151	586838	102	4087	2169	159	49
800 and above	79	1759037	46	5792	1134	90	29
all	1000	321975	95	2616	14411	1227	308

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
urban							
Chhattisgarh							
0-15	142	4359	62	864	943	90	14
15-30	81	22569	62	574	543	55	11
30-60	131	42768	37	398	873	80	11
60-100	132	79953	123	2207	878	93	20
100-150	106	115798	79	3451	705	79	23
150-200	73	172109	156	6565	485	48	10
200-300	88	245430	188	4230	585	67	24
300-450	70	367770	273	11190	464	71	25
450-800	79	565887	319	34859	527	58	24
800 and above	98	1469461	171	35989	655	79	33
all	1000	280032	132	8809	6658	720	195
Delhi							
0-15	267	5067	7	68	6323	710	6
15-30	91	21623	4	53	2155	208	5
30-60	78	43798	1	1	1837	188	1
60-100	39	79837	14	975	925	92	4
100-150	30	123875	12	345	715	82	1
150-200	34	173964	3	16	803	70	2
200-300	65	247467	13	1109	1532	163	4
300-450	79	376247	4	54	1868	204	4
450-800	114	596893	13	994	2697	260	8
800 and above	203	2168904	45	5802	4809	460	33
all	1000	573990	15	1441	23664	2437	68
Gujarat							
0-15	149	6095	146	1745	5252	229	63
15-30	47	21095	104	1505	1652	121	30
30-60	91	48886	158	2879	3231	179	49
60-100	108	77367	137	3251	3811	187	67
100-150	79	126036	228	5331	2791	192	74
150-200	58	173989	307	8415	2057	152	55
200-300	78	244305	219	6723	2757	217	82
300-450	93	370611	193	10759	3281	249	84
450-800	133	597511	253	24816	4700	327	139
800 and above	164	1776137	329	55039	5800	355	160
all	1000	459333	214	15715	35332	2208	803



Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Haryana							
0-15	99	4614	98	1015	1205	105	13
15-30	48	23962	73	2097	587	37	9
30-60	82	47470	119	8857	990	60	17
60-100	111	79485	158	3208	1348	91	27
100-150	82	129225	359	9467	994	98	46
150-200	71	173896	102	3631	867	73	21
200-300	110	250595	157	20767	1331	108	29
300-450	82	366451	163	8275	998	91	30
450-800	121	595847	169	10712	1465	136	43
800 and above	194	2607851	163	32808	2355	205	82
all	1000	672684	160	12929	12139	1004	317
Himachal Pradesh							
0-15	101	4317	3	70	154	24	1
15-30	45	23356	25	49	68	18	2
30-60	39	48480	70	1083	60	13	6
60-100	43	84733	32	1040	67	13	5
100-150	146	117967	94	8974	224	27	7
150-200	61	171493	51	3058	94	23	4
200-300	119	235077	51	1769	182	27	5
300-450	87	371116	113	7156	133	43	15
450-800	160	628317	120	29071	246	54	20
800 and above	200	1581784	219	94355	307	90	46
all	1000	511820	101	25951	1535	332	111
Jammu & Kashmir							
0-15	84	4316	6	32	271	38	3
15-30	11	26323	0	0	34	7	0
30-60	27	41841	4	104	85	16	1
60-100	43	81242	17	377	137	41	7
100-150	25	126958	4	52	80	32	1
150-200	23	167945	107	1708	74	23	4
200-300	42	238616	10	45	136	49	2
300-450	96	388235	13	382	310	84	8
450-800	186	613393	89	3052	600	144	24
800 and above	463	1929857	61	8145	1488	291	74
all	1000	1067081	50	4438	3217	725	124

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Jharkhand							
0-15	220	6076	21	207	2077	179	13
15-30	49	21949	36	227	462	61	5
30-60	77	46343	7	130	729	102	5
60-100	88	82697	56	1899	825	96	21
100-150	117	120269	176	3382	1098	102	22
150-200	58	176191	64	2933	549	86	16
200-300	106	245364	72	6606	998	109	10
300-450	122	374944	55	4260	1151	117	22
450-800	102	583239	67	9886	957	127	29
800 and above	62	1231661	136	25453	580	79	23
all	1000	244288	66	4587	9427	1058	166
Karnataka							
0-15	208	5923	89	936	7220	426	71
15-30	88	21766	89	1617	3047	226	44
30-60	109	45353	139	3509	3787	306	82
60-100	104	78616	195	4291	3627	289	85
100-150	91	123360	203	4582	3148	237	84
150-200	47	174009	276	8231	1629	159	51
200-300	69	244335	234	7306	2386	222	70
300-450	64	368442	286	16267	2227	209	64
450-800	82	594875	300	23524	2864	258	107
800 and above	139	1817589	240	36647	4835	389	138
all	1000	377726	186	10544	34771	2721	796
Kerala							
0-15	80	6503	112	3349	1389	83	18
15-30	22	22269	358	25856	388	39	9
30-60	42	46438	325	15351	729	100	32
60-100	53	80032	334	7939	926	136	44
100-150	63	123919	380	7790	1107	152	57
150-200	55	173925	488	16722	967	140	59
200-300	119	249454	537	22789	2077	244	110
300-450	113	373881	397	22176	1980	268	101
450-800	173	604291	378	26418	3024	394	167
800 and above	279	2011180	357	54939	4866	569	232
all	1000	762200	373	28446	17452	2125	829

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Madhya Pradesh							
0-15	100	5821	100	592	3016	228	30
15-30	46	22250	97	3212	1375	117	26
30-60	103	43520	170	2517	3102	198	41
60-100	108	80252	126	2206	3263	255	72
100-150	108	124090	196	5823	3247	267	82
150-200	64	175998	173	4020	1934	175	54
200-300	96	243003	227	13821	2894	265	84
300-450	84	369697	93	4947	2540	245	56
450-800	117	575770	241	34397	3511	264	79
800 and above	174	1631108	237	44158	5243	289	125
all	1000	444952	177	15029	30125	2303	649
Maharashtra							
0-15	175	4819	41	706	15591	793	114
15-30	63	21919	72	1781	5608	349	77
30-60	92	43823	61	1877	8190	459	107
60-100	95	77984	142	4102	8525	584	172
100-150	95	121759	143	4984	8470	564	208
150-200	52	172274	158	5555	4633	360	124
200-300	98	246716	181	9387	8768	577	202
300-450	86	369291	227	14470	7700	587	229
450-800	111	595956	307	31197	9942	700	319
800 and above	133	1977561	233	60063	11881	877	380
all	1000	419667	155	15192	89306	5850	1932
Orissa							
0-15	172	5625	81	669	1795	138	22
15-30	67	21535	46	754	704	55	9
30-60	175	44471	118	1646	1823	126	30
60-100	95	77262	315	5884	986	90	33
100-150	77	121920	279	6794	807	80	31
150-200	69	174181	278	7903	723	59	28
200-300	102	249586	241	18749	1063	92	35
300-450	96	365771	164	17262	1006	99	27
450-800	88	612698	268	31888	919	81	34
800 and above	58	1652571	332	84548	610	73	25
all	1000	250218	192	13406	10435	893	274

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Punjab							
0-15	146	4723	83	727	2390	214	22
15-30	35	22552	60	727	570	66	11
30-60	45	44096	140	1841	741	81	23
60-100	79	81213	136	2471	1298	119	23
100-150	75	121725	141	3431	1223	141	40
150-200	73	178196	122	2909	1200	125	29
200-300	85	246027	135	3422	1389	158	54
300-450	114	371461	157	14237	1857	194	57
450-800	142	599859	175	14479	2325	261	73
800 and above	205	1858143	126	26616	3341	368	105
all	1000	560705	131	10297	16335	1727	437
Rajasthan							
0-15	89	5112	167	2967	1955	150	32
15-30	24	21012	137	4863	522	60	17
30-60	52	44635	111	3935	1137	98	22
60-100	71	81394	157	1976	1556	136	27
100-150	93	123487	269	5251	2042	198	63
150-200	88	173142	177	5246	1937	190	56
200-300	114	249269	172	7752	2488	267	76
300-450	140	370909	152	5295	3070	326	91
450-800	173	589724	195	19547	3789	358	111
800 and above	156	1760929	94	15708	3419	313	84
all	1000	492805	165	9130	21917	2096	579
Tamil Nadu							
0-15	198	5734	166	2028	10809	1034	187
15-30	100	21776	239	6194	5446	609	160
30-60	131	43582	217	5739	7160	651	154
60-100	103	78853	276	7102	5647	537	140
100-150	84	124332	269	6798	4572	457	122
150-200	55	174128	308	10339	3012	306	94
200-300	71	243553	338	14147	3881	443	143
300-450	61	366848	299	17978	3336	413	133
450-800	77	599877	333	24243	4178	535	192
800 and above	120	1659987	285	36066	6555	643	224
all	1000	322129	255	11936	54595	5628	1549

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Uttaranchal							
0-15	156	5466	6	43	482	48	2
15-30	28	20032	82	6631	87	22	5
30-60	85	46267	88	1308	261	35	10
60-100	96	78025	34	874	297	35	4
100-150	95	130469	50	2130	293	42	8
150-200	71	179234	45	1042	219	34	7
200-300	138	260049	37	401	427	57	10
300-450	90	349300	49	883	278	45	9
450-800	106	609154	99	5620	326	56	18
800 and above	135	1996754	195	22965	415	73	30
all	1000	438424	68	4484	3084	447	103
Uttar Pradesh							
0-15	101	5787	115	1974	6344	429	93
15-30	42	21434	138	2137	2646	166	36
30-60	74	45128	139	2113	4617	370	77
60-100	96	80236	180	2584	6010	510	141
100-150	127	124849	147	4155	7973	612	160
150-200	99	172086	115	3042	6195	490	113
200-300	142	244586	134	3129	8926	618	164
300-450	99	365046	112	3645	6178	484	110
450-800	104	574221	103	6230	6497	536	129
800 and above	116	1672038	123	11198	7283	440	123
all	1000	370084	130	4275	62667	4655	1146

Table 4: Number of household reporting cash loans outstanding as on 30.06.02 per 1000 households and average amount of cash loans per household by household assets holding class

household assets holding class (Rs. 000)	per 1000 distribution of households	average value of assets per household (Rs.)	number of households reporting cash loans per 1000 households	average amount of cash loans per household (Rs.)	no of households		no. of sample households reporting cash loans
					estimated (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
West Bengal							
0-15	194	5513	133	1176	8035	755	147
15-30	68	21449	194	2071	2838	284	67
30-60	79	43053	190	2740	3255	324	93
60-100	111	79284	210	4826	4608	396	112
100-150	89	123979	164	3472	3683	399	114
150-200	57	174042	177	3083	2345	268	70
200-300	91	240794	165	6019	3767	417	111
300-450	88	367515	188	11359	3632	381	119
450-800	119	597322	198	12721	4944	509	180
800 and above	105	1535084	135	32465	4352	399	122
all	1000	322023	171	8071	41460	4132	1135
India							
0-15	167	5400	107	1468	92485	7540	1163
15-30	63	21759	148	3439	35170	3334	675
30-60	90	44532	148	3677	50013	4334	968
60-100	95	78981	183	4411	52903	4684	1239
100-150	90	123601	197	5205	50132	4759	1401
150-200	63	173451	200	5850	34721	3561	975
200-300	95	244921	199	8684	52652	5186	1472
300-450	86	369455	187	11081	47563	5092	1450
450-800	111	593813	225	19961	61516	6283	2067
800 and above	140	1858475	214	40895	77820	7320	2521
all	1000	417158	178	11771	554976	52093	13931

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Andhra Pradesh										
interest free simple	nil	15	12	22	39	19	21	2674	117	
	less than 6	2	6	0	0	1	4	120	7	
	6 -10	3	4	5	8	4	5	570	21	
	10 -12	29	37	10	12	18	29	2615	76	
	12 -15	98	124	29	68	59	105	8359	337	
	15 -20	75	113	24	63	46	95	6538	246	
	20 -25	193	371	129	409	157	384	22318	856	
	25 -30	3	0	0	0	1	0	210	13	
	30 & above	158	228	118	325	135	262	19203	694	
	n.r.	0	0	0	0	0	0	20	1	
all		473	883	293	886	370	884	52729	1976	
compound	less than 6	0	0	0	0	0	0	1	1	
	6 -10	0	0	0	0	0	0	0	0	
	10 -12	6	6	1	1	3	4	424	13	
	12 -15	19	23	4	10	10	19	1442	40	
	15 -20	12	14	2	6	7	11	954	44	
	20 -25	12	23	8	15	10	20	1394	49	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	33	38	16	40	24	39	3350	110	
n.r.	0	0	2	2	1	1	126	1		
all		70	104	30	74	47	94	6705	232	
concessional	less than 6	0	0	0	0	0	0	0	0	
	6 -10	0	0	0	1	0	0	35	5	
	10 -12	0	0	0	0	0	0	44	2	
	12 -15	0	0	1	1	0	0	56	2	
	15 -20	0	0	0	0	0	0	6	1	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
n.r.	2	0	0	0	1	0	133	4		
all		2	0	2	2	2	1	273	14	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	15	12	22	39	19	21	2674	117	
	less than 6	2	6	0	0	1	4	121	8	
	6 -10	3	4	5	9	4	6	605	26	
	10 -12	35	43	12	14	22	33	3083	91	
	12 -15	117	147	33	79	69	124	9857	379	
	15 -20	88	127	26	68	53	107	7497	291	
	20 -25	205	394	137	424	166	404	23712	905	
	25 -30	3	0	0	0	1	0	210	13	
	30 & above	191	266	132	365	157	300	22425	802	
	n.r.	2	0	2	3	2	1	279	6	
	all		540	1000	335	1000	423	1000	60253	2264
estd. hhs (00)/amount of cash loan (Rs.000)		61186	98837622	81264	52020354	142450	150857976	x	x	
est. hh. rep. cash loan (00)		33031	x	27222	x	60253	x	x	x	
sample hhs rep. cash loan		1278	x	986	x	2264	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Assam										
interest free simple	nil	33	237	56	249	42	242	1734	320	
	less than 6	5	95	3	55	4	80	180	28	
	6 -10	3	23	2	36	2	28	100	24	
	10 -12	7	150	4	38	5	108	229	32	
	12 -15	6	195	2	75	4	150	177	81	
	15 -20	3	86	5	80	4	84	154	20	
	20 -25	3	28	3	17	3	24	121	16	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	6	42	10	211	7	105	308	40	
	n.r.	0	1	0	1	0	1	7	2	
all	31	619	29	514	31	580	1270	240		
compound	less than 6	0	8	0	0	0	5	7	4	
	6 -10	0	0	0	0	0	0	1	1	
	10 -12	0	4	0	0	0	3	9	6	
	12 -15	2	38	2	144	2	78	81	30	
	15 -20	0	18	0	12	0	16	8	4	
	20 -25	1	66	0	0	0	41	16	1	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	1	8	0	3	21	3	
n.r.	0	0	0	7	0	3	2	1		
all	4	134	3	170	3	148	145	50		
concessional	less than 6	0	3	0	2	0	3	3	2	
	6 -10	0	4	1	65	0	27	16	5	
	10 -12	0	0	0	0	0	0	0	0	
	12 -15	0	1	0	0	0	1	3	3	
	15 -20	0	0	0	0	0	0	0	0	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	1	0	0	0	1	2	1	
	n.r.	0	0	0	0	0	0	0	0	
all	0	10	1	66	1	31	25	11		
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	33	237	56	249	42	242	1734	320	
	less than 6	6	105	3	57	5	87	190	34	
	6 -10	3	27	3	101	3	55	116	30	
	10 -12	7	154	4	38	6	111	238	38	
	12 -15	8	235	4	219	6	229	262	114	
	15 -20	3	103	5	92	4	99	162	24	
	20 -25	3	94	3	17	3	66	137	17	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	6	43	11	219	8	109	331	44	
	n.r.	0	1	0	7	0	3	10	3	
	all	67	1000	89	1000	75	1000	3139	615	
	estd. hhs (00)/amount of cash loan (Rs.000)		26132	1675048	15463	1000149	41595	2675197	x	x
est. hh. rep. cash loan (00)		1761	x	1379	x	3139	x	x	x	
sample hhs rep. cash loan		408	x	207	x	615	x	x	x	



Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Bihar										
interest free simple	nil	55	179	39	79	48	147	5634	465	
	less than 6	7	59	3	20	5	47	632	83	
	6 -10	2	7	4	15	3	9	308	31	
	10 -12	3	7	3	8	3	7	362	35	
	12 -15	14	64	6	54	11	61	1254	174	
	15 -20	3	32	1	24	2	29	282	37	
	20 -25	4	9	1	2	3	7	350	20	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	70	200	98	537	81	310	9493	624	
	n.r.	1	5	1	5	1	5	129	19	
	all	102	383	118	664	108	475	12649	1009	
compound	less than 6	2	5	0	1	1	4	152	10	
	6 -10	0	1	2	16	1	5	125	10	
	10 -12	5	43	2	5	4	31	420	46	
	12 -15	26	194	13	65	21	152	2463	351	
	15 -20	3	25	2	7	3	19	315	61	
	20 -25	2	3	1	25	2	10	183	15	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	25	105	29	105	27	105	3099	204	
n.r.	0	1	0	0	0	1	31	8		
	all	63	376	49	224	58	327	6720	695	
concessional	less than 6	2	10	1	3	1	8	175	21	
	6 -10	4	10	1	3	3	8	320	45	
	10 -12	3	11	4	7	3	10	376	20	
	12 -15	5	23	2	16	4	21	496	70	
	15 -20	0	2	0	1	0	1	44	7	
	20 -25	0	0	0	1	0	0	7	2	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	3	0	0	0	2	14	4	
	n.r.	1	2	0	1	0	2	58	5	
	all	15	61	9	32	13	52	1489	174	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	55	179	39	79	48	147	5634	465	
	less than 6	10	75	4	24	8	58	933	113	
	6 -10	6	17	8	34	6	23	753	86	
	10 -12	11	62	9	20	10	48	1158	101	
	12 -15	45	281	22	136	36	234	4214	595	
	15 -20	7	58	3	31	5	50	642	105	
	20 -25	6	12	2	28	5	17	540	37	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	96	308	126	642	108	417	12580	830	
	n.r.	2	8	1	6	2	7	218	32	
		all	225	1000	208	1000	218	1000	25516	2263
	estd. hhs (00)/amount of cash loan (Rs.000)		70639	23565234	46213	11401584	116853	34966819	x	x
est. hh. rep. cash loan (00)		15922	x	9594	x	25516	x	x	x	
sample hhs rep. cash loan		1518	x	745	x	2263	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Chhattisgarh										
interest free simple	nil	28	44	22	112	27	49	964	84	
	less than 6	10	30	1	2	8	28	273	16	
	6 -10	1	2	0	0	1	2	24	5	
	10 -12	9	149	3	14	7	139	267	34	
	12 -15	92	410	29	232	76	397	2764	191	
	15 -20	13	37	14	73	13	40	480	36	
	20 -25	3	4	0	1	2	4	76	9	
	25 -30	0	0	0	0	0	0	1	1	
	30 & above	32	43	11	74	27	45	976	56	
	n.r.	2	7	0	1	1	7	53	8	
	all	151	682	58	398	128	661	4648	346	
compound	less than 6	0	0	0	0	0	0	5	2	
	6 -10	2	4	0	0	1	4	43	2	
	10 -12	0	0	0	3	0	1	10	3	
	12 -15	30	181	13	87	26	174	930	77	
	15 -20	9	38	2	40	8	38	273	25	
	20 -25	1	1	0	2	1	1	40	3	
	25 -30	0	0	0	0	0	0	4	1	
	30 & above	9	10	18	269	11	29	416	30	
n.r.	1	1	0	0	1	1	22	2		
	all	52	235	34	400	47	248	1715	142	
concessional	less than 6	0	0	1	1	0	0	13	2	
	6 -10	2	9	0	8	1	9	45	5	
	10 -12	2	1	0	5	1	1	50	5	
	12 -15	5	25	2	21	4	24	158	19	
	15 -20	0	0	1	57	0	4	5	1	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	2	3	0	0	2	3	65	1	
n.r.	0	0	0	0	0	0	0	0		
	all	11	39	4	90	9	42	336	33	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	28	44	22	112	27	49	964	84	
	less than 6	10	30	1	2	8	28	291	20	
	6 -10	4	16	0	8	3	15	112	12	
	10 -12	11	151	3	21	9	141	327	42	
	12 -15	125	616	44	340	105	595	3819	285	
	15 -20	22	74	17	170	21	81	757	62	
	20 -25	4	4	0	3	3	4	116	12	
	25 -30	0	0	0	0	0	0	5	2	
	30 & above	44	56	29	342	40	77	1457	87	
	n.r.	3	8	0	1	2	8	76	10	
		all	230	1000	98	1000	198	1000	7186	583
	estd. hhs (00)/amount of cash loan (Rs.000)		27358	13220835	8958	1062809	36316	14283645	x	x
est. hh. rep. cash loan (00)		6304	x	882	x	7186	x	x	x	
sample hhs rep. cash loan		458	x	125	x	583	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	cultivator		non-cultivator		all household		Rural number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Gujarat									
interest free simple	nil	125	150	126	298	125	207	7818	414
	less than 6	8	20	1	2	5	13	310	10
	6 -10	1	2	3	7	2	4	118	14
	10 -12	9	31	8	229	8	106	517	25
	12 -15	145	405	22	183	91	320	5706	210
	15 -20	31	144	16	57	25	111	1535	72
	20 -25	8	17	10	33	9	23	576	49
	25 -30	0	0	0	0	0	0	8	1
	30 & above	16	29	20	61	18	41	1107	45
	n.r.	0	0	0	0	0	0	0	0
all	198	647	77	572	145	619	9065	397	
compound	less than 6	2	13	0	0	1	8	86	3
	6 -10	1	4	0	0	1	3	40	3
	10 -12	5	17	0	0	3	10	165	5
	12 -15	16	42	7	32	12	38	736	26
	15 -20	12	122	4	50	8	95	524	31
	20 -25	0	0	0	0	0	0	0	0
	25 -30	0	0	0	0	0	0	0	0
	30 & above	0	2	2	2	1	2	54	3
	n.r.	0	0	0	0	0	0	0	0
all	36	200	13	84	26	156	1605	71	
concessional	less than 6	0	0	3	2	1	1	78	4
	6 -10	0	0	4	23	2	9	126	3
	10 -12	2	2	0	13	1	6	79	6
	12 -15	0	0	1	2	0	1	24	1
	15 -20	0	0	0	3	0	1	16	2
	20 -25	0	0	0	0	0	0	0	0
	25 -30	0	0	0	0	0	0	0	0
	30 & above	0	0	2	3	1	1	44	1
	n.r.	0	0	0	0	0	0	0	0
all	2	2	10	45	6	19	367	17	
n.r. any	any	0	0	0	0	0	0	0	0
	nil	125	150	126	298	125	207	7818	414
	less than 6	10	33	4	4	8	22	473	17
	6 -10	2	6	8	30	5	15	284	20
	10 -12	16	49	8	242	12	123	761	36
	12 -15	161	447	29	216	103	359	6465	237
	15 -20	43	266	20	111	33	207	2076	105
	20 -25	8	17	10	33	9	23	576	49
	25 -30	0	0	0	0	0	0	8	1
	30 & above	16	31	23	67	19	45	1206	49
	n.r.	0	0	0	0	0	0	0	0
	all	339	1000	207	1000	281	1000	17580	860
	estd. hhs (00)/amount of cash loan (Rs.000)		35252	45681485	27252	28035384	62504	73716868	x
est. hh. rep. cash loan (00)		11934	x	5646	x	17580	x	x	x
sample hhs rep. cash loan		563	x	297	x	860	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Haryana										
interest free simple	nil	33	34	44	77	37	42	1171	89	
	less than 6	1	1	3	6	2	2	55	3	
	6 -10	0	0	0	0	0	0	2	1	
	10 -12	5	15	6	66	5	24	164	8	
	12 -15	113	275	45	169	85	256	2667	198	
	15 -20	34	90	22	43	29	82	916	50	
	20 -25	65	228	48	350	58	250	1827	134	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	39	111	38	164	39	120	1215	68	
	n.r.	0	0	0	1	0	0	7	2	
	all	230	720	151	799	197	734	6213	429	
compound	less than 6	2	3	0	0	1	2	31	5	
	6 -10	0	0	1	1	0	0	7	1	
	10 -12	6	5	2	3	4	5	132	9	
	12 -15	32	103	12	54	24	95	745	60	
	15 -20	16	52	9	25	13	47	413	30	
	20 -25	15	38	4	14	10	34	325	29	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	5	23	4	15	5	22	144	9	
n.r.	0	0	0	0	0	0	0	0		
	all	67	224	30	113	52	205	1636	133	
concessional	less than 6	0	0	0	1	0	0	6	2	
	6 -10	0	0	1	1	0	0	7	1	
	10 -12	0	0	1	0	0	0	11	1	
	12 -15	1	11	0	0	1	9	23	3	
	15 -20	0	0	0	0	0	0	0	0	
	20 -25	3	11	1	3	2	10	66	2	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0		
	all	4	22	3	5	4	19	114	9	
n.r. any	any	0	0	2	3	1	1	32	2	
	nil	33	34	44	77	37	42	1171	89	
	less than 6	3	3	3	8	3	4	92	10	
	6 -10	0	0	1	2	1	1	17	3	
	10 -12	10	20	9	70	10	29	307	18	
	12 -15	146	389	57	222	109	360	3435	261	
	15 -20	50	142	31	68	42	129	1329	80	
	20 -25	83	277	53	367	70	293	2219	165	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	44	134	42	179	43	142	1359	77	
	n.r.	0	0	3	4	1	1	39	4	
		all	317	1000	211	1000	273	1000	8594	620
	estd. hhs (00)/amount of cash loan (Rs.000)		18532	32134590	12940	6760433	31472	38895022	x	x
est. hh. rep. cash loan (00)		5868	x	2726	x	8594	x	x	x	
sample hhs rep. cash loan		402	x	218	x	620	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Himachal Pradesh										
interest free simple	nil	58	178	31	326	51	201	614	196	
	less than 6	10	38	1	7	7	34	88	33	
	6 -10	4	8	5	21	5	10	55	20	
	10 -12	6	24	6	88	6	34	76	23	
	12 -15	44	247	17	105	38	226	449	135	
	15 -20	2	16	1	3	2	14	23	14	
	20 -25	3	12	0	0	2	10	23	2	
	25 -30	1	0	0	0	1	0	9	2	
	30 & above	2	4	0	0	2	3	21	10	
	n.r.	0	0	0	0	0	0	3	2	
compound	all	70	351	26	223	59	332	703	233	
	less than 6	4	21	0	0	3	18	38	15	
	6 -10	2	27	2	151	2	46	20	8	
	10 -12	4	47	2	38	3	45	39	16	
	12 -15	45	263	10	143	36	245	433	154	
	15 -20	5	56	0	0	4	47	44	15	
	20 -25	1	3	2	16	1	5	12	2	
	25 -30	1	2	0	0	1	1	8	1	
	30 & above	0	1	0	0	0	1	2	2	
	n.r.	1	0	0	0	1	0	6	1	
concessional	all	61	420	15	349	49	409	591	208	
	less than 6	4	6	0	0	3	5	36	18	
	6 -10	1	9	0	0	1	8	10	6	
	10 -12	0	0	2	102	1	16	7	3	
	12 -15	0	3	0	0	0	3	4	4	
	15 -20	0	0	0	0	0	0	0	0	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
	n.r.	1	32	0	0	1	27	9	1	
n.r. any	all	6	51	2	102	5	59	65	31	
	any	0	0	0	0	0	0	0	0	
	nil	58	178	31	326	51	201	614	196	
	less than 6	18	65	1	7	13	56	161	65	
	6 -10	7	44	7	172	7	63	84	34	
	10 -12	10	71	10	229	10	95	121	41	
	12 -15	89	514	27	249	74	473	886	293	
	15 -20	7	72	1	3	6	62	67	29	
	20 -25	3	15	2	16	3	15	35	4	
	25 -30	1	2	0	0	1	2	9	2	
30 & above	2	5	0	0	2	4	23	12		
n.r.	2	33	0	0	1	28	17	4		
all	179	1000	72	1000	153	1000	1827	618		
estd. hhs (00)/amount of cash loan (Rs.000)		9007	5262398	2953	952242	11960	6214640	x	x	
est. hh. rep. cash loan (00)		1614	x	213	x	1827	x	x	x	
sample hhs rep. cash loan		532	x	86	x	618	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Jammu & Kashmir										
interest free simple	nil	16	263	15	448	16	272	165	69	
	less than 6	0	0	0	0	0	0	0	0	
	6 -10	0	28	0	0	0	27	1	2	
	10 -12	5	27	0	0	4	25	42	12	
	12 -15	1	114	2	328	1	124	11	17	
	15 -20	0	4	0	0	0	4	2	2	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
	n.r.	0	8	0	3	0	7	3	3	
	all	6	181	2	331	5	188	56	35	
compound	less than 6	0	19	0	0	0	18	4	2	
	6 -10	2	9	0	0	2	8	19	5	
	10 -12	2	22	0	0	2	21	18	7	
	12 -15	10	421	4	175	9	410	95	71	
	15 -20	1	77	0	28	1	75	11	12	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	3	0	0	0	1	
	30 & above	0	2	0	0	0	2	0	1	
n.r.	0	0	0	0	0	0	1	1		
	all	15	550	5	205	14	534	148	99	
concessional	less than 6	0	0	0	0	0	0	0	0	
	6 -10	0	0	0	0	0	0	0	0	
	10 -12	1	6	0	15	1	7	7	2	
	12 -15	0	0	0	0	0	0	0	0	
	15 -20	0	0	0	0	0	0	0	0	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0		
	all	1	6	0	15	1	7	7	2	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	16	263	15	448	16	272	165	69	
	less than 6	0	19	0	0	0	18	4	2	
	6 -10	2	37	0	0	2	35	20	7	
	10 -12	7	55	0	15	6	53	67	21	
	12 -15	11	536	6	503	10	534	106	88	
	15 -20	1	81	0	28	1	79	13	14	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	3	0	0	0	1	
	30 & above	0	2	0	0	0	2	0	1	
	n.r.	0	8	0	3	0	7	3	4	
		all	38	1000	22	1000	36	1000	374	203
	estd. hhs (00)/amount of cash loan (Rs.000)		9230	1105750	1190	55230	10420	1160980	x	x
est. hh. rep. cash loan (00)		347	x	27	x	374	x	x	x	
sample hhs rep. cash loan		175	x	28	x	203	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Jharkhand										
interest free simple	nil	32	141	29	72	31	120	1155	169	
	less than 6	7	45	7	130	7	71	247	33	
	6 -10	13	122	12	282	12	172	453	59	
	10 -12	10	107	4	51	9	90	327	39	
	12 -15	6	66	12	230	7	117	262	54	
	15 -20	4	59	1	18	4	46	137	9	
	20 -25	1	4	0	0	1	3	42	5	
	25 -30	4	10	2	4	4	8	138	12	
	30 & above	12	43	7	21	11	36	390	41	
	n.r.	2	7	1	13	2	9	56	10	
all		57	462	42	748	54	551	1974	255	
compound	less than 6	1	7	0	0	0	5	16	3	
	6 -10	1	19	0	0	1	13	24	3	
	10 -12	4	27	2	4	4	20	137	33	
	12 -15	4	38	4	20	4	32	156	23	
	15 -20	11	173	4	52	9	136	332	31	
	20 -25	1	3	0	3	1	3	39	5	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
n.r.	2	16	5	7	3	13	111	8		
all		25	283	14	85	22	222	815	106	
concessional	less than 6	0	5	1	2	1	4	20	8	
	6 -10	4	31	1	3	3	23	124	26	
	10 -12	3	13	0	1	2	9	77	10	
	12 -15	1	19	1	2	1	14	46	17	
	15 -20	1	14	6	85	2	36	72	11	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	1	4	0	0	0	3	15	1	
n.r.	7	28	0	0	5	19	195	20		
all		17	113	9	95	15	107	548	93	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	32	141	29	72	31	120	1155	169	
	less than 6	8	56	8	133	8	80	283	44	
	6 -10	17	172	12	285	16	207	595	87	
	10 -12	17	147	6	56	15	119	541	82	
	12 -15	12	123	16	252	13	163	464	94	
	15 -20	16	245	11	155	15	217	540	51	
	20 -25	3	7	1	3	2	6	80	10	
	25 -30	4	10	2	4	4	8	138	12	
	30 & above	12	47	7	21	11	39	405	42	
	n.r.	11	51	6	20	10	41	361	38	
	all		129	1000	92	1000	120	1000	4431	617
	estd. hhs (00)/amount of cash loan (Rs.000)		28041	2862625	8806	1280155	36847	4142779	x	x
est. hh. rep. cash loan (00)		3624	x	808	x	4431	x	x	x	
sample hhs rep. cash loan		482	x	135	x	617	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	cultivator		non-cultivator		all household		Rural number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Karnataka									
interest free simple	nil	34	52	32	75	33	56	2330	181
	less than 6	3	2	6	6	4	3	314	17
	6 -10	11	31	5	17	9	29	603	49
	10 -12	24	92	5	12	16	79	1114	72
	12 -15	96	272	29	241	67	267	4697	246
	15 -20	86	231	25	275	60	238	4174	220
	20 -25	23	55	5	19	16	49	1084	68
	25 -30	1	0	0	0	1	0	39	4
	30 & above	137	166	90	291	117	186	8205	372
	n.r.	0	0	0	0	0	0	0	0
all	335	850	160	860	261	852	18227	960	
compound	less than 6	0	0	0	0	0	0	0	0
	6 -10	1	6	0	0	0	5	31	3
	10 -12	0	0	0	0	0	0	14	2
	12 -15	3	15	2	14	3	15	199	15
	15 -20	11	18	4	22	8	19	573	37
	20 -25	0	0	1	3	1	1	55	7
	25 -30	0	0	0	0	0	0	5	1
	30 & above	16	44	5	13	11	39	782	48
	n.r.	0	0	0	0	0	0	0	0
	all	31	83	13	52	23	78	1601	108
concessional	less than 6	1	0	0	0	0	0	23	1
	6 -10	0	0	3	7	1	1	97	6
	10 -12	5	5	1	6	3	5	235	9
	12 -15	1	3	0	0	1	2	60	5
	15 -20	1	0	0	0	0	0	30	3
	20 -25	2	6	0	0	1	5	87	2
	25 -30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all	10	15	4	12	8	14	531	26
n.r. any	any	0	0	0	0	0	0	0	0
	nil	34	52	32	75	33	56	2330	181
	less than 6	4	2	6	6	5	3	337	18
	6 -10	12	37	8	24	10	34	731	58
	10 -12	29	98	7	18	19	85	1362	83
	12 -15	101	289	31	255	71	284	4956	266
	15 -20	97	249	29	297	68	257	4777	260
	20 -25	26	62	6	22	18	55	1226	77
	25 -30	1	0	0	0	1	0	44	5
	30 & above	153	210	95	304	129	225	8987	420
n.r.	0	0	0	0	0	0	0	0	
all	391	1000	207	1000	313	1000	21864	1228	
estd. hhs (00)/amount of cash loan (Rs.000)		40147	53886130	29761	10383506	69908	64269636	x	x
est. hh. rep. cash loan (00)		15717	x	6147	x	21864	x	x	x
sample hhs rep. cash loan		826	x	402	x	1228	x	x	x



Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Kerala										
interest free simple	nil	64	94	65	104	65	97	3230	277	
	less than 6	8	7	8	14	8	9	413	28	
	6 -10	23	39	18	36	20	38	1018	59	
	10 -12	20	27	22	60	21	37	1069	69	
	12 -15	131	229	92	214	111	224	5558	366	
	15 -20	98	199	68	181	83	194	4138	263	
	20 -25	15	12	8	18	11	14	566	39	
	25 -30	2	1	3	2	2	1	117	9	
	30 & above	22	39	28	35	25	38	1240	105	
	n.r.	0	0	0	0	0	0	3	1	
all		276	553	218	559	247	555	12315	845	
compound	less than 6	0	0	0	0	0	0	0	0	
	6 -10	2	2	3	3	3	2	127	11	
	10 -12	9	37	7	18	8	31	401	27	
	12 -15	63	131	52	124	58	128	2883	180	
	15 -20	50	123	25	74	37	108	1853	122	
	20 -25	7	10	7	8	7	9	345	24	
	25 -30	2	1	0	0	1	1	66	7	
	30 & above	24	24	18	66	21	37	1064	62	
n.r.	1	0	0	0	0	0	24	1		
all		140	328	105	293	122	317	6104	395	
concessional	less than 6	3	3	2	3	3	3	129	9	
	6 -10	1	1	6	28	4	9	186	13	
	10 -12	3	3	4	2	4	3	176	12	
	12 -15	3	19	6	10	4	16	220	23	
	15 -20	0	0	0	1	0	0	5	2	
	20 -25	1	0	0	0	0	0	16	2	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0		
all		11	25	18	45	14	31	713	59	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	64	94	65	104	65	97	3230	277	
	less than 6	11	10	10	17	11	12	543	37	
	6 -10	26	41	28	68	27	49	1331	83	
	10 -12	32	66	34	80	33	71	1646	108	
	12 -15	195	378	150	348	172	369	8604	565	
	15 -20	145	322	92	256	118	302	5903	383	
	20 -25	21	22	15	26	18	23	899	64	
	25 -30	4	2	3	2	4	2	183	16	
	30 & above	46	63	45	101	46	75	2274	166	
	n.r.	1	0	0	0	1	0	27	2	
	all		429	1000	359	1000	394	1000	19654	1419
	estd. hhs (00)/amount of cash loan (Rs.000)		24771	68469018	25174	29738972	49945	98207991	x	x
	est. hh. rep. cash loan (00)		10626	x	9028	x	19654	x	x	x
sample hhs rep. cash loan		669	x	750	x	1419	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Madhya Pradesh										
interest free simple	nil	13	18	19	46	15	21	1457	120	
	less than 6	3	3	32	309	13	34	1194	37	
	6 -10	3	3	1	5	3	3	247	20	
	10 -12	5	8	4	32	5	10	446	59	
	12 -15	67	159	14	119	49	155	4612	315	
	15 -20	56	245	5	27	39	222	3669	206	
	20 -25	49	133	16	79	38	127	3583	191	
	25 -30	1	0	0	0	0	0	45	4	
	30 & above	96	181	37	157	76	178	7145	385	
	n.r.	3	2	0	0	2	2	182	10	
all		241	733	106	729	195	732	18325	1124	
compound	less than 6	0	0	0	0	0	0	15	4	
	6 -10	0	0	0	0	0	0	5	1	
	10 -12	5	11	3	14	4	11	386	33	
	12 -15	35	96	13	110	27	97	2565	147	
	15 -20	28	79	5	29	20	74	1921	102	
	20 -25	8	19	4	14	7	19	637	25	
	25 -30	1	1	0	0	1	1	53	3	
	30 & above	9	17	8	53	9	20	825	52	
	n.r.	4	4	0	0	3	4	242	4	
all		81	227	33	221	64	226	6054	354	
concessional	less than 6	0	0	0	0	0	0	12	2	
	6 -10	1	1	0	0	1	1	70	7	
	10 -12	2	5	0	1	1	5	134	9	
	12 -15	3	9	1	3	2	9	185	18	
	15 -20	0	0	0	0	0	0	6	2	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	3	1	
	n.r.	2	8	0	0	1	7	122	2	
all		8	23	1	4	6	21	532	41	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	13	18	19	46	15	21	1457	120	
	less than 6	3	3	32	309	13	34	1221	43	
	6 -10	4	3	1	5	3	4	322	28	
	10 -12	12	24	7	47	10	26	966	101	
	12 -15	104	264	28	233	78	261	7360	479	
	15 -20	84	324	10	56	59	296	5561	309	
	20 -25	57	152	20	93	45	146	4219	216	
	25 -30	2	2	0	0	1	1	98	7	
	30 & above	105	198	45	210	84	199	7942	437	
	n.r.	8	14	1	1	6	12	546	16	
	all		317	1000	150	1000	261	1000	24522	1568
	estd. hhs (00)/amount of cash loan (Rs.000)		62164	76125746	31880	8808387	94044	84934133	x	x
est. hh. rep. cash loan (00)		19726	x	4795	x	24522	x	x	x	
sample hhs rep. cash loan		1203	x	365	x	1568	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Maharashtra										
interest free simple	nil	52	71	36	79	45	73	5269	437	
	less than 6	5	8	3	7	4	8	477	33	
	6 -10	5	7	8	57	6	19	729	76	
	10 -12	11	12	10	98	11	33	1258	80	
	12 -15	90	209	28	172	62	200	7305	495	
	15 -20	158	441	46	438	107	440	12700	801	
	20 -25	11	18	2	5	7	15	853	58	
	25 -30	1	2	0	1	1	2	113	9	
	30 & above	20	37	16	63	18	43	2149	202	
	n.r.	0	1	0	1	0	1	20	4	
all	276	734	107	842	200	761	23652	1659		
compound	less than 6	1	1	0	0	0	1	57	4	
	6 -10	3	3	0	1	2	2	178	8	
	10 -12	3	12	0	0	2	9	194	12	
	12 -15	15	29	2	6	10	24	1138	78	
	15 -20	54	122	12	58	35	107	4155	230	
	20 -25	1	13	0	0	1	10	90	4	
	25 -30	0	0	0	0	0	0	18	3	
	30 & above	6	11	2	10	4	11	461	38	
n.r.	0	0	0	0	0	0	0	0		
all	76	191	16	76	49	163	5794	358		
concessional	less than 6	1	0	0	0	1	0	63	5	
	6 -10	0	0	0	0	0	0	26	4	
	10 -12	1	1	0	0	1	1	72	2	
	12 -15	1	1	1	3	1	1	69	8	
	15 -20	1	2	0	0	1	2	73	5	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	16	2	
n.r.	0	0	0	0	0	0	0	0		
all	4	4	2	3	3	4	317	25		
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	52	71	36	79	45	73	5269	437	
	less than 6	7	10	3	7	5	9	597	42	
	6 -10	8	10	8	58	8	21	932	88	
	10 -12	15	24	10	98	13	42	1524	94	
	12 -15	105	239	31	181	72	225	8484	579	
	15 -20	212	565	57	496	142	548	16822	1033	
	20 -25	13	31	2	5	8	24	943	62	
	25 -30	2	3	1	1	1	2	131	12	
	30 & above	26	47	18	74	22	54	2626	242	
	n.r.	0	1	0	1	0	1	20	4	
	all	378	1000	149	1000	275	1000	32489	2338	
	estd. hhs (00)/amount of cash loan (Rs.000)		64989	92722834	53194	30078669	118183	122801503	x	x
est. hh. rep. cash loan (00)		24546	x	7942	x	32489	x	x	x	
sample hhs rep. cash loan		1509	x	829	x	2338	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Orissa										
interest free simple	nil	28	38	16	54	23	43	1550	162	
	less than 6	5	12	3	6	4	10	276	13	
	6 -10	3	8	0	4	2	6	135	15	
	10 -12	20	53	13	73	18	59	1168	89	
	12 -15	69	204	30	136	55	185	3643	233	
	15 -20	33	62	13	33	26	54	1725	93	
	20 -25	4	3	4	24	4	9	256	13	
	25 -30	2	2	0	0	1	1	64	5	
	30 & above	61	173	51	176	57	174	3798	243	
	n.r.	0	0	1	1	0	0	20	3	
all		183	516	108	454	156	498	10336	670	
compound	less than 6	1	13	2	15	1	13	88	6	
	6 -10	4	7	0	1	2	6	161	10	
	10 -12	13	49	3	13	10	39	637	45	
	12 -15	61	275	19	168	46	244	3045	201	
	15 -20	25	74	14	245	21	124	1386	69	
	20 -25	1	4	2	2	1	4	72	3	
	25 -30	0	0	0	0	0	0	5	1	
	30 & above	7	10	16	44	10	20	669	49	
n.r.	1	0	0	0	1	0	40	2		
all		111	433	54	486	91	449	6010	378	
concessional	less than 6	0	0	0	0	0	0	5	1	
	6 -10	1	0	0	0	1	0	38	5	
	10 -12	1	3	1	5	1	4	75	4	
	12 -15	1	7	0	0	1	5	37	6	
	15 -20	0	3	0	0	0	2	18	1	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
	n.r.	0	0	0	0	0	0	0	0	
all		3	13	2	5	3	11	173	17	
n.r. any	any	0	0	0	0	0	0	2	1	
	nil	28	38	16	54	23	43	1550	162	
	less than 6	6	25	5	21	6	24	369	20	
	6 -10	8	15	1	4	5	12	334	30	
	10 -12	34	105	17	91	28	101	1858	137	
	12 -15	130	486	48	304	101	433	6663	438	
	15 -20	59	139	26	278	47	179	3129	163	
	20 -25	5	7	5	26	5	12	329	16	
	25 -30	2	2	0	0	1	1	69	6	
	30 & above	68	183	66	220	67	194	4465	291	
	n.r.	1	0	1	1	1	1	61	6	
	all		313	1000	175	1000	264	1000	17463	1181
	estd. hhs (00)/amount of cash loan (Rs.000)		42698	16977848	23502	6914014	66199	23891861	x	x
est. hh. rep. cash loan (00)		13346	x	4117	x	17463	x	x	x	
sample hhs rep. cash loan		844	x	337	x	1181	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Punjab										
interest free simple	nil	80	128	83	248	81	150	2420	199	
	less than 6	6	18	0	0	3	15	96	3	
	6 -10	3	3	3	3	3	3	87	8	
	10 -12	2	3	2	7	2	4	70	9	
	12 -15	65	233	32	82	50	206	1482	114	
	15 -20	17	103	6	53	12	94	355	26	
	20 -25	34	126	31	196	33	138	978	94	
	25 -30	1	7	1	7	1	7	35	3	
	30 & above	28	32	20	90	24	42	729	78	
	n.r.	0	0	0	0	0	0	0	0	
	all	139	525	92	438	118	510	3509	313	
compound	less than 6	2	22	0	0	1	18	34	1	
	6 -10	4	14	3	7	4	13	117	8	
	10 -12	14	29	3	22	9	28	267	21	
	12 -15	38	177	15	94	28	162	827	70	
	15 -20	6	14	2	8	4	13	133	18	
	20 -25	15	68	35	121	25	77	733	63	
	25 -30	0	0	2	3	1	0	23	1	
	30 & above	4	6	10	48	7	14	197	15	
n.r.	0	0	0	0	0	0	0	0		
	all	82	331	71	302	77	326	2300	194	
concessional	less than 6	1	1	0	0	1	1	16	1	
	6 -10	0	0	0	0	0	0	0	0	
	10 -12	1	1	0	0	0	1	10	1	
	12 -15	3	13	3	10	3	12	83	5	
	15 -20	0	0	0	0	0	0	0	0	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	2	0	0	4	1	
n.r.	0	0	0	0	0	0	0	0		
	all	5	15	3	12	4	15	114	8	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	80	128	83	248	81	150	2420	199	
	less than 6	9	42	0	0	5	34	146	5	
	6 -10	7	17	7	10	7	16	204	16	
	10 -12	17	34	6	29	12	33	347	31	
	12 -15	106	422	50	186	80	380	2386	188	
	15 -20	23	118	9	61	16	108	487	44	
	20 -25	49	193	67	318	57	216	1711	157	
	25 -30	1	7	3	10	2	8	59	4	
	30 & above	32	38	31	139	31	56	930	94	
	n.r.	0	0	0	0	0	0	0	0	
		all	285	1000	225	1000	257	1000	7676	661
	estd. hhs (00)/amount of cash loan (Rs.000)		16040	40437044	13808	8818402	29847	49255446	x	x
est. hh. rep. cash loan (00)		4564	x	3112	x	7676	x	x	x	
sample hhs rep. cash loan		343	x	318	x	661	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	cultivator		non-cultivator		all household		Rural number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rajasthan									
interest free simple	nil	23	30	22	124	23	47	1596	123
	less than 6	0	0	0	0	0	0	11	1
	6 -10	2	17	1	3	2	14	110	8
	10 -12	4	9	3	9	4	9	251	39
	12 -15	57	155	27	69	49	140	3473	270
	15 -20	60	91	20	57	50	85	3487	280
	20 -25	159	459	130	396	152	447	10636	747
	25 -30	0	0	0	0	0	0	0	0
	30 & above	23	28	22	45	23	31	1617	116
	n.r.	1	3	0	0	1	2	74	6
all	283	762	193	580	260	729	18258	1361	
compound	less than 6	0	0	0	0	0	0	1	1
	6 -10	0	1	0	1	0	1	13	2
	10 -12	1	2	0	0	1	2	68	6
	12 -15	16	62	7	69	14	63	976	82
	15 -20	14	28	11	31	13	29	943	84
	20 -25	28	90	23	128	27	97	1867	115
	25 -30	0	0	0	0	0	0	0	0
	30 & above	9	16	17	48	11	22	754	42
	n.r.	0	1	0	0	0	1	11	3
all	64	200	53	277	61	214	4302	312	
concessional	less than 6	0	0	0	0	0	0	0	0
	6 -10	0	0	0	0	0	0	27	3
	10 -12	0	0	0	0	0	0	13	1
	12 -15	4	6	6	19	4	8	298	17
	15 -20	0	1	0	0	0	1	10	3
	20 -25	2	0	0	0	1	0	79	1
	25 -30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
all	6	8	6	19	6	10	428	25	
n.r. any	any	0	0	0	0	0	0	0	0
	nil	23	30	22	124	23	47	1596	123
	less than 6	0	0	0	0	0	0	12	2
	6 -10	2	18	1	4	2	15	150	13
	10 -12	5	12	3	9	5	11	332	46
	12 -15	77	223	39	157	67	211	4719	366
	15 -20	74	120	31	89	63	115	4434	366
	20 -25	188	549	152	524	179	544	12559	860
	25 -30	0	0	0	0	0	0	0	0
	30 & above	32	44	39	94	34	53	2371	158
	n.r.	2	4	0	0	1	3	84	9
	all	367	1000	254	1000	338	1000	23752	1755
	estd. hhs (00)/amount of cash loan (Rs.000)		52393	69476702	17806	14980663	70199	84457365	x
est. hh. rep. cash loan (00)		19223	x	4529	x	23752	x	x	x
sample hhs rep. cash loan		1261	x	494	x	1755	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Tamil Nadu										
interest free simple	nil	23	39	54	93	43	63	4750	162	
	less than 6	3	7	0	0	1	4	134	9	
	6 -10	4	11	5	45	4	26	487	24	
	10 -12	21	27	5	14	11	21	1167	59	
	12 -15	85	204	29	78	49	148	5354	287	
	15 -20	68	180	40	152	50	167	5506	229	
	20 -25	55	106	45	146	48	124	5335	224	
	25 -30	3	1	1	0	1	1	151	3	
	30 & above	169	271	108	317	129	292	14231	682	
	n.r.	0	0	0	0	0	0	0	0	
all	348	807	210	753	258	783	28423	1362		
compound	less than 6	1	4	0	0	0	2	25	1	
	6 -10	2	10	0	0	1	5	83	5	
	10 -12	11	14	3	30	6	21	616	22	
	12 -15	29	57	6	30	14	45	1553	69	
	15 -20	15	34	9	62	11	46	1203	54	
	20 -25	0	0	0	0	0	0	41	3	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	6	29	5	13	5	22	588	30	
n.r.	0	0	0	0	0	0	0	0		
all	59	149	22	136	35	143	3882	173		
concessional	less than 6	0	0	1	6	1	2	94	4	
	6 -10	3	3	2	2	3	3	288	10	
	10 -12	0	1	0	0	0	0	13	1	
	12 -15	0	0	1	10	1	4	97	2	
	15 -20	0	0	0	1	0	0	10	3	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	2	1	0	0	1	1	89	3	
n.r.	0	0	0	0	0	0	0	0		
all	6	5	5	18	5	11	590	23		
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	23	39	54	93	43	63	4750	162	
	less than 6	4	12	1	6	2	9	253	14	
	6 -10	9	24	7	47	8	34	858	39	
	10 -12	31	41	8	44	16	43	1758	81	
	12 -15	114	261	36	118	63	198	6978	356	
	15 -20	83	214	49	214	61	214	6699	283	
	20 -25	56	106	45	146	49	124	5376	227	
	25 -30	3	1	1	0	1	1	151	3	
	30 & above	177	302	113	331	135	315	14908	715	
	n.r.	0	0	0	0	0	0	0	0	
	all	403	1000	266	1000	313	1000	34533	1604	
	estd. hhs (00)/amount of cash loan (Rs.000)		38381	56891429	71801	45621372	110182	102512800	x	x
est. hh. rep. cash loan (00)		15469	x	19064	x	34533	x	x	x	
sample hhs rep. cash loan		805	x	799	x	1604	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	cultivator		non-cultivator		all household		Rural number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Uttaranchal										
interest free simple	nil	5	79	18	405	8	255	97	21	
	less than 6	0	0	0	0	0	0	0	0	
	6 -10	0	0	13	96	3	52	42	3	
	10 -12	0	0	2	2	1	1	7	1	
	12 -15	6	140	1	3	4	66	53	21	
	15 -20	1	31	0	0	1	14	12	3	
	20 -25	0	29	0	0	0	13	2	1	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	5	27	94	7	53	84	10	
	n.r.	0	0	0	0	0	0	0	0	
	all	7	206	44	195	17	200	200	39	
compound	less than 6	0	0	0	0	0	0	0	0	
	6 -10	0	1	0	0	0	1	3	1	
	10 -12	2	39	1	1	2	18	21	4	
	12 -15	21	556	15	276	19	405	230	48	
	15 -20	0	0	0	0	0	0	0	0	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	2	54	20	100	7	79	83	9	
n.r.	2	41	0	0	1	19	15	4		
	all	26	691	36	377	29	522	342	65	
concessional	less than 6	0	0	0	0	0	0	0	0	
	6 -10	0	0	0	0	0	0	0	0	
	10 -12	0	0	3	22	1	12	9	1	
	12 -15	2	24	0	0	1	11	15	4	
	15 -20	0	0	0	0	0	0	0	0	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
	n.r.	0	0	0	0	0	0	0	0	
	all	2	24	3	22	2	23	25	5	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	5	79	18	405	8	255	97	21	
	less than 6	0	0	0	0	0	0	0	0	
	6 -10	0	1	13	96	4	52	44	4	
	10 -12	2	39	6	25	3	32	38	6	
	12 -15	28	721	17	279	25	483	299	73	
	15 -20	1	31	0	0	1	14	12	3	
	20 -25	0	29	0	0	0	13	2	1	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	3	59	46	194	14	132	167	19	
	n.r.	2	41	0	0	1	19	15	4	
		all	39	1000	100	1000	55	1000	661	128
	estd. hhs (00)/amount of cash loan (Rs.000)		8851	613709	3108	717112	11959	1330822	x	x
	est. hh. rep. cash loan (00)		348	x	312	x	661	x	x	x
sample hhs rep. cash loan		87	x	41	x	128	x	x	x	



Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Uttar Pradesh										
interest free simple	nil	59	107	62	154	60	116	13230	1049	
	less than 6	11	41	11	69	11	47	2408	175	
	6 -10	3	14	4	18	3	15	645	60	
	10 -12	8	30	6	23	7	28	1624	140	
	12 -15	38	213	25	105	35	191	7655	558	
	15 -20	6	54	3	11	5	45	1177	73	
	20 -25	4	13	4	13	4	13	927	77	
	25 -30	1	1	0	0	0	1	101	11	
	30 & above	54	172	70	390	58	217	12928	853	
	n.r.	1	2	0	1	1	2	192	22	
	all	118	540	116	631	118	558	26083	1868	
compound	less than 6	6	16	4	8	5	15	1172	105	
	6 -10	1	4	1	2	1	3	205	19	
	10 -12	5	19	1	2	4	16	818	71	
	12 -15	40	210	21	85	35	184	7794	585	
	15 -20	4	26	1	8	3	22	733	55	
	20 -25	1	3	1	3	1	3	215	8	
	25 -30	0	0	0	0	0	0	56	3	
	30 & above	15	42	16	49	15	44	3390	231	
n.r.	3	12	2	4	3	10	652	38		
	all	71	333	45	161	64	297	14207	1075	
concessional	less than 6	1	2	1	2	1	2	200	14	
	6 -10	1	8	2	48	1	16	292	18	
	10 -12	1	2	0	0	0	1	87	10	
	12 -15	2	5	1	3	2	5	453	36	
	15 -20	0	2	0	1	0	2	43	2	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	46	6	
	n.r.	0	1	0	0	0	1	34	3	
	all	5	21	4	54	5	28	1096	88	
n.r. any	any	0	0	0	0	0	0	4	1	
	nil	59	107	62	154	60	116	13230	1049	
	less than 6	17	60	15	78	17	64	3730	291	
	6 -10	5	25	7	68	5	34	1143	97	
	10 -12	13	51	7	25	11	46	2528	221	
	12 -15	79	428	47	193	71	380	15807	1172	
	15 -20	11	82	3	20	9	69	1953	130	
	20 -25	5	16	5	17	5	16	1142	85	
	25 -30	1	1	0	0	1	1	157	14	
	30 & above	69	215	87	439	74	261	16317	1085	
	n.r.	5	15	2	5	4	13	882	64	
		all	241	1000	214	1000	234	1000	51796	3879
	estd. hhs (00)/amount of cash loan (Rs.000)		165973	89003493	55486	23022787	221460	112026280	x	x
est. hh. rep. cash loan (00)		39923	x	11874	x	51796	x	x	x	
sample hhs rep. cash loan		2838	x	1041	x	3879	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
West Bengal										
interest free simple	nil	80	190	74	255	77	211	9371	707	
	less than 6	13	28	15	101	14	51	1703	80	
	6 -10	11	32	7	40	9	34	1139	126	
	10 -12	17	66	7	37	13	57	1568	131	
	12 -15	36	172	17	89	28	145	3375	280	
	15 -20	9	58	2	29	6	48	716	50	
	20 -25	3	4	4	4	3	4	383	23	
	25 -30	0	1	0	0	0	0	19	2	
	30 & above	30	113	24	64	28	97	3380	210	
	n.r.	5	12	3	7	4	10	519	58	
all	119	485	77	372	101	448	12286	919		
compound	less than 6	3	7	0	4	2	6	190	19	
	6 -10	4	14	4	56	4	28	474	42	
	10 -12	5	11	4	25	4	15	532	65	
	12 -15	31	188	20	212	26	196	3179	233	
	15 -20	2	5	1	42	1	17	175	13	
	20 -25	0	0	0	0	0	0	3	1	
	25 -30	0	0	0	0	0	0	2	1	
	30 & above	5	15	2	8	4	12	449	47	
n.r.	3	6	0	1	2	5	226	24		
all	52	247	31	347	43	279	5201	441		
concessional	less than 6	2	3	0	0	1	2	121	11	
	6 -10	6	16	5	16	6	16	702	81	
	10 -12	2	13	2	3	2	10	248	25	
	12 -15	5	28	1	3	4	20	445	29	
	15 -20	0	0	0	0	0	0	19	1	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	1	6	0	0	1	4	81	6	
n.r.	1	12	0	3	1	10	101	16		
all	18	79	9	27	14	62	1716	169		
n.r. any	any	0	0	0	0	0	0	3	1	
	nil	80	190	74	255	77	211	9371	707	
	less than 6	17	39	16	105	16	60	1987	109	
	6 -10	22	62	16	112	19	78	2315	249	
	10 -12	24	89	13	65	19	82	2348	221	
	12 -15	72	388	38	304	57	361	6957	537	
	15 -20	11	63	2	71	7	66	910	64	
	20 -25	3	5	4	4	3	5	386	24	
	25 -30	0	1	0	0	0	1	21	3	
	30 & above	37	134	26	72	32	114	3900	262	
	n.r.	9	31	4	12	7	25	844	98	
	all	247	1000	180	1000	218	1000	26539	2113	
	estd. hhs (00)/amount of cash loan (Rs.000)		68836	26294256	52778	12550238	121614	38844494	x	x
est. hh. rep. cash loan (00)		17015	x	9524	x	26539	x	x	x	
sample hhs rep. cash loan		1285	x	828	x	2113	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural								
		cultivator		non-cultivator		all household		number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
India										
Institutional agency										
interest free simple	nil	2	5	3	23	3	9	3997	380	
	less than 6	3	9	2	22	3	12	3834	330	
	6 -10	4	19	4	50	4	26	6172	735	
	10 -12	11	47	7	113	9	61	13258	1034	
	12 -15	59	332	25	263	46	317	67619	4663	
	15 -20	38	257	17	234	30	252	43784	2576	
	20 -25	2	9	1	10	2	9	2898	166	
	25 -30	0	0	0	0	0	0	122	5	
	30 & above	1	3	0	2	1	3	1013	84	
	n.r.	1	2	0	1	1	2	889	123	
all		114	678	56	695	91	682	134031	9434	
compound	less than 6	1	7	0	2	1	6	1152	122	
	6 -10	1	6	1	8	1	7	1519	160	
	10 -12	5	23	2	21	3	23	5048	480	
	12 -15	27	157	12	126	21	151	31173	2642	
	15 -20	14	90	5	89	11	90	15628	1042	
	20 -25	1	6	0	2	0	5	543	29	
	25 -30	0	0	0	0	0	0	15	2	
	30 & above	0	0	0	0	0	0	270	15	
n.r.	1	3	0	1	1	3	1442	94		
all		49	292	20	249	37	283	55027	4491	
concessional	less than 6	1	2	1	3	1	2	928	98	
	6 -10	2	4	2	11	2	6	2334	244	
	10 -12	1	4	1	6	1	4	1632	144	
	12 -15	2	11	1	9	2	11	2635	276	
	15 -20	0	1	0	2	0	1	336	42	
	20 -25	0	0	0	0	0	0	0	0	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	71	5	
n.r.	1	2	0	0	0	1	532	43		
all		7	24	4	32	6	26	8398	850	
n.r. any	any	0	0	0	0	0	0	39	4	
	nil	2	5	3	23	3	9	3997	380	
	less than 6	5	18	3	27	4	20	5914	550	
	6 -10	7	30	7	69	7	38	10019	1138	
	10 -12	16	74	9	140	13	88	19877	1656	
	12 -15	89	500	38	398	68	478	101083	7555	
	15 -20	52	348	22	325	40	343	59505	3651	
	20 -25	3	14	2	12	2	14	3441	195	
	25 -30	0	0	0	0	0	0	137	7	
	30 & above	1	3	1	3	1	3	1347	103	
	n.r.	3	6	1	3	2	6	2896	263	
	all		170	1000	82	1000	134	1000	198594	15019
	estd. hhs (00)/amount of cash loan (Rs.000)		882296	499480523	596233	136619645	1478529	636100168	x	x
	est. hh. rep. cash loan (00)		149652	x	48942	x	198594	x	x	x
sample hhs rep. cash loan		10561	x	4458	x	15019	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Rural							
		cultivator		non-cultivator		all household		number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
India									
interest free simple	nil	43	174	43	204	43	184	63769	5349
	less than 6	3	20	3	24	3	22	5168	336
	6 -10	0	3	1	4	1	3	877	79
	10 -12	1	4	1	2	1	3	1214	115
	12 -15	1	12	1	4	1	9	1623	139
	15 -20	3	25	3	28	3	26	4117	222
	20 -25	33	317	30	247	32	293	47291	2483
	25 -30	1	2	0	1	1	2	928	74
	30 & above	59	316	60	376	59	336	87737	4980
	n.r.	0	1	0	0	0	1	435	49
all		100	700	98	687	99	696	146432	8312
compound	less than 6	1	2	0	1	1	2	785	69
	6 -10	0	0	0	1	0	1	191	15
	10 -12	0	2	0	0	0	2	279	20
	12 -15	1	4	0	1	0	3	552	43
	15 -20	0	2	0	1	0	2	484	53
	20 -25	4	43	3	28	4	38	5594	333
	25 -30	0	1	0	0	0	1	226	21
	30 & above	12	66	10	62	11	64	16080	974
	n.r.	0	0	0	0	0	0	69	9
	all		17	121	14	94	16	112	23815
concessional	less than 6	0	0	0	0	0	0	71	16
	6 -10	0	0	0	10	0	3	85	7
	10 -12	0	0	0	0	0	0	155	8
	12 -15	0	0	0	3	0	1	147	7
	15 -20	0	0	0	0	0	0	21	5
	20 -25	0	2	0	0	0	2	255	9
	25 -30	0	0	0	0	0	0	0	0
	30 & above	0	1	0	1	0	1	309	23
	n.r.	0	2	0	0	0	1	120	11
	all		1	5	1	14	1	8	1160
n.r. any	any	0	0	0	0	0	0	3	2
	nil	43	174	43	204	43	184	63769	5349
	less than 6	4	23	4	25	4	24	5997	419
	6 -10	1	3	1	15	1	7	1153	101
	10 -12	1	6	1	2	1	5	1648	143
	12 -15	2	16	1	8	2	13	2322	189
	15 -20	3	27	3	30	3	28	4622	280
	20 -25	37	362	34	275	36	333	53118	2823
	25 -30	1	3	0	1	1	3	1146	94
	30 & above	71	382	70	439	70	401	103859	5965
n.r.	1	3	0	1	0	2	626	71	
all		157	1000	150	1000	155	1000	228477	14850
estd. hhs (00)/amount of cash loan (Rs.000)		882296	317557789	596233	160969661	1478529	478527450	x	x
est. hh. rep. cash loan (00)		138747	x	89730	x	228477	x	x	x
sample hhs rep. cash loan		9164	x	5686	x	14850	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	cultivator		non-cultivator		all household		Rural number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
	India	all credit agency								
interest free simple	nil	46	71	46	121	46	84	67695	5721	
	less than 6	6	14	6	23	6	16	8975	662	
	6 -10	5	13	5	25	5	16	7046	812	
	10 -12	12	30	7	53	10	36	14441	1148	
	12 -15	61	207	26	123	47	185	69156	4796	
	15 -20	41	167	20	122	32	155	47809	2794	
	20 -25	35	129	32	138	34	131	49980	2643	
	25 -30	1	1	0	1	1	1	1051	79	
	30 & above	60	125	60	205	60	146	88662	5059	
	n.r.	1	1	1	1	1	1	1324	172	
	all	198	686	147	691	177	688	262108	16919	
compound	less than 6	2	5	1	1	1	4	1937	191	
	6 -10	1	4	1	4	1	4	1710	175	
	10 -12	5	15	2	10	4	14	5327	500	
	12 -15	28	98	12	58	21	87	31704	2683	
	15 -20	14	56	6	41	11	52	15972	1091	
	20 -25	4	20	4	16	4	19	6090	360	
	25 -30	0	0	0	0	0	0	241	23	
	30 & above	12	26	10	33	11	28	16350	989	
n.r.	1	2	0	1	1	2	1511	103		
	all	64	226	34	166	52	210	76225	5887	
concessional	less than 6	1	1	1	2	1	1	998	114	
	6 -10	2	2	2	10	2	5	2419	251	
	10 -12	1	2	1	3	1	3	1787	152	
	12 -15	2	7	1	6	2	7	2782	283	
	15 -20	0	1	0	1	0	1	356	47	
	20 -25	0	1	0	0	0	1	255	9	
	25 -30	0	0	0	0	0	0	0	0	
	30 & above	0	1	0	0	0	0	380	28	
n.r.	1	2	0	0	0	1	652	54		
	all	7	17	5	23	6	18	9550	933	
n.r. any	any	0	0	0	0	0	0	42	6	
	nil	46	71	46	121	46	84	67695	5721	
	less than 6	9	20	7	26	8	21	11807	961	
	6 -10	7	19	8	40	8	25	11169	1237	
	10 -12	18	48	10	65	15	52	21492	1797	
	12 -15	91	312	39	187	70	279	103263	7732	
	15 -20	55	223	26	165	43	208	63879	3920	
	20 -25	40	150	35	154	38	151	56273	3008	
	25 -30	1	1	0	1	1	1	1283	101	
	30 & above	72	151	70	239	71	174	105119	6063	
	n.r.	3	5	1	2	2	4	3522	334	
		all	297	1000	218	1000	265	1000	391898	28094
	estd. hhs (00)/amount of cash loan (Rs.000)		882296	817086782	596233	297591050	1478529	1114677832	x	x
	est. hh. rep. cash loan (00)		261925	x	129972	x	391898	x	x	x
sample hhs rep. cash loan		18387	x	9707	x	28094	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andhra Pradesh									
interest free simple	nil	40	64	45	55	44	58	2214	167
	less than 6	2	1	2	13	2	8	109	11
	6 - 10	2	3	11	58	8	37	412	29
	10 - 12	14	149	22	224	19	196	956	54
	12 - 15	30	79	43	271	39	200	1951	168
	15 - 20	52	226	33	84	39	137	1989	160
	20 - 25	69	285	47	80	55	156	2770	221
	25 - 30	4	4	0	0	1	2	71	2
	30 & above	115	159	119	173	118	168	5976	450
	n.r.	0	0	0	1	0	1	7	3
all	268	908	245	904	253	905	12815	991	
compound	less than 6	0	0	3	4	2	3	90	4
	6 - 10	0	0	1	1	1	1	38	4
	10 - 12	3	15	1	5	2	9	97	10
	12 - 15	3	2	4	23	4	15	179	13
	15 - 20	3	5	1	1	2	3	93	7
	20 - 25	0	1	2	1	1	1	66	6
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	5	4	5	5	5	5	254	18
n.r.	0	0	0	0	0	0	0	0	
all	14	27	16	41	16	36	797	59	
concessional	less than 6	1	1	0	0	0	0	18	1
	6 - 10	1	1	0	0	0	0	10	1
	10 - 12	0	0	0	0	0	0	5	1
	12 - 15	0	0	0	0	0	0	0	0
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	
all	2	2	0	0	1	1	33	3	
n.r. any	any	0	0	0	0	0	0	0	0
	nil	40	64	45	55	44	58	2214	167
	less than 6	3	3	5	17	4	12	217	16
	6 - 10	2	3	13	59	9	38	460	34
	10 - 12	17	164	23	229	21	205	1059	65
	12 - 15	33	81	47	294	42	215	2130	181
	15 - 20	55	232	34	86	41	140	2082	167
	20 - 25	69	286	49	81	56	157	2836	227
	25 - 30	4	4	0	0	1	2	71	2
	30 & above	121	164	124	179	123	173	6230	468
	n.r.	0	0	0	1	0	1	7	3
	all	308	1000	293	1000	298	1000	15118	1168
estd. hhs (00)/amount of cash loan (Rs.000)		17240	37562232	33436	63289022	50677	100851255	x	x
est. hh. rep. cash loan (00)		5311	x	9807	x	15118	x	x	x
sample hhs rep. cash loan		422	x	746	x	1168	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Assam									
interest free simple	nil	24	197	32	77	28	107	145	65
	less than 6	13	98	4	30	8	47	42	17
	6 - 10	1	10	7	453	4	340	21	10
	10 - 12	1	173	1	35	1	70	5	9
	12 - 15	1	92	8	200	5	173	24	18
	15 - 20	0	9	2	90	1	69	5	4
	20 - 25	6	46	0	0	3	12	14	4
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	4	49	2	4	3	16	16	5
	n.r.	0	0	3	20	2	15	10	3
	all	26	476	27	833	26	742	136	68
compound	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	1	1	42	1	31	3	4
	10 - 12	0	2	0	0	0	0	1	1
	12 - 15	4	192	4	40	4	79	21	16
	15 - 20	3	109	0	0	1	28	7	3
	20 - 25	0	0	0	1	0	1	1	1
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
		all	7	304	6	83	6	139	31
concessional	less than 6	0	0	0	0	0	0	0	0
	6 - 10	1	23	2	8	1	12	6	3
	10 - 12	0	0	0	0	0	0	0	0
	12 - 15	0	0	0	0	0	0	0	0
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
		all	1	23	2	8	1	12	6
n.r. any	any	0	0	0	0	0	0	0	0
	nil	24	197	32	77	28	107	145	65
	less than 6	13	98	4	30	8	47	42	17
	6 - 10	2	34	10	502	6	383	30	17
	10 - 12	1	175	1	35	1	71	5	10
	12 - 15	4	284	12	240	9	251	44	34
	15 - 20	3	118	2	90	2	97	12	7
	20 - 25	6	46	1	1	3	13	15	5
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	4	49	2	4	3	16	16	5
n.r.	0	0	3	20	2	15	10	3	
	all	53	1000	66	1000	60	1000	309	158
estd. hhs (00)/amount of cash loan (Rs.000)		2417	279320	2744	820815	5175	1100135	x	x
est. hh. rep. cash loan (00)		129	x	181	x	309	x	x	x
sample hhs rep. cash loan		59	x	99	x	158	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bihar									
interest free simple	nil	37	152	38	302	38	243	542	112
	less than 6	8	34	8	37	8	36	114	9
	6 - 10	4	61	2	14	3	32	40	8
	10 - 12	4	17	1	49	2	36	34	9
	12 - 15	3	95	2	32	2	57	35	20
	15 - 20	1	139	1	2	1	56	13	3
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	18	86	12	32	15	54	219	47
	n.r.	0	0	1	1	0	1	4	2
all	37	433	27	167	32	272	458	98	
compound	less than 6	0	0	0	0	0	0	3	1
	6 - 10	0	11	2	71	1	47	18	4
	10 - 12	0	2	1	82	1	51	8	3
	12 - 15	10	303	21	321	16	313	225	52
	15 - 20	3	24	1	10	2	15	28	7
	20 - 25	3	20	1	1	2	8	28	4
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	7	30	11	37	9	34	127	25
	n.r.	0	0	1	2	0	1	5	3
	all	23	390	35	524	29	471	416	97
concessional	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	1	0	0	0	0	3	2
	10 - 12	0	21	0	0	0	8	3	2
	12 - 15	0	0	0	0	0	0	0	0
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	7	0	4	2	1
	25 - 30	0	4	0	0	0	2	1	1
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all	1	26	1	7	1	14	10	6
n.r. any	any	0	0	0	0	0	0	0	0
	nil	37	152	38	302	38	243	542	112
	less than 6	8	34	8	38	8	36	116	10
	6 - 10	4	73	4	85	4	80	61	14
	10 - 12	4	41	2	131	3	95	45	14
	12 - 15	13	398	24	352	18	370	260	72
	15 - 20	4	163	2	12	3	71	41	10
	20 - 25	3	20	2	8	2	12	30	5
	25 - 30	0	4	0	0	0	2	1	1
	30 & above	25	116	23	70	24	88	345	72
n.r.	0	0	1	3	1	2	9	5	
all	95	1000	95	1000	95	1000	1376	308	
estd. hhs (00)/amount of cash loan (Rs.000)		7256	1487835	7154	2277763	14411	3769895	x	x
est. hh. rep. cash loan (00)		693	x	682	x	1376	x	x	x
sample hhs rep. cash loan		164	x	143	x	308	x	x	x



Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Chhattisgarh									
interest free simple	nil	29	79	36	185	34	149	227	53
	less than 6	8	3	0	0	2	1	14	1
	6 - 10	1	1	1	21	1	14	8	3
	10 - 12	6	9	17	117	14	80	91	24
	12 - 15	18	266	49	298	41	287	271	57
	15 - 20	4	4	1	4	2	4	14	9
	20 - 25	1	1	7	32	6	21	38	5
	25 - 30	8	19	0	0	2	6	14	1
	30 & above	17	26	16	26	16	26	106	21
	n.r.	12	15	4	13	6	13	40	5
all	74	344	84	510	82	454	543	116	
compound	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	0	0	0	0	0	0
	10 - 12	6	58	3	29	4	39	24	5
	12 - 15	54	180	6	197	18	191	122	17
	15 - 20	3	308	0	6	1	108	8	5
	20 - 25	1	2	4	33	4	23	24	2
	25 - 30	8	5	0	0	2	2	14	1
	30 & above	4	8	0	0	1	3	8	4
	n.r.	0	0	0	0	0	0	0	0
all	73	561	14	265	29	365	193	32	
concessional	less than 6	1	1	0	1	0	1	2	2
	6 - 10	0	0	0	0	0	0	0	0
	10 - 12	0	0	2	9	1	6	8	1
	12 - 15	2	15	1	16	1	16	9	4
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	2	13	1	9	8	2
all	3	17	5	40	4	32	28	9	
n.r. any	any	0	0	0	0	0	0	0	0
	nil	29	79	36	185	34	149	227	53
	less than 6	9	5	0	1	3	2	17	3
	6 - 10	1	1	1	21	1	14	8	3
	10 - 12	12	67	21	155	18	125	123	30
	12 - 15	74	461	56	512	60	495	403	78
	15 - 20	8	312	2	10	3	112	21	14
	20 - 25	3	3	12	65	9	44	62	7
	25 - 30	16	23	0	0	4	8	28	2
	30 & above	21	34	16	26	17	29	115	25
	n.r.	12	15	6	26	7	22	48	7
	all	172	1000	118	1000	132	1000	882	195
	estd. hhs (00)/amount of cash loan (Rs.000)		1741	1982413	4917	3882364	6658	5864778	x
est. hh. rep. cash loan (00)		300	x	581	x	882	x	x	x
sample hhs rep. cash loan		68	x	127	x	195	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Delhi									
interest free simple	nil	10	104	2	78	5	96	115	26
	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	0	0	0	0	0	0
	10 - 12	0	6	1	418	1	136	24	5
	12 - 15	12	465	0	119	5	356	108	9
	15 - 20	4	200	0	52	2	153	39	9
	20 - 25	3	41	0	37	1	40	30	7
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	1	40	0	0	0	28	7	1
	n.r.	0	21	0	45	0	28	4	2
all	18	773	3	671	8	741	190	31	
compound	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	0	2	0	1	2	1
	10 - 12	0	42	0	5	0	30	3	3
	12 - 15	0	0	0	191	0	61	4	2
	15 - 20	0	0	0	18	0	6	1	1
	20 - 25	0	3	0	6	0	4	2	2
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	2	0	1	2	1
	all	0	45	1	224	1	102	14	10
concessional	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	0	0	0	0	0	0
	10 - 12	0	0	0	0	0	0	0	0
	12 - 15	0	0	0	11	0	4	1	1
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	7	78	0	16	3	58	62	3
	all	7	78	0	27	3	62	63	4
n.r. any	any	0	0	0	0	0	0	0	0
	nil	10	104	2	78	5	96	115	26
	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	0	2	0	1	2	1
	10 - 12	1	48	1	422	1	166	27	8
	12 - 15	12	465	1	321	5	420	113	12
	15 - 20	4	200	1	70	2	159	40	10
	20 - 25	3	44	0	44	1	44	32	9
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	1	40	0	0	0	28	7	1
n.r.	7	99	0	63	3	87	68	6	
all	33	1000	6	1000	15	1000	360	68	
estd. hhs (00)/amount of cash loan (Rs.000)		8374	2331126	15291	1078409	23664	3409535	x	x
est. hh. rep. cash loan (00)		275	x	85	x	360	x	x	x
sample hhs rep. cash loan		26	x	42	x	68	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Gujarat									
interest free simple	nil	104	185	71	97	83	128	2945	373
	less than 6	2	17	5	70	4	51	154	23
	6 - 10	9	17	26	130	20	90	693	60
	10 - 12	4	49	21	169	15	127	521	45
	12 - 15	32	137	28	77	29	98	1041	114
	15 - 20	33	325	16	34	23	136	796	69
	20 - 25	11	29	4	10	7	17	232	23
	25 - 30	0	0	1	1	0	0	12	1
	30 & above	9	14	14	12	12	13	428	33
	n.r.	0	0	0	0	0	0	0	0
all	97	589	110	502	105	533	3715	349	
compound	less than 6	0	0	0	0	0	0	5	3
	6 - 10	4	98	5	56	5	71	162	10
	10 - 12	0	2	2	9	1	7	43	6
	12 - 15	11	49	14	98	13	81	471	46
	15 - 20	8	74	7	63	7	67	249	32
	20 - 25	0	3	1	3	1	3	34	6
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	2	3	1	2	35	4
	n.r.	0	0	0	0	0	0	0	0
	all	24	225	28	232	27	230	941	102
concessional	less than 6	1	1	1	0	1	1	46	5
	6 - 10	0	0	0	2	0	1	6	1
	10 - 12	0	0	11	162	7	105	237	5
	12 - 15	0	0	1	4	1	3	26	4
	15 - 20	0	1	0	0	0	0	6	1
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all	2	1	12	168	8	109	288	14
n.r. any	any	0	0	0	0	0	0	0	0
	nil	104	185	71	97	83	128	2945	373
	less than 6	4	18	7	71	6	52	205	31
	6 - 10	13	114	31	188	24	162	861	71
	10 - 12	5	52	33	340	23	239	801	56
	12 - 15	43	186	43	179	43	182	1534	163
	15 - 20	41	399	23	96	30	203	1051	102
	20 - 25	11	32	5	12	8	19	266	29
	25 - 30	0	0	1	1	0	0	12	1
	30 & above	9	15	16	15	13	15	463	37
n.r.	0	0	0	0	0	0	0	0	
all	218	1000	212	1000	214	1000	7576	803	
estd. hhs (00)/amount of cash loan (Rs.000)		13151	19537381	22181	35986986	35332	55524368	x	x
est. hh. rep. cash loan (00)		2873	x	4704	x	7576	x	x	x
sample hhs rep. cash loan		341	x	462	x	803	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Haryana										
interest free simple	nil	53	142	55	120	54	132	656	93	
	less than 6	13	2	6	210	9	95	104	5	
	6 - 10	5	64	10	172	8	113	98	12	
	10 - 12	3	13	7	83	5	44	64	14	
	12 - 15	57	531	18	132	34	352	410	75	
	15 - 20	10	53	12	21	11	39	137	18	
	20 - 25	20	60	23	62	22	61	266	36	
	25 - 30	0	0	0	0	0	0	0	0	
	30 & above	20	48	29	106	25	74	304	35	
	n.r.	2	4	0	1	1	2	12	3	
all	111	774	93	788	100	780	1214	188		
compound	less than 6	0	0	1	8	0	4	4	1	
	6 - 10	0	0	0	0	0	0	3	1	
	10 - 12	0	4	2	13	1	8	18	6	
	12 - 15	6	21	5	38	5	29	66	17	
	15 - 20	3	2	10	28	7	13	83	9	
	20 - 25	6	15	1	2	3	9	35	9	
	25 - 30	0	0	0	0	0	0	0	0	
	30 & above	3	12	1	2	2	8	21	7	
	n.r.	1	0	0	0	0	0	3	2	
all	19	54	18	92	19	71	226	50		
concessional	less than 6	3	25	0	0	1	14	14	1	
	6 - 10	1	2	0	0	0	1	4	2	
	10 - 12	1	2	0	0	0	1	5	1	
	12 - 15	1	1	0	0	0	1	3	2	
	15 - 20	0	0	0	0	0	0	0	0	
	20 - 25	0	0	0	0	0	0	0	0	
	25 - 30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
	n.r.	0	0	0	0	0	0	1	1	
all	6	29	0	0	2	16	28	7		
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	53	142	55	120	54	132	656	93	
	less than 6	16	26	6	219	10	112	122	7	
	6 - 10	6	66	10	172	9	114	105	15	
	10 - 12	4	19	9	95	7	53	87	21	
	12 - 15	64	553	23	171	39	382	479	94	
	15 - 20	13	55	22	49	18	52	219	27	
	20 - 25	26	75	24	64	25	70	301	45	
	25 - 30	0	0	0	0	0	0	0	0	
	30 & above	23	60	30	109	27	82	325	42	
	n.r.	3	4	0	1	1	3	16	5	
	all	176	1000	149	1000	160	1000	1939	317	
	estd. hhs (00)/amount of cash loan (Rs.000)		4893	8665541	7246	7028432	12139	15693974	x	x
	est. hh. rep. cash loan (00)		862	x	1077	x	1939	x	x	x
sample hhs rep. cash loan		143	x	174	x	317	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Himachal Pradesh									
interest free simple	nil	19	15	14	42	15	33	23	23
	less than 6	5	9	5	54	5	39	8	6
	6 - 10	1	0	13	379	10	250	15	7
	10 - 12	0	0	21	182	15	121	22	10
	12 - 15	8	18	5	11	6	14	9	14
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
all		12	28	42	626	33	423	51	34
compound	less than 6	0	0	1	0	0	0	1	1
	6 - 10	4	4	16	241	12	161	19	6
	10 - 12	14	485	5	14	8	174	12	9
	12 - 15	74	460	19	64	35	199	54	39
	15 - 20	5	5	1	1	2	2	3	4
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all		89	955	41	320	55	535	85
concessional	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	2	12	1	8	2	2
	10 - 12	0	0	0	0	0	0	0	0
	12 - 15	1	2	0	0	0	1	0	1
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all		1	2	2	12	2	9	2
n.r. any	any	0	0	0	0	0	0	0	0
	nil	19	15	14	42	15	33	23	23
	less than 6	5	9	6	54	5	39	8	7
	6 - 10	4	5	31	632	23	419	36	15
	10 - 12	14	485	26	196	22	294	34	19
	12 - 15	82	481	24	75	41	213	63	53
	15 - 20	5	5	1	1	2	2	3	4
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	
all		116	1000	95	1000	101	1000	155	111
estd. hhs (00)/amount of cash loan (Rs.000)		454	1352305	1081	2630613	1535	3982918	x	x
est. hh. rep. cash loan (00)		52	x	103	x	155	x	x	x
sample hhs rep. cash loan		48	x	63	x	111	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Jammu & Kashmir									
interest free simple	nil	8	71	11	21	10	31	31	33
	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	3	2	111	1	89	4	6
	10 - 12	29	511	6	342	18	377	56	5
	12 - 15	3	161	0	7	1	38	4	12
	15 - 20	0	12	0	0	0	2	0	1
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	2	0	7	0	6	1	2
	n.r.	0	0	1	1	0	1	1	2
all		32	689	10	468	21	513	67	28
compound	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	1	23	0	18	1	3
	10 - 12	0	1	9	221	5	176	15	5
	12 - 15	6	197	21	218	14	214	44	46
	15 - 20	1	31	0	2	1	8	2	6
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all		7	230	31	464	19	417	61
concessional	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	2	47	1	37	3	3
	10 - 12	0	0	0	0	0	0	0	0
	12 - 15	0	0	0	0	0	0	1	1
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	10	0	0	0	2	1	1
	all		0	10	2	47	1	40	4
n.r. any	any	0	0	0	0	0	0	0	0
	nil	8	71	11	21	10	31	31	33
	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	3	4	181	2	145	7	12
	10 - 12	29	512	16	563	22	553	71	10
	12 - 15	8	358	22	225	15	252	49	59
	15 - 20	1	43	0	2	1	11	2	7
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	2	0	7	0	6	1	2
n.r.	0	10	1	1	0	3	2	3	
all		46	1000	54	1000	50	1000	162	124
estd. hhs (00)/amount of cash loan (Rs.000)		1612	291085	1605	1136667	3217	1427752	x	x
est. hh. rep. cash loan (00)		75	x	87	x	162	x	x	x
sample hhs rep. cash loan		61	x	63	x	124	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Jharkhand									
interest free simple	nil	27	124	18	54	21	75	195	47
	less than 6	0	0	1	5	1	3	8	8
	6 - 10	0	0	17	226	13	158	120	26
	10 - 12	1	25	23	324	17	234	162	21
	12 - 15	13	556	8	125	10	255	90	25
	15 - 20	0	6	3	45	2	33	21	8
	20 - 25	0	2	0	3	0	3	2	2
	25 - 30	0	0	2	1	1	1	13	1
	30 & above	3	1	1	4	1	3	14	3
	n.r.	0	0	0	0	0	0	1	1
all	18	591	44	733	37	690	352	83	
compound	less than 6	1	31	3	4	2	12	22	4
	6 - 10	3	23	1	22	1	22	11	3
	10 - 12	4	117	2	42	3	65	27	9
	12 - 15	5	97	3	77	4	83	34	11
	15 - 20	1	2	1	33	1	24	8	4
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	2	1
	all	14	270	8	179	10	206	91	29
concessional	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	0	25	0	18	1	1
	10 - 12	0	0	0	9	0	6	2	2
	12 - 15	1	8	0	0	0	2	2	2
	15 - 20	1	0	0	0	0	0	4	4
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all	2	8	1	34	1	26	8	9
n.r. any	any	1	3	0	0	0	1	2	1
	nil	27	124	18	54	21	75	195	47
	less than 6	1	31	4	9	3	16	29	12
	6 - 10	3	23	18	274	14	198	132	30
	10 - 12	5	142	26	375	20	304	190	32
	12 - 15	19	661	11	201	13	340	126	38
	15 - 20	2	9	4	79	3	57	33	16
	20 - 25	0	2	0	3	0	3	2	2
	25 - 30	0	0	2	1	1	1	13	1
	30 & above	3	1	1	4	1	3	14	3
n.r.	1	3	0	1	0	1	5	3	
all	53	1000	70	1000	66	1000	618	166	
estd. hhs (00)/amount of cash loan (Rs.000)		2569	1305428	6858	3019019	9427	4324448	x	x
est. hh. rep. cash loan (00)		136	x	481	x	618	x	x	x
sample hhs rep. cash loan		48	x	118	x	166	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Karnataka									
interest free simple	nil	22	24	45	117	38	83	1313	149
	less than 6	14	6	4	9	7	8	236	18
	6 - 10	7	87	4	85	5	86	168	28
	10 - 12	6	79	18	107	14	97	488	61
	12 - 15	39	348	32	303	34	320	1177	160
	15 - 20	40	243	25	159	30	189	1037	150
	20 - 25	15	28	11	12	12	18	417	44
	25 - 30	0	0	0	0	0	0	1	1
	30 & above	42	85	33	64	36	72	1241	141
	n.r.	0	0	0	0	0	0	0	0
all	155	876	120	740	130	789	4534	576	
compound	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	1	5	1	3	25	3
	10 - 12	0	0	1	28	1	18	23	2
	12 - 15	7	16	4	48	5	37	171	17
	15 - 20	6	50	5	16	5	28	181	27
	20 - 25	3	8	3	8	3	8	99	13
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	6	19	4	6	5	11	157	23
	n.r.	0	0	0	0	0	0	0	0
	all	22	94	16	112	18	105	612	80
concessional	less than 6	0	0	0	4	0	2	8	2
	6 - 10	1	1	0	1	0	1	14	3
	10 - 12	2	5	0	0	1	2	20	2
	12 - 15	0	0	3	11	2	7	78	6
	15 - 20	0	0	1	16	1	10	24	1
	20 - 25	0	0	0	0	0	0	2	1
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	2	1
	n.r.	0	0	0	0	0	0	0	0
	all	3	6	5	31	4	22	147	16
n.r. any	any	0	0	0	0	0	0	0	0
	nil	22	24	45	117	38	83	1313	149
	less than 6	14	6	4	13	7	10	244	20
	6 - 10	8	88	5	91	6	90	206	34
	10 - 12	8	83	19	134	15	116	530	65
	12 - 15	47	365	39	363	41	363	1426	183
	15 - 20	46	293	31	191	36	228	1242	178
	20 - 25	17	37	14	21	15	27	517	58
	25 - 30	0	0	0	0	0	0	1	1
	30 & above	49	104	36	71	40	83	1394	164
n.r.	0	0	0	0	0	0	0	0	
all	198	1000	180	1000	186	1000	6453	796	
estd. hhs (00)/amount of cash loan (Rs.000)		10596	13293660	24175	23367779	34771	36661439	x	x
est. hh. rep. cash loan (00)		2095	x	4357	x	6453	x	x	x
sample hhs rep. cash loan		285	x	511	x	796	x	x	x



Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Kerala									
interest free simple	nil	50	59	49	124	50	97	866	139
	less than 6	7	4	4	34	5	22	91	10
	6 - 10	8	17	32	113	24	74	413	49
	10 - 12	8	22	19	71	15	51	266	37
	12 - 15	136	248	101	212	112	226	1961	229
	15 - 20	104	197	55	109	71	145	1241	147
	20 - 25	3	1	6	13	5	8	86	13
	25 - 30	1	0	4	2	3	1	52	7
	30 & above	28	61	17	10	21	31	362	47
	n.r.	2	13	0	0	1	5	13	1
all	253	562	212	564	226	563	3938	488	
compound	less than 6	0	0	0	0	0	0	4	2
	6 - 10	4	4	9	42	7	26	127	13
	10 - 12	8	13	9	31	9	24	149	23
	12 - 15	76	202	35	67	48	123	846	107
	15 - 20	31	65	31	61	31	63	541	74
	20 - 25	20	20	6	8	10	13	181	15
	25 - 30	1	1	5	15	4	9	68	4
	30 & above	9	8	22	54	18	35	307	32
	n.r.	0	0	2	1	1	1	21	2
all	131	313	108	280	116	294	2019	248	
concessional	less than 6	0	0	1	0	1	0	13	2
	6 - 10	0	0	12	19	8	11	137	11
	10 - 12	16	54	5	4	8	24	145	7
	12 - 15	0	0	4	6	2	4	42	4
	15 - 20	17	12	2	1	7	6	129	6
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	3	2	2	1	30	1
all	20	66	26	33	24	46	419	29	
n.r. any	any	0	0	0	0	0	0	0	0
	nil	50	59	49	124	50	97	866	139
	less than 6	7	4	6	35	6	22	107	14
	6 - 10	11	20	52	174	39	111	677	73
	10 - 12	32	89	32	106	32	99	555	66
	12 - 15	209	450	138	285	161	353	2812	338
	15 - 20	152	274	88	171	109	213	1911	227
	20 - 25	22	21	12	21	15	21	267	28
	25 - 30	3	1	9	17	7	11	120	11
	30 & above	37	68	39	64	38	66	669	79
	n.r.	2	13	4	3	4	7	65	4
	all	411	1000	354	1000	373	1000	6510	829
	estd. hhs (00)/amount of cash loan (Rs.000)		5763	20371667	11686	29257383	17452	49644542	x
est. hh. rep. cash loan (00)		2367	x	4142	x	6510	x	x	x
sample hhs rep. cash loan		288	x	540	x	829	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Urban						number of hhs report. cash loan		
		self-employed		others		all household		estd.(00)	samp	
		P	S	P	S	P	S			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Madhya Pradesh										
interest free simple	nil	35	162	41	54	39	76	1174	128	
	less than 6	4	10	7	12	6	12	170	23	
	6 - 10	3	46	22	141	15	122	465	28	
	10 - 12	7	81	45	455	31	380	947	51	
	12 - 15	20	150	26	112	24	120	716	114	
	15 - 20	7	110	20	123	15	120	460	55	
	20 - 25	17	42	11	13	13	19	390	45	
	25 - 30	0	0	1	0	0	0	12	1	
	30 & above	24	54	14	11	17	20	525	86	
	n.r.	11	5	4	2	6	2	193	6	
all	90	499	133	869	118	794	3550	382		
compound	less than 6	0	2	1	2	1	2	24	5	
	6 - 10	0	0	3	2	2	2	57	6	
	10 - 12	1	8	4	9	3	8	87	18	
	12 - 15	12	132	12	31	12	51	368	85	
	15 - 20	4	43	10	6	8	14	230	40	
	20 - 25	0	0	1	1	1	1	25	3	
	25 - 30	10	134	0	0	4	27	107	1	
	30 & above	0	2	2	14	2	11	50	9	
	n.r.	1	2	0	0	0	0	6	1	
	all	27	323	29	65	28	117	850	156	
concessional	less than 6	1	1	0	1	0	1	10	2	
	6 - 10	0	1	0	1	0	1	9	4	
	10 - 12	0	1	3	5	2	4	60	4	
	12 - 15	2	14	0	0	1	3	19	6	
	15 - 20	0	0	0	0	0	0	0	0	
	20 - 25	0	0	0	0	0	0	0	0	
	25 - 30	0	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	0	0	0	
	n.r.	4	1	3	5	3	4	101	5	
	all	7	17	6	12	7	13	200	21	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	35	162	41	54	39	76	1174	128	
	less than 6	5	12	8	16	7	15	204	30	
	6 - 10	3	47	26	144	18	124	530	38	
	10 - 12	8	90	52	469	36	392	1094	73	
	12 - 15	34	296	37	143	36	174	1078	203	
	15 - 20	10	153	30	129	23	134	690	95	
	20 - 25	17	42	12	14	14	19	415	48	
	25 - 30	10	134	1	0	4	28	119	2	
	30 & above	24	56	16	25	19	31	575	95	
n.r.	16	7	7	7	10	7	301	12		
all	149	1000	192	1000	177	1000	5322	649		
estd. hhs (00)/amount of cash loan (Rs.000)		10535	9149917	19533	36124798	30125	45274715	x	x	
est. hh. rep. cash loan (00)		1572	x	3751	x	5322	x	x	x	
sample hhs rep. cash loan		258	x	391	x	649	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	Urban						number of hhs report. cash loan		
		self-employed		others		all household		estd.(00)	samp	
		P	S	P	S	P	S			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Maharashtra										
interest free simple	nil	24	33	38	100	34	76	3052	496	
	less than 6	0	0	1	6	1	4	89	27	
	6 - 10	3	27	8	49	7	41	596	77	
	10 - 12	10	70	19	203	17	155	1477	180	
	12 - 15	31	137	35	277	34	226	3027	371	
	15 - 20	54	501	36	153	41	278	3680	468	
	20 - 25	3	6	2	3	2	4	206	34	
	25 - 30	0	0	0	0	0	0	1	1	
	30 & above	7	13	6	18	6	16	549	105	
	n.r.	1	1	3	18	2	12	213	24	
all	104	756	101	727	102	737	9109	1217		
compound	less than 6	1	1	0	1	0	1	21	4	
	6 - 10	0	0	2	16	1	10	108	16	
	10 - 12	2	7	4	51	3	35	268	31	
	12 - 15	3	14	6	44	5	33	474	69	
	15 - 20	18	165	10	36	12	82	1063	134	
	20 - 25	1	9	0	0	0	3	31	9	
	25 - 30	0	0	0	0	0	0	0	0	
	30 & above	1	3	1	1	1	2	91	28	
	n.r.	0	1	0	2	0	2	13	4	
	all	25	200	21	151	22	169	1973	282	
concessional	less than 6	0	0	2	11	1	7	129	13	
	6 - 10	0	0	1	5	1	3	69	13	
	10 - 12	3	7	0	1	1	3	72	5	
	12 - 15	0	0	0	3	0	2	28	4	
	15 - 20	1	1	0	0	0	0	20	1	
	20 - 25	0	0	0	0	0	0	0	0	
	25 - 30	0	0	0	0	0	0	0	0	
	30 & above	0	1	0	0	0	0	1	1	
	n.r.	0	0	0	1	0	1	20	2	
	all	4	10	4	21	4	17	338	38	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	24	33	38	100	34	76	3052	496	
	less than 6	1	2	3	18	3	12	238	43	
	6 - 10	3	27	11	69	9	54	770	104	
	10 - 12	14	84	23	255	20	194	1817	216	
	12 - 15	34	151	42	324	39	262	3526	442	
	15 - 20	73	668	46	189	53	361	4755	600	
	20 - 25	5	15	2	3	3	7	238	43	
	25 - 30	0	0	0	0	0	0	1	1	
	30 & above	8	17	7	20	7	19	641	134	
n.r.	1	2	4	21	3	14	247	30		
all	152	1000	156	1000	155	1000	13844	1932		
estd. hhs (00)/amount of cash loan (Rs.000)		25429	48748388	63822	86888890	89306	135678298	x	x	
est. hh. rep. cash loan (00)		3854	x	9980	x	13844	x	x	x	
sample hhs rep. cash loan		640	x	1291	x	1932	x	x	x	

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Orissa									
interest free simple	nil	24	11	32	36	29	27	306	50
	less than 6	1	1	2	2	2	2	16	4
	6 - 10	0	0	5	23	3	15	34	8
	10 - 12	3	7	14	60	10	41	108	16
	12 - 15	38	435	34	149	36	254	371	49
	15 - 20	23	75	9	65	13	69	140	21
	20 - 25	4	0	2	6	3	4	29	4
	25 - 30	8	45	0	0	3	17	28	1
	30 & above	41	23	20	21	27	22	280	39
	n.r.	0	0	0	0	0	0	0	0
all	118	587	85	327	96	422	1007	142	
compound	less than 6	4	2	0	0	1	1	14	2
	6 - 10	0	0	1	1	1	1	6	1
	10 - 12	3	23	18	147	13	101	136	7
	12 - 15	10	241	23	61	19	127	196	42
	15 - 20	23	100	14	23	17	51	174	18
	20 - 25	4	9	1	0	2	4	21	3
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	6	27	5	10	5	16	57	12
	n.r.	0	0	0	0	0	0	0	0
	all	49	402	61	242	57	300	594	82
concessional	less than 6	0	0	13	150	8	95	87	2
	6 - 10	0	0	16	244	10	154	109	3
	10 - 12	0	0	0	0	0	0	0	0
	12 - 15	0	0	1	2	0	1	4	1
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	1	0	0	0	0	0	5	1
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all	1	0	29	395	20	251	204	7
n.r. any	any	0	0	0	0	0	0	0	0
	nil	24	11	32	36	29	27	306	50
	less than 6	5	3	14	152	11	97	117	8
	6 - 10	0	0	21	268	14	170	148	12
	10 - 12	7	30	32	207	23	142	245	23
	12 - 15	48	676	58	213	55	382	572	92
	15 - 20	46	175	22	87	30	120	314	39
	20 - 25	9	10	3	7	5	8	54	8
	25 - 30	8	45	0	0	3	17	28	1
	30 & above	47	50	25	31	32	38	337	51
n.r.	0	0	0	0	0	0	0	0	
all	190	1000	192	1000	192	1000	1999	274	
estd. hhs (00)/amount of cash loan (Rs.000)		3536	5122769	6899	8866746	10435	13989515	x	x
est. hh. rep. cash loan (00)		673	x	1325	x	1999	x	x	x
sample hhs rep. cash loan		103	x	171	x	274	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Punjab									
interest free simple	nil	51	124	62	156	57	139	934	180
	less than 6	2	83	2	8	2	48	31	5
	6 - 10	2	11	8	125	6	65	94	22
	10 - 12	0	0	14	321	8	152	128	16
	12 - 15	21	224	9	37	14	135	236	66
	15 - 20	2	58	4	19	3	40	57	15
	20 - 25	4	19	10	15	7	17	120	21
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	16	60	19	29	17	46	282	42
	n.r.	0	0	0	0	0	0	1	1
all	45	455	65	554	56	502	911	181	
compound	less than 6	0	9	1	22	1	15	11	7
	6 - 10	2	35	7	88	5	60	77	16
	10 - 12	2	241	2	33	2	142	30	18
	12 - 15	10	85	8	83	9	84	144	28
	15 - 20	1	20	1	1	1	11	12	6
	20 - 25	11	20	5	55	8	37	130	19
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	1	3	0	0	0	2	6	2
	n.r.	0	0	0	0	0	0	0	0
all	23	414	23	282	23	351	377	93	
concessional	less than 6	0	0	2	2	1	1	20	3
	6 - 10	2	2	0	5	1	4	17	5
	10 - 12	0	0	0	0	0	0	0	0
	12 - 15	0	3	1	1	0	2	7	2
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	2	0	0	0	1	3	1
all	2	7	3	8	3	7	46	11	
n.r. any	any	0	0	0	0	0	0	0	0
	nil	51	124	62	156	57	139	934	180
	less than 6	2	92	5	33	4	64	62	15
	6 - 10	6	48	16	218	11	129	187	43
	10 - 12	2	241	16	354	10	295	158	34
	12 - 15	31	312	18	121	24	221	386	96
	15 - 20	3	78	5	20	4	51	69	21
	20 - 25	15	38	15	70	15	53	249	40
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	16	64	19	29	18	48	288	44
	n.r.	1	2	0	0	0	1	4	2
	all	116	1000	143	1000	131	1000	2139	437
	estd. hhs (00)/amount of cash loan (Rs.000)		7254	8836506	9080	7982578	16335	16819084	x
est. hh. rep. cash loan (00)		841	x	1298	x	2139	x	x	x
sample hhs rep. cash loan		209	x	228	x	437	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rajasthan									
interest free simple	nil	32	136	47	109	41	120	903	147
	less than 6	0	0	0	7	0	4	5	2
	6 - 10	3	66	4	72	4	70	85	19
	10 - 12	3	37	7	155	5	106	112	28
	12 - 15	18	62	13	137	14	105	316	72
	15 - 20	10	50	9	50	10	50	209	62
	20 - 25	58	272	44	179	49	218	1073	158
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	36	98	26	124	30	113	655	58
	n.r.	0	0	0	16	0	9	4	1
all	113	586	98	739	104	675	2274	378	
compound	less than 6	0	0	0	0	0	0	0	0
	6 - 10	9	135	0	3	4	58	78	4
	10 - 12	3	6	1	15	2	11	35	10
	12 - 15	13	74	6	60	9	66	193	28
	15 - 20	3	17	4	20	3	19	70	18
	20 - 25	2	8	6	25	5	18	101	8
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	5	26	6	25	6	25	124	14
	n.r.	0	0	1	1	0	0	8	2
	all	35	265	23	148	28	197	604	81
concessional	less than 6	0	0	0	0	0	0	0	0
	6 - 10	1	8	0	0	0	3	5	2
	10 - 12	0	0	0	0	0	0	0	0
	12 - 15	1	1	2	4	1	3	27	5
	15 - 20	2	5	0	1	1	2	15	3
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all	3	14	2	4	2	8	46	9
n.r. any	any	0	0	0	0	0	0	0	0
	nil	32	136	47	109	41	120	903	147
	less than 6	0	0	0	7	0	4	5	2
	6 - 10	13	209	4	74	8	131	167	25
	10 - 12	6	43	7	169	7	117	147	38
	12 - 15	31	137	20	201	24	174	535	104
	15 - 20	14	72	13	70	13	71	295	83
	20 - 25	60	280	50	204	54	236	1174	166
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	41	124	32	149	35	139	777	71
n.r.	0	0	1	16	1	10	12	3	
all	171	1000	161	1000	165	1000	3615	579	
estd. hhs (00)/amount of cash loan (Rs.000)		8189	8371172	13728	11639329	21917	20010501	x	x
est. hh. rep. cash loan (00)		1398	x	2217	x	3615	x	x	x
sample hhs rep. cash loan		272	x	307	x	579	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Tamil Nadu									
interest free simple	nil	41	103	60	137	54	124	2959	302
	less than 6	1	0	1	9	1	6	48	5
	6 - 10	6	31	9	94	8	70	450	56
	10 - 12	14	63	10	78	11	72	620	74
	12 - 15	37	160	35	192	36	179	1943	244
	15 - 20	53	192	32	107	39	140	2117	240
	20 - 25	54	133	20	44	31	78	1676	154
	25 - 30	0	1	1	0	0	1	27	5
	30 & above	114	204	86	154	94	173	5159	536
	n.r.	0	0	0	2	0	1	10	1
all	253	783	170	680	196	720	10680	1182	
compound	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	2	16	2	10	92	14
	10 - 12	1	2	3	44	2	28	129	13
	12 - 15	12	45	7	28	8	34	456	57
	15 - 20	9	35	5	29	6	31	340	48
	20 - 25	1	16	1	2	1	7	48	11
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	2	4	4	29	3	19	185	18
	n.r.	0	0	0	0	0	0	0	0
	all	25	102	19	147	21	130	1162	152
concessional	less than 6	0	0	1	5	0	3	23	4
	6 - 10	0	8	1	7	1	7	59	8
	10 - 12	0	0	0	1	0	1	16	2
	12 - 15	0	0	0	0	0	0	5	2
	15 - 20	1	2	1	23	1	15	54	4
	20 - 25	1	0	0	0	0	0	11	2
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	5	2
	n.r.	0	0	0	0	0	0	0	0
	all	2	11	4	36	3	27	162	22
n.r. any	any	0	0	0	0	0	0	0	0
	nil	41	103	60	137	54	124	2959	302
	less than 6	1	0	1	14	1	8	71	9
	6 - 10	7	39	13	116	11	87	601	78
	10 - 12	15	64	14	123	14	100	764	88
	12 - 15	49	205	42	220	44	214	2404	303
	15 - 20	63	229	38	159	46	186	2486	291
	20 - 25	56	149	21	46	32	86	1735	167
	25 - 30	0	1	1	0	0	1	27	5
	30 & above	116	208	90	183	98	193	5349	556
n.r.	0	0	0	2	0	1	10	1	
all	300	1000	235	1000	255	1000	13938	1549	
estd. hhs (00)/amount of cash loan (Rs.000)		16956	25042038	37593	40121077	54595	65163115	x	x
est. hh. rep. cash loan (00)		5094	x	8844	x	13938	x	x	x
sample hhs rep. cash loan		528	x	1021	x	1549	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Uttaranchal									
interest free simple	nil	16	304	12	28	13	90	41	18
	less than 6	0	0	0	0	0	0	0	0
	6 - 10	4	5	3	7	3	7	10	3
	10 - 12	1	14	1	3	1	5	3	3
	12 - 15	1	7	2	11	1	10	4	5
	15 - 20	1	0	1	5	1	4	3	2
	20 - 25	0	12	0	0	0	3	1	1
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	17	1	2	1	6	3	2
	n.r.	0	0	0	1	0	1	1	1
all	8	56	7	29	7	35	23	16	
compound	less than 6	0	0	2	8	1	6	3	1
	6 - 10	0	0	35	459	22	354	67	17
	10 - 12	5	45	11	225	9	184	28	16
	12 - 15	15	530	11	113	13	208	39	25
	15 - 20	2	53	2	124	2	108	5	2
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	3	9	2	7	6	3
	n.r.	2	3	2	5	2	5	7	8
	all	24	631	64	943	49	873	150	70
concessional	less than 6	0	0	0	0	0	0	0	0
	6 - 10	0	0	0	0	0	0	0	0
	10 - 12	1	8	0	0	1	2	2	1
	12 - 15	0	0	0	0	0	0	0	0
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	0	0	0	0	0	0	0
	all	1	8	0	0	1	2	2	1
n.r. any	any	0	0	0	0	0	0	0	0
	nil	16	304	12	28	13	90	41	18
	less than 6	0	0	2	8	1	6	3	1
	6 - 10	4	5	38	466	25	361	77	20
	10 - 12	8	68	12	227	10	191	32	20
	12 - 15	16	537	13	124	14	218	43	30
	15 - 20	3	53	2	129	3	112	8	4
	20 - 25	0	12	0	0	0	3	1	1
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	17	4	11	3	13	8	5
n.r.	2	3	3	6	2	5	8	9	
all	44	1000	83	1000	68	1000	210	103	
estd. hhs (00)/amount of cash loan (Rs.000)		1183	313820	1901	1068919	3084	1382739	x	x
est. hh. rep. cash loan (00)		52	x	158	x	210	x	x	x
sample hhs rep. cash loan		35	x	68	x	103	x	x	x



Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Uttar Pradesh									
interest free simple	nil	65	268	55	258	60	264	3766	455
	less than 6	8	98	4	23	6	62	386	58
	6 - 10	3	14	3	38	3	25	186	30
	10 - 12	2	28	3	77	2	51	150	38
	12 - 15	18	144	8	135	13	139	823	145
	15 - 20	4	23	2	19	3	21	176	22
	20 - 25	4	25	2	10	3	18	206	35
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	17	84	27	181	22	130	1364	188
	n.r.	0	4	1	15	1	9	39	9
all	54	419	49	497	52	456	3232	505	
compound	less than 6	3	101	0	2	2	55	122	16
	6 - 10	2	10	0	7	1	8	64	6
	10 - 12	1	3	0	13	0	7	31	18
	12 - 15	13	128	9	86	11	108	671	119
	15 - 20	1	15	2	15	2	15	94	18
	20 - 25	1	10	1	3	1	7	53	8
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	8	37	4	74	6	55	372	47
	n.r.	2	2	1	11	1	6	82	4
	all	30	306	17	211	23	261	1469	232
concessional	less than 6	0	0	7	20	4	9	225	6
	6 - 10	0	3	0	1	0	2	14	4
	10 - 12	0	0	0	1	0	1	2	1
	12 - 15	0	1	0	12	0	6	14	6
	15 - 20	0	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	3	0	1	0	2	12	5
	all	1	6	8	34	4	19	260	20
n.r. any	any	0	0	0	0	0	0	2	1
	nil	65	268	55	258	60	264	3766	455
	less than 6	12	199	12	44	12	126	733	80
	6 - 10	5	27	3	45	4	35	263	40
	10 - 12	2	31	4	91	3	59	183	57
	12 - 15	31	273	18	233	24	254	1508	270
	15 - 20	5	38	4	34	4	36	270	40
	20 - 25	5	35	3	13	4	25	259	43
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	25	121	30	255	27	184	1698	233
n.r.	3	8	2	27	2	17	136	19	
all	141	1000	120	1000	130	1000	8151	1146	
estd. hhs (00)/amount of cash loan (Rs.000)		31283	14145048	31204	12618322	62667	26792322	x	x
est. hh. rep. cash loan (00)		4399	x	3742	x	8151	x	x	x
sample hhs rep. cash loan		641	x	502	x	1146	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan		
		P	S	P	S	P	S	estd.(00)	samp	
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
West Bengal										
interest free simple	nil	81	215	80	226	80	222	3322	495	
	less than 6	12	64	4	12	8	28	317	39	
	6 - 10	5	57	23	99	16	86	653	111	
	10 - 12	6	56	10	162	9	130	363	68	
	12 - 15	9	120	16	99	13	106	530	119	
	15 - 20	9	40	6	21	7	27	306	36	
	20 - 25	0	0	6	8	3	6	141	21	
	25 - 30	0	0	0	0	0	0	1	1	
	30 & above	20	52	25	57	23	55	962	122	
	n.r.	3	14	7	28	5	23	209	33	
all	64	402	91	487	80	461	3311	521		
compound	less than 6	1	0	0	10	1	7	21	5	
	6 - 10	3	94	4	23	3	45	143	18	
	10 - 12	1	30	3	68	2	56	86	28	
	12 - 15	4	24	6	83	5	65	222	48	
	15 - 20	2	71	2	15	2	32	88	14	
	20 - 25	0	0	0	0	0	0	4	3	
	25 - 30	0	0	0	0	0	0	0	0	
	30 & above	2	4	3	3	2	4	100	20	
	n.r.	0	0	1	33	1	23	41	9	
	all	13	224	19	236	17	232	694	141	
concessional	less than 6	3	151	2	46	3	79	107	11	
	6 - 10	1	3	0	0	0	1	19	16	
	10 - 12	0	0	0	1	0	1	3	2	
	12 - 15	0	1	0	2	0	2	12	4	
	15 - 20	0	0	0	0	0	0	0	0	
	20 - 25	0	0	0	0	0	0	0	0	
	25 - 30	0	0	0	0	0	0	0	0	
	30 & above	0	2	0	0	0	1	2	1	
	n.r.	0	1	0	2	1	2	21	7	
	all	5	158	3	52	4	85	163	41	
n.r. any	any	0	0	0	0	0	0	0	0	
	nil	81	215	80	226	80	222	3322	495	
	less than 6	16	215	7	69	11	114	444	55	
	6 - 10	9	154	27	122	20	132	815	145	
	10 - 12	8	85	13	232	11	187	450	97	
	12 - 15	13	145	22	185	18	173	764	171	
	15 - 20	11	111	9	36	9	59	393	50	
	20 - 25	0	1	6	8	4	6	145	24	
	25 - 30	0	0	0	0	0	0	1	1	
	30 & above	22	58	28	60	26	60	1064	143	
	n.r.	4	15	8	62	7	48	271	49	
	all	156	1000	182	1000	171	1000	7098	1135	
	estd. hhs (00)/amount of cash loan (Rs.000)		16595	10284434	24821	23174286	41460	33461302	x	x
	est. hh. rep. cash loan (00)		2583	x	4513	x	7098	x	x	x
	sample hhs rep. cash loan		405	x	729	x	1135	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	India	Institutional agency							
interest free simple	nil	2	7	11	40	8	29	4280	577
	less than 6	2	15	2	24	2	21	919	162
	6 - 10	3	37	10	110	8	86	4329	652
	10 - 12	5	110	14	232	11	192	6159	884
	12 - 15	24	243	26	241	26	241	14171	2116
	15 - 20	21	273	18	109	19	164	10715	1375
	20 - 25	1	23	1	5	1	11	735	78
	25 - 30	0	2	0	0	0	1	64	6
	30 & above	1	3	1	3	1	3	586	58
	n.r.	1	3	1	8	1	7	613	85
all	57	708	69	733	65	725	35975	5171	
compound	less than 6	1	10	0	3	0	5	245	48
	6 - 10	1	28	2	26	2	27	1074	156
	10 - 12	1	31	3	41	2	38	1234	257
	12 - 15	10	91	8	67	9	75	4882	936
	15 - 20	6	91	6	32	6	52	3141	488
	20 - 25	0	4	0	0	0	2	83	18
	25 - 30	0	0	0	1	0	0	24	1
	30 & above	0	1	0	2	0	1	55	7
	n.r.	0	1	0	3	0	2	177	39
	all	19	256	18	175	19	202	10388	1878
concessional	less than 6	1	11	2	12	1	12	674	51
	6 - 10	0	3	1	11	1	9	477	82
	10 - 12	1	9	1	19	1	16	565	35
	12 - 15	0	2	1	4	0	3	275	57
	15 - 20	1	3	0	4	0	4	242	16
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	n.r.	0	1	0	1	0	1	171	20
	all	3	29	5	52	4	44	2272	251
n.r. any	any	0	0	0	0	0	0	2	3
	nil	2	7	11	40	8	29	4280	577
	less than 6	3	36	4	39	3	38	1836	260
	6 - 10	5	68	14	147	11	121	5877	888
	10 - 12	8	150	18	293	14	245	7951	1173
	12 - 15	34	336	35	312	35	320	19260	3101
	15 - 20	28	366	24	145	25	219	14065	1875
	20 - 25	2	27	1	5	1	13	818	96
	25 - 30	0	2	0	1	0	1	88	7
	30 & above	1	4	1	5	1	5	641	65
n.r.	2	5	2	13	2	10	961	146	
all	80	1000	101	1000	93	1000	51785	7728	
estd. hhs (00)/amount of cash loan (Rs.000)		200597	163684545	353945	327031302	554976	490744374	x	x
est. hh. rep. cash loan (00)		16121	x	35658	x	51785	x	x	x
sample hhs rep. cash loan		2668	x	5053	x	7728	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban	
		number of hhs		number of hhs		number of hhs		report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	India								
interest free simple	nil	44	285	37	372	39	329	21850	3227
	less than 6	3	15	1	10	2	12	1064	135
	6 - 10	1	6	1	7	1	7	324	50
	10 - 12	1	9	1	10	1	10	587	65
	12 - 15	3	45	1	25	2	35	1097	142
	15 - 20	5	143	2	34	3	87	1921	196
	20 - 25	16	194	11	122	13	157	7009	771
	25 - 30	0	3	0	1	0	2	181	17
	30 & above	33	230	33	330	33	281	18209	2069
	n.r.	0	1	0	2	0	2	149	17
	all	61	645	48	542	53	593	29295	3364
compound	less than 6	0	1	0	1	0	1	102	18
	6 - 10	0	0	0	0	0	0	33	4
	10 - 12	0	0	0	0	0	0	25	9
	12 - 15	1	3	0	2	0	2	152	29
	15 - 20	0	7	0	2	0	4	156	23
	20 - 25	2	17	1	19	1	18	800	106
	25 - 30	1	16	0	3	0	9	165	5
	30 & above	4	23	3	58	3	41	1877	269
	n.r.	0	0	0	0	0	0	18	4
		all	7	67	5	85	6	76	3241
concessional	less than 6	0	0	0	0	0	0	31	11
	6 - 10	0	0	0	0	0	0	10	5
	10 - 12	0	1	0	0	0	0	14	1
	12 - 15	0	0	0	0	0	0	6	1
	15 - 20	0	0	0	0	0	0	10	4
	20 - 25	0	0	0	0	0	0	20	5
	25 - 30	0	0	0	0	0	0	1	1
	30 & above	0	1	0	0	0	1	11	5
	n.r.	0	1	0	0	0	0	89	8
		all	0	3	0	1	0	2	193
n.r. any	any	0	0	0	0	0	0	2	1
	nil	44	285	37	372	39	329	21850	3227
	less than 6	3	16	1	11	2	13	1197	164
	6 - 10	1	7	1	7	1	7	368	59
	10 - 12	1	10	1	11	1	10	626	75
	12 - 15	3	47	2	27	2	37	1255	172
	15 - 20	6	150	3	36	4	92	2087	223
	20 - 25	18	210	12	141	14	175	7830	882
	25 - 30	1	19	0	4	1	11	347	23
	30 & above	37	254	36	389	36	323	20051	2338
n.r.	0	2	0	3	0	3	259	30	
	all	108	1000	86	1000	94	1000	52221	6834
estd. hhs (00)/amount of cash loan (Rs.000)		200597	79722548	353945	82615346	554976	162402400	x	x
est. hh. rep. cash loan (00)		21599	x	30604	x	52221	x	x	x
sample hhs rep. cash loan		2930	x	3901	x	6834	x	x	x

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans (S) by nature and rate of interest for each major household type

nature of interest	rate of interest (%)	self-employed		others		all household		Urban number of hhs report. cash loan	
		P	S	P	S	P	S	estd.(00)	samp
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	India							all	credit agency
interest free simple	nil	46	98	47	107	47	104	25899	3781
	less than 6	5	15	3	21	4	19	1980	295
	6 - 10	4	27	11	89	8	66	4654	702
	10 - 12	7	77	15	188	12	146	6737	947
	12 - 15	27	178	28	197	27	190	15233	2254
	15 - 20	26	230	21	94	23	145	12625	1564
	20 - 25	17	79	12	29	14	47	7713	847
	25 - 30	1	2	0	0	0	1	233	22
	30 & above	34	78	34	69	34	72	18709	2117
	n.r.	1	3	1	7	1	5	762	102
	all	114	688	114	694	113	692	62979	8271
compound	less than 6	1	7	1	2	1	4	347	66
	6 - 10	1	19	2	21	2	20	1108	160
	10 - 12	2	21	3	33	2	28	1260	266
	12 - 15	10	62	8	54	9	57	5026	963
	15 - 20	6	63	6	26	6	40	3296	510
	20 - 25	2	8	1	4	2	6	883	124
	25 - 30	1	5	0	1	0	3	189	6
	30 & above	4	8	3	13	3	11	1910	275
	n.r.	0	0	0	3	0	2	195	43
	all	26	194	23	157	24	171	13431	2306
concessional	less than 6	1	8	2	10	1	9	705	62
	6 - 10	0	2	1	9	1	6	488	87
	10 - 12	1	6	1	15	1	12	580	36
	12 - 15	0	1	1	3	1	2	281	58
	15 - 20	1	2	0	3	0	3	252	20
	20 - 25	0	0	0	0	0	0	20	5
	25 - 30	0	0	0	0	0	0	1	1
	30 & above	0	0	0	0	0	0	11	5
	n.r.	1	1	0	1	0	1	260	28
	all	3	20	5	42	4	34	2464	292
n.r. any	any	0	0	0	0	0	0	4	4
	nil	46	98	47	107	47	104	25899	3781
	less than 6	6	29	5	33	5	32	3030	422
	6 - 10	6	48	14	119	11	92	6245	947
	10 - 12	9	104	19	236	15	187	8568	1246
	12 - 15	37	241	37	254	37	249	20471	3266
	15 - 20	34	295	27	123	29	187	16139	2090
	20 - 25	20	87	13	33	16	53	8616	976
	25 - 30	1	7	0	1	1	4	422	29
	30 & above	38	86	37	82	37	84	20583	2392
	n.r.	2	4	2	11	2	8	1219	176
	all	179	1000	178	1000	178	1000	98870	13931
estd. hhs (00)/amount of cash loan (Rs.000)		200597	243407093	353945	409765521	554976	653265647	x	x
est. hh. rep. cash loan (00)		35900	x	62944	x	98870	x	x	x
sample hhs rep. cash loan		5358	x	8563	x	13931	x	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh													
nil	21	16	26	15	14	16	16	13	19	34	19	2674	117
less than 6	0	0	0	1	3	0	0	6	0	1	1	121	8
6 - 10	3	8	1	5	2	3	5	14	4	7	4	605	26
10 - 12	22	6	6	10	31	47	30	25	81	48	22	3083	91
12 - 15	15	37	43	71	93	122	98	150	145	212	69	9857	379
15 - 20	15	8	45	37	89	65	104	93	155	125	53	7497	291
20 - 25	106	160	143	187	191	252	179	182	222	197	166	23712	905
25 - 30	1	3	3	3	0	0	0	0	0	0	1	210	13
30 & above	95	113	214	159	256	159	166	111	104	57	157	22425	802
n.r.	0	0	5	7	0	0	0	0	0	0	2	279	6
all	251	322	435	441	571	544	488	487	517	497	423	60253	2264
esd. hhs (00)	26367	15877	27195	20930	15809	10651	10724	7036	4945	2915	142450	x	x
Assam													
nil	36	39	67	45	36	17	31	32	83	6	42	1734	320
less than 6	8	7	3	6	4	2	1	11	8	4	5	190	34
6 - 10	0	2	0	3	6	0	3	7	7	17	3	116	30
10 - 12	0	10	0	4	15	6	2	4	9	19	6	238	38
12 - 15	0	0	2	7	5	4	8	25	15	19	6	262	114
15 - 20	0	17	1	3	1	0	4	4	13	8	4	162	24
20 - 25	1	0	6	3	2	0	0	16	7	0	3	137	17
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	15	15	11	13	3	4	4	0	0	2	8	331	44
n.r.	0	0	1	0	0	0	0	0	0	8	0	10	3
all	60	90	90	84	72	35	51	93	141	83	75	3139	615
esd. hhs (00)	2401	4254	7421	7222	5830	4772	5063	2776	1424	432	41595	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Bihar												
nil	32	32	59	43	44	58	55	47	60	36	48	5634	465
less than 6	6	3	4	9	17	12	8	10	3	6	8	933	113
6 - 10	16	11	8	6	2	1	7	5	6	3	6	753	86
10 - 12	11	7	13	14	10	8	12	3	3	14	10	1158	101
12 - 15	2	19	32	35	34	25	36	38	78	101	36	4214	595
15 - 20	3	3	2	2	6	7	8	7	15	19	5	642	105
20 - 25	2	2	4	8	7	4	5	6	2	0	5	540	37
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	218	130	153	116	90	90	74	44	62	26	108	12580	830
n.r.	4	0	3	1	2	2	1	2	4	1	2	218	32
all	289	198	265	228	202	202	196	155	215	182	218	25516	2263
esd. hhs (00)	6483	11999	22471	17415	14603	10053	11652	9100	8622	4453	116853	x	x
	Chhattisgarh												
nil	6	7	26	25	41	56	13	29	7	39	27	964	84
less than 6	0	0	4	13	15	12	1	0	0	0	8	291	20
6 - 10	0	0	0	5	5	13	0	0	0	2	3	112	12
10 - 12	3	4	9	11	0	32	7	7	9	17	9	327	42
12 - 15	10	28	54	97	107	164	123	141	255	326	105	3819	285
15 - 20	5	6	10	22	39	14	18	23	29	55	21	757	62
20 - 25	1	1	7	3	2	1	2	11	3	0	3	116	12
25 - 30	0	0	0	0	0	1	0	0	0	0	0	5	2
30 & above	2	12	37	57	35	83	36	30	70	35	40	1457	87
n.r.	0	0	1	1	0	3	4	18	2	0	2	76	10
all	26	56	148	202	206	343	198	241	370	445	198	7186	583
esd. hhs (00)	2437	3826	5447	6235	6383	3413	3742	2072	1478	1282	36316	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Gujarat													
nil	49	145	125	176	173	108	174	95	93	45	125	7818	414
less than 6	0	3	9	0	3	12	17	27	2	2	8	473	17
6 - 10	0	13	0	1	13	0	2	9	3	6	5	284	20
10 - 12	5	0	0	12	3	9	16	13	41	22	12	761	36
12 - 15	0	0	31	25	48	88	91	197	234	295	103	6465	237
15 - 20	0	0	12	18	18	31	26	32	44	125	33	2076	105
20 - 25	0	4	12	14	9	5	7	28	3	2	9	576	49
25 - 30	0	0	0	0	0	0	0	1	0	0	0	8	1
30 & above	11	23	54	19	18	12	14	5	25	6	19	1206	49
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all	65	188	237	239	248	249	291	344	380	465	281	17580	860
esd. hhs (00)	3706	2057	7434	9367	9166	6183	6706	5636	5317	6933	62504	x	x
Haryana													
nil	1	139	20	44	87	26	18	70	48	14	37	1171	89
less than 6	1	0	12	0	6	4	1	1	0	3	3	92	10
6 - 10	0	0	0	0	4	0	0	0	1	0	1	17	3
10 - 12	1	70	9	17	19	0	2	11	1	8	10	307	18
12 - 15	6	112	75	71	152	90	163	94	124	143	109	3435	261
15 - 20	8	76	11	72	70	4	29	2	98	35	42	1329	80
20 - 25	9	156	48	138	86	64	79	68	69	55	70	2219	165
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	0	19	47	79	37	138	9	45	7	54	43	1359	77
n.r.	0	0	9	0	1	0	0	3	0	0	1	39	4
all	14	461	211	354	395	319	257	270	308	260	273	8594	620
esd. hhs (00)	2747	748	2913	3642	3355	1440	2331	2603	3732	7962	31472	x	x



Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Himachal Pradesh													
nil	19	33	34	140	61	30	44	73	35	41	51	614	196
less than 6	0	0	13	8	13	11	16	9	28	9	13	161	65
6 - 10	0	0	4	3	7	7	11	9	2	13	7	84	34
10 - 12	0	9	0	2	11	13	6	16	10	13	10	121	41
12 - 15	1	11	27	69	118	70	86	70	81	85	74	886	293
15 - 20	0	0	1	5	3	0	2	5	11	12	6	67	29
20 - 25	0	0	0	0	6	3	4	0	0	10	3	35	4
25 - 30	0	0	14	0	0	1	0	0	0	0	1	9	2
30 & above	0	0	5	1	10	2	4	0	0	1	2	23	12
n.r.	0	0	0	0	6	0	0	0	0	5	1	17	4
all	20	53	96	221	212	131	162	153	152	165	153	1827	618
esd. hhs (00)	448	297	590	725	977	1061	1584	2178	2160	1940	11960	x	x
Jammu & Kashmir													
nil	4	60	3	46	10	17	33	11	13	9	16	165	69
less than 6	0	0	0	0	0	0	0	2	0	0	0	4	2
6 - 10	0	0	0	0	0	0	4	0	6	0	2	20	7
10 - 12	0	0	0	7	8	1	6	14	9	1	6	67	21
12 - 15	0	0	20	8	3	10	5	7	8	20	10	106	88
15 - 20	0	0	0	0	2	0	0	0	1	3	1	13	14
20 - 25	0	0	0	0	0	0	0	0	0	0	0	0	0
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	1
30 & above	0	0	0	0	0	0	0	0	0	0	0	0	1
n.r.	0	0	0	0	1	0	0	0	0	1	0	3	4
all	4	60	23	61	24	27	49	34	36	33	36	374	203
esd. hhs (00)	79	67	224	322	751	648	1611	1977	2200	2541	10420	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
nil	10	18	48	39	26	25	31	19	9	20	31	1155	169
less than 6	0	1	11	4	17	3	6	7	6	19	8	283	44
6 - 10	1	1	21	6	14	26	14	48	28	29	16	595	87
10 - 12	0	16	10	17	20	8	11	38	21	14	15	541	82
12 - 15	1	2	14	10	18	10	21	9	13	46	13	464	94
15 - 20	0	0	11	11	44	4	16	18	13	1	15	540	51
20 - 25	0	4	6	0	3	0	2	0	0	0	2	80	10
25 - 30	0	15	12	0	1	0	0	0	0	0	4	138	12
30 & above	6	41	23	6	9	0	2	3	0	0	11	405	42
n.r.	1	18	6	12	23	7	3	1	6	0	10	361	38
all	18	110	155	106	175	83	105	135	77	107	120	4431	617
esd. hhs (00)	1875	2606	7688	7700	5385	3480	4066	2043	1463	541	36847	X	X
Karnataka													
nil	21	33	39	19	27	43	58	29	28	30	33	2330	181
less than 6	3	7	16	2	3	0	6	2	1	5	5	337	18
6 - 10	2	0	11	9	11	16	7	7	19	21	10	731	58
10 - 12	0	5	9	7	15	15	27	44	38	44	19	1362	83
12 - 15	7	12	23	26	46	79	81	125	177	219	71	4956	266
15 - 20	1	6	21	42	59	44	83	141	146	162	68	4777	260
20 - 25	10	15	6	10	28	9	36	12	29	10	18	1226	77
25 - 30	0	0	0	0	2	0	2	1	0	0	1	44	5
30 & above	30	24	89	148	173	166	175	112	124	55	129	8987	420
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all	72	101	211	253	329	344	404	387	460	449	313	21864	1228
esd. hhs (00)	2786	3031	9894	11742	10841	6468	9008	7032	5817	3290	69908	X	X

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
nil	100	97	38	47	44	49	65	118	59	64	65	3230	277
less than 6	0	0	7	12	23	2	17	10	8	9	11	543	37
6 - 10	0	1	21	30	35	11	31	15	42	28	27	1331	83
10 - 12	5	2	3	22	43	39	27	40	29	51	33	1646	108
12 - 15	100	86	110	122	171	140	198	198	197	204	172	8604	565
15 - 20	54	28	38	123	103	135	132	148	132	126	118	5903	383
20 - 25	13	45	11	12	24	30	19	16	18	12	18	899	64
25 - 30	0	1	2	0	7	2	0	0	6	9	4	183	16
30 & above	53	105	38	91	58	51	51	37	24	23	46	2274	166
n.r.	0	0	0	0	0	0	0	0	0	3	1	27	2
all	217	337	224	378	407	387	418	445	420	416	394	19654	1419
esd. hhs (00)	1460	1094	3157	4763	6217	4435	6307	6107	7531	8875	49945	x	x
Madhya Pradesh													
nil	13	17	24	14	9	12	15	11	11	34	15	1457	120
less than 6	0	2	9	54	2	5	4	2	3	0	13	1221	43
6 - 10	2	1	3	2	2	1	12	5	1	0	3	322	28
10 - 12	3	1	9	11	9	20	3	4	32	9	10	966	101
12 - 15	12	33	30	54	85	150	69	128	87	197	78	7360	479
15 - 20	3	18	22	28	34	68	75	102	140	175	59	5561	309
20 - 25	32	11	31	31	21	70	68	88	63	57	45	4219	216
25 - 30	0	0	3	2	0	0	0	0	3	0	1	98	7
30 & above	35	32	77	62	99	136	131	106	73	64	84	7942	437
n.r.	0	0	5	2	0	1	23	9	14	0	6	546	16
all	100	107	196	237	233	344	332	355	324	389	261	24522	1568
esd. hhs (00)	3173	9227	12215	17710	10607	8993	11807	7333	7824	5156	94044	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Maharashtra													
nil	18	14	30	46	63	75	63	44	46	54	45	5269	437
less than 6	9	2	1	2	4	1	12	7	1	15	5	597	42
6 - 10	4	4	5	6	13	13	7	12	8	10	8	932	88
10 - 12	3	13	9	9	32	5	17	9	25	8	13	1524	94
12 - 15	8	34	35	64	69	99	91	97	120	169	72	8484	579
15 - 20	14	27	43	125	164	159	204	226	242	357	142	16822	1083
20 - 25	0	0	3	9	15	5	10	18	8	13	8	943	62
25 - 30	0	0	1	1	0	0	1	0	8	0	1	131	12
30 & above	7	7	28	27	20	16	27	17	47	26	22	2626	242
n.f.	0	0	0	0	0	0	1	0	0	0	0	20	4
all	58	93	147	258	333	343	370	370	437	511	275	32489	2338
esd. hhs (00)	12976	9804	16374	15419	12426	9700	13297	11731	9391	7066	118183	x	x
Orissa													
nil	13	19	33	24	18	15	30	34	12	95	23	1550	162
less than 6	4	6	2	10	4	3	22	1	0	0	6	369	20
6 - 10	0	2	5	7	17	3	5	0	0	0	5	334	30
10 - 12	4	26	34	35	39	30	32	21	25	52	28	1858	137
12 - 15	41	77	92	114	133	142	145	217	96	282	101	6663	438
15 - 20	20	23	37	63	80	48	95	51	118	150	47	3129	163
20 - 25	1	0	9	7	6	13	0	0	0	0	5	329	16
25 - 30	0	0	4	1	0	0	0	0	0	0	1	69	6
30 & above	53	88	66	57	71	65	91	90	2	11	67	4465	291
n.f.	0	1	3	0	0	0	0	0	0	0	1	61	6
all	133	229	265	292	341	308	380	341	251	490	264	17463	1181
esd. hhs (00)	9755	11722	15554	11601	6419	3762	3751	2043	1164	428	66199	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Punjab												
nil	75	50	77	72	79	81	142	183	91	45	81	2420	199
less than 6	0	0	2	13	0	0	0	0	0	10	5	146	5
6 - 10	0	0	11	6	8	11	5	15	0	7	7	204	16
10 - 12	0	4	17	10	0	14	0	0	14	22	12	347	31
12 - 15	0	0	21	48	41	40	70	81	72	161	80	2386	188
15 - 20	0	1	20	13	3	27	7	0	21	28	16	487	44
20 - 25	11	20	85	66	86	30	66	39	29	59	57	1711	157
25 - 30	0	0	0	0	0	0	10	0	8	1	2	59	4
30 & above	4	21	63	38	45	48	44	23	7	18	31	930	94
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all	89	87	246	239	254	209	293	296	215	309	257	7676	661
esd. hhs (00)	712	783	2517	4307	3556	2060	2588	1883	3105	8336	29847	x	x
	Rajasthan												
nil	6	12	26	29	57	25	11	22	12	3	23	1596	123
less than 6	0	0	0	0	0	1	0	0	0	0	0	12	2
6 - 10	0	0	0	1	1	0	0	3	6	6	2	150	13
10 - 12	0	2	2	2	5	1	3	8	7	11	5	332	46
12 - 15	11	71	19	22	79	44	84	49	95	133	67	4719	366
15 - 20	5	48	95	63	60	52	57	68	68	61	63	4434	366
20 - 25	62	106	136	202	185	207	206	190	180	127	179	12559	860
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	72	121	71	24	41	44	29	31	15	4	34	2371	158
n.r.	0	0	0	0	1	0	3	1	0	4	1	84	9
all	153	298	330	329	376	350	359	337	331	307	338	23752	1755
esd. hhs (00)	1070	1643	5740	7654	9611	7651	10816	9350	9668	6995	70199	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Tamil Nadu													
nil	76	21	67	21	45	18	26	18	61	73	43	4750	162
less than 6	0	2	0	0	0	0	0	11	6	30	2	253	14
6 - 10	1	4	4	7	13	2	19	4	11	34	8	888	39
10 - 12	1	4	6	11	14	10	13	65	59	59	16	1758	81
12 - 15	3	10	37	44	58	75	107	134	180	256	63	6978	356
15 - 20	3	16	39	62	87	50	54	143	146	184	61	6699	283
20 - 25	10	61	37	34	59	61	65	71	89	73	49	5376	227
25 - 30	0	0	2	0	0	0	0	17	0	0	1	151	3
30 & above	77	116	126	158	184	164	119	110	155	144	135	14908	715
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all	164	224	284	296	347	311	355	456	511	573	313	34533	1604
esd. hhs (00)	12655	12337	20820	17894	13434	8121	8853	5780	6229	4061	110182	x	x
Uttaranchal													
nil	1	208	0	8	0	2	3	15	8	4	8	97	21
less than 6	0	0	0	0	0	0	0	0	0	0	0	0	0
6 - 10	0	7	0	3	0	0	0	23	0	2	4	44	4
10 - 12	0	0	6	10	0	0	0	13	4	0	3	38	6
12 - 15	3	56	41	39	51	7	20	23	32	29	25	299	73
15 - 20	0	0	23	0	0	0	0	0	0	0	1	12	3
20 - 25	0	0	0	0	0	0	0	0	0	1	0	2	1
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	8	7	128	66	9	3	1	2	1	8	14	167	19
n.r.	0	0	0	6	0	2	1	0	2	0	1	15	4
all	12	279	198	132	60	13	26	69	47	43	55	661	128
esd. hhs (00)	904	183	509	959	1019	1980	2152	1634	1312	1307	11959	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Uttar Pradesh													
nil	48	65	78	82	61	59	64	36	53	39	60	13230	1049
less than 6	9	6	21	27	14	17	14	16	10	25	17	3730	291
6 - 10	1	6	5	12	4	3	6	2	4	4	5	1143	97
10 - 12	15	6	7	13	11	10	15	6	8	23	11	2528	221
12 - 15	14	46	53	56	53	74	86	74	90	121	71	15807	1172
15 - 20	1	5	2	2	5	15	9	9	18	18	9	1953	130
20 - 25	4	8	4	5	6	3	4	4	9	6	5	1142	85
25 - 30	0	1	0	2	1	0	0	1	0	1	1	157	14
30 & above	63	102	114	118	84	74	67	43	39	28	74	16317	1085
n.r.	10	2	1	3	3	7	2	4	8	3	4	882	64
all	151	231	267	291	221	249	232	182	214	234	234	51796	3879
esd. hhs (00)	6619	11848	24920	27705	28143	21888	31027	24358	24628	20323	221460	x	x
West Bengal													
nil	53	60	84	67	109	82	83	82	69	94	77	9371	707
less than 6	6	5	33	13	13	14	12	38	17	2	16	1987	109
6 - 10	11	12	26	15	13	33	19	27	27	19	19	2315	249
10 - 12	8	14	13	21	23	17	24	30	33	49	19	2348	221
12 - 15	26	33	37	65	64	68	71	68	138	107	57	6957	537
15 - 20	2	3	6	3	8	5	10	18	25	26	7	910	64
20 - 25	4	6	4	4	0	0	4	4	0	0	3	386	24
25 - 30	0	0	0	0	0	0	0	2	0	0	0	21	3
30 & above	18	28	26	33	41	58	28	17	52	30	32	3900	262
n.r.	7	4	6	7	6	13	9	12	1	6	7	844	98
all	132	154	220	210	251	267	230	269	298	315	218	26539	2113
esd. hhs (00)	11419	16884	22452	19498	14596	8992	11367	7215	6532	2659	121614	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Rural		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
nil	33	34	52	46	54	45	51	44	45	39	46	67695	5721
less than 6	3	3	9	12	8	7	8	10	5	11	8	11807	961
6 - 10	4	6	7	7	8	7	9	8	9	9	8	11169	1237
10 - 12	9	10	10	13	17	15	15	17	23	23	15	21492	1797
12 - 15	15	33	41	54	67	80	83	96	117	161	70	103263	7732
15 - 20	9	12	23	35	47	43	54	68	79	88	43	63879	3920
20 - 25	29	33	32	39	41	47	42	43	42	34	38	56273	3008
25 - 30	0	1	2	1	1	0	0	1	1	1	1	1283	101
30 & above	59	70	94	83	88	78	68	47	49	32	71	105119	6063
n.r.	1	1	3	3	2	3	3	3	3	2	2	3522	334
all	150	190	252	265	289	287	287	287	310	329	265	391898	28094
excl. hhs (00)	112564	122540	218391	216167	182274	128151	161206	121948	116564	98723	1478529	x	x



Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh													
nil	31	42	80	38	52	39	35	29	84	29	44	2214	167
less than 6	2	0	5	11	4	0	4	4	2	11	4	217	16
6 - 10	0	4	7	7	0	10	15	20	6	36	9	460	34
10 - 12	0	5	0	22	12	8	9	27	34	107	21	1059	65
12 - 15	7	11	26	44	60	96	30	68	67	96	42	2130	181
15 - 20	9	18	41	41	33	75	27	47	85	98	41	2082	167
20 - 25	42	71	47	69	88	51	77	61	42	40	56	2836	227
25 - 30	0	0	5	0	0	16	0	0	0	0	1	71	2
30 & above	129	167	157	152	147	137	118	111	88	28	123	6230	468
n.r.	0	0	0	0	0	0	0	0	0	1	0	7	3
all	212	302	306	316	345	385	273	302	332	379	298	15118	1168
esd. hhs (00)	12534	4784	4704	4735	4240	2892	4213	2878	4059	5636	50677	x	x
Assam													
nil	33	10	23	43	39	80	21	13	10	7	28	145	65
less than 6	0	15	2	30	24	2	5	7	0	11	8	42	17
6 - 10	0	14	0	6	3	2	2	2	5	41	6	30	17
10 - 12	0	0	0	1	2	0	0	2	2	6	1	5	10
12 - 15	7	0	1	0	20	16	1	8	12	26	9	44	34
15 - 20	1	0	0	0	0	0	1	2	2	24	2	12	7
20 - 25	0	14	7	2	0	10	1	0	0	0	3	15	5
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	5	30	0	0	1	0	0	2	0	0	3	16	5
n.r.	9	0	0	0	0	0	0	0	0	5	2	10	3
all	54	83	34	82	73	110	32	34	31	118	60	309	158
esd. hhs (00)	862	328	593	390	546	423	671	423	571	366	5175	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Bihar												
nil	20	25	18	45	34	11	100	44	51	16	38	542	112
less than 6	0	0	12	5	6	19	32	6	5	2	8	116	10
6 - 10	0	0	0	2	4	0	2	30	4	1	4	61	14
10 - 12	0	0	0	0	13	5	0	7	4	2	3	45	14
12 - 15	2	2	20	8	6	59	18	26	28	18	18	260	72
15 - 20	0	20	0	4	4	0	3	0	0	6	3	41	10
20 - 25	0	11	0	0	1	0	2	2	8	0	2	30	5
25 - 30	0	0	0	0	0	0	1	0	0	0	0	1	1
30 & above	29	64	55	32	24	32	7	17	2	0	24	345	72
n.r.	0	2	0	2	1	0	1	0	0	0	1	9	5
all	49	124	105	97	90	103	135	132	102	46	95	1376	308
esd. hhs (00)	2021	803	1274	1804	1514	1128	1297	1267	2169	1134	14411	x	x
	Chhattisgarh												
nil	5	5	22	43	30	120	58	7	60	22	34	227	53
less than 6	1	0	0	1	0	0	0	0	27	0	3	17	3
6 - 10	0	0	0	0	2	0	0	0	0	10	1	8	3
10 - 12	6	11	0	10	14	15	22	30	79	27	18	123	30
12 - 15	26	2	7	19	37	21	80	234	184	101	60	403	78
15 - 20	0	4	1	5	7	0	0	0	2	13	3	21	14
20 - 25	2	0	0	15	3	31	0	0	55	1	9	62	7
25 - 30	15	0	0	16	0	0	0	0	0	0	4	28	2
30 & above	7	28	13	32	11	46	24	7	9	2	17	115	25
n.r.	0	12	0	15	0	0	23	15	2	10	7	48	7
all	62	62	37	123	79	156	188	273	319	171	132	882	195
esd. hhs (00)	943	543	873	878	705	485	585	464	527	655	6658	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Delhi												
nil	7	3	0	11	0	3	11	1	5	4	5	115	26
less than 6	0	0	0	0	0	0	0	0	0	0	0	0	0
6 - 10	0	0	0	0	0	0	0	0	0	0	0	2	1
10 - 12	0	0	0	0	12	0	2	0	1	3	1	27	8
12 - 15	0	0	0	0	0	0	0	0	0	24	5	113	12
15 - 20	0	0	0	0	0	0	0	0	7	4	2	40	10
20 - 25	0	0	1	0	0	0	0	3	4	3	1	32	9
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	0	0	0	0	0	0	0	0	3	0	0	7	1
n.r.	0	0	0	3	0	0	0	0	0	13	3	68	6
all	7	4	1	14	12	3	13	4	13	45	15	360	68
esd. hhs (00)	6323	2155	1837	925	715	803	1532	1868	2697	4809	23664	x	x
	Gujarat												
nil	87	45	104	89	115	189	91	84	49	46	83	2945	373
less than 6	3	4	0	1	6	7	7	1	4	19	6	205	31
6 - 10	1	0	0	13	18	17	56	6	53	52	24	861	71
10 - 12	3	0	0	6	0	4	4	9	27	101	23	801	56
12 - 15	1	21	2	11	9	70	40	45	110	87	43	1534	163
15 - 20	10	0	30	4	27	34	13	56	34	62	30	1051	102
20 - 25	10	20	18	11	11	0	5	7	1	1	8	266	29
25 - 30	0	0	0	0	0	0	0	0	3	0	0	12	1
30 & above	36	14	6	14	46	4	6	4	1	0	13	463	37
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all	146	104	158	137	228	307	219	193	253	329	214	7576	803
esd. hhs (00)	5252	1652	3231	3811	2791	2057	2757	3281	4700	5800	35332	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Haryana													
nil	57	30	51	68	96	19	68	80	38	38	54	656	93
less than 6	0	0	0	1	4	0	47	0	0	23	10	122	7
6 - 10	0	6	23	0	11	8	6	0	4	20	9	105	15
10 - 12	0	2	12	2	4	5	2	15	6	16	7	87	21
12 - 15	17	35	0	6	35	37	51	11	70	77	39	479	94
15 - 20	23	0	11	25	26	5	22	7	47	4	18	219	27
20 - 25	0	0	51	57	69	17	18	21	20	7	25	301	45
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	0	0	9	48	124	27	12	36	30	4	27	325	42
n.r.	0	0	0	1	0	0	0	0	6	2	1	16	5
all	98	73	119	158	359	102	157	163	169	163	160	1939	317
esd. hhs (00)	1205	587	990	1348	994	867	1331	998	1465	2355	12139	x	x
Himachal Pradesh													
nil	0	5	31	28	5	24	2	21	11	32	15	23	23
less than 6	0	0	10	0	8	0	0	10	0	15	5	8	7
6 - 10	0	0	22	0	0	0	36	19	57	37	23	36	15
10 - 12	3	0	0	0	75	7	7	0	3	47	22	34	19
12 - 15	0	20	6	4	6	13	2	62	59	114	41	63	53
15 - 20	0	0	0	0	0	8	4	0	0	5	2	3	4
20 - 25	0	0	0	0	0	0	0	0	0	0	0	0	0
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all	3	25	70	32	94	51	51	113	120	219	101	155	111
esd. hhs (00)	154	68	60	67	224	94	182	133	246	307	1535	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										all	above	no. of hhs. reporting cash loan	Urban sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
nil	5	0	4	13	4	85	10	7	7	9	10	31	33	
less than 6	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 - 10	0	0	0	0	0	5	0	0	1	4	2	7	12	
10 - 12	0	0	0	0	0	0	0	0	72	19	22	71	10	
12 - 15	0	0	0	4	0	18	0	7	7	28	15	49	59	
15 - 20	0	0	0	0	0	0	0	1	1	1	1	2	7	
20 - 25	0	0	0	0	0	0	0	0	0	0	0	0	0	
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	
30 & above	1	0	0	0	0	0	0	0	0	0	0	1	2	
n.r.	0	0	0	0	0	0	0	2	1	0	0	2	3	
all	271	34	85	137	80	107	136	310	600	1488	3217	162	124	
esd. hhs (00)												x	x	
Jammu & Kashmir														
nil	10	32	5	21	80	18	0	5	5	49	21	195	47	
less than 6	0	0	0	16	7	3	0	2	2	2	3	29	12	
6 - 10	0	0	0	2	18	21	51	3	25	35	14	132	30	
10 - 12	0	0	2	0	69	0	58	12	23	32	20	190	32	
12 - 15	0	4	0	11	3	8	7	38	21	63	13	126	38	
15 - 20	0	0	0	5	0	9	6	2	9	12	3	33	16	
20 - 25	0	0	0	0	0	2	0	0	0	1	0	2	2	
25 - 30	6	0	0	0	0	0	0	0	0	0	1	13	1	
30 & above	5	0	0	0	0	0	4	0	0	0	1	14	3	
n.r.	0	0	0	2	0	4	0	0	1	0	0	5	3	
all	21	36	7	56	176	64	72	55	67	136	66	618	166	
esd. hhs (00)												x	x	
Jharkhand														
nil	10	32	5	21	80	18	0	5	5	49	21	195	47	
less than 6	0	0	0	16	7	3	0	2	2	2	3	29	12	
6 - 10	0	0	0	2	18	21	51	3	25	35	14	132	30	
10 - 12	0	0	2	0	69	0	58	12	23	32	20	190	32	
12 - 15	0	4	0	11	3	8	7	38	21	63	13	126	38	
15 - 20	0	0	0	5	0	9	6	2	9	12	3	33	16	
20 - 25	0	0	0	0	0	2	0	0	0	1	0	2	2	
25 - 30	6	0	0	0	0	0	0	0	0	0	1	13	1	
30 & above	5	0	0	0	0	0	4	0	0	0	1	14	3	
n.r.	0	0	0	2	0	4	0	0	1	0	0	5	3	
all	21	36	7	56	176	64	72	55	67	136	66	618	166	
esd. hhs (00)												x	x	

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										above 800 & above	all	no. of hhs. reporting cash loan	Urban sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
nil	20	15	25	50	51	132	48	84	44	9	38	1313	149	
less than 6	6	5	11	21	0	3	1	2	10	6	7	244	20	
6 - 10	0	1	1	1	3	11	4	5	22	18	6	206	34	
10 - 12	3	20	15	20	2	9	12	14	21	37	15	530	65	
12 - 15	2	20	9	23	45	30	45	69	105	100	41	1426	183	
15 - 20	11	6	39	18	51	56	54	46	54	60	36	1242	178	
20 - 25	8	25	2	18	6	14	16	25	37	13	15	517	58	
25 - 30	0	0	0	0	0	0	0	0	0	0	0	1	1	
30 & above	39	14	37	60	50	26	62	68	32	24	40	1394	164	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	
all	89	89	139	195	203	276	234	286	300	240	186	6453	796	
esd. hhs (00)	7220	3047	3787	3627	3148	1629	2386	2227	2864	4835	34771	x	x	
Karnataka														
nil	6	82	25	95	46	66	89	66	35	38	50	866	139	
less than 6	0	0	0	34	5	7	14	1	3	5	6	107	14	
6 - 10	0	0	34	46	32	32	59	19	42	53	39	677	73	
10 - 12	0	2	24	12	30	16	41	15	37	52	32	555	66	
12 - 15	43	81	94	96	133	227	244	241	177	139	161	2812	338	
15 - 20	33	160	117	50	114	173	119	91	111	127	109	1911	227	
20 - 25	4	63	0	23	13	34	9	7	4	25	15	267	28	
25 - 30	0	0	5	9	34	0	18	0	11	0	7	120	11	
30 & above	56	65	48	38	43	149	90	29	13	5	38	669	79	
n.r.	14	0	0	3	0	0	15	0	0	3	4	65	4	
all	112	358	325	334	380	488	537	397	378	357	373	6510	829	
esd. hhs (00)	1389	388	729	926	1107	967	2077	1980	3024	4866	17452	x	x	
Kerala														

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Urban		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Madhya Pradesh												
nil	21	30	91	47	34	51	35	13	67	11	39	1174	128
less than 6	9	2	0	3	7	8	8	4	12	10	7	204	30
6 - 10	2	0	0	1	3	4	35	3	73	26	18	530	38
10 - 12	2	0	1	22	12	27	10	18	112	87	36	1094	73
12 - 15	2	22	18	34	58	56	29	18	42	57	36	1078	203
15 - 20	0	17	10	13	16	6	19	13	15	75	23	690	95
20 - 25	2	23	12	4	15	22	70	8	5	0	14	415	48
25 - 30	0	9	0	0	0	0	37	0	0	0	4	119	2
30 & above	6	12	45	26	56	14	18	17	3	1	19	575	95
n.r.	61	0	20	0	0	0	10	6	0	2	10	301	12
all	100	97	170	126	196	173	227	93	241	237	177	5322	649
esd. hhs (00)	3016	1375	3102	3263	3247	1934	2894	2540	3511	5243	30125	x	x
	Maharashtra												
nil	23	42	21	50	37	58	28	39	52	17	34	3052	496
less than 6	0	0	2	2	1	1	2	6	1	10	3	238	43
6 - 10	0	0	5	3	2	1	3	15	29	22	9	770	104
10 - 12	3	1	7	13	9	5	12	36	53	50	20	1817	216
12 - 15	3	10	6	19	32	37	62	52	97	73	39	3526	442
15 - 20	3	9	14	44	57	49	76	85	109	89	53	4755	600
20 - 25	1	0	6	4	1	2	3	2	2	5	3	238	43
25 - 30	0	0	0	0	0	0	0	0	0	0	0	1	1
30 & above	8	12	6	10	10	20	7	4	5	1	7	641	134
n.r.	0	0	0	1	0	0	2	21	1	4	3	247	30
all	41	72	61	142	143	158	181	227	307	233	155	13844	1932
esd. hhs (00)	15591	5608	8190	8525	8470	4633	8768	7700	9942	11881	89306	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Orissa													
nil	28	24	40	57	23	16	30	20	21	13	29	306	50
less than 6	4	0	3	0	0	3	2	8	6	142	11	117	8
6 - 10	2	0	0	11	0	0	5	60	63	15	14	148	12
10 - 12	2	0	0	14	19	34	90	30	68	0	23	245	23
12 - 15	6	11	17	91	188	99	42	30	69	116	55	572	92
15 - 20	13	3	12	91	8	3	51	18	73	47	30	314	39
20 - 25	0	0	6	16	8	6	7	0	7	4	5	54	8
25 - 30	0	0	0	0	0	0	26	0	0	0	3	28	1
30 & above	25	31	40	35	41	120	15	4	25	0	32	337	51
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all	81	46	118	315	279	278	241	164	268	332	192	1999	274
esd. hhs (00)	1795	704	1823	986	807	723	1063	1006	919	610	10435	x	x
Punjab													
nil	41	23	83	80	87	58	55	83	67	29	57	934	180
less than 6	0	0	0	24	0	1	1	1	1	7	4	62	15
6 - 10	0	5	14	0	26	8	16	6	14	20	11	187	43
10 - 12	0	2	0	3	1	4	8	19	9	24	10	158	34
12 - 15	3	0	0	8	15	11	21	43	48	35	24	386	96
15 - 20	0	21	0	3	0	1	1	1	4	12	4	69	21
20 - 25	13	10	56	12	4	3	6	37	29	1	15	249	40
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	28	0	20	9	14	42	33	25	8	5	18	288	44
n.r.	0	0	0	0	1	0	0	0	1	0	0	4	2
all	83	60	140	136	141	122	135	157	175	126	131	2139	437
esd. hhs (00)	2390	570	741	1298	1223	1200	1389	1857	2325	3341	16335	x	x



Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Rajasthan												
nil	40	63	13	81	41	24	39	44	60	17	41	903	147
less than 6	0	0	0	0	0	0	0	0	1	1	0	5	2
6 - 10	0	0	2	0	1	0	0	1	21	22	8	167	25
10 - 12	0	4	0	0	1	14	2	5	13	13	7	147	38
12 - 15	1	2	15	8	20	16	46	26	40	25	24	535	104
15 - 20	9	5	3	9	20	6	15	15	18	16	13	295	83
20 - 25	72	33	27	47	112	86	50	48	46	21	54	1174	166
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	84	34	59	18	99	48	30	17	20	1	35	777	71
n.r.	0	0	0	0	0	0	0	1	1	1	1	12	3
all	167	137	111	157	269	177	172	152	195	94	165	3615	579
esd. hhs (00)	1955	522	1137	1556	2042	1937	2488	3070	3789	3419	21917	x	x
	Tamil Nadu												
nil	32	65	36	76	77	52	55	72	78	44	54	2959	302
less than 6	0	4	0	0	0	0	0	2	6	3	1	71	9
6 - 10	0	4	4	4	16	16	11	14	30	29	11	601	78
10 - 12	4	4	4	3	8	18	19	19	35	41	14	764	88
12 - 15	5	20	20	51	44	41	72	77	70	100	44	2404	303
15 - 20	18	11	43	47	52	58	85	61	78	59	46	2486	291
20 - 25	12	35	34	48	33	36	28	36	35	40	32	1735	167
25 - 30	0	2	0	0	0	0	0	0	2	1	0	27	5
30 & above	106	121	116	96	99	151	141	64	83	24	98	5349	556
n.r.	0	0	0	0	0	0	0	0	0	2	0	10	1
all	166	239	217	276	269	308	338	299	333	285	255	13938	1549
esd. hhs (00)	10809	5446	7160	5647	4572	3012	3881	3336	4178	6555	54595	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Uttaranchal													
nil	3	63	52	4	18	3	14	2	18	3	13	41	18
less than 6	0	0	0	0	0	0	0	0	0	7	1	3	1
6 - 10	0	0	11	0	14	0	4	7	45	124	25	77	20
10 - 12	0	13	0	28	5	21	9	0	7	25	10	32	20
12 - 15	0	0	2	0	20	21	2	32	32	27	14	43	30
15 - 20	3	0	12	0	0	0	0	0	0	7	3	8	4
20 - 25	0	0	0	0	0	0	0	0	2	0	0	1	1
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	0	7	17	2	0	0	5	0	2	0	3	8	5
n.r.	0	0	6	0	2	0	3	8	4	2	2	8	9
all	6	82	88	34	50	45	37	49	99	195	68	210	103
esd. hhs (00)	482	87	261	297	293	219	427	278	326	415	3084	x	x
Uttar Pradesh													
nil	57	84	86	112	65	53	66	38	46	20	60	3766	455
less than 6	20	6	7	7	11	8	5	3	2	41	12	733	80
6 - 10	0	11	3	6	8	1	5	5	4	2	4	263	40
10 - 12	1	4	1	0	1	2	2	2	8	9	3	183	57
12 - 15	7	15	10	25	22	15	22	39	32	43	24	1508	270
15 - 20	0	0	2	9	1	2	5	12	2	7	4	270	40
20 - 25	0	2	13	6	10	6	3	1	0	0	4	259	43
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	34	26	27	31	46	40	28	22	11	4	27	1698	233
n.r.	2	1	0	2	0	1	8	3	2	0	2	136	19
all	115	138	139	180	147	115	134	112	103	123	130	8151	1146
esd. hhs (00)	6344	2646	4617	6010	7973	6195	8926	6178	6497	7283	62667	x	x

Table 6: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. reporting cash loan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	West Bengal												
nil	82	59	99	110	86	94	54	96	90	30	80	3322	495
less than 6	10	9	13	12	9	1	13	19	2	18	11	444	55
6 - 10	11	5	14	37	18	14	24	23	27	21	20	815	145
10 - 12	2	12	13	5	2	11	13	11	21	26	11	450	97
12 - 15	3	18	6	8	20	18	18	27	35	39	18	764	171
15 - 20	2	21	0	6	2	10	14	18	15	16	9	393	50
20 - 25	0	7	4	7	0	2	7	3	3	4	4	145	24
25 - 30	0	0	0	0	0	0	0	0	0	0	0	1	1
30 & above	22	65	37	21	41	32	26	8	25	2	26	1064	143
n.f.	4	0	19	12	6	5	12	1	5	3	7	271	49
all	133	194	190	210	164	177	165	188	198	135	171	7098	1135
esd. hhs (00)	8035	2838	3255	4608	3683	2345	3767	3632	4944	4352	41460	x	x
	India												
nil	35	43	51	67	57	62	49	49	53	24	47	25899	3781
less than 6	4	3	3	7	5	4	6	5	3	13	5	3030	422
6 - 10	1	3	5	8	8	7	15	11	25	24	11	6245	947
10 - 12	2	5	4	9	8	9	12	16	32	45	15	8568	1246
12 - 15	4	14	13	26	36	43	45	52	67	69	37	20471	3266
15 - 20	7	11	20	24	28	30	35	36	46	52	29	16139	2090
20 - 25	11	22	17	20	21	18	18	14	13	11	16	8616	976
25 - 30	0	1	1	0	1	1	3	0	1	0	1	422	29
30 & above	46	57	50	43	53	53	39	25	21	7	37	20583	2392
n.f.	3	0	3	2	1	1	4	4	1	2	2	1219	176
all	107	148	148	183	197	200	199	187	225	214	178	98870	13931
esd. hhs (00)	92485	35170	50013	52903	50132	34721	52652	47563	61516	77820	554976	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hhs. rep. cash loan			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	(14)
	Andhra Pradesh														
nil	77	14	26	36	17	15	23	4	14	10	21	31894	2674	117	
less than 6	0	0	0	1	1	0	0	36	0	0	4	5716	121	8	
6 - 10	2	12	1	3	2	7	4	9	2	23	6	8660	605	26	
10 - 12	33	11	12	21	30	30	37	12	51	99	33	49516	3083	91	
12 - 15	34	49	66	69	93	116	120	138	148	418	124	186425	9857	379	
15 - 20	41	13	76	56	129	100	136	148	153	144	107	160825	7497	291	
20 - 25	436	616	381	436	321	487	310	405	480	263	404	610022	23712	905	
25 - 30	2	1	1	2	0	0	0	0	0	0	0	618	210	13	
30 & above	374	284	431	372	407	244	370	249	152	43	300	453202	22425	802	
n.r.	0	0	7	3	0	0	0	0	0	0	1	1702	279	6	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1508680	60253	2264	
amount of loan (Rs. 00,000)	75234	86812	183787	160539	197267	190483	180552	148903	168133	116871	1508580	x	x	x	x
Assam															
nil	223	319	528	158	167	146	286	180	351	50	242	6464	1734	320	
less than 6	503	27	15	11	97	109	11	21	280	20	87	2337	190	34	
6 - 10	0	18	7	13	32	35	61	123	40	151	55	1462	1116	30	
10 - 12	0	143	15	28	521	156	28	83	25	168	111	2964	238	38	
12 - 15	0	0	53	47	94	478	436	414	216	345	229	6120	262	114	
15 - 20	0	379	51	71	38	14	134	123	67	240	99	2652	162	24	
20 - 25	8	0	58	251	25	3	0	53	17	0	66	1754	137	17	
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30 & above	265	114	234	421	26	59	45	3	3	9	109	2912	331	44	
n.r.	0	0	40	0	0	0	0	0	0	16	3	88	10	3	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	26752	3139	615	
amount of loan (Rs. 00,000)	383	1342	1839	4586	3020	1310	2172	6197	5097	807	26752	x	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hrs. rep. cash loan	Rural sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	Bihar													
nil	43	91	95	83	105	194	445	190	190	55	147	51267	5634	465
less than 6	16	26	27	40	103	62	13	231	9	73	58	20346	933	113
6 - 10	117	51	24	22	16	7	24	21	11	6	23	7885	753	86
10 - 12	21	37	21	59	25	47	24	11	49	151	48	16800	1158	101
12 - 15	5	95	147	273	111	146	131	214	434	532	234	81649	4214	595
15 - 20	23	10	3	45	28	18	47	19	95	154	50	17332	642	105
20 - 25	6	4	13	11	20	4	78	22	8	0	17	6062	540	37
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	768	680	658	465	587	516	237	265	197	29	417	145822	12580	830
n.r.	2	4	14	2	4	6	1	28	8	1	7	2506	218	32
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	349668	25516	2263
amount of loan (Rs. 00,000)	14563	16917	63178	34423	51719	21336	35551	24592	39916	47473	349668	x	x	x
	Chhattisgarh													
nil	67	31	61	58	98	158	66	78	21	10	49	7014	964	84
less than 6	0	0	18	46	68	81	1	0	0	19	28	4032	291	20
6 - 10	0	0	0	28	10	41	2	0	0	17	15	2204	112	12
10 - 12	105	119	87	41	1	148	18	25	325	188	141	20156	327	42
12 - 15	595	513	403	578	507	315	532	608	528	718	595	85011	3819	285
15 - 20	158	17	78	87	240	20	223	117	77	45	81	11633	757	62
20 - 25	50	10	23	18	3	0	16	8	1	0	4	617	116	12
25 - 30	0	0	0	1	0	2	0	0	0	0	0	41	5	2
30 & above	25	310	326	137	73	230	136	76	46	3	77	11041	1457	87
n.r.	0	0	3	5	1	7	6	88	1	0	8	1087	76	10
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	142836	7186	583
amount of loan (Rs. 00,000)	329	1313	6358	10761	13091	15830	7567	9451	11252	66885	142836	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hrs. rep. cash loan	Rural sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	Gujarat													
nil	853	279	240	802	531	248	475	93	177	20	207	152286	7818	414
less than 6	0	9	28	0	2	162	103	44	1	3	22	16058	473	17
6 - 10	0	592	0	4	23	1	10	14	3	7	15	11177	284	20
10 - 12	11	0	0	14	36	27	117	36	159	201	123	90417	761	36
12 - 15	3	0	51	24	168	358	177	646	512	375	359	264634	6465	237
15 - 20	0	0	28	46	134	92	96	93	122	379	207	152483	2076	105
20 - 25	0	7	90	30	44	63	6	56	6	8	23	17061	576	49
25 - 30	0	0	0	0	0	0	0	0	0	0	0	39	8	1
30 & above	133	113	563	81	63	49	15	17	19	7	45	33014	1206	49
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	737169	17580	860
amount of loan (Rs. 00,000)	4391	9164	28152	59396	46283	20765	56138	108086	108894	295899	737169	x	x	x
Haryana														
nil	13	80	124	53	52	9	7	163	58	22	42	16242	1171	89
less than 6	7	0	58	2	4	6	3	2	0	4	4	1607	92	10
6 - 10	0	0	0	0	4	0	0	0	1	0	1	200	17	3
10 - 12	13	366	18	25	12	0	4	60	1	27	29	11170	307	18
12 - 15	255	60	342	135	340	310	488	221	405	406	360	139938	3435	261
15 - 20	435	76	44	109	137	3	112	6	215	136	129	50154	1329	80
20 - 25	277	399	253	467	255	286	355	433	273	256	293	114039	2219	165
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	0	19	138	210	196	385	31	111	47	149	142	55334	1359	77
n.r.	0	0	24	0	0	0	0	4	0	0	1	267	39	4
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388950	8594	620
amount of loan (Rs. 00,000)	1331	9134	7326	28923	31679	18275	18333	21006	57266	195678	388950	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hrs. rep. cash loan estd. (00)	Rural sample (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Himachal Pradesh														
nil	945	265	255	873	257	185	250	336	162	93	201	12493	614	196	
less than 6	0	0	177	15	27	155	71	39	132	19	56	3501	161	65	
6 - 10	0	0	29	9	10	52	59	83	97	59	63	3939	84	34	
10 - 12	0	677	0	8	165	214	25	82	44	124	95	5925	121	41	
12 - 15	55	57	297	85	417	387	548	403	545	510	473	29411	886	293	
15 - 20	0	0	5	10	21	0	7	57	20	110	62	3839	67	29	
20 - 25	0	0	0	0	54	5	29	0	0	22	15	935	35	4	
25 - 30	0	0	179	0	0	1	0	0	0	0	2	110	9	2	
30 & above	0	0	58	0	44	2	10	0	0	1	4	253	23	12	
n.r.	0	0	0	0	6	0	0	1	0	61	28	1741	17	4	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	62146	1827	618	
amount of loan (Rs. 00,000)	119	132	598	3345	2784	2972	5129	6068	12614	28385	62146	x	x	x	x
	Jammu & Kashmir														
nil	1000	1000	66	776	513	660	753	293	442	119	272	3152	165	69	
less than 6	0	0	0	0	0	0	0	115	0	0	18	206	4	2	
6 - 10	0	0	0	0	0	0	74	52	126	0	35	408	20	7	
10 - 12	0	0	0	58	273	67	82	82	60	33	53	620	67	21	
12 - 15	0	0	934	166	113	273	76	445	299	719	534	6200	106	88	
15 - 20	0	0	0	0	94	0	0	0	73	117	79	914	13	14	
20 - 25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25 - 30	0	0	0	0	0	0	0	1	0	0	0	1	0	1	
30 & above	0	0	0	0	0	0	0	12	0	0	2	22	0	1	
n.r.	0	0	0	0	7	0	15	0	1	12	7	86	3	4	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11610	374	203	
amount of loan (Rs. 00,000)	3	20	56	288	205	136	645	1796	2126	6335	11610	x	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan		no. of hrs. rep. cash loan		Rural sample (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
nil	592	187	177	260	68	94	170	64	49	10	120	4967	1155	169	
less than 6	0	4	66	62	38	125	92	23	73	205	80	3317	283	44	
6 - 10	26	2	154	73	94	233	236	263	478	290	207	8579	595	87	
10 - 12	0	86	101	175	53	30	66	420	83	124	119	4913	541	82	
12 - 15	154	223	157	132	53	134	213	54	246	311	163	6749	464	94	
15 - 20	0	13	195	209	532	260	163	125	59	59	217	9010	540	51	
20 - 25	0	76	12	6	2	0	11	0	0	0	6	236	80	10	
25 - 30	0	101	41	1	2	0	0	0	0	0	8	328	138	12	
30 & above	202	188	77	33	65	0	28	48	0	0	39	1612	405	42	
n.r.	25	120	21	50	94	124	20	3	11	0	41	1715	361	38	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	41428	4431	617	
amount of loan (Rs. 00,000)	113	816	5498	6342	7882	2199	5163	3075	5238	5102	41428	x	x	x	
Karnataka															
nil	152	325	184	53	32	68	92	104	35	19	56	35993	2330	181	
less than 6	16	12	36	8	8	0	2	1	0	1	3	1830	337	18	
6 - 10	24	0	54	33	34	56	14	4	33	56	34	22138	731	58	
10 - 12	0	55	32	21	42	36	43	38	38	201	85	54728	1362	83	
12 - 15	128	240	130	89	117	192	127	282	471	342	284	182274	4956	266	
15 - 20	14	44	118	192	181	103	229	277	277	326	257	165212	4777	260	
20 - 25	173	163	23	43	122	71	135	39	40	10	55	35536	1226	77	
25 - 30	0	0	2	0	1	0	2	0	0	0	0	291	44	5	
30 & above	493	161	421	562	463	474	355	253	106	44	225	144694	8987	420	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	642696	21864	1228	
amount of loan (Rs. 00,000)	1380	2756	15418	24379	59133	34990	95930	91254	131808	185648	642696	x	x	x	



Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan		no. of hrs. rep. cash loan		Rural sample (15)		
											all (12)		(13)			(14)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above							
nil	260	28	248	67	86	70	105	157	60	99	97	95271	3230	277			
less than 6	0	0	16	12	71	0	19	10	13	5	12	11498	543	37			
6 - 10	0	3	104	33	62	23	53	10	86	44	49	48546	1331	83			
10 - 12	14	4	4	16	69	111	30	68	61	89	71	69252	1646	108			
12 - 15	445	569	353	213	380	299	416	326	410	367	369	362206	8604	565			
15 - 20	98	87	171	208	142	325	292	373	272	334	302	296774	5903	383			
20 - 25	52	17	9	29	57	43	35	10	36	12	23	22622	899	64			
25 - 30	0	1	7	0	21	0	0	0	2	1	2	2178	183	16			
30 & above	130	291	88	421	113	129	50	46	60	48	75	73419	2274	166			
n.r.	0	0	0	0	0	0	0	0	0	1	0	314	27	2			
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	982080	19654	1419			
amount of loan (Rs. 00,000)	6863	6095	9652	40741	47283	38604	88642	108641	199826	435732	982080	X	X	X			
	Madhya Pradesh																
nil	65	95	93	41	13	12	31	8	4	19	21	17515	1457	120			
less than 6	0	7	35	358	1	8	3	1	5	0	34	29256	1221	43			
6 - 10	7	8	22	1	8	0	14	6	1	0	4	2993	322	28			
10 - 12	50	2	62	48	13	60	3	9	29	24	26	22441	966	101			
12 - 15	97	352	152	147	389	355	234	237	176	317	261	221322	7360	479			
15 - 20	25	214	119	100	180	86	87	267	409	455	296	251449	5561	309			
20 - 25	205	114	154	81	71	202	207	201	173	106	146	123758	4219	216			
25 - 30	0	0	40	0	0	2	0	0	1	0	1	1221	98	7			
30 & above	549	208	318	213	325	273	385	259	170	78	199	168994	7942	437			
n.r.	0	0	6	9	0	2	37	11	33	0	12	10393	546	16			
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	849341	24522	1568			
amount of loan (Rs. 00,000)	4103	13112	22154	74319	45461	73404	84934	96552	159309	275994	849341	X	X	X			



Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hrs. rep. cash loan	Rural sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	Punjab													
nil	659	218	261	103	290	182	211	513	293	93	150	73734	2420	199
less than 6	0	0	7	93	0	0	0	0	0	42	34	16856	146	5
6 - 10	0	0	3	8	9	32	28	16	0	18	16	7919	204	16
10 - 12	0	26	61	15	0	61	0	0	22	40	33	16255	347	31
12 - 15	0	0	30	96	80	81	180	120	367	472	380	187100	2386	188
15 - 20	0	14	43	71	3	284	14	0	111	124	108	52984	487	44
20 - 25	261	519	441	424	349	141	435	301	86	183	216	106257	1711	157
25 - 30	0	0	0	0	0	0	15	0	96	2	8	3782	59	4
30 & above	80	222	155	189	269	219	117	50	25	27	56	27668	930	94
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	492554	7676	661
amount of loan (Rs. 00,000)	321	607	9792	24203	17248	14304	17504	31127	30480	346968	492554	x	x	x
	Rajasthan													
nil	11	9	65	51	175	42	13	64	41	3	47	39789	1596	123
less than 6	0	0	0	0	0	0	0	0	0	0	0	42	12	2
6 - 10	0	0	0	1	1	1	0	7	62	7	15	12895	150	13
10 - 12	0	2	10	6	24	1	4	4	10	18	11	9621	332	46
12 - 15	71	310	58	14	99	70	155	127	208	434	211	178537	4719	366
15 - 20	38	126	146	132	81	88	85	118	156	107	115	96706	4434	366
20 - 25	527	347	522	750	543	667	700	609	490	416	544	459788	12559	860
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	353	206	199	45	77	130	40	70	30	7	53	44675	2371	158
n.r.	0	0	0	0	1	0	2	1	2	8	3	2522	84	9
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	844574	23752	1755
amount of loan (Rs. 00,000)	2064	10545	30010	51529	93864	62411	92376	115264	167096	219414	844574	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000) all (12)	amount of cash loan (Rs. 00,000) estd. (14)	no. of hrs. rep. cash loan sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	Tamil Nadu													
nil	382	74	127	36	92	78	41	20	62	39	63	64454	4750	162
less than 6	1	13	0	0	0	0	0	24	8	26	9	9348	253	14
6 - 10	10	8	2	13	15	11	43	10	27	97	34	35015	858	39
10 - 12	14	32	15	27	45	33	13	71	90	25	43	43577	1758	81
12 - 15	10	37	97	125	91	120	323	202	224	312	198	202780	6978	356
15 - 20	24	57	87	156	132	94	107	406	314	288	214	219612	6699	283
20 - 25	53	398	166	127	111	193	186	128	71	83	124	127028	5376	227
25 - 30	0	0	1	0	0	0	0	6	0	0	1	719	151	3
30 & above	505	380	506	516	514	470	287	134	205	132	315	322595	14908	715
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1025128	34533	1604
amount of loan (Rs. 00,000)	16479	26367	84712	135995	114406	49013	104360	93492	196312	203992	1025128	x	x	x
	Uttaranchal													
nil	113	840	0	133	0	55	56	222	478	13	255	3391	97	21
less than 6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 - 10	0	3	0	5	0	0	0	348	0	26	52	698	44	4
10 - 12	0	0	7	106	0	0	0	94	27	0	32	420	38	6
12 - 15	368	138	277	232	561	321	803	244	482	853	483	6423	299	73
15 - 20	0	0	312	0	0	0	0	0	0	0	14	191	12	3
20 - 25	0	0	0	0	0	0	0	0	0	58	13	178	2	1
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	519	19	404	434	439	550	12	92	9	50	132	1757	167	19
n.r.	0	0	0	90	0	73	129	0	3	0	19	252	15	4
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13308	661	128
amount of loan (Rs. 00,000)	49	1266	610	1500	701	272	661	1745	3437	3067	13308	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)											amount of cash loan (Rs. 00,000)	no. of hrs. rep. cash loan	Rural sample (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			
	Uttar Pradesh													
nil	179	147	216	141	142	157	143	147	87	48	116	130383	13230	1049
less than 6	44	19	44	73	39	66	92	60	54	69	64	71156	3730	291
6 - 10	3	11	61	62	27	12	29	48	36	22	34	38342	1143	97
10 - 12	117	17	17	24	83	24	61	16	43	63	46	51114	2528	221
12 - 15	126	229	146	190	242	356	309	427	424	592	380	425704	15807	1172
15 - 20	20	14	7	13	38	87	31	66	101	126	69	77489	1953	130
20 - 25	121	19	4	11	16	5	7	31	45	9	16	18242	1142	85
25 - 30	1	1	0	2	2	0	0	3	0	1	1	1245	157	14
30 & above	352	539	500	477	397	276	322	194	163	64	261	292104	16317	1085
n.r.	36	4	4	7	14	16	7	7	48	7	13	14484	882	64
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1120263	51796	3879
amount of loan (Rs. 00,000)	8925	33311	95860	133575	82772	70543	139539	97702	139011	319024	1120263	X	X	X
	West Bengal													
nil	170	238	198	296	282	247	261	187	79	351	211	81804	9371	707
less than 6	25	29	260	48	26	26	77	87	17	0	60	23273	1987	109
6 - 10	148	101	132	76	26	100	91	152	47	13	78	30351	2315	249
10 - 12	70	72	58	120	165	93	116	56	37	98	82	31672	2348	221
12 - 15	348	204	203	289	333	249	274	189	705	208	361	140113	6957	537
15 - 20	3	14	15	5	28	19	29	195	27	235	66	25538	910	64
20 - 25	11	13	8	7	0	0	19	2	1	0	5	1756	386	24
25 - 30	0	0	0	0	0	1	0	3	0	0	1	196	21	3
30 & above	197	306	93	137	127	207	110	51	87	90	114	44202	3900	262
n.r.	28	24	33	21	13	57	24	78	1	5	25	9539	844	98
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388445	26539	2113
amount of loan (Rs. 00,000)	8459	17143	40507	33384	38398	25090	38527	47945	97141	41852	388445	X	X	X

Table 7: Per 1000 distribution of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan		no. of hrs. rep. cash loan		Rural sample (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
nil	150	83	115	127	112	77	110	92	68	54	84	940685	67695	5721	
less than 6	10	10	30	49	18	18	24	28	11	18	21	238641	11807	961	
6 - 10	27	39	27	20	17	17	24	27	32	24	25	276562	11169	1237	
10 - 12	37	47	29	36	57	40	44	38	53	73	52	585039	21492	1797	
12 - 15	101	172	136	153	176	219	225	274	333	396	279	3106468	103263	7732	
15 - 20	51	55	87	108	143	141	178	241	251	290	208	2314938	63879	3920	
20 - 25	237	272	167	180	171	236	171	166	141	93	151	1680709	56273	3008	
25 - 30	1	1	3	1	1	0	1	1	3	1	1	13894	1283	101	
30 & above	382	319	399	322	303	246	218	127	102	50	174	1941609	105119	6063	
n.r.	4	3	7	4	3	5	5	6	7	2	4	48233	3522	334	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11146778	391898	28094	
amount of loan (Rs. 00,000)	160230	274882	688616	929731	965813	729990	1137825	1202101	1758891	3298700	11146778	x	x	x	

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000) all (12)	no. of hrs. rep. cash loan estd. (00) (14)	Urban sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
nil	150	87	138	28	62	32	64	72	142	25	58	58457	2214	167
less than 6	1	2	4	26	11	0	6	58	1	10	12	11602	217	16
6 - 10	0	19	24	8	0	30	35	105	3	49	38	38581	460	34
10 - 12	0	2	0	60	39	10	153	39	164	328	205	206634	1059	65
12 - 15	27	16	101	234	132	322	64	206	239	264	215	216816	2130	181
15 - 20	31	18	187	114	88	114	116	115	158	164	140	141144	2082	167
20 - 25	144	310	70	160	260	166	235	175	99	148	157	158330	2836	227
25 - 30	0	0	11	0	0	37	0	0	0	0	2	1653	71	2
30 & above	638	546	465	371	408	288	327	230	193	11	173	174545	6230	468
n.r.	8	0	0	0	0	0	0	0	0	1	1	749	7	3
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1008513	15118	1168
amount of loan (Rs. 00,000)	43703	36639	43959	52681	40623	31047	54755	70033	110684	524387	1008513	x	x	x
Assam														
nil	570	55	583	210	171	537	492	20	82	10	107	1179	145	65
less than 6	0	103	3	322	64	24	116	102	0	33	47	522	42	17
6 - 10	0	271	0	217	300	205	175	561	186	494	383	4219	30	17
10 - 12	0	0	0	231	57	0	0	12	23	90	71	778	5	10
12 - 15	163	0	100	0	400	168	100	227	609	210	251	2764	44	34
15 - 20	2	0	0	0	0	0	110	57	99	147	97	1068	12	7
20 - 25	0	53	314	19	0	66	8	0	0	0	13	138	15	5
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	73	518	0	0	8	0	0	22	0	0	16	171	16	5
n.r.	191	0	0	0	0	0	0	0	0	16	15	162	10	3
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11001	309	158
amount of loan (Rs. 00,000)	307	251	282	378	1594	402	225	253	920	6389	11001	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000) all (12)	amount of cash loan (Rs. 00,000) estd. (13)	no. of hrs. rep. cash loan sample (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	Bihar													
nil	301	249	91	204	539	35	498	271	301	70	243	9170	542	112
less than 6	0	0	14	103	16	72	143	17	10	30	36	1367	116	10
6 - 10	0	0	0	8	49	0	21	252	66	64	80	3023	61	14
10 - 12	0	0	0	0	31	51	0	260	131	48	95	3581	45	14
12 - 15	53	38	752	290	160	664	225	139	478	457	370	13943	260	72
15 - 20	0	365	0	72	19	0	14	0	0	332	71	2687	41	10
20 - 25	0	27	0	0	3	0	67	21	9	0	12	468	30	5
25 - 30	0	0	0	0	0	0	19	0	0	0	2	61	1	1
30 & above	646	294	142	303	182	177	9	40	4	0	88	3316	345	72
n.r.	0	27	0	21	2	0	4	0	0	0	2	84	9	5
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	37699	1376	308
amount of loan (Rs. 00,000)	1235	726	2629	2197	2155	2909	3169	7245	8865	6568	37699	x	x	x
	Chhattisgarh													
nil	36	55	582	313	255	368	239	24	255	29	149	8743	227	53
less than 6	29	0	0	10	0	0	0	0	4	0	2	110	17	3
6 - 10	0	0	0	0	7	0	0	0	0	35	14	841	8	3
10 - 12	84	22	0	22	359	59	83	83	157	112	125	7337	123	30
12 - 15	567	28	71	111	258	142	572	851	483	531	495	29012	403	78
15 - 20	0	69	20	6	49	0	0	0	1	271	112	6568	21	14
20 - 25	9	0	0	79	19	216	0	0	92	0	44	2590	62	7
25 - 30	110	0	0	190	0	0	0	0	0	0	8	458	28	2
30 & above	163	545	328	27	53	215	71	16	8	1	29	1698	115	25
n.r.	0	281	0	241	0	0	35	26	2	20	22	1290	48	7
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58648	882	195
amount of loan (Rs. 00,000)	815	312	347	1938	2432	3184	2476	5192	18370	23581	58648	x	x	x



Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000) all (12)	no. of hrs. rep. cash loan estd. (00) (14)	Urban sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	Delhi													
nil	979	127	0	325	0	1000	921	102	143	20	96	3259	115	26
less than 6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 - 10	0	0	0	0	0	0	0	0	0	1	1	21	2	1
10 - 12	0	0	0	0	1000	0	79	0	38	186	166	5665	27	8
12 - 15	0	0	0	0	0	0	0	0	0	513	420	14309	113	12
15 - 20	21	0	0	0	0	0	0	0	194	175	159	5422	40	10
20 - 25	0	873	1000	0	0	0	0	898	274	20	44	1498	32	9
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	0	0	0	0	0	0	0	0	350	0	28	939	7	1
n.r.	0	0	0	675	0	0	0	0	0	85	87	2983	68	6
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	34095	360	68
amount of loan (Rs. 00,000)	432	115	2	902	247	13	1699	101	2681	27904	34095	x	x	x
	Gujarat													
nil	479	310	412	569	580	531	293	217	73	49	128	71112	2945	373
less than 6	22	34	0	24	69	24	20	0	6	81	52	28978	205	31
6 - 10	0	0	0	51	45	68	150	4	334	143	162	89964	861	71
10 - 12	21	0	0	83	0	16	177	125	138	336	239	132603	801	56
12 - 15	13	100	13	52	61	153	270	181	364	132	182	100788	1534	163
15 - 20	67	0	211	32	79	203	47	433	63	255	203	112638	1051	102
20 - 25	107	441	353	35	28	0	29	33	16	3	19	10761	266	29
25 - 30	0	0	0	0	0	0	0	0	2	0	0	246	12	1
30 & above	290	116	11	153	139	6	13	6	5	0	15	8154	463	37
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	555244	7576	803
amount of loan (Rs. 00,000)	9166	2485	9302	12389	14880	17312	18534	35303	116640	319232	555244	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hrs. rep. cash loan	Urban sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	Haryana													
nil	84	89	413	294	164	26	241	244	101	49	132	20744	656	93
less than 6	0	0	0	8	51	0	5	0	0	220	112	17631	122	7
6 - 10	0	60	56	0	5	32	9	0	76	203	114	17821	105	15
10 - 12	0	111	17	8	2	108	6	307	28	59	53	8327	87	21
12 - 15	569	740	0	42	63	121	620	132	348	433	382	59924	479	94
15 - 20	347	0	383	104	99	51	16	32	115	5	52	8235	219	27
20 - 25	0	0	109	342	194	577	27	142	49	29	70	11019	301	45
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	0	0	21	186	423	86	77	142	267	1	82	12844	325	42
n.r.	0	0	0	15	0	0	0	0	16	1	3	396	16	5
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	156940	1939	317
amount of loan (Rs. 00,000)	1223	1230	8766	4323	9414	3149	27634	8261	15694	77246	156940	X	X	X
Himachal Pradesh														
nil	0	125	204	912	14	35	1	28	20	35	33	1301	23	23
less than 6	0	0	67	0	16	0	0	44	0	51	39	1552	8	7
6 - 10	0	0	678	0	0	0	734	375	742	371	419	16691	36	15
10 - 12	1000	0	0	0	936	872	108	0	4	329	294	11722	34	19
12 - 15	0	875	51	88	34	20	103	553	234	213	213	8483	63	53
15 - 20	0	0	0	0	0	73	54	0	0	1	2	80	3	4
20 - 25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	39829	155	111
amount of loan (Rs. 00,000)	11	3	65	69	2007	286	322	953	7143	28969	39829	X	X	X

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan		no. of hrs. rep. cash loan	Urban sample (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
nil	311	0	1000	695	1000	745	1000	522	20	16	31	441	31	33
less than 6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 - 10	0	0	0	0	0	67	0	0	134	149	145	2065	7	12
10 - 12	0	0	0	0	0	0	0	0	717	543	553	7891	71	10
12 - 15	0	0	0	305	0	188	0	228	104	276	252	3602	49	59
15 - 20	0	0	0	0	0	0	0	0	22	9	11	153	2	7
20 - 25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	689	0	0	0	0	0	0	0	0	7	6	85	1	2
n.r.	0	0	0	0	0	0	0	251	3	0	3	40	2	3
all	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	14278	162	124
amount of loan (Rs. 00,000)	9	0	9	52	4	127	6	118	1830	12123	14278	x	x	x
J harkhand														
nil	812	724	857	233	96	107	0	9	54	89	76	3266	195	47
less than 6	54	0	0	94	9	21	0	7	2	27	16	687	29	12
6 - 10	0	0	0	6	230	425	410	17	239	133	198	8557	132	30
10 - 12	0	0	143	0	612	0	485	184	519	127	305	13177	190	32
12 - 15	0	276	0	657	53	54	68	709	146	547	341	14726	126	38
15 - 20	0	0	0	6	0	307	21	75	38	76	57	2483	33	16
20 - 25	0	0	0	0	0	60	0	0	0	2	3	125	2	2
25 - 30	71	0	0	0	0	0	0	0	0	0	1	31	13	1
30 & above	63	0	0	0	0	0	16	0	0	0	3	135	14	3
n.r.	0	0	0	4	0	27	0	0	1	0	1	59	5	3
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	43244	618	166
amount of loan (Rs. 00,000)	430	105	95	1567	3715	1609	6592	4905	9464	14762	43244	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hrs. rep. cash loan	Urban sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
nil	60	61	45	206	206	292	52	332	43	19	83	30592	1313	149
less than 6	12	22	31	12	0	3	0	14	9	10	10	3792	244	20
6 - 10	0	1	4	2	16	52	51	12	186	102	90	32916	206	34
10 - 12	49	55	491	84	8	17	22	42	110	137	116	42499	530	65
12 - 15	20	423	44	245	299	221	199	258	504	409	363	133178	1426	183
15 - 20	238	70	221	71	233	203	608	133	60	293	228	83493	1242	178
20 - 25	170	255	8	43	28	137	6	16	36	7	27	9750	517	58
25 - 30	0	0	1	0	0	0	0	0	0	0	0	18	1	1
30 & above	450	113	155	337	211	73	61	194	52	22	83	30377	1394	164
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	366614	6453	796
amount of loan (Rs. 00,000)	6760	4929	13289	15563	14425	13411	17431	36230	67373	177202	366614	x	x	x
Kerala														
nil	12	585	43	386	89	169	105	141	67	71	97	48172	866	139
less than 6	0	0	0	89	3	3	8	1	7	35	22	11046	107	14
6 - 10	0	0	106	100	103	19	91	35	112	139	111	55171	677	73
10 - 12	0	1	68	30	51	3	27	15	171	120	99	49198	555	66
12 - 15	84	43	67	128	267	283	356	523	337	370	353	175112	2812	338
15 - 20	163	301	100	218	287	315	153	128	270	215	213	105827	1911	227
20 - 25	45	3	0	2	4	75	2	12	1	31	21	10426	267	28
25 - 30	0	0	0	6	74	0	53	0	26	0	11	5281	120	11
30 & above	660	67	615	29	122	132	194	146	8	9	66	32755	669	79
n.r.	37	0	0	11	0	0	12	0	0	10	7	3457	65	4
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	496445	6510	829
amount of loan (Rs. 00,000)	4653	10034	11190	7355	8623	16162	47322	43902	79893	267310	496445	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hrs. rep. cash loan	Urban sample	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
nil	202	63	430	279	146	282	193	80	98	12	76	34352	1174	128
less than 6	165	17	0	69	40	12	7	12	14	13	15	6900	204	30
6 - 10	68	0	0	4	22	15	173	209	285	50	124	56186	530	38
10 - 12	15	0	26	158	45	106	32	279	499	473	392	177554	1094	73
12 - 15	35	223	165	227	336	288	74	117	76	227	174	78718	1078	203
15 - 20	0	439	125	92	50	39	26	61	17	224	134	60547	690	95
20 - 25	28	101	14	29	12	199	112	64	8	0	19	8823	415	48
25 - 30	0	37	0	0	0	0	307	0	0	0	28	12461	119	2
30 & above	224	120	184	142	343	60	28	172	2	1	31	14123	575	95
n.r.	262	0	56	1	5	0	47	5	0	1	7	3082	301	12
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	452747	5322	649
amount of loan (Rs. 00,000)	1787	4416	7808	7198	18907	7774	39994	12566	120780	231517	452747	x	x	x
Maharashtra														
nil	172	481	163	175	173	250	130	83	139	16	76	103667	3052	496
less than 6	0	1	27	15	2	2	18	24	3	15	12	16451	238	43
6 - 10	0	5	101	19	12	10	13	61	53	64	54	73418	770	104
10 - 12	68	23	140	160	43	37	156	210	281	179	194	262769	1817	216
12 - 15	74	188	90	261	396	279	331	137	334	242	262	355453	3526	442
15 - 20	121	172	186	304	297	320	308	381	168	467	361	490285	4755	600
20 - 25	32	0	75	29	4	4	5	3	6	7	7	10116	238	43
25 - 30	0	0	0	0	1	0	0	0	0	0	0	21	1	1
30 & above	528	125	183	34	71	98	34	5	12	3	19	25335	641	134
n.r.	5	5	36	3	0	0	6	96	6	8	14	19266	247	30
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1356783	13844	1932
amount of loan (Rs. 00,000)	11000	9986	15373	34968	42214	25735	82300	111419	310148	713640	1356783	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000) all (12)	amount of cash loan (Rs. 00,000) estd. (13)	no. of hrs. rep. cash loan sample (14)	Urban (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
nil	61	216	304	42	32	15	43	26	25	3	27	3793	306	50	
less than 6	3	0	6	0	0	27	1	4	1	257	97	13587	117	8	
6 - 10	61	0	0	28	0	0	16	675	345	27	170	23759	148	12	
10 - 12	20	0	0	98	136	89	268	90	379	0	142	19865	245	23	
12 - 15	126	486	361	481	703	532	261	144	95	618	382	53487	572	92	
15 - 20	446	90	106	219	53	3	278	46	108	92	120	16723	314	39	
20 - 25	0	0	108	56	1	46	0	0	0	3	8	1089	54	8	
25 - 30	0	0	0	0	0	0	116	0	0	0	17	2315	28	1	
30 & above	282	208	114	77	75	289	16	15	48	0	38	5278	337	51	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	139895	1999	274	
amount of loan (Rs. 00,000)	1200	530	3002	5802	5482	5713	19931	17360	29316	51559	139895	X	X	X	
Punjab															
nil	575	268	285	325	513	277	185	234	135	69	139	23384	934	180	
less than 6	0	0	0	249	0	1	8	0	12	107	64	10775	62	15	
6 - 10	0	149	117	0	299	6	312	7	148	152	129	21655	187	43	
10 - 12	0	13	0	141	13	339	146	275	133	399	295	49580	158	34	
12 - 15	37	0	0	45	81	54	202	260	240	231	221	37160	386	96	
15 - 20	0	451	0	25	0	5	3	2	141	38	51	8517	69	21	
20 - 25	157	119	197	189	55	14	16	56	170	2	53	8964	249	40	
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30 & above	230	0	400	25	33	303	127	166	18	2	48	7992	288	44	
n.r.	0	0	0	0	5	0	0	0	4	0	1	164	4	2	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	168191	2139	437	
amount of loan (Rs. 00,000)	1738	414	1364	3208	4195	3491	4752	26444	33670	88914	168191	X	X	X	

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000) all (12)	amount of cash loan (Rs. 00,000) estd. (14)	no. of hrs. rep. cash loan sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	Rajasthan													
nil	125	186	40	107	55	108	122	201	170	45	120	24000	903	147
less than 6	0	0	0	0	0	0	0	0	9	2	4	798	5	2
6 - 10	0	0	7	0	5	0	3	6	217	182	131	26114	167	25
10 - 12	0	125	0	0	1	47	12	158	108	218	117	23319	147	38
12 - 15	2	8	40	54	60	68	173	161	257	150	174	34807	535	104
15 - 20	50	20	15	64	98	56	94	61	43	112	71	14216	295	83
20 - 25	388	141	69	663	370	511	203	333	135	256	236	47165	1174	166
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 & above	435	520	829	113	409	210	393	77	60	2	139	27769	777	71
n.r.	0	0	0	0	0	0	0	2	0	34	10	1917	12	3
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	200105	3615	579
amount of loan (Rs. 00,000)	5801	2538	4473	3075	10725	10163	19289	16259	74073	53710	200105	x	x	x
	Tamil Nadu													
nil	217	241	97	268	290	137	149	165	112	45	124	80844	2959	302
less than 6	1	3	0	0	0	0	0	2	30	10	8	5529	71	9
6 - 10	1	6	11	3	41	65	49	29	114	155	87	56603	601	78
10 - 12	2	6	10	2	21	222	14	55	153	159	100	65483	764	88
12 - 15	18	63	40	176	135	130	191	435	169	280	214	139306	2404	303
15 - 20	70	64	133	174	203	148	253	136	216	213	186	121330	2486	291
20 - 25	107	133	121	146	78	54	65	76	72	79	86	55731	1735	167
25 - 30	0	0	0	0	10	0	0	1	1	0	1	472	27	5
30 & above	584	484	588	232	221	243	279	102	134	57	193	125575	5349	556
n.r.	0	0	0	0	0	0	0	0	0	3	1	758	10	1
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	651631	13938	1549
amount of loan (Rs. 00,000)	21921	33734	41089	40104	31077	31142	54907	59965	101295	236397	651631	x	x	x

Table 7: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over rate of interest for each of the household assets holding classes

rate of interest class (%)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000) all (12)	amount of cash loan (Rs. 00,000) estd. (13)	no. of hrs. rep. cash loan (14)	Urban sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
nil	960	922	149	372	235	29	183	140	164	3	90	1249	41	18	
less than 6	0	0	0	0	0	0	0	0	0	9	6	86	3	1	
6 - 10	0	0	6	0	94	0	116	56	536	411	361	4997	77	20	
10 - 12	0	28	0	525	26	451	457	0	7	239	191	2642	32	20	
12 - 15	0	0	17	0	627	520	82	782	228	196	218	3011	43	30	
15 - 20	40	0	641	0	0	0	0	0	0	140	112	1550	8	4	
20 - 25	0	0	0	0	0	0	0	0	21	0	3	39	1	1	
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30 & above	0	50	127	103	0	0	140	0	30	0	13	177	8	5	
n.r.	0	0	61	0	18	0	23	22	14	1	5	76	8	9	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13827	210	103	
amount of loan (Rs. 00,000)	21	577	342	260	624	228	171	245	1832	9528	13827	x	x	x	
Uttar Pradesh															
nil	312	600	565	387	337	305	423	244	217	109	264	70717	3766	455	
less than 6	140	40	82	28	79	64	40	14	12	304	126	33781	733	80	
6 - 10	1	87	10	32	44	4	45	66	66	17	35	9410	263	40	
10 - 12	18	38	2	2	6	16	28	47	132	95	59	15876	183	57	
12 - 15	76	100	52	165	217	92	213	294	288	370	254	67942	1508	270	
15 - 20	3	0	6	40	12	3	26	53	23	68	36	9567	270	40	
20 - 25	0	25	114	33	51	40	43	46	4	0	25	6629	259	43	
25 - 30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30 & above	437	101	168	296	253	451	169	167	216	37	184	49397	1698	233	
n.r.	13	9	1	16	1	24	14	68	43	0	17	4604	136	19	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	267923	8151	1146	
amount of loan (Rs. 00,000)	12523	5654	9759	15528	33128	18847	27932	22519	40473	81560	267923	x	x	x	







Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh								
government	7	3	7	15	7	7	977	35
co-op. society/bank	130	154	21	46	67	117	9610	361
commercial bank including RRB	119	149	42	101	75	133	10722	417
insurance	4	6	1	2	2	4	355	15
provident fund	0	0	0	0	0	0	5	1
financial corporation/institution	1	0	0	0	0	0	35	1
financial company	2	11	1	3	1	8	198	9
other institutional agencies	2	4	7	3	5	4	679	11
all institutional agencies	244	327	77	170	149	273	21166	802
landlord	17	41	10	18	13	33	1841	73
agriculturist moneylender	190	316	86	201	131	277	18673	727
professional moneylender	154	226	139	432	146	297	20745	735
traders	22	38	17	73	19	50	2745	88
relatives and friends	10	7	15	29	13	15	1839	81
doctors, lawyers and other prof.	1	1	1	2	1	1	168	8
others	21	43	25	75	24	54	3349	120
all non-institutional agencies	393	673	281	830	329	727	46885	1745
all agencies	540	1000	335	1000	423	1000	60253	2264
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	61186	988376	81264	520204	142450	1508580	x	x
Assam								
government	3	198	3	79	3	154	126	33
co-op. society/bank	2	37	1	77	2	52	83	29
commercial bank including RRB	8	252	4	194	6	231	266	118
insurance	0	1	0	0	0	1	1	1
provident fund	4	88	4	47	4	73	159	13
financial corporation/institution	0	28	1	14	0	22	12	3
financial company	1	12	0	1	0	8	18	3
other institutional agencies	1	23	1	66	1	39	37	7
all institutional agencies	18	639	13	478	16	579	680	203
landlord	0	3	0	0	0	2	7	3
agriculturist moneylender	3	34	3	8	3	24	129	13
professional moneylender	17	199	17	302	17	238	703	87
traders	4	14	4	14	4	14	149	42
relatives and friends	24	96	48	170	33	124	1369	249
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	2	15	5	28	3	19	136	25
all non-institutional agencies	49	361	76	522	59	421	2464	415
all agencies	67	1000	89	1000	75	1000	3139	615
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	26132	16750	15463	10001	41595	26752	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bihar								
government	4	29	3	9	4	23	433	60
co-op. society/bank	19	72	4	40	13	62	1511	189
commercial bank including RRB	46	328	28	150	39	270	4518	649
insurance	0	0	2	5	1	2	99	4
provident fund	0	0	0	1	0	0	11	2
financial corporation/institution	0	1	0	0	0	1	5	3
financial company	0	1	0	0	0	1	20	3
other institutional agencies	2	9	1	1	1	6	168	19
all institutional agencies	71	442	37	206	57	365	6705	917
landlord	3	9	6	15	4	11	511	42
agriculturist moneylender	40	168	49	227	43	187	5082	345
professional moneylender	57	208	75	424	64	278	7480	499
traders	6	13	4	14	5	14	633	42
relatives and friends	40	91	22	40	33	74	3846	339
doctors, lawyers and other prof.	1	5	1	4	1	4	134	20
others	20	65	19	71	20	67	2304	152
all non-institutional agencies	163	558	173	794	167	635	19498	1408
all agencies	225	1000	208	1000	218	1000	25516	2263
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	70639	235652	46213	114016	116853	349668	x	x
Chhattisgarh								
government	5	22	3	62	4	25	149	16
co-op. society/bank	99	249	25	111	81	239	2939	190
commercial bank including RRB	67	584	34	336	59	565	2133	206
insurance	0	1	0	0	0	1	11	2
provident fund	3	7	11	61	5	11	171	9
financial corporation/institution	0	0	0	0	0	0	0	0
financial company	0	10	0	0	0	9	11	1
other institutional agencies	2	2	1	2	2	2	56	5
all institutional agencies	170	875	64	571	144	852	5220	417
landlord	4	13	1	7	4	12	132	6
agriculturist moneylender	14	15	3	10	11	14	400	28
professional moneylender	27	46	26	316	27	66	975	73
traders	7	12	1	4	5	12	191	19
relatives and friends	22	33	11	68	19	35	691	56
doctors, lawyers and other prof.	0	0	0	0	0	0	11	2
others	3	6	3	22	3	7	100	7
all non-institutional agencies	75	125	44	429	67	148	2441	186
all agencies	230	1000	98	1000	198	1000	7186	583
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	27358	132208	8958	10628	36316	142836	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Gujarat								
government	5	14	10	53	7	29	446	27
co-op. society/bank	151	497	30	243	98	401	6146	201
commercial bank including RRB	54	204	19	257	39	224	2422	129
insurance	0	0	0	0	0	0	0	0
provident fund	4	1	0	0	2	1	129	1
financial corporation/institution	1	5	4	24	2	12	126	7
financial company	1	3	1	0	1	2	45	5
other institutional agencies	3	9	0	0	2	5	121	4
<b>all institutional agencies</b>	<b>215</b>	<b>732</b>	<b>59</b>	<b>577</b>	<b>147</b>	<b>673</b>	<b>9168</b>	<b>366</b>
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	4	3	4	2	4	3	231	20
professional moneylender	22	68	33	98	27	80	1670	93
traders	15	47	4	24	10	39	620	29
relatives and friends	119	149	125	298	122	205	7611	410
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	2	1
<b>all non-institutional agencies</b>	<b>158</b>	<b>268</b>	<b>158</b>	<b>423</b>	<b>158</b>	<b>327</b>	<b>9859</b>	<b>541</b>
<b>all agencies</b>	<b>339</b>	<b>1000</b>	<b>207</b>	<b>1000</b>	<b>281</b>	<b>1000</b>	<b>17580</b>	<b>860</b>
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	35252	456815	27252	280354	62504	737169	x	x
Haryana								
government	2	2	8	14	4	4	141	10
co-op. society/bank	120	232	63	203	97	227	3047	208
commercial bank including RRB	77	277	35	160	59	257	1869	155
insurance	0	0	1	1	0	0	7	1
provident fund	0	0	0	0	0	0	0	0
financial corporation/institution	4	12	0	0	2	10	67	3
financial company	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	1	1
<b>all institutional agencies</b>	<b>194</b>	<b>524</b>	<b>102</b>	<b>378</b>	<b>156</b>	<b>499</b>	<b>4914</b>	<b>363</b>
landlord	3	15	0	2	2	13	62	10
agriculturist moneylender	48	154	19	134	36	150	1142	61
professional moneylender	78	244	64	364	72	265	2274	152
traders	6	12	3	24	5	14	153	17
relatives and friends	26	27	33	43	29	30	921	67
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	10	24	15	55	12	29	388	28
<b>all non-institutional agencies</b>	<b>164</b>	<b>475</b>	<b>131</b>	<b>622</b>	<b>151</b>	<b>500</b>	<b>4746</b>	<b>317</b>
<b>all agencies</b>	<b>317</b>	<b>1000</b>	<b>211</b>	<b>1000</b>	<b>273</b>	<b>1000</b>	<b>8594</b>	<b>620</b>
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	18532	321346	12940	67604	31472	388950	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Himachal Pradesh								
government	5	38	6	83	5	45	63	20
co-op. society/bank	76	266	24	170	63	251	750	232
commercial bank including RRB	39	409	16	370	33	403	398	170
insurance	0	0	0	0	0	0	2	1
provident fund	2	1	2	42	2	7	21	4
financial corporation/institution	2	2	0	0	1	2	17	4
financial company	1	28	0	0	1	23	11	5
other institutional agencies	1	4	1	11	1	5	14	4
all institutional agencies	121	747	43	677	102	737	1221	425
landlord	0	2	1	2	1	2	7	6
agriculturist moneylender	1	2	0	0	1	2	10	6
professional moneylender	12	36	0	0	9	30	107	17
traders	2	6	0	0	1	5	17	8
relatives and friends	52	152	27	310	45	176	543	175
doctors, lawyers and other prof.	0	1	2	2	1	1	6	2
others	10	54	1	10	8	47	91	28
all non-institutional agencies	73	253	30	323	63	263	751	234
all agencies	179	1000	72	1000	153	1000	1827	618
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	9007	52624	2953	9522	11960	62146	x	x
Jammu & Kashmir								
government	0	6	1	36	0	7	3	7
co-op. society/bank	5	112	1	80	5	110	50	21
commercial bank including RRB	16	618	5	433	15	609	156	106
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0
all institutional agencies	22	736	7	549	20	727	210	134
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	1	8	0	0	1	8	6	4
professional moneylender	0	0	0	3	0	0	0	1
traders	0	0	0	7	0	0	0	1
relatives and friends	15	256	15	441	15	265	160	65
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0
all non-institutional agencies	16	264	15	451	16	273	167	71
all agencies	38	1000	22	1000	36	1000	374	203
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	9230	11057	1190	552	10420	11610	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
J harkhand								
government	16	124	11	62	15	105	559	68
co-op. society/bank	7	68	3	155	6	95	215	45
commercial bank including RRB	43	463	38	482	42	469	1545	241
insurance	0	0	0	0	0	0	0	0
provident fund	0	5	2	94	1	33	22	4
financial corporation/institution	0	0	0	0	0	0	0	0
financial company	0	1	0	0	0	1	13	1
other institutional agencies	1	4	0	0	0	3	17	2
all institutional agencies	67	666	50	793	63	705	2317	355
landlord	3	10	1	2	3	7	95	7
agriculturist moneylender	6	51	1	1	5	35	187	20
professional moneylender	20	135	14	138	19	136	688	75
traders	5	10	1	1	4	7	144	15
relatives and friends	26	125	27	65	26	107	974	146
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	4	3	0	0	3	2	104	7
all non-institutional agencies	64	334	44	207	59	295	2187	267
all agencies	129	1000	92	1000	120	1000	4431	617
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	28041	28626	8806	12802	36847	41428	x	x
K arnataka								
government	7	9	4	27	6	12	399	22
co-op. society/bank	123	348	34	379	85	353	5929	316
commercial bank including RRB	107	308	36	191	77	289	5352	315
insurance	1	1	0	0	1	1	40	4
provident fund	0	0	0	0	0	0	11	2
financial corporation/institution	1	9	1	4	1	8	76	9
financial company	0	0	0	1	0	0	5	2
other institutional agencies	1	2	3	11	2	3	132	9
all institutional agencies	224	677	77	614	161	667	11287	649
landlord	12	14	16	37	13	18	936	27
agriculturist moneylender	85	105	26	45	60	95	4173	191
professional moneylender	79	121	66	238	73	140	5137	269
traders	5	24	2	3	4	20	274	31
relatives and friends	31	51	22	50	27	50	1908	151
doctors, lawyers and other prof.	0	0	1	4	1	1	53	3
others	5	9	2	9	4	9	255	19
all non-institutional agencies	212	323	133	386	178	333	12465	673
all agencies	391	1000	207	1000	313	1000	21864	1228
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	40147	538861	29761	103835	69908	642696	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Kerala								
government	27	25	33	101	30	48	1507	91
co-op. society/bank	246	464	196	456	221	462	11021	720
commercial bank including RRB	107	258	67	164	87	230	4323	270
insurance	6	7	1	1	4	5	176	8
provident fund	1	1	1	1	1	1	41	5
financial corporation/institution	8	55	7	45	8	52	381	22
financial company	2	3	0	0	1	2	50	4
other institutional agencies	14	18	5	3	9	13	460	28
all institutional agencies	369	830	287	772	328	813	16371	1070
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	5	4	3	1	135	8
professional moneylender	56	56	61	128	58	78	2919	236
traders	2	1	7	2	5	1	225	20
relatives and friends	59	90	52	93	55	91	2769	241
doctors, lawyers and other prof.	1	1	0	0	0	1	19	1
others	5	21	2	2	4	16	190	21
all non-institutional agencies	109	170	124	228	116	187	5807	494
all agencies	429	1000	359	1000	394	1000	19654	1419
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	24771	684690	25174	297390	49945	982080	x	x
Madhya Pradesh								
government	7	9	1	8	5	9	491	31
co-op. society/bank	137	366	14	71	96	336	8992	479
commercial bank including RRB	76	237	30	247	60	238	5683	446
insurance	0	1	1	4	0	1	41	3
provident fund	0	0	0	1	0	0	27	2
financial corporation/institution	0	0	0	0	0	0	1	1
financial company	0	1	0	2	0	1	14	2
other institutional agencies	0	0	0	3	0	1	36	8
all institutional agencies	206	614	46	335	152	585	14251	929
landlord	3	3	6	6	4	3	356	22
agriculturist moneylender	37	69	46	355	40	98	3784	123
professional moneylender	83	212	30	200	65	211	6104	348
traders	17	35	10	15	15	33	1380	80
relatives and friends	13	17	15	26	14	18	1289	100
doctors, lawyers and other prof.	0	0	0	1	0	0	6	1
others	28	50	13	61	23	51	2138	137
all non-institutional agencies	170	386	113	665	150	415	14149	772
all agencies	317	1000	150	1000	261	1000	24522	1568
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	62164	761257	31880	88084	94044	849341	x	x



Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Maharashtra								
government	8	7	3	17	6	10	689	60
co-op. society/bank	272	651	62	456	177	603	20971	1274
commercial bank including RRB	57	169	34	332	47	209	5512	426
insurance	1	10	0	0	0	8	37	2
provident fund	2	2	0	5	1	3	123	6
financial corporation/institution	2	5	1	10	2	7	190	17
financial company	1	2	1	5	1	3	84	17
other institutional agencies	4	4	4	9	4	5	456	27
all institutional agencies	329	852	104	834	228	847	26915	1765
landlord	1	1	0	0	1	1	96	6
agriculturist moneylender	11	27	3	14	7	24	871	66
professional moneylender	21	35	15	56	18	40	2178	219
traders	4	2	1	7	3	3	330	18
relatives and friends	46	67	33	65	40	66	4741	401
doctors, lawyers and other prof.	2	15	0	0	1	11	103	3
others	2	2	6	23	4	7	462	34
all non-institutional agencies	84	148	57	166	72	153	8462	724
all agencies	378	1000	149	1000	275	1000	32489	2338
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	64989	927228	53194	300787	118183	1228015	x	x
Orissa								
government	3	5	8	35	5	14	324	20
co-op. society/bank	120	351	37	152	91	293	6009	348
commercial bank including RRB	98	325	43	301	79	318	5212	381
insurance	0	0	0	0	0	0	0	0
provident fund	1	15	2	20	2	16	107	9
financial corporation/institution	3	49	5	209	4	95	249	14
financial company	0	0	0	1	0	0	2	1
other institutional agencies	4	5	2	3	3	4	218	9
all institutional agencies	224	749	97	720	179	740	11823	767
landlord	0	0	1	3	0	1	29	6
agriculturist moneylender	14	47	10	36	12	44	815	54
professional moneylender	64	176	60	198	63	182	4147	260
traders	1	2	0	0	1	1	46	5
relatives and friends	26	23	10	29	20	24	1327	141
doctors, lawyers and other prof.	0	1	1	0	1	1	36	3
others	4	3	6	13	5	6	323	13
all non-institutional agencies	108	251	87	280	100	260	6641	475
all agencies	313	1000	175	1000	264	1000	17463	1181
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	42698	169778	23502	69140	66199	238919	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Punjab								
government	3	13	1	0	2	11	59	5
co-op. society/bank	77	215	33	72	57	190	1687	133
commercial bank including RRB	73	306	36	197	56	286	1659	134
insurance	1	1	0	0	0	1	12	1
provident fund	0	0	0	0	0	0	0	0
financial corporation/institution	2	15	0	0	1	12	37	2
financial company	11	77	0	0	6	63	179	7
other institutional agencies	1	2	0	0	0	2	11	1
all institutional agencies	158	628	66	269	116	564	3448	273
landlord	10	16	19	70	14	26	429	35
agriculturist moneylender	32	145	50	258	40	165	1204	107
professional moneylender	28	62	30	150	29	78	864	86
traders	13	16	5	10	9	15	267	33
relatives and friends	76	119	77	230	76	139	2282	184
doctors, lawyers and other prof.	0	0	0	1	0	0	8	2
others	5	14	8	12	7	14	203	17
all non-institutional agencies	154	372	174	731	163	436	4868	433
all agencies	285	1000	225	1000	257	1000	7676	661
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	16040	404370	13808	88184	29847	492554	x	x
Rajasthan								
government	2	6	1	6	2	6	108	15
co-op. society/bank	65	131	31	60	56	118	3933	327
commercial bank including RRB	83	224	29	145	69	210	4833	419
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	1	1	0	0	28	5
financial corporation/institution	0	0	0	2	0	1	12	5
financial company	0	3	0	1	0	2	15	3
other institutional agencies	0	0	0	0	0	0	26	4
all institutional agencies	145	365	62	215	124	338	8720	756
landlord	1	2	2	20	2	5	114	10
agriculturist moneylender	53	163	61	193	55	168	3842	249
professional moneylender	135	323	104	312	127	321	8931	614
traders	40	103	33	120	38	106	2702	170
relatives and friends	23	30	19	116	22	45	1526	107
doctors, lawyers and other prof.	5	10	6	9	6	10	397	23
others	2	5	7	16	3	7	227	23
all non-institutional agencies	248	635	213	785	239	662	16769	1129
all agencies	367	1000	254	1000	338	1000	23752	1755
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	52393	694767	17806	149807	70199	844574	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Tamil Nadu								
government	7	23	6	34	6	28	667	28
co-op. society/bank	146	278	47	188	82	238	9020	449
commercial bank including RRB	76	205	29	130	45	172	4973	234
insurance	5	8	2	10	3	9	329	14
provident fund	2	3	5	11	4	6	459	16
financial corporation/institution	0	0	1	3	1	1	119	5
financial company	2	3	1	6	1	4	134	7
other institutional agencies	8	10	8	8	8	9	889	26
all institutional agencies	224	530	94	389	139	467	15333	731
landlord	3	6	5	6	4	6	490	19
agriculturist moneylender	21	39	11	45	14	42	1594	93
professional moneylender	202	376	147	480	166	422	18341	836
traders	4	8	2	3	3	6	303	16
relatives and friends	17	29	26	61	23	43	2562	118
doctors, lawyers and other prof.	0	0	0	1	0	1	11	1
others	3	12	19	15	14	14	1493	14
all non-institutional agencies	241	470	198	611	213	533	23474	1048
all agencies	403	1000	266	1000	313	1000	34533	1604
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	38381	568914	71801	456214	110182	1025128	x	x
Uttaranchal								
government	1	30	0	0	0	14	5	2
co-op. society/bank	10	247	3	15	8	122	100	26
commercial bank including RRB	21	525	31	383	24	449	285	61
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	2	2	1	1	7	1
financial company	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0
all institutional agencies	32	802	36	400	33	586	396	90
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	2	42	0	0	1	19	18	3
professional moneylender	3	52	46	193	14	128	167	19
traders	0	0	0	1	0	1	2	1
relatives and friends	4	75	18	405	8	253	93	18
doctors, lawyers and other prof.	0	29	0	0	0	13	2	1
others	0	0	0	0	0	0	0	0
all non-institutional agencies	9	198	64	600	23	414	277	41
all agencies	39	1000	100	1000	55	1000	661	128
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	8851	6137	3108	7171	11959	13308	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttar Pradesh								
government	6	22	4	36	5	25	1212	108
co-op. society/bank	33	136	14	46	29	117	6329	435
commercial bank including RRB	74	440	46	178	67	386	14749	1154
insurance	0	0	0	1	0	0	25	3
provident fund	0	1	0	1	0	1	14	2
financial corporation/institution	0	1	0	0	0	1	72	7
financial company	0	1	0	1	0	1	43	3
other institutional agencies	3	22	5	50	4	28	815	75
all institutional agencies	113	623	69	313	102	559	22619	1746
landlord	1	2	2	14	1	5	280	25
agriculturist moneylender	21	64	27	203	23	93	4987	300
professional moneylender	57	182	73	282	61	202	13534	974
traders	8	15	7	15	8	15	1782	117
relatives and friends	53	96	50	112	52	99	11626	907
doctors, lawyers and other prof.	2	5	1	2	2	4	475	28
others	5	13	6	59	5	23	1205	100
all non-institutional agencies	141	377	160	687	145	441	32181	2324
all agencies	241	1000	214	1000	234	1000	51796	3879
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	165973	890035	55486	230228	221460	1120263	x	x
West Bengal								
government	33	114	20	128	28	119	3352	283
co-op. society/bank	40	139	18	143	31	140	3742	295
commercial bank including RRB	66	337	49	395	59	356	7173	656
insurance	1	3	0	0	0	2	56	4
provident fund	2	16	2	29	2	20	254	19
financial corporation/institution	2	35	1	11	1	27	161	9
financial company	0	3	0	4	0	3	18	3
other institutional agencies	3	11	1	1	2	8	246	23
all institutional agencies	145	657	90	711	121	675	14729	1267
landlord	1	1	1	10	1	4	142	12
agriculturist moneylender	9	28	4	6	7	21	828	48
professional moneylender	39	121	30	83	35	108	4217	290
traders	8	24	9	39	8	29	999	65
relatives and friends	61	145	52	135	57	142	6932	516
doctors, lawyers and other prof.	1	1	0	1	1	1	75	8
others	7	22	8	15	8	20	944	53
all non-institutional agencies	120	343	97	289	110	325	13402	946
all agencies	247	1000	180	1000	218	1000	26539	2113
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	68836	262943	52778	125502	121614	388445	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
India								
government	8	17	7	38	8	23	11863	1130
co-op. society/bank	93	302	35	195	69	273	102468	6544
commercial bank including RRB	71	263	36	195	57	245	84286	7135
insurance	1	3	1	2	1	3	1192	67
provident fund	1	2	1	5	1	3	1594	123
financial corporation/institution	1	10	1	14	1	11	1579	127
financial company	1	7	0	2	1	6	863	79
other institutional agencies	3	7	3	8	3	7	4446	319
all institutional agencies	170	611	82	459	134	571	198594	15019
landlord	3	9	4	11	4	10	5532	312
agriculturist moneylender	36	99	28	102	33	100	48181	2514
professional moneylender	67	169	71	270	69	196	101646	6098
traders	10	26	7	27	9	26	13049	868
relatives and friends	39	62	35	98	37	71	55348	4733
doctors, lawyers and other prof.	1	4	1	2	1	3	1507	107
others	8	20	11	31	9	23	13969	836
all non-institutional agencies	157	389	150	541	155	429	228477	14850
all agencies	297	1000	218	1000	265	1000	391898	28094
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	882296	8170868	596233	2975910	1478529	11146778	x	x



Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh								
government	10	8	16	75	14	50	720	58
co-op. society/bank	34	124	29	89	31	102	1569	139
commercial bank including RRB	48	195	53	320	51	273	2580	211
insurance	3	47	9	78	7	66	356	25
provident fund	0	0	2	2	2	1	81	9
financial corporation/institution	3	20	6	93	5	66	256	17
financial company	3	13	3	4	3	7	152	13
other institutional agencies	6	69	2	9	3	31	166	14
all institutional agencies	104	476	110	670	108	598	5482	455
landlord	4	5	1	0	2	2	99	6
agriculturist moneylender	21	126	6	6	11	51	582	49
professional moneylender	154	291	135	223	141	248	7165	517
traders	7	17	4	2	5	8	269	31
relatives and friends	32	54	34	45	33	48	1674	123
doctors, lawyers and other prof.	5	11	1	0	2	4	111	9
others	16	19	29	54	24	41	1234	106
all non-institutional agencies	224	524	199	330	208	402	10524	801
all agencies	308	1000	293	1000	298	1000	15118	1168
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	17240	375622	33436	632890	50677	1008513	x	x
Assam								
government	0	0	3	91	2	68	8	10
co-op. society/bank	0	26	3	67	2	57	11	10
commercial bank including RRB	9	513	13	594	11	573	58	42
insurance	0	0	1	79	1	59	3	1
provident fund	0	2	7	27	4	21	19	11
financial corporation/institution	0	69	1	26	1	37	5	4
financial company	0	0	0	0	0	0	0	0
other institutional agencies	4	13	0	11	2	11	10	3
all institutional agencies	13	623	29	894	22	825	111	79
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	19	179	9	26	14	65	72	21
traders	3	15	0	2	1	6	7	3
relatives and friends	21	180	26	56	24	87	123	50
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	1	3	2	21	1	16	6	9
all non-institutional agencies	44	377	37	106	40	175	208	83
all agencies	53	1000	66	1000	60	1000	309	158
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	2417	2793	2744	8208	5175	11001	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Bihar								
government	1	2	3	166	2	101	28	7
co-op. society/bank	5	79	14	147	9	120	136	22
commercial bank including RRB	13	436	14	247	14	321	195	77
insurance	0	0	0	6	0	3	2	1
provident fund	0	0	9	119	5	73	66	12
financial corporation/institution	1	11	1	5	1	7	14	3
financial company	0	0	0	0	0	0	0	0
other institutional agencies	2	13	4	24	3	20	40	7
all institutional agencies	22	542	45	713	33	646	480	129
landlord	0	2	1	1	0	1	5	2
agriculturist moneylender	3	10	14	37	9	26	124	15
professional moneylender	30	139	16	60	23	91	329	58
traders	7	141	2	4	5	58	66	9
relatives and friends	32	140	20	131	26	135	378	88
doctors, lawyers and other prof.	0	0	0	7	0	4	2	1
others	3	26	7	47	5	38	68	13
all non-institutional agencies	75	458	54	287	65	354	930	184
all agencies	95	1000	95	1000	95	1000	1376	308
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	7256	14878	7154	22778	14411	37699	x	x
Chhattisgarh								
government	1	3	20	191	15	128	101	20
co-op. society/bank	17	332	28	109	25	185	165	40
commercial bank including RRB	77	382	15	338	31	353	206	41
insurance	2	4	0	1	1	2	4	2
provident fund	0	0	39	204	29	135	194	35
financial corporation/institution	3	67	0	0	1	23	5	2
financial company	3	63	0	0	1	21	5	1
other institutional agencies	0	0	3	13	2	8	16	3
all institutional agencies	102	851	87	857	91	855	604	127
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	42	63	21	75	27	71	179	30
traders	10	26	3	4	5	12	35	10
relatives and friends	21	54	25	64	24	61	162	43
doctors, lawyers and other prof.	3	5	0	0	1	2	7	2
others	0	0	1	0	1	0	5	1
all non-institutional agencies	73	149	42	143	50	145	333	79
all agencies	172	1000	118	1000	132	1000	882	195
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	1741	19824	4917	38824	6658	58648	x	x



Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Delhi								
government	0	0	1	395	0	125	11	3
co-op. society/bank	10	330	0	49	4	241	86	4
commercial bank including RRB	10	199	1	371	4	254	101	18
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	0	6	0	2	3	2
financial corporation/institution	2	96	1	58	1	84	26	5
financial company	0	34	0	0	0	23	1	1
other institutional agencies	2	20	0	0	1	14	18	2
all institutional agencies	24	680	3	879	10	743	247	35
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	9	0	3	1	1
professional moneylender	3	84	0	2	1	58	29	6
traders	0	0	0	28	0	9	3	2
relatives and friends	10	104	2	61	5	90	109	21
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	133	0	21	0	97	8	7
all non-institutional agencies	11	320	3	121	5	257	128	35
all agencies	33	1000	6	1000	15	1000	360	68
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	8374	23311	15291	10784	23664	34095	x	x
Gujarat								
government	6	7	9	52	8	36	266	36
co-op. society/bank	35	296	51	161	45	208	1585	165
commercial bank including RRB	25	82	15	91	19	88	664	79
insurance	0	0	11	158	7	102	237	5
provident fund	0	0	2	3	1	2	37	9
financial corporation/institution	13	67	24	178	20	139	700	51
financial company	4	37	4	16	4	23	141	17
other institutional agencies	5	11	20	213	14	142	504	33
all institutional agencies	83	500	125	872	110	741	3878	372
landlord	1	1	1	3	1	2	39	5
agriculturist moneylender	1	2	1	1	1	1	31	4
professional moneylender	35	237	17	20	24	96	838	73
traders	5	77	5	8	5	32	178	13
relatives and friends	103	175	70	97	82	124	2892	367
doctors, lawyers and other prof.	0	0	1	0	0	0	15	1
others	1	8	0	1	0	3	16	4
all non-institutional agencies	141	500	92	128	110	259	3895	457
all agencies	218	1000	212	1000	214	1000	7576	803
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	13151	195374	22181	359870	35332	555244	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Haryana								
government	17	11	17	79	17	42	206	21
co-op. society/bank	27	126	21	182	24	151	286	48
commercial bank including RRB	29	186	22	297	25	236	306	64
insurance	1	12	0	2	1	7	9	4
provident fund	1	4	4	21	3	11	33	8
financial corporation/institution	4	103	2	17	3	64	35	7
financial company	6	31	0	0	2	17	29	3
other institutional agencies	0	0	2	77	2	35	20	2
all institutional agencies	86	471	66	676	74	563	900	152
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	4	7	14	26	10	16	124	6
professional moneylender	36	59	40	167	38	107	467	66
traders	6	32	3	2	4	19	52	13
relatives and friends	52	136	43	83	47	112	569	77
doctors, lawyers and other prof.	1	1	0	0	0	1	4	2
others	25	293	10	46	16	183	195	32
all non-institutional agencies	119	529	101	324	108	437	1313	186
all agencies	176	1000	149	1000	160	1000	1939	317
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	4893	86655	7246	70284	12139	156940	x	x
Himachal Pradesh								
government	1	0	33	352	24	233	36	21
co-op. society/bank	11	24	24	97	21	72	31	17
commercial bank including RRB	84	946	30	509	46	658	70	54
insurance	4	1	1	0	2	0	3	2
provident fund	0	0	0	0	0	0	0	0
financial corporation/institution	3	3	0	0	1	1	1	1
financial company	1	5	0	0	0	2	0	1
other institutional agencies	1	0	0	0	0	0	0	1
all institutional agencies	102	979	83	959	89	966	136	91
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	0	0	0	0	0	0	0	0
traders	3	6	2	0	2	2	3	3
relatives and friends	13	12	4	3	6	6	10	17
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	2	2	1	0	1	1	2	3
all non-institutional agencies	18	21	7	4	10	10	15	23
all agencies	116	1000	95	1000	101	1000	155	111
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	454	13523	1081	26306	1535	39829	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Jammu & Kashmir								
government	1	97	8	346	5	296	15	11
co-op. society/bank	1	47	1	9	1	17	2	5
commercial bank including RRB	36	767	34	579	35	617	112	72
insurance	1	4	1	44	1	36	3	3
provident fund	0	0	0	1	0	1	0	1
financial corporation/institution	0	1	0	0	0	0	0	1
financial company	0	12	0	0	0	2	0	1
other institutional agencies	0	0	0	0	0	0	0	0
all institutional agencies	39	927	44	980	41	969	132	93
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	0	2	0	0	0	0	0	1
traders	0	0	0	0	0	0	0	0
relatives and friends	7	71	11	20	9	30	29	30
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0
all non-institutional agencies	8	73	11	20	9	31	30	31
all agencies	46	1000	54	1000	50	1000	162	124
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	1612	2911	1605	11367	3217	14278	x	x
Jharkhand								
government	0	0	11	124	8	86	77	17
co-op. society/bank	2	35	18	350	14	255	131	36
commercial bank including RRB	23	766	18	287	19	431	183	39
insurance	0	0	0	1	0	0	1	1
provident fund	3	23	11	133	9	100	83	15
financial corporation/institution	0	42	0	15	0	23	4	2
financial company	0	0	0	0	0	0	0	0
other institutional agencies	0	0	1	14	1	10	6	5
all institutional agencies	29	866	49	923	44	906	412	106
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	3	8	5	18	4	15	42	19
traders	3	1	2	2	3	1	24	5
relatives and friends	27	125	14	18	18	50	169	40
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	2	40	1	28	13	3
all non-institutional agencies	34	134	23	77	26	94	247	67
all agencies	53	1000	70	1000	66	1000	618	166
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	2569	13054	6858	30190	9427	43244	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Karnataka								
government	0	0	7	44	5	28	181	23
co-op. society/bank	48	368	35	295	39	321	1359	172
commercial bank including RRB	54	384	37	314	42	339	1472	212
insurance	4	52	4	61	4	58	131	21
provident fund	0	0	15	30	10	19	358	26
financial corporation/institution	2	11	1	20	2	17	53	10
financial company	2	17	5	17	4	17	134	10
other institutional agencies	2	5	4	47	3	32	120	14
all institutional agencies	109	837	105	828	106	831	3691	470
landlord	2	1	0	1	1	1	30	7
agriculturist moneylender	0	0	0	1	0	1	15	5
professional moneylender	64	137	49	84	53	103	1847	206
traders	11	10	3	1	5	5	180	17
relatives and friends	19	14	27	76	25	53	858	108
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	2	9	2	6	57	14
all non-institutional agencies	95	163	81	172	86	169	2975	354
all agencies	198	1000	180	1000	186	1000	6453	796
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	10596	132937	24175	233678	34771	366614	x	x
Kerala								
government	20	25	43	168	35	109	611	59
co-op. society/bank	208	485	171	323	183	390	3195	389
commercial bank including RRB	129	256	70	213	90	231	1564	189
insurance	4	26	2	11	3	17	51	7
provident fund	2	1	15	33	10	20	182	16
financial corporation/institution	17	43	11	36	13	39	221	29
financial company	0	0	5	8	3	5	56	6
other institutional agencies	4	3	9	25	8	16	132	22
all institutional agencies	346	839	296	819	313	827	5458	658
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	2	1	0	0	1	1	13	4
professional moneylender	78	100	58	85	65	91	1128	123
traders	2	1	3	20	3	12	49	8
relatives and friends	41	46	36	62	38	56	661	111
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	9	13	6	12	7	13	116	15
all non-institutional agencies	127	161	95	181	106	173	1844	247
all agencies	411	1000	354	1000	373	1000	6510	829
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	5763	203717	11686	292574	17452	496445	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Madhya Pradesh								
government	3	22	27	129	18	108	553	41
co-op. society/bank	27	232	30	79	29	110	876	118
commercial bank including RRB	29	268	52	474	44	432	1329	203
insurance	1	46	1	6	1	14	37	10
provident fund	0	0	7	6	4	5	128	19
financial corporation/institution	0	2	13	106	9	85	258	14
financial company	1	2	10	93	7	75	197	8
other institutional agencies	1	2	10	12	7	10	197	18
all institutional agencies	62	574	134	905	109	838	3274	404
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	1	2	1	1	1	1	30	7
professional moneylender	44	257	30	42	35	86	1049	127
traders	4	9	3	2	3	3	99	21
relatives and friends	31	139	28	37	29	58	876	83
doctors, lawyers and other prof.	0	0	2	0	1	0	36	3
others	20	19	7	13	12	14	356	42
all non-institutional agencies	89	426	67	95	75	162	2257	269
all agencies	149	1000	192	1000	177	1000	5322	649
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	10535	91499	19533	361248	30125	452747	x	x
Maharashtra								
government	5	23	5	45	5	37	432	64
co-op. society/bank	68	343	75	347	73	345	6487	827
commercial bank including RRB	33	486	26	249	28	334	2462	305
insurance	2	9	3	28	2	21	210	22
provident fund	0	6	4	18	3	14	288	30
financial corporation/institution	8	52	12	160	11	121	954	126
financial company	2	7	3	33	3	24	242	22
other institutional agencies	4	8	3	16	4	13	320	39
all institutional agencies	118	934	120	896	119	909	10667	1359
landlord	0	1	0	0	0	0	3	2
agriculturist moneylender	0	0	0	0	0	0	23	6
professional moneylender	12	28	8	22	9	24	805	170
traders	2	2	1	1	1	1	123	19
relatives and friends	24	32	32	72	30	58	2640	443
doctors, lawyers and other prof.	0	1	0	0	0	1	24	3
others	0	1	2	9	1	6	130	25
all non-institutional agencies	38	66	43	104	41	91	3706	655
all agencies	152	1000	156	1000	155	1000	13844	1932
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	25429	487484	63822	868889	89306	1356783	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Orissa								
government	0	0	62	551	41	349	425	37
co-op. society/bank	33	134	17	105	22	115	231	38
commercial bank including RRB	64	773	55	227	58	427	609	77
insurance	0	0	1	0	1	0	8	2
provident fund	2	3	16	51	11	34	118	19
financial corporation/institution	0	0	1	3	1	2	6	1
financial company	0	0	0	0	0	0	0	0
other institutional agencies	2	6	2	2	2	3	19	5
all institutional agencies	101	917	145	939	130	931	1356	176
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	45	64	26	32	32	44	337	58
traders	9	5	0	0	3	2	33	8
relatives and friends	23	11	26	20	25	17	264	37
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	16	4	3	9	8	7	79	4
all non-institutional agencies	92	83	53	61	67	69	695	105
all agencies	190	1000	192	1000	192	1000	1999	274
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	3536	51228	6899	88667	10435	139895	x	x
Punjab								
government	0	8	27	456	15	221	250	40
co-op. society/bank	12	84	15	110	14	96	226	40
commercial bank including RRB	29	627	11	119	19	386	305	93
insurance	0	0	0	12	0	5	4	1
provident fund	0	0	4	41	2	19	34	12
financial corporation/institution	1	42	2	10	1	27	18	7
financial company	1	6	1	6	1	6	12	6
other institutional agencies	4	6	0	0	2	3	27	6
all institutional agencies	46	772	60	754	53	763	872	203
landlord	0	0	1	0	0	0	5	1
agriculturist moneylender	1	2	1	1	1	2	19	4
professional moneylender	18	88	24	82	22	85	354	56
traders	13	13	5	13	9	13	142	27
relatives and friends	48	121	57	140	53	130	862	167
doctors, lawyers and other prof.	0	2	0	0	0	1	3	1
others	2	3	6	10	4	6	65	11
all non-institutional agencies	81	228	89	246	85	237	1395	251
all agencies	116	1000	143	1000	131	1000	2139	437
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	7254	88365	9080	79826	16335	168191	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rajasthan								
government	6	42	9	98	8	75	168	21
co-op. society/bank	6	11	10	112	9	69	189	43
commercial bank including RRB	33	249	16	213	23	228	493	122
insurance	1	5	3	21	2	15	40	12
provident fund	1	5	17	60	11	37	235	37
financial corporation/institution	1	1	4	63	3	37	68	14
financial company	3	70	2	16	2	38	44	4
other institutional agencies	6	25	4	12	5	18	110	12
all institutional agencies	56	408	58	595	57	517	1254	249
landlord	1	4	0	0	0	2	6	2
agriculturist moneylender	4	14	0	2	2	7	39	8
professional moneylender	78	387	70	296	73	334	1592	185
traders	13	35	8	32	10	34	222	51
relatives and friends	30	128	21	60	24	89	531	105
doctors, lawyers and other prof.	3	9	0	0	1	4	25	6
others	4	15	11	14	8	14	181	16
all non-institutional agencies	126	592	108	405	114	483	2507	357
all agencies	171	1000	161	1000	165	1000	3615	579
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	8189	83712	13728	116393	21917	200105	x	x
Tamil Nadu								
government	9	12	18	125	15	82	818	99
co-op. society/bank	47	160	45	191	46	179	2486	323
commercial bank including RRB	45	235	27	203	33	216	1788	212
insurance	6	31	7	53	7	45	361	33
provident fund	0	0	20	53	14	33	756	53
financial corporation/institution	2	22	2	32	2	28	126	20
financial company	2	3	2	2	2	3	124	12
other institutional agencies	1	4	5	10	4	8	197	24
all institutional agencies	109	468	112	670	111	592	6060	712
landlord	3	18	1	0	2	7	88	7
agriculturist moneylender	2	3	1	2	1	2	59	8
professional moneylender	181	405	112	258	133	314	7278	747
traders	5	6	4	2	4	4	229	24
relatives and friends	36	96	28	62	30	75	1658	191
doctors, lawyers and other prof.	1	2	0	0	0	1	18	6
others	1	1	7	7	5	5	273	20
all non-institutional agencies	211	532	143	330	164	408	8947	947
all agencies	300	1000	235	1000	255	1000	13938	1549
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	16956	250420	37593	401211	54595	651631	x	x

Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Uttaranchal								
government	0	0	17	398	11	308	33	16
co-op. society/bank	0	0	7	28	4	22	13	8
commercial bank including RRB	26	605	36	389	33	438	100	46
insurance	2	1	1	5	2	4	5	3
provident fund	2	9	3	12	3	11	8	5
financial corporation/institution	0	0	2	2	1	1	3	1
financial company	2	53	0	0	1	12	2	1
other institutional agencies	1	7	2	124	1	98	4	2
all institutional agencies	31	675	67	960	53	895	164	80
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	1	2	1	2	2	1
professional moneylender	2	30	3	9	3	14	8	5
traders	0	0	0	0	0	0	0	0
relatives and friends	13	295	12	28	12	88	39	17
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	0	1	0	1	1	1
all non-institutional agencies	15	325	16	40	16	105	49	24
all agencies	44	1000	83	1000	68	1000	210	103
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	1183	3138	1901	10689	3084	13827	x	x
Uttar Pradesh								
government	2	33	4	68	3	50	186	55
co-op. society/bank	2	24	5	118	4	68	233	67
commercial bank including RRB	34	338	24	276	29	309	1790	264
insurance	2	22	0	10	1	16	64	5
provident fund	0	0	11	102	5	48	331	27
financial corporation/institution	2	15	1	15	1	15	79	12
financial company	2	25	0	9	1	17	85	13
other institutional agencies	4	86	3	16	4	53	228	33
all institutional agencies	46	543	47	614	46	576	2902	467
landlord	1	8	2	4	2	6	101	4
agriculturist moneylender	1	12	0	1	1	7	51	12
professional moneylender	37	177	33	204	35	189	2173	279
traders	7	23	3	17	5	20	313	37
relatives and friends	57	225	41	152	49	191	3072	393
doctors, lawyers and other prof.	0	1	0	3	0	2	26	8
others	3	11	2	5	3	9	169	30
all non-institutional agencies	98	457	76	386	87	424	5457	708
all agencies	141	1000	120	1000	130	1000	8151	1146
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	31283	141450	31204	126183	62667	267923	x	x



Table 8: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
							number of hhs report.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
West Bengal								
government	3	55	19	141	12	115	515	79
co-op. society/bank	9	128	21	80	16	95	678	143
commercial bank including RRB	24	392	20	309	21	334	891	211
insurance	0	5	1	3	1	4	29	6
provident fund	0	10	28	88	17	64	697	91
financial corporation/institution	1	24	5	115	3	87	142	21
financial company	1	41	2	34	1	36	56	10
other institutional agencies	1	1	7	14	5	10	189	18
all institutional agencies	38	656	96	784	73	745	3017	552
landlord	1	5	0	0	1	2	32	3
agriculturist moneylender	0	0	1	1	0	1	18	3
professional moneylender	38	91	31	62	34	71	1397	188
traders	20	32	7	15	12	20	490	63
relatives and friends	62	179	48	118	54	137	2219	350
doctors, lawyers and other prof.	1	0	4	8	3	6	109	10
others	5	36	8	12	7	19	275	43
all non-institutional agencies	119	344	95	216	104	255	4327	625
all agencies	156	1000	182	1000	171	1000	7098	1135
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	16595	102844	24821	231743	41460	334613	x	x
India								
government	5	17	14	111	10	76	5758	945
co-op. society/bank	32	224	39	193	36	205	20149	2778
commercial bank including RRB	36	336	29	274	32	297	17603	2917
insurance	2	21	3	44	3	35	1564	182
provident fund	0	2	10	30	7	20	3682	509
financial corporation/institution	4	36	6	90	5	70	2988	377
financial company	2	16	3	22	2	20	1288	138
other institutional agencies	3	21	5	34	4	29	2347	302
all institutional agencies	80	672	101	798	93	751	51785	7728
landlord	1	4	1	0	1	2	413	42
agriculturist moneylender	3	22	2	2	2	9	1132	136
professional moneylender	57	174	45	107	49	132	27396	3109
traders	7	18	3	6	5	10	2534	389
relatives and friends	41	87	33	69	36	76	19907	2997
doctors, lawyers and other prof.	1	3	1	1	1	1	380	52
others	5	21	6	16	6	18	3255	413
all non-institutional agencies	108	328	86	202	94	249	52221	6834
all agencies	179	1000	178	1000	178	1000	98870	13931
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00,000)	200597	2434071	353945	4097655	554976	6532656	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	all	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above			no. of hrs. report. cash loan	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
Andhra Pradesh														
government	0	6	5	15	2	9	8	15	17	4	7	977	35	
co-op. society/bank	4	19	50	46	113	133	106	155	172	201	67	9610	361	
commercial bank including RRB	28	33	47	79	106	97	138	117	187	197	75	10722	417	
insurance	0	0	0	0	0	17	9	9	3	0	2	355	15	
provident fund	0	0	0	0	0	0	0	1	0	0	0	5	1	
financial corporation/institution	0	0	1	0	0	0	0	0	0	0	0	35	1	
financial company	0	0	0	0	1	0	3	16	5	3	1	198	9	
other institutional agencies	20	0	0	0	0	3	7	0	6	0	5	679	11	
<b>all institutional agencies</b>	<b>53</b>	<b>58</b>	<b>101</b>	<b>138</b>	<b>205</b>	<b>236</b>	<b>247</b>	<b>284</b>	<b>358</b>	<b>355</b>	<b>149</b>	<b>21166</b>	<b>802</b>	
landlord	1	22	13	19	12	14	17	7	21	14	13	1841	73	
agriculturist moneylender	98	88	138	158	155	171	127	125	158	113	131	18673	727	
professional moneylender	81	156	173	150	221	135	147	121	117	118	146	20745	735	
traders	5	6	11	14	37	91	12	21	19	3	19	2745	88	
relatives and friends	18	14	14	8	10	14	4	12	13	29	13	1839	81	
doctors, lawyers and other prof.	0	1	0	3	2	0	6	0	0	0	1	168	8	
others	15	10	32	18	31	19	29	41	35	17	24	3349	120	
<b>all non-institutional agencies</b>	<b>211</b>	<b>289</b>	<b>366</b>	<b>343</b>	<b>449</b>	<b>414</b>	<b>334</b>	<b>288</b>	<b>327</b>	<b>293</b>	<b>329</b>	<b>46885</b>	<b>1745</b>	
<b>all agencies</b>	<b>251</b>	<b>322</b>	<b>435</b>	<b>441</b>	<b>571</b>	<b>544</b>	<b>488</b>	<b>487</b>	<b>517</b>	<b>497</b>	<b>423</b>	<b>60253</b>	<b>2264</b>	
estd. no. of hrs.(00)	26367	15877	27195	20930	15809	10651	10724	7036	4945	2915	142450	x	x	
estd. hrs. report. cash loan (00)	6612	5114	11817	9230	9027	5791	5231	3424	2559	1448	60253	x	x	
sample hrs. report. cash loan	278	247	402	359	286	182	185	149	108	68	2264	x	x	

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	no. of hhs. report. cash loan	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	(10)	(11)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
Assam															
government	0	0	2	4	3	0	3	14	11	0	3	126	33		
co-op. society/bank	0	0	0	1	3	1	2	8	14	5	2	83	29		
commercial bank including RRB	0	1	2	3	12	4	10	20	13	34	6	266	118		
insurance	0	0	0	0	0	0	0	0	0	0	0	1	1		
provident fund	1	1	7	0	1	0	0	4	61	0	4	159	13		
financial corporation/institution	0	0	0	0	0	0	0	1	0	19	0	12	3		
financial company	0	0	0	0	2	0	0	1	0	0	0	18	3		
other institutional agencies	0	1	0	2	1	0	0	4	0	0	1	37	7		
all institutional agencies	1	3	11	10	20	6	13	48	96	58	16	680	203		
landlord	0	0	0	0	1	0	0	0	0	0	0	7	3		
agriculturist money/lender	5	8	0	4	0	4	0	6	9	0	3	129	13		
professional money/lender	17	40	11	24	17	7	10	12	8	2	17	703	87		
traders	12	2	5	2	6	1	3	2	2	0	4	149	42		
relatives and friends	26	32	58	41	28	15	23	21	24	6	33	1369	249		
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	0	0		
	0	9	6	2	1	0	2	3	2	17	3	136	25		
all non-institutional agencies	59	87	80	74	51	28	38	45	46	25	59	2464	415		
all agencies	60	90	90	84	72	35	51	93	141	83	75	3139	615		
estd. no. of hhs.(00)	2401	4254	7421	7222	5830	4772	5063	2776	1424	432	41595	x	x		
estd. hhs. report. cash loan (00)	143	384	671	605	418	165	258	259	201	36	3139	x	x		
sample hhs. report. cash loan	33	43	95	94	82	62	80	72	41	13	615	x	x		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	no. of hhs. report.			cash loan	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
Bihar															
government	1	3	4	3	4	2	5	0	7	8	4	433	60		
co-op. society/bank	0	10	5	9	15	9	15	20	29	42	13	1511	189		
commercial bank including RRB	8	24	40	39	33	31	49	34	65	83	39	4518	649		
insurance	0	0	3	2	0	0	0	1	0	0	1	99	4		
provident fund	0	0	0	1	0	0	0	0	0	0	0	11	2		
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	5	3		
financial company	0	0	1	0	0	0	0	0	0	0	0	20	3		
other institutional agencies	5	2	0	2	1	0	0	1	0	10	1	168	19		
all institutional agencies	14	39	53	56	53	42	68	56	101	139	57	6705	917		
landlord	22	8	7	2	1	0	3	3	0	0	4	511	42		
agriculturist money/lender	93	61	73	39	32	18	40	9	25	8	43	5082	345		
professional money/lender	121	64	68	81	65	84	34	50	27	25	64	7480	499		
traders	3	0	3	8	12	4	9	3	10	0	5	633	42		
relatives and friends	8	16	38	28	32	50	38	34	50	28	33	3846	339		
doctors, lawyers and other prof.	0	0	0	3	1	1	2	1	2	1	1	134	20		
others	34	15	37	18	16	9	18	8	16	0	20	2304	152		
all non-institutional agencies	276	160	219	178	157	163	135	105	126	51	167	19498	1408		
all agencies	289	198	265	228	202	202	196	155	215	182	218	25516	2263		
estd. no. of hhs.(00)	6483	11999	22471	17415	14603	10053	11652	9100	8622	4453	116853	x	x		
estd. hhs. report. cash loan (00)	1872	2376	5949	3974	2945	2031	2288	1415	1853	812	25516	x	x		
sample hhs. report. cash loan	134	185	396	339	261	192	270	176	183	127	2263	x	x		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	no. of hhs. report. cash loan	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	(10)	(11)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	Chhattisgarh														
government	0	0	3	4	5	0	11	0	26	0	4	149	16		
co-op. society/bank	0	5	29	73	81	146	74	132	248	294	81	2939	190		
commercial bank including RRB	14	31	47	68	68	81	62	62	54	120	59	2133	206		
insurance	0	1	0	0	1	0	0	0	0	0	0	11	2		
provident fund	1	0	0	1	14	15	0	10	2	0	5	171	9		
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	0	0		
financial company	0	0	0	0	0	0	0	0	0	8	0	11	1		
other institutional agencies	1	1	8	0	0	1	0	0	0	0	2	56	5		
all institutional agencies	15	39	87	133	155	233	141	204	315	414	144	5220	417		
landlord	0	0	1	2	0	29	5	0	0	0	4	132	6		
agriculturist money/lender	1	0	7	37	16	4	3	0	5	0	11	400	28		
professional money/lender	4	8	24	23	34	40	28	42	47	35	27	975	73		
traders	0	2	2	2	0	38	6	0	2	0	5	191	19		
relatives and friends	6	5	23	19	28	30	13	14	2	39	19	691	56		
doctors, lawyers and other prof.	0	0	0	1	0	0	1	0	0	0	0	11	2		
others	0	4	6	1	0	5	7	0	0	0	3	100	7		
all non-institutional agencies	11	18	61	85	73	144	61	56	57	74	67	2441	186		
all agencies	26	56	148	202	206	343	198	241	370	445	198	7186	583		
estd. no. of hhs.(00)	2437	3826	5447	6235	6383	3413	3742	2072	1478	1282	36316	x	x		
estd. hhs. report. cash loan (00)	64	213	807	1258	1316	1171	740	500	547	571	7186	x	x		
sample hhs. report. cash loan	15	37	97	107	94	68	66	39	32	28	583	x	x		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	no. of hhs. report. cash loan	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	(10)	(11)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
Gujarat															
government	0	0	8	9	13	3	11	4	11	0	7	446	27		
co-op. society/bank	0	0	23	24	41	79	97	192	211	292	98	6146	201		
commercial bank including RRB	0	0	6	21	16	32	29	37	74	150	39	2422	129		
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0		
provident fund	0	0	0	0	0	0	0	0	0	19	2	129	1		
financial corporation/institution	0	0	0	0	11	0	0	4	0	1	2	126	7		
financial company	5	0	0	0	1	0	0	3	0	0	1	45	5		
other institutional agencies	0	0	0	0	0	0	3	1	16	2	2	121	4		
all institutional agencies	6	0	38	55	71	114	137	241	311	442	147	9168	366		
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0		
agriculturist money/lender	0	0	13	5	2	0	5	2	3	0	4	231	20		
professional money/lender	8	29	54	14	25	29	17	48	32	11	27	1670	93		
traders	3	14	14	15	3	0	15	23	4	7	10	620	29		
relatives and friends	49	145	123	176	173	108	165	94	93	26	122	7611	410		
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0		
others	0	0	0	0	0	0	0	0	0	0	0	2	1		
all non-institutional agencies	60	188	199	205	191	138	199	163	128	45	158	9859	541		
all agencies	65	188	237	239	248	249	291	344	380	465	281	17580	860		
estd. no. of hhs.(00)	3706	2057	7434	9367	9166	6183	6706	5636	5317	6933	62504	x	x		
estd. hhs. report. cash loan (00)	242	388	1760	2243	2276	1540	1953	1937	2019	3222	17580	x	x		
sample hhs. report. cash loan	14	25	85	103	107	74	124	96	110	122	860	x	x		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)													Rural no. of hhs. report. cash loan
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Haryana													
government	0	68	18	0	6	1	0	0	1	2	4	141	10	
co-op. society/bank	9	120	47	100	143	55	113	56	132	122	97	3047	208	
commercial bank including RRB	5	28	37	56	86	40	81	55	85	67	59	1869	155	
insurance	0	0	0	0	2	0	0	0	0	0	0	7	1	
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial corporation/institution	0	0	0	11	0	0	0	0	2	3	2	67	3	
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional agencies	14	216	101	166	226	97	180	111	217	176	156	4914	363	
landlord	0	0	2	1	4	7	0	0	0	3	2	62	10	
agriculturist money/lender	1	150	22	34	65	64	23	13	10	51	36	1142	61	
professional money/lender	5	64	70	173	76	135	75	74	60	43	72	2274	152	
traders	3	21	5	2	3	0	0	13	2	7	5	153	17	
relatives and friends	0	123	10	33	72	25	5	57	43	10	29	921	67	
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	1	15	20	13	2	5	2	27	8	19	12	388	28	
all non-institutional agencies	10	315	114	249	218	229	106	175	119	130	151	4746	317	
all agencies	14	461	211	354	395	319	257	270	308	260	273	8594	620	
estd. no. of hhs.(00)	2747	748	2913	3642	3355	1440	2331	2603	3732	7962	31472	x	x	
estd. hhs. report. cash loan (00)	38	345	615	1290	1324	459	599	704	1149	2071	8594	x	x	
sample hhs. report. cash loan	6	29	67	86	74	34	44	55	85	140	620	x	x	

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											no. of hhs. report. cash loan	Rural sample
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Himachal Pradesh												
government	0	0	3	0	0	5	1	3	5	19	5	63	20
co-op. society/bank	1	6	29	76	110	45	70	61	67	68	63	750	232
commercial bank including RRB	0	5	14	10	55	35	45	27	34	45	33	398	170
insurance	0	0	0	0	0	0	0	1	0	0	0	2	1
provident fund	0	0	0	1	2	0	0	0	8	1	2	21	4
financial corporation/institution	0	0	0	0	0	0	0	6	0	1	1	17	4
financial company	0	0	0	0	0	0	0	2	3	1	1	11	5
other institutional agencies	0	0	0	0	0	0	7	1	0	1	1	14	4
all institutional agencies	1	11	46	87	151	85	114	99	110	132	102	1221	425
landlord	4	0	0	1	0	0	2	0	0	0	1	7	6
agriculturist money/lender	0	0	0	0	0	4	3	1	0	0	1	10	6
professional money/lender	0	0	14	0	10	2	6	9	17	11	9	107	17
traders	0	0	1	4	3	0	3	1	1	0	1	17	8
relatives and friends	15	16	20	134	56	28	39	64	34	33	45	543	175
doctors, lawyers and other prof. others	0	17	0	0	0	0	0	0	1	0	1	6	2
	0	9	16	1	12	19	5	4	0	15	8	91	28
all non-institutional agencies	19	42	50	141	78	52	58	77	52	49	63	751	234
all agencies	20	53	96	221	212	131	162	153	152	165	153	1827	618
estd. no. of hhs.(00)	448	297	590	725	977	1061	1584	2178	2160	1940	11960	x	x
estd. hhs. report. cash loan (00)	9	16	56	160	207	139	256	332	329	321	1827	x	x
sample hhs. report. cash loan	5	8	20	40	64	62	99	104	104	112	618	x	x



Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	no. of hhs. report.			cash loan	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	Jammu & Kashmir														
government	0	0	3	2	0	1	0	0	0	0	0	0	0	7	
co-op. society/bank	0	0	0	1	0	0	1	3	10	8	5	50	21		
commercial bank including RRB	0	0	17	12	12	10	14	20	13	16	15	156	106		
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0		
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0		
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	0	0		
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0		
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0		
all institutional agencies	0	0	20	15	12	10	16	23	23	25	20	210	134		
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0		
agriculturist money/lender	0	0	0	0	2	0	0	0	1	1	1	6	4		
professional money/lender	0	0	0	0	0	0	0	0	0	0	0	0	1		
traders	0	0	0	0	1	0	0	0	0	0	0	0	1		
relatives and friends	4	60	3	46	9	17	33	11	12	8	15	160	65		
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	0	0		
all non-institutional agencies	4	60	3	46	12	17	33	12	13	9	16	167	71		
all agencies	4	60	23	61	24	27	49	34	36	33	36	374	203		
estd. no. of hhs.(00)	79	67	224	322	751	648	1611	1977	2200	2541	10420	x	x		
estd. hhs. report. cash loan (00)	0	4	5	20	18	18	78	67	79	84	374	x	x		
sample hhs. report. cash loan	1	1	6	10	12	13	24	24	40	72	203	x	x		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											Rural no. of hhs. report. cash loan	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Jharkhand												
government	0	18	19	15	17	25	4	9	26	0	15	559	68
co-op. society/bank	0	0	1	3	15	3	8	12	16	24	6	215	45
commercial bank including RRB	2	14	44	30	72	29	49	68	40	83	42	1545	241
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	1	0	12	0	1	22	4
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	2	0	0	0	0	0	0	0	0	13	1
other institutional agencies	0	0	0	1	2	0	0	0	0	0	0	17	2
all institutional agencies	2	33	65	49	107	57	61	89	71	85	63	2317	355
landlord	0	0	4	0	12	0	0	0	0	0	3	95	7
agriculturist money/lender	0	4	5	7	11	1	6	0	0	0	5	187	20
professional money/lender	6	36	34	13	20	1	10	28	2	21	19	688	75
traders	1	26	9	0	1	0	0	0	0	0	4	144	15
relatives and friends	9	18	41	28	23	24	29	18	8	2	26	974	146
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	4	8	3	0	0	0	0	0	3	104	7
all non-institutional agencies	15	84	96	57	69	26	44	46	9	22	59	2187	267
all agencies	18	110	155	106	175	83	105	135	77	107	120	4431	617
estd. no. of hhs.(00)	1875	2606	7688	7700	5385	3480	4066	2043	1463	541	36847	x	x
estd. hhs. report. cash loan (00)	33	286	1193	817	940	287	428	276	113	58	4431	x	x
sample hhs. report. cash loan	8	36	137	116	100	50	81	48	29	12	617	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	no. of hhs. report. cash loan	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	(10)	(11)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
Karnataka															
government	0	1	10	1	13	11	0	1	5	10	6	399	22		
co-op. society/bank	7	10	21	43	72	54	99	182	204	212	85	5929	316		
commercial bank including RRB	3	15	36	41	47	88	95	120	166	215	77	5352	315		
insurance	0	0	0	0	0	2	1	2	0	0	1	40	4		
provident fund	0	0	0	0	0	0	0	2	0	0	0	11	2		
financial corporation/institution	0	0	2	0	2	0	0	0	4	4	1	76	9		
financial company	0	0	0	0	0	1	0	0	0	0	0	5	2		
other institutional agencies	1	0	0	1	2	3	8	0	1	0	2	132	9		
all institutional agencies	11	26	68	86	125	158	195	289	351	388	161	11287	649		
landlord	0	2	5	37	36	7	0	0	1	0	13	936	27		
agriculturist money/lender	5	13	15	57	75	86	112	53	85	21	60	4173	191		
professional money/lender	39	28	92	71	93	82	88	57	61	34	73	5137	269		
traders	1	2	2	1	4	2	9	10	3	0	4	274	31		
relatives and friends	8	30	28	9	25	33	53	27	28	30	27	1908	151		
doctors, lawyers and other prof.	10	0	0	2	0	0	0	0	0	0	1	53	3		
others	0	0	4	0	0	4	8	9	1	15	4	255	19		
all non-institutional agencies	63	75	145	176	232	213	256	146	172	100	178	12465	673		
all agencies	72	101	211	253	329	344	404	387	460	449	313	21864	1228		
estd. no. of hhs.(00)	2786	3031	9894	11742	10841	6468	9008	7032	5817	3290	69908	x	x		
estd. hhs. report. cash loan (00)	200	305	2086	2972	3563	2225	3636	2723	2676	1478	21864	x	x		
sample hhs. report. cash loan	33	38	126	166	177	119	190	143	137	99	1228	x	x		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			no. of hhs. report. cash loan	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	Kerala														
government	1	0	15	37	29	33	52	33	41	14	30	1507	91		
co-op. society/bank	120	92	96	218	232	187	273	283	228	221	221	11021	720		
commercial bank including RRB	34	23	56	44	79	76	76	78	114	138	87	4323	270		
insurance	0	0	7	0	3	10	0	1	5	6	4	176	8		
provident fund	0	0	3	0	0	0	0	1	0	3	1	41	5		
financial corporation/institution	11	0	3	8	2	3	11	1	1	23	8	381	22		
financial company	0	0	0	0	0	0	0	0	6	1	1	50	4		
other institutional agencies	0	13	4	2	22	14	2	13	7	9	9	460	28		
all institutional agencies	167	126	168	294	326	304	364	367	377	373	328	16371	1070		
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0		
agriculturist money/lender	3	0	0	1	8	7	0	0	6	0	3	135	8		
professional money/lender	54	100	55	105	71	75	66	51	30	37	58	2919	236		
traders	19	71	13	4	1	5	3	0	0	1	5	225	20		
relatives and friends	80	37	15	39	40	44	53	108	55	58	55	2769	241		
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	3	0	0	0	19	1		
	1	17	4	0	5	0	3	1	5	7	4	190	21		
all non-institutional agencies	148	225	83	142	120	124	117	140	89	96	116	5807	494		
all agencies	217	337	224	378	407	387	418	445	420	416	394	19654	1419		
estd. no. of hhs.(00)	1460	1094	3157	4763	6217	4435	6307	6107	7531	8875	49945	x	x		
estd. hhs. report. cash loan (00)	317	368	708	1801	2532	1718	2639	2717	3159	3695	19654	x	x		
sample hhs. report. cash loan	44	40	79	150	162	138	195	181	212	218	1419	x	x		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	all	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	no. of hhs. report.			cash loan	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
Madhya Pradesh														
government	1	5	0	8	5	12	11	0	1	1	5	491	31	
co-op. society/bank	11	23	36	47	80	164	123	177	148	241	96	8992	479	
commercial bank including RRB	8	26	35	45	49	72	67	78	102	167	60	5683	446	
insurance	0	0	0	0	1	0	3	0	0	0	0	41	3	
provident fund	0	0	0	0	0	3	0	0	0	0	0	27	2	
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	1	1	
financial company	0	0	0	0	0	0	0	0	1	1	0	14	2	
other institutional agencies	0	0	2	0	0	0	0	1	1	0	0	36	8	
all institutional agencies	20	55	73	98	124	239	186	233	239	350	152	14251	929	
landlord	3	3	6	9	0	3	4	0	1	0	4	356	22	
agriculturist money/lender	2	15	20	66	22	83	55	45	17	27	40	3784	123	
professional money/lender	57	26	58	49	76	81	86	80	77	70	65	6104	348	
traders	0	7	20	11	8	15	18	17	22	27	15	1380	80	
relatives and friends	10	10	22	13	9	7	15	11	11	34	14	1289	100	
doctors, lawyers and other prof.	0	1	0	0	0	0	0	0	0	0	0	6	1	
others	7	12	19	14	15	35	40	37	23	26	23	2138	137	
all non-institutional agencies	80	66	131	160	125	219	205	176	146	136	150	14149	772	
all agencies	100	107	196	237	233	344	332	355	324	389	261	24522	1568	
estd. no. of hhs.(00)	3173	9227	12215	17710	10607	8993	11807	7333	7824	5156	94044	x	x	
estd. hhs. report. cash loan (00)	316	990	2393	4201	2466	3091	3920	2607	2532	2005	24522	x	x	
sample hhs. report. cash loan	31	92	189	243	204	174	215	169	133	118	1568	x	x	

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	no. of hhs. report. cash loan	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	(10)	(11)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
Maharashtra															
government	0	1	8	6	10	2	9	3	18	1	6	689	60		
co-op. society/bank	21	29	59	144	205	218	266	269	328	395	177	20971	1274		
commercial bank including RRB	5	35	26	53	52	50	48	72	59	100	47	5512	426		
insurance	0	0	0	0	0	0	0	0	2	3	0	37	2		
provident fund	0	0	0	0	0	0	0	8	2	2	1	123	6		
financial corporation/institution	1	0	0	0	3	1	1	2	1	12	2	190	17		
financial company	0	0	1	0	0	3	1	0	1	2	1	84	17		
other institutional agencies	10	3	1	8	4	0	2	2	4	2	4	456	27		
all institutional agencies	36	70	92	206	266	267	319	342	378	479	228	26915	1765		
landlord	0	2	0	0	0	2	0	0	6	0	1	96	6		
agriculturist money/lender	3	0	4	4	18	1	8	2	15	27	7	871	66		
professional money/lender	4	8	24	23	22	16	20	20	33	9	18	2178	219		
traders	0	0	4	0	7	3	4	2	2	7	3	330	18		
relatives and friends	17	13	26	43	57	72	58	34	44	45	40	4741	401		
doctors, lawyers and other prof. others	0	0	3	0	0	0	0	0	6	0	1	103	3		
	4	8	5	7	3	4	6	0	0	0	4	462	34		
all non-institutional agencies	27	31	60	74	101	98	91	58	105	85	72	8462	724		
all agencies	58	93	147	258	333	343	370	370	437	511	275	32489	2338		
estd. no. of hhs.(00)	12976	9804	16374	15419	12426	9700	13297	11731	9391	7066	118183	X	X		
estd. hhs. report. cash loan (00)	753	912	2412	3977	4140	3324	4921	4342	4100	3608	32489	X	X		
sample hhs. report. cash loan	96	128	257	313	292	234	309	258	251	200	2338	X	X		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											Rural no. of hhs. report. cash loan	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Orissa													
government	1	4	8	5	9	9	0	0	0	0	5	324	20
co-op. society/bank	21	50	78	110	132	123	225	176	159	79	91	6009	348
commercial bank including RRB	38	76	83	92	100	94	58	112	44	217	79	5212	381
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	1	3	0	0	23	4	50	2	107	9
financial corporation/institution	1	0	3	3	6	0	0	1	36	195	4	249	14
financial company	0	0	0	0	0	0	0	0	0	0	0	2	1
other institutional agencies	3	4	2	3	7	0	0	0	0	67	3	218	9
all institutional agencies	63	133	171	212	245	226	276	297	243	435	179	11823	767
landlord	1	0	0	0	1	0	0	0	0	0	0	29	6
agriculturist money/lender	2	9	13	15	17	13	39	12	0	0	12	815	54
professional money/lender	49	80	62	59	77	55	60	76	2	11	63	4147	260
traders	0	3	0	0	0	1	0	0	0	0	1	46	5
relatives and friends	13	19	30	17	15	12	29	13	8	45	20	1327	141
doctors, lawyers and other prof.	0	0	1	0	0	0	3	5	0	0	1	36	3
others	7	1	2	12	0	12	5	0	0	0	5	323	13
all non-institutional agencies	72	110	105	104	110	92	135	105	8	55	100	6641	475
all agencies	133	229	265	292	341	308	380	341	251	490	264	17463	1181
estd. no. of hhs.(00)	9755	11722	15554	11601	6419	3762	3751	2043	1164	428	66199	x	x
estd. hhs. report. cash loan (00)	1297	2683	4124	3392	2188	1158	1423	696	292	210	17463	x	x
sample hhs. report. cash loan	126	198	267	196	145	71	87	50	22	19	1181	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	no. of hhs. report.			cash loan	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	Punjab														
government	0	0	0	1	0	4	4	0	0	4	2	59	5		
co-op. society/bank	0	2	43	46	43	29	38	40	40	104	57	1687	133		
commercial bank including RRB	0	3	11	23	10	58	41	59	64	115	56	1659	134		
insurance	0	0	0	0	0	0	0	0	0	1	0	12	1		
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0		
financial corporation/institution	0	0	0	0	0	0	0	0	0	4	1	37	2		
financial company	0	0	14	0	0	0	0	0	5	15	6	179	7		
other institutional agencies	0	0	0	0	0	0	0	0	0	1	0	11	1		
all institutional agencies	0	5	68	71	51	78	84	95	110	227	116	3448	273		
landlord	0	2	13	48	25	1	20	15	1	1	14	429	35		
agriculturist money/lender	11	13	67	57	64	35	31	34	9	36	40	1204	107		
professional money/lender	0	22	50	18	41	26	43	7	26	28	29	864	86		
traders	0	35	7	12	5	15	1	7	3	12	9	267	33		
relatives and friends	75	18	69	60	76	81	142	183	90	43	76	2282	184		
doctors, lawyers and other prof.	0	0	0	0	2	0	0	0	0	0	0	8	2		
others	4	0	19	0	9	0	23	14	2	3	7	203	17		
all non-institutional agencies	89	82	198	180	207	144	242	215	131	119	163	4868	433		
all agencies	89	87	246	239	254	209	293	296	215	309	257	7676	661		
estd. no. of hhs.(00)	712	783	2517	4307	3556	2060	2588	1883	3105	8336	29847	x	x		
estd. hhs. report. cash loan (00)	63	68	620	1030	905	430	758	557	669	2575	7676	x	x		
sample hhs. report. cash loan	7	17	69	107	77	42	61	44	49	188	661	x	x		



Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Rajasthan													
government	0	0	0	0	0	0	1	1	8	1	2	108	15	
co-op. society/bank	4	43	17	26	43	41	80	56	78	99	56	3933	327	
commercial bank including RRB	0	78	110	50	68	35	63	62	86	98	69	4833	419	
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	2	0	0	0	0	0	1	0	28	5	
financial corporation/institution	0	0	0	0	0	0	0	1	0	0	0	12	5	
financial company	0	0	0	0	0	0	0	0	1	1	0	15	3	
other institutional agencies	0	0	0	0	0	3	0	0	0	0	0	26	4	
all institutional agencies	4	121	127	77	109	76	145	114	168	188	124	8720	756	
landlord	3	0	4	2	1	0	2	5	0	1	2	114	10	
agriculturist money/lender	107	150	25	62	59	75	56	50	49	26	55	3842	249	
professional money/lender	33	40	111	146	167	140	129	133	129	73	127	8931	614	
traders	0	36	47	25	24	62	54	36	23	50	38	2702	170	
relatives and friends	6	12	22	27	56	23	11	22	11	2	22	1526	107	
doctors, lawyers and other prof. others	0	0	9	4	9	0	11	7	2	1	6	397	23	
	3	1	2	3	2	6	2	1	0	12	3	227	23	
all non-institutional agencies	148	239	215	263	287	292	245	247	208	144	239	16769	1129	
all agencies	153	298	330	329	376	350	359	337	331	307	338	23752	1755	
estd. no. of hhs.(00)	1070	1643	5740	7654	9611	7651	10816	9350	9668	6995	70199	x	x	
estd. hhs. report. cash loan (00)	163	490	1897	2522	3618	2676	3884	3153	3199	2150	23752	x	x	
sample hhs. report. cash loan	26	50	147	200	225	171	261	217	260	198	1755	x	x	

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Tamil Nadu													
government	1	1	6	0	12	4	12	25	8	4	6	667	28
co-op. society/bank	3	8	45	49	99	82	138	207	211	329	82	9020	449
commercial bank including RRB	4	14	28	34	56	43	39	105	146	148	45	4973	234
insurance	0	2	0	0	0	1	0	15	9	38	3	329	14
provident fund	5	0	1	2	0	0	2	0	25	43	4	459	16
financial corporation/institution	0	0	0	0	4	3	4	2	0	0	1	119	5
financial company	0	0	0	0	4	0	2	2	3	8	1	134	7
other institutional agencies	0	7	8	5	16	7	8	23	10	0	8	889	26
all institutional agencies	13	31	85	85	186	135	191	339	374	473	139	15333	731
landlord	3	0	7	7	6	11	0	0	1	0	4	490	19
agriculturist money/lender	4	12	18	21	15	0	7	17	29	24	14	1594	93
professional money/lender	83	167	139	201	202	196	167	163	203	185	166	18341	836
traders	0	3	1	1	9	1	6	5	0	4	3	303	16
relatives and friends	18	21	32	17	34	18	15	6	39	26	23	2562	118
doctors, lawyers and other prof. others	0	0	0	0	0	0	1	0	0	0	0	11	1
	50	1	31	2	1	4	6	0	11	1	14	1493	14
all non-institutional agencies	154	199	217	244	234	219	191	185	252	233	213	23474	1048
all agencies	164	224	284	296	347	311	355	456	511	573	313	34533	1604
estd. no. of hhs.(00)	12655	12337	20820	17894	13434	8121	8853	5780	6229	4061	110182	x	x
estd. hhs. report. cash loan (00)	2073	2763	5908	5304	4667	2528	3145	2633	3184	2329	34533	x	x
sample hhs. report. cash loan	99	132	258	226	212	114	177	121	148	117	1604	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	all	no. of hhs. report. cash loan	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Uttaranchal													
government	0	0	0	0	1	0	1	0	0	0	0	0	5	2
co-op. society/bank	0	7	23	1	12	2	9	13	13	10	8	100	26	
commercial bank including RRB	3	56	47	59	37	7	12	35	22	21	24	285	61	
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial corporation/institution	0	0	0	0	0	0	0	4	0	0	1	7	1	
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional agencies	3	63	70	60	51	9	22	53	35	31	33	396	90	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist money/lender	0	0	0	0	0	0	0	8	4	0	1	18	3	
professional money/lender	8	7	128	66	9	3	0	3	1	8	14	167	19	
traders	0	0	0	0	0	0	1	0	0	0	0	2	1	
relatives and friends	1	208	0	6	0	2	3	15	8	4	8	93	18	
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	1	0	2	1	
others	0	0	0	0	0	0	0	0	0	0	0	0	0	
all non-institutional agencies	9	216	128	72	9	4	3	24	12	12	23	277	41	
all agencies	12	279	198	132	60	13	26	69	47	43	55	661	128	
estd. no. of hhs.(00)	904	183	509	959	1019	1980	2152	1634	1312	1307	11959	x	x	
estd. hhs. report. cash loan (00)	11	51	101	127	61	25	55	113	61	57	661	x	x	
sample hhs. report. cash loan	4	8	15	16	17	7	13	18	15	15	128	x	x	

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	no. of hhs. report. cash loan	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	(10)	(11)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	Uttar Pradesh														
government	0	4	1	8	5	5	6	6	7	8	5	1212	108		
co-op. society/bank	10	22	13	20	19	32	37	30	37	53	29	6329	435		
commercial bank including RRB	23	34	49	59	52	73	71	67	83	117	67	14749	1154		
insurance	0	0	0	1	0	0	0	0	0	0	0	25	3		
provident fund	0	0	0	0	0	0	0	0	0	0	0	14	2		
financial corporation/institution	0	0	0	0	0	0	0	0	2	0	0	72	7		
financial company	0	1	0	0	0	1	0	0	0	0	0	43	3		
other institutional agencies	2	1	4	3	4	5	4	1	3	7	4	815	75		
all institutional agencies	35	63	67	89	80	115	116	103	125	175	102	22619	1746		
landlord	1	7	2	0	0	2	1	0	0	1	1	280	25		
agriculturist money/lender	18	26	31	41	20	18	29	11	10	13	23	4987	300		
professional money/lender	70	77	99	103	65	57	43	41	36	27	61	13534	974		
traders	3	9	11	7	16	6	8	5	8	3	8	1782	117		
relatives and friends	26	55	64	75	54	53	58	31	47	37	52	11626	907		
doctors, lawyers and other prof.	1	0	3	3	6	2	1	1	1	1	2	475	28		
others	11	9	5	3	4	7	8	5	3	6	5	1205	100		
all non-institutional agencies	121	176	209	221	152	142	140	89	98	82	145	32181	2324		
all agencies	151	231	267	291	221	249	232	182	214	234	234	51796	3879		
estd. no. of hhs.(00)	6619	11848	24920	27705	28143	21888	31027	24358	24628	20323	221460	x	x		
estd. hhs. report. cash loan (00)	998	2739	6641	8069	6230	5448	7213	4444	5266	4748	51796	x	x		
sample hhs. report. cash loan	133	247	510	525	446	354	499	362	422	381	3879	x	x		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	West Bengal												
government	22	15	24	28	30	42	39	17	46	33	28	3352	283
co-op. society/bank	4	16	17	23	57	35	39	48	73	70	31	3742	295
commercial bank including RRB	30	43	71	62	35	71	63	75	87	123	59	7173	656
insurance	0	0	0	0	2	2	1	0	0	0	0	56	4
provident fund	0	0	0	0	5	1	7	9	4	1	2	254	19
financial corporation/institution	0	3	0	0	0	1	0	1	13	6	1	161	9
financial company	0	0	0	0	0	0	0	0	2	0	0	18	3
other institutional agencies	0	1	2	5	3	2	1	3	0	1	2	246	23
all institutional agencies	54	77	114	116	127	153	141	152	219	232	121	14729	1267
landlord	0	0	2	2	0	0	2	4	0	0	1	142	12
agriculturist money/lender	1	1	7	12	7	8	5	5	15	14	7	828	48
professional money/lender	24	31	38	30	37	48	31	48	42	17	35	4217	290
traders	16	8	6	2	15	6	7	12	9	0	8	999	65
relatives and friends	33	46	58	53	82	64	61	69	50	65	57	6932	516
doctors, lawyers and other prof. others	0	0	1	0	2	0	0	0	1	0	1	75	8
	9	1	9	9	12	11	5	7	8	2	8	944	53
all non-institutional agencies	79	84	113	104	138	132	110	140	120	97	110	13402	946
all agencies	132	154	220	210	251	267	230	269	298	315	218	26539	2113
estd. no. of hhs.(00)	11419	16884	22452	19498	14596	8992	11367	7215	6532	2659	121614	x	x
estd. hhs. report. cash loan (00)	1505	2597	4938	4090	3670	2401	2612	1940	1949	839	26539	x	x
sample hhs. report. cash loan	198	246	400	299	248	165	223	146	124	64	2113	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											800 & above	all	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	no. of hhs. report.			cash loan	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
India															
government	3	5	7	9	9	9	10	7	12	6	8	11863	1130		
co-op. society/bank	9	20	32	48	73	78	93	113	122	154	69	102468	6544		
commercial bank including RRB	17	33	45	50	54	58	63	69	89	116	57	84286	7135		
insurance	0	0	0	0	0	2	1	1	1	2	1	1192	67		
provident fund	1	0	0	0	1	1	1	2	3	4	1	1594	123		
financial corporation/institution	0	0	1	1	1	1	1	1	2	5	1	1579	127		
financial company	0	0	0	0	0	1	0	1	1	2	1	863	79		
other institutional agencies	7	2	2	2	4	3	3	3	3	4	3	4446	319		
all institutional agencies	36	62	87	109	136	146	162	187	220	267	134	198594	15019		
landlord	2	5	4	7	5	4	3	2	2	1	4	5532	312		
agriculturist money/lender	32	27	36	42	35	36	35	22	25	21	33	48181	2514		
professional money/lender	51	71	81	80	84	72	61	59	57	40	69	101646	6098		
traders	4	6	8	6	11	16	11	9	8	8	9	13049	868		
relatives and friends	20	28	39	39	46	40	44	38	39	32	37	55348	4733		
doctors, lawyers and other prof.	0	0	1	1	2	0	2	1	1	0	1	1507	107		
others	14	6	15	8	7	8	10	8	7	7	9	13969	836		
all non-institutional agencies	120	139	177	177	179	171	157	132	130	103	155	228477	14850		
all agencies	150	190	252	265	289	287	287	287	310	329	265	391898	28094		
estd. no. of hhs.(00)	112564	122540	218391	216167	182274	128151	161206	121948	116564	98723	1478529	x	x		
estd. hhs. report. cash loan (00)	16849	23297	55063	57382	52727	36753	46256	35031	36097	32443	391898	x	x		
sample hhs. report. cash loan	1382	1934	3812	3912	3477	2445	3377	2635	2665	2455	28094	x	x		

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Andhra Pradesh												
government	1	2	15	20	17	11	24	22	17	33	14	720	58
co-op. society/bank	5	9	29	26	22	68	18	71	74	61	31	1569	139
commercial bank including RRB	6	14	24	58	55	73	46	45	71	175	51	2580	211
insurance	0	5	5	3	4	4	7	5	14	29	7	356	25
provident fund	0	0	0	11	1	0	0	1	3	1	2	81	9
financial corporation/institution	0	0	0	20	6	1	0	0	6	20	5	256	17
financial company	0	0	0	17	0	4	2	0	3	7	3	152	13
other institutional agencies	6	0	0	1	0	0	0	0	13	6	3	166	14
all institutional agencies	18	29	71	136	100	161	93	144	190	296	108	5482	455
landlord	2	0	0	3	3	0	0	9	0	3	2	99	6
agriculturist money/lender	14	0	1	14	9	14	23	8	4	20	11	582	49
professional money/lender	117	204	184	161	181	176	145	164	97	60	141	7165	517
traders	5	0	6	10	16	2	4	1	7	1	5	269	31
relatives and friends	23	42	62	11	41	39	27	25	60	23	33	1674	123
doctors, lawyers and other prof.	2	1	7	0	4	8	0	0	0	1	2	111	9
others	36	36	21	16	34	11	23	14	19	9	24	1234	106
all non-institutional agencies	197	281	253	202	266	230	199	203	173	115	208	10524	801
all agencies	212	302	306	316	345	385	273	302	332	379	298	15118	1168
estd. no. of hhs.(00)	12534	4784	4704	4735	4240	2892	4213	2878	4059	5636	50677	x	x
estd. hhs. report. cash loan (00)	2657	1446	1441	1496	1464	1113	1150	869	1348	2134	15118	x	x
sample hhs. report. cash loan	240	89	107	119	119	83	96	84	108	123	1168	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Assam													
government	0	0	0	9	2	1	0	0	3	2	2	8	10
co-op. society/bank	0	0	0	0	9	0	1	5	3	3	2	11	10
commercial bank including RRB	0	0	0	1	13	17	3	7	10	86	11	58	42
insurance	0	0	0	0	0	0	0	0	0	9	1	3	1
provident fund	7	6	0	11	7	5	0	0	2	0	4	19	11
financial corporation/institution	0	0	0	0	2	0	0	0	5	3	1	5	4
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	2	0	16	0	0	0	0	0	2	10	3
all institutional agencies	7	6	2	21	46	24	5	12	22	102	22	111	79
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	15	73	7	30	10	10	5	7	0	9	14	72	21
traders	6	0	1	0	0	2	0	0	0	0	1	7	3
relatives and friends	25	4	22	28	32	73	21	13	8	5	24	123	50
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1	0	1	2	1	0	1	5	0	2	1	6	9
all non-institutional agencies	47	76	32	61	43	86	27	25	8	16	40	208	83
all agencies	54	83	34	82	73	110	32	34	31	118	60	309	158
estd. no. of hhs.(00)	862	328	593	390	546	423	671	423	571	366	5175	x	x
estd. hhs. report. cash loan (00)	47	27	20	32	40	47	22	15	18	43	309	x	x
sample hhs. report. cash loan	14	11	9	12	22	13	15	11	20	31	158	x	x



Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Bihar												
government	0	0	8	2	0	0	2	6	1	0	2	28	7
co-op. society/bank	4	12	0	4	8	34	10	32	3	0	9	136	22
commercial bank including RRB	2	12	12	6	8	27	10	11	27	25	14	195	77
insurance	0	0	0	0	0	0	0	2	0	0	0	2	1
provident fund	0	0	0	2	4	0	6	1	20	4	5	66	12
financial corporation/institution	0	0	3	4	0	0	0	0	0	1	1	14	3
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	1	0	0	5	7	0	3	0	6	0	3	40	7
all institutional agencies	6	24	24	23	28	61	31	52	57	30	33	480	129
landlord	0	0	0	2	0	0	0	0	0	1	0	5	2
agriculturist money/lender	21	51	26	1	1	0	0	0	0	3	9	124	15
professional money/lender	4	24	37	25	30	50	41	18	14	0	23	329	58
traders	3	0	9	2	11	0	11	9	0	1	5	66	9
relatives and friends	16	25	9	38	19	11	80	44	17	7	26	378	88
doctors, lawyers and other prof.	0	0	0	0	0	0	0	2	0	0	0	2	1
others	0	0	0	6	5	3	2	7	13	4	5	68	13
all non-institutional agencies	44	100	81	74	65	64	105	80	45	15	65	930	184
all agencies	49	124	105	97	90	103	135	132	102	46	95	1376	308
estd. no. of hhs.(00)	2021	803	1274	1804	1514	1128	1297	1267	2169	1134	14411	x	x
estd. hhs. report. cash loan (00)	99	99	134	175	136	116	176	167	221	52	1376	x	x
sample hhs. report. cash loan	18	20	23	40	39	15	40	35	49	29	308	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Chhattisgarh													
government	0	2	0	2	3	0	37	18	100	21	15	101	20
co-op. society/bank	3	11	0	10	7	31	63	43	75	48	25	165	40
commercial bank including RRB	25	14	8	5	24	30	28	108	68	46	31	206	41
insurance	0	0	0	0	0	0	0	2	0	5	1	4	2
provident fund	0	0	0	8	32	37	22	108	103	44	29	194	35
financial corporation/institution	0	0	0	0	2	0	0	0	0	5	1	5	2
financial company	0	0	0	0	0	0	0	0	0	8	1	5	1
other institutional agencies	0	0	0	0	0	0	0	0	28	1	2	16	3
all institutional agencies	28	27	8	23	65	67	120	261	301	166	91	604	127
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	28	28	6	70	3	46	22	7	54	3	27	179	30
traders	2	2	7	4	5	0	29	0	0	3	5	35	10
relatives and friends	5	5	22	42	21	120	22	7	18	0	24	162	43
doctors, lawyers and other prof.	0	0	2	0	8	0	0	0	0	0	1	7	2
others	0	0	5	0	0	0	0	0	0	0	1	5	1
all non-institutional agencies	35	35	29	100	32	120	73	15	64	6	50	333	79
all agencies	62	62	37	123	79	156	188	273	319	171	132	882	195
estd. no. of hhs.(00)	943	543	873	878	705	485	585	464	527	655	6658	x	x
estd. hhs. report. cash loan (00)	59	34	33	108	56	76	110	127	168	112	882	x	x
sample hhs. report. cash loan	14	11	11	20	23	10	24	25	24	33	195	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Delhi												
government	0	0	0	0	0	0	1	0	0	2	0	11	3
co-op. society/bank	0	0	0	0	0	0	0	0	0	18	4	86	4
commercial bank including RRB	0	0	0	1	0	0	3	0	1	19	4	101	18
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	1	0	3	2
financial corporation/institution	0	0	0	2	12	0	0	0	0	3	1	26	5
financial company	0	0	0	0	0	0	0	0	0	0	0	1	1
other institutional agencies	0	0	1	0	0	0	0	0	6	0	1	18	2
all institutional agencies	0	0	1	3	12	0	4	0	7	43	10	247	35
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	1	1
professional money/lender	0	0	0	0	0	0	0	2	3	3	1	29	6
traders	0	0	0	0	0	0	0	0	1	0	0	3	2
relatives and friends	7	2	0	11	0	3	9	1	5	3	5	109	21
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	1	0	0	0	0	0	0	0	1	0	8	7
all non-institutional agencies	7	4	0	11	0	3	9	4	6	5	5	128	35
all agencies	7	4	1	14	12	3	13	4	13	45	15	360	68
estd. no. of hhs.(00)	6323	2155	1837	925	715	803	1532	1868	2697	4809	23664	x	x
estd. hhs. report. cash loan (00)	46	8	1	13	9	3	20	7	35	218	360	x	x
sample hhs. report. cash loan	6	5	1	4	1	2	4	4	8	33	68	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Gujarat												
government	0	0	0	10	10	18	5	6	13	12	8	266	36
co-op. society/bank	10	0	9	6	35	82	55	49	90	82	45	1585	165
commercial bank including RRB	1	0	19	2	2	3	3	12	66	38	19	664	79
insurance	1	0	0	0	0	0	0	0	7	35	7	237	5
provident fund	0	0	0	1	0	3	0	0	4	1	1	37	9
financial corporation/institution	0	0	2	3	10	0	54	28	45	34	20	700	51
financial company	0	0	0	0	0	0	0	8	2	18	4	141	17
other institutional agencies	0	0	1	0	8	18	2	4	18	59	14	504	33
all institutional agencies	11	0	31	23	65	122	119	101	203	274	110	3878	372
landlord	2	0	0	4	0	4	0	0	0	0	1	39	5
agriculturalist money/lender	0	5	0	0	7	0	0	0	0	0	1	31	4
professional money/lender	46	47	25	25	21	4	12	21	9	22	24	838	73
traders	4	7	1	1	35	5	1	0	1	4	5	178	13
relatives and friends	87	45	104	89	101	189	88	84	49	46	82	2892	367
doctors, lawyers and other prof.	3	0	0	0	0	0	0	0	0	0	0	15	1
others	0	0	0	0	0	1	0	0	1	2	0	16	4
all non-institutional agencies	135	104	129	115	164	203	102	101	52	74	110	3895	457
all agencies	146	104	158	137	228	307	219	193	253	329	214	7576	803
estd. no. of hhs.(00)	5252	1652	3231	3811	2791	2057	2757	3281	4700	5800	35332	x	x
estd. hhs. report. cash loan (00)	767	172	510	523	637	631	604	632	1191	1909	7576	x	x
sample hhs. report. cash loan	63	30	49	67	74	55	82	84	139	160	803	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Haryana													
government	0	0	23	2	20	12	52	25	8	19	17	206	21
co-op. society/bank	4	0	12	6	29	9	12	5	44	60	24	286	48
commercial bank including RRB	37	0	1	5	17	30	4	10	46	55	25	306	64
insurance	0	0	0	0	0	0	0	4	1	1	1	9	4
provident fund	0	0	3	0	12	5	0	5	6	0	3	33	8
financial corporation/institution	0	0	0	0	0	0	0	0	7	11	3	35	7
financial company	0	0	0	0	0	0	14	0	0	4	2	29	3
other institutional agencies	0	0	0	0	0	0	0	0	1	8	2	20	2
all institutional agencies	41	0	39	12	77	55	82	49	111	149	74	900	152
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	35	43	0	0	7	0	15	0	10	124	6
professional money/lender	0	43	22	46	180	26	16	44	48	9	38	467	66
traders	0	0	11	5	7	25	1	2	2	0	4	52	13
relatives and friends	56	30	47	66	82	5	66	62	36	26	47	569	77
doctors, lawyers and other prof.	0	0	3	1	0	0	0	0	0	0	0	4	2
others	1	0	10	33	22	7	54	11	10	6	16	195	32
all non-institutional agencies	57	73	115	151	291	60	139	118	102	38	108	1313	186
all agencies	98	73	119	158	359	102	157	163	169	163	160	1939	317
estd. no. of hhs.(00)	1205	587	990	1348	994	867	1331	998	1465	2355	12139	x	x
estd. hhs. report. cash loan (00)	118	43	118	213	357	88	209	163	248	383	1939	x	x
sample hhs. report. cash loan	13	9	17	27	46	21	29	30	43	82	317	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Himachal Pradesh													
government	0	0	0	0	1	7	36	33	54	37	24	36	21
co-op. society/bank	0	20	0	0	79	0	0	17	19	18	21	31	17
commercial bank including RRB	0	0	38	4	6	21	13	32	46	150	46	70	54
insurance	0	0	0	0	0	0	0	0	4	5	2	3	2
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	10	0	0	1	1	1
financial company	0	0	0	0	0	0	0	0	0	1	0	0	1
other institutional agencies	0	0	0	0	0	0	0	0	0	1	0	0	1
all institutional agencies	0	20	38	4	86	27	49	91	119	197	89	136	91
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
traders	0	0	0	0	4	24	0	0	0	1	2	3	3
relatives and friends	0	5	12	28	1	0	2	21	8	5	6	10	17
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	3	0	20	0	2	0	0	0	0	0	1	2	3
all non-institutional agencies	3	5	31	28	8	24	2	21	8	6	10	15	23
all agencies	3	25	70	32	94	51	51	113	120	219	101	155	111
estd. no. of hhs.(00)	154	68	60	67	224	94	182	133	246	307	1535	x	x
estd. hhs. report. cash loan (00)	1	2	4	2	21	5	9	15	29	67	155	x	x
sample hhs. report. cash loan	1	2	6	5	7	4	5	15	20	46	111	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Jammu & Kashmir												
government	0	0	0	0	0	0	8	2	1	8	5	15	11
co-op. society/bank	0	0	0	0	0	0	0	0	1	1	1	2	5
commercial bank including RRB	0	0	0	4	0	22	0	4	80	41	35	112	72
insurance	0	0	0	0	0	0	0	0	0	2	1	3	3
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	1
financial corporation/institution	0	0	0	0	0	0	0	0	1	0	0	0	1
financial company	0	0	0	0	0	0	0	0	0	0	0	0	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	0	0	0	4	0	22	8	6	82	52	41	132	93
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	1	0	0	0	0	0	0	0	0	0	0	0	1
traders	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	5	0	4	13	4	85	3	7	7	9	9	29	30
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	0	0	0	0	0
all non-institutional agencies	6	0	4	13	4	85	3	7	7	9	9	30	31
all agencies	6	0	4	17	4	107	10	13	89	61	50	162	124
estd. no. of hhs.(00)	271	34	85	137	80	74	136	310	600	1488	3217	x	x
estd. hhs. report. cash loan (00)	2	0	0	2	0	8	1	4	53	91	162	x	x
sample hhs. report. cash loan	3	0	1	7	1	4	2	8	24	74	124	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Jharkhand												
government	3	0	0	18	15	19	0	18	8	3	8	77	17
co-op. society/bank	0	4	0	2	5	10	52	18	21	42	14	131	36
commercial bank including RRB	0	0	0	6	72	2	9	12	35	73	19	183	39
insurance	0	0	0	0	0	0	0	1	0	0	0	1	1
provident fund	0	0	0	0	0	3	46	6	18	20	9	83	15
financial corporation/institution	0	0	0	1	0	5	0	0	0	0	0	4	2
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	3	0	0	0	1	0	4	1	6	5
all institutional agencies	3	4	0	30	91	39	62	49	65	134	44	412	106
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	1	0	2	19	7	11	5	2	1	1	4	42	19
traders	10	0	0	1	0	0	0	0	2	0	3	24	5
relatives and friends	6	32	5	7	80	15	0	5	0	49	18	169	40
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1	0	0	0	0	0	4	0	7	0	1	13	3
all non-institutional agencies	18	32	7	27	87	26	9	7	10	51	26	247	67
all agencies	21	36	7	56	176	64	72	55	67	136	66	618	166
estd. no. of hhs.(00)	2077	462	729	825	1098	549	998	1151	957	580	9427	x	x
estd. hhs. report. cash loan (00)	44	17	5	46	193	35	72	63	64	79	618	x	x
sample hhs. report. cash loan	13	5	5	21	22	16	10	22	29	23	166	x	x



Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Karnataka												
government	0	1	3	15	0	2	4	7	5	14	5	181	23
co-op. society/bank	9	13	39	17	31	58	86	58	80	60	39	1359	172
commercial bank including RRB	6	9	13	40	62	44	20	65	89	101	42	1472	212
insurance	0	0	4	0	0	3	1	2	19	11	4	131	21
provident fund	0	0	4	15	24	96	8	0	8	3	10	358	26
financial corporation/institution	0	3	2	0	0	0	0	0	1	7	2	53	10
financial company	0	0	4	2	0	0	42	0	0	2	4	134	10
other institutional agencies	1	0	0	0	7	3	0	8	5	11	3	120	14
all institutional agencies	17	26	68	85	122	203	161	129	200	200	106	3691	470
landlord	1	0	1	0	0	0	5	3	0	0	1	30	7
agriculturist money/lender	0	1	1	0	0	0	1	0	2	0	0	15	5
professional money/lender	47	62	38	84	52	40	36	78	68	39	53	1847	206
traders	6	0	14	7	2	0	0	15	6	0	5	180	17
relatives and friends	19	15	17	24	25	36	39	77	37	4	25	858	108
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	1	0	7	5	0	0	1	1	1	2	57	14
all non-institutional agencies	73	76	71	123	84	76	80	173	114	44	86	2975	354
all agencies	89	89	139	195	203	276	234	286	300	240	186	6453	796
estd. no. of hhs.(00)	7220	3047	3787	3627	3148	1629	2386	2227	2864	4835	34771	x	x
estd. hhs. report. cash loan (00)	646	271	526	709	638	449	558	638	858	1160	6453	x	x
sample hhs. report. cash loan	71	44	82	85	84	51	70	64	107	138	796	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Kerala												
government	0	0	19	80	37	18	57	24	19	50	35	611	59
co-op. society/bank	29	54	97	107	154	267	318	261	206	151	183	3195	389
commercial bank including RRB	2	29	82	47	48	71	75	85	122	130	90	1564	189
insurance	0	0	0	0	0	11	0	0	0	8	3	51	7
provident fund	14	0	0	5	0	0	45	4	6	8	10	182	16
financial corporation/institution	0	0	15	1	33	14	0	0	11	26	13	221	29
financial company	1	0	0	19	16	0	0	0	0	4	3	56	6
other institutional agencies	0	0	2	2	10	3	15	7	10	8	8	132	22
all institutional agencies	46	83	210	256	291	367	472	357	339	326	313	5458	658
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	8	0	0	0	1	1	13	4
professional money/lender	61	236	101	46	98	161	107	37	36	34	65	1128	123
traders	0	29	0	6	2	0	0	0	2	5	3	49	8
relatives and friends	6	53	25	86	30	29	78	46	25	30	38	661	111
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	21	0	0	2	5	34	9	3	3	2	7	116	15
all non-institutional agencies	66	304	121	129	133	226	167	86	64	72	106	1844	247
all agencies	112	358	325	334	380	488	537	397	378	357	373	6510	829
estd. no. of hhs.(00)	1389	388	729	926	1107	967	2077	1980	3024	4866	17452	x	x
estd. hhs. report. cash loan (00)	156	139	237	310	420	472	1115	786	1142	1735	6510	x	x
sample hhs. report. cash loan	18	9	32	44	57	59	110	101	167	232	829	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Madhya Pradesh													
government	0	1	9	12	24	20	38	1	1	48	18	553	41
co-op. society/bank	38	27	3	21	51	15	52	34	23	26	29	876	118
commercial bank including RRB	4	6	15	28	17	39	19	16	92	118	44	1329	203
insurance	0	0	0	1	0	0	0	0	5	3	1	37	10
provident fund	0	1	0	15	0	9	4	1	1	8	4	128	19
financial corporation/institution	0	0	0	0	0	1	1	6	49	13	9	258	14
financial company	0	0	0	0	0	0	4	0	37	11	7	197	8
other institutional agencies	0	0	1	7	1	5	13	3	1	20	7	197	18
all institutional agencies	42	35	28	63	93	78	96	60	200	233	109	3274	404
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	1	0	0	0	5	0	3	1	0	0	1	30	7
professional money/lender	12	39	49	25	64	32	111	26	16	3	35	1049	127
traders	7	0	9	1	3	4	7	0	2	0	3	99	21
relatives and friends	15	28	89	32	15	24	32	8	56	2	29	876	83
doctors, lawyers and other prof.	11	0	0	0	0	0	0	0	0	0	1	36	3
others	15	12	22	8	20	42	11	1	4	0	12	356	42
all non-institutional agencies	61	80	143	65	105	95	141	34	75	4	75	2257	269
all agencies	100	97	170	126	196	173	227	93	241	237	177	5322	649
estd. no. of hhs.(00)	3016	1375	3102	3263	3247	1934	2894	2540	3511	5243	30125	x	x
estd. hhs. report. cash loan (00)	302	134	526	411	635	334	657	237	846	1241	5322	x	x
sample hhs. report. cash loan	30	26	41	72	82	54	84	56	79	125	649	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)											Urban		
												no. of hhs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	cash loan	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Maharashtra													
government	0	0	0	3	2	5	7	6	16	8	5	432	64	
co-op. society/bank	6	17	19	54	78	59	99	145	145	111	73	6487	827	
commercial bank including RRB	1	1	11	14	11	23	22	44	77	63	28	2462	305	
insurance	0	0	0	0	0	0	0	4	9	7	2	210	22	
provident fund	0	0	1	0	1	3	4	4	11	6	3	288	30	
financial corporation/institution	0	0	5	1	0	6	5	10	28	40	11	954	126	
financial company	0	0	1	1	1	0	2	5	15	1	3	242	22	
other institutional agencies	0	1	0	8	4	3	9	4	5	4	4	320	39	
all institutional agencies	7	20	37	80	95	94	145	198	277	224	119	10667	1359	
landlord	0	0	0	0	0	0	0	0	0	0	0	3	2	
agriculturist money/lender	0	0	0	2	0	0	0	0	0	0	0	23	6	
professional money/lender	9	7	8	9	18	21	17	3	2	3	9	805	170	
traders	1	4	0	5	0	0	0	3	0	1	1	123	19	
relatives and friends	22	40	19	45	34	44	24	34	45	11	30	2640	443	
doctors, lawyers and other prof.	1	0	0	0	0	0	0	0	0	0	0	24	3	
others	1	3	1	6	1	1	0	0	2	1	1	130	25	
all non-institutional agencies	34	53	28	67	52	67	41	39	50	14	41	3706	655	
all agencies	41	72	61	142	143	158	181	227	307	233	155	13844	1932	
estd. no. of hhs.(00)	15591	5608	8190	8525	8470	4633	8768	7700	9942	11881	89306	x	x	
estd. hhs. report. cash loan (00)	641	401	500	1211	1207	734	1587	1746	3050	2767	13844	x	x	
sample hhs. report. cash loan	114	77	107	172	208	124	202	229	319	380	1932	x	x	

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Orissa												
government	0	5	15	4	77	81	25	72	71	173	41	425	37
co-op. society/bank	15	3	1	10	37	1	74	25	48	17	22	231	38
commercial bank including RRB	5	6	8	157	93	19	107	31	125	130	58	609	77
insurance	0	0	0	1	0	9	0	0	0	0	1	8	2
provident fund	0	0	0	11	9	27	9	34	36	5	11	118	19
financial corporation/institution	0	0	0	0	0	0	0	0	7	0	1	6	1
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	4	0	0	10	0	1	0	0	1	0	2	19	5
all institutional agencies	24	14	24	193	216	140	213	156	231	326	130	1356	176
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	22	31	24	55	50	98	27	2	36	4	32	337	58
traders	7	0	5	10	0	0	0	1	0	0	3	33	8
relatives and friends	28	24	36	57	21	12	26	9	8	7	25	264	37
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	30	0	0	31	0	2	0	0	8	79	4
all non-institutional agencies	57	32	95	122	71	138	54	15	44	10	67	695	105
all agencies	81	46	118	315	279	278	241	164	268	332	192	1999	274
estd. no. of hhs.(00)	1795	704	1823	986	807	723	1063	1006	919	610	10435	x	x
estd. hhs. report. cash loan (00)	145	32	215	310	225	201	256	165	247	203	1999	x	x
sample hhs. report. cash loan	22	9	30	33	31	28	35	27	34	25	274	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	all	no. of hhs. report. cash loan	Urban sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Punjab													
government	0	2	1	7	6	4	17	28	25	28	15	250	40	
co-op. society/bank	0	2	1	23	2	9	13	19	30	17	14	226	40	
commercial bank including RRB	0	0	0	6	29	7	11	27	16	45	19	305	93	
insurance	0	0	0	0	0	0	0	0	0	1	0	4	1	
provident fund	0	0	0	0	5	8	9	1	0	2	2	34	12	
financial corporation/institution	1	0	0	0	2	0	2	0	2	1	1	18	7	
financial company	0	0	0	0	0	0	3	0	2	1	1	12	6	
other institutional agencies	0	3	0	0	0	0	14	1	0	1	2	27	6	
all institutional agencies	1	7	2	35	44	27	68	76	75	96	53	872	203	
landlord	0	0	0	0	4	0	0	0	0	0	0	5	1	
agriculturist money/lender	0	0	0	2	8	0	0	0	0	2	1	19	4	
professional money/lender	28	30	42	12	8	9	11	57	31	3	22	354	56	
traders	13	0	0	3	1	34	17	5	11	2	9	142	27	
relatives and friends	41	23	83	80	81	51	43	73	60	27	53	862	167	
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	1	0	0	3	1	
others	2	0	33	6	1	5	1	5	1	2	4	65	11	
all non-institutional agencies	83	53	138	101	102	94	69	129	103	36	85	1395	251	
all agencies	83	60	140	136	141	122	135	157	175	126	131	2139	437	
estd. no. of hhs.(00)	2390	570	741	1298	1223	1200	1389	1857	2325	3341	16335	x	x	
estd. hhs. report. cash loan (00)	197	34	104	176	172	146	187	292	407	422	2139	x	x	
sample hhs. report. cash loan	22	11	23	23	40	29	54	57	73	105	437	x	x	

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Rajasthan												
government	1	0	0	0	5	1	2	10	15	18	8	168	21
co-op. society/bank	9	2	2	3	2	4	10	10	14	12	9	189	43
commercial bank including RRB	0	5	2	10	18	22	18	27	48	25	23	493	122
insurance	2	0	0	0	3	1	2	0	3	4	2	40	12
provident fund	0	41	0	0	2	5	3	15	32	8	11	235	37
financial corporation/institution	0	0	0	1	1	0	0	2	8	8	3	68	14
financial company	0	0	0	3	0	0	0	0	10	0	2	44	4
other institutional agencies	0	0	12	0	0	6	29	2	1	0	5	110	12
all institutional agencies	12	48	16	17	31	39	60	64	114	72	57	1254	249
landlord	1	0	0	0	0	0	0	1	0	0	0	6	2
agriculturist money/lender	1	0	9	0	0	1	4	4	0	1	2	39	8
professional money/lender	90	33	68	53	184	122	67	53	60	22	73	1592	185
traders	25	34	5	1	17	12	14	10	2	5	10	222	51
relatives and friends	38	22	13	26	41	19	33	22	23	10	24	531	105
doctors, lawyers and other prof.	0	0	1	0	10	0	0	0	0	0	1	25	6
others	0	0	5	66	4	1	2	2	13	1	8	181	16
all non-institutional agencies	155	89	97	143	252	141	114	92	89	39	114	2507	357
all agencies	167	137	111	157	269	177	172	152	195	94	165	3615	579
estd. no. of hhs.(00)	1955	522	1137	1556	2042	1937	2488	3070	3789	3419	21917	x	x
estd. hhs. report. cash loan (00)	327	72	126	244	549	344	428	467	738	321	3615	x	x
sample hhs. report. cash loan	32	17	22	27	63	56	76	91	111	84	579	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Tamil Nadu													
government	0	1	4	19	13	10	37	36	36	26	15	818	99
co-op. society/bank	9	12	24	54	55	67	84	76	100	61	46	2486	323
commercial bank including RRB	3	11	31	25	27	36	38	57	61	77	33	1788	212
insurance	0	0	4	3	2	8	16	4	12	23	7	361	33
provident fund	0	1	0	14	30	19	15	26	47	20	14	756	53
financial corporation/institution	1	3	2	0	2	0	0	1	7	5	2	126	20
financial company	0	3	2	0	8	0	0	0	3	8	2	124	12
other institutional agencies	0	0	6	6	12	0	2	4	3	4	4	197	24
all institutional agencies	13	30	71	118	132	118	171	197	244	196	111	6060	712
landlord	3	0	0	1	0	0	10	0	0	2	2	88	7
agriculturalist money/lender	0	0	0	4	1	8	1	0	0	0	1	59	8
professional money/lender	124	167	146	151	131	168	155	104	122	85	133	7278	747
traders	2	4	5	6	11	1	10	1	0	4	4	229	24
relatives and friends	23	43	28	52	25	30	31	29	27	23	30	1658	191
doctors, lawyers and other prof.	0	0	0	0	0	1	0	1	3	0	0	18	6
others	10	16	1	1	1	14	2	2	0	0	5	273	20
all non-institutional agencies	157	212	171	189	155	199	197	133	135	111	164	8947	947
all agencies	166	239	217	276	269	308	338	299	333	285	255	13938	1549
estd. no. of hhs.(00)	10809	5446	7160	5647	4572	3012	3881	3336	4178	6555	54595	x	x
estd. hhs. report. cash loan (00)	1796	1301	1555	1559	1231	927	1311	999	1391	1869	13938	x	x
sample hhs. report. cash loan	187	160	154	140	122	94	143	133	192	224	1549	x	x



Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Uttaranchal												
government	0	0	3	26	14	0	0	13	7	34	11	33	16
co-op. society/bank	0	7	5	2	0	0	0	5	18	9	4	13	8
commercial bank including RRB	0	7	5	0	25	21	18	29	40	139	33	100	46
insurance	0	0	11	0	0	0	0	0	7	0	2	5	3
provident fund	0	0	11	0	2	21	0	0	0	0	3	8	5
financial corporation/institution	0	0	0	0	0	0	0	0	9	0	1	3	1
financial company	0	0	7	0	0	0	0	0	0	0	1	2	1
other institutional agencies	0	0	0	0	0	0	0	0	0	10	1	4	2
all institutional agencies	0	13	31	28	41	42	18	47	76	192	53	164	80
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	5	0	0	0	1	2	1
professional money/lender	3	7	17	2	0	0	0	0	2	0	3	8	5
traders	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	3	63	41	4	18	3	14	2	18	3	12	39	17
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	3	0	0	1	1
all non-institutional agencies	6	69	57	7	18	3	19	2	23	3	16	49	24
all agencies	6	82	88	34	50	45	37	49	99	195	68	210	103
estd. no. of hhs.(00)	482	87	261	297	293	219	427	278	326	415	3084	x	x
estd. hhs. report. cash loan (00)	3	7	23	10	15	10	16	14	32	81	210	x	x
sample hhs. report. cash loan	2	5	10	4	8	7	10	9	18	30	103	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Uttar Pradesh												
government	1	4	1	1	1	2	2	4	6	8	3	186	55
co-op. society/bank	1	1	3	1	2	2	5	4	11	4	4	233	67
commercial bank including RRB	7	8	10	25	16	13	33	34	29	87	29	1790	264
insurance	0	0	0	0	0	0	0	0	2	7	1	64	5
provident fund	0	21	8	0	5	4	1	6	10	8	5	331	27
financial corporation/institution	0	0	0	0	7	0	0	1	0	1	1	79	12
financial company	0	0	0	0	1	0	1	9	1	0	1	85	13
other institutional agencies	1	0	0	12	2	4	4	6	2	3	4	228	33
all institutional agencies	10	33	22	37	35	25	46	64	58	111	46	2902	467
landlord	8	0	6	3	0	0	0	0	0	0	2	101	4
agriculturist money/lender	1	0	0	0	0	2	2	2	0	0	1	51	12
professional money/lender	54	38	35	53	57	48	31	20	11	3	35	2173	279
traders	0	4	5	4	13	6	1	5	11	1	5	313	37
relatives and friends	43	62	75	95	55	46	64	33	25	8	49	3072	393
doctors, lawyers and other prof.	1	2	1	0	0	1	0	0	0	0	0	26	8
others	4	0	6	5	5	5	0	1	0	0	3	169	30
all non-institutional agencies	109	105	118	144	115	95	93	60	46	12	87	5457	708
all agencies	115	138	139	180	147	115	134	112	103	123	130	8151	1146
estd. no. of hhs.(00)	6344	2646	4617	6010	7973	6195	8926	6178	6497	7283	62667	x	x
estd. hhs. report. cash loan (00)	727	365	641	1080	1169	711	1199	693	670	895	8151	x	x
sample hhs. report. cash loan	93	36	77	141	160	113	164	110	129	123	1146	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. cash loan	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	West Bengal												
government	0	4	16	28	3	6	3	28	21	20	12	515	79
co-op. society/bank	2	1	25	8	13	20	36	17	26	28	16	678	143
commercial bank including RRB	0	11	13	22	11	25	14	26	49	50	21	891	211
insurance	0	0	0	1	0	0	0	0	3	3	1	29	6
provident fund	8	0	29	13	24	9	12	21	46	5	17	697	91
financial corporation/institution	0	0	0	7	1	0	0	4	5	16	3	142	21
financial company	0	0	0	0	1	6	0	0	3	4	1	56	10
other institutional agencies	11	17	1	5	3	2	1	2	1	0	5	189	18
all institutional agencies	22	33	71	82	54	67	63	97	138	117	73	3017	552
landlord	1	7	0	0	0	0	0	0	0	0	1	32	3
agriculturist money/lender	0	6	0	0	0	0	0	0	0	0	0	18	3
professional money/lender	42	83	29	27	38	34	45	21	26	4	34	1397	188
traders	7	11	41	4	10	20	14	17	9	2	12	490	63
relatives and friends	58	52	38	88	74	58	44	55	42	22	54	2219	350
doctors, lawyers and other prof.	5	0	11	3	1	0	1	0	2	0	3	109	10
others	3	4	7	14	4	15	5	9	2	9	7	275	43
all non-institutional agencies	113	161	124	129	116	117	104	100	75	31	104	4327	625
all agencies	133	194	190	210	164	177	165	188	198	135	171	7098	1135
estd. no. of hhs.(00)	8035	2838	3255	4608	3683	2345	3767	3632	4944	4352	41460	x	x
estd. hhs. report. cash loan (00)	1070	550	618	969	605	415	620	684	979	587	7098	x	x
sample hhs. report. cash loan	147	67	93	112	114	70	111	119	180	122	1135	x	x

Table 9: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
											no. of hhs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	cash loan	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
India													
government	0	1	5	12	9	9	14	14	15	21	10	5758	945
co-op. society/bank	7	9	17	24	34	39	56	58	66	55	36	20149	2778
commercial bank including RRB	3	7	16	24	24	27	27	35	59	78	32	17603	2917
insurance	0	1	1	1	1	2	2	2	6	10	3	1564	182
provident fund	1	2	3	6	8	11	7	8	16	6	7	3682	509
financial corporation/institution	0	1	2	3	4	4	4	5	14	16	5	2988	377
financial company	0	0	1	2	2	1	3	3	6	4	2	1288	138
other institutional agencies	2	2	1	5	4	3	6	3	5	9	4	2347	302
all institutional agencies	14	24	45	72	83	89	111	121	169	185	93	51785	7728
landlord	2	1	1	1	0	0	1	1	0	0	1	413	42
agriculturist money/lender	3	2	2	3	2	2	3	1	1	2	2	1132	136
professional money/lender	51	81	59	58	67	65	53	38	33	21	49	27396	3109
traders	4	4	7	5	9	6	4	4	4	2	5	2534	389
relatives and friends	29	36	42	52	43	46	41	37	35	16	36	19907	2997
doctors, lawyers and other prof.	2	0	2	0	1	1	0	0	0	0	1	380	52
others	8	9	7	8	7	9	5	3	4	2	6	3255	413
all non-institutional agencies	95	128	110	119	122	120	101	82	72	42	94	52221	6834
all agencies	107	148	148	183	197	200	199	187	225	214	178	98870	13931
estd. no. of hhs.(00)	92485	35170	50013	52903	50132	34721	52652	47563	61516	77820	554976	x	x
estd. hhs. report. cash loan (00)	9910	5200	7400	9671	9854	6947	10452	8918	13855	16663	98870	x	x
sample hhs. report. cash loan	1163	675	968	1239	1401	975	1472	1450	2067	2521	13931	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	amount of cash loans all (Rs. 00,000)	no. of hhs. rep. loans	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Andhra Pradesh													
government	0	6	2	12	3	25	7	5	1	2	7	10453	977	35
co-op. society/bank	18	12	65	54	113	102	123	133	198	311	117	176226	9610	361
commercial bank incl.														
RRB	67	55	116	95	128	104	175	152	119	296	133	200111	10722	417
insurance	0	0	0	0	0	23	4	3	5	0	4	6435	355	15
provident fund	0	0	0	0	0	0	0	1	0	0	0	196	5	1
financial corporation/Instn.	0	0	1	0	0	0	0	0	0	0	0	129	35	1
financial company	2	0	0	0	1	0	6	58	9	3	8	12014	198	9
other Institutional agencies	24	0	0	0	0	2	5	0	16	0	4	5929	679	11
institutional agencies	110	73	184	160	245	255	321	352	347	613	273	411493	21166	802
landlord	3	57	24	44	27	28	31	40	59	11	33	50017	1841	73
agriculturalist money/lender	384	170	342	348	267	343	211	234	230	217	277	417412	18673	727
professional money/lender	255	661	361	324	325	171	352	261	245	108	297	447941	20745	735
traders	44	8	31	37	65	147	41	54	17	5	50	75390	2745	88
relatives and friends	63	13	14	31	14	13	6	3	6	9	15	22304	1839	81
doctors, lawyers etc.	0	0	0	1	2	0	7	0	0	0	1	1924	168	8
others	142	18	44	55	54	42	31	55	96	37	54	82098	3349	120
non-institutional agencies	890	927	816	840	755	745	679	648	653	387	727	1097086	46885	1745
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1508580	60253	2264
amount of cash loans (Rs. 00,000)	75234	86812	183787	160539	197267	190483	180552	148903	168133	116871	1508580	x	x	x
estd. hhs. rep. cash loans (00)	6612	5114	11817	9230	9027	5791	5231	3424	2559	1448	60253	x	x	x
sample hhs. report: cash loans	278	247	402	359	286	182	185	149	108	68	2264	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800-800			amount of cash loans (Rs. 00,000)	no. of hhs. rep. loans
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Assam														
government	0	13	23	252	24	13	23	156	351	0	154	4115	126	33
co-op. society/bank	0	0	13	2	28	79	261	28	69	85	52	1386	83	29
commercial bank incl.														
RRB	0	15	124	38	224	247	306	510	97	536	231	6166	266	118
insurance	0	0	0	0	0	0	0	3	0	0	1	21	1	1
provident fund	9	9	73	2	12	0	0	5	338	0	73	1946	159	13
financial corporation/Instn.	0	0	0	0	0	2	0	74	0	168	22	597	12	3
financial company	0	0	0	0	46	7	0	10	0	0	8	209	18	3
other Institutional agencies	0	4	0	14	5	237	0	104	0	0	39	1043	37	7
institutional agencies	9	41	232	308	339	585	590	891	855	789	579	15484	680	203
landlord	0	0	0	0	2	0	20	0	0	0	2	51	7	3
agriculturist money/lender	67	40	1	13	0	151	0	28	25	0	24	646	129	13
professional money/lender	704	554	231	521	541	125	149	23	51	9	238	6355	703	87
traders	109	48	43	9	20	11	20	2	5	0	14	381	149	42
relatives and friends	109	257	451	137	94	123	216	34	60	50	124	3316	1369	249
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	2	59	43	13	4	5	4	21	3	151	19	520	136	25
non-institutional agencies	991	959	768	692	661	415	410	109	145	211	421	11268	2464	415
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	26752	3139	615
amount of cash loans (Rs. 00,000)	383	1342	1839	4586	3020	1310	2172	6197	5097	807	26752	x	x	x
estd. hhs. rep. cash loans (00)	143	384	671	605	418	165	258	259	201	36	3139	x	x	x
sample hhs. report: cash loans	33	43	95	94	82	62	80	72	41	13	615	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	amount of cash loans all (Rs. 00,000)	no. of hhs. rep. loans	Rural	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Bihar														
government	4	22	13	12	15	21	10	5	63	44	23	7917	433	60	
co-op. society/bank	0	58	19	40	39	28	121	115	97	93	62	21530	1511	189	
commercial bank incl.	33	98	159	297	128	181	146	246	428	701	270	94498	4518	649	
RRB	0	0	5	7	0	0	0	1	0	0	2	612	99	4	
insurance	0	0	0	3	0	0	0	2	0	0	0	150	11	2	
provident fund	0	0	0	0	0	0	1	0	1	4	1	245	5	3	
financial corporation/Instn.	0	1	2	0	0	0	0	0	0	4	1	332	20	3	
financial company	0	1	2	0	0	0	0	0	0	4	1	332	20	3	
other Institutional agencies	4	1	1	3	2	1	0	11	8	27	6	2271	168	19	
institutional agencies	41	180	199	361	184	231	278	380	597	873	365	127556	6705	917	
landlord	51	32	18	9	7	0	4	8	11	0	11	3938	511	42	
agriculturist money/lender	511	282	350	183	113	111	300	59	81	25	187	65376	5082	345	
professional money/lender	344	395	272	299	494	460	207	368	75	72	278	97319	7480	499	
traders	3	0	4	13	34	7	36	19	8	0	14	4724	633	42	
relatives and friends	4	58	50	43	78	158	125	60	141	27	74	25930	3846	339	
doctors, lawyers etc.	0	1	1	10	3	3	6	12	8	1	4	1503	134	20	
others	48	53	106	82	87	30	43	93	79	2	67	23321	2304	152	
non-institutional agencies	959	820	801	639	816	769	722	620	403	127	635	222112	19498	1408	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	349668	25516	2263	
amount of cash loans (Rs. 00,000)	14563	16917	63178	34423	51719	21336	35551	24592	39916	47473	349668	x	x	x	x
estd. hhs. rep. cash loans (00)	1872	2376	5949	3974	2945	2031	2288	1415	1853	812	25516	x	x	x	x
sample hhs. report: cash loans	134	185	396	339	261	192	270	176	183	127	2263	x	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				no. of hhs. rep. loans (14)	sample (15)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Chhattisgarh															
government	0	14	16	54	21	0	95	0	171	0	25	3619	149	16	
co-op. society/bank	0	34	232	195	432	218	235	570	274	166	239	34075	2939	190	
commercial bank incl.															
RRB	739	524	338	515	296	212	420	278	497	800	565	80766	2133	206	
insurance	0	66	0	0	3	0	0	0	0	0	1	125	11	2	
provident fund	50	0	0	7	33	34	0	49	7	0	11	1604	171	9	
financial corporation/Instn.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	0	0	0	0	0	0	0	20	9	1332	11	1	
other Institutional agencies	14	12	29	0	1	0	0	0	0	0	2	224	56	5	
institutional agencies	803	650	616	770	786	464	750	897	948	986	852	121745	5220	417	
landlord	0	0	1	7	1	105	2	0	0	0	12	1766	132	6	
agriculturist money/lender	50	5	54	88	26	4	25	0	12	0	14	2043	400	28	
professional money/lender	130	130	255	73	116	199	112	84	27	3	66	9463	975	73	
traders	0	12	5	24	1	78	9	0	5	0	12	1679	191	19	
relatives and friends	18	26	55	37	71	121	65	19	7	10	35	5070	691	56	
doctors, lawyers etc.	0	0	0	0	0	0	4	0	0	0	0	34	11	2	
others	0	177	14	0	0	30	32	0	0	0	7	1036	100	7	
non-institutional agencies	197	350	384	230	214	536	250	103	52	14	148	21092	2441	186	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	142836	7186	583	
amount of cash loans (Rs. 00,000)	329	1313	6358	10761	13091	15830	7567	9451	11252	66885	142836	x	x	x	
estd. hhs. rep. cash loans (00)	64	213	807	1258	1316	1171	740	500	547	571	7186	x	x	x	
sample hhs. report: cash loans	15	37	97	107	94	68	66	39	32	28	583	x	x	x	



Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	no. of hhs. rep. loans (14)	Rural (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(13)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Gujarat														
government	0	0	13	13	23	9	18	9	152	0	29	21019	446	27	
co-op. society/bank	3	0	32	54	155	301	358	628	424	485	401	295260	6146	201	
commercial bank incl.															
RRB	0	0	22	18	38	168	99	57	171	432	224	165232	2422	129	
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	2	1	646	129	1	
financial corporation/Instn.	0	0	0	0	137	0	0	16	1	3	12	9138	126	7	
financial company	11	0	0	0	2	0	0	10	0	0	2	1200	45	5	
other Institutional agencies	0	0	0	0	0	0	1	0	31	1	5	3900	121	4	
institutional agencies	14	0	67	85	356	478	475	721	779	925	673	496394	9168	366	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist money/lender	0	0	20	8	1	4	8	2	1	0	3	2003	231	20	
professional money/lender	102	123	577	46	100	270	28	149	37	21	80	58834	1670	93	
traders	31	598	96	58	12	0	16	36	6	36	39	28436	620	29	
relatives and friends	853	279	240	802	531	248	473	92	177	18	205	151483	7611	410	
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	0	0	0	0	0	18	2	1	
non-institutional agencies	986	1000	933	915	644	522	525	279	221	75	327	240774	9859	541	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	737169	17580	860	
amount of cash loans (Rs. 00,000)	4391	9164	28152	59396	46283	20765	56138	108086	108894	295899	737169	x	x	x	
estd. hhs. rep. cash loans (00)	242	388	1760	2243	2276	1540	1953	1937	2019	3222	17580	x	x	x	
sample hhs. report: cash loans	14	25	85	103	107	74	124	96	110	122	860	x	x	x	



Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	Rural no. of hhs. rep. loans (14)	Rural no. of hhs. rep. loans (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(13)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Himachal Pradesh													
government	0	0	35	0	0	27	8	69	34	64	45	2807	63	20
co-op. society/bank	55	23	364	101	304	326	259	279	241	252	251	15606	750	232
commercial bank incl.														
RRB	0	34	139	23	366	344	422	203	389	512	403	25034	398	170
insurance	0	0	0	0	0	0	0	2	0	0	0	11	2	1
provident fund	0	0	0	2	15	0	0	0	3	12	7	431	21	4
financial corporation/Instn.	0	0	0	0	0	0	0	11	1	1	2	130	17	4
financial company	0	0	0	0	0	0	0	24	93	5	23	1459	11	5
other institutional agencies	0	0	0	0	0	0	0	18	0	7	5	298	14	4
institutional agencies	55	57	538	126	685	696	690	605	761	853	737	45776	1221	425
landlord	90	0	0	3	0	0	9	8	0	0	2	116	7	6
agriculturist money/lender	0	0	0	0	0	8	7	8	0	0	2	106	10	6
professional money/lender	0	0	179	0	44	1	65	15	62	16	30	1894	107	17
traders	0	0	5	2	1	0	4	1	23	0	5	335	17	8
relatives and friends	855	113	167	869	238	176	198	321	150	63	176	10948	543	175
doctors, lawyers etc.	0	152	0	0	0	0	0	0	3	0	1	58	6	2
others	0	677	111	0	32	119	27	42	0	68	47	2913	91	28
non-institutional agencies	945	943	462	874	315	304	310	395	239	147	263	16370	751	234
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	62146	1827	618
amount of cash loans (Rs. 00,000)	119	132	598	3345	2784	2972	5129	6068	12614	28385	62146	x	x	x
estd. hhs. rep. cash loans (00)	9	16	56	160	207	139	256	332	329	321	1827	x	x	x
sample hhs. report: cash loans	5	8	20	40	64	62	99	104	104	112	618	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800-1000				no. of hhs. rep. loans (14)	sample (15)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Jammu & Kashmir															
government	0	0	122	30	0	67	0	0	6	8	7	86	3	7	
co-op. society/bank	0	0	0	86	0	0	36	113	248	79	110	1280	50	21	
commercial bank incl.															
RRB	0	0	812	108	393	273	211	593	303	794	609	7070	156	106	
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial corporation/Instn.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
institutional agencies	0	0	934	224	393	340	247	706	558	881	727	8437	210	134	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist money/lender	0	0	0	0	94	0	0	0	16	6	8	90	6	4	
professional money/lender	0	0	0	0	0	0	0	1	0	0	0	1	0	1	
traders	0	0	0	0	19	0	0	0	0	0	0	4	0	1	
relatives and friends	1000	1000	66	776	494	660	753	293	426	114	265	3078	160	65	
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
non-institutional agencies	1000	1000	66	776	607	660	753	294	442	119	273	3173	167	71	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11610	374	203	
amount of cash loans (Rs. 00,000)	3	20	56	288	205	136	645	1796	2126	6335	11610	x	x	x	
estd. hhs. rep. cash loans (00)	0	4	5	20	18	18	78	67	79	84	374	x	x	x	
sample hhs. report: cash loans	1	1	6	10	12	13	24	24	40	72	203	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	amount of cash loans all (Rs. 00,000)	Rural	
	J harkhand												no. of hhs. rep. loans	estd. sam-ple
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	amount of cash loans all (Rs. 00,000)	no. of hhs. rep. loans	estd. sam-ple		
government	0	112	181	106	103	237	19	243	79	0	105	4348	559	68
co-op. society/bank	0	0	4	21	62	51	98	103	292	161	95	3933	215	45
commercial bank incl.	206	303	508	426	646	514	404	392	327	477	469	19423	1545	241
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	3	0	255	0	33	1351	22	4
financial corporation/instn.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	7	0	0	0	0	0	0	0	1	40	13	1
other institutional agencies	0	0	0	1	15	0	0	0	0	0	3	120	17	2
institutional agencies	206	415	700	554	825	803	524	737	954	638	705	29215	2317	355
landlord	0	0	10	8	24	0	0	0	0	0	7	296	95	7
agriculturist money/lender	0	13	14	45	30	2	163	0	0	0	35	1463	187	20
professional money/lender	202	288	102	150	46	103	150	200	9	358	136	5624	688	75
traders	30	109	25	1	8	0	1	0	0	0	7	308	144	15
relatives and friends	562	175	144	232	65	92	161	63	37	4	107	4424	974	146
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	4	9	2	0	0	0	0	0	2	98	104	7
non-institutional agencies	794	585	300	446	175	197	476	263	46	362	295	12213	2187	267
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	41428	4431	617
amount of cash loans (Rs. 00,000)	113	816	5498	6342	7882	2199	5163	3075	5238	5102	41428	x	x	x
estd. hhs. rep. cash loans (00)	33	286	1193	817	940	287	428	276	113	58	4431	x	x	x
sample hhs. report: cash loans	8	36	137	116	100	50	81	48	29	12	617	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	Rural no. of hhs. rep. loans (14)	Rural no. of hhs. rep. loans (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(13)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Karnataka													
government	0	1	119	3	16	39	1	3	7	11	12	7623	399	22
co-op. society/bank	138	141	120	178	221	138	251	398	490	416	353	226744	5929	316
commercial bank incl.														
RRB	28	290	189	150	129	211	166	200	283	496	289	185965	5352	315
insurance	0	0	0	0	0	3	1	2	0	0	1	434	40	4
provident fund	0	0	0	0	0	0	0	2	0	0	0	208	11	2
financial corporation/Instn.	0	0	6	0	7	0	0	0	34	2	8	5376	76	9
financial company	0	0	0	1	0	2	0	0	0	0	0	95	5	2
other Institutional agencies	18	0	0	7	2	4	10	0	5	0	3	2052	132	9
institutional agencies	185	431	434	339	375	397	429	605	819	925	667	428496	11287	649
landlord	0	42	33	150	112	4	0	0	1	0	18	11266	936	27
agriculturist money/lender	107	83	34	169	173	229	216	57	74	12	95	61103	4173	191
professional money/lender	563	158	397	290	302	264	233	132	52	38	140	89761	5137	269
traders	3	3	7	3	10	3	15	99	14	0	20	13174	274	31
relatives and friends	101	278	71	29	28	60	90	100	35	19	50	32396	1908	151
doctors, lawyers etc.	41	0	0	20	0	0	0	0	0	0	1	539	53	3
others	0	5	23	1	0	42	17	7	5	6	9	5960	255	19
non-institutional agencies	815	569	566	661	625	603	571	395	181	75	333	214200	12465	673
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	642696	21864	1228
amount of cash loans (Rs. 00,000)	1380	2756	15418	24379	59133	34990	95930	91254	131808	185648	642696	x	x	x
estd. hhs. rep. cash loans (00)	200	305	2086	2972	3563	2225	3636	2723	2676	1478	21864	x	x	x
sample hhs. report: cash loans	33	38	126	166	177	119	190	143	137	99	1228	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	amount of cash loans all (Rs. 00,000)	Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above			no. of hhs. rep. loans	estd. sam-ple (00)	ple (15)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Kerala														
government	3	0	45	58	77	47	83	40	84	23	48	46930	1507	91	
co-op. society/bank	462	225	368	320	488	537	507	631	526	390	462	453242	11021	720	
commercial bank incl.															
RRB	83	435	203	74	148	148	224	93	243	289	230	225563	4323	270	
insurance	0	0	15	0	1	5	0	0	2	10	5	5097	176	8	
provident fund	0	0	3	0	0	0	0	2	0	1	1	725	41	5	
financial corporation/Instn.	50	0	4	38	0	10	14	7	3	107	52	51467	381	22	
financial company	0	0	0	0	0	0	0	0	4	2	2	1814	50	4	
other Institutional agencies	0	2	8	3	31	11	0	9	11	18	13	13238	460	28	
institutional agencies	598	662	645	493	746	759	829	783	872	840	813	798075	16371	1070	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist money/lender	15	0	0	3	12	2	0	0	2	0	1	1280	135	8	
professional money/lender	127	292	138	447	157	170	77	66	65	30	78	76230	2919	236	
traders	6	24	3	5	1	1	1	0	0	1	1	902	225	20	
relatives and friends	253	9	212	52	78	69	91	141	57	97	91	89398	2769	241	
doctors, lawyers etc.	0	0	0	0	0	0	0	9	0	0	1	956	19	1	
others	1	12	1	0	6	0	2	2	4	32	16	15240	190	21	
non-institutional agencies	402	338	355	507	254	241	171	217	128	160	187	184005	5807	494	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	982080	19654	1419	
amount of cash loans (Rs. 00,000)	6863	6095	9652	40741	47283	38604	88642	108641	199826	435732	982080	x	x	x	
estd. hhs. rep. cash loans (00)	317	368	708	1801	2532	1718	2639	2717	3159	3695	19654	x	x	x	
sample hhs. report: cash loans	44	40	79	150	162	138	195	181	212	218	1419	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	amount of cash loans all (Rs. 00,000)	no. of hhs. rep. loans	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Madhya Pradesh													
government	7	34	0	18	32	30	11	0	1	5	9	7777	491	31
co-op. society/bank	91	110	190	104	362	312	126	198	369	519	336	285068	8992	479
commercial bank incl.														
RRB	83	299	175	186	187	160	170	274	270	275	238	202009	5683	446
insurance	0	0	0	0	9	0	4	0	0	0	1	764	41	3
provident fund	0	0	0	0	0	4	1	0	0	0	0	330	27	2
financial corporation/Instn.	0	0	0	0	0	0	0	0	0	0	0	6	1	1
financial company	0	0	0	0	0	0	0	0	1	2	1	597	14	2
other Institutional agencies	0	0	12	0	1	1	0	3	0	0	1	678	36	8
institutional agencies	180	444	377	308	590	506	313	475	641	800	585	497228	14251	929
landlord	17	3	12	9	1	1	16	0	2	0	3	2852	356	22
agriculturist money/lender	2	91	72	393	59	199	107	74	47	38	98	83529	3784	123
professional money/lender	731	309	325	201	266	211	361	364	258	55	211	178895	6104	348
traders	0	42	77	9	11	15	33	19	21	56	33	27914	1380	80
relatives and friends	49	22	69	40	10	6	30	8	4	19	18	15237	1289	100
doctors, lawyers etc.	0	7	0	0	0	0	0	0	0	0	0	94	6	1
others	22	82	68	41	63	62	140	59	26	32	51	43593	2138	137
non-institutional agencies	820	556	623	692	410	494	687	525	359	200	415	352113	14149	772
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	849341	24522	1568
amount of cash loans (Rs. 00,000)	4103	13112	22154	74319	45461	73404	84934	96552	159309	275994	849341	x	x	x
estd. hhs. rep. cash loans (00)	316	990	2393	4201	2466	3091	3920	2607	2532	2005	24522	x	x	x
sample hhs. report: cash loans	31	92	189	243	204	174	215	169	133	118	1568	x	x	x



Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	amount of cash loans all (Rs. 00,000)	no. of hhs. rep. loans	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	6	9	51	10	14	3	20	4	20	1	10	11906	689	60
government co-op. society/bank commercial bank incl.	312	530	470	431	688	618	663	650	578	601	603	740760	20971	1274
RRB	156	229	110	259	74	166	96	236	176	279	209	257115	5512	426
insurance	0	0	0	0	0	0	0	0	2	19	8	9407	37	2
provident fund	0	0	1	0	0	0	4	12	2	1	3	3507	123	6
financial corporation/Instn.	14	1	2	1	1	3	7	9	8	8	7	8096	190	17
financial company	0	0	7	0	1	10	2	0	5	3	3	3713	84	17
other Institutional agencies	59	3	2	10	3	1	7	8	9	1	5	6073	456	27
institutional agencies	547	772	643	711	781	799	798	920	799	915	847	1040578	26915	1765
landlord	0	8	0	0	0	4	0	3	1	0	1	1144	96	6
agriculturist money/lender	26	3	44	12	53	1	60	4	8	25	24	29012	871	66
professional money/lender	150	86	149	98	81	70	41	30	54	7	40	49034	2178	219
traders	0	0	15	1	2	9	13	1	2	1	3	4125	330	18
relatives and friends	192	81	103	111	82	105	79	42	66	53	66	81646	4741	401
doctors, lawyers etc.	3	0	2	0	0	0	0	0	69	0	11	13608	103	3
others	82	49	43	68	0	12	9	0	0	0	7	8868	462	34
non-institutional agencies	453	228	357	289	219	201	202	80	201	85	153	187437	8462	724
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1228015	32489	2338
amount of cash loans (Rs. 00,000)	6635	13511	39822	55243	77801	67422	138718	166879	195699	466285	1228015	x	x	x
estd. hhs. rep. cash loans (00)	753	912	2412	3977	4140	3324	4921	4342	4100	3608	32489	x	x	x
sample hhs. report: cash loans	96	128	257	313	292	234	309	258	251	200	2338	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800-800				no. of hhs. rep. loans (14)	estd. sam-ple (15)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Orissa															
government	5	5	44	3	22	27	1	0	0	0	14	3299	324	20	
co-op. society/bank	142	244	288	302	216	270	407	474	262	314	293	70057	6009	348	
commercial bank incl.	509	469	380	326	275	408	214	313	133	214	318	75942	5212	381	
RRB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
insurance	0	0	0	8	12	0	0	71	17	78	16	3859	107	9	
provident fund	17	0	27	48	11	0	0	8	580	350	95	22695	249	14	
financial corporation/instn.	0	0	0	0	1	0	0	0	0	0	0	36	2	1	
financial company	12	10	5	2	6	0	0	0	0	11	4	1011	218	9	
other institutional agencies	685	728	744	689	543	705	623	866	992	966	740	176898	11823	767	
institutional agencies	11	4	0	0	1	0	0	0	0	0	1	249	29	6	
landlord	3	41	14	51	69	66	163	13	0	0	44	10424	815	54	
agriculturalist money/lender	271	210	205	217	334	195	171	109	1	13	182	43522	4147	260	
professional money/lender	2	2	0	0	0	12	0	0	0	0	1	301	46	5	
traders	14	14	35	21	52	7	36	5	7	20	24	5842	1327	141	
relatives and friends	0	0	1	0	0	0	5	7	0	0	1	236	36	3	
doctors, lawyers etc.	14	1	0	22	0	16	3	0	0	0	6	1447	323	13	
others	315	272	256	311	457	295	377	134	8	34	260	62020	6641	475	
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	238919	17463	1181	
all agencies	7607	22247	39807	41552	31471	19177	19657	15804	19496	22100	238919	x	x	x	
amount of cash loans (Rs. 00,000)	1297	2683	4124	3392	2188	1158	1423	696	292	210	17463	x	x	x	
estd. hhs. rep. cash loans (00)	126	198	267	196	145	71	87	50	22	19	1181	x	x	x	
sample hhs. report: cash loans															

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	Rural no. of hhs. rep. loans (14)	Rural no. of hhs. rep. loans (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(13)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Punjab													
government	0	0	0	1	0	1	3	0	0	15	11	5224	59	5
co-op. society/bank	0	5	82	91	61	86	77	43	156	232	190	93375	1687	133
commercial bank incl.														
RRB	0	36	42	38	30	371	144	96	299	343	286	140894	1659	134
insurance	0	0	0	0	0	0	0	0	0	1	1	344	12	1
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/Instn.	0	0	0	0	0	0	0	0	0	17	12	5997	37	2
financial company	0	0	11	0	0	0	0	0	49	85	63	31123	179	7
other Institutional agencies	0	0	0	0	0	0	0	0	0	3	2	899	11	1
institutional agencies	0	41	135	130	91	459	224	140	503	696	564	277854	3448	273
landlord	0	6	111	203	204	13	65	3	2	5	26	12587	429	35
agriculturalist money/lender	261	423	342	438	285	209	207	170	45	141	165	81372	1204	107
professional money/lender	0	278	201	142	123	100	244	26	152	56	78	38453	864	86
traders	0	99	11	16	5	36	1	7	5	16	15	7203	267	33
relatives and friends	659	153	185	70	269	182	211	510	292	83	139	68309	2282	184
doctors, lawyers etc.	0	0	0	0	4	0	0	0	0	0	0	73	8	2
others	80	0	15	0	20	0	48	144	1	2	14	6705	203	17
non-institutional agencies	1000	959	865	870	909	541	776	860	497	304	436	214701	4868	433
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	492554	7676	661
amount of cash loans (Rs. 00,000)	321	607	9792	24203	17248	14304	17504	31127	30480	346968	492554	x	x	x
estd. hhs. rep. cash loans (00)	63	68	620	1030	905	430	758	557	669	2575	7676	x	x	x
sample hhs. report: cash loans	7	17	69	107	77	42	61	44	49	188	661	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	amount of cash loans all (12)	amount of cash loans (Rs. 00,000) (13)	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				no. of hhs. rep. loans (14)	sample (15)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Rajasthan															
government	0	0	0	0	0	0	4	4	22	1	6	4713	108	15	
co-op. society/bank	32	112	29	50	48	52	118	65	132	215	118	99936	3933	327	
commercial bank incl.															
RRB	0	327	227	83	141	72	117	139	274	332	210	177534	4833	419	
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	1	0	1	1	0	0	1	0	356	28	5	
financial corporation/Instn.	0	0	0	0	0	1	0	2	2	0	1	606	12	5	
financial company	0	0	0	0	0	0	0	0	3	7	2	2098	15	3	
other Institutional agencies	0	0	0	0	0	0	0	0	1	0	0	204	26	4	
institutional agencies	32	438	256	134	189	126	239	210	433	556	338	285446	8720	756	
landlord	61	0	38	32	1	0	1	12	0	0	5	4609	114	10	
agriculturist money/lender	685	321	90	332	215	198	183	151	111	146	168	142102	3842	249	
professional money/lender	204	121	271	368	333	434	417	432	380	146	321	270990	8931	614	
traders	0	109	241	79	67	194	116	113	30	136	106	89274	2702	170	
relatives and friends	11	9	36	49	174	40	13	64	40	2	45	38149	1526	107	
doctors, lawyers etc.	0	0	65	2	12	1	25	7	6	3	10	8180	397	23	
others	6	1	3	4	10	7	6	10	0	11	7	5810	227	23	
non-institutional agencies	968	562	743	866	811	874	761	790	567	444	662	559113	16769	1129	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	844574	23752	1755	
amount of cash loans (Rs. 00,000)	2064	10545	30010	51529	93864	62411	92376	115264	167096	219414	844574	x	x	x	
estd. hhs. rep. cash loans (00)	163	490	1897	2522	3618	2676	3884	3153	3199	2150	23752	x	x	x	
sample hhs. report: cash loans	26	50	147	200	225	171	261	217	260	198	1755	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	no. of hhs. rep. loans (14)	Rural (15)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Tamil Nadu														
government	10	0	10	0	43	8	43	32	68	8	28	28833	667	28
co-op. society/bank	25	41	100	87	121	146	299	434	215	427	238	243969	9020	449
commercial bank incl.	20	49	80	111	87	75	99	207	312	236	172	176085	4973	234
RRB	0	3	0	0	0	5	0	17	7	28	9	9085	329	14
insurance	10	0	5	1	0	0	2	0	12	14	6	6371	459	16
provident fund	0	0	0	0	2	20	1	1	0	0	1	1372	119	5
financial corporation/Instn.	0	0	0	0	4	0	3	12	7	6	4	4362	134	7
financial company	0	11	11	11	2	2	37	22	1	0	9	9071	889	26
other Institutional agencies	66	105	205	210	260	255	484	725	621	720	467	479148	15333	731
institutional agencies	11	0	28	3	6	38	0	0	3	0	6	6230	490	19
landlord	58	61	111	70	49	0	24	11	39	21	42	42632	1594	93
agriculturist money/lender	500	753	546	682	581	613	451	245	272	225	422	432757	18341	836
professional money/lender	0	7	3	0	11	6	15	2	0	10	6	5802	303	16
traders	269	74	51	28	75	78	19	18	44	24	43	43982	2562	118
relatives and friends	0	0	0	0	0	0	6	0	0	0	1	624	11	1
doctors, lawyers etc.	96	0	56	6	17	10	2	0	20	0	14	13953	1493	14
others	934	895	795	790	740	745	516	275	379	280	533	545980	23474	1048
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1025128	34533	1604
all agencies	16479	26367	84712	135995	114406	49013	104360	93492	196312	203992	1025128	x	x	x
amount of cash loans (Rs. 00,000)	2073	2763	5908	5304	4667	2528	3145	2633	3184	2329	34533	x	x	x
estd. hhs. rep. cash loans (00)	99	132	258	226	212	114	177	121	148	117	1604	x	x	x
sample hhs. report: cash loans														

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	Rural no. of hhs. rep. loans (14)	Rural no. of hhs. rep. loans (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(13)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Uttaranchal													
government	0	0	0	0	175	0	92	0	0	0	14	184	5	2
co-op. society/bank	0	3	78	5	70	111	344	172	152	142	122	1623	100	26
commercial bank incl.														
RRB	368	138	518	430	316	283	527	435	334	738	449	5971	285	61
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/Instn.	0	0	0	0	0	0	0	8	0	0	1	15	7	1
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0
institutional agencies	368	141	596	436	561	394	963	615	486	880	586	7792	396	90
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	95	27	0	19	257	18	3
professional money/lender	519	19	404	434	439	550	0	68	9	50	128	1708	167	19
traders	0	0	0	0	0	0	12	0	0	0	1	8	2	1
relatives and friends	113	840	0	130	0	55	25	222	478	13	253	3366	93	18
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	58	13	178	2	1
others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
non-institutional agencies	632	859	404	564	439	606	37	385	514	120	414	5516	277	41
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13308	661	128
amount of cash loans (Rs. 00,000)	49	1266	610	1500	701	272	661	1745	3437	3067	13308	x	x	x
estd. hhs. rep. cash loans (00)	11	51	101	127	61	25	55	113	61	57	661	x	x	x
sample hhs. report: cash loans	4	8	15	16	17	7	13	18	15	15	128	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	amount of cash loans all (Rs. 00,000)	no. of hhs. rep. loans	Rural			
	0-15														1212	6329	1154
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)							
	0	31	10	20	16	21	18	28	26	37	25	28067	1212	108			
government co-op. society/bank commercial bank incl.	72	71	34	65	96	102	146	127	132	158	117	131556	6329	435			
RRB	203	172	135	205	283	332	276	395	481	606	386	432110	14749	1154			
insurance	0	0	0	2	0	0	0	0	0	0	0	276	25	3			
provident fund	0	0	0	0	0	2	0	10	0	0	1	1198	14	2			
financial corporation/instn.	0	0	0	0	0	1	0	0	7	0	1	1047	72	7			
financial company	0	7	0	0	0	12	0	0	0	0	1	1054	43	3			
other institutional agencies	9	11	62	3	11	43	7	7	22	49	28	31048	815	75			
institutional agencies	284	292	240	294	406	513	447	567	668	850	559	626355	22619	1746			
landlord	3	82	2	0	1	12	2	0	1	3	5	5235	280	25			
agriculturist money/lender	81	126	191	251	113	67	110	39	40	27	93	103862	4987	300			
professional money/lender	479	352	387	306	284	221	267	174	158	54	202	226670	13534	974			
traders	15	11	23	7	31	15	19	34	20	2	15	16694	1782	117			
relatives and friends	85	120	143	132	129	141	124	129	76	44	99	111070	11626	907			
doctors, lawyers etc.	1	0	5	6	26	4	2	2	4	1	4	4940	475	28			
others	52	15	10	4	11	26	30	55	33	19	23	25267	1205	100			
non-institutional agencies	716	708	760	706	594	487	553	433	331	150	441	493737	32181	2324			
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1120263	51796	3879			
amount of cash loans (Rs. 00,000)	8925	33311	95860	133575	82772	70543	139539	97702	139011	319024	1120263	x	x	x			
estd. hhs. rep. cash loans (00)	998	2739	6641	8069	6230	5448	7213	4444	5266	4748	51796	x	x	x			
sample hhs. report: cash loans	133	247	510	525	446	354	499	362	422	381	3879	x	x	x			

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										800 & above	amount of cash loans all (Rs. 00,000)	no. of hhs. rep. loans	Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
West Bengal														
government	232	110	105	152	63	181	148	128	119	64	119	46166	3352	283
co-op. society/bank	39	70	79	57	414	92	145	156	132	92	140	54492	3742	295
commercial bank incl.	353	250	460	308	107	265	235	214	478	611	356	138205	7173	656
RRB	0	0	0	0	7	12	5	1	0	0	2	774	56	4
insurance	0	0	0	3	24	9	89	52	6	1	20	7829	254	19
provident fund	0	19	0	0	0	35	0	4	90	6	27	10431	161	9
financial corporation/instn.	0	0	1	0	0	0	0	0	12	0	3	1241	18	3
financial company	0	2	36	16	11	4	5	2	0	2	8	2928	246	23
other institutional agencies	624	451	680	535	626	598	627	555	837	776	675	262065	14729	1267
institutional agencies	0	0	2	6	0	0	31	1	0	0	4	1527	142	12
landlord	2	4	29	26	21	19	12	8	24	37	21	8165	828	48
agriculturist money/lender	168	335	115	134	106	115	136	105	65	54	108	42141	4217	290
professional money/lender	69	13	21	2	14	53	20	136	4	0	29	11269	999	65
traders	115	192	133	254	204	189	162	168	51	124	142	55120	6932	516
relatives and friends	2	0	0	0	6	0	1	0	0	0	1	322	75	8
doctors, lawyers etc.	21	5	20	42	23	25	10	26	19	9	20	7834	944	53
others	376	548	320	465	374	402	373	445	163	224	325	126377	13402	946
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388445	26539	2113
all agencies	8459	17143	40507	33384	38398	25090	38527	47945	97141	41852	388445	x	x	x
amount of cash loans (Rs. 00,000)	1505	2597	4938	4090	3670	2401	2612	1940	1949	839	26539	x	x	x
estd. hhs. rep. cash loans (00)	198	246	400	299	248	165	223	146	124	64	2113	x	x	x
sample hhs. report: cash loans														



Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	Rural	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800-1000				no. of hhs. rep. loans (14)	estd. sam-ple (15)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
India															
government	16	18	23	19	22	26	25	18	45	12	23	251129	11863	1130	
co-op. society/bank	63	101	108	118	210	208	270	342	313	365	273	3047070	102468	6544	
commercial bank incl.	110	161	165	158	144	168	173	197	281	370	245	2732060	84286	7135	
RRB	0	1	1	1	1	7	1	2	2	6	3	33460	1192	67	
insurance	1	0	1	1	2	2	4	7	4	2	3	30866	1594	123	
provident fund	4	1	2	5	8	4	2	4	16	21	11	121536	1579	127	
financial corporation/instn.	1	1	1	0	1	2	1	9	5	11	6	62785	863	79	
financial company	15	4	14	4	4	6	7	6	8	8	7	82095	4446	319	
other institutional agencies	210	287	314	305	392	422	483	585	674	795	571	6361002	198594	15019	
institutional agencies	9	31	17	21	18	15	9	7	7	2	10	106800	5532	312	
landlord	250	126	183	189	132	158	118	66	57	55	100	1112443	48181	2514	
agriculturist money/lender	296	432	337	325	300	243	247	195	163	66	196	2187634	101646	6098	
professional money/lender	27	34	33	18	29	64	28	40	11	20	26	293651	13049	868	
traders	116	68	76	116	101	69	86	80	59	46	71	794797	55348	4733	
relatives and friends	1	1	4	2	4	1	4	2	9	0	3	33273	1507	107	
doctors, lawyers etc.	90	21	38	25	25	28	25	26	21	14	23	256678	13969	836	
others	790	713	686	695	608	578	517	415	326	205	429	4785275	228477	14850	
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11146778	391898	28094	
all agencies	160230	274882	688616	929731	965813	729990	1137825	1202101	1758891	3298700	11146778	x	x	x	
amount of cash loans (Rs. 00,000)	16849	23297	55063	57382	52727	36753	46256	35031	36097	32443	391898	x	x	x	
estd. hhs. rep. cash loans (00)	1382	1934	3812	3912	3477	2445	3377	2635	2665	2455	28094	x	x	x	
sample hhs. report: cash loans															

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all above (Rs. 00,000)	no. of hhs. rep. loans	Urban (00) sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Andhra Pradesh													
government	6	7	49	28	25	25	32	80	83	53	50	50880	720	58
co-op. society/bank	20	12	154	32	100	193	43	268	116	94	102	103224	1569	139
commercial bank incl.														
RRB	35	18	129	180	131	140	269	111	291	369	273	275534	2580	211
insurance	0	2	7	1	3	6	14	1	29	118	66	66927	356	25
provident fund	0	0	0	13	1	0	0	2	2	1	1	1470	81	9
financial corporation/instin.	1	0	0	185	9	5	0	0	5	106	66	66703	256	17
financial company	0	0	0	85	1	20	1	0	1	4	7	7343	152	13
other institutional agencies	29	0	1	2	0	2	1	0	9	55	31	31171	166	14
institutional agencies	92	39	341	527	271	390	360	462	535	801	598	602753	5482	455
landlord	3	0	0	0	7	0	0	7	0	2	2	2061	99	6
agriculturist moneylender	42	2	2	61	22	18	45	31	9	75	51	51453	582	49
professional moneylender	495	717	513	372	541	467	455	408	214	89	248	250277	7165	517
traders	12	0	4	10	25	11	9	0	32	2	8	7808	269	31
relatives and friends	120	87	92	11	51	31	61	65	115	23	48	48572	1674	123
doctors, lawyers etc.	7	1	4	0	4	39	0	0	0	5	4	4516	111	9
others	229	155	43	18	79	44	70	27	95	3	41	41073	1234	106
non-institutional agencies	908	961	659	473	729	610	640	538	465	199	402	405760	10524	801
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1008513	15118	1168
amount of cash loans (Rs. 00,000)	43703	36639	43959	52681	40623	31047	54755	70033	110684	524387	1008513	x	x	x
estd. hhs. rep. cash loans (00)	2657	1446	1441	1496	1464	1113	1150	869	1348	2134	15118	x	x	x
sample hhs. report. cash loans	240	89	107	119	119	83	96	84	108	123	1168	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	no. of hhs. rep. loans (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Assam														
government	0	0	0	249	210	197	0	0	107	21	68	743	8	10	
co-op. society/bank	0	0	0	0	227	0	167	152	132	10	57	625	11	10	
commercial bank incl.															
RRB	0	0	0	231	179	192	218	693	578	798	573	6306	58	42	
insurance	0	0	0	0	0	0	0	0	0	101	59	647	3	1	
provident fund	163	46	0	92	13	84	0	0	84	0	21	229	19	11	
financial corporation/instn.	0	0	0	0	90	0	0	0	30	36	37	405	5	4	
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	3	0	78	0	0	0	0	0	11	126	10	3	
institutional agencies	163	46	3	572	798	474	384	846	931	968	825	9081	111	79	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
professional moneylender	267	945	314	322	28	66	116	102	0	10	65	715	72	21	
traders	123	0	67	0	0	12	0	0	0	0	6	62	7	3	
relatives and friends	440	8	515	87	158	448	492	20	69	6	87	962	123	50	
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	7	0	100	19	16	0	8	33	0	17	16	182	6	9	
non-institutional agencies	837	954	997	428	202	526	616	154	69	32	175	1920	208	83	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11001	309	158	
amount of cash loans (Rs. 00,000)	307	251	282	378	1594	402	225	253	920	6389	11001	x	x	x	
estd. hhs. rep. cash loans (00)	47	27	20	32	40	47	22	15	18	43	309	x	x	x	
sample hhs. report. cash loans	14	11	9	12	22	13	15	11	20	31	158	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	Urban no. of hhs. rep. loans (14)	Urban no. of hhs. rep. loans (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(13)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800						
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Bihar														
government	0	0	694	10	0	0	21	261	2	0	101	3820	28	7	
co-op. society/bank	87	92	0	83	78	317	55	321	64	0	120	4519	136	22	
commercial bank incl.															
RRB	53	339	58	225	172	360	174	31	567	599	321	12110	195	77	
insurance	0	0	0	0	0	0	0	18	0	0	3	127	2	1	
provident fund	0	0	0	18	444	0	156	0	136	8	73	2750	66	12	
financial corporation/instn.	0	0	19	72	0	0	0	0	0	10	7	275	14	3	
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	15	0	0	82	48	0	14	0	45	0	20	751	40	7	
institutional agencies	154	430	771	490	744	677	420	631	814	617	646	24352	480	129	
landlord	0	0	0	8	0	0	0	0	0	6	1	55	5	2	
agriculturist money/lender	358	247	71	5	4	0	0	0	1	23	26	989	124	15	
professional money/lender	269	74	66	274	142	249	238	40	22	0	91	3432	329	58	
traders	5	0	5	10	6	0	29	18	0	291	58	2187	66	9	
relatives and friends	214	249	87	166	72	35	296	271	80	27	135	5085	378	88	
doctors, lawyers etc.	0	0	0	0	0	0	0	21	0	0	4	151	2	1	
others	0	0	0	48	32	38	16	19	83	37	38	1449	68	13	
non-institutional agencies	846	570	229	510	256	323	580	369	186	383	354	13347	930	184	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	37699	1376	308	
amount of cash loans (Rs. 00,000)	1235	726	2629	2197	2155	2909	3169	7245	8865	6568	37699	x	x	x	
estd. hhs. rep. cash loans (00)	99	99	134	175	136	116	176	167	221	52	1376	x	x	x	
sample hhs. report. cash loans	18	20	23	40	39	15	40	35	49	29	308	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				no. of hhs. rep. loans (14)	estd. sam-ple (15)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Chhattisgarh															
government	0	58	0	7	25	0	153	81	267	72	128	7484	101	20	
co-op. society/bank	197	22	0	14	39	216	160	119	63	325	185	10828	165	40	
commercial bank incl.	400	292	91	10	412	173	253	371	341	418	353	20695	206	41	
RRB	0	0	0	0	0	0	0	9	0	3	2	117	4	2	
insurance	0	0	0	109	209	189	188	380	158	54	135	7932	194	35	
provident fund	0	0	0	0	7	0	0	0	0	56	23	1337	5	2	
financial corporation/instin.	0	0	0	0	0	0	0	0	0	53	21	1242	5	1	
financial company	0	0	0	0	0	0	0	0	26	1	8	492	16	3	
other institutional agencies	597	372	91	141	691	578	754	960	854	982	855	50127	604	127	
institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist money/lender	344	545	259	552	28	215	63	16	84	1	71	4159	179	30	
professional money/lender	23	28	129	2	23	0	62	0	0	17	12	682	35	10	
traders	36	55	453	305	214	207	121	24	62	0	61	3549	162	43	
relatives and friends	0	0	14	0	44	0	0	0	0	0	2	112	7	2	
doctors, lawyers etc.	0	0	55	0	0	0	0	0	0	0	0	19	5	1	
others	403	628	909	859	309	422	246	40	146	18	145	8521	333	79	
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58648	882	195	
all agencies	815	312	347	1938	2432	3184	2476	5192	18370	23581	58648	x	x	x	
amount of cash loans (Rs. 00,000)	59	34	33	108	56	76	110	127	168	112	882	x	x	x	
estd. hhs. rep. cash loans (00)	14	11	11	20	23	10	24	25	24	33	195	x	x	x	
sample hhs. report. cash loans															

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	no. of hhs. rep. loans (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Delhi														
government	0	0	0	0	0	0	21	0	0	0	151	125	4263	11	3
co-op. society/bank	0	0	0	0	0	0	0	0	0	0	295	241	8225	86	4
commercial bank incl.															
RRB	0	0	0	139	0	0	140	0	55	291	291	254	8645	101	18
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	2	2	2	65	3	2
financial corporation/instn.	0	0	0	536	1000	0	0	0	0	76	76	84	2854	26	5
financial company	0	0	0	0	0	0	0	0	0	28	28	23	791	1	1
other institutional agencies	0	0	1000	0	0	0	0	0	177	0	0	14	477	18	2
institutional agencies	0	0	1000	675	1000	0	161	0	233	845	845	743	25320	247	35
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist moneylender	0	873	0	0	0	0	0	0	0	0	0	3	100	1	1
professional moneylender	21	0	0	0	0	0	0	235	512	21	21	58	1983	29	6
traders	0	0	0	0	0	0	0	0	113	0	0	9	302	3	2
relatives and friends	979	59	0	325	0	1000	839	102	143	19	19	90	3070	109	21
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	67	0	0	0	0	0	663	0	116	116	97	3319	8	7
non-institutional agencies	1000	1000	0	325	0	1000	839	1000	767	155	155	257	8775	128	35
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	34095	360	68
amount of cash loans (Rs. 00,000)	432	115	2	902	247	13	1699	101	2681	27904	27904	34095	x	x	x
estd. hhs. rep. cash loans (00)	46	8	1	13	9	3	20	7	35	218	218	360	x	x	x
sample hhs. report. cash loans	6	5	1	4	1	2	4	4	8	33	33	68	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	Urban no. of hhs. rep. loans		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Gujarat													
government	0	0	0	97	42	71	2	67	39	32	36	20083	266	36
co-op. society/bank	62	0	90	85	114	332	473	154	273	187	208	115658	1585	165
commercial bank incl.														
RRB	0	0	109	8	19	21	28	41	158	84	88	48984	664	79
insurance	9	0	0	0	0	0	0	0	11	173	102	56773	237	5
provident fund	0	0	0	9	3	11	0	0	5	0	2	1032	37	9
financial corporation/instin.	0	0	16	15	27	0	154	300	375	60	139	77155	700	51
financial company	0	0	0	1	0	0	0	60	3	33	23	12974	141	17
other institutional agencies	0	0	3	0	13	10	5	17	33	231	142	78704	504	33
institutional agencies	71	0	217	215	217	444	663	639	898	801	741	411363	3878	372
landlord	8	0	0	72	0	3	0	0	1	0	2	1191	39	5
agriculturist money/lender	0	90	0	3	13	0	0	0	0	1	1	664	31	4
professional money/lender	399	570	370	113	165	6	47	144	11	105	96	53327	838	73
traders	31	30	1	28	75	10	3	0	16	44	32	17762	178	13
relatives and friends	479	310	412	569	530	530	287	217	73	45	124	68981	2892	367
doctors, lawyers etc.	11	0	0	0	0	0	0	0	0	0	0	104	15	1
others	0	0	0	0	0	6	0	0	2	5	3	1851	16	4
non-institutional agencies	929	1000	783	785	783	556	337	361	102	199	259	143880	3895	457
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	555244	7576	803
amount of cash loans (Rs. 00,000)	9166	2485	9302	12389	14880	17312	18534	35303	116640	319232	555244	x	x	x
estd. hhs. rep. cash loans (00)	767	172	510	523	637	631	604	632	1191	1909	7576	x	x	x
sample hhs. report. cash loans	63	30	49	67	74	55	82	84	139	160	803	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	Urban no. of hhs. rep. loans (14)	Urban no. of hhs. rep. loans (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(13)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800						
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Haryana														
government	0	0	56	8	8	36	13	314	44	28	42	6537	206	21	
co-op. society/bank	411	0	17	42	69	67	19	11	89	259	151	23702	286	48	
commercial bank incl.															
RRB	505	0	2	23	51	100	7	43	247	402	236	37008	306	64	
insurance	0	0	0	0	0	0	0	111	2	3	7	1149	9	4	
provident fund	0	0	2	0	48	108	0	60	32	0	11	1803	33	8	
financial corporation/instn.	0	0	0	0	0	0	0	0	37	123	64	10087	35	7	
financial company	0	0	0	0	0	0	2	0	0	34	17	2656	29	3	
other institutional agencies	0	0	0	0	0	0	0	0	0	70	35	5418	20	2	
institutional agencies	916	0	78	73	177	312	41	538	451	918	563	88359	900	152	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist moneylender	0	0	87	203	0	0	8	0	38	0	16	2449	124	6	
professional moneylender	0	911	43	256	603	118	13	178	342	12	107	16817	467	66	
traders	0	0	134	7	8	504	1	3	1	0	19	2922	52	13	
relatives and friends	84	89	411	285	114	16	238	125	87	32	112	17647	569	77	
doctors, lawyers etc.	0	0	0	22	0	0	0	0	0	0	1	98	4	2	
others	0	0	247	155	99	51	699	155	82	37	183	28649	195	32	
non-institutional agencies	84	1000	922	927	823	688	959	462	549	82	437	68581	1313	186	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	156940	1939	317	
amount of cash loans (Rs. 00,000)	1223	1230	8766	4323	9414	3149	27634	8261	15694	77246	156940	x	x	x	
estd. hhs. rep. cash loans (00)	118	43	118	213	357	88	209	163	248	383	1939	x	x	x	
sample hhs. report. cash loans	13	9	17	27	46	21	29	30	43	82	317	x	x	x	



Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	no. of hhs. rep. loans (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Himachal Pradesh														
government	0	0	0	0	3	872	734	471	741	105	233	9262	36	21	
co-op. society/bank	0	875	0	0	939	0	0	190	38	18	72	2866	31	17	
commercial bank incl.															
RRB	0	0	796	88	34	93	265	267	201	838	658	26194	70	54	
insurance	0	0	0	0	0	0	0	0	2	0	0	20	3	2	
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial corporation/instn.	0	0	0	0	0	0	0	44	0	0	1	42	1	1	
financial company	0	0	0	0	0	0	0	0	0	2	2	65	0	1	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	7	0	1	
institutional agencies	0	875	796	88	976	965	999	972	981	963	966	38456	136	91	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
traders	0	0	0	0	11	35	0	0	0	2	2	94	3	3	
relatives and friends	0	125	58	912	3	0	1	28	19	1	6	254	10	17	
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	1000	0	147	0	10	0	0	0	0	0	1	40	2	3	
non-institutional agencies	1000	125	204	912	24	35	1	28	19	3	10	389	15	23	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	39829	155	111	
amount of cash loans (Rs. 00,000)	11	3	65	69	2007	286	322	953	7143	28969	39829	x	x	x	
estd. hhs. rep. cash loans (00)	1	2	4	2	21	5	9	15	29	67	155	x	x	x	
sample hhs. report. cash loans	1	2	6	5	7	4	5	15	20	46	111	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all above (12)	amount of cash loans (Rs. 00,000) (13)	no. of hrs. rep. loans (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
Jammu & Kashmir														
government	0	0	0	0	0	0	786	251	19	343	296	4221	15	11
co-op. society/bank	0	0	0	0	0	0	0	0	13	18	17	244	2	5
commercial bank incl.														
RRB	0	0	0	305	0	255	0	228	943	579	617	8816	112	72
insurance	0	0	0	0	0	0	0	0	0	42	36	511	3	3
provident fund	0	0	0	0	0	0	0	0	5	0	1	9	0	1
financial corporation/instin.	0	0	0	0	0	0	0	0	1	0	0	2	0	1
financial company	0	0	0	0	0	0	0	0	0	3	2	34	0	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0
institutional agencies	0	0	0	305	0	255	786	478	981	984	969	13837	132	93
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0
professional moneylender	689	0	0	0	0	0	0	0	0	0	0	6	0	1
traders	0	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	311	0	1000	695	1000	745	214	522	19	16	30	434	29	30
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
non-institutional agencies	1000	0	1000	695	1000	745	214	522	19	16	31	440	30	31
all agencies	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	14278	162	124
amount of cash loans (Rs. 00,000)	9	0	9	52	4	127	6	118	1830	12123	14278	x	x	x
estd. hrs. rep. cash loans (00)	2	0	0	2	0	8	1	4	53	91	162	x	x	x
sample hrs. report. cash loans	3	0	1	7	1	4	2	8	24	74	124	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	Urban no. of hhs. rep. loans (14)	Urban no. of hhs. rep. loans (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(13)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	J harkhand													
government	157	0	0	260	179	360	0	223	72	16	86	3730	77	17
co-op. society/bank	0	276	0	69	67	81	396	421	258	230	255	11020	131	36
commercial bank incl.														
RRB	0	0	0	201	649	6	174	213	483	620	431	18658	183	39
insurance	0	0	0	0	0	0	0	4	0	0	0	19	1	1
provident fund	0	0	0	0	0	96	404	80	69	31	100	4316	83	15
financial corporation/instin.	0	0	0	348	0	274	0	0	0	0	23	986	4	2
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	6	0	0	0	48	0	13	10	432	6	5
institutional agencies	157	276	0	885	895	817	974	989	882	910	906	39162	412	106
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0
professional moneylender	77	0	143	97	9	172	10	8	1	2	15	652	42	19
traders	112	0	0	1	0	0	0	0	1	0	1	64	24	5
relatives and friends	650	724	857	17	96	11	0	3	0	89	50	2162	169	40
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	5	0	0	0	0	0	16	0	116	0	28	1204	13	3
non-institutional agencies	843	724	1000	115	105	183	26	11	118	90	94	4063	247	67
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	43244	618	166
amount of cash loans (Rs. 00,000)	430	105	95	1567	3715	1609	6592	4905	9464	14762	43244	x	x	x
estd. hhs. rep. cash loans (00)	44	17	5	46	193	35	72	63	64	79	618	x	x	x
sample hhs. report. cash loans	13	5	5	21	22	16	10	22	29	23	166	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all above (Rs. 00,000)	no. of hrs. rep. loans	Urban ple (00) (14) (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Karnataka													
government	2	4	7	66	0	8	6	10	20	41	28	10259	181	23
co-op. society/bank	217	360	235	199	184	410	779	203	448	276	321	117764	1359	172
commercial bank incl.														
RRB	84	75	145	194	319	174	77	228	226	490	339	124424	1472	212
insurance	0	0	338	0	0	1	6	2	149	36	58	21137	131	21
provident fund	0	0	10	62	123	192	28	0	12	2	19	7116	358	26
financial corporation/instin.	0	55	1	0	1	0	0	0	0	33	17	6220	53	10
financial company	0	0	13	8	1	0	34	0	0	30	17	6327	134	10
other institutional agencies	23	0	0	0	35	13	0	14	6	55	32	11563	120	14
institutional agencies	326	494	748	530	664	797	929	457	862	964	831	304810	3691	470
landlord	1	0	4	0	0	0	6	7	0	0	1	415	30	7
agriculturist moneylender	1	2	20	0	0	0	0	0	1	0	1	331	15	5
professional moneylender	588	434	127	364	242	103	32	206	102	25	103	37747	1847	206
traders	26	0	77	1	3	0	0	3	4	0	5	1659	180	17
relatives and friends	55	61	25	98	79	100	32	324	28	2	53	19588	858	108
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	2	9	0	6	12	0	0	2	3	8	6	2064	57	14
non-institutional agencies	674	506	252	470	336	203	71	543	138	36	169	61805	2975	354
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	366614	6453	796
amount of cash loans (Rs. 00,000)	6760	4929	13289	15563	14425	13411	17431	36230	67373	177202	366614	x	x	x
estd. hrs. rep. cash loans (00)	646	271	526	709	638	449	558	638	858	1160	6453	x	x	x
sample hrs. report. cash loans	71	44	82	85	84	51	70	64	107	138	796	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all above 800 & above (Rs. 00,000)	Urban no. of hhs. rep. loans estd. sample (00) (14) (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
	Kerala													
government	0	0	46	323	35	11	37	21	64	161	109	54275	611	59
co-op. society/bank commercial bank incl.	151	35	64	150	355	498	397	526	497	367	390	193558	3195	389
RRB	24	32	140	90	95	87	115	149	330	267	231	114585	1564	189
insurance	0	0	0	0	0	3	0	0	0	32	17	8570	51	7
provident fund	37	0	0	19	0	0	81	14	7	16	20	9763	182	16
financial corporation/instn.	0	0	25	1	111	25	0	0	22	59	39	19337	221	29
financial company	3	0	0	1	65	0	0	0	0	7	5	2437	56	6
other institutional agencies	0	0	29	15	3	3	13	8	14	20	16	8021	132	22
institutional agencies	214	67	304	600	665	628	643	719	933	930	827	410546	5458	658
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	12	0	2	0	0	1	365	13	4
professional moneylender	292	348	653	31	250	207	253	165	15	26	91	45281	1128	123
traders	0	553	0	7	1	0	0	0	1	2	12	6140	49	8
relatives and friends	12	31	43	357	65	122	102	109	44	32	56	27599	661	111
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	482	0	0	5	20	31	2	5	7	10	13	6340	116	15
non-institutional agencies	786	933	696	400	335	372	357	281	67	69	173	85726	1844	247
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	496445	6510	829
amount of cash loans (Rs. 00,000)	4653	10034	11190	7355	8623	16162	47322	43902	79893	267310	496445	x	x	x
estd. hhs. rep. cash loans (00)	156	139	237	310	420	472	1115	786	1142	1735	6510	x	x	x
sample hhs. report. cash loans	18	9	32	44	57	59	110	101	167	232	829	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	no. of hhs. rep. loans (14)	Urban (15)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Madhya Pradesh															
government	0	8	61	104	65	221	76	5	2	178	108	48772	553	41	
co-op. society/bank	232	616	27	182	283	167	167	274	63	89	110	49593	876	118	
commercial bank incl.															
RRB	99	37	187	153	70	156	44	384	312	630	432	195626	1329	203	
insurance	0	0	0	1	0	0	0	0	8	24	14	6479	37	10	
provident fund	0	2	0	54	0	44	7	6	0	5	5	2229	128	19	
financial corporation/instin.	0	0	0	0	0	6	0	20	217	52	85	38423	258	14	
financial company	0	0	0	0	0	0	10	0	270	4	75	33918	197	8	
other institutional agencies	0	0	8	36	4	7	52	13	9	3	10	4432	197	18	
institutional agencies	331	663	282	531	424	600	357	704	880	984	838	379472	3274	404	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist money/lender	48	0	0	0	2	0	3	10	0	0	1	365	30	7	
professional money/lender	326	166	182	154	396	224	441	231	25	10	86	38833	1049	127	
traders	48	0	22	22	4	3	5	0	6	0	3	1397	99	21	
relatives and friends	180	50	422	228	54	93	180	48	87	3	58	26147	876	83	
doctors, lawyers etc.	34	0	0	0	2	0	0	0	0	0	0	88	36	3	
others	34	121	92	65	119	79	14	7	3	4	14	6445	356	42	
non-institutional agencies	669	337	718	469	576	400	643	296	120	16	162	73275	2257	269	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	452747	5322	649	
amount of cash loans (Rs. 00,000)	1787	4416	7808	7198	18907	7774	39994	12566	120780	231517	452747	x	x	x	
estd. hhs. rep. cash loans (00)	302	134	526	411	635	334	657	237	846	1241	5322	x	x	x	
sample hhs. report. cash loans	30	26	41	72	82	54	84	56	79	125	649	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	no. of hrs. rep. loans (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Maharashtra														
government	0	0	0	6	10	25	109	26	49	31	37	49926	432	64	
co-op. society/bank	226	324	312	470	422	450	526	523	302	304	345	468435	6487	827	
commercial bank incl.															
RRB	33	6	113	110	241	101	91	216	254	455	334	453429	2462	305	
insurance	0	0	0	0	0	1	3	22	50	15	21	28950	210	22	
provident fund	0	5	25	1	15	18	11	13	30	8	14	18755	288	30	
financial corporation/instn.	0	55	119	4	2	63	72	79	99	161	121	164617	954	126	
financial company	0	0	69	51	0	0	62	28	59	4	24	32312	242	22	
other institutional agencies	0	1	0	116	57	17	27	17	13	3	13	17314	320	39	
institutional agencies	259	391	638	757	746	676	901	923	857	980	909	1233738	10667	1359	
landlord	2	0	0	0	0	0	0	0	0	1	0	657	3	2	
agriculturist money/lender	0	0	2	3	0	2	0	0	0	0	0	205	23	6	
professional money/lender	536	119	213	44	98	119	48	5	10	9	24	32895	805	170	
traders	7	6	6	20	1	0	0	3	1	0	1	1566	123	19	
relatives and friends	161	458	129	128	148	187	50	68	117	10	58	78783	2640	443	
doctors, lawyers etc.	27	0	0	0	0	0	1	0	2	0	1	848	24	3	
others	7	26	13	47	6	16	0	0	14	1	6	8061	130	25	
non-institutional agencies	741	609	362	243	254	324	99	77	143	20	91	123015	3706	655	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1356783	13844	1932	
amount of cash loans (Rs. 00,000)	11000	9986	15373	34968	42214	25735	82300	111419	310148	713640	1356783	x	x	x	
estd. hrs. rep. cash loans (00)	641	401	500	1211	1207	734	1587	1746	3050	2767	13844	x	x	x	
sample hrs. report. cash loans	114	77	107	172	208	124	202	229	319	380	1932	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all above (Rs. 00,000)	Urban no. of hhs. rep. loans estd. sam-ple (00) (14) (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Orissa													
government	0	351	429	19	306	497	241	701	363	293	349	48825	425	37
co-op. society/bank	508	90	31	54	149	3	342	144	103	37	115	16148	231	38
commercial bank incl.														
RRB	65	135	80	589	403	36	322	56	408	663	427	59784	609	77
insurance	0	0	0	4	0	7	0	0	0	0	0	67	8	2
provident fund	0	0	0	28	35	86	28	75	64	2	34	4692	118	19
financial corporation/instin.	0	0	0	0	0	0	0	0	8	0	2	244	6	1
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	3	0	0	66	0	4	0	0	2	0	3	479	19	5
institutional agencies	576	576	540	761	893	633	933	976	949	996	931	130239	1356	176
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	271	208	208	187	78	222	24	11	49	3	44	6109	337	58
traders	93	0	6	10	0	0	0	3	0	0	2	248	33	8
relatives and friends	61	216	188	42	29	5	42	9	2	1	17	2316	264	37
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	59	0	0	139	0	1	0	0	7	983	79	4
non-institutional agencies	424	424	460	239	107	367	67	24	51	4	69	9656	695	105
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	139895	1999	274
amount of cash loans (Rs. 00,000)	1200	530	3002	5802	5482	5713	19931	17360	29316	51559	139895	x	x	x
estd. hhs. rep. cash loans (00)	145	32	215	310	225	201	256	165	247	203	1999	x	x	x
sample hhs. report. cash loans	22	9	30	33	31	28	35	27	34	25	274	x	x	x



Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all above 800 & above (Rs. 00,000)	Urban no. of hhs. rep. loans estd. (00) (14)	Urban no. of hhs. rep. loans (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Punjab													
government	0	113	32	210	37	339	145	274	292	194	221	37119	250	40
co-op. society/bank	0	13	19	206	9	8	169	74	154	84	96	16129	226	40
commercial bank incl.														
RRB	0	0	0	41	311	38	40	197	100	614	386	64901	305	93
insurance	0	0	0	0	0	0	0	0	0	10	5	924	4	1
provident fund	0	0	0	0	36	23	283	0	0	19	19	3267	34	12
financial corporation/instin.	22	0	0	0	7	0	5	0	118	6	27	4549	18	7
financial company	0	0	0	0	0	0	11	0	10	7	6	988	12	6
other institutional agencies	0	36	0	0	0	0	59	2	0	2	3	515	27	6
institutional agencies	22	162	51	456	399	408	713	546	673	935	763	128391	872	203
landlord	0	0	0	0	6	0	0	0	0	0	0	25	5	1
agriculturist moneylender	0	0	0	5	17	0	0	0	0	2	2	259	19	4
professional moneylender	206	570	378	182	65	102	49	214	178	1	85	14331	354	56
traders	177	0	0	25	5	188	56	8	12	2	13	2145	142	27
relatives and friends	575	268	285	325	503	254	174	225	131	58	130	21877	862	167
doctors, lawyers etc.	0	0	0	0	0	0	0	0	4	0	1	142	3	1
others	21	0	286	7	5	47	8	6	1	2	6	1021	65	11
non-institutional agencies	978	838	949	544	601	592	287	454	327	65	237	39800	1395	251
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	168191	2139	437
amount of cash loans (Rs. 00,000)	1738	414	1364	3208	4195	3491	4752	26444	33670	88914	168191	x	x	x
estd. hhs. rep. cash loans (00)	197	34	104	176	172	146	187	292	407	422	2139	x	x	x
sample hhs. report. cash loans	22	11	23	23	40	29	54	57	73	105	437	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all above (Rs. 00,000)	Urban no. of hhs. rep. loans estd. (00)	Urban no. of hhs. rep. loans estd. (00)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Rajasthan													
government	2	0	0	0	38	3	8	29	123	89	75	14967	168	21
co-op. society/bank	50	9	7	12	10	23	18	146	28	155	69	13879	189	43
commercial bank incl.														
RRB	0	19	7	66	31	95	82	143	352	263	228	45653	493	122
insurance	15	0	0	0	13	1	4	0	3	45	15	2925	40	12
provident fund	0	27	0	0	9	23	14	44	64	25	37	7416	235	37
financial corporation/instn.	0	0	0	4	18	0	0	26	29	86	37	7405	68	14
financial company	0	0	0	36	0	0	0	0	96	8	38	7699	44	4
other institutional agencies	0	0	41	0	0	28	123	31	1	2	18	3525	110	12
institutional agencies	67	55	54	118	119	173	249	419	696	673	517	103470	1254	249
landlord	40	0	0	0	0	0	0	5	0	0	2	311	6	2
agriculturist moneylender	6	0	27	0	0	2	7	48	0	5	7	1356	39	8
professional moneylender	687	555	846	616	678	617	559	286	151	291	334	66866	1592	185
traders	91	231	18	4	62	107	84	91	7	3	34	6723	222	51
relatives and friends	109	159	40	50	51	95	93	148	126	25	89	17746	531	105
doctors, lawyers etc.	0	0	1	0	63	0	0	2	0	0	4	734	25	6
others	0	0	15	212	27	6	7	1	20	3	14	2898	181	16
non-institutional agencies	933	945	946	882	881	827	751	581	304	327	483	96635	2507	357
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	200105	3615	579
amount of cash loans (Rs. 00,000)	5801	2538	4473	3075	10725	10163	19289	16259	74073	53710	200105	x	x	x
estd. hhs. rep. cash loans (00)	327	72	126	244	549	344	428	467	738	321	3615	x	x	x
sample hhs. report. cash loans	32	17	22	27	63	56	76	91	111	84	579	x	x	x

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	Urban no. of hhs. rep. loans (14)	Urban no. of hhs. rep. loans (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(13)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800						
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Tamil Nadu														
government	1	3	8	82	46	33	48	104	133	105	82	53161	818	99	
co-op. society/bank	17	20	43	217	198	246	249	306	257	141	179	116650	2486	323	
commercial bank incl.															
RRB	9	30	110	61	91	99	131	200	202	368	216	140604	1788	212	
insurance	0	0	2	1	0	167	3	3	45	80	45	29189	361	33	
provident fund	0	0	0	35	128	65	28	47	46	21	33	21351	756	53	
financial corporation/instn.	12	2	18	0	25	0	4	1	36	53	28	18371	126	20	
financial company	0	2	2	0	3	0	0	0	1	6	3	1645	124	12	
other institutional agencies	0	0	3	8	14	0	4	16	3	11	8	5099	197	24	
institutional agencies	39	56	185	403	504	610	467	677	723	784	592	386068	6060	712	
landlord	3	0	0	1	0	0	22	0	0	14	7	4679	88	7	
agriculturist moneylender	0	0	0	13	4	17	2	0	0	1	2	1410	59	8	
professional moneylender	739	705	723	409	375	304	382	190	230	176	314	204633	7278	747	
traders	5	1	4	6	17	2	9	0	0	3	4	2342	229	24	
relatives and friends	138	222	81	168	93	65	117	130	42	21	75	49015	1658	191	
doctors, lawyers etc.	0	0	0	0	0	0	0	0	5	0	1	506	18	6	
others	75	15	7	1	7	2	2	2	0	0	5	2978	273	20	
non-institutional agencies	961	944	815	597	496	390	533	323	277	216	408	265563	8947	947	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	651631	13938	1549	
amount of cash loans (Rs. 00,000)	21921	33734	41089	40104	31077	31142	54907	59965	101295	236397	651631	x	x	x	
estd. hhs. rep. cash loans (00)	1796	1301	1555	1559	1231	927	1311	999	1391	1869	13938	x	x	x	
sample hhs. report. cash loans	187	160	154	140	122	94	143	133	192	224	1549	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	no. of hhs. rep. loans (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Uttaranchal														
government	0	0	28	437	94	0	0	157	25	419	308	4255	33	16	
co-op. society/bank	0	10	156	88	0	0	0	5	57	12	22	303	13	8	
commercial bank incl.															
RRB	0	18	49	0	652	451	677	698	654	424	438	6062	100	46	
insurance	0	0	6	0	0	0	0	0	31	0	4	59	5	3	
provident fund	0	0	83	0	18	520	0	0	0	0	11	158	8	5	
financial corporation/instn.	0	0	0	0	0	0	0	0	11	0	1	20	3	1	
financial company	0	0	485	0	0	0	0	0	0	0	12	166	2	1	
other institutional agencies	0	0	0	0	0	0	0	0	0	142	98	1352	4	2	
institutional agencies	0	28	808	525	765	971	677	860	777	997	895	12375	164	80	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist moneylender	0	0	0	0	0	0	140	0	0	0	2	24	2	1	
professional moneylender	40	50	127	103	0	0	0	0	51	0	14	193	8	5	
traders	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
relatives and friends	960	922	66	372	235	29	183	140	164	3	88	1221	39	17	
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	0	0	8	0	1	15	1	1	
non-institutional agencies	1000	972	192	475	235	29	323	140	223	3	105	1453	49	24	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13827	210	103	
amount of cash loans (Rs. 00,000)	21	577	342	260	624	228	171	245	1832	9528	13827	x	x	x	
estd. hhs. rep. cash loans (00)	3	7	23	10	15	10	16	14	32	81	210	x	x	x	
sample hhs. report. cash loans	2	5	10	4	8	7	10	9	18	30	103	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all above	800 & above	amount of cash loans (Rs. 00,000)	no. of hhs. rep. loans	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Uttar Pradesh														
government	15	18	2	19	9	21	6	44	63	101	50	13279	186	55	
co-op. society/bank	8	21	8	7	43	23	51	100	127	87	68	18233	233	67	
commercial bank incl.															
RRB	78	62	52	188	183	64	261	210	417	512	309	82660	1790	264	
insurance	0	0	0	0	0	0	1	0	35	35	16	4326	64	5	
provident fund	0	320	168	5	65	55	6	121	21	29	48	12867	331	27	
financial corporation/instr.	0	0	0	0	41	0	0	6	4	29	15	4041	79	12	
financial company	0	0	0	0	12	0	14	122	20	4	17	4685	85	13	
other institutional agencies	7	0	0	81	12	36	17	50	9	120	53	14146	228	33	
institutional agencies	108	421	230	301	365	200	356	653	697	918	576	154238	2902	467	
landlord	28	0	108	11	0	1	0	0	0	0	6	1585	101	4	
agriculturist money/lender	39	0	0	1	3	31	8	4	1	5	7	1893	51	12	
professional money/lender	539	254	223	366	355	501	217	106	76	24	189	50748	2173	279	
traders	0	44	21	6	89	14	8	35	17	0	20	5478	313	37	
relatives and friends	275	277	388	298	167	231	408	198	191	53	191	51235	3072	393	
doctors, lawyers etc.	2	4	2	0	1	4	0	0	7	0	2	460	26	8	
others	9	0	27	17	21	18	3	2	12	0	9	2286	169	30	
non-institutional agencies	892	579	770	699	635	800	644	347	303	82	424	113686	5457	708	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	267923	8151	1146	
amount of cash loans (Rs. 00,000)	12523	5654	9759	15528	33128	18847	27932	22519	40473	81560	267923	x	x	x	
estd. hhs. rep. cash loans (00)	727	365	641	1080	1169	711	1199	693	670	895	8151	x	x	x	
sample hhs. report. cash loans	93	36	77	141	160	113	164	110	129	123	1146	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all above	800 & above	amount of cash loans (Rs. 00,000)	no. of hhs. rep. loans	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	West Bengal														
government	0	8	57	300	9	92	16	125	138	115	115	38421	515	79	
co-op. society/bank	17	7	104	49	133	221	147	79	103	94	95	31787	678	143	
commercial bank incl.															
RRB	1	190	57	300	52	87	209	422	304	432	334	111847	891	211	
insurance	0	0	0	6	0	0	0	0	11	2	4	1181	29	6	
provident fund	73	0	142	74	220	67	80	43	159	7	64	21405	697	91	
financial corporation/instin.	0	0	0	3	1	0	0	17	38	184	87	29113	142	21	
financial company	0	0	51	0	70	4	0	0	86	38	36	12134	56	10	
other institutional agencies	121	278	5	3	3	3	1	4	4	0	10	3352	189	18	
institutional agencies	212	483	415	734	488	474	452	689	843	871	745	249240	3017	552	
landlord	2	89	0	0	0	0	0	0	0	0	2	542	32	3	
agriculturist moneylender	0	27	0	0	0	1	0	0	0	0	1	176	18	3	
professional moneylender	381	188	221	62	140	147	236	44	77	5	71	23656	1397	188	
traders	41	46	56	5	105	84	135	4	6	0	20	6852	490	63	
relatives and friends	321	152	144	146	239	120	93	255	67	117	137	45798	2219	350	
doctors, lawyers etc.	27	0	70	40	3	0	4	0	0	0	6	1896	109	10	
others	16	16	93	13	26	175	80	7	7	6	19	6453	275	43	
non-institutional agencies	788	517	585	266	512	526	548	311	157	129	255	85373	4327	625	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	334613	7098	1135	
amount of cash loans (Rs. 00,000)	9453	5877	8918	22237	12787	7232	22675	41254	62892	141288	334613	x	x	x	
estd. hhs. rep. cash loans (00)	1070	550	618	969	605	415	620	684	979	587	7098	x	x	x	
sample hhs. report. cash loans	147	67	93	112	114	70	111	119	180	122	1135	x	x	x	

Table 10: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of cash loans all (12)	800 & above (11)	amount of cash loans (Rs. 00,000) (13)	no. of hrs. rep. loans (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	India														
government	4	7	43	81	34	64	57	98	84	83	76	495539	5758	945	
co-op. society/bank	65	79	107	155	187	247	275	292	220	192	205	1336105	20149	2778	
commercial bank incl.															
RRB	37	38	110	151	158	103	137	192	277	412	297	1941734	17603	2917	
insurance	1	1	27	1	1	27	3	7	31	55	35	230434	1564	182	
provident fund	7	16	19	25	53	46	33	28	33	8	20	130310	3682	509	
financial corporation/instn.	3	7	17	49	18	13	40	40	95	90	70	457075	2988	377	
financial company	0	1	11	28	8	3	15	15	53	11	20	127907	1288	138	
other institutional agencies	20	14	4	29	16	11	19	13	11	44	29	188340	2347	302	
institutional agencies	137	162	337	520	475	515	557	686	805	897	751	4907444	51785	7728	
landlord	7	4	6	5	1	0	3	2	0	2	2	11622	413	42	
agriculturist moneylender	21	6	8	21	6	10	7	6	1	13	9	62041	1132	136	
professional moneylender	520	539	433	259	313	271	232	154	79	51	132	860997	27396	3109	
traders	20	57	20	11	30	24	15	7	7	6	10	66728	2534	389	
relatives and friends	182	173	153	158	138	145	128	137	88	25	76	495312	19907	2997	
doctors, lawyers etc.	8	1	5	4	4	6	0	0	1	1	1	9655	380	52	
others	106	59	38	23	33	29	57	9	18	5	18	117668	3255	413	
non-institutional agencies	863	838	663	480	525	485	443	314	195	103	249	1624024	52221	6834	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	6532656	98870	13931	
amount of cash loans (Rs. 00,000)	135750	120960	183905	233352	260946	203104	457219	527042	1227915	3182465	6532656	X	X	X	
estd. hrs. rep. cash loans (00)	9910	5200	7400	9671	9854	6947	10452	8918	13855	16663	98870	X	X	X	
sample hrs. report. cash loans	1163	675	968	1239	1401	975	1472	1450	2067	2521	13931	X	X	X	

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)											Rural	
												no. of hhs. report. the scheme of lending	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Andhra Pradesh												
DRI	0	0	0	0	1	6	7	0	18	0	2	247	7
PMRY	0	0	0	0	0	0	5	0	0	0	0	59	4
SGSY	0	0	0	3	0	0	0	0	0	0	1	72	1
SJSRY	0	0	0	0	0	0	1	0	0	0	0	11	1
advances to minority community	1	0	1	8	0	3	0	0	2	0	2	274	15
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	8	8	14	36	38	16	15	53	63	56	23	3247	108
other schemes	44	50	91	92	169	212	228	250	281	298	124	17721	678
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	53	58	101	138	205	236	247	284	358	355	149	21166	802
estimated no. of hhs (00)	26367	15877	27195	20930	15809	10651	10724	7036	4945	2915	142450	x	x
	Assam												
DRI	0	0	6	2	1	0	1	11	7	12	3	118	16
PMRY	0	0	1	1	2	0	1	3	2	8	1	40	23
SGSY	0	1	0	1	2	0	1	2	4	0	1	42	16
SJSRY	0	0	0	0	0	0	0	0	0	0	0	2	1
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	3	2
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	3	0	0	5	2
exclusive state schemes	0	0	0	0	1	0	0	3	0	0	0	19	8
other schemes	1	1	3	5	15	6	11	30	80	38	11	456	137
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1	3	11	10	20	6	13	48	96	58	16	680	203
estimated no. of hhs (00)	2401	4254	7421	7222	5830	4772	5063	2776	1424	432	41595	x	x



Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)											Rural	
												no. of hrs. report. the	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Bihar													
DRI	5	3	2	1	1	4	6	6	2	10	3	380	76
PMRY	0	4	2	6	1	2	0	1	1	4	3	310	43
SGSY	1	8	10	11	6	10	12	1	4	6	8	924	108
SJSRY	0	0	3	4	0	0	1	0	2	3	2	200	18
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	7	4
liberalization and rehabilitation of scavengers	0	0	0	0	2	0	0	0	0	0	0	37	4
exclusive state schemes	0	0	11	11	5	3	8	2	4	14	6	753	71
other schemes	8	24	23	22	37	22	40	45	87	106	35	4118	596
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	14	39	53	56	53	42	68	56	101	139	57	6705	917
estimated no. of hrs (00)	6483	11999	22471	17415	14603	10053	11652	9100	8622	4453	116853	x	x
Chhattisgarh													
DRI	2	4	6	9	5	21	14	40	56	64	14	508	42
PMRY	0	0	1	0	8	20	0	0	1	0	4	130	11
SGSY	1	1	7	10	9	8	1	17	3	0	7	239	33
SJSRY	0	0	0	8	4	3	0	0	0	10	3	99	8
advances to minority community	0	0	0	0	4	9	2	0	0	0	2	63	7
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	2	0	0	0	8	3
exclusive state schemes	5	3	13	24	21	32	24	24	2	10	18	639	60
other schemes	7	31	59	90	104	153	101	122	255	340	100	3643	259
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	15	39	87	133	155	233	141	204	315	414	144	5220	417
estimated no. of hrs (00)	2437	3826	5447	6235	6383	3413	3742	2072	1478	1282	36316	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the scheme of lending	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd. (00) (13)	sample (14)
	Gujarat												
DRI	0	0	0	0	3	1	1	27	4	6	4	257	16
PMRY	0	0	7	0	0	0	0	8	0	0	2	102	5
SGSY	0	0	0	12	2	17	3	7	0	0	5	295	15
SJSRY	0	0	0	0	0	0	7	0	0	0	1	48	3
advances to minority community	0	0	3	0	3	0	4	0	3	0	1	93	5
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	15	0	2	0	13	34	24	9	581	25
other schemes	6	0	28	28	62	94	124	195	270	424	127	7945	301
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	6	0	38	55	71	114	137	241	311	442	147	9168	366
estimated no. of hhs (00)	3706	2057	7434	9367	9166	6183	6706	5636	5317	6933	62504	x	x
	Haryana												
DRI	3	0	0	12	6	6	0	0	0	1	3	88	5
PMRY	1	0	0	2	4	1	2	17	0	2	3	85	9
SGSY	1	91	7	4	9	1	6	2	1	0	5	157	16
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0
advances to minority community	0	0	4	8	0	11	0	0	0	0	2	57	3
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	13	14	12	48	10	19	20	56	29	26	803	42
other schemes	10	113	77	128	160	67	154	73	162	144	119	3735	292
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	14	216	101	166	226	97	180	111	217	176	156	4914	363
estimated no. of hhs (00)	2747	748	2913	3642	3355	1440	2331	2603	3732	7962	31472	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)											Rural	
												no. of hrs. report. the	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Himachal Pradesh												
DRI	0	0	0	8	0	14	3	3	9	12	6	73	37
PMRY	0	0	0	6	2	0	0	1	0	4	1	18	11
SGSY	0	0	6	7	9	1	0	1	3	2	3	33	16
SJSRY	0	0	0	0	0	0	3	0	0	0	0	4	3
advances to minority community	0	0	7	0	9	0	1	0	0	0	1	16	6
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	4	7	3	5	4	2	13	5	60	24
other schemes	1	11	33	63	123	66	102	90	98	101	86	1025	332
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1	11	46	87	151	85	114	99	110	132	102	1221	425
estimated no. of hrs (00)	448	297	590	725	977	1061	1584	2178	2160	1940	11960	x	x
	Jammu & Kashmir												
DRI	0	0	0	0	7	0	0	0	1	4	2	19	21
PMRY	0	0	0	0	0	0	0	1	0	0	0	4	3
SGSY	0	0	0	0	1	1	0	0	0	0	0	3	8
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	0	1
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	2	0	2	0	6	2	20	5
other schemes	0	0	20	15	4	8	15	19	22	14	16	164	97
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	0	0	20	15	12	10	16	23	23	25	20	210	134
estimated no. of hrs (00)	79	67	224	322	751	648	1611	1977	2200	2541	10420	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the scheme of lending	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd. (00) sample (14)	
	J harkhand												
DRI	1	0	1	0	3	3	0	1	4	0	1	53	17
PMRY	0	1	5	4	4	6	9	3	0	0	4	160	24
SGSY	0	17	10	15	19	5	7	10	5	20	12	424	66
SJSRY	0	0	0	0	0	0	0	0	0	0	0	1	1
advances to minority community	0	7	1	1	0	7	0	1	0	0	2	59	6
liberalization and rehabilitation of scavengers	0	0	4	0	0	0	0	0	0	0	1	28	2
exclusive state schemes	1	0	4	1	5	19	2	9	4	0	5	166	21
other schemes	1	6	41	27	75	16	42	73	61	65	39	1450	220
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	2	33	65	49	107	57	61	89	71	85	63	2317	355
estimated no. of hrs (00)	1875	2606	7688	7700	5385	3480	4066	2043	1463	541	36847	x	x
	Karnataka												
DRI	0	1	1	1	8	16	28	41	49	39	16	1152	60
PMRY	0	0	1	1	0	0	0	12	0	0	2	114	9
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	2	0	0	0	0	0	0	18	1
advances to minority community	0	0	0	4	2	3	7	0	0	0	2	156	10
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	14	12	12	25	11	16	46	95	20	1368	68
other schemes	11	25	52	69	102	114	152	226	263	270	124	8641	509
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	11	26	68	86	125	158	195	289	351	388	161	11287	649
estimated no. of hrs (00)	2786	3031	9894	11742	10841	6468	9008	7032	5817	3290	69908	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Rural			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the scheme of lending		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd. (00) (13) sample (14)		
					Kerala									
DRI	0	0	0	0	0	0	3	3	5	8	3	153		
PMRY	0	1	13	0	7	1	1	0	4	5	4	177		
SGSY	0	0	0	0	16	4	5	2	0	0	3	163		
SJSRY	0	0	0	3	0	0	12	8	0	0	3	132		
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	10	7	3	0	0	0	7	3	167		
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0		
other schemes	167	126	155	259	303	286	341	355	357	349	307	15355		
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0		
all institutional loans	167	126	168	294	326	304	364	367	377	373	328	16371		
estimated no. of hrs (00)	1460	1094	3157	4763	6217	4435	6307	6107	7531	8875	49945	x		
					Madhya Pradesh									
DRI	2	2	1	6	3	9	10	4	0	7	5	435		
PMRY	2	0	3	2	1	5	5	2	7	9	3	311		
SGSY	0	4	4	7	6	5	22	10	7	16	8	783		
SJSRY	0	0	0	1	0	0	0	2	0	0	0	38		
advances to minority community liberalization and rehabilitation of scavengers	2	0	0	0	0	0	0	0	0	0	0	16		
exclusive state schemes	0	0	0	1	1	1	0	1	0	0	0	38		
other schemes	14	41	48	61	92	202	126	174	199	273	113	10598		
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0		
all institutional loans	20	55	73	98	124	239	186	233	239	350	152	14251		
estimated no. of hrs (00)	3173	9227	12215	17710	10607	8993	11807	7333	7824	5156	94044	x		

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the scheme of lending	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd. (00) sample (14)	
	Maharashtra												
DRI	0	2	1	5	23	9	9	12	15	6	8	944	49
PMRY	0	2	2	8	5	2	4	1	11	3	4	441	46
SGSY	3	11	5	6	6	1	3	8	1	4	5	573	68
SJSRY	0	0	3	0	1	0	2	1	0	0	1	123	11
advances to minority community	0	1	1	2	4	0	0	0	0	0	1	95	10
liberalization and rehabilitation of scavengers	0	2	0	0	0	0	0	0	0	0	0	26	4
exclusive state schemes	1	15	14	21	35	24	33	45	40	34	25	2952	224
other schemes	32	37	66	169	198	232	273	275	320	433	187	22073	1370
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	36	70	92	206	266	267	319	342	378	479	228	26915	1765
estimated no. of hrs (00)	12976	9804	16374	15419	12426	9700	13297	11731	9391	7066	118183	x	x
	Orissa												
DRI	3	20	4	10	2	9	10	47	0	0	9	622	50
PMRY	0	0	0	1	0	11	6	0	5	45	2	119	10
SGSY	4	12	8	0	6	1	11	0	0	0	6	391	25
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0
advances to minority community	0	4	0	0	1	0	0	0	0	0	1	62	5
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	7	6	18	22	22	11	16	40	8	50	15	1020	77
other schemes	49	89	141	182	214	194	243	210	230	435	147	9734	607
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	63	133	171	212	245	226	276	297	243	435	179	11823	767
estimated no. of hrs (00)	9755	11722	15554	11601	6419	3762	3751	2043	1164	428	66199	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Rural			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the scheme of lending	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Punjab													
DRI	0	0	0	0	0	0	4	0	0	7	2	65	3	
PMRY	0	0	0	1	0	0	0	0	7	1	1	37	5	
SGSY	0	0	0	0	0	0	0	0	5	4	2	48	3	
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0	
advances to minority community	0	0	0	0	0	12	0	0	0	0	1	25	1	
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0	
exclusive state schemes	0	0	0	1	0	0	5	0	6	17	6	179	13	
other schemes	0	5	68	68	51	66	75	95	91	199	104	3104	250	
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	0	5	68	71	51	78	84	95	110	227	116	3448	273	
estimated no. of hrs (00)	712	783	2517	4307	3556	2060	2588	1883	3105	8336	29847	x	x	
	Rajasthan													
DRI	0	0	0	3	11	3	6	0	10	11	5	385	21	
PMRY	0	42	2	2	1	0	2	0	6	2	3	205	17	
SGSY	0	0	3	2	12	5	15	1	3	12	7	481	54	
SJSRY	0	0	0	0	0	0	3	0	2	0	1	53	7	
advances to minority community	0	0	0	1	0	0	0	3	0	0	1	37	7	
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	1	0	0	0	9	2	
exclusive state schemes	0	55	6	8	1	4	17	8	24	7	11	767	52	
other schemes	4	25	116	61	84	64	102	101	122	156	97	6795	600	
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	4	121	127	77	109	76	145	114	168	188	124	8720	756	
estimated no. of hrs (00)	1070	1643	5740	7654	9611	7651	10816	9350	9668	6995	70199	x	x	

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Rural		
											no. of hrs. report. the scheme of lending		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Tamil Nadu												
DRI	0	0	1	5	9	0	4	3	0	6	3	300	18
PMRY	0	0	2	4	0	0	4	0	11	6	2	230	10
SGSY	0	0	0	1	0	0	0	0	0	6	0	48	3
SJSRY	0	0	0	0	0	4	0	0	0	0	0	34	1
advances to minority community	0	0	1	0	1	0	0	0	5	0	1	74	4
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	1	0	12	2	6	12	7	26	24	19	8	927	50
other schemes	12	31	70	73	175	118	180	315	339	446	127	13939	653
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	13	31	85	85	186	135	191	339	374	473	139	15333	731
estimated no. of hrs (00)	12655	12337	20820	17894	13434	8121	8853	5780	6229	4061	110182	x	x
	Uttaranchal												
DRI	0	0	0	0	0	0	0	0	0	0	0	0	0
PMRY	0	0	0	1	1	0	0	1	7	0	1	12	4
SGSY	0	0	0	0	19	3	2	1	1	0	3	34	8
SJSRY	0	0	0	0	0	0	0	2	0	0	0	3	1
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	0	0
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	2	0	0	0	3	2
other schemes	3	63	70	59	31	5	20	49	27	31	29	346	76
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	3	63	70	60	51	9	22	53	35	31	33	396	90
estimated no. of hrs (00)	904	183	509	959	1019	1980	2152	1634	1312	1307	11959	x	x



Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Rural		
											no. of hrs. report. the		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Uttar Pradesh												
DRI	4	4	3	1	1	4	7	12	10	16	6	1394	95
PMRY	3	2	3	3	2	8	4	1	6	2	3	761	81
SGSY	3	8	12	12	8	13	8	9	8	3	9	1983	196
SJSRY	0	2	2	4	0	3	2	0	1	0	1	316	22
advances to minority community	5	0	1	2	2	2	1	1	5	0	2	350	18
liberalization and rehabilitation of scavengers	0	0	0	0	1	0	0	0	2	0	0	67	4
exclusive state schemes	3	1	9	5	9	4	15	9	12	21	10	2142	162
other schemes	18	45	38	62	57	83	83	72	86	135	72	15900	1186
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	35	63	67	89	80	115	116	103	125	175	102	22619	1746
estimated no. of hrs (00)	6619	11848	24920	27705	28143	21888	31027	24358	24628	20323	221460	x	x
	West Bengal												
DRI	4	9	4	18	9	20	18	10	22	10	12	1405	105
PMRY	1	0	3	3	2	11	0	2	0	0	2	291	27
SGSY	5	7	8	10	4	6	6	3	1	1	6	753	96
SJSRY	0	0	2	0	0	0	0	0	0	0	0	55	6
advances to minority community	0	0	6	3	1	3	0	0	0	0	2	236	12
liberalization and rehabilitation of scavengers	1	0	2	0	0	0	0	0	0	0	0	49	6
exclusive state schemes	8	4	10	11	6	20	13	8	12	7	10	1169	115
other schemes	37	57	80	71	104	92	108	129	193	214	90	10896	909
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	54	77	114	116	127	153	141	152	219	232	121	14729	1267
estimated no. of hrs (00)	11419	16884	22452	19498	14596	8992	11367	7215	6532	2659	121614	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										no. of hrs. report. the scheme of lending		Rural
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>India</b>													
DRI	1	4	2	4	5	6	8	10	10	10	6	8652	708
PMRY	0	1	2	3	2	4	3	2	5	3	2	3626	411
SGSY	1	6	6	7	6	6	7	5	3	4	5	7684	930
SJSRY	0	0	1	1	1	1	2	1	0	0	1	1213	142
advances to minority community liberalization and rehabilitation of scavengers	1	1	1	2	1	2	1	0	2	1	1	1798	145
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	268	31
other schemes	4	5	11	14	14	12	15	19	22	24	14	20181	1481
not covered under any scheme	29	43	64	78	109	116	132	153	181	231	107	158157	11323
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	0	0	0	0	0	0	0	0	0	0	0	0	0
estimated no. of hrs (00)	36	62	87	109	136	146	162	187	220	267	134	198594	15019
	112564	122540	218391	216167	182274	128151	161206	121948	116564	98723	1478529	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the scheme of lending	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd. (00) sample (14)	
	Andhra Pradesh												
DRI	0	0	0	0	0	0	0	0	1	29	3	166	8
PMRY	4	0	2	0	0	0	0	0	2	3	2	89	6
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	3	0	0	0	0	0	0	11	1
advances to minority community	0	2	0	0	3	0	0	3	0	0	1	29	4
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	1	10	22	0	20	2	0	11	6	290	23
other schemes	14	27	68	126	77	160	73	139	186	257	97	4928	415
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	18	29	71	136	100	161	93	144	190	296	108	5482	455
estimated no. of hhs (00)	12534	4784	4704	4735	4240	2892	4213	2878	4059	5636	50677	x	x
	Assam												
DRI	0	0	2	0	20	0	0	2	0	17	4	19	7
PMRY	0	0	0	0	0	0	0	0	0	0	0	0	0
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	0	0
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	1	0	0	0	0	1	1
other schemes	7	6	0	21	27	24	4	10	22	85	18	92	71
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	7	6	2	21	46	24	5	12	22	102	22	111	79
estimated no. of hhs (00)	862	328	593	390	546	423	671	423	571	366	5175	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the scheme of lending	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd. (00) sample (14)	
	Bihar												
DRI	1	0	0	0	4	0	1	5	1	0	1	20	6
PMRY	0	0	1	1	0	1	5	1	11	0	3	36	7
SGSY	0	10	0	0	1	0	1	0	1	0	1	11	4
SJSRY	0	0	0	1	2	0	0	2	4	1	1	17	9
advances to minority community	0	0	0	4	0	0	0	0	0	0	1	8	1
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	1	0	0	1	0	2	1	1	8	4
other schemes	5	14	23	16	21	60	23	43	38	29	26	380	98
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	6	24	24	23	28	61	31	52	57	30	33	480	129
estimated no. of hrs (00)	2021	803	1274	1804	1514	1128	1297	1267	2169	1134	14411	x	x
	Chhattisgarh												
DRI	0	0	0	0	13	2	0	18	23	0	5	31	5
PMRY	3	0	0	2	6	0	0	13	0	1	2	17	8
SGSY	1	2	0	0	2	0	0	0	0	0	1	4	3
SJSRY	0	12	0	0	2	0	0	0	70	0	7	45	5
advances to minority community	0	0	0	0	0	0	0	0	27	0	2	14	1
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0	0
other schemes	23	13	8	20	41	65	120	230	210	165	77	510	107
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	28	27	8	23	65	67	120	261	301	166	91	604	127
estimated no. of hrs (00)	943	543	873	878	705	485	585	464	527	655	6658	x	x



Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Urban		
											no. of hrs. report. the		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Haryana													
DRI	0	0	0	0	0	6	3	0	2	1	1	13	4
PMRY	0	0	12	0	0	9	4	0	10	4	4	50	10
SGSY	0	0	0	0	0	10	4	7	4	7	4	43	9
SJSRY	0	0	0	0	2	0	2	0	0	0	0	5	3
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	0	0
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	12	0	0	0	0	14	0	0	0	1	2	30	3
other schemes	29	0	27	12	75	17	70	42	96	136	63	761	124
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	41	0	39	12	77	55	82	49	111	149	74	900	152
estimated no. of hrs (00)	1205	587	990	1348	994	867	1331	998	1465	2355	12139	x	x
Himachal Pradesh													
DRI	0	20	0	0	0	0	0	0	7	21	6	10	8
PMRY	0	0	0	0	6	0	2	0	4	4	2	4	4
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0	0	6	1	2	1
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	0	0
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	10	0	0	1	1	1
exclusive state schemes	0	0	10	0	0	0	0	16	0	0	2	3	3
other schemes	0	0	28	4	80	27	47	66	108	171	78	119	75
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	0	20	38	4	86	27	49	91	119	197	89	136	91
estimated no. of hrs (00)	154	68	60	67	224	94	182	133	246	307	1535	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Urban		
											no. of hrs. report. the		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Jammu & Kashmir												
DRI	0	0	0	0	0	0	0	0	75	2	15	48	7
PMRY	0	0	0	0	0	0	0	0	3	1	1	4	10
SGSY	0	0	0	0	0	5	0	0	0	0	0	1	2
SJSRY	0	0	0	0	0	0	0	3	0	1	1	3	6
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	0	0
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	1	2
other schemes	0	0	0	4	0	18	8	3	5	48	24	77	67
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	0	0	0	4	0	22	8	6	82	52	41	132	93
estimated no. of hrs (00)	271	34	85	137	80	74	136	310	600	1488	3217	x	x
	Jharkhand												
DRI	0	0	0	1	0	0	0	0	2	0	0	3	3
PMRY	0	0	0	6	0	0	0	0	2	4	1	9	5
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	4	0	0	0	0	0	0	1	6	1	7	3
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	0	0
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	1	0	0	0	0	4	0	0	4	2
other schemes	3	0	0	22	91	39	62	49	56	123	41	389	93
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	3	4	0	30	91	39	62	49	65	134	44	412	106
estimated no. of hrs (00)	2077	462	729	825	1098	549	998	1151	957	580	9427	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Urban		
											no. of hrs. report. the		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Karnataka												
DRI	0	1	10	3	25	0	16	18	31	22	12	405	37
PMRY	0	0	0	6	9	6	0	0	0	1	2	61	6
SGSY	0	0	0	0	0	0	0	0	0	1	0	4	2
SJSRY	0	0	0	0	0	0	1	0	2	1	0	11	3
advances to minority community	0	0	0	0	0	0	3	4	1	0	1	19	3
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	1	0	0	2	10	2	0	1	12	5	3	112	16
other schemes	15	25	58	74	78	195	141	106	155	173	89	3090	405
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	17	26	68	85	122	203	161	129	200	200	106	3691	470
estimated no. of hrs (00)	7220	3047	3787	3627	3148	1629	2386	2227	2864	4835	34771	x	x
	Kerala												
DRI	0	0	12	0	4	8	0	0	6	4	3	59	8
PMRY	0	0	2	43	20	0	3	9	2	8	8	134	21
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	29	0	0	0	0	15	0	0	2	3	53	3
advances to minority community	0	0	22	30	18	3	1	0	3	0	4	77	7
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	19	26	28	44	19	3	9	9	13	226	29
other schemes	46	54	155	157	225	314	436	351	319	313	285	4982	600
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	46	83	210	256	291	367	472	357	339	326	313	5458	658
estimated no. of hrs (00)	1389	388	729	926	1107	967	2077	1980	3024	4866	17452	x	x



Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Urban		
											no. of hrs. report. the		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Madhya Pradesh												
DRI	0	1	0	1	0	4	2	0	0	3	1	35	8
PMRY	0	16	0	0	3	0	7	4	23	4	5	159	29
SGSY	2	0	1	2	2	1	1	1	0	0	1	30	13
SJSRY	0	10	0	0	7	2	2	0	1	0	2	50	8
advances to minority community	0	0	0	0	0	0	2	0	0	0	0	8	3
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	1	1
exclusive state schemes	0	1	5	4	0	1	8	0	3	19	6	167	13
other schemes	40	7	22	55	81	74	77	55	173	206	94	2837	332
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	42	35	28	63	93	78	96	60	200	233	109	3274	404
estimated no. of hrs (00)	3016	1375	3102	3263	3247	1934	2894	2540	3511	5243	30125	x	x
	Maharashtra												
DRI	0	1	0	6	0	0	5	6	17	6	4	394	40
PMRY	0	0	0	7	4	7	3	1	4	2	3	240	26
SGSY	0	0	1	0	1	1	0	0	1	0	0	43	18
SJSRY	0	0	1	0	1	0	0	0	0	0	0	15	5
advances to minority community	0	0	1	0	0	0	0	0	0	0	0	13	2
liberalization and rehabilitation of scavengers	0	0	0	0	0	4	0	0	0	0	0	18	2
exclusive state schemes	0	0	2	10	7	9	15	2	18	4	6	551	61
other schemes	7	18	31	57	84	75	125	189	247	212	107	9536	1221
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	7	20	37	80	95	94	145	198	277	224	119	10667	1359
estimated no. of hrs (00)	15591	5608	8190	8525	8470	4633	8768	7700	9942	11881	89306	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)											Urban	
												no. of hrs. report. the scheme of lending	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Orissa												
DRI	0	0	0	0	0	0	0	0	0	0	0	0	0
PMRY	0	0	0	0	0	0	13	0	0	4	2	16	3
SGSY	4	0	0	0	0	0	0	8	0	0	1	15	2
SJSRY	1	0	1	14	0	0	0	0	0	0	2	18	3
advances to minority community	0	0	3	4	0	0	5	0	0	0	2	16	3
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	3	98	79	9	0	64	0	20	207	16
other schemes	19	14	19	171	118	61	186	148	224	326	109	1138	151
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	24	14	24	193	216	140	213	156	231	326	130	1356	176
estimated no. of hrs (00)	1795	704	1823	986	807	723	1063	1006	919	610	10435	x	x
	Punjab												
DRI	0	0	0	0	0	0	0	0	0	1	0	3	2
PMRY	0	0	0	0	0	0	2	4	1	0	1	14	4
SGSY	0	0	0	0	0	0	0	0	1	0	0	1	1
SJSRY	0	0	0	0	0	0	2	2	1	0	1	8	3
advances to minority community	0	0	0	0	0	1	0	0	0	0	0	1	1
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	6	0	2	2	1	22	5
other schemes	1	7	2	35	44	27	58	70	70	93	50	823	187
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1	7	2	35	44	27	68	76	75	96	53	872	203
estimated no. of hrs (00)	2390	570	741	1298	1223	1200	1389	1857	2325	3341	16335	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Urban			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the scheme of lending	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Rajasthan													
DRI	0	5	0	0	1	3	0	1	0	2	1	21	7	
PMRY	0	0	0	0	3	0	1	4	1	0	1	24	7	
SGSY	0	0	0	0	0	1	0	2	0	0	0	9	2	
SJSRY	1	2	0	1	0	0	2	1	2	0	1	21	10	
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	1	1	
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0	
exclusive state schemes	0	0	0	0	0	1	8	2	0	13	3	69	9	
other schemes	11	41	16	16	27	33	50	54	111	57	51	1113	215	
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	12	48	16	17	31	39	60	64	114	72	57	1254	249	
estimated no. of hrs (00)	1955	522	1137	1556	2042	1937	2488	3070	3789	3419	21917	x	x	
	Tamil Nadu													
DRI	0	1	1	0	0	9	0	8	7	6	2	134	16	
PMRY	0	0	0	1	0	0	0	10	0	0	1	38	4	
SGSY	0	0	0	0	0	0	0	0	0	2	0	12	1	
SJSRY	0	0	0	0	0	0	0	0	0	1	0	5	1	
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	2	1	
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0	
exclusive state schemes	3	0	0	0	7	6	4	0	1	5	2	133	20	
other schemes	10	28	71	117	126	110	169	180	239	183	106	5794	676	
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	13	30	71	118	132	118	171	197	244	196	111	6060	712	
estimated no. of hrs (00)	10809	5446	7160	5647	4572	3012	3881	3336	4178	6555	54595	x	x	

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the scheme of lending	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd. (00) sample (14)	
	Uttaranchal												
DRI	0	0	0	0	0	0	0	0	16	0	2	5	1
PMRY	0	7	0	0	0	0	4	5	2	0	1	4	4
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0	0	4	1	2	1
advances to minority community	0	0	0	0	0	0	0	0	0	0	0	0	0
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0	0
other schemes	0	7	31	28	41	42	15	42	58	192	50	155	75
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	0	13	31	28	41	42	18	47	76	192	53	164	80
estimated no. of hhs (00)	482	87	261	297	293	219	427	278	326	415	3084	x	x
	Uttar Pradesh												
DRI	0	0	0	0	0	0	2	0	3	1	1	47	10
PMRY	0	0	2	3	3	0	1	5	3	5	2	147	32
SGSY	0	0	1	7	0	0	2	1	1	3	2	102	19
SJSRY	0	4	2	6	1	3	1	3	1	1	2	122	29
advances to minority community	0	0	0	10	0	0	5	0	0	0	2	102	5
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	3	2
exclusive state schemes	0	0	0	0	0	4	0	2	0	1	1	47	14
other schemes	9	29	18	12	30	18	35	55	51	101	38	2358	362
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	10	33	22	37	35	25	46	64	58	111	46	2902	467
estimated no. of hhs (00)	6344	2646	4617	6010	7973	6195	8926	6178	6497	7283	62667	x	x

Table 11: Number of households reporting cash loans outstanding as on 30.6.2002 to institutional agencies per 1000 households over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										Urban		
											no. of hrs. report. the		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	West Bengal												
DRI	0	0	8	6	8	0	4	7	5	7	4	177	39
PMRY	0	1	1	0	0	0	0	0	0	0	0	8	5
SGSY	0	0	0	1	1	1	0	1	0	1	0	20	7
SJSRY	0	0	0	2	4	3	0	0	0	0	1	35	7
advances to minority community	0	0	1	0	0	0	0	0	0	0	0	6	3
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	2	1
exclusive state schemes	0	0	5	0	0	0	2	4	8	4	2	101	18
other schemes	21	32	56	72	41	64	56	85	125	105	64	2670	472
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	22	33	71	82	54	67	63	97	138	117	73	3017	552
estimated no. of hrs (00)	8035	2838	3255	4608	3683	2345	3767	3632	4944	4352	41460	x	x
	India												
DRI	0	1	2	2	3	2	3	3	7	9	3	1871	243
PMRY	1	1	1	3	3	1	2	3	3	2	2	1077	218
SGSY	0	0	0	1	0	1	0	1	1	1	1	323	107
SJSRY	0	1	0	1	1	1	1	1	1	1	1	431	110
advances to minority community	0	0	1	2	1	0	1	0	1	0	1	307	42
liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	41	9
exclusive state schemes	1	0	1	4	7	7	8	3	7	5	4	2256	351
other schemes	12	20	40	60	68	79	96	110	153	169	83	45995	6712
not covered under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	14	24	45	72	83	89	111	121	169	185	93	51785	7728
estimated no. of hrs (00)	92485	35170	50013	52903	50132	34721	52652	47563	61516	77820	554976	x	x

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Rural	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Andhra Pradesh														
DRI	0	0	0	1	9	31	30	0	163	0	32	13240	247	7	
PMIRY	0	0	0	0	0	0	17	0	0	1	2	1018	59	4	
SGSY	0	0	0	8	0	0	0	0	0	0	1	215	72	1	
SJSRY	0	0	0	0	0	0	1	0	0	0	0	32	11	1	
adv. to minority comm. liberalization and rehabilitation of scavengers	14	0	4	25	2	1	0	0	0	0	3	1066	274	15	
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other schemes	339	28	107	134	186	176	41	88	78	278	143	59000	3247	108	
not cov. under any scheme	647	972	888	830	804	792	912	912	759	722	819	336922	17721	678	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	411493	21166	802	
amount of loans from inst. agency (Rs. 00,000)	8307	6355	33879	25670	48412	48540	57892	52461	58370	71608	411493	x	x	x	
	Assam														
DRI	0	0	258	45	76	5	275	20	20	329	66	1017	118	16	
PMIRY	0	0	48	48	106	0	66	49	26	21	44	681	40	23	
SGSY	0	359	18	42	70	0	18	7	6	0	16	248	42	16	
SJSRY	0	319	0	0	0	0	0	0	0	0	1	18	2	1	
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	0	2	0	47	0	0	0	4	63	3	2	
exclusive state schemes	0	0	0	0	0	22	0	0	298	0	85	1317	5	2	
other schemes	1000	322	613	860	714	974	594	858	649	650	756	11713	456	137	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	15484	680	203	
amount of loans from inst. agency (Rs. 00,000)	3	55	426	1411	1024	766	1282	5521	4359	637	15484	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	Bihar														
DRI	156	52	27	16	9	198	52	190	64	151	94	11940	380	76	
PMIRY	42	180	52	359	54	49	27	85	62	33	81	10332	310	43	
SGSY	64	290	223	90	129	187	129	12	36	23	80	10171	924	108	
SJSRY	0	0	19	23	4	2	5	0	16	11	11	1426	200	18	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	1	0	2	1	0	0	0	29	7	4	
not cov. under any scheme	0	0	1	0	0	0	0	0	0	0	0	0	0	4	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	127556	6705	917	
amount of loans from inst. agency (Rs. 00,000)	594	3039	12564	12427	9513	4928	9883	9343	23811	41454	127556	x	x	x	
	Chhattisgarh														
DRI	80	172	84	32	5	45	71	85	42	142	99	12060	508	42	
PMIRY	0	0	48	3	19	148	0	0	5	0	13	1545	130	11	
SGSY	58	18	67	78	36	26	14	175	27	0	27	3347	239	33	
SJSRY	0	0	2	188	9	3	0	0	0	4	16	1932	99	8	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	30	69	5	0	0	0	7	840	63	7	
not cov. under any scheme	0	0	1	0	0	0	0	9	0	0	1	86	8	3	
n.r.	0	0	243	226	266	121	216	19	1	11	72	8752	639	60	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	121745	5220	417	
amount of loans from inst. agency (Rs. 00,000)	264	853	3917	8287	10285	7345	5677	8474	10671	65971	121745	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	estd. sam-ple
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	Rural														
	Gujarat														
DRI	0	0	0	0	24	2	3	85	8	10	21	10510	257	16	
PMIRY	0	0	192	0	4	0	0	25	1	0	5	2482	102	5	
SGSY	0	0	0	277	35	257	4	8	0	0	11	5245	295	15	
SJSRY	0	0	6	0	0	0	74	0	0	0	4	1981	48	3	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	238	0	48	0	3	0	50	0	11	5583	93	5	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	496394	9168	366	
amount of loans from inst. agency (Rs. 00,000)	62	0	1883	5071	16463	9927	26682	77915	84795	273597	496394	x	x	x	
	Haryana														
DRI	284	0	0	86	10	47	0	0	0	4	9	1835	88	5	
PMIRY	61	0	0	21	9	4	6	107	0	5	8	1602	85	9	
SGSY	10	148	64	17	18	1	19	18	3	0	8	1626	157	16	
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	39	129	0	98	0	0	0	0	9	1708	57	3	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	193989	4914	363	
amount of loans from inst. agency (Rs. 00,000)	945	4277	3248	7855	12700	5763	10010	6159	34234	108798	193989	x	x	x	



Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	Himachal Pradesh														
DRI	0	0	0	78	0	122	13	15	90	94	77	3532	73	37	
PMIRY	0	0	0	113	39	0	3	13	0	32	21	942	18	11	
SGSY	0	0	268	51	101	133	6	9	10	5	18	841	33	16	
SJSRY	0	0	0	0	0	0	7	0	0	0	1	26	4	3	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	60	0	36	0	1	0	1	1	3	116	16	6	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	45776	1221	425	
amount of loans from inst. agency (Rs. 00,000)	7	8	322	422	1906	2070	3539	3673	9605	24225	45776	x	x	x	
	Jammu & Kashmir														
DRI	0	0	0	0	620	0	62	0	107	313	229	1933	19	21	
PMIRY	0	0	0	0	0	0	0	137	1	1	21	179	4	3	
SGSY	0	0	0	0	76	196	0	19	180	1	30	257	3	8	
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	0	0	0	0	0	19	12	105	0	1	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	0	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	8437	210	134	
amount of loans from inst. agency (Rs. 00,000)	0	0	53	64	81	46	159	1268	1187	5579	8437	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Rural					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)						(12)	(13)	(14)	(15)	
						Jharkhand														
DRI	749	6	17	9	22	35	0	2	60	0	21	626	53	17						
PMIRY	0	528	19	63	5	52	215	38	0	0	43	1263	160	24						
SGSY	0	254	129	254	77	30	77	86	5	20	86	2518	424	66						
SJSRY	0	0	0	2	0	0	0	0	0	0	0	6	1	1						
adv. to minority comm. liberalization and rehabilitation of scavengers	0	45	5	9	0	50	0	8	0	0	6	172	59	6						
exclusive state schemes	0	0	80	0	0	0	0	0	0	0	11	309	28	2						
other schemes	128	0	22	11	31	177	22	13	4	0	26	754	166	21						
not cov. under any scheme	123	167	728	653	865	656	685	853	930	980	807	23569	1450	220						
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	29215	2317	355						
amount of loans from inst. agency (Rs. 00,000)	23	338	3849	3513	6502	1766	2707	2267	4998	3253	29215	x	x	x						
						Karnataka														
DRI	0	21	23	13	43	54	92	245	56	135	113	48536	1152	60						
PMIRY	0	0	26	6	0	0	0	37	0	0	5	2287	114	9						
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
SJSRY	0	0	0	0	4	0	0	0	0	0	0	89	18	1						
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	26	7	9	19	0	1	0	3	1359	156	10						
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
other schemes	32	0	187	88	61	226	137	117	93	170	135	57922	1368	68						
not cov. under any scheme	968	979	763	868	885	710	752	600	850	695	743	318302	8641	509						
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	428496	11287	649						
amount of loans from inst. agency (Rs. 00,000)	255	1188	6685	8254	22160	13890	41137	55238	107939	171750	428496	x	x	x						

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hts. rep. the scheme	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Kerala														
DRI	0	0	0	0	0	2	3	5	3	18	10	7794	153	12	
PMIRY	0	4	95	0	34	0	1	1	19	9	11	8765	177	12	
SGSY	0	0	0	0	42	4	7	1	0	0	3	2234	163	6	
SJSRY	0	0	0	4	0	0	20	4	0	0	2	1901	132	5	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	3	26	2	12	0	0	0	10	6	4479	167	10	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	798075	16371	1070	
amount of loans from inst. agency (Rs. 00,000)	4101	4037	6229	20088	35260	29292	73498	85097	174262	366211	798075	x	x	x	
	Madhya Pradesh														
DRI	77	21	10	59	27	26	43	9	0	12	15	7545	435	33	
PMIRY	243	0	49	27	4	32	35	27	9	3	13	6349	311	29	
SGSY	0	108	73	133	37	15	96	23	17	72	55	27119	783	74	
SJSRY	0	0	0	13	0	0	0	13	0	0	2	888	38	2	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	41	0	3	2	0	0	0	3	0	0	0	228	16	4	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	497228	14251	929	
amount of loans from inst. agency (Rs. 00,000)	739	5825	8347	22905	26806	37129	26544	45845	102165	220923	497228	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)												amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Maharashtra															
DRI	22	21	3	31	17	16	9	83	12	7	21	22346	944	49	
PMIRY	9	10	30	64	9	8	6	2	13	1	8	7884	441	46	
SGSY	232	87	42	36	12	1	4	19	2	5	10	10678	573	68	
SJSRY	0	9	18	1	4	1	4	5	0	0	2	2019	123	11	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	5	10	1	6	11	0	0	0	0	0	1	1078	95	10	
not cov. under any scheme	0	18	0	1	0	0	0	0	0	0	0	229	26	4	
n.r.	12	209	120	108	116	82	116	59	81	52	75	77807	2952	224	
	720	636	785	752	831	893	861	832	892	935	883	918537	22073	1370	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1040578	26915	1765	
amount of loans from inst. agency (Rs. 00,000)	3631	10436	25594	39302	60747	53875	110766	153463	156317	426447	1040578	x	x	x	
Orissa															
DRI	101	132	15	6	6	20	9	170	0	0	34	6099	622	50	
PMIRY	4	4	0	8	0	272	140	0	20	89	45	7998	119	10	
SGSY	182	90	84	3	67	37	37	0	0	0	40	7095	391	25	
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	8	2	0	0	0	0	0	0	0	1	190	62	5	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	176898	11823	767	
amount of loans from inst. agency (Rs. 00,000)	5207	16194	29626	28618	17097	13526	12243	13686	19342	21359	176898	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hts. rep. the scheme	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Punjab														
DRI	0	0	0	0	0	0	25	0	0	12	11	2959	65	3	
PMIRY	0	0	0	34	0	0	0	0	37	8	10	2643	37	5	
SGSY	0	0	0	15	0	0	0	0	121	4	10	2780	48	3	
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	0	0	17	0	0	0	0	0	109	25	1	
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other schemes	0	1000	1000	934	1000	983	952	1000	836	901	903	250934	3104	250	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	277854	3448	273	
amount of loans from inst. agency (Rs. 00,000)	0	25	1323	3151	1576	6558	3919	4350	15342	241610	277854	x	x	x	
	Rajasthan														
DRI	0	0	0	71	171	2	32	0	30	18	30	8619	385	21	
PMIRY	0	253	75	21	12	0	21	0	61	7	27	7780	205	17	
SGSY	0	0	49	17	112	48	155	18	6	50	46	13133	481	54	
SJSRY	0	0	0	0	0	0	17	0	7	0	3	895	53	7	
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	5	0	2	0	14	2	0	2	551	37	7	
exclusive state schemes	0	0	0	0	0	0	0	1	2	0	1	189	9	2	
other schemes	1000	147	776	837	696	833	659	922	799	909	830	236946	6795	600	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	285446	8720	756	
amount of loans from inst. agency (Rs. 00,000)	66	4622	7691	6915	17704	7877	22060	24209	72376	121926	285446	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Tamil Nadu														
DRI	0	0	12	31	153	0	35	15	0	8	20	9548	300	18	
PMIRY	0	0	16	36	0	0	6	0	11	7	8	3978	230	10	
SGSY	0	0	0	11	0	0	0	0	0	20	7	3297	48	3	
SJSRY	0	0	0	0	0	91	0	0	0	0	2	1134	34	1	
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	8	0	2	0	0	0	11	0	3	1490	74	4	
exclusive state schemes	184	0	151	10	25	36	9	72	34	29	38	18056	927	50	
other schemes	816	1000	813	913	821	873	950	913	944	936	922	441644	13939	653	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	479148	15333	731	
amount of loans from inst. agency (Rs. 00,000)	1079	2757	17400	28543	29729	12474	50511	67740	121943	146972	479148	x	x	x	
	Uttaranchal														
DRI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
PMIRY	0	0	0	12	11	0	0	20	200	0	47	368	12	4	
SGSY	0	0	0	0	226	306	55	30	29	0	31	238	34	8	
SJSRY	0	0	0	0	0	0	0	30	0	0	4	32	3	1	
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
exclusive state schemes	0	0	0	0	0	0	0	18	0	0	3	20	3	2	
other schemes	1000	1000	1000	988	763	694	945	902	771	1000	916	7135	346	76	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	7792	396	90	
amount of loans from inst. agency (Rs. 00,000)	18	178	364	653	394	107	637	1073	1670	2698	7792	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)											amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Rural			
	all														estd. (00)	sam-ple	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)						(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
	Uttar Pradesh																
DRI	114	24	35	11	12	42	50	99	91	89	72	44826	1394	95			
PMRY	99	32	55	24	26	56	73	4	30	15	28	17440	761	81			
SGSY	122	93	134	122	104	116	49	79	104	9	58	36240	1983	196			
SJSRY	0	3	8	49	3	25	7	1	1	0	6	3735	316	22			
adv. to minority comm. liberalization and rehabilitation of scavengers	72	0	36	4	3	19	4	3	8	0	5	3073	350	18			
exclusive state schemes	0	0	0	0	2	0	0	0	32	0	5	3192	67	4			
other schemes	66	18	67	51	134	31	101	60	57	134	97	60814	2142	162			
not cov. under any scheme	526	830	664	739	716	711	716	755	677	752	730	457035	15900	1186			
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>all institutional loans</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>626355</b>	<b>22619</b>	<b>1746</b>			
<b>amount of loans from inst. agency (Rs. 00,000)</b>	<b>2537</b>	<b>9721</b>	<b>23088</b>	<b>39287</b>	<b>33626</b>	<b>36210</b>	<b>62385</b>	<b>55398</b>	<b>92863</b>	<b>271290</b>	<b>626355</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>
	West Bengal																
DRI	178	176	26	98	67	204	91	216	69	54	95	24819	1405	105			
PMRY	16	8	35	99	11	29	2	12	1	1	15	4058	291	27			
SGSY	72	88	96	123	17	35	11	4	0	10	29	7539	753	96			
SJSRY	0	20	8	1	0	0	2	0	0	0	2	462	55	6			
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	45	15	2	24	0	0	0	0	7	1892	236	12			
exclusive state schemes	5	0	14	0	0	0	0	0	0	0	2	421	49	6			
other schemes	147	40	48	72	25	70	54	19	18	9	34	8877	1169	115			
not cov. under any scheme	582	668	728	592	878	637	839	749	912	925	817	213996	10896	909			
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>all institutional loans</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>1000</b>	<b>262065</b>	<b>14729</b>	<b>1267</b>			
<b>amount of loans from inst. agency (Rs. 00,000)</b>	<b>5278</b>	<b>7739</b>	<b>27562</b>	<b>17870</b>	<b>24029</b>	<b>15015</b>	<b>24167</b>	<b>26629</b>	<b>81307</b>	<b>32470</b>	<b>262065</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>	<b>x</b>

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hts. rep. the scheme	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
India															
DRI	68	56	17	28	37	35	32	72	32	35	38	241096	8652	708	
PMRY	21	31	30	44	11	30	20	12	15	7	14	90546	3626	411	
SGSY	77	85	69	62	37	34	23	17	13	12	22	138361	7684	930	
SJSRY	2	5	6	15	2	7	10	3	1	0	3	17817	1213	142	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	10	3	14	11	6	9	2	1	6	1	4	24319	1798	145	
not cov. under any scheme	1	2	3	0	1	1	0	0	4	0	1	6462	268	31	
n. r.	139	97	115	101	98	82	81	67	66	68	75	476160	20181	1481	
	683	720	747	738	807	801	832	829	863	877	844	5366242	158157	11323	
all institutional loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
amount of loans from inst. agency (Rs. 00,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	6361002	198594	15019	
	33699	78824	216205	283749	378169	308116	549821	703691	1184977	2623750	6361002	x	x	x	



Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andhra Pradesh														
DRI	0	0	0	0	0	0	0	0	12	191	134	80751	166	8
PMIRY	451	0	13	0	0	1	0	0	6	4	7	4119	89	6
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	47	0	0	0	0	0	1	514	11	1
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	181	0	0	15	0	0	23	0	0	2	1178	29	4
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	602753	5482	455
amount of loans from inst. agency (Rs. 00,000)	4026	1441	14988	27766	11011	12118	19696	32373	59230	420105	602753	x	x	x
Assam														
DRI	0	0	1000	0	49	0	0	55	0	50	42	382	19	7
PMIRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0
not cov. under any scheme	1000	1000	0	1000	951	1000	979	945	1000	950	958	8697	92	71
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	9081	111	79
amount of loans from inst. agency (Rs. 00,000)	50	12	1	216	1272	190	87	214	856	6183	9081	x	x	x

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hts. rep. the scheme	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)						(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
Bihar																
DRI	95	0	0	0	66	0	10	2	71	0	27	656	20	6		
PMIRY	0	0	35	47	0	41	124	4	210	0	78	1899	36	7		
SGSY	0	149	0	0	14	0	42	0	2	0	6	136	11	4		
SJSRY	0	0	0	5	17	0	0	1	23	23	12	292	17	9		
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	146	0	0	0	0	0	0	6	158	8	1		
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
other schemes	905	851	965	788	903	959	822	994	628	797	820	19978	380	98		
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	24352	480	129		
amount of loans from inst. agency (Rs. 00,000)	191	313	2027	1077	1602	1969	1332	4574	7213	4053	24352	x	x	x		
Chhattisgarh																
DRI	0	0	0	0	62	27	0	46	229	0	79	3980	31	5		
PMIRY	330	0	0	43	70	0	0	106	0	3	18	884	17	8		
SGSY	49	156	0	0	11	0	0	0	0	0	1	60	4	3		
SJSRY	0	755	0	0	24	0	0	0	247	0	80	3998	45	5		
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	4	0	1	66	14	1		
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
other schemes	620	89	1000	957	833	973	1000	848	520	997	821	41139	510	107		
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	50127	604	127		
amount of loans from inst. agency (Rs. 00,000)	486	116	31	273	1681	1840	1866	4983	15686	23164	50127	x	x	x		

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Delhi															
DRI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PMIRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other schemes	0	0	1000	1000	1000	0	1000	0	1000	1000	1000	25320	247	35	0
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	0	0	1000	1000	1000	0	1000	0	1000	1000	1000	25320	247	35	0
amount of loans from inst. agency (Rs. 00,000)	0	0	2	609	247	0	274	0	624	23565	25320	x	x	x	x
Gujarat															
DRI	0	0	0	2	72	0	5	7	34	237	157	64704	265	13	0
PMIRY	0	0	0	0	169	0	4	0	0	0	1	592	18	2	0
SGSY	0	0	0	36	0	0	0	1	7	0	2	833	23	4	0
SJSRY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	2	0	1	208	9	2	0
exclusive state schemes	6	0	0	111	5	76	3	0	0	0	0	53	16	2	0
other schemes	994	0	1000	851	735	924	988	614	749	763	763	31256	179	15	0
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	313717	3437	337	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	411363	3878	372	0
amount of loans from inst. agency (Rs. 00,000)	653	0	2022	2661	3228	7692	12286	22559	104706	255556	411363	x	x	x	x

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hts. rep. the scheme	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Haryana															
DRI	0	0	0	0	0	206	12	0	13	1	4	387	13	4	
PMIRY	0	0	220	0	0	361	206	0	144	6	25	2189	50	10	
SGSY	0	0	0	0	0	150	93	60	38	31	34	2971	43	9	
SJSRY	0	0	0	0	4	0	115	0	0	0	2	149	5	3	
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
exclusive state schemes	148	0	0	0	0	24	0	0	0	0	0	0	0	0	
other schemes	852	0	780	1000	996	260	574	940	805	961	933	82430	761	124	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	88359	900	152	
amount of loans from inst. agency (Rs. 00,000)	1120	0	683	315	1665	981	1130	4446	7078	70942	88359	x	x	x	
Himachal Pradesh															
DRI	0	1000	0	0	0	0	0	0	51	128	102	3929	10	8	
PMIRY	0	0	0	0	35	0	103	0	6	1	4	161	4	4	
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SJSRY	0	0	0	0	0	0	0	0	0	1	1	25	2	1	
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
exclusive state schemes	0	0	84	0	0	0	0	45	0	0	1	42	1	1	
other schemes	0	0	916	1000	965	1000	897	613	942	871	884	33976	119	75	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	38456	136	91	
amount of loans from inst. agency (Rs. 00,000)	0	3	52	6	1959	276	322	926	7009	27903	38456	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Jammu & Kashmir													
DRI	0	0	0	0	0	0	0	0	776	13	112	1555	48	7
PMIRY	0	0	0	0	0	0	0	0	30	13	15	205	4	10
SGSY	0	0	0	0	0	264	0	0	0	5	5	71	1	2
SJSRY	0	0	0	0	0	0	713	0	0	14	15	210	3	6
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	0	0	0	1000	0	1000	1000	1000	1000	1000	1000	13837	132	93
amount of loans from inst. agency (Rs. 00,000)	0	0	0	16	0	32	5	57	1796	11932	13837	x	x	x
	Jharkhand													
DRI	0	0	0	1	0	0	0	0	40	0	9	339	3	3
PMIRY	0	0	0	286	0	0	0	0	12	6	15	573	9	5
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	1000	0	0	0	0	0	0	3	26	10	399	7	3
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1000	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	39162	412	106
amount of loans from inst. agency (Rs. 00,000)	68	29	0	1386	3325	1314	6422	4849	8343	13426	39162	x	x	x

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Karnataka													
DRI	1	10	165	135	404	0	178	86	42	49	71	21741	405	37
PMIRY	0	0	0	46	76	6	0	4	0	1	5	1413	61	6
SGSY	0	0	0	0	0	0	0	0	1	0	0	110	4	2
SJSRY	0	0	0	0	0	0	4	0	2	2	2	489	11	3
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	0	0	0	0	3	19	4	0	2	612	19	3
exclusive state schemes	40	0	4	12	74	10	0	5	53	6	17	5260	112	16
other schemes	958	990	831	807	446	984	815	885	897	942	903	275185	3090	405
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	304810	3691	470
amount of loans from inst. agency (Rs. 00,000)	2201	2434	9946	8250	9575	10683	16192	16567	58078	170884	304810	x	x	x
	Kerala													
DRI	0	0	166	0	13	27	0	0	1	12	10	3940	59	8
PMIRY	0	0	6	103	18	0	13	16	3	9	9	3854	134	21
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SJSRY	0	476	0	0	0	0	18	0	0	0	2	945	53	3
adv. to minority comm. liberalization and rehabilitation of scavengers	0	0	216	127	68	4	0	0	4	0	5	2043	77	7
exclusive state schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other schemes	1000	524	460	536	822	109	929	979	954	965	947	10930	226	29
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	388834	4982	600
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	410546	5458	658
amount of loans from inst. agency (Rs. 00,000)	996	676	3398	4415	5731	10155	30418	31583	74566	248607	410546	x	x	x

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800						
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Madhya Pradesh														
DRI	0	1	0	10	0	36	26	0	0	6	5	1845	35	8	
PMIRY	0	661	0	0	45	0	46	52	74	5	33	12517	159	29	
SGSY	205	0	9	52	9	4	1	44	0	1	3	969	30	13	
SJSRY	0	268	0	2	54	9	9	0	1	0	4	1448	50	8	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	1	0	9	0	1	0	1	195	8	3	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	1	1	321	1	1	
n.r.	0	0	0	0	0	0	32	0	3	2	5	1754	167	13	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	360423	2837	332	
amount of loans from inst. agency (Rs. 00,000)	592	2927	2203	3823	8008	4667	14261	8843	106253	227895	379472	379472	x	x	
	Maharashtra														
DRI	0	2	0	100	0	0	72	11	54	24	33	40302	394	40	
PMIRY	33	0	3	84	264	66	11	3	6	3	13	16365	240	26	
SGSY	0	7	13	1	4	4	0	1	1	0	1	940	43	18	
SJSRY	0	1	20	0	7	0	0	0	0	0	0	419	15	5	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	6	0	1	0	0	0	0	0	0	109	13	2	
not cov. under any scheme	0	0	0	0	0	27	0	0	0	0	0	513	18	2	
n.r.	0	0	0	0	0	155	58	9	28	7	20	24715	551	61	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1150373	9536	1221	
amount of loans from inst. agency (Rs. 00,000)	2849	3905	9801	26487	31480	17392	74163	102880	265646	699135	1233738	1233738	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hts. rep. the scheme	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Orissa															
DRI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PMIRY	0	0	0	0	0	0	85	0	0	2	13	1685	16	3	3
SGSY	6	0	0	0	0	0	0	4	0	0	1	78	15	2	2
SJSRY	34	0	111	6	0	0	0	0	0	0	2	232	18	3	3
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	22	17	0	0	1	0	0	0	1	130	16	3	3
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	130239	1356	176	176
amount of loans from inst. agency (Rs. 00,000)	691	306	1621	4414	4897	3618	18604	16942	27809	51336	130239	x	x	x	x
Punjab															
DRI	0	0	0	0	0	0	0	0	0	9	6	751	3	2	2
PMIRY	0	0	0	0	0	0	16	9	4	1	3	359	14	4	4
SGSY	0	0	0	0	0	0	0	0	8	0	1	175	1	1	1
SJSRY	0	0	0	0	0	0	6	4	0	0	1	82	8	3	3
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	0	4	0	0	0	0	0	6	1	1	1
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	128391	872	203	203
amount of loans from inst. agency (Rs. 00,000)	38	67	70	1463	1675	1425	3388	14450	22673	83144	128391	x	x	x	x



Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Rajasthan															
DRI	0	316	0	0	6	111	0	17	0	36	16	1656	21	7	
PMIRY	0	0	0	0	75	0	46	60	2	0	8	848	24	7	
SGSY	0	0	0	0	0	60	0	9	0	0	2	169	9	2	
SJSRY	33	191	0	35	0	0	13	6	6	1	5	500	21	10	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	0	0	0	0	0	0	0	14	1	1	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	103470	1254	249	
amount of loans from inst. agency (Rs. 00,000)	390	139	243	362	1271	1762	4812	6806	51548	36135	103470	x	x	x	
Tamil Nadu															
DRI	0	191	5	0	0	50	0	33	48	22	27	10347	134	16	
PMIRY	0	0	0	6	0	0	0	65	0	0	7	2767	38	4	
SGSY	0	0	0	0	0	0	0	0	0	3	1	564	12	1	
SJSRY	0	0	0	0	0	0	0	0	0	2	1	409	5	1	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	1	0	0	0	0	0	0	8	2	1	
not cov. under any scheme	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	386068	6060	712	
amount of loans from inst. agency (Rs. 00,000)	850	1900	7599	16155	15664	18990	25642	40603	73236	185429	386068	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Urban	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Uttaranchal														
DRI	0	0	0	0	0	0	0	0	56	0	6	80	5	1	
PMIRY	0	648	0	0	0	0	384	507	4	0	13	167	4	4	
SGSY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SJSRY	0	0	0	0	0	0	0	0	0	58	45	553	2	1	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
not cov. under any scheme	0	352	1000	1000	1000	1000	616	493	941	942	935	11575	155	75	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional loans	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	12375	164	80	
amount of loans from inst. agency (Rs. 00,000)	0	16	276	136	478	221	116	211	1424	9497	12375	x	x	x	
	Uttar Pradesh														
DRI	0	0	0	8	0	0	25	0	67	8	18	2747	47	10	
PMIRY	0	0	33	85	52	0	37	113	31	25	38	5866	147	32	
SGSY	3	0	13	211	0	19	41	9	14	123	73	11209	102	19	
SJSRY	0	66	95	123	54	133	17	10	13	41	38	5805	122	29	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	23	0	0	250	0	0	120	0	0	0	16	2393	102	5	
not cov. under any scheme	0	0	0	0	0	0	0	3	0	0	1	153	3	2	
n.r.	31	0	0	0	2	42	0	13	2	11	8	1275	47	14	
all institutional loans	943	934	859	322	892	807	749	853	873	793	809	124790	2358	362	
amount of loans from inst. agency (Rs. 00,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	154238	2902	467	
amount of loans from inst. agency (Rs. 00,000)	1350	2381	2242	4679	12102	3760	9950	14712	28214	74844	154238	x	x	x	

Table 12: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 to institutional agencies over scheme of lending for each household assets holding class

scheme of lending	household assets holding class (Rs. 000)										800 & above	all	amount of cash loans (Rs. 00,000)	no. of hrs. rep. the scheme	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	West Bengal														
DRI	0	0	59	9	266	0	60	290	35	93	97	24150	177	39	
PMIRY	0	20	32	0	0	0	2	0	0	3	2	607	8	5	
SGSY	0	0	0	0	12	1	0	0	4	2	2	595	20	7	
SJSRY	0	6	3	5	60	33	3	0	0	0	3	630	35	7	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	0	0	2	6	0	0	0	0	0	0	0	114	6	3	
not cov. under any scheme	0	0	0	0	0	0	0	0	6	0	1	300	2	1	
n. r.	25	1	14	3	0	0	35	7	25	1	9	2177	101	18	
all institutional loans	975	973	891	976	662	966	901	703	930	900	885	220668	2670	472	
amount of loans from inst. agency (Rs. 00,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	249240	3017	552	
	2006	2838	3700	16317	6241	3425	10245	28432	53001	123035	249240	x	x	x	
India															
DRI	1	23	40	33	51	18	38	37	35	68	54	266582	1871	243	
PMIRY	112	103	12	33	88	16	18	19	14	4	12	57468	1077	218	
SGSY	9	6	3	11	3	4	2	3	2	4	4	19233	323	107	
SJSRY	2	73	10	6	19	6	4	1	5	2	4	17177	431	110	
adv. to minority comm. liberalization and rehabilitation of scavengers exclusive state schemes other schemes	2	13	14	17	5	1	5	3	1	0	2	7500	307	42	
not cov. under any scheme	0	0	0	0	0	5	1	0	0	0	0	1381	41	9	
n. r.	27	3	22	39	59	76	60	30	54	15	29	142640	2256	351	
all institutional loans	849	780	900	861	774	874	871	907	889	907	896	4395463	45995	6712	
amount of loans from inst. agency (Rs. 00,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	4907444	51785	7728	
	18567	19609	62020	121335	123927	104531	254822	361294	988225	2853114	4907444	x	x	x	

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh								
capital expend. in farm business	155	287	17	32	76	199	10860	411
current expend. in farm business	197	248	17	43	94	177	13459	531
expenditure in farm business	334	535	34	75	163	376	23183	901
capital exp.in non-farm business	16	23	33	113	26	54	3682	99
current exp.in non-farm business	6	15	13	36	10	22	1380	56
expend. in non-farm business	21	39	46	149	35	77	5032	154
household expenditure	248	332	241	565	244	413	34794	1277
expenditure on litigation	2	2	1	1	1	2	155	4
repayment of debt	5	9	3	5	4	7	552	25
financial investment expenditure	0	0	2	2	1	1	137	4
others	29	83	38	202	34	124	4864	171
expenditure in household	276	426	282	776	279	547	39778	1453
n.r.	0	0	0	0	0	0	0	0
any	540	1000	335	1000	423	1000	60253	2264
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	61186	988376	81264	520204	142450	1508580	x	x
Assam								
capital expend. in farm business	7	182	5	181	6	182	245	66
current expend. in farm business	9	49	1	1	6	31	239	45
expenditure in farm business	15	231	5	182	12	213	483	111
capital exp.in non-farm business	4	50	14	111	7	73	310	59
current exp.in non-farm business	4	69	7	50	5	62	228	43
expend. in non-farm business	8	119	21	161	13	135	538	102
household expenditure	32	354	51	559	39	431	1634	271
expenditure on litigation	2	10	2	6	2	8	72	26
repayment of debt	3	19	2	7	2	15	102	14
financial investment expenditure	0	4	0	0	0	2	6	4
others	12	262	9	85	11	196	438	94
expenditure in household	46	649	64	657	53	652	2196	408
n.r.	0	0	0	0	0	0	10	1
any	67	1000	89	1000	75	1000	3139	615
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	26132	16750	15463	10001	41595	26752	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bihar								
capital expend. in farm business	47	277	16	137	35	232	4076	495
current expend. in farm business	22	69	6	11	16	50	1825	204
expenditure in farm business	68	346	23	148	50	281	5847	693
capital exp.in non-farm business	15	89	17	220	16	132	1816	215
current exp.in non-farm business	4	23	6	20	5	22	531	58
expend. in non-farm business	18	112	23	240	20	154	2339	272
household expenditure	102	374	121	439	109	395	12765	966
expenditure on litigation	0	2	0	3	0	2	36	5
repayment of debt	9	11	3	4	7	9	771	56
financial investment expenditure	0	0	0	0	0	0	43	7
others	36	154	41	164	38	157	4460	327
expenditure in household	146	541	165	610	154	564	17974	1352
n.r.	0	1	2	2	1	1	101	3
any	225	1000	208	1000	218	1000	25516	2263
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	70639	235652	46213	114016	116853	349668	x	x
Chhattisgarh								
capital expend. in farm business	71	554	13	117	57	521	2053	175
current expend. in farm business	74	132	12	44	59	125	2125	141
expenditure in farm business	142	686	25	161	113	647	4107	311
capital exp.in non-farm business	18	54	17	239	18	68	660	72
current exp.in non-farm business	8	20	5	23	8	20	278	26
expend. in non-farm business	26	74	22	262	25	88	918	96
household expenditure	68	134	49	388	63	153	2296	167
expenditure on litigation	0	1	0	0	0	0	11	3
repayment of debt	0	0	1	6	0	1	7	2
financial investment expenditure	0	0	0	0	0	0	0	0
others	8	106	20	184	11	111	402	27
expenditure in household	77	240	60	577	72	266	2631	198
n.r.	0	0	0	0	0	0	0	0
any	230	1000	98	1000	198	1000	7186	583
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	27358	132208	8958	10628	36316	142836	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Gujarat								
capital expend. in farm business	64	332	17	96	43	242	2706	143
current expend. in farm business	159	430	5	7	92	269	5759	195
expenditure in farm business	215	762	22	103	131	511	8166	326
capital exp.in non-farm business	10	32	19	98	14	57	873	59
current exp.in non-farm business	3	4	13	24	7	12	459	23
expend. in non-farm business	13	36	32	122	21	68	1329	81
household expenditure	107	132	148	675	125	339	7800	422
expenditure on litigation	0	0	0	0	0	0	4	1
repayment of debt	3	12	1	1	2	8	138	8
financial investment expenditure	0	6	0	0	0	4	6	1
others	31	53	18	98	25	70	1581	70
expenditure in household	138	202	167	775	150	420	9403	499
n.r.	0	0	0	0	0	0	0	0
any	339	1000	207	1000	281	1000	17580	860
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	35252	456815	27252	280354	62504	737169	x	x
Haryana								
capital expend. in farm business	93	409	19	58	62	348	1964	141
current expend. in farm business	82	185	12	141	53	177	1662	130
expenditure in farm business	166	594	28	199	109	525	3437	257
capital exp.in non-farm business	15	35	39	206	25	65	774	56
current exp.in non-farm business	5	16	6	32	6	19	183	20
expend. in non-farm business	20	51	45	238	30	84	957	76
household expenditure	128	274	125	534	127	319	3998	257
expenditure on litigation	3	19	0	0	2	15	51	3
repayment of debt	11	23	8	14	9	22	298	16
financial investment expenditure	2	4	0	1	1	4	37	2
others	23	34	5	11	16	30	502	54
expenditure in household	164	354	139	560	153	390	4829	327
n.r.	1	1	2	2	1	1	39	2
any	317	1000	211	1000	273	1000	8594	620
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	18532	321346	12940	67604	31472	388950	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Himachal Pradesh								
capital expend. in farm business	23	99	2	29	18	88	211	88
current expend. in farm business	10	31	1	15	8	28	90	30
expenditure in farm business	32	130	3	43	25	116	297	116
capital exp.in non-farm business	22	392	5	33	18	337	212	93
current exp.in non-farm business	3	17	2	10	3	16	30	18
expend. in non-farm business	25	409	7	43	20	353	242	111
household expenditure	89	311	35	492	75	338	902	286
expenditure on litigation	4	16	0	0	3	13	37	11
repayment of debt	1	5	0	0	1	4	6	5
financial investment expenditure	0	0	0	0	0	0	0	0
others	39	130	28	421	36	175	433	112
expenditure in household	126	461	63	914	110	530	1321	409
n.r.	0	0	0	0	0	0	0	0
any	179	1000	72	1000	153	1000	1827	618
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	9007	52624	2953	9522	11960	62146	x	x
Jammu & Kashmir								
capital expend. in farm business	17	463	1	28	15	442	160	75
current expend. in farm business	4	96	0	0	4	91	39	22
expenditure in farm business	21	558	1	28	19	533	198	97
capital exp.in non-farm business	4	178	4	392	4	188	38	25
current exp.in non-farm business	2	38	1	59	2	39	17	16
expend. in non-farm business	5	216	5	451	5	227	55	41
household expenditure	9	130	12	319	10	139	102	52
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	3	0	0	0	3	4	2
financial investment expenditure	0	0	0	0	0	0	0	0
others	2	92	3	202	2	97	22	15
expenditure in household	12	225	16	521	12	240	128	69
n.r.	0	0	0	0	0	0	0	0
any	38	1000	22	1000	36	1000	374	203
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	9230	11057	1190	552	10420	11610	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
J harkhand								
capital expend. in farm business	34	234	14	60	29	180	1083	178
current expend. in farm business	10	57	8	22	9	46	340	54
expenditure in farm business	44	291	21	81	39	226	1423	232
capital exp.in non-farm business	13	227	16	165	14	208	517	78
current exp.in non-farm business	3	41	3	59	3	47	110	18
expend. in non-farm business	16	268	19	225	17	255	626	96
household expenditure	54	342	34	468	49	381	1803	212
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	1	3	2	8	1	4	41	3
financial investment expenditure	0	0	0	1	0	0	1	1
others	17	97	19	217	17	134	639	82
expenditure in household	71	441	53	694	67	519	2462	296
n.r.	0	0	0	0	0	0	0	0
any	129	1000	92	1000	120	1000	4431	617
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	28041	28626	8806	12802	36847	41428	x	x
K arnataka								
capital expend. in farm business	98	305	12	37	62	262	4318	240
current expend. in farm business	126	224	10	38	77	194	5381	274
expenditure in farm business	211	529	23	75	131	456	9140	491
capital exp.in non-farm business	32	133	24	151	29	136	2003	96
current exp.in non-farm business	6	17	11	173	8	42	539	45
expend. in non-farm business	38	150	33	324	35	178	2482	140
household expenditure	153	239	139	455	147	274	10282	581
expenditure on litigation	1	0	1	1	1	1	39	3
repayment of debt	3	12	4	7	3	11	243	11
financial investment expenditure	1	5	1	5	1	5	59	3
others	16	65	10	133	14	76	950	61
expenditure in household	173	321	153	601	164	366	11497	655
n.r.	0	0	0	0	0	0	0	0
any	391	1000	207	1000	313	1000	21864	1228
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	40147	538861	29761	103835	69908	642696	x	x



Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural	
							number of hhs report.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Kerala								
capital expend. in farm business	64	130	18	46	40	105	2016	114
current expend. in farm business	39	56	10	10	24	42	1220	61
expenditure in farm business	95	186	26	56	61	147	3022	167
capital exp.in non-farm business	31	118	35	102	33	113	1648	119
current exp.in non-farm business	15	73	11	25	13	58	654	49
expend. in non-farm business	44	191	45	128	44	172	2206	163
household expenditure	225	358	240	536	232	412	11603	856
expenditure on litigation	0	0	0	0	0	0	10	2
repayment of debt	36	56	31	32	34	49	1685	92
financial investment expenditure	9	19	3	5	6	15	313	17
others	92	189	62	242	77	205	3853	278
expenditure in household	341	623	315	816	328	681	16378	1190
n.r.	0	0	0	0	0	0	0	0
any	429	1000	359	1000	394	1000	19654	1419
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	24771	684690	25174	297390	49945	982080	x	x
Madhya Pradesh								
capital expend. in farm business	111	470	15	98	79	432	7385	492
current expend. in farm business	111	206	10	133	77	199	7219	347
expenditure in farm business	207	677	24	231	145	630	13658	807
capital exp.in non-farm business	15	53	17	101	15	58	1448	147
current exp.in non-farm business	2	2	4	56	3	7	298	43
expend. in non-farm business	17	54	21	157	18	65	1724	188
household expenditure	131	216	104	581	122	254	11460	627
expenditure on litigation	1	1	1	6	1	1	94	7
repayment of debt	5	20	2	2	4	19	361	13
financial investment expenditure	0	0	0	0	0	0	21	2
others	12	31	5	23	9	30	870	59
expenditure in household	144	269	110	612	133	305	12462	694
n.r.	0	0	0	0	0	0	0	0
any	317	1000	150	1000	261	1000	24522	1568
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	62164	761257	31880	88084	94044	849341	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural	
							number of hhs report.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Maharashtra								
capital expend. in farm business	131	471	18	63	80	371	9506	596
current expend. in farm business	166	225	7	16	95	174	11206	671
expenditure in farm business	281	696	25	78	166	545	19594	1218
capital exp.in non-farm business	24	87	22	268	23	131	2743	235
current exp.in non-farm business	9	15	9	28	9	19	1062	91
expend. in non-farm business	33	102	31	296	32	150	3788	325
household expenditure	83	161	82	504	82	245	9720	796
expenditure on litigation	0	0	0	0	0	0	2	1
repayment of debt	1	2	1	5	1	2	96	13
financial investment expenditure	1	5	3	25	2	10	263	27
others	11	34	13	92	12	48	1398	107
expenditure in household	96	202	98	625	97	305	11430	936
n.r.	0	0	0	0	0	0	0	0
any	378	1000	149	1000	275	1000	32489	2338
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	64989	927228	53194	300787	118183	1228015	x	x
Orissa								
capital expend. in farm business	86	237	17	130	61	206	4067	271
current expend. in farm business	101	196	11	22	69	145	4589	267
expenditure in farm business	186	433	28	151	130	352	8576	535
capital exp.in non-farm business	29	177	29	251	29	198	1910	148
current exp.in non-farm business	9	18	8	14	9	17	579	43
expend. in non-farm business	38	195	37	265	38	215	2489	191
household expenditure	82	208	83	247	82	219	5433	400
expenditure on litigation	0	0	0	0	0	0	2	1
repayment of debt	1	16	1	9	1	14	92	2
financial investment expenditure	2	63	6	209	4	105	240	15
others	31	84	26	118	29	94	1912	111
expenditure in household	115	372	116	583	115	433	7634	526
n.r.	0	0	0	0	0	0	1	1
any	313	1000	175	1000	264	1000	17463	1181
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	42698	169778	23502	69140	66199	238919	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Punjab								
capital expend. in farm business	71	406	8	30	42	339	1248	98
current expend. in farm business	51	117	2	13	28	99	849	63
expenditure in farm business	115	524	10	42	66	438	1975	155
capital exp.in non-farm business	22	91	19	103	21	93	618	54
current exp.in non-farm business	6	22	5	20	5	22	158	18
expend. in non-farm business	28	113	24	123	26	115	767	70
household expenditure	110	239	147	592	127	302	3805	353
expenditure on litigation	2	26	3	4	3	22	75	5
repayment of debt	5	13	1	4	3	12	88	12
financial investment expenditure	5	7	1	10	3	8	92	3
others	39	78	51	224	45	104	1338	98
expenditure in household	158	363	198	834	176	448	5264	461
n.r.	0	0	0	0	0	0	0	0
any	285	1000	225	1000	257	1000	7676	661
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	16040	404370	13808	88184	29847	492554	x	x
Rajasthan								
capital expend. in farm business	111	332	24	136	89	297	6254	461
current expend. in farm business	65	108	22	36	54	96	3784	306
expenditure in farm business	170	440	45	172	138	392	9722	744
capital exp.in non-farm business	13	36	28	168	17	60	1172	124
current exp.in non-farm business	4	9	6	27	4	12	309	39
expend. in non-farm business	17	45	34	195	21	72	1479	162
household expenditure	195	411	172	532	189	433	13288	897
expenditure on litigation	0	1	0	0	0	1	25	4
repayment of debt	4	19	6	4	5	16	325	22
financial investment expenditure	0	2	4	12	1	4	85	3
others	17	81	21	83	18	81	1234	92
expenditure in household	213	514	196	631	208	535	14633	995
n.r.	0	0	0	2	0	1	8	6
any	367	1000	254	1000	338	1000	23752	1755
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	52393	694767	17806	149807	70199	844574	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Tamil Nadu								
capital expend. in farm business	86	248	8	16	35	145	3878	217
current expend. in farm business	129	196	8	17	50	116	5541	273
expenditure in farm business	202	444	16	33	81	261	8912	464
capital exp.in non-farm business	10	38	21	137	17	82	1912	73
current exp.in non-farm business	5	21	20	73	15	44	1648	44
expend. in non-farm business	14	59	40	209	31	126	3445	114
household expenditure	198	367	203	614	202	477	22211	1005
expenditure on litigation	0	0	0	8	0	4	20	1
repayment of debt	7	10	4	27	5	18	521	31
financial investment expenditure	7	6	0	1	3	4	283	11
others	31	114	18	108	23	111	2503	128
expenditure in household	233	497	220	758	225	613	24739	1146
n.r.	0	0	0	0	0	0	0	0
any	403	1000	266	1000	313	1000	34533	1604
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	38381	568914	71801	456214	110182	1025128	x	x
Uttaranchal								
capital expend. in farm business	20	488	5	14	16	233	193	46
current expend. in farm business	2	115	18	23	6	66	73	6
expenditure in farm business	22	604	23	37	22	298	266	52
capital exp.in non-farm business	4	153	7	94	5	121	61	18
current exp.in non-farm business	0	0	6	67	2	36	18	3
expend. in non-farm business	4	153	13	162	7	157	80	21
household expenditure	11	209	60	778	24	516	281	46
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	1	1
financial investment expenditure	0	0	0	0	0	0	2	1
others	3	34	4	23	3	28	36	11
expenditure in household	14	244	64	802	27	544	320	58
n.r.	0	0	0	0	0	0	0	0
any	39	1000	100	1000	55	1000	661	128
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	8851	6137	3108	7171	11959	13308	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttar Pradesh								
capital expend. in farm business	76	418	32	124	65	357	14383	1074
current expend. in farm business	35	137	8	40	29	117	6325	441
expenditure in farm business	109	555	39	163	92	475	20273	1483
capital exp.in non-farm business	16	92	25	91	18	92	3999	349
current exp.in non-farm business	4	14	10	31	6	18	1261	82
expend. in non-farm business	20	106	35	122	24	109	5258	430
household expenditure	110	283	135	577	116	343	25686	1872
expenditure on litigation	1	6	1	2	1	5	187	14
repayment of debt	2	7	3	23	3	10	562	36
financial investment expenditure	0	0	0	0	0	0	57	8
others	14	40	18	111	15	55	3262	256
expenditure in household	126	336	155	714	133	414	29462	2165
n.r.	1	3	1	1	1	2	221	14
any	241	1000	214	1000	234	1000	51796	3879
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	165973	890035	55486	230228	221460	1120263	x	x
West Bengal								
capital expend. in farm business	62	274	14	58	41	204	5037	411
current expend. in farm business	44	119	11	32	30	91	3605	286
expenditure in farm business	104	393	25	90	70	295	8470	689
capital exp.in non-farm business	30	97	33	140	31	111	3829	359
current exp.in non-farm business	17	44	26	188	21	91	2503	163
expend. in non-farm business	47	141	58	328	51	202	6257	517
household expenditure	84	270	81	442	82	326	10009	747
expenditure on litigation	0	1	1	1	0	1	60	10
repayment of debt	2	5	3	9	3	6	304	23
financial investment expenditure	1	8	0	2	1	6	120	12
others	28	178	18	63	24	141	2882	205
expenditure in household	114	462	102	516	109	480	13237	985
n.r.	1	4	1	66	1	24	112	12
any	247	1000	180	1000	218	1000	26539	2113
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	68836	262943	52778	125502	121614	388445	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	cultivator		non-cultivator		all		Rural	
							number of hhs report.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
India								
capital expend. in farm business	82	343	16	63	55	268	81932	6014
current expend. in farm business	79	182	10	30	51	142	75476	4453
expenditure in farm business	154	525	25	93	102	410	151187	10176
capital exp.in non-farm business	18	74	25	142	21	92	30409	2654
current exp.in non-farm business	6	20	12	48	8	28	12356	1005
expend. in non-farm business	24	94	36	190	29	120	42305	3633
household expenditure	121	277	142	550	129	350	190816	12773
expenditure on litigation	1	3	1	2	1	3	880	104
repayment of debt	4	15	4	13	4	14	6264	408
financial investment expenditure	1	6	1	10	1	7	1769	127
others	23	80	23	139	23	96	33927	2629
expenditure in household	146	381	168	714	155	470	229106	15797
n.r.	0	0	0	3	0	1	493	41
any	297	1000	218	1000	265	1000	391898	28094
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	882296	8170868	596233	2975910	1478529	11146778	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs report. cash loan	
	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh								
capital expend. in farm business	22	67	3	4	9	27	476	38
current expend. in farm business	17	154	5	4	9	60	459	35
expenditure in farm business	37	221	8	7	18	87	897	69
capital exp.in non-farm business	51	205	7	15	22	86	1105	109
current exp.in non-farm business	27	85	4	14	12	41	606	57
expend. in non-farm business	78	291	11	29	34	127	1708	165
household expenditure	175	363	240	718	218	586	11027	834
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	4	10	9	11	7	11	363	23
financial investment expenditure	0	0	1	51	1	32	32	4
others	37	115	36	183	36	158	1833	138
expenditure in household	211	488	279	963	256	786	12966	982
n.r.	0	0	0	0	0	0	0	0
any	308	1000	293	1000	298	1000	15118	1168
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	17240	375622	33436	632890	50677	1008513	x	x
Assam								
capital expend. in farm business	1	179	0	0	1	46	3	5
current expend. in farm business	0	20	0	0	0	5	1	1
expenditure in farm business	1	200	0	0	1	51	3	6
capital exp.in non-farm business	17	184	4	49	10	83	51	19
current exp.in non-farm business	10	174	0	6	5	49	24	14
expend. in non-farm business	27	358	4	55	14	132	75	33
household expenditure	13	101	38	285	27	238	138	79
expenditure on litigation	0	0	2	9	1	7	6	3
repayment of debt	1	1	4	25	3	19	13	7
financial investment expenditure	1	11	1	79	1	62	5	3
others	11	329	16	547	14	492	70	28
expenditure in household	26	442	62	945	45	817	232	120
n.r.	0	0	0	0	0	0	0	0
any	53	1000	66	1000	60	1000	309	158
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	2417	2793	2744	8208	5175	11001	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Bihar								
capital expend. in farm business	7	76	2	28	4	47	64	19
current expend. in farm business	5	84	4	40	5	57	70	11
expenditure in farm business	12	160	6	68	9	104	134	30
capital exp.in non-farm business	19	421	8	24	13	181	191	52
current exp.in non-farm business	17	51	4	17	11	31	158	22
expend. in non-farm business	36	472	12	42	24	211	349	74
household expenditure	30	231	43	311	36	279	524	131
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	6	16	4	86	5	59	78	15
financial investment expenditure	0	1	4	48	2	30	29	4
others	12	121	34	440	23	315	331	61
expenditure in household	48	369	85	886	67	682	959	209
n.r.	0	0	1	5	0	3	7	1
any	95	1000	95	1000	95	1000	1376	308
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	7256	14878	7154	22778	14411	37699	x	x
Chhattisgarh								
capital expend. in farm business	7	85	2	2	3	30	21	8
current expend. in farm business	9	8	3	15	5	12	32	11
expenditure in farm business	15	93	5	17	8	43	52	18
capital exp.in non-farm business	58	575	3	9	17	200	113	31
current exp.in non-farm business	44	96	1	1	12	33	79	11
expend. in non-farm business	101	671	3	10	29	233	193	42
household expenditure	59	183	95	703	85	527	567	118
expenditure on litigation	2	47	0	0	1	16	3	1
repayment of debt	1	2	3	8	3	6	18	4
financial investment expenditure	1	3	0	0	0	1	1	1
others	2	1	14	263	11	174	71	17
expenditure in household	64	236	111	973	99	724	660	140
n.r.	0	0	0	0	0	0	0	0
any	172	1000	118	1000	132	1000	882	195
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	1741	19824	4917	38824	6658	58648	x	x



Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban	
							number of hhs report.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Delhi								
capital expend. in farm business	0	3	0	0	0	2	1	1
current expend. in farm business	0	0	0	0	0	0	0	0
expenditure in farm business	0	3	0	0	0	2	1	1
capital exp.in non-farm business	13	252	0	28	5	181	114	14
current exp.in non-farm business	3	163	0	0	1	111	29	2
expend. in non-farm business	14	415	0	28	5	293	128	15
household expenditure	17	486	4	634	8	533	198	38
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0
financial investment expenditure	1	96	0	9	0	69	9	3
others	0	0	1	328	1	104	24	12
expenditure in household	18	582	5	972	10	705	231	53
n.r.	0	0	0	0	0	0	0	0
any	33	1000	6	1000	15	1000	360	68
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	8374	23311	15291	10784	23664	34095	x	x
Gujarat								
capital expend. in farm business	2	8	2	23	2	18	66	13
current expend. in farm business	6	12	1	2	3	5	116	26
expenditure in farm business	8	20	3	25	5	23	182	39
capital exp.in non-farm business	49	371	4	11	21	138	730	89
current exp.in non-farm business	24	58	0	2	9	22	319	37
expend. in non-farm business	72	429	4	13	30	160	1048	126
household expenditure	129	493	190	892	167	751	5901	563
expenditure on litigation	1	0	0	0	1	0	19	1
repayment of debt	0	7	3	7	2	7	71	5
financial investment expenditure	0	1	1	4	1	3	19	7
others	20	49	17	59	18	56	636	87
expenditure in household	149	551	207	962	185	817	6543	657
n.r.	0	0	0	0	0	0	0	0
any	218	1000	212	1000	214	1000	7576	803
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	13151	195374	22181	359870	35332	555244	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Haryana								
capital expend. in farm business	10	44	6	11	8	29	94	19
current expend. in farm business	10	33	3	4	6	20	71	7
expenditure in farm business	21	77	7	14	13	49	153	25
capital exp.in non-farm business	38	378	16	180	25	289	302	60
current exp.in non-farm business	8	10	1	4	4	7	51	13
expend. in non-farm business	47	388	16	184	28	297	345	72
household expenditure	77	272	94	509	87	378	1053	151
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	0	3	45	2	20	24	3
financial investment expenditure	0	0	2	23	1	10	18	2
others	35	263	34	225	34	246	414	73
expenditure in household	111	535	133	802	124	655	1505	227
n.r.	0	0	0	0	0	0	0	0
any	176	1000	149	1000	160	1000	1939	317
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	4893	86655	7246	70284	12139	156940	x	x
Himachal Pradesh								
capital expend. in farm business	18	23	1	0	6	8	9	7
current expend. in farm business	1	1	1	0	1	1	1	2
expenditure in farm business	19	25	2	0	7	9	11	9
capital exp.in non-farm business	52	702	4	19	18	251	28	26
current exp.in non-farm business	7	36	3	4	4	15	6	7
expend. in non-farm business	59	738	7	23	23	266	35	33
household expenditure	37	229	51	352	47	310	72	45
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	1	0	2	360	2	238	3	2
financial investment expenditure	0	0	0	0	0	0	0	0
others	9	8	28	226	23	152	35	25
expenditure in household	46	237	81	939	71	701	109	72
n.r.	0	0	6	37	4	25	7	1
any	116	1000	95	1000	101	1000	155	111
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	454	13523	1081	26306	1535	39829	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Jammu & Kashmir								
capital expend. in farm business	1	14	0	0	0	3	2	2
current expend. in farm business	0	4	0	0	0	1	0	2
expenditure in farm business	1	18	0	0	1	4	2	4
capital exp.in non-farm business	35	745	1	3	18	155	58	30
current exp.in non-farm business	5	197	1	19	3	55	9	19
expend. in non-farm business	40	942	1	22	21	210	67	48
household expenditure	4	30	33	629	18	507	59	50
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	0	1	4	1	3	2	3
financial investment expenditure	0	0	0	0	0	0	0	0
others	1	11	19	345	10	276	32	21
expenditure in household	5	40	53	978	29	787	94	74
n.r.	0	0	0	0	0	0	0	0
any	46	1000	54	1000	50	1000	162	124
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	1612	2911	1605	11367	3217	14278	x	x
Jharkhand								
capital expend. in farm business	0	24	0	0	0	7	1	1
current expend. in farm business	1	41	0	0	0	12	3	3
expenditure in farm business	2	65	0	0	0	20	4	4
capital exp.in non-farm business	23	615	1	25	7	203	66	17
current exp.in non-farm business	2	22	1	3	1	9	9	5
expend. in non-farm business	24	637	2	29	8	212	75	22
household expenditure	24	191	40	402	35	338	334	103
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	0	0
others	12	106	31	570	26	430	243	42
expenditure in household	36	297	68	971	60	768	562	141
n.r.	0	0	0	0	0	0	0	0
any	53	1000	70	1000	66	1000	618	166
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	2569	13054	6858	30190	9427	43244	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Karnataka								
capital expend. in farm business	7	67	2	10	3	31	116	18
current expend. in farm business	21	92	1	5	7	37	239	21
expenditure in farm business	27	159	3	15	10	68	351	37
capital exp.in non-farm business	51	428	9	70	22	199	763	100
current exp.in non-farm business	29	84	1	2	9	31	324	61
expend. in non-farm business	80	511	10	71	31	231	1078	160
household expenditure	89	283	153	778	133	598	4638	542
expenditure on litigation	0	0	0	1	0	0	1	1
repayment of debt	0	0	2	2	2	2	54	4
financial investment expenditure	3	3	4	37	4	25	127	10
others	5	44	12	95	10	77	346	60
expenditure in household	98	329	170	913	148	702	5145	613
n.r.	0	0	0	0	0	0	0	0
any	198	1000	180	1000	186	1000	6453	796
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	10596	132937	24175	233678	34771	366614	x	x
Kerala								
capital expend. in farm business	29	19	2	1	11	9	187	23
current expend. in farm business	10	6	1	1	4	3	73	14
expenditure in farm business	39	25	3	2	15	12	260	37
capital exp.in non-farm business	107	283	26	80	53	163	921	117
current exp.in non-farm business	38	60	8	12	18	32	316	42
expend. in non-farm business	141	343	34	91	70	194	1217	154
household expenditure	220	478	254	642	243	575	4240	517
expenditure on litigation	1	1	0	0	0	0	7	1
repayment of debt	12	47	18	22	16	32	280	45
financial investment expenditure	7	10	5	13	6	12	96	10
others	31	95	59	229	50	174	868	126
expenditure in household	262	632	321	906	301	794	5257	671
n.r.	0	0	0	1	0	0	1	1
any	411	1000	354	1000	373	1000	6510	829
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	5763	203717	11686	292574	17452	496445	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Madhya Pradesh								
capital expend. in farm business	7	49	4	4	5	13	153	41
current expend. in farm business	9	51	4	12	5	20	165	31
expenditure in farm business	15	101	7	16	10	33	295	67
capital exp.in non-farm business	51	348	15	39	27	101	824	111
current exp.in non-farm business	7	103	0	0	3	21	79	34
expend. in non-farm business	57	451	15	40	30	123	894	143
household expenditure	64	388	159	910	126	805	3793	389
expenditure on litigation	0	3	0	0	0	1	2	2
repayment of debt	0	4	0	0	0	1	5	2
financial investment expenditure	0	2	0	1	0	1	8	5
others	14	52	13	33	13	37	396	58
expenditure in household	79	448	172	944	139	844	4188	452
n.r.	0	0	0	0	0	0	0	0
any	149	1000	192	1000	177	1000	5322	649
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	10535	91499	19533	361248	30125	452747	x	x
Maharashtra								
capital expend. in farm business	14	167	4	15	7	69	611	67
current expend. in farm business	8	13	1	2	3	6	229	34
expenditure in farm business	22	180	4	17	9	75	826	97
capital exp.in non-farm business	38	506	7	54	16	217	1432	235
current exp.in non-farm business	20	48	1	1	6	18	546	100
expend. in non-farm business	57	554	8	56	22	235	1963	330
household expenditure	65	181	120	679	105	500	9338	1296
expenditure on litigation	0	0	1	4	1	2	95	5
repayment of debt	1	2	3	19	2	13	219	27
financial investment expenditure	4	21	9	89	7	65	662	68
others	11	62	17	135	15	108	1344	181
expenditure in household	79	266	145	926	126	689	11282	1546
n.r.	0	0	0	2	0	1	25	5
any	152	1000	156	1000	155	1000	13844	1932
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	25429	487484	63822	868889	89306	1356783	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban	
							number of hhs report.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Orissa								
capital expend. in farm business	9	165	2	4	5	63	50	10
current expend. in farm business	11	110	2	2	5	41	56	4
expenditure in farm business	21	275	5	6	10	105	106	14
capital exp.in non-farm business	70	549	10	111	30	271	316	39
current exp.in non-farm business	21	67	2	1	8	25	88	17
expend. in non-farm business	91	616	12	111	39	296	404	56
household expenditure	65	95	136	622	112	429	1169	151
expenditure on litigation	1	1	0	0	0	0	4	1
repayment of debt	0	0	4	4	2	2	25	6
financial investment expenditure	1	2	11	32	8	21	80	10
others	12	12	34	225	27	147	279	41
expenditure in household	79	109	183	883	148	599	1544	207
n.r.	0	0	0	0	0	0	0	0
any	190	1000	192	1000	192	1000	1999	274
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	3536	51228	6899	88667	10435	139895	x	x
Punjab								
capital expend. in farm business	8	46	1	1	4	25	66	18
current expend. in farm business	2	14	0	8	1	11	18	8
expenditure in farm business	10	59	1	9	5	36	83	26
capital exp.in non-farm business	25	458	2	7	12	244	194	42
current exp.in non-farm business	19	88	0	1	9	47	141	30
expend. in non-farm business	39	546	2	8	18	291	298	70
household expenditure	46	229	99	443	75	331	1225	267
expenditure on litigation	0	0	0	0	0	0	2	1
repayment of debt	3	17	3	14	3	15	48	4
financial investment expenditure	0	0	1	6	0	3	5	2
others	20	148	42	520	32	325	520	80
expenditure in household	68	394	141	983	108	674	1771	347
n.r.	0	0	0	0	0	0	0	0
any	116	1000	143	1000	131	1000	2139	437
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	7254	88365	9080	79826	16335	168191	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban	
							number of hhs report.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rajasthan								
capital expend. in farm business	8	29	2	16	5	21	99	18
current expend. in farm business	2	9	1	2	1	5	29	13
expenditure in farm business	10	39	3	18	6	26	128	31
capital exp.in non-farm business	29	178	8	52	16	105	347	85
current exp.in non-farm business	20	69	1	17	8	39	179	43
expend. in non-farm business	48	247	9	70	23	144	512	126
household expenditure	89	308	124	563	111	456	2430	349
expenditure on litigation	0	2	0	0	0	1	5	3
repayment of debt	11	145	6	19	8	72	178	9
financial investment expenditure	0	3	0	1	0	2	4	2
others	26	257	23	327	24	297	526	85
expenditure in household	119	714	151	910	139	828	3049	442
n.r.	0	0	0	3	0	1	6	1
any	171	1000	161	1000	165	1000	3615	579
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	8189	83712	13728	116393	21917	200105	x	x
Tamil Nadu								
capital expend. in farm business	7	20	2	5	4	11	199	22
current expend. in farm business	13	23	3	2	6	10	310	32
expenditure in farm business	20	43	5	7	9	21	506	52
capital exp.in non-farm business	41	215	3	48	15	112	827	100
current exp.in non-farm business	48	146	3	16	17	66	930	90
expend. in non-farm business	87	361	6	64	31	178	1688	184
household expenditure	184	461	205	757	198	643	10816	1197
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	5	21	5	11	5	15	264	33
financial investment expenditure	1	3	0	2	1	2	34	4
others	26	111	24	159	25	141	1356	148
expenditure in household	212	596	228	929	223	801	12188	1349
n.r.	0	0	0	0	0	0	0	0
any	300	1000	235	1000	255	1000	13938	1549
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	16956	250420	37593	401211	54595	651631	x	x

Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttaranchal								
capital expend. in farm business	3	4	0	0	1	1	4	3
current expend. in farm business	1	31	1	5	1	11	4	3
expenditure in farm business	4	35	1	5	3	12	8	6
capital exp.in non-farm business	18	507	2	65	8	165	25	16
current exp.in non-farm business	4	18	2	52	3	45	8	5
expend. in non-farm business	23	525	3	117	11	210	33	21
household expenditure	13	374	60	586	42	538	130	55
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	0	1	4	1	3	3	2
financial investment expenditure	0	0	0	0	0	0	0	0
others	4	67	17	287	12	237	37	19
expenditure in household	17	441	79	876	55	777	170	76
n.r.	0	0	0	1	0	1	1	1
any	44	1000	83	1000	68	1000	210	103
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	1183	3138	1901	10689	3084	13827	x	x
Uttar Pradesh								
capital expend. in farm business	11	134	4	30	7	86	464	73
current expend. in farm business	4	16	1	5	3	11	166	37
expenditure in farm business	14	150	5	35	10	97	621	108
capital exp.in non-farm business	27	254	9	103	18	183	1112	183
current exp.in non-farm business	9	40	1	14	5	28	339	70
expend. in non-farm business	35	293	10	117	23	210	1425	250
household expenditure	86	388	89	682	88	526	5486	696
expenditure on litigation	0	0	0	0	0	0	7	2
repayment of debt	1	4	3	17	2	10	132	15
financial investment expenditure	1	11	1	13	1	12	41	11
others	8	153	15	136	12	145	734	102
expenditure in household	96	556	108	847	102	693	6374	819
n.r.	0	0	0	0	0	0	0	0
any	141	1000	120	1000	130	1000	8151	1146
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	31283	141450	31204	126183	62667	267923	x	x



Table 13: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over purpose of loan for each major household type

purpose of loan	self-employed		others		all		Urban	
							number of hhs report.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
West Bengal								
capital expend. in farm business	3	34	2	5	2	14	92	19
current expend. in farm business	6	9	1	1	3	3	132	20
expenditure in farm business	9	44	3	6	5	17	224	39
capital exp.in non-farm business	32	465	8	63	17	187	718	150
current exp.in non-farm business	28	122	2	4	12	41	505	74
expend. in non-farm business	59	588	9	68	29	227	1215	222
household expenditure	87	309	146	758	122	620	5052	748
expenditure on litigation	0	0	0	0	0	0	12	5
repayment of debt	2	15	4	12	3	13	122	19
financial investment expenditure	0	0	2	15	1	11	52	6
others	7	45	21	141	15	112	631	124
expenditure in household	96	369	171	927	140	755	5825	894
n.r.	0	0	0	0	0	0	0	0
any	156	1000	182	1000	171	1000	7098	1135
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	16595	102844	24821	231743	41460	334613	x	x
India								
capital expend. in farm business	9	73	3	9	5	33	2796	452
current expend. in farm business	8	44	2	4	4	19	2183	331
expenditure in farm business	17	116	4	13	9	52	4871	761
capital exp.in non-farm business	38	361	7	48	19	165	10341	1759
current exp.in non-farm business	21	75	2	7	9	32	4787	816
expend. in non-farm business	58	437	9	55	27	197	14896	2543
household expenditure	94	328	141	721	124	575	68945	8980
expenditure on litigation	0	1	0	1	0	1	164	26
repayment of debt	3	16	4	15	3	15	1921	237
financial investment expenditure	1	7	3	34	2	24	1229	172
others	16	95	22	161	20	136	10915	1710
expenditure in household	112	447	167	931	147	751	81592	10950
n.r.	0	0	0	1	0	0	46	10
any	179	1000	178	1000	178	1000	98870	13931
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	200597	2434071	353945	4097655	554976	6532656	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	no. of hhs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh													
capital expend. in farm business	7	30	47	76	146	141	143	115	148	159	76	10860	411
current expend. in farm business	17	25	59	84	147	175	138	233	246	252	94	13459	531
expenditure in farm business	24	55	102	149	273	301	268	333	380	406	163	23183	901
capital exp.in non-farm business	23	22	23	11	26	80	19	11	55	23	26	3682	99
current exp.in non-farm business	6	3	8	7	27	7	4	28	13	2	10	1380	56
expend. in non-farm business	29	24	31	18	53	87	23	35	67	25	35	5032	154
household expenditure	190	246	308	268	300	290	190	121	177	101	244	34794	1277
expenditure on litigation	0	0	3	0	0	5	0	0	0	0	1	155	4
repayment of debt	3	1	4	1	7	2	2	2	21	10	4	552	25
financial investment expenditure	0	1	5	0	0	0	0	0	0	0	1	137	4
others	14	15	25	44	22	49	102	54	54	13	34	4864	171
expenditure in household	206	261	340	306	329	342	289	167	221	124	279	39778	1453
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	251	322	435	441	571	544	488	487	517	497	423	60253	2264
estimated no. of hhs. (00)	26367	15877	27195	20930	15809	10651	10724	7036	4945	2915	142450	x	x
Assam													
capital expend. in farm business	4	0	3	6	7	5	9	10	16	19	6	245	66
current expend. in farm business	4	6	4	6	13	2	4	9	3	0	6	239	45
expenditure in farm business	8	6	6	12	20	6	14	19	19	19	12	483	111
capital exp.in non-farm business	0	18	15	8	2	5	2	2	12	8	7	310	59
current exp.in non-farm business	1	1	8	11	3	0	6	3	10	6	5	228	43
expend. in non-farm business	1	19	23	19	5	5	7	5	23	14	13	538	102
household expenditure	41	61	46	40	37	18	18	41	86	44	39	1634	271
expenditure on litigation	0	0	1	2	1	0	5	6	2	0	2	72	26
repayment of debt	7	1	1	0	11	0	0	0	5	0	2	102	14
financial investment expenditure	0	0	0	0	0	1	0	1	0	0	0	6	4
others	2	7	12	11	17	4	7	22	9	6	11	438	94
expenditure in household	50	69	60	53	56	23	30	71	103	50	53	2196	408
n.f.	0	0	1	0	0	0	0	0	0	0	0	10	1
any	60	90	90	84	72	35	51	93	141	83	75	3139	615
estimated no. of hhs. (00)	2401	4254	7421	7222	5830	4772	5063	2776	1424	432	41595	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	no. of hhs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Bihar													
capital expend. in farm business	6	9	25	40	31	24	50	52	57	99	35	4076	495
current expend. in farm business	1	4	17	14	16	19	16	18	26	32	16	1825	204
expenditure in farm business	7	12	43	53	47	43	65	69	81	129	50	5847	693
capital exp. in non-farm business	5	20	18	16	24	9	12	7	17	15	16	1816	215
current exp. in non-farm business	3	4	4	10	8	3	2	1	2	4	5	531	58
expend. in non-farm business	8	24	21	27	32	12	14	8	18	19	20	2339	272
household expenditure	197	117	138	109	104	100	87	73	81	43	109	12765	966
expenditure on litigation	0	0	0	0	1	0	0	0	1	0	0	36	5
repayment of debt	8	5	4	8	7	20	3	1	9	6	7	771	56
financial investment expenditure	0	3	0	0	0	1	0	0	0	0	0	43	7
others	57	39	65	38	27	30	33	9	34	11	38	4460	327
expenditure in household	261	164	207	152	139	150	123	83	124	54	154	17974	1352
n.f.	13	0	0	0	0	0	0	0	0	0	1	101	3
any	289	198	265	228	202	202	196	155	215	182	218	25516	2263
estimated no. of hhs. (00)	6483	11999	22471	17415	14603	10053	11652	9100	8622	4453	116853	x	x
Chhattisgarh													
capital expend. in farm business	0	10	37	42	54	76	98	49	151	200	57	2053	175
current expend. in farm business	5	15	24	76	53	101	39	88	141	181	59	2125	141
expenditure in farm business	5	24	62	113	108	176	130	137	291	372	113	4107	311
capital exp. in non-farm business	9	10	28	18	17	31	0	27	4	43	18	660	72
current exp. in non-farm business	0	4	4	10	11	29	0	5	0	0	8	278	26
expend. in non-farm business	9	13	32	28	28	55	0	32	4	43	25	918	96
household expenditure	11	25	40	76	80	147	53	51	81	39	63	2296	167
expenditure on litigation	0	0	0	0	0	2	0	0	0	0	0	11	3
repayment of debt	0	0	1	0	0	0	0	0	0	0	0	7	2
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1	4	13	2	18	2	19	34	9	17	11	402	27
expenditure in household	12	29	54	78	85	152	72	85	90	56	72	2631	198
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	26	56	148	202	206	343	198	241	370	445	198	7186	583
estimated no. of hhs. (00)	2437	3826	5447	6235	6383	3413	3742	2072	1478	1282	36316	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	no. of hhs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Gujarat													
capital expend. in farm business	0	0	13	30	18	56	61	58	67	105	43	2706	143
current expend. in farm business	1	0	17	23	34	56	88	149	229	304	92	5759	195
expenditure in farm business	1	0	30	52	53	112	147	195	293	380	131	8166	326
capital exp. in non-farm business	0	18	12	14	16	1	13	20	24	19	14	873	59
current exp. in non-farm business	5	0	9	6	4	0	15	12	0	15	7	459	23
expend. in non-farm business	6	18	22	20	21	1	27	32	24	34	21	1329	81
household expenditure	59	141	148	163	143	115	114	137	103	81	125	7800	422
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	4	1
repayment of debt	0	0	0	2	6	3	2	2	3	1	2	138	8
financial investment expenditure	0	0	0	0	0	0	0	0	0	1	0	6	1
others	0	29	38	28	40	22	46	12	16	3	25	1581	70
expenditure in household	59	170	186	187	190	139	151	150	122	86	150	9403	499
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	65	188	237	239	248	249	291	344	380	465	281	17580	860
estimated no. of hhs. (00)	3706	2057	7434	9367	9166	6183	6706	5636	5317	6933	62504	x	x
Haryana													
capital expend. in farm business	2	0	30	41	101	44	39	62	93	90	62	1964	141
current expend. in farm business	0	14	4	18	42	17	44	49	98	102	53	1662	130
expenditure in farm business	2	14	34	59	130	60	68	111	191	179	109	3437	257
capital exp. in non-farm business	4	106	44	41	34	41	8	16	7	18	25	774	56
current exp. in non-farm business	0	0	7	16	5	8	16	3	0	4	6	183	20
expend. in non-farm business	4	106	51	57	39	48	24	19	7	22	30	957	76
household expenditure	11	338	130	208	219	209	126	114	107	70	127	3998	257
expenditure on litigation	0	0	1	0	0	0	5	0	10	0	2	51	3
repayment of debt	0	1	5	33	22	0	0	21	0	4	9	298	16
financial investment expenditure	0	0	0	1	0	0	14	0	0	0	1	37	2
others	0	2	2	35	21	13	49	19	19	5	16	502	54
expenditure in household	11	342	138	268	255	222	196	154	135	79	153	4829	327
n.f.	0	0	8	0	0	0	0	0	4	0	1	39	2
any	14	461	211	354	395	319	257	270	308	260	273	8594	620
estimated no. of hhs. (00)	2747	748	2913	3642	3355	1440	2331	2603	3732	7962	31472	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Rural		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) sample (13) (14)	
Himachal Pradesh													
capital expend. in farm business	0	0	0	20	36	10	9	18	23	24	18	211	88
current expend. in farm business	0	0	1	7	6	3	19	3	9	10	8	90	30
expenditure in farm business	0	0	1	26	42	14	28	21	31	33	25	297	116
capital exp. in non-farm business	0	0	6	18	25	10	10	18	15	38	18	212	93
current exp. in non-farm business	0	0	0	1	1	3	2	2	5	4	3	30	18
expend. in non-farm business	0	0	6	20	25	13	11	20	19	43	20	242	111
household expenditure	16	53	74	109	107	68	82	78	73	62	75	902	286
expenditure on litigation	0	0	1	0	0	0	5	1	2	12	3	37	11
repayment of debt	0	0	0	0	0	1	2	0	0	1	1	6	5
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	4	0	14	69	48	38	38	43	29	36	36	433	112
expenditure in household	20	53	89	178	155	106	126	115	104	91	110	1321	409
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	20	53	96	221	212	131	162	153	152	165	153	1827	618
estimated no. of hhs. (00)	448	297	590	725	977	1061	1584	2178	2160	1940	11960	x	x
Jammu & Kashmir													
capital expend. in farm business	0	60	3	10	1	5	10	21	19	19	15	160	75
current expend. in farm business	0	0	0	0	1	0	6	0	8	4	4	39	22
expenditure in farm business	0	60	3	10	2	5	16	21	27	23	19	198	97
capital exp. in non-farm business	0	0	17	5	7	8	0	4	2	4	4	38	25
current exp. in non-farm business	0	0	0	0	0	0	3	2	2	2	2	17	16
expend. in non-farm business	0	0	17	5	7	8	3	6	5	5	5	55	41
household expenditure	4	0	3	44	8	13	28	6	4	2	10	102	52
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	2	0	0	0	0	4	2
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	1	6	1	0	1	0	5	2	22	15
expenditure in household	4	0	3	46	15	15	30	7	5	7	12	128	69
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	4	60	23	61	24	27	49	34	36	33	36	374	203
estimated no. of hhs. (00)	79	67	224	322	751	648	1611	1977	2200	2541	10420	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Rural		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) sample (13) (14)	
Jharkhand													
capital expend. in farm business	1	2	27	21	45	38	34	65	28	41	29	1083	178
current expend. in farm business	1	16	2	17	10	9	7	2	17	11	9	340	54
expenditure in farm business	2	18	29	38	55	47	41	68	45	52	39	1423	232
capital exp. in non-farm business	0	3	15	11	33	7	18	14	6	1	14	517	78
current exp. in non-farm business	0	0	5	1	5	0	5	3	0	13	3	110	18
expend. in non-farm business	0	3	20	12	38	7	23	16	6	14	17	626	96
household expenditure	7	73	89	43	53	16	20	46	29	41	49	1803	212
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	2	0	2	4	0	0	0	0	1	41	3
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	1	1
others	9	15	21	13	27	10	21	13	13	23	17	639	82
expenditure in household	16	88	112	57	82	29	41	59	33	43	67	2462	296
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	18	110	155	106	175	83	105	135	77	107	120	4431	617
estimated no. of hhs. (00)	1875	2606	7688	7700	5385	3480	4066	2043	1463	541	36847	x	x
Karnataka													
capital expend. in farm business	5	4	20	18	57	71	90	88	110	224	62	4318	240
current expend. in farm business	0	1	30	31	69	67	123	119	199	136	77	5381	274
expenditure in farm business	5	5	50	46	124	138	203	196	278	307	131	9140	491
capital exp. in non-farm business	5	20	19	9	39	17	38	45	47	53	29	2003	96
current exp. in non-farm business	1	5	5	7	11	5	11	6	5	19	8	539	45
expend. in non-farm business	6	25	24	16	50	21	42	51	52	72	35	2482	140
household expenditure	61	44	138	177	153	182	159	157	130	123	147	10282	581
expenditure on litigation	0	0	0	1	0	3	0	0	0	0	1	39	3
repayment of debt	0	12	1	8	0	12	0	2	0	4	3	243	11
financial investment expenditure	0	10	0	0	0	0	3	0	0	0	1	59	3
others	2	4	4	11	19	7	21	17	24	20	14	950	61
expenditure in household	63	70	142	197	170	204	180	175	154	147	164	11497	655
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	72	101	211	253	329	344	404	387	460	449	313	21864	1228
estimated no. of hhs. (00)	2786	3031	9894	11742	10841	6468	9008	7032	5817	3290	69908	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose estd. (00)	sample (14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Kerala													
capital expend. in farm business	1	12	14	25	19	40	56	44	64	50	40	2016	114
current expend. in farm business	8	0	8	11	12	14	10	50	32	44	24	1220	61
expenditure in farm business	9	12	22	35	31	53	61	89	88	84	61	3022	167
capital exp.in non-farm business	30	7	14	32	43	14	27	37	33	48	33	1648	119
current exp.in non-farm business	7	0	0	9	7	18	4	16	9	32	13	654	49
expend. in non-farm business	37	7	14	41	48	32	32	53	42	70	44	2206	163
household expenditure	147	284	165	234	259	270	263	255	207	209	232	11603	856
expenditure on litigation	0	0	0	1	0	0	0	0	1	0	0	10	2
repayment of debt	4	15	6	31	62	18	35	35	39	34	34	1685	92
financial investment expenditure	0	0	8	3	7	6	8	5	2	12	6	313	17
others	41	33	19	65	62	46	88	95	124	82	77	3853	278
expenditure in household	191	318	194	318	360	338	366	351	350	316	328	16378	1190
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	217	337	224	378	407	387	418	445	420	416	394	19654	1419
estimated no. of hhs. (00)	1460	1094	3157	4763	6217	4435	6307	6107	7531	8875	49945	x	x
Madhya Pradesh													
capital expend. in farm business	9	20	40	36	76	94	100	136	145	212	79	7385	492
current expend. in farm business	6	18	18	41	66	125	110	134	145	164	77	7219	347
expenditure in farm business	15	38	58	77	125	211	205	242	269	320	145	13658	807
capital exp.in non-farm business	10	6	18	23	14	24	6	26	0	20	15	1448	147
current exp.in non-farm business	0	6	2	4	3	2	6	2	1	3	3	298	43
expend. in non-farm business	10	12	20	27	17	25	12	28	1	20	18	1724	188
household expenditure	77	68	114	146	85	197	151	137	74	114	122	11460	627
expenditure on litigation	0	1	3	0	0	0	4	0	0	0	1	94	7
repayment of debt	0	1	5	0	0	0	12	0	18	0	4	361	13
financial investment expenditure	0	0	0	0	2	0	0	0	0	0	0	21	2
others	0	3	8	6	15	20	1	23	13	1	9	870	59
expenditure in household	77	70	126	152	102	211	157	160	97	114	133	12462	694
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	100	107	196	237	233	344	332	355	324	389	261	24522	1568
estimated no. of hhs. (00)	3173	9227	12215	17710	10607	8993	11807	7333	7824	5156	94044	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose estd. (00)	sample (14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Maharashtra													
capital expend. in farm business	17	27	26	50	100	113	97	112	150	209	80	9506	596
current expend. in farm business	0	9	17	66	96	121	166	162	193	218	95	11206	671
expenditure in farm business	17	36	42	114	195	222	255	257	297	397	166	19594	1218
capital exp. in non-farm business	2	9	23	29	20	15	33	17	39	57	23	2743	235
current exp. in non-farm business	7	15	5	7	9	3	10	13	8	18	9	1062	91
expend. in non-farm business	9	24	29	35	29	18	43	30	48	74	32	3788	325
household expenditure	33	36	66	114	95	118	95	88	104	69	82	9720	796
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	2	1
repayment of debt	0	0	1	1	1	1	0	3	0	1	1	96	13
financial investment expenditure	0	1	3	1	2	1	4	5	5	0	2	263	27
others	4	3	13	7	26	8	7	17	15	23	12	1398	107
expenditure in household	37	40	82	123	123	127	106	113	123	93	97	11430	936
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	58	93	147	258	333	343	370	370	437	511	275	32489	2338
estimated no. of hhs. (00)	12976	9804	16374	15419	12426	9700	13297	11731	9391	7066	118183	x	x
Orissa													
capital expend. in farm business	21	51	81	72	55	89	40	113	58	73	61	4067	271
current expend. in farm business	7	33	65	87	108	65	229	99	59	101	69	4589	267
expenditure in farm business	27	84	142	158	164	154	269	212	117	174	130	8576	535
capital exp. in non-farm business	20	22	26	36	41	38	28	8	27	181	29	1910	148
current exp. in non-farm business	12	14	2	8	16	5	12	1	0	0	9	579	43
expend. in non-farm business	32	35	29	44	57	43	40	9	27	181	38	2489	191
household expenditure	70	98	85	77	86	84	74	74	28	135	82	5433	400
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	2	1
repayment of debt	0	0	0	3	0	16	0	0	0	0	1	92	2
financial investment expenditure	2	0	0	5	7	0	3	19	42	32	4	240	15
others	4	26	20	37	55	21	53	68	38	70	29	1912	111
expenditure in household	76	124	105	120	144	121	130	161	108	237	115	7634	526
n.f.	0	0	0	0	0	0	0	0	0	0	0	1	1
any	133	229	265	292	341	308	380	341	251	490	264	17463	1181
estimated no. of hhs. (00)	9755	11722	15554	11601	6419	3762	3751	2043	1164	428	66199	x	x



Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose estd. (00)	sample (14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Punjab													
capital expend. in farm business	0	2	4	4	2	15	14	20	44	116	42	1248	98
current expend. in farm business	0	0	8	7	2	6	15	6	29	77	28	849	63
expenditure in farm business	0	2	12	11	4	21	28	26	69	180	66	1975	155
capital exp. in non-farm business	0	0	17	5	12	26	27	34	27	29	21	618	54
current exp. in non-farm business	0	0	0	0	2	3	11	18	9	7	5	158	18
expend. in non-farm business	0	0	17	5	14	29	38	52	35	35	26	767	70
household expenditure	89	76	191	172	173	112	174	197	66	71	127	3805	353
expenditure on litigation	0	0	1	1	0	0	13	0	0	4	3	75	5
repayment of debt	0	6	1	2	2	0	2	0	1	7	3	88	12
financial investment expenditure	0	0	0	0	0	0	0	4	21	2	3	92	3
others	0	3	38	63	64	61	56	37	49	30	45	1338	98
expenditure in household	89	85	217	230	239	172	231	238	136	111	176	5264	461
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	89	87	246	239	254	209	293	296	215	309	257	7676	661
estimated no. of hhs. (00)	712	783	2517	4307	3556	2060	2588	1883	3105	8336	29847	x	x
Rajasthan													
capital expend. in farm business	18	107	103	56	59	60	93	80	138	131	89	6254	461
current expend. in farm business	6	11	26	33	49	48	66	62	59	92	54	3784	306
expenditure in farm business	24	118	129	89	108	107	153	137	190	206	138	9722	744
capital exp. in non-farm business	21	12	9	10	32	14	18	9	21	16	17	1172	124
current exp. in non-farm business	0	2	8	4	4	4	6	6	4	1	4	309	39
expend. in non-farm business	21	14	18	14	35	18	23	14	25	16	21	1479	162
household expenditure	130	233	161	222	250	228	200	197	137	94	189	13288	897
expenditure on litigation	0	0	0	0	1	2	0	0	0	0	0	25	4
repayment of debt	55	0	2	0	4	3	3	9	8	2	5	325	22
financial investment expenditure	0	0	1	0	0	0	0	0	6	3	1	85	3
others	1	7	33	21	12	7	16	20	21	18	18	1234	92
expenditure in household	131	239	196	237	265	237	213	226	163	115	208	14633	995
n.f.	0	0	0	0	0	0	0	0	0	0	0	8	6
any	153	298	330	329	376	350	359	337	331	307	338	23752	1755
estimated no. of hhs. (00)	1070	1643	5740	7654	9611	7651	10816	9350	9668	6995	70199	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	no. of hhs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Tamil Nadu													
capital expend. in farm business	0	15	18	29	38	46	40	51	79	190	35	3878	217
current expend. in farm business	5	14	16	32	47	37	93	135	131	257	50	5541	273
expenditure in farm business	6	28	33	57	82	79	132	175	204	388	81	8912	464
capital exp. in non-farm business	3	41	6	20	6	5	14	38	52	24	17	1912	73
current exp. in non-farm business	3	4	6	44	18	6	10	15	21	11	15	1648	44
expend. in non-farm business	7	45	13	64	24	11	20	38	73	34	31	3445	114
household expenditure	152	150	237	177	246	211	181	245	229	219	202	22211	1005
expenditure on litigation	0	0	1	0	0	0	0	0	0	0	0	20	1
repayment of debt	0	0	1	6	5	11	16	3	8	7	5	521	31
financial investment expenditure	0	0	0	7	2	0	8	1	7	2	3	283	11
others	0	5	20	22	32	17	40	29	60	41	23	2503	128
expenditure in household	152	155	251	198	281	239	228	270	282	266	225	24739	1146
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	164	224	284	296	347	311	355	456	511	573	313	34533	1604
estimated no. of hhs. (00)	12655	12337	20820	17894	13434	8121	8853	5780	6229	4061	110182	x	x
Uttaranchal													
capital expend. in farm business	3	12	25	25	14	6	14	21	21	27	16	193	46
current expend. in farm business	0	0	97	0	0	0	0	6	0	10	6	73	6
expenditure in farm business	3	12	123	25	14	6	14	27	21	36	22	266	52
capital exp. in non-farm business	8	0	4	18	15	0	0	4	9	1	5	61	18
current exp. in non-farm business	0	0	0	0	0	0	8	0	1	0	2	18	3
expend. in non-farm business	8	0	4	18	15	0	8	4	10	1	7	80	21
household expenditure	1	266	65	80	15	4	4	39	15	5	24	281	46
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	6	0	0	0	0	0	0	0	0	0	1	1
financial investment expenditure	0	0	0	0	0	1	0	0	0	0	0	2	1
others	0	0	6	10	16	1	0	2	1	1	3	36	11
expenditure in household	1	266	71	89	31	6	4	41	16	6	27	320	58
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	12	279	198	132	60	13	26	69	47	43	55	661	128
estimated no. of hhs. (00)	904	183	509	959	1019	1980	2152	1634	1312	1307	11959	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Rural		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) sample (13) (14)	
Uttar Pradesh													
capital expend. in farm business	14	24	38	63	60	56	75	60	86	122	65	14383	1074
current expend. in farm business	2	15	12	13	21	39	35	33	37	60	29	6325	441
expenditure in farm business	16	39	49	76	80	94	110	91	117	176	92	20273	1483
capital exp. in non-farm business	10	24	27	20	20	27	20	13	8	8	18	3999	349
current exp. in non-farm business	12	5	8	11	2	14	0	5	4	1	6	1261	82
expend. in non-farm business	22	29	35	31	22	40	20	18	12	9	24	5258	430
household expenditure	105	137	164	184	118	119	104	75	83	57	116	25686	1872
expenditure on litigation	3	0	2	0	2	0	1	1	0	1	1	187	14
repayment of debt	0	3	6	1	0	2	2	3	5	2	3	562	36
financial investment expenditure	0	0	0	0	0	1	1	0	0	0	0	57	8
others	11	34	25	18	15	7	16	9	11	5	15	3262	256
expenditure in household	119	170	194	203	133	128	122	86	99	64	133	29462	2165
n.f.	0	3	0	3	0	1	0	0	1	2	1	221	14
any	151	231	267	291	221	249	232	182	214	234	234	51796	3879
estimated no. of hhs. (00)	6619	11848	24920	27705	28143	21888	31027	24358	24628	20323	221460	x	x
West Bengal													
capital expend. in farm business	10	14	24	50	50	62	52	67	91	84	41	5037	411
current expend. in farm business	3	7	16	27	37	38	46	63	66	97	30	3605	286
expenditure in farm business	14	21	39	76	87	99	98	120	148	181	70	8470	689
capital exp. in non-farm business	30	28	43	19	35	42	24	36	22	53	31	3829	359
current exp. in non-farm business	12	23	32	14	34	10	15	28	4	1	21	2503	163
expend. in non-farm business	42	51	74	33	65	52	38	64	24	53	51	6257	517
household expenditure	65	66	96	85	74	99	81	77	114	56	82	10009	747
expenditure on litigation	0	0	1	1	1	0	0	0	3	0	0	60	10
repayment of debt	5	5	1	0	4	2	0	4	2	0	3	304	23
financial investment expenditure	1	1	0	2	1	1	0	0	0	14	1	120	12
others	8	19	19	25	28	29	28	30	44	29	24	2882	205
expenditure in household	79	90	117	112	108	130	109	104	162	84	109	13237	985
n.f.	0	1	0	0	1	5	0	0	1	9	1	112	12
any	132	154	220	210	251	267	230	269	298	315	218	26539	2113
estimated no. of hhs. (00)	11419	16884	22452	19498	14596	8992	11367	7215	6532	2659	121614	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Rural		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) (13)	sample (14)
India													
capital expend. in farm business	8	21	34	44	58	64	71	71	92	121	55	81932	6014
current expend. in farm business	6	14	24	36	50	60	70	81	90	113	51	75476	4453
expenditure in farm business	15	35	57	79	105	121	137	144	172	217	102	151187	10176
capital exp. in non-farm business	13	21	22	19	23	24	18	19	22	25	21	30409	2654
current exp. in non-farm business	6	8	8	11	11	7	6	9	5	8	8	12356	1005
expend. in non-farm business	19	29	30	30	34	30	24	28	27	32	29	42305	3633
household expenditure	107	116	149	148	144	146	121	116	109	88	129	190816	12773
expenditure on litigation	0	0	1	0	0	1	1	0	1	1	1	880	104
repayment of debt	2	2	3	3	6	5	4	5	8	6	4	6264	408
financial investment expenditure	0	1	1	1	1	0	2	1	2	2	1	1769	127
others	10	17	24	24	26	19	29	24	30	20	23	33927	2629
expenditure in household	119	134	176	173	173	170	153	142	144	114	155	229106	15797
n.f.	1	0	0	0	0	0	0	0	0	1	0	493	41
any	150	190	252	265	289	287	287	287	310	329	265	391898	28094
estimated no. of hhs. (00)	112564	122540	218391	216167	182274	128151	161206	121948	116564	98723	1478529	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Urban		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) sample (13) (14)	
Andhra Pradesh													
capital expend. in farm business	1	8	3	0	17	12	15	18	23	16	9	476	38
current expend. in farm business	1	5	3	6	11	3	3	22	16	32	9	459	35
expenditure in farm business	2	13	6	6	28	15	18	40	35	45	18	897	69
capital exp. in non-farm business	12	11	23	29	40	32	6	29	16	41	22	1105	109
current exp. in non-farm business	12	7	14	12	15	1	17	4	13	16	12	606	57
expend. in non-farm business	23	18	37	42	54	33	24	31	29	57	34	1708	165
household expenditure	168	256	245	222	244	318	205	193	204	229	218	11027	834
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	11	6	5	6	7	2	0	17	2	9	7	363	23
financial investment expenditure	0	0	4	0	0	0	1	0	0	2	1	32	4
others	10	9	32	51	47	38	50	46	72	58	36	1833	138
expenditure in household	189	271	280	279	278	342	243	238	279	294	256	12966	982
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	212	302	306	316	345	385	273	302	332	379	298	15118	1168
estimated no. of hhs. (00)	12534	4784	4704	4735	4240	2892	4213	2878	4059	5636	50677	x	x
Assam													
capital expend. in farm business	0	1	0	1	0	0	1	0	0	4	1	3	5
current expend. in farm business	0	0	0	0	0	0	0	0	0	2	0	1	1
expenditure in farm business	0	1	0	1	0	0	1	0	0	6	1	3	6
capital exp. in non-farm business	0	23	1	0	13	43	13	10	5	2	10	51	19
current exp. in non-farm business	0	0	0	8	9	2	7	2	1	24	5	24	14
expend. in non-farm business	0	23	1	8	23	45	21	13	7	26	14	75	33
household expenditure	47	58	25	25	18	65	5	6	6	20	27	138	79
expenditure on litigation	0	0	0	0	0	0	0	0	9	1	1	6	3
repayment of debt	0	0	0	0	14	0	2	8	0	3	3	13	7
financial investment expenditure	0	0	0	0	0	0	1	0	1	9	1	5	3
others	7	0	9	48	18	0	2	11	8	54	14	70	28
expenditure in household	54	58	33	73	50	65	11	24	24	87	45	232	120
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	54	83	34	82	73	110	32	34	31	118	60	309	158
estimated no. of hhs. (00)	862	328	593	390	546	423	671	423	571	366	5175	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Urban		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) sample (13) (14)	
Bihar													
capital expend. in farm business	1	0	0	0	9	19	3	6	6	3	4	64	19
current expend. in farm business	2	2	11	1	0	22	4	5	5	2	5	70	11
expenditure in farm business	3	2	11	1	9	41	7	12	11	5	9	134	30
capital exp. in non-farm business	0	12	5	15	12	3	42	21	17	9	13	191	52
current exp. in non-farm business	0	10	26	9	23	22	7	2	12	2	11	158	22
expend. in non-farm business	0	22	31	25	35	25	49	23	28	11	24	349	74
household expenditure	26	84	43	42	22	15	60	55	21	26	36	524	131
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	3	2	11	16	12	7	0	0	0	0	5	78	15
financial investment expenditure	0	0	3	0	1	0	0	9	6	0	2	29	4
others	15	14	6	14	17	37	50	34	36	4	23	331	61
expenditure in household	43	100	63	73	50	59	110	98	63	30	67	959	209
n.f.	4	0	0	0	0	0	0	0	0	0	0	7	1
any	49	124	105	97	90	103	135	132	102	46	95	1376	308
estimated no. of hhs. (00)	2021	803	1274	1804	1514	1128	1297	1267	2169	1134	14411	x	x
Chhattisgarh													
capital expend. in farm business	0	0	0	1	0	0	19	0	9	7	3	21	8
current expend. in farm business	0	0	0	11	0	0	11	16	3	10	5	32	11
expenditure in farm business	0	0	0	12	0	0	30	16	12	16	8	52	18
capital exp. in non-farm business	26	51	8	19	11	8	2	0	23	18	17	113	31
current exp. in non-farm business	2	0	3	0	6	0	43	65	27	0	12	79	11
expend. in non-farm business	29	51	11	19	18	8	45	65	50	18	29	193	42
household expenditure	34	42	15	92	52	118	72	187	247	102	85	567	118
expenditure on litigation	0	0	0	0	0	0	0	0	7	0	1	3	1
repayment of debt	0	2	4	0	0	0	20	0	2	0	3	18	4
financial investment expenditure	0	0	0	0	0	0	0	0	2	0	0	1	1
others	0	0	7	3	11	31	22	4	2	35	11	71	17
expenditure in household	34	44	26	95	63	149	113	192	261	137	99	660	140
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	62	62	37	123	79	156	188	273	319	171	132	882	195
estimated no. of hhs. (00)	943	543	873	878	705	485	585	464	527	655	6658	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Urban		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) (13)	sample (14)
Delhi													
capital expend. in farm business	0	0	0	0	0	0	0	0	0	0	0	1	1
current expend. in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0
expenditure in farm business	0	0	0	0	0	0	0	0	0	0	0	1	1
capital exp.in non-farm business	1	0	0	3	0	0	2	3	6	17	5	114	14
current exp.in non-farm business	0	0	0	0	0	0	9	0	0	3	1	29	2
expend. in non-farm business	1	0	0	3	0	0	11	3	6	17	5	128	15
household expenditure	5	3	1	11	12	3	2	1	3	26	8	198	38
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	0	0	3	0	0	9	3
others	1	0	0	0	0	0	0	1	1	2	1	24	12
expenditure in household	6	4	1	11	12	3	2	1	7	29	10	231	53
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	7	4	1	14	12	3	13	4	13	45	15	360	68
estimated no. of hhs. (00)	6323	2155	1837	925	715	803	1532	1868	2697	4809	23664	x	x
Gujarat													
capital expend. in farm business	1	0	0	2	1	1	1	1	0	8	2	66	13
current expend. in farm business	1	1	0	2	0	0	0	5	10	7	3	116	26
expenditure in farm business	1	1	0	4	1	1	1	6	10	14	5	182	39
capital exp.in non-farm business	0	5	9	22	33	19	11	24	13	53	21	730	89
current exp.in non-farm business	1	3	3	8	7	17	8	6	23	11	9	319	37
expend. in non-farm business	1	8	11	30	40	35	19	30	37	64	30	1048	126
household expenditure	136	94	142	98	168	221	171	153	189	244	167	5901	563
expenditure on litigation	0	0	0	0	0	0	0	0	0	3	1	19	1
repayment of debt	0	0	0	1	0	0	0	0	0	12	2	71	5
financial investment expenditure	0	0	0	0	0	0	0	2	0	2	1	19	7
others	9	2	5	6	26	68	36	13	26	12	18	636	87
expenditure in household	145	95	147	104	188	289	207	168	209	264	185	6543	657
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	146	104	158	137	228	307	219	193	253	329	214	7576	803
estimated no. of hhs. (00)	5252	1652	3231	3811	2791	2057	2757	3281	4700	5800	35332	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Haryana													
capital expend. in farm business	0	0	12	0	19	14	2	7	2	16	8	94	19
current expend. in farm business	0	0	12	0	0	9	0	0	14	13	6	71	7
expenditure in farm business	0	0	12	0	19	23	2	7	15	29	13	153	25
capital exp. in non-farm business	4	0	86	2	31	29	17	1	40	30	25	302	60
current exp. in non-farm business	1	0	0	8	12	0	1	1	3	8	4	51	13
expend. in non-farm business	5	0	86	10	43	29	18	3	43	35	28	345	72
household expenditure	42	55	17	135	250	49	73	80	76	81	87	1053	151
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	15	4	1	2	24	3
financial investment expenditure	0	0	0	0	0	0	0	0	7	3	1	18	2
others	51	19	4	17	53	14	67	58	29	25	34	414	73
expenditure in household	93	73	21	153	303	63	140	153	116	110	124	1505	227
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	98	73	119	158	359	102	157	163	169	163	160	1939	317
estimated no. of hhs. (00)	1205	587	990	1348	994	867	1331	998	1465	2355	12139	x	x
Himachal Pradesh													
capital expend. in farm business	0	0	0	0	0	0	0	10	10	19	6	9	7
current expend. in farm business	0	0	10	0	2	0	0	0	0	0	1	1	2
expenditure in farm business	0	0	10	0	2	0	0	10	10	19	7	11	9
capital exp. in non-farm business	0	20	0	0	10	15	2	22	22	47	18	28	26
current exp. in non-farm business	0	0	0	0	0	0	0	18	0	13	4	6	7
expend. in non-farm business	0	20	0	0	10	15	2	40	22	60	23	35	33
household expenditure	0	5	34	32	81	37	13	30	67	74	47	72	45
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	4	0	7	2	3	2
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	3	0	26	0	0	0	36	29	22	55	23	35	25
expenditure in household	3	5	60	32	81	37	49	62	89	136	71	109	72
n.f.	0	0	0	0	0	0	0	0	0	21	4	7	1
any	3	25	70	32	94	51	51	113	120	219	101	155	111
estimated no. of hhs. (00)	154	68	60	67	224	94	182	133	246	307	1535	x	x



Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Urban		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) (13)	sample (14)
Jammu & Kashmir													
capital expend. in farm business	0	0	0	0	0	0	0	2	0	1	0	2	2
current expend. in farm business	0	0	0	0	0	0	0	0	1	0	0	0	2
expenditure in farm business	0	0	0	0	0	0	0	2	1	1	1	2	4
capital exp.in non-farm business	0	0	0	0	0	5	0	2	76	8	18	58	30
current exp.in non-farm business	0	0	0	5	0	5	3	0	2	4	3	9	19
expend. in non-farm business	0	0	0	5	0	9	3	2	78	12	21	67	48
household expenditure	5	0	0	12	4	98	0	4	9	28	18	59	50
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	1	1	2	3
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1	0	4	0	0	0	8	4	2	19	10	32	21
expenditure in household	6	0	4	12	4	98	8	8	11	49	29	94	74
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	6	0	4	17	4	107	10	13	89	61	50	162	124
estimated no. of hhs. (00)	271	34	85	137	80	74	136	310	600	1488	3217	x	x
Jharkhand													
capital expend. in farm business	0	0	0	0	0	0	0	0	1	0	0	1	1
current expend. in farm business	0	0	0	1	0	0	0	0	1	2	0	3	3
expenditure in farm business	0	0	0	1	0	0	0	0	2	2	0	4	4
capital exp.in non-farm business	4	23	0	6	1	0	5	1	1	57	7	66	17
current exp.in non-farm business	0	0	0	0	0	0	4	0	4	0	1	9	5
expend. in non-farm business	5	23	0	6	1	0	10	1	4	57	8	75	22
household expenditure	15	4	6	47	108	51	13	32	42	37	35	334	103
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1	9	1	2	67	15	49	23	26	88	26	243	42
expenditure in household	16	13	7	49	175	64	62	54	61	116	60	562	141
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	21	36	7	56	176	64	72	55	67	136	66	618	166
estimated no. of hhs. (00)	2077	462	729	825	1098	549	998	1151	957	580	9427	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	no. of hhs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Karnataka													
capital expend. in farm business	0	9	1	0	3	1	16	4	1	4	3	116	18
current expend. in farm business	0	0	0	9	0	8	0	42	10	15	7	239	21
expenditure in farm business	0	9	1	9	3	8	16	46	11	18	10	351	37
capital exp. in non-farm business	5	14	9	23	33	35	11	25	58	34	22	763	100
current exp. in non-farm business	2	0	17	7	8	23	6	10	29	8	9	324	61
expend. in non-farm business	7	14	26	30	41	58	18	35	87	40	31	1078	160
household expenditure	81	78	105	154	146	196	193	215	155	144	133	4638	542
expenditure on litigation	0	0	0	0	0	0	1	0	0	0	0	1	1
repayment of debt	0	0	0	1	0	0	0	0	17	0	2	54	4
financial investment expenditure	0	0	0	0	0	0	0	0	22	13	4	127	10
others	2	1	6	2	14	20	8	6	15	30	10	346	60
expenditure in household	83	79	112	157	160	216	201	219	205	187	148	5145	613
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	89	89	139	195	203	276	234	286	300	240	186	6453	796
estimated no. of hhs. (00)	7220	3047	3787	3627	3148	1629	2386	2227	2864	4835	34771	x	x
Kerala													
capital expend. in farm business	0	0	4	18	13	28	22	13	3	10	11	187	23
current expend. in farm business	0	0	0	0	0	2	1	1	4	12	4	73	14
expenditure in farm business	0	0	4	18	13	30	22	14	7	21	15	260	37
capital exp. in non-farm business	5	29	5	45	55	92	45	62	40	76	53	921	117
current exp. in non-farm business	0	0	27	1	5	2	18	8	30	30	18	316	42
expend. in non-farm business	5	29	32	46	60	92	62	70	70	102	70	1217	154
household expenditure	103	278	187	174	279	324	435	265	231	194	243	4240	517
expenditure on litigation	0	0	0	0	0	8	0	0	0	0	0	7	1
repayment of debt	0	0	61	70	9	25	12	12	13	10	16	280	45
financial investment expenditure	0	0	6	22	15	8	0	0	7	5	6	96	10
others	4	51	48	32	31	27	38	49	86	58	50	868	126
expenditure in household	107	330	291	275	318	373	463	320	320	254	301	5257	671
n.f.	0	0	0	0	0	0	0	0	0	0	0	1	1
any	112	358	325	334	380	488	537	397	378	357	373	6510	829
estimated no. of hhs. (00)	1389	388	729	926	1107	967	2077	1980	3024	4866	17452	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	no. of hhs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Madhya Pradesh													
capital expend. in farm business	0	0	2	7	6	3	11	5	6	6	5	153	41
current expend. in farm business	1	1	6	4	8	1	8	4	1	12	5	165	31
expenditure in farm business	1	1	8	11	14	4	15	9	7	16	10	295	67
capital exp. in non-farm business	9	32	28	14	21	64	63	13	46	10	27	824	111
current exp. in non-farm business	4	3	1	2	3	2	3	2	2	4	3	79	34
expend. in non-farm business	10	35	29	15	24	66	66	15	49	13	30	894	143
household expenditure	52	73	129	89	136	98	145	68	172	195	126	3793	389
expenditure on litigation	0	1	0	0	0	0	0	0	0	0	0	2	2
repayment of debt	0	0	1	0	0	0	0	1	0	0	0	5	2
financial investment expenditure	0	0	0	1	0	0	0	1	0	0	0	8	5
others	37	5	4	11	25	6	6	2	14	12	13	396	58
expenditure in household	89	79	133	100	158	103	151	71	186	207	139	4188	452
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	100	97	170	126	196	173	227	93	241	237	177	5322	649
estimated no. of hhs. (00)	3016	1375	3102	3263	3247	1934	2894	2540	3511	5243	30125	x	x
Maharashtra													
capital expend. in farm business	0	2	1	1	7	2	4	14	10	23	7	611	67
current expend. in farm business	0	0	1	0	2	1	0	4	6	9	3	229	34
expenditure in farm business	0	2	2	1	9	3	4	18	16	31	9	826	97
capital exp. in non-farm business	1	3	6	18	16	17	15	14	42	28	16	1432	235
current exp. in non-farm business	1	3	2	9	3	8	13	4	13	7	6	546	100
expend. in non-farm business	2	6	8	27	19	25	28	18	54	34	22	1963	330
household expenditure	31	51	46	93	101	112	141	170	188	134	105	9338	1296
expenditure on litigation	0	1	4	0	0	0	0	0	1	5	1	95	5
repayment of debt	0	0	0	1	0	6	4	11	5	1	2	219	27
financial investment expenditure	0	0	0	3	3	6	6	10	24	18	7	662	68
others	7	12	2	17	15	10	5	19	35	25	15	1344	181
expenditure in household	39	64	52	114	118	130	150	195	242	176	126	11282	1546
n.f.	0	0	0	0	0	3	0	0	1	0	0	25	5
any	41	72	61	142	143	158	181	227	307	233	155	13844	1932
estimated no. of hhs. (00)	15591	5608	8190	8525	8470	4633	8768	7700	9942	11881	89306	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Urban		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) sample (13) (14)	
Orissa													
capital expend. in farm business	4	0	1	8	2	6	3	0	19	8	5	50	10
current expend. in farm business	0	23	0	0	0	0	0	0	37	10	5	56	4
expenditure in farm business	4	23	1	8	2	6	3	0	56	18	10	106	14
capital exp. in non-farm business	17	0	7	83	30	11	28	10	67	93	30	316	39
current exp. in non-farm business	0	5	7	21	18	0	6	5	24	4	8	88	17
expend. in non-farm business	17	5	14	104	48	11	35	16	90	97	39	404	56
household expenditure	45	14	103	179	174	209	99	129	71	200	112	1169	151
expenditure on litigation	0	0	0	0	0	5	0	0	0	0	0	4	1
repayment of debt	4	0	0	0	0	0	2	9	7	0	2	25	6
financial investment expenditure	0	0	0	1	8	27	49	0	0	2	8	80	10
others	11	3	0	22	48	19	53	17	108	15	27	279	41
expenditure in household	60	18	103	202	230	260	203	149	179	217	148	1544	207
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	81	46	118	315	279	278	241	164	268	332	192	1999	274
estimated no. of hhs. (00)	1795	704	1823	986	807	723	1063	1006	919	610	10435	x	x
Punjab													
capital expend. in farm business	0	0	0	6	0	1	3	2	4	12	4	66	18
current expend. in farm business	0	0	1	0	0	0	1	2	1	2	1	18	8
expenditure in farm business	0	0	1	6	0	1	4	4	6	14	5	83	26
capital exp. in non-farm business	1	2	0	3	0	2	36	13	5	29	12	194	42
current exp. in non-farm business	11	0	16	0	1	1	5	2	16	16	9	141	30
expend. in non-farm business	13	2	16	3	1	3	41	14	21	34	18	298	70
household expenditure	71	33	85	83	88	117	79	59	98	51	75	1225	267
expenditure on litigation	0	0	0	2	0	0	0	0	0	0	0	2	1
repayment of debt	0	0	0	7	11	0	0	13	0	0	3	48	4
financial investment expenditure	0	0	0	0	0	0	0	0	1	1	0	5	2
others	2	25	50	38	40	1	16	71	51	27	32	520	80
expenditure in household	72	58	123	127	140	118	93	139	150	79	108	1771	347
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	83	60	140	136	141	122	135	157	175	126	131	2139	437
estimated no. of hhs. (00)	2390	570	741	1298	1223	1200	1389	1857	2325	3341	16335	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Rajasthan												
capital expend. in farm business	0	0	0	0	15	2	3	11	4	2	5	99	18
current expend. in farm business	0	0	0	0	2	3	2	1	1	2	1	29	13
expenditure in farm business	0	0	0	0	17	5	5	13	5	4	6	128	31
capital exp. in non-farm business	1	11	3	10	27	15	32	14	20	13	16	347	85
current exp. in non-farm business	0	5	6	1	15	12	9	14	5	8	8	179	43
expend. in non-farm business	1	16	10	11	42	26	41	28	23	18	23	512	126
household expenditure	140	103	90	126	189	132	97	105	117	45	111	2430	349
expenditure on litigation	0	5	0	0	1	0	0	0	0	0	0	5	3
repayment of debt	25	0	0	14	0	8	7	0	19	0	8	178	9
financial investment expenditure	0	0	0	0	0	0	0	0	0	1	0	4	2
others	36	17	14	9	35	8	28	9	37	27	24	526	85
expenditure in household	166	125	103	149	225	147	130	114	170	73	139	3049	442
n.f.	0	0	0	0	0	0	0	0	2	0	0	6	1
any	167	137	111	157	269	177	172	152	195	94	165	3615	579
estimated no. of hhs. (00)	1955	522	1137	1556	2042	1937	2488	3070	3789	3419	21917	x	x
	Tamil Nadu												
capital expend. in farm business	1	0	0	8	0	6	9	7	10	3	4	199	22
current expend. in farm business	0	0	2	6	2	22	19	2	16	6	6	310	32
expenditure in farm business	1	0	2	14	2	28	28	9	27	8	9	506	52
capital exp. in non-farm business	2	13	28	6	14	7	35	21	9	26	15	827	100
current exp. in non-farm business	4	9	11	16	19	41	15	17	30	33	17	930	90
expend. in non-farm business	6	21	39	19	29	48	50	38	39	55	31	1688	184
household expenditure	155	206	177	207	215	231	249	209	229	195	198	10816	1197
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	3	2	3	7	6	3	8	13	8	2	5	264	33
financial investment expenditure	0	0	0	0	2	7	0	0	1	0	1	34	4
others	4	13	16	38	23	13	25	44	66	39	25	1356	148
expenditure in household	161	221	195	248	242	246	279	260	283	225	223	12188	1349
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	166	239	217	276	269	308	338	299	333	285	255	13938	1549
estimated no. of hhs. (00)	10809	5446	7160	5647	4572	3012	3881	3336	4178	6555	54595	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan (1)	household assets holding class (Rs. 000)										Urban		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hhs. report. the purpose estd. (00) sample (13)	(14)
Uttaranchal													
capital expend. in farm business	0	0	0	0	4	0	3	5	0	0	1	4	3
current expend. in farm business	0	0	5	4	0	0	0	5	0	0	1	4	3
expenditure in farm business	0	0	5	4	4	0	3	9	0	0	3	8	6
capital exp. in non-farm business	0	36	7	0	11	7	5	11	20	8	8	25	16
current exp. in non-farm business	3	0	0	0	0	7	0	7	0	8	3	8	5
expend. in non-farm business	3	36	7	0	11	14	5	18	20	16	11	33	21
household expenditure	3	39	19	30	32	18	26	13	64	151	42	130	55
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	8	0	0	0	0	0	2	0	1	3	2
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	7	50	0	0	14	2	9	12	32	12	37	19
expenditure in household	3	46	76	30	32	32	29	22	79	183	55	170	76
n.f.	0	0	0	0	2	0	0	0	0	0	0	1	1
any	6	82	88	34	50	45	37	49	99	195	68	210	103
estimated no. of hhs. (00)	482	87	261	297	293	219	427	278	326	415	3084	x	x
Uttar Pradesh													
capital expend. in farm business	5	1	10	14	4	2	4	4	17	11	7	464	73
current expend. in farm business	2	0	1	6	1	1	1	3	5	4	3	166	37
expenditure in farm business	8	1	10	20	5	3	5	7	21	16	10	621	108
capital exp. in non-farm business	7	4	7	15	28	19	24	41	10	10	18	1112	183
current exp. in non-farm business	0	5	9	12	5	1	7	9	5	3	5	339	70
expend. in non-farm business	7	9	15	27	32	20	28	50	14	12	23	1425	250
household expenditure	97	123	73	130	90	89	91	58	63	79	88	5486	696
expenditure on litigation	0	0	1	0	0	0	0	0	0	0	0	7	2
repayment of debt	4	1	15	3	1	0	0	0	1	0	2	132	15
financial investment expenditure	0	0	0	0	1	0	2	1	1	1	1	41	11
others	4	4	32	5	20	8	12	8	5	16	12	734	102
expenditure in household	105	128	120	138	111	97	105	68	69	96	102	6374	819
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	115	138	139	180	147	115	134	112	103	123	130	8151	1146
estimated no. of hhs. (00)	6344	2646	4617	6010	7973	6195	8926	6178	6497	7283	62667	x	x

Table 14: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	no. of hhs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
West Bengal													
capital expend. in farm business	0	0	2	1	4	0	8	2	2	4	2	92	19
current expend. in farm business	0	5	2	4	0	14	0	10	3	2	3	132	20
expenditure in farm business	0	5	4	5	4	15	8	12	5	6	5	224	39
capital exp. in non-farm business	1	18	17	20	20	19	17	19	32	24	17	718	150
current exp. in non-farm business	8	5	6	21	22	31	6	5	16	8	12	505	74
expend. in non-farm business	9	23	23	40	42	50	24	24	47	31	29	1215	222
household expenditure	116	171	143	160	116	96	114	111	115	86	122	5052	748
expenditure on litigation	0	0	1	0	0	1	0	1	0	1	0	12	5
repayment of debt	3	1	3	0	2	8	6	9	1	0	3	122	19
financial investment expenditure	0	1	0	0	0	0	0	11	1	1	1	52	6
others	6	1	21	16	7	18	17	21	34	15	15	631	124
expenditure in household	124	174	166	176	126	123	133	152	148	103	140	5825	894
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	133	194	190	210	164	177	165	188	198	135	171	7098	1135
estimated no. of hhs. (00)	8035	2838	3255	4608	3683	2345	3767	3632	4944	4352	41460	x	x
India													
capital expend. in farm business	1	2	2	4	6	5	7	7	8	9	5	2796	452
current expend. in farm business	0	2	2	4	2	5	3	6	7	8	4	2183	331
expenditure in farm business	1	4	4	7	8	10	9	13	14	17	9	4871	761
capital exp. in non-farm business	4	11	14	17	23	22	22	21	26	29	19	10341	1759
current exp. in non-farm business	4	4	8	10	9	11	10	7	14	11	9	4787	816
expend. in non-farm business	8	15	22	27	31	32	31	28	39	39	27	14896	2543
household expenditure	89	123	110	130	137	144	140	125	137	133	124	68945	8980
expenditure on litigation	0	0	1	0	0	0	0	0	0	1	0	164	26
repayment of debt	3	1	4	4	2	3	3	6	5	3	3	1921	237
financial investment expenditure	0	0	1	1	1	2	2	3	6	5	2	1229	172
others	8	8	14	18	24	18	21	22	35	27	20	10915	1710
expenditure in household	99	133	128	152	162	164	163	152	178	165	147	81592	10950
n.f.	0	0	0	0	0	0	0	0	0	0	0	46	10
any	107	148	148	183	197	200	199	187	225	214	178	98870	13931
estimated no. of hhs. (00)	92485	35170	50013	52903	50132	34721	52652	47563	61516	77820	554976	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose			
	Rural												estd. (00)	sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andhra Pradesh															
cap. exp. in farm business	35	52	75	166	248	164	251	204	177	576	199	300520	10860	411	
curr. exp. in farm business	71	43	108	124	154	234	176	332	229	205	177	267217	13459	531	
exp. in farm business	106	95	182	290	402	399	427	536	405	781	376	567737	23183	901	
cap. exp. in non-farm business	55	175	49	27	32	62	19	27	112	43	54	81848	3682	99	
curr. exp. in non-farm business	52	9	13	5	43	2	12	33	53	9	22	33813	1380	56	
exp. in non-farm business	107	184	62	31	75	64	30	61	165	51	77	115661	5032	154	
household expenditure	705	634	638	547	438	428	264	273	237	113	413	622403	34794	1277	
expenditure on litigation	0	0	13	0	0	3	0	0	0	0	2	3057	155	4	
repayment of debt	8	1	8	1	9	1	4	4	18	22	7	11162	552	25	
financial invest. expenditure	0	4	5	0	0	0	0	0	0	0	1	1166	137	4	
others	74	82	92	130	77	105	274	127	175	33	124	187393	4864	171	
expenditure in household	787	721	756	678	524	537	543	404	430	168	547	825182	39778	1453	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1508580	60253	2264	
amount of loan (Rs. 00000)	75234	86812	183787	160539	197267	190483	180552	148903	168133	116871	1508580	x	x	x	x
Assam															
cap. exp. in farm business	28	0	35	378	69	164	150	56	335	299	182	4858	245	66	
curr. exp. in farm business	21	39	34	41	91	25	38	15	8	0	31	834	239	45	
exp. in farm business	50	39	69	419	160	189	188	71	343	299	213	5692	483	111	
cap. exp. in non-farm business	0	175	225	26	16	240	31	49	85	16	73	1947	310	59	
curr. exp. in non-farm business	8	15	54	38	40	48	155	90	44	75	62	1661	228	43	
exp. in non-farm business	8	190	279	64	55	288	186	139	129	92	135	3607	538	102	
household expenditure	522	693	494	235	585	450	472	391	444	430	431	11529	1634	271	
expenditure on litigation	0	1	9	4	3	3	35	12	5	0	8	221	72	26	
repayment of debt	21	4	4	0	104	0	0	1	10	0	15	395	102	14	
financial invest. expenditure	0	0	0	0	0	27	5	3	0	0	2	63	6	4	
others	399	73	143	278	93	42	114	383	69	180	196	5242	438	94	
expenditure in household	942	771	650	517	784	522	626	790	528	610	652	17449	2196	408	
n.f.	0	0	2	0	0	0	0	0	0	0	0	4	10	1	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	26752	3139	615	
amount of loan (Rs. 00000)	383	1342	1839	4586	3020	1310	2172	6197	5097	807	26752	x	x	x	x



Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)											amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose estd. (00)	Rural sam-ple (15)
	Rural													
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Bihar														
cap. exp. in farm business	9	45	114	311	137	135	195	252	576	232	81003	4076	495	
curr. exp. in farm business	24	11	28	39	36	66	38	130	44	50	17367	1825	204	
exp. in farm business	33	57	142	350	173	201	233	382	620	281	98370	5847	693	
cap. exp. in non-farm business	9	117	105	111	307	43	88	128	85	132	46043	1816	215	
curr. exp. in non-farm business	5	9	6	31	36	16	5	8	65	22	7723	531	58	
exp. in non-farm business	14	125	111	142	343	59	93	136	150	154	53766	2339	272	
household expenditure	731	589	564	359	332	551	420	206	179	395	138197	12765	966	
expenditure on litigation	0	0	4	2	8	0	1	1	0	2	801	36	5	
repayment of debt	5	6	4	12	14	45	3	8	2	9	3058	771	56	
financial invest. expenditure	0	4	0	0	0	1	0	0	0	0	120	43	7	
others	203	219	176	135	129	142	245	268	48	157	54971	4460	327	
expenditure in household	938	818	747	508	483	740	669	482	230	564	197146	17974	1352	
n.f.	15	0	0	0	0	0	4	0	0	1	386	101	3	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	349668	25516	2263	
amount of loan (Rs. 00000)	14563	16917	63178	34423	51719	21336	35551	39916	47473	349668	x	x	x	
Chhattisgarh														
cap. exp. in farm business	0	93	271	338	245	194	458	581	732	521	74474	2053	175	
curr. exp. in farm business	161	141	67	320	256	119	135	145	53	125	17870	2125	141	
exp. in farm business	161	234	338	658	500	313	593	725	786	647	92344	4107	311	
cap. exp. in non-farm business	591	321	408	64	105	82	0	30	16	68	9648	660	72	
curr. exp. in non-farm business	0	46	33	23	14	139	0	0	0	20	2918	278	26	
exp. in non-farm business	591	367	441	87	119	221	0	30	16	88	12566	918	96	
household expenditure	242	383	156	230	310	464	260	217	10	153	21828	2296	167	
expenditure on litigation	0	0	4	0	0	2	1	0	0	0	70	11	3	
repayment of debt	0	0	9	0	4	0	0	0	0	1	109	7	2	
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	6	17	53	26	67	1	146	28	188	111	15919	402	27	
expenditure in household	248	399	222	256	381	467	407	245	198	266	37926	2631	198	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	142836	7186	583	
amount of loan (Rs. 00000)	329	1313	6358	10761	13091	15830	7567	11252	66885	142836	x	x	x	

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of the purpose estd. (00)	Rural sam-ple (15)	
	Rural													
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Gujarat														
cap. exp. in farm business	0	0	24	384	144	258	135	154	148	348	242	178759	2706	143
curr. exp. in farm business	15	0	6	19	47	192	239	222	419	364	269	198264	5759	195
exp. in farm business	15	0	30	403	191	449	374	377	568	711	511	377023	8166	326
cap. exp. in non-farm business	3	598	36	40	123	13	41	49	107	26	57	41804	873	59
curr. exp. in non-farm business	11	0	25	8	20	0	24	19	0	10	12	8633	459	23
exp. in non-farm business	14	598	61	48	143	13	66	67	107	37	68	50437	1329	81
household expenditure	971	279	518	429	544	455	359	529	204	232	339	249582	7800	422
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	3	4	1
repayment of debt	0	0	0	5	3	8	2	4	39	1	8	5649	138	8
financial invest. expenditure	0	0	0	0	0	0	0	0	0	9	4	2742	6	1
others	0	124	391	115	120	74	199	23	83	10	70	51731	1581	70
expenditure in household	971	402	909	549	666	537	560	556	326	252	420	309708	9403	499
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	737169	17580	860
amount of loan (Rs. 00000)	4391	9164	28152	59396	46283	20765	56138	108086	108894	295899	737169	x	x	x
Haryana														
cap. exp. in farm business	17	0	143	218	265	213	146	190	457	424	348	135499	1964	141
curr. exp. in farm business	0	12	51	59	54	25	63	125	156	265	177	68873	1662	130
exp. in farm business	17	12	194	276	319	238	209	315	612	689	525	204372	3437	257
cap. exp. in non-farm business	443	77	212	80	137	93	98	119	33	40	65	25249	774	56
curr. exp. in non-farm business	0	0	61	16	4	45	24	24	0	23	19	7323	183	20
exp. in non-farm business	443	77	274	96	141	138	121	143	33	64	84	32572	957	76
household expenditure	540	906	481	547	357	617	436	474	228	215	319	124085	3998	257
expenditure on litigation	0	0	4	0	0	0	19	0	99	0	15	6025	51	3
repayment of debt	0	3	22	40	156	0	0	26	0	8	22	8468	298	16
financial invest. expenditure	0	0	0	1	0	0	74	0	0	0	4	1397	37	2
others	0	2	8	40	27	7	140	41	23	24	30	11605	502	54
expenditure in household	540	911	516	628	540	624	670	542	350	247	390	151580	4829	327
n.f.	0	0	16	0	0	0	0	0	5	0	1	426	39	2
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388950	8594	620
amount of loan (Rs. 00000)	1331	9134	7326	28923	31679	18275	18333	21006	57266	195678	388950	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Himachal Pradesh															
cap. exp. in farm business	0	0	0	34	72	48	45	45	146	94	88	5478	211	88	
curr. exp. in farm business	0	0	2	6	40	60	103	47	37	6	28	1761	90	30	
exp. in farm business	0	0	2	41	111	108	148	92	183	100	116	7239	297	116	
cap. exp. in non-farm business	0	0	144	21	184	138	39	142	382	492	337	20935	212	93	
curr. exp. in non-farm business	0	0	0	6	4	8	7	33	12	20	16	1009	30	18	
exp. in non-farm business	0	0	144	27	188	146	46	175	393	512	353	21945	242	111	
household expenditure	910	1000	740	197	539	259	516	536	319	264	338	21028	902	286	
expenditure on litigation	0	0	6	0	0	0	14	1	10	22	13	825	37	11	
repayment of debt	0	0	0	0	0	1	39	0	0	2	4	253	6	5	
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	90	0	108	735	162	486	236	196	94	100	175	10856	433	112	
expenditure in household	1000	1000	854	932	701	746	806	733	423	387	530	32962	1321	409	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	62146	1827	618	
amount of loan (Rs. 00000)	119	132	598	3345	2784	2972	5129	6068	12614	28385	62146	x	x	x	x
Jammu & Kashmir															
cap. exp. in farm business	0	1000	122	118	7	121	172	365	543	494	442	5130	160	75	
curr. exp. in farm business	0	0	0	0	30	0	50	0	149	111	91	1059	39	22	
exp. in farm business	0	1000	122	118	37	121	221	365	692	605	533	6188	198	97	
cap. exp. in non-farm business	0	0	812	22	243	237	0	146	110	246	188	2188	38	25	
curr. exp. in non-farm business	0	0	0	0	0	0	62	101	13	32	39	453	17	16	
exp. in non-farm business	0	0	812	22	243	237	62	246	123	278	227	2641	55	41	
household expenditure	1000	0	66	774	238	540	672	363	72	4	139	1618	102	52	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
repayment of debt	0	0	0	0	0	0	44	0	0	1	3	36	4	2	
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	86	482	102	0	26	114	111	97	1127	22	15	
expenditure in household	1000	0	66	860	720	642	716	389	185	116	240	2781	128	69	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11610	374	203	
amount of loan (Rs. 00000)	3	20	56	288	205	136	645	1796	2126	6335	11610	x	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)
	Rural													
	J harkhand													
cap. exp. in farm business	154	3	219	175	149	463	279	233	83	69	180	7464	1083	178
curr. exp. in farm business	25	103	15	133	34	60	25	10	47	14	46	1897	340	54
exp. in farm business	180	107	234	308	183	523	304	242	130	84	226	9360	1423	232
cap. exp. in non-farm business	0	225	215	219	454	53	218	138	62	59	208	8617	517	78
curr. exp. in non-farm business	0	0	43	12	17	1	161	19	0	117	47	1940	110	18
exp. in non-farm business	0	225	258	231	470	54	380	157	62	176	255	10556	626	96
household expenditure	255	440	389	410	264	271	256	503	618	364	381	15768	1803	212
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	19	0	6	14	0	0	0	0	4	181	41	3
financial invest. expenditure	0	0	0	2	0	0	0	0	0	0	0	13	1	1
others	565	228	100	48	77	137	60	98	190	377	134	5548	639	82
expenditure in household	820	668	508	461	347	422	316	601	808	740	519	21511	2462	296
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	41428	4431	617
amount of loan (Rs. 00000)	113	816	5498	6342	7882	2199	5163	3075	5238	5102	41428	x	x	x
Karnataka														
cap. exp. in farm business	116	22	84	65	171	255	209	264	230	386	262	168360	4318	240
curr. exp. in farm business	0	9	104	94	161	97	196	203	236	212	194	124609	5381	274
exp. in farm business	116	31	188	160	332	352	405	466	466	598	456	292969	9140	491
cap. exp. in non-farm business	218	260	104	55	117	62	71	142	223	134	136	87087	2003	96
curr. exp. in non-farm business	10	52	10	30	50	18	141	5	24	29	42	27238	539	45
exp. in non-farm business	229	312	115	85	167	80	213	147	246	164	178	114324	2482	140
household expenditure	615	343	685	678	443	485	278	289	171	152	274	175817	10282	581
expenditure on litigation	0	0	0	2	0	7	0	0	0	0	1	326	39	3
repayment of debt	0	122	2	20	0	21	0	2	0	29	11	7273	243	11
financial invest. expenditure	0	171	0	0	0	0	28	0	0	0	5	3169	59	3
others	40	21	11	56	57	54	76	95	116	57	76	48818	950	61
expenditure in household	655	657	697	755	501	568	382	386	288	238	366	235403	11497	655
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	642696	21864	1228
amount of loan (Rs. 00000)	1380	2756	15418	24379	59133	34990	95930	91254	131808	185648	642696	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)
	Rural													
	Kerala													
cap. exp. in farm business	13	2	73	23	65	101	89	74	95	136	105	102847	2016	114
curr. exp. in farm business	11	0	20	17	27	16	6	67	49	48	42	41499	1220	61
exp. in farm business	24	2	93	40	93	117	95	141	144	184	147	144347	3022	167
cap. exp. in non-farm business	66	12	247	110	96	46	41	75	68	165	113	111059	1648	119
curr. exp. in non-farm business	15	0	6	14	12	48	11	26	26	104	58	57445	654	49
exp. in non-farm business	81	12	254	124	108	94	52	102	94	269	172	168504	2206	163
household expenditure	700	776	506	616	553	619	467	568	375	315	412	404796	11603	856
expenditure on litigation	0	0	0	1	0	0	0	0	0	0	0	77	10	2
repayment of debt	17	28	14	30	61	21	55	41	78	40	49	47936	1685	92
financial invest. expenditure	0	0	30	2	11	1	15	16	22	15	15	14842	313	17
others	178	182	104	188	175	147	315	132	287	177	205	201578	3853	278
expenditure in household	895	987	653	837	799	789	853	758	762	547	681	669230	16378	1190
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	982080	19654	1419
amount of loan (Rs. 00000)	6863	6095	9652	40741	47283	38604	88642	108641	199826	435732	982080	x	x	x
	Madhya Pradesh													
cap. exp. in farm business	270	238	213	154	368	223	297	303	557	616	432	366543	7385	492
curr. exp. in farm business	30	101	66	62	253	256	243	262	188	200	199	168885	7219	347
exp. in farm business	300	339	279	216	621	479	540	565	745	816	630	535428	13658	807
cap. exp. in non-farm business	81	70	116	95	51	63	13	103	1	72	58	48928	1448	147
curr. exp. in non-farm business	0	27	9	13	8	10	36	2	1	0	7	6262	298	43
exp. in non-farm business	81	97	125	108	59	74	49	106	2	73	65	55190	1724	188
household expenditure	619	533	546	627	282	405	342	217	154	111	254	215868	11460	627
expenditure on litigation	0	7	21	0	0	0	5	0	0	0	1	970	94	7
repayment of debt	0	4	7	0	0	0	59	0	66	0	19	15776	361	13
financial invest. expenditure	0	0	0	0	5	0	0	0	0	0	0	235	21	2
others	0	19	22	49	34	43	5	113	33	1	30	25874	870	59
expenditure in household	619	564	596	676	320	448	411	330	253	112	305	258723	12462	694
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	849341	24522	1568
amount of loan (Rs. 00000)	4103	13112	22154	74319	45461	73404	84934	96552	159309	275994	849341	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)											amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			(13)	(14)
	Maharashtra														
cap. exp. in farm business	178	218	133	92	322	378	173	317	420	497	371	455826	9506	596	
curr. exp. in farm business	13	25	41	170	164	165	191	155	202	185	174	213260	11206	671	
exp. in farm business	191	243	174	262	486	543	364	472	622	682	545	669086	19594	1218	
cap. exp. in non-farm business	141	62	121	148	70	37	192	46	151	160	131	161186	2743	235	
curr. exp. in non-farm business	59	72	31	19	15	10	26	19	4	21	19	22732	1062	91	
exp. in non-farm business	200	134	152	167	85	47	218	65	155	181	150	183918	3788	325	
household expenditure	520	566	564	474	232	362	370	365	178	111	245	301217	9720	796	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	18	2	1	
repayment of debt	0	0	4	17	5	0	1	5	0	1	2	2852	96	13	
financial invest. expenditure	0	24	30	15	6	6	14	25	13	0	10	12100	263	27	
others	88	34	76	65	186	42	33	68	31	25	48	58823	1398	107	
expenditure in household	609	624	674	571	429	410	418	463	223	138	305	375011	11430	936	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1228015	32489	2338	
amount of loan (Rs. 00000)	6635	13511	39822	55243	77801	67422	138718	166879	195699	466285	1228015	x	x	x	
Orissa															
cap. exp. in farm business	188	441	315	258	135	190	69	253	64	13	206	49280	4067	271	
curr. exp. in farm business	58	74	173	150	180	172	348	105	68	32	145	34746	4589	267	
exp. in farm business	246	515	488	408	315	362	418	359	133	45	352	84026	8576	535	
cap. exp. in non-farm business	247	108	183	250	93	277	193	25	125	479	198	47411	1910	148	
curr. exp. in non-farm business	59	51	6	13	28	5	35	1	0	0	17	4029	579	43	
exp. in non-farm business	306	159	189	263	121	282	228	26	125	479	215	51441	2489	191	
household expenditure	410	269	273	167	407	155	168	204	25	122	219	52427	5433	400	
expenditure on litigation	1	0	0	0	0	0	0	0	0	0	0	9	2	1	
repayment of debt	0	0	0	15	0	146	0	0	0	0	14	3425	92	2	
financial invest. expenditure	15	0	2	25	21	0	31	294	603	286	105	25175	240	15	
others	23	58	48	122	136	55	155	119	114	68	94	22409	1912	111	
expenditure in household	448	327	322	329	564	356	355	616	742	476	433	103444	7634	526	
n.f.	0	0	0	0	0	0	0	0	0	0	0	8	1	1	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	238919	17463	1181	
amount of loan (Rs. 00000)	7607	22247	39807	41552	31471	19177	19657	15804	19496	22100	238919	x	x	x	

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Rural			
	all													800 & above	estd. (00)	sam-ple (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)						
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Punjab																
cap. exp. in farm business	0	21	3	9	4	12	52	166	118	452	339	166986	1248	98		
curr. exp. in farm business	0	0	111	14	1	31	51	3	162	117	99	48572	849	63		
exp. in farm business	0	21	114	23	5	42	103	170	280	569	438	215557	1975	155		
cap. exp. in non-farm business	0	0	9	13	33	233	72	25	115	103	93	45740	618	54		
curr. exp. in non-farm business	0	0	0	0	4	3	9	133	76	12	22	10823	158	18		
exp. in non-farm business	0	0	9	13	37	236	81	158	191	115	115	56562	767	70		
household expenditure	1000	592	732	656	613	472	752	596	237	198	302	148735	3805	353		
expenditure on litigation	0	0	4	3	0	0	20	0	0	30	22	10726	75	5		
repayment of debt	0	132	3	11	9	0	3	0	0	15	12	5717	88	12		
financial invest. expenditure	0	0	0	0	0	0	0	28	87	1	8	3803	92	3		
others	0	255	140	294	336	250	41	49	204	72	104	51454	1338	98		
expenditure in household	1000	979	877	964	958	722	816	673	529	315	448	220435	5264	461		
N.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	492554	7676	661		
amount of loan (Rs. 00000)	321	607	9792	24203	17248	14304	17504	31127	30480	346968	492554	x	x	x	x	
Rajasthan																
cap. exp. in farm business	49	397	303	116	95	107	276	183	432	442	297	250764	6254	461		
curr. exp. in farm business	9	29	53	168	90	112	116	57	78	111	96	80683	3784	306		
exp. in farm business	58	427	356	284	185	219	391	240	510	553	392	331447	9722	744		
cap. exp. in non-farm business	236	20	57	23	66	34	34	91	84	49	60	50324	1172	124		
curr. exp. in non-farm business	0	4	56	2	23	21	16	9	5	9	12	10472	309	39		
exp. in non-farm business	237	24	113	25	88	55	50	99	89	58	72	60796	1479	162		
household expenditure	609	544	470	583	685	696	467	574	315	204	433	365468	13288	897		
expenditure on litigation	0	0	0	0	2	10	0	0	0	0	1	845	25	4		
repayment of debt	95	0	7	0	2	3	6	49	32	6	16	13737	325	22		
financial invest. expenditure	0	0	3	0	0	0	0	0	10	7	4	3325	85	3		
others	2	6	50	107	38	17	85	36	42	172	81	68475	1234	92		
expenditure in household	706	549	530	690	727	726	559	659	399	389	535	451850	14633	995		
N.f.	0	0	1	0	0	0	0	2	1	0	1	481	8	6		
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	844574	23752	1755		
amount of loan (Rs. 00000)	2064	10545	30010	51529	93664	62411	92376	115264	167096	219414	844574	x	x	x	x	

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	(14)
	Tamil Nadu														
cap. exp. in farm business	1	59	43	53	57	94	121	82	192	328	145	148399	3878	217	
curr. exp. in farm business	14	14	28	63	58	70	174	186	81	226	116	119385	5541	273	
exp. in farm business	14	74	71	116	115	163	295	268	273	554	261	267784	8912	464	
cap. exp. in non-farm business	58	262	26	51	49	25	30	137	197	27	82	83906	1912	73	
curr. exp. in non-farm business	33	41	6	127	43	8	56	36	28	27	44	44894	1648	44	
exp. in non-farm business	90	303	31	178	92	32	86	173	225	54	126	128800	3445	114	
household expenditure	894	595	760	606	670	644	435	477	305	263	477	489015	22211	1005	
expenditure on litigation	0	0	45	0	0	0	0	0	0	0	4	3783	20	1	
repayment of debt	1	0	3	13	6	73	23	14	19	21	18	17987	521	31	
financial invest. expenditure	0	0	4	7	1	0	17	5	1	1	4	4058	283	11	
others	0	28	86	80	117	87	144	63	176	106	111	113700	2503	128	
expenditure in household	895	623	897	705	793	804	620	558	502	392	613	628544	24739	1146	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1025128	34533	1604	
amount of loan (Rs. 00000)	16479	26367	84712	135995	114406	49013	104360	93492	196312	203992	1025128	x	x	x	
	Uttaranchal														
cap. exp. in farm business	368	36	211	110	138	305	621	293	230	278	233	3099	193	46	
curr. exp. in farm business	0	0	244	0	0	0	0	20	0	225	66	872	73	6	
exp. in farm business	368	36	455	110	138	305	621	312	230	502	298	3971	266	52	
cap. exp. in non-farm business	519	0	19	185	74	0	0	34	222	138	121	1613	61	18	
curr. exp. in non-farm business	0	0	0	0	0	0	335	0	76	0	36	482	18	3	
exp. in non-farm business	519	0	19	185	74	0	335	34	298	138	157	2095	80	21	
household expenditure	113	962	519	599	737	606	45	622	448	354	516	6862	281	46	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
repayment of debt	0	3	0	0	0	0	0	0	0	0	0	3	1	1	
financial invest. expenditure	0	0	0	0	0	9	0	0	0	0	0	2	2	1	
others	0	0	7	106	51	81	0	32	24	5	28	375	36	11	
expenditure in household	113	964	526	705	788	695	45	654	473	359	544	7243	320	58	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13308	661	128	
amount of loan (Rs. 00000)	49	1266	610	1500	701	272	661	1745	3437	3067	13308	x	x	x	



Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)											amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			(13)
Uttar Pradesh														
cap. exp. in farm business	103	81	153	188	240	270	263	303	460	588	357	400155	14383	1074
curr. exp. in farm business	8	122	26	23	151	84	134	204	153	136	117	131450	6325	441
exp. in farm business	111	204	179	210	391	353	397	507	613	725	475	531605	20273	1483
cap. exp. in non-farm business	116	132	77	47	89	160	163	48	51	95	92	102637	3999	349
curr. exp. in non-farm business	58	60	21	15	6	66	0	38	29	2	18	20015	1261	82
exp. in non-farm business	174	192	97	62	94	226	163	86	81	97	109	122652	5258	430
household expenditure	647	508	538	644	432	384	382	336	244	130	343	384673	25686	1872
expenditure on litigation	31	0	2	0	17	0	1	12	10	3	5	5555	187	14
repayment of debt	0	4	55	5	1	11	2	7	21	2	10	11397	562	36
financial invest. expenditure	1	0	0	0	0	1	0	0	1	0	0	255	57	8
others	36	89	129	65	65	24	56	52	30	42	55	61577	3262	256
expenditure in household	716	601	724	714	514	419	441	407	306	177	414	463457	29462	2165
n.f.	0	3	0	14	0	1	0	0	0	1	2	2549	221	14
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1120263	51796	3879
amount of loan (Rs. 00000)	8925	33311	95860	133575	82772	70543	139539	97702	139011	319024	1120263	x	x	x
West Bengal														
cap. exp. in farm business	178	83	131	232	205	174	208	237	178	343	204	79236	5037	411
curr. exp. in farm business	45	39	72	96	69	109	87	79	94	151	91	35226	3605	286
exp. in farm business	223	122	204	328	274	282	295	316	272	494	295	114462	8470	689
cap. exp. in non-farm business	322	150	204	81	103	168	92	76	77	94	111	43083	3829	359
curr. exp. in non-farm business	57	304	264	46	98	61	41	207	5	1	91	35202	2503	163
exp. in non-farm business	379	454	468	127	201	229	133	284	82	96	202	78286	6257	517
household expenditure	314	250	254	412	371	297	477	283	374	135	326	126619	10009	747
expenditure on litigation	0	1	1	6	2	0	0	1	0	0	1	397	60	10
repayment of debt	25	39	5	2	17	8	0	6	1	0	6	2414	304	23
financial invest. expenditure	24	0	0	17	3	4	0	0	0	30	6	2244	120	12
others	34	132	68	107	126	141	94	110	270	56	141	54722	2882	205
expenditure in household	397	421	328	544	518	450	572	400	645	221	480	186396	13237	985
n.f.	1	3	0	1	7	38	0	0	0	190	24	9302	112	12
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388445	26539	2113
amount of loan (Rs. 00000)	8459	17143	40507	33384	38398	25090	38527	47945	97141	41852	388445	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose estd. (00)	Rural sam-ple (15)	
	Rural													
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
India														
cap. exp. in farm business	58	114	121	162	185	193	203	215	291	422	268	2988998	81932	6014
curr. exp. in farm business	46	48	66	83	115	150	154	172	158	168	142	1577781	75476	4453
exp. in farm business	104	163	187	245	300	344	357	388	448	590	410	4566779	151187	10176
cap. exp. in non-farm business	89	158	89	69	87	76	78	77	109	100	92	1025616	30409	2654
curr. exp. in non-farm business	42	44	31	30	30	22	32	31	19	26	28	307476	12356	1005
exp. in non-farm business	131	202	120	100	117	98	110	108	127	127	120	1333091	42305	3633
household expenditure	679	544	559	538	464	464	375	398	256	186	350	3897698	190816	12773
expenditure on litigation	2	0	11	0	2	2	1	1	4	4	3	33722	880	104
repayment of debt	7	6	13	9	13	14	13	13	26	12	14	158684	6264	408
financial invest. expenditure	2	4	4	4	2	1	9	10	13	6	7	74811	1769	127
others	73	80	106	103	100	76	135	82	125	74	96	1068805	33927	2629
expenditure in household	763	634	693	654	582	557	533	504	424	280	470	5233720	229106	15797
n.r.	1	1	0	2	0	1	0	0	0	3	1	13187	493	41
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11146778	391898	28094
amount of loan (Rs. 00000)	160230	274882	688616	929731	965813	729990	1137825	1202101	1758891	3298700	11146778	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
cap. exp. in farm business	5	45	10	0	25	9	146	100	19	13	27	27549	476	38
curr. exp. in farm business	1	54	3	19	6	1	2	23	11	103	60	60150	459	35
exp. in farm business	6	99	13	20	31	10	148	122	30	116	87	87698	897	69
cap. exp. in non-farm business	139	61	104	210	100	88	17	29	24	96	86	86647	1105	109
curr. exp. in non-farm business	114	10	29	23	49	8	46	22	25	46	41	41035	606	57
exp. in non-farm business	253	71	133	233	149	96	63	51	50	142	127	127682	1708	165
household expenditure	647	748	712	647	630	799	647	559	665	518	586	591076	11027	834
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	33	57	23	31	7	5	0	35	5	2	11	10673	363	23
financial invest. expenditure	0	0	27	1	0	0	1	0	0	59	32	32274	32	4
others	62	25	93	68	184	90	140	233	251	164	158	159110	1833	138
expenditure in household	742	830	854	747	821	894	789	827	920	742	786	793132	12966	982
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1008513	15118	1168
amount of loan (Rs. 00000)	43703	36639	43959	52681	40623	31047	54755	70033	110684	524387	1008513	x	x	x
	Assam													
cap. exp. in farm business	0	8	0	231	0	0	8	0	0	64	46	501	3	5
curr. exp. in farm business	0	0	0	0	0	0	0	0	0	9	5	57	1	1
exp. in farm business	0	8	0	231	0	0	8	0	0	73	51	558	3	6
cap. exp. in non-farm business	0	156	3	0	299	310	246	176	160	5	83	919	51	19
curr. exp. in non-farm business	0	0	0	21	19	12	313	57	51	56	49	535	24	14
exp. in non-farm business	0	156	3	21	318	322	558	233	212	61	132	1453	75	33
household expenditure	837	836	615	368	438	671	211	585	152	83	238	2617	138	79
expenditure on litigation	0	0	0	0	0	0	0	0	42	6	7	75	6	3
repayment of debt	0	0	0	0	9	7	5	21	0	29	19	211	13	7
financial invest. expenditure	0	0	0	0	0	0	110	0	6	101	62	677	5	3
others	163	0	382	380	234	0	108	161	589	646	492	5411	70	28
expenditure in household	1000	836	997	748	682	678	434	767	788	866	817	8991	232	120
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11001	309	158
amount of loan (Rs. 00000)	307	251	282	378	1594	402	225	253	920	6389	11001	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose estd. (00)	Urban sam-ple (15)	
	Urban													
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Bihar													
cap. exp. in farm business	266	0	0	0	27	72	57	17	62	47	47	1757	64	19
curr. exp. in farm business	53	3	36	3	0	310	8	1	10	147	57	2158	70	11
exp. in farm business	319	3	36	3	27	382	65	18	72	194	104	3916	134	30
cap. exp. in non-farm business	0	72	38	193	44	37	186	46	247	446	181	6819	191	52
curr. exp. in non-farm business	0	25	26	23	27	129	26	0	36	26	31	1152	158	22
exp. in non-farm business	0	97	64	216	71	166	212	46	283	472	211	7971	349	74
household expenditure	154	813	99	579	139	67	229	422	299	195	279	10518	524	131
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	5	38	709	53	35	40	0	0	0	0	59	2207	78	15
financial invest. expenditure	0	0	19	0	9	0	0	89	45	0	30	1119	29	4
others	435	48	73	149	719	345	494	425	301	139	315	11861	331	61
expenditure in household	594	900	900	781	902	452	723	936	645	334	682	25705	959	209
n.f.	87	0	0	0	0	0	0	0	0	0	3	107	7	1
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	37699	1376	308
amount of loan (Rs. 00000)	1235	726	2629	2197	2155	2909	3169	7245	8865	6568	37699	x	x	x
	Chhattisgarh													
cap. exp. in farm business	0	0	0	4	0	0	16	0	46	37	30	1773	21	8
curr. exp. in farm business	0	0	0	9	0	0	24	107	1	3	12	726	32	11
exp. in farm business	0	0	0	13	0	0	40	107	47	41	43	2499	52	18
cap. exp. in non-farm business	593	620	91	208	65	17	5	0	196	288	200	11732	113	31
curr. exp. in non-farm business	21	0	87	0	88	0	279	181	4	0	33	1957	79	11
exp. in non-farm business	614	620	178	208	153	17	284	181	199	288	233	13689	193	42
household expenditure	386	342	310	768	734	559	510	672	693	332	527	30894	567	118
expenditure on litigation	0	0	0	0	0	0	0	0	50	0	16	927	3	1
repayment of debt	0	38	199	0	0	0	92	0	2	0	6	341	18	4
financial invest. expenditure	0	0	0	0	0	0	0	0	4	0	1	66	1	1
others	0	0	313	11	113	424	74	40	5	339	174	10231	71	17
expenditure in household	386	380	822	779	847	983	676	712	754	671	724	42460	660	140
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58648	882	195
amount of loan (Rs. 00000)	815	312	347	1938	2432	3184	2476	5192	18370	23581	58648	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)
	Urban													
	Delhi													
cap. exp. in farm business	0	0	0	0	0	0	0	0	0	0	0	71	1	1
curr. exp. in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	0
exp. in farm business	0	0	0	0	0	0	0	0	0	0	0	71	1	1
cap. exp. in non-farm business	477	0	0	6	0	0	79	898	177	189	181	6178	114	14
curr. exp. in non-farm business	0	0	0	0	0	0	839	0	0	85	111	3799	29	2
exp. in non-farm business	477	0	0	6	0	0	918	898	177	274	293	9977	128	15
household expenditure	451	127	1000	994	1000	1000	82	51	117	585	533	18160	198	38
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial invest. expenditure	0	873	0	0	0	0	0	0	593	23	69	2336	9	3
others	72	0	0	0	0	0	0	51	113	115	104	3551	24	12
expenditure in household	523	1000	1000	994	1000	1000	82	102	823	724	705	24048	231	53
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	34095	360	68
amount of loan (Rs. 00000)	432	115	2	902	247	13	1699	101	2681	27904	34095	x	x	x
	Gujarat													
cap. exp. in farm business	22	0	0	0	2	2	1	5	2	29	18	9951	66	13
curr. exp. in farm business	0	23	0	11	0	0	1	15	7	4	5	2895	116	26
exp. in farm business	23	23	0	11	2	2	2	20	9	33	23	12846	182	39
cap. exp. in non-farm business	3	20	62	258	288	80	30	115	33	184	138	76646	730	89
curr. exp. in non-farm business	2	58	16	41	18	10	17	37	11	24	22	11948	319	37
exp. in non-farm business	5	78	78	299	306	89	47	152	44	208	160	88594	1048	126
household expenditure	927	885	901	606	578	642	805	717	860	722	751	417229	5901	563
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	97	19	1
repayment of debt	0	0	0	48	0	0	0	0	7	8	7	3917	71	5
financial invest. expenditure	0	0	0	0	0	0	0	11	0	4	3	1687	19	7
others	45	14	22	35	113	266	146	99	80	25	56	30874	636	87
expenditure in household	972	899	922	690	691	908	951	828	947	759	817	453804	6543	657
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	555244	7576	803
amount of loan (Rs. 00000)	9166	2485	9302	12389	14880	17312	18534	35303	116640	319232	555244	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
cap. exp. in farm business	0	0	17	0	82	7	3	32	3	41	29	4520	94	19
curr. exp. in farm business	0	0	10	0	0	485	0	0	54	9	20	3126	71	7
exp. in farm business	0	0	27	0	82	493	3	32	57	50	49	7646	153	25
cap. exp. in non-farm business	411	0	941	34	59	189	28	1	234	400	289	45413	302	60
curr. exp. in non-farm business	22	0	0	32	5	0	0	0	12	10	7	1141	51	13
exp. in non-farm business	433	0	941	65	65	189	28	2	245	410	297	46555	345	72
household expenditure	527	984	31	808	826	211	259	579	486	333	378	59358	1053	151
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	307	13	5	20	3152	24	3
financial invest. expenditure	0	0	0	0	0	0	0	0	66	8	10	1625	18	2
others	40	16	1	127	27	107	710	79	132	195	246	38603	414	73
expenditure in household	567	1000	32	935	853	318	969	966	697	541	655	102739	1505	227
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	156940	1939	317
amount of loan (Rs. 00000)	1223	1230	8766	4323	9414	3149	27634	8261	15694	77246	156940	x	x	x
Himachal Pradesh														
cap. exp. in farm business	0	0	0	0	0	0	0	158	12	3	8	315	9	7
curr. exp. in farm business	0	0	67	0	10	0	0	0	0	0	1	24	1	2
exp. in farm business	0	0	67	0	10	0	0	158	12	3	9	339	11	9
cap. exp. in non-farm business	0	875	0	0	45	945	103	118	92	305	251	9997	28	26
curr. exp. in non-farm business	0	0	0	0	0	0	0	187	0	15	15	601	6	7
exp. in non-farm business	0	875	0	0	45	945	103	305	92	319	266	10598	35	33
household expenditure	0	125	733	1000	945	55	163	130	804	152	310	12361	72	45
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	7	0	327	238	9483	3	2
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1000	0	200	0	0	0	734	401	91	165	152	6063	35	25
expenditure in household	1000	125	933	1000	945	55	897	538	896	644	701	27907	109	72
n.f.	0	0	0	0	0	0	0	0	0	34	25	985	7	1
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	39829	155	111
amount of loan (Rs. 00000)	11	3	65	69	2007	286	322	953	7143	28969	39829	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Urban					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)	(14)	(15)	
						Jammu & Kashmir												
cap. exp. in farm business	0	0	0	0	0	0	0	0	251	0	1	3	41	2	2			
curr. exp. in farm business	0	0	0	0	0	0	0	0	0	4	0	1	11	0	2			
exp. in farm business	0	0	0	0	0	0	0	251	0	4	1	4	52	2	4			
cap. exp. in non-farm business	0	0	0	0	0	67	0	154	0	778	62	155	2207	58	30			
curr. exp. in non-farm business	0	0	0	57	0	88	214	0	0	41	58	55	788	9	19			
exp. in non-farm business	0	0	0	57	0	155	214	154	0	819	120	210	2995	67	48			
household expenditure	311	0	0	943	1000	845	0	169	0	169	557	507	7238	59	50			
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
repayment of debt	0	0	0	0	0	0	0	0	0	0	4	3	46	2	3			
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
others	689	0	1000	0	0	0	786	426	0	9	318	276	3947	32	21			
expenditure in household	1000	0	1000	943	1000	845	786	595	0	178	879	787	11231	94	74			
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
any	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	14278	162	124			
amount of loan (Rs. 00000)	9	0	9	52	4	127	6	118	6	1830	12123	14278	x	x	x			
						Jharkhand												
cap. exp. in farm business	0	0	0	0	0	0	0	0	0	34	0	7	318	1	1			
curr. exp. in farm business	0	0	0	54	0	0	0	0	0	5	27	12	533	3	3			
exp. in farm business	0	0	0	54	0	0	0	0	0	39	27	20	851	4	4			
cap. exp. in non-farm business	596	693	0	201	16	0	28	3	0	16	524	203	8793	66	17			
curr. exp. in non-farm business	20	0	0	0	0	0	15	0	0	30	0	9	390	9	5			
exp. in non-farm business	616	693	0	201	16	0	43	3	0	46	524	212	9183	75	22			
household expenditure	367	104	489	722	389	543	201	340	0	511	212	338	14621	334	103			
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
others	18	202	511	22	595	457	756	657	0	404	237	430	18590	243	42			
expenditure in household	384	307	1000	744	984	1000	957	997	0	915	449	768	33210	562	141			
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	43244	618	166			
amount of loan (Rs. 00000)	430	105	95	1567	3715	1609	6592	4905	4905	9464	14762	43244	x	x	x			

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Urban			
	all													800 & above	estd. (00)	sam-ple (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)						
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above						
cap. exp. in farm business	0	169	20	5	25	4	120	32	1	36	31	11275	116	18		
curr. exp. in farm business	2	0	0	19	0	10	0	234	24	17	37	13481	239	21		
exp. in farm business	2	169	20	24	25	14	120	266	25	53	68	24756	351	37		
cap. exp. in non-farm business	128	69	139	277	332	312	35	68	170	239	199	73125	763	100		
curr. exp. in non-farm business	10	0	45	19	36	83	42	30	41	25	31	11542	324	61		
exp. in non-farm business	138	69	183	296	367	395	76	98	211	263	231	84667	1078	160		
household expenditure	850	761	784	668	542	506	750	590	652	542	598	219345	4638	542		
expenditure on litigation	0	0	0	0	0	0	10	0	0	0	0	175	1	1		
repayment of debt	0	0	0	7	0	0	0	0	4	1	2	569	54	4		
financial invest. expenditure	0	0	0	0	0	0	0	0	23	42	25	8987	127	10		
others	11	2	13	5	66	85	44	46	86	98	77	28115	346	60		
expenditure in household	860	763	797	680	608	591	804	636	764	684	702	257191	5145	613		
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	366614	6453	796		
amount of loan (Rs. 00000)	6760	4929	13289	15563	14425	13411	17431	36230	67373	177202	366614	x	x	x		
Kerala																
cap. exp. in farm business	0	0	17	20	52	57	18	11	0	5	9	4269	187	23		
curr. exp. in farm business	0	0	0	0	0	1	0	1	3	5	3	1529	73	14		
exp. in farm business	0	0	17	20	52	58	18	12	3	9	12	5798	260	37		
cap. exp. in non-farm business	30	585	10	75	156	183	88	166	66	199	163	80831	921	117		
curr. exp. in non-farm business	0	0	26	2	3	1	16	10	44	40	32	15657	316	42		
exp. in non-farm business	30	585	36	77	159	184	104	176	110	238	194	96488	1217	154		
household expenditure	929	351	299	455	684	639	826	697	488	546	575	285383	4240	517		
expenditure on litigation	0	0	0	0	0	12	0	0	0	0	0	200	7	1		
repayment of debt	0	0	557	310	39	13	6	11	26	15	32	15994	280	45		
financial invest. expenditure	0	0	1	72	11	5	0	0	20	13	12	5918	96	10		
others	42	63	90	67	53	90	46	104	352	177	174	86491	868	126		
expenditure in household	970	415	947	903	789	759	878	812	886	752	794	393986	5257	671		
n.f.	0	0	0	0	0	0	0	0	0	1	0	173	1	1		
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	496445	6510	829		
amount of loan (Rs. 00000)	4653	10034	11190	7355	8623	16162	47322	43902	79893	267310	496445	x	x	x		



Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Madhya Pradesh														
cap. exp. in farm business	0	0	5	51	39	8	15	12	7	14	13	6039	153	41
curr. exp. in farm business	13	10	47	76	13	14	12	15	4	28	20	9075	165	31
exp. in farm business	13	10	52	127	52	22	27	27	11	42	33	15114	295	67
cap. exp. in non-farm business	111	658	205	71	64	152	403	251	103	28	101	45909	824	111
curr. exp. in non-farm business	23	14	1	26	10	6	1	35	2	36	21	9625	79	34
exp. in non-farm business	135	672	205	96	73	158	404	286	105	65	123	55534	894	143
household expenditure	633	289	725	649	691	747	545	621	867	857	805	364340	3793	389
expenditure on litigation	0	3	0	0	0	0	0	0	0	1	1	240	2	2
repayment of debt	0	0	1	0	0	0	0	29	0	0	1	368	5	2
financial invest. expenditure	0	0	0	13	2	11	0	16	0	0	1	401	8	5
others	219	27	16	115	182	63	24	22	17	35	37	16749	396	58
expenditure in household	852	319	743	777	874	820	569	688	884	893	844	382098	4188	452
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	452747	5322	649
amount of loan (Rs. 00000)	1787	4416	7808	7198	18907	7774	39994	12566	120780	231517	452747	x	x	x
Maharashtra														
cap. exp. in farm business	4	56	8	2	16	6	26	18	32	110	69	94220	611	67
curr. exp. in farm business	0	0	11	1	14	5	1	9	8	5	6	8115	229	34
exp. in farm business	4	56	19	2	30	11	27	27	39	115	75	102336	826	97
cap. exp. in non-farm business	20	40	55	106	291	94	49	81	109	318	217	293904	1432	235
curr. exp. in non-farm business	33	90	24	82	10	38	35	13	8	17	18	24619	546	100
exp. in non-farm business	52	130	79	188	301	132	84	95	116	335	235	318523	1963	330
household expenditure	857	751	759	695	581	619	775	595	561	394	500	678641	9338	1296
expenditure on litigation	0	3	52	0	1	0	0	0	1	3	2	3132	95	5
repayment of debt	0	6	3	3	1	38	12	101	11	1	13	17826	219	27
financial invest. expenditure	8	0	0	32	21	113	77	93	108	46	65	87740	662	68
others	79	55	88	80	66	63	26	88	161	105	108	147156	1344	181
expenditure in household	944	814	902	810	668	832	889	878	842	549	689	934495	11282	1546
n.f.	0	0	0	0	1	24	0	1	2	0	1	1429	25	5
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1356783	13844	1932
amount of loan (Rs. 00000)	11000	9986	15373	34968	42214	25735	82300	111419	310148	713640	1356783	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)											amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Urban
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Orissa														
cap. exp. in farm business	3	0	3	57	1	46	6	0	11	151	63	8863	50	10
curr. exp. in farm business	0	326	0	0	0	0	0	0	23	96	41	5792	56	4
exp. in farm business	3	326	3	57	1	46	6	0	35	247	105	14655	106	14
cap. exp. in non-farm business	470	0	108	196	205	11	148	6	359	410	271	37917	316	39
curr. exp. in non-farm business	0	207	109	76	10	0	2	7	79	1	25	3474	88	17
exp. in non-farm business	470	207	217	272	215	11	150	12	438	411	296	41391	404	56
household expenditure	297	449	780	588	624	818	534	935	96	308	429	59998	1169	151
expenditure on litigation	0	0	0	0	0	8	0	0	0	0	0	44	4	1
repayment of debt	60	0	0	0	0	0	1	9	2	0	2	313	25	6
financial invest. expenditure	0	0	0	4	58	96	81	0	0	8	21	2892	80	10
others	168	19	0	79	101	22	229	43	429	27	147	20603	279	41
expenditure in household	526	467	780	671	784	943	844	988	527	342	599	83850	1544	207
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	139895	1999	274
amount of loan (Rs. 00000)	1200	530	3002	5802	5482	5713	19931	17360	29316	51559	139895	x	x	x
Punjab														
cap. exp. in farm business	0	0	0	41	0	2	8	12	6	39	25	4127	66	18
curr. exp. in farm business	0	0	19	0	0	0	1	26	7	10	11	1851	18	8
exp. in farm business	0	0	19	41	0	2	9	38	12	49	36	5978	83	26
cap. exp. in non-farm business	75	13	0	25	0	5	120	48	136	387	244	41054	194	42
curr. exp. in non-farm business	155	0	13	0	11	4	14	4	67	57	47	7836	141	30
exp. in non-farm business	230	13	13	25	11	9	134	51	204	444	291	48890	298	70
household expenditure	741	480	678	636	517	984	831	160	316	301	331	55642	1225	267
expenditure on litigation	0	0	0	1	0	0	0	0	0	0	0	4	2	1
repayment of debt	0	0	0	129	167	0	0	55	1	0	15	2579	48	4
financial invest. expenditure	0	0	0	0	0	0	0	0	3	4	3	507	5	2
others	29	507	289	168	305	5	25	696	465	202	325	54592	520	80
expenditure in household	770	987	968	934	989	989	857	911	784	507	674	113323	1771	347
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	168191	2139	437
amount of loan (Rs. 00000)	1738	414	1364	3208	4195	3491	4752	26444	33670	88914	168191	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Urban		
	all													estd. (00)	sam-ple (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
cap. exp. in farm business	0	0	0	0	13	30	12	66	19	21	21	4279	99	18	
curr. exp. in farm business	0	0	0	0	4	19	3	5	3	8	5	1015	29	13	
exp. in farm business	0	0	0	0	17	49	14	71	22	29	26	5294	128	31	
cap. exp. in non-farm business	2	159	16	123	45	62	162	89	123	101	105	21035	347	85	
curr. exp. in non-farm business	0	17	24	4	25	42	38	65	17	71	39	7758	179	43	
exp. in non-farm business	2	176	40	127	70	104	199	154	140	172	144	28793	512	126	
household expenditure	563	308	923	714	734	693	395	661	443	276	456	91295	2430	349	
expenditure on litigation	0	39	0	0	3	0	0	0	0	0	1	158	5	3	
repayment of debt	310	0	0	7	0	94	33	0	148	0	72	14370	178	9	
financial invest. expenditure	0	0	0	0	0	0	0	0	0	7	2	364	4	2	
others	125	477	37	153	176	60	358	113	243	516	297	59530	526	85	
expenditure in household	998	824	960	873	913	847	786	774	834	799	828	165718	3049	442	
n.f.	0	0	0	0	0	0	0	0	4	0	1	299	6	1	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	200105	3615	579	
amount of loan (Rs. 00000)	5801	2538	4473	3075	10725	10163	19289	16259	74073	53710	200105	x	x	x	x
Tamil Nadu															
cap. exp. in farm business	10	0	0	14	0	20	5	14	30	7	11	7095	199	22	
curr. exp. in farm business	0	0	3	8	2	19	52	3	9	6	10	6509	310	32	
exp. in farm business	10	0	3	22	2	39	57	17	39	13	21	13604	506	52	
cap. exp. in non-farm business	18	95	54	36	76	20	161	115	37	183	112	72954	827	100	
curr. exp. in non-farm business	12	69	72	51	81	57	38	48	57	87	66	43175	930	90	
exp. in non-farm business	30	163	126	86	157	76	199	162	94	270	178	116128	1688	184	
household expenditure	902	736	692	665	676	807	615	586	620	598	643	419031	10816	1197	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
repayment of debt	17	4	9	71	19	10	52	10	14	1	15	9761	264	33	
financial invest. expenditure	0	0	0	0	2	37	0	0	2	0	2	1429	34	4	
others	41	96	171	155	144	31	77	225	230	117	141	91677	1356	148	
expenditure in household	960	837	872	891	841	885	744	821	867	717	801	521898	12188	1349	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	651631	13938	1549	
amount of loan (Rs. 00000)	21921	33734	41089	40104	31077	31142	54907	59965	101295	236397	651631	x	x	x	x

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Urban			
	all													800 & above	estd. (00)	sam-ple (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)						
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above						
cap. exp. in farm business	0	0	0	0	9	0	0	23	0	0	1	12	4	3		
curr. exp. in farm business	0	0	156	372	0	0	0	5	0	0	11	151	4	3		
exp. in farm business	0	0	156	372	9	0	23	16	0	0	12	163	8	6		
cap. exp. in non-farm business	0	826	485	0	616	237	359	496	166	75	165	2285	25	16		
curr. exp. in non-farm business	40	0	0	0	0	101	0	135	0	59	45	617	8	5		
exp. in non-farm business	40	826	485	0	616	337	359	631	166	134	210	2902	33	21		
household expenditure	960	124	167	628	357	386	536	157	520	601	538	7434	130	55		
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
repayment of debt	0	0	9	0	0	0	0	0	22	0	3	43	3	2		
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
others	0	50	184	0	0	277	82	196	292	265	237	3273	37	19		
expenditure in household	960	174	359	628	357	663	618	353	834	866	777	10750	170	76		
n.f.	0	0	0	0	18	0	0	0	0	0	1	11	1	1		
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13827	210	103		
amount of loan (Rs. 00000)	21	577	342	260	624	228	171	245	1832	9528	13827	x	x	x		
Uttar Pradesh																
cap. exp. in farm business	117	1	56	73	107	12	21	4	180	100	86	23014	464	73		
curr. exp. in farm business	25	0	3	38	3	13	7	12	12	9	11	2915	166	37		
exp. in farm business	142	1	59	110	109	25	28	16	192	109	97	25929	621	108		
cap. exp. in non-farm business	92	16	41	256	209	130	167	313	81	232	183	48901	1112	183		
curr. exp. in non-farm business	2	44	85	76	23	11	38	16	30	18	28	7373	339	70		
exp. in non-farm business	95	61	126	332	231	140	205	329	112	250	210	56274	1425	250		
household expenditure	728	906	455	499	473	751	659	506	598	375	526	140835	5486	696		
expenditure on litigation	0	0	3	0	0	1	0	0	0	0	0	52	7	2		
repayment of debt	13	1	210	19	1	3	5	0	1	0	10	2774	132	15		
financial invest. expenditure	0	0	0	13	13	1	13	54	6	9	12	3161	41	11		
others	21	32	146	27	174	79	89	95	92	258	145	38898	734	102		
expenditure in household	763	938	814	558	659	834	767	655	697	641	693	185720	6374	819		
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	267923	8151	1146		
amount of loan (Rs. 00000)	12523	5654	9759	15528	33128	18847	27932	22519	40473	81560	267923	x	x	x		

Table 15: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over purpose of loan for each household assets holding class

purpose of loan	household assets holding class (Rs. 000)										800 & above	all	amount of cash loan (Rs. 00,000)	no. of hh. rep. the purpose	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
West Bengal															
cap. exp. in farm business	2	0	6	2	10	0	66	38	5	7	14	4625	92	19	
curr. exp. in farm business	0	16	5	4	0	70	0	8	1	0	3	1164	132	20	
exp. in farm business	3	16	11	6	10	70	66	47	6	7	17	5788	224	39	
cap. exp. in non-farm business	19	192	51	281	122	148	130	84	193	236	187	62539	718	150	
curr. exp. in non-farm business	12	28	16	69	128	123	19	16	35	41	41	13564	505	74	
exp. in non-farm business	31	220	67	350	250	271	149	100	228	277	227	76103	1215	222	
household expenditure	885	749	812	617	706	450	646	605	526	627	620	207328	5052	748	
expenditure on litigation	0	0	2	0	2	5	0	0	0	0	0	104	12	5	
repayment of debt	37	6	2	0	12	160	77	18	1	1	13	4372	122	19	
financial invest. expenditure	0	3	0	0	0	0	0	25	35	2	11	3564	52	6	
others	45	6	107	26	20	44	62	205	203	86	112	37354	631	124	
expenditure in household	967	764	922	644	740	659	785	853	765	716	755	252722	5825	894	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	334613	7098	1135	
amount of loan (Rs. 00000)	9453	5877	8918	22237	12787	7232	22675	41254	62892	141288	334613	x	x	x	
India															
cap. exp. in farm business	18	25	10	13	30	16	37	29	23	42	33	215670	2796	452	
curr. exp. in farm business	3	19	6	14	5	22	9	26	8	25	19	121578	2183	331	
exp. in farm business	22	45	16	27	35	37	45	56	31	68	52	337248	4871	761	
cap. exp. in non-farm business	84	144	122	163	162	103	113	93	103	219	165	1075899	10341	1759	
curr. exp. in non-farm business	46	36	39	46	35	31	31	25	24	35	32	211241	4787	816	
exp. in non-farm business	130	181	161	209	197	134	144	118	127	253	197	1287140	14896	2543	
household expenditure	752	692	653	641	614	686	638	590	608	518	575	3753671	68945	8980	
expenditure on litigation	0	1	5	0	0	1	0	0	1	1	1	5208	164	26	
repayment of debt	32	20	63	36	9	19	16	38	16	6	15	99609	1921	237	
financial invest. expenditure	1	1	7	9	7	24	18	26	35	25	24	155473	1229	172	
others	63	61	96	79	138	95	138	171	182	128	136	891301	10915	1710	
expenditure in household	847	775	823	765	767	825	811	826	841	679	751	4905262	81592	10950	
n.f.	1	0	0	0	0	3	0	0	1	0	0	3006	46	10	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	6532656	98870	13931	
amount of loan (Rs. 00000)	135750	120960	183905	233352	260946	203104	457219	527042	1227915	3182465	6532656	x	x	x	

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	Rural							
	cultivator		non-cultivator		all		number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh								
personal security	381	636	276	709	321	661	45748	1725
surety security/ guarantee of third party	33	74	22	59	27	69	3844	134
crop	48	60	5	9	23	42	3327	122
first charge on immov. property	60	89	14	42	34	72	4809	196
mortgage of immovable property	70	97	17	125	40	107	5685	192
bullion/ornaments	10	8	3	3	6	6	861	33
share of companies, govt. securities/insurance policies etc.	3	1	2	1	3	1	379	11
agricultural commodities	1	2	0	0	1	2	74	6
other movable property	4	9	4	14	4	11	533	12
other type of security	21	24	10	38	15	29	2112	75
n.r.	0	0	0	0	0	0	6	1
all	540	1000	335	1000	423	1000	60253	2264
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	61186	988376	81264	520204	142450	1508580	x	x
Assam								
personal security	52	561	74	668	60	601	2497	453
surety security or guarantee of third party	1	17	3	41	2	26	86	27
crop	0	1	0	0	0	1	2	2
first charge on immov. property	2	46	0	23	1	38	55	21
mortgage of immovable property	4	174	4	47	4	127	160	42
bullion/ornaments	1	3	0	1	1	2	21	4
share of companies, govt. securities/insurance policies etc.	0	7	0	1	0	5	4	4
agricultural commodities	0	2	0	0	0	1	4	3
other movable property	0	0	0	0	0	0	0	0
other type of security	8	186	7	219	8	199	324	61
n.r.	0	1	0	0	0	0	5	3
all	67	1000	89	1000	75	1000	3139	615
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	26132	16750	15463	10001	41595	26752	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	Rural							
	cultivator		non-cultivator		all		number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bihar								
personal security	154	584	161	809	157	657	18347	1437
surety security/ guarantee of third party	9	29	10	21	9	26	1047	124
crop	1	4	0	0	1	3	86	8
first charge on immov. property	15	85	6	28	11	67	1341	191
mortgage of immovable property	44	268	22	115	36	218	4151	420
bullion/ornaments	1	2	2	6	2	4	190	11
share of companies, govt. securities/insurance policies etc.	0	2	0	0	0	1	25	4
agricultural commodities	0	1	0	0	0	0	24	3
other movable property	0	2	0	0	0	1	13	5
other type of security	8	22	7	22	7	22	866	103
n.r.	1	1	0	0	0	1	40	4
all	225	1000	208	1000	218	1000	25516	2263
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	70639	235652	46213	114016	116853	349668	x	x
Chhattisgarh								
personal security	129	241	77	633	116	270	4228	361
surety security or guarantee of third party	14	147	13	47	14	139	491	29
crop	8	14	2	5	6	13	236	21
first charge on immov. property	20	148	2	71	15	142	558	48
mortgage of immovable property	60	433	8	87	48	407	1727	119
bullion/ornaments	0	0	0	1	0	0	3	1
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	1	1	0	0	1	1	23	2
other movable property	0	0	0	0	0	0	2	1
other type of security	8	17	14	157	9	28	337	19
n.r.	0	0	0	0	0	0	0	0
all	230	1000	98	1000	198	1000	7186	583
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	27358	132208	8958	10628	36316	142836	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Gujarat								
personal security	162	313	167	582	164	415	10261	556
surety security/ guarantee of third party	43	95	31	256	38	156	2367	101
crop	43	136	2	2	25	85	1568	48
first charge on immov. property	51	193	9	83	33	151	2042	84
mortgage of immovable property	65	201	10	67	41	150	2572	96
bullion/ornaments	5	8	0	0	3	5	197	10
share of companies, govt. securities/insurance policies etc.	1	1	0	0	1	1	40	1
agricultural commodities	1	0	0	0	0	0	25	3
other movable property	3	53	2	9	2	36	137	11
other type of security	0	0	0	0	0	0	17	2
n.r.	0	0	0	0	0	0	0	0
all	339	1000	207	1000	281	1000	17580	860
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	35252	456815	27252	280354	62504	737169	x	x
Haryana								
personal security	227	602	188	793	211	635	6640	477
surety security or guarantee of third party	51	68	25	161	40	84	1262	69
crop	5	11	0	0	3	9	84	11
first charge on immov. property	31	158	5	19	20	134	637	37
mortgage of immovable property	29	146	5	24	19	125	607	55
bullion/ornaments	1	0	2	0	1	0	33	3
share of companies, govt. securities/insurance policies etc.	0	0	1	1	0	0	7	1
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	1	8	0	0	0	7	14	2
other type of security	2	5	1	3	1	5	39	7
n.r.	1	1	0	0	0	1	15	1
all	317	1000	211	1000	273	1000	8594	620
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	18532	321346	12940	67604	31472	388950	x	x



Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	Rural							
	cultivator		non-cultivator		all		number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Himachal Pradesh								
personal security	118	426	50	626	101	457	1210	364
surety security/ guarantee of third party	30	239	16	171	27	228	320	94
crop	0	7	0	0	0	6	1	2
first charge on immov. property	17	160	2	73	13	147	158	67
mortgage of immovable property	16	141	7	76	14	131	167	95
bullion/ornaments	0	2	0	0	0	2	3	2
share of companies, govt. securities/insurance policies etc.	2	6	0	0	2	5	21	8
agricultural commodities	0	0	0	0	0	0	1	1
other movable property	0	5	0	0	0	4	2	1
other type of security	5	14	2	53	4	20	53	18
n.r.	0	0	0	0	0	0	0	0
all	179	1000	72	1000	153	1000	1827	618
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	9007	52624	2953	9522	11960	62146	x	x
Jammu & Kashmir								
personal security	15	251	16	471	15	261	154	93
surety security or guarantee of third party	7	215	2	100	6	210	66	33
crop	5	124	0	0	4	118	46	11
first charge on immov. property	1	9	1	311	1	24	15	11
mortgage of immovable property	9	372	3	118	8	360	84	55
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	16	0	0	0	15	1	1
agricultural commodities	1	13	0	0	1	13	10	1
other movable property	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0
all	38	1000	22	1000	36	1000	374	203
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	9230	11057	1190	552	10420	11610	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	Rural							
	cultivator		non-cultivator		all		number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
J harkhand								
personal security	94	677	79	815	90	720	3325	413
surety security/ guarantee of third party	6	74	1	8	5	54	180	38
crop	8	57	0	0	6	40	233	33
first charge on immov. property	4	43	1	1	3	30	128	23
mortgage of immovable property	10	84	2	17	8	63	300	71
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	1	4	0	0	1	3	29	1
other movable property	0	0	1	49	0	15	12	2
other type of security	6	60	7	109	6	75	233	38
n.r.	0	0	0	0	0	0	0	0
all	129	1000	92	1000	120	1000	4431	617
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	28041	28626	8806	12802	36847	41428	x	x
K arnataka								
personal security	239	348	161	565	205	383	14360	800
surety security or guarantee of third party	15	24	13	108	14	37	993	72
crop	30	54	1	2	18	46	1226	67
first charge on immov. property	57	273	10	72	37	241	2617	140
mortgage of immovable property	58	260	11	176	38	247	2657	146
bullion/ornaments	10	12	4	8	7	12	520	31
share of companies, govt. securities/insurance policies etc.	1	1	0	1	0	1	34	5
agricultural commodities	5	6	0	0	3	5	208	6
other movable property	3	4	7	54	4	12	310	17
other type of security	9	17	5	15	7	17	497	28
n.r.	0	0	0	0	0	0	0	0
all	391	1000	207	1000	313	1000	21864	1228
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	40147	538861	29761	103835	69908	642696	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	Rural							
	cultivator		non-cultivator		all		number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Kerala								
personal security	155	206	162	282	158	229	7916	641
surety security/ guarantee of third party	54	59	51	113	52	76	2601	158
crop	4	2	1	4	2	2	106	8
first charge on immov. property	93	249	61	197	77	233	3844	243
mortgage of immovable property	148	401	99	321	124	377	6170	383
bullion/ornaments	53	31	53	54	53	38	2664	168
share of companies, govt. securities/insurance policies etc.	5	8	2	5	4	7	184	9
agricultural commodities	2	9	1	0	1	6	71	5
other movable property	8	14	2	1	5	10	244	19
other type of security	11	21	11	24	11	22	549	40
n.r.	0	0	0	0	0	0	0	0
all	429	1000	359	1000	394	1000	19654	1419
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	24771	684690	25174	297390	49945	982080	x	x
Madhya Pradesh								
personal security	202	487	119	742	174	513	16378	969
surety security or guarantee of third party	14	22	5	23	11	22	1052	56
crop	9	20	1	6	7	18	613	38
first charge on immov. property	84	288	13	81	60	266	5645	344
mortgage of immovable property	46	138	12	123	34	136	3235	205
bullion/ornaments	4	9	1	4	3	9	271	13
share of companies, govt. securities/insurance policies etc.	0	0	1	5	0	1	38	2
agricultural commodities	3	23	0	0	2	20	192	6
other movable property	0	0	0	1	0	0	33	6
other type of security	8	14	4	14	7	14	638	43
n.r.	0	0	0	0	0	0	0	0
all	317	1000	150	1000	261	1000	24522	1568
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	62164	761257	31880	88084	94044	849341	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	Rural							
	cultivator		non-cultivator		all		number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Maharashtra								
personal security	150	227	95	417	125	274	14776	1231
surety security/ guarantee of third party	40	102	28	246	34	138	4073	300
crop	38	151	1	1	21	114	2535	130
first charge on immov. property	88	204	14	80	54	174	6424	368
mortgage of immovable property	91	277	17	236	58	267	6844	418
bullion/ornaments	0	0	0	0	0	0	3	2
share of companies, govt. securities/insurance policies etc.	2	6	0	6	1	6	148	8
agricultural commodities	4	3	0	0	2	3	230	14
other movable property	2	5	0	2	1	4	130	11
other type of security	5	24	3	12	4	21	531	40
n.r.	0	0	0	0	0	0	4	1
all	378	1000	149	1000	275	1000	32489	2338
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	64989	927228	53194	300787	118183	1228015	x	x
Orissa								
personal security	178	444	128	467	161	451	10625	765
surety security or guarantee of third party	15	28	8	51	12	34	798	39
crop	3	5	0	0	2	3	115	9
first charge on immov. property	36	166	9	229	27	184	1774	102
mortgage of immovable property	96	347	31	232	73	314	4837	286
bullion/ornaments	0	0	0	0	0	0	5	1
share of companies, govt. securities/insurance policies etc.	0	0	1	14	0	4	22	3
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	3	0	1	18	3
other type of security	3	9	2	4	3	8	168	21
n.r.	0	0	0	0	0	0	0	0
all	313	1000	175	1000	264	1000	17463	1181
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	42698	169778	23502	69140	66199	238919	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Punjab								
personal security	146	290	163	681	154	360	4586	419
surety security/ guarantee of third party	43	121	28	70	36	112	1083	106
crop	23	154	0	0	12	127	369	18
first charge on immov. property	52	267	5	31	30	225	902	61
mortgage of immovable property	38	163	16	129	28	157	829	64
bullion/ornaments	3	2	1	5	2	3	50	2
share of companies, govt. securities/insurance policies etc.	1	1	0	0	0	1	12	1
agricultural commodities	3	1	0	0	1	1	42	1
other movable property	0	0	0	1	0	0	2	1
other type of security	2	1	23	83	12	16	354	25
n.r.	0	0	0	0	0	0	0	0
all	285	1000	225	1000	257	1000	7676	661
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	16040	404370	13808	88184	29847	492554	x	x
Rajasthan								
personal security	267	626	218	805	254	658	17860	1302
surety security or guarantee of third party	19	70	16	72	19	70	1306	95
crop	10	33	2	4	8	28	543	37
first charge on immov. property	39	120	14	75	33	112	2321	178
mortgage of immovable property	40	132	11	41	33	116	2289	198
bullion/ornaments	0	0	0	0	0	0	6	3
share of companies, govt. securities/insurance policies etc.	0	0	0	1	0	0	0	1
agricultural commodities	2	2	0	0	1	2	100	7
other movable property	2	7	0	0	1	5	83	5
other type of security	6	10	1	1	5	8	344	23
n.r.	0	0	0	2	0	1	8	6
all	367	1000	254	1000	338	1000	23752	1755
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	52393	694767	17806	149807	70199	844574	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Tamil Nadu								
personal security	270	509	205	604	228	551	25095	1148
surety security/ guarantee of third party	16	32	8	27	11	30	1225	62
crop	18	60	0	1	6	34	702	32
first charge on immov. property	22	64	9	59	13	62	1461	77
mortgage of immovable property	46	139	20	149	29	144	3232	146
bullion/ornaments	84	99	50	89	62	95	6807	276
share of companies, govt. securities/insurance policies etc.	3	12	2	13	2	13	274	12
agricultural commodities	8	13	0	0	3	7	304	10
other movable property	4	34	3	45	4	39	390	20
other type of security	9	38	3	11	5	26	573	27
n.r.	0	0	0	0	0	0	0	0
all	403	1000	266	1000	313	1000	34533	1604
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	38381	568914	71801	456214	110182	1025128	x	x
Uttaranchal								
personal security	24	490	69	523	36	507	425	84
surety security or guarantee of third party	6	210	3	22	6	109	66	15
crop	0	0	3	35	1	19	9	1
first charge on immov. property	6	144	13	87	8	114	91	16
mortgage of immovable property	3	117	6	221	3	173	41	9
bullion/ornaments	0	0	6	113	2	61	20	1
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	1	38	0	0	1	18	11	4
n.r.	0	0	0	0	0	0	0	0
all	39	1000	100	1000	55	1000	661	128
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	8851	6137	3108	7171	11959	13308	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	Rural							
	cultivator		non-cultivator		all		number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttar Pradesh								
personal security	148	413	169	709	153	474	33936	2488
surety security/ guarantee of third party	13	65	13	47	13	61	2910	239
crop	3	7	0	1	2	6	445	29
first charge on immov. property	33	218	15	54	29	185	6350	424
mortgage of immovable property	49	276	20	104	42	241	9271	732
bullion/ornaments	1	2	1	3	1	2	268	16
share of companies, govt. securities/insurance policies etc.	0	2	0	0	0	1	71	9
agricultural commodities	1	3	0	14	1	5	159	19
other movable property	0	0	2	39	0	8	97	7
other type of security	4	11	4	25	4	14	894	79
n.r.	1	3	1	4	1	3	285	25
all	241	1000	214	1000	234	1000	51796	3879
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	165973	890035	55486	230228	221460	1120263	x	x
West Bengal								
personal security	173	514	133	523	155	517	18909	1530
surety security or guarantee of third party	18	62	18	106	18	76	2198	166
crop	1	2	0	1	1	2	74	8
first charge on immov. property	14	155	5	34	10	116	1242	104
mortgage of immovable property	38	190	13	238	27	206	3265	235
bullion/ornaments	4	25	2	3	4	18	430	25
share of companies, govt. securities/insurance policies etc.	1	5	0	0	1	3	72	7
agricultural commodities	2	6	1	5	2	6	235	12
other movable property	1	4	0	4	1	4	75	9
other type of security	10	36	9	21	10	31	1209	81
n.r.	1	1	1	64	1	21	113	13
all	247	1000	180	1000	218	1000	26539	2113
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	68836	262943	52778	125502	121614	388445	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan (1)	cultivator		non-cultivator		all		Rural number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
India								
personal security	181	432	165	600	175	477	258636	18141
surety security/ guarantee of third party	20	67	17	100	19	76	28093	2057
crop	13	54	1	3	8	41	12332	645
first charge on immov. property	40	183	12	76	29	155	42488	2809
mortgage of immovable property	53	214	19	153	39	197	58291	4224
bullion/ornaments	8	14	10	21	8	16	12492	631
share of companies, govt. securities/insurance policies etc.	1	3	1	4	1	3	1336	90
agricultural commodities	2	6	0	1	1	5	1733	103
other movable property	1	10	2	16	1	11	2104	140
other type of security	7	18	6	22	7	19	9976	973
n.r.	0	0	0	3	0	1	487	60
all	297	1000	218	1000	265	1000	391898	28094
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	882296	8170868	596233	2975910	1478529	11146778	x	x



Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh								
personal security	227	542	233	502	231	517	11697	882
surety security/ guarantee of third party	21	35	13	52	16	45	819	79
crop	4	5	0	1	2	2	78	8
first charge on immov. property	18	91	16	216	17	169	855	78
mortgage of immovable property	39	307	22	119	28	189	1405	103
bullion/ornaments	12	10	12	14	12	12	592	36
share of companies, govt. securities/insurance policies etc.	2	1	4	10	3	6	174	14
agricultural commodities	0	0	0	0	0	0	16	1
other movable property	4	6	0	0	1	2	74	9
other type of security	4	4	14	86	11	55	538	47
n.r.	0	0	0	0	0	0	2	1
all	308	1000	293	1000	298	1000	15118	1168
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	17240	375622	33436	632890	50677	1008513	x	x
Assam								
personal security	46	606	47	308	46	384	240	120
surety security or guarantee of third party	1	76	0	0	1	19	3	4
crop	0	0	0	0	0	0	0	0
first charge on immov. property	2	98	1	48	2	61	8	7
mortgage of immovable property	4	218	6	396	5	351	25	11
bullion/ornaments	0	0	0	1	0	1	1	1
share of companies, govt. securities/insurance policies etc.	0	0	2	107	1	80	7	6
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	1	52	1	39	4	2
other type of security	0	2	8	88	4	67	23	7
n.r.	0	0	0	0	0	0	0	0
all	53	1000	66	1000	60	1000	309	158
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	2417	2793	2744	8208	5175	11001	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban		
	P	S	P	S	P	S	number of hhs report. cash loan		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)	sample
							(8)	(9)	
Bihar									
personal security	72	604	60	517	66	551	949	191	
surety security/ guarantee of third party	6	181	4	10	5	77	73	18	
crop	0	0	0	0	0	0	0	0	
first charge on immov. property	1	10	4	51	3	35	39	14	
mortgage of immovable property	9	169	10	177	10	173	143	46	
bullion/ornaments	0	0	0	0	0	0	0	0	
share of companies, govt.									
securities/insurance policies etc.	0	0	7	104	4	64	54	5	
agricultural commodities	0	0	0	0	0	0	1	1	
other movable property	0	0	0	0	0	0	0	0	
other type of security	8	36	8	136	8	96	115	34	
n.r.	0	0	1	5	0	3	7	1	
all	95	1000	95	1000	95	1000	1376	308	
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	7256	14878	7154	22778	14411	37699	x	x	
Chhattisgarh									
personal security	110	284	89	559	94	466	627	143	
surety security or guarantee of third party	25	111	4	9	9	44	63	12	
crop	1	1	0	0	0	0	1	1	
first charge on immov. property	2	243	3	28	3	101	17	7	
mortgage of immovable property	23	345	9	273	13	298	86	23	
bullion/ornaments	0	0	6	1	4	1	29	2	
share of companies, govt.									
securities/insurance policies etc.	2	4	2	10	2	8	12	2	
agricultural commodities	0	0	0	0	0	0	0	0	
other movable property	0	0	0	0	0	0	0	0	
other type of security	10	13	17	119	15	83	103	18	
n.r.	0	0	0	0	0	0	0	0	
all	172	1000	118	1000	132	1000	882	195	
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	1741	19824	4917	38824	6658	58648	x	x	

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs report. cash loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00) (8)
Delhi								
personal security	23	766	3	588	10	710	242	46
surety security/ guarantee of third party	1	40	0	25	0	35	7	4
crop	0	0	0	0	0	0	0	0
first charge on immov. property	0	19	0	291	0	105	11	5
mortgage of immovable property	4	96	1	60	2	85	45	7
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt.								
securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	7	78	1	36	3	65	69	7
n.r.	0	0	0	0	0	0	0	0
all	33	1000	6	1000	15	1000	360	68
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	8374	23311	15291	10784	23664	34095	x	x
Gujarat								
personal security	143	432	129	322	134	361	4738	529
surety security or guarantee of third party	23	58	38	186	33	141	1153	124
crop	2	4	0	1	1	2	32	5
first charge on immov. property	32	212	22	243	26	232	919	86
mortgage of immovable property	19	251	21	179	20	204	723	79
bullion/ornaments	0	0	0	1	0	1	3	1
share of companies, govt.								
securities/insurance policies etc.	3	4	0	0	1	1	39	3
agricultural commodities	0	0	2	22	1	14	34	1
other movable property	3	21	6	38	5	32	177	14
other type of security	5	19	5	7	5	11	166	9
n.r.	0	0	0	0	0	0	0	0
all	218	1000	212	1000	214	1000	7576	803
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	13151	195374	22181	359870	35332	555244	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan (1)	self-employed		others		all		Urban number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Haryana								
personal security	132	708	124	592	127	656	1543	242
surety security/ guarantee of third party	20	33	18	57	19	44	226	29
crop	1	5	0	0	0	3	4	1
first charge on immov. property	15	141	13	130	14	136	168	22
mortgage of immovable property	18	79	9	214	13	140	153	32
bullion/ornaments	0	0	1	1	1	0	7	1
share of companies, govt. securities/insurance policies etc.	1	12	1	0	1	6	9	3
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	1	15	0	0	0	8	4	1
other type of security	2	7	1	6	2	7	20	4
n.r.	0	0	0	1	0	0	2	1
all	176	1000	149	1000	160	1000	1939	317
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	4893	86655	7246	70284	12139	156940	x	x
Himachal Pradesh								
personal security	66	308	61	615	62	511	96	74
surety security or guarantee of third party	11	45	10	83	10	70	16	11
crop	0	0	0	0	0	0	0	0
first charge on immov. property	19	569	4	39	8	219	12	7
mortgage of immovable property	15	68	2	11	6	30	9	13
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	8	11	16	214	13	145	21	9
n.r.	0	0	6	37	4	25	7	1
all	116	1000	95	1000	101	1000	155	111
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	454	13523	1081	26306	1535	39829	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban		
	P	S	P	S	P	S	number of hhs report. cash loan		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)	sample
							(8)	(9)	
Jammu & Kashmir									
personal security	10	133	16	172	13	164	41	55	
surety security/ guarantee of third party	31	619	16	112	24	215	76	28	
crop	0	0	0	0	0	0	0	0	
first charge on immov. property	2	148	9	236	6	218	19	12	
mortgage of immovable property	2	94	12	424	7	356	22	20	
bullion/ornaments	0	0	0	0	0	0	0	0	
share of companies, govt.									
securities/insurance policies etc.	0	0	0	7	0	6	0	1	
agricultural commodities	0	0	0	0	0	0	0	0	
other movable property	1	4	0	0	0	1	1	1	
other type of security	0	3	2	49	1	40	4	7	
n.r.	0	0	0	0	0	0	0	0	
all	46	1000	54	1000	50	1000	162	124	
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	1612	2911	1605	11367	3217	14278	x	x	
Jharkhand									
personal security	40	668	48	434	46	505	429	109	
surety security or guarantee of third party	3	23	2	34	2	31	20	6	
crop	0	0	0	0	0	0	0	0	
first charge on immov. property	1	67	12	298	9	228	87	21	
mortgage of immovable property	2	108	8	146	6	134	59	20	
bullion/ornaments	0	0	0	10	0	7	1	1	
share of companies, govt.									
securities/insurance policies etc.	3	84	1	55	2	64	18	5	
agricultural commodities	0	0	0	0	0	0	0	0	
other movable property	0	6	0	0	0	2	1	1	
other type of security	4	44	1	22	2	29	16	7	
n.r.	0	0	0	0	0	0	0	0	
all	53	1000	70	1000	66	1000	618	166	
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	2569	13054	6858	30190	9427	43244	x	x	

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban	
							number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Karnataka								
personal security	115	210	125	350	122	299	4256	497
surety security/ guarantee of third party	21	45	17	151	18	113	639	104
crop	4	14	1	6	2	9	74	7
first charge on immov. property	28	305	9	251	15	271	511	67
mortgage of immovable property	30	369	15	179	20	248	679	97
bullion/ornaments	3	30	8	7	6	15	215	20
share of companies, govt. securities/insurance policies etc.	3	9	0	2	1	4	42	7
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	3	14	0	6	1	9	45	8
other type of security	2	3	9	49	7	33	247	24
n.r.	0	0	0	0	0	0	0	0
all	198	1000	180	1000	186	1000	6453	796
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	10596	132937	24175	233678	34771	366614	x	x
Kerala								
personal security	176	154	162	314	167	248	2910	372
surety security or guarantee of third party	58	33	50	111	53	79	920	102
crop	0	0	0	0	0	0	0	0
first charge on immov. property	81	189	55	178	64	182	1113	136
mortgage of immovable property	158	531	99	324	119	409	2072	230
bullion/ornaments	29	16	36	20	34	18	588	74
share of companies, govt. securities/insurance policies etc.	7	26	2	1	4	11	65	7
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	7	19	6	7	6	12	111	19
other type of security	6	32	10	44	9	39	156	20
n.r.	0	0	0	1	0	0	1	1
all	411	1000	354	1000	373	1000	6510	829
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	5763	203717	11686	292574	17452	496445	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs report. cash loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00) sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Madhya Pradesh								
personal security	80	386	117	292	104	311	3130	419
surety security/ guarantee of third party	21	98	13	20	16	36	484	54
crop	0	1	0	0	0	0	5	2
first charge on immov. property	12	144	56	616	41	521	1220	99
mortgage of immovable property	29	288	8	46	15	95	458	59
bullion/ornaments	12	21	1	0	5	4	152	12
share of companies, govt. securities/insurance policies etc.	1	45	2	4	2	12	59	9
agricultural commodities	0	0	0	0	0	0	3	2
other movable property	0	0	6	7	4	5	110	10
other type of security	3	18	6	15	5	15	153	22
n.r.	0	0	0	0	0	0	0	0
all	149	1000	192	1000	177	1000	5322	649
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	10535	91499	19533	361248	30125	452747	x	x
Maharashtra								
personal security	71	120	80	289	77	228	6917	1085
surety security or guarantee of third party	34	113	38	209	37	174	3286	389
crop	1	14	0	10	1	12	66	12
first charge on immov. property	29	570	23	194	25	329	2197	241
mortgage of immovable property	17	129	19	265	19	216	1662	220
bullion/ornaments	1	1	0	0	0	1	31	10
share of companies, govt. securities/insurance policies etc.	1	6	2	10	2	8	157	23
agricultural commodities	0	0	0	0	0	0	12	3
other movable property	4	26	1	3	2	11	164	36
other type of security	4	19	5	18	4	18	393	34
n.r.	0	0	0	2	0	2	31	8
all	152	1000	156	1000	155	1000	13844	1932
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	25429	487484	63822	868889	89306	1356783	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs report. cash loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00) (8)
Orissa								
personal security	109	177	138	803	128	574	1339	178
surety security/ guarantee of third party	21	87	27	59	25	69	261	33
crop	0	0	0	0	0	0	0	0
first charge on immov. property	11	171	3	18	6	74	58	8
mortgage of immovable property	32	560	23	86	26	260	271	43
bullion/ornaments	2	2	0	0	1	1	8	1
share of companies, govt.								
securities/insurance policies etc.	0	0	1	1	1	1	5	1
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	12	2	6	33	8	21	81	12
n.r.	3	2	0	0	1	1	12	1
all	190	1000	192	1000	192	1000	1999	274
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	3536	51228	6899	88667	10435	139895	x	x
Punjab								
personal security	76	324	99	385	88	353	1445	304
surety security or guarantee of third party	14	76	18	138	16	106	267	52
crop	0	0	0	0	0	0	0	0
first charge on immov. property	10	78	5	82	7	80	117	25
mortgage of immovable property	17	464	7	98	11	291	182	42
bullion/ornaments	0	0	1	2	1	1	11	2
share of companies, govt.								
securities/insurance policies etc.	0	0	0	1	0	1	3	1
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	1	1	0	0	0	0	4	2
other type of security	9	57	16	293	13	169	212	28
n.r.	0	0	0	0	0	0	0	0
all	116	1000	143	1000	131	1000	2139	437
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	7254	88365	9080	79826	16335	168191	x	x



Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban	
							number of hhs report. cash loan	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rajasthan								
personal security	133	592	131	527	132	554	2890	445
surety security/ guarantee of third party	12	34	6	23	8	28	171	29
crop	1	2	0	0	0	1	8	3
first charge on immov. property	8	59	12	206	10	145	220	47
mortgage of immovable property	17	196	10	198	13	197	282	44
bullion/ornaments	1	7	2	8	2	7	37	9
share of companies, govt.	4	95	2	18	3	51	61	8
securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	6	1	2	0	4	11	4
other movable property	4	10	3	15	3	12	74	14
other type of security	0	0	0	3	0	1	6	1
n.r.	171	1000	161	1000	165	1000	3615	579
all	8189	83712	13728	116393	21917	200105	x	x
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)							x	x
Tamil Nadu								
personal security	201	518	160	492	173	502	9438	1035
surety security or guarantee of third party	16	47	15	74	15	63	823	98
crop	1	1	1	6	1	4	56	3
first charge on immov. property	15	111	10	89	12	98	637	74
mortgage of immovable property	30	184	22	263	24	233	1324	160
bullion/ornaments	60	81	45	42	50	57	2715	263
share of companies, govt.								
securities/insurance policies etc.	1	1	5	7	4	5	220	23
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	7	41	3	6	4	19	235	26
other type of security	3	16	4	21	4	19	216	34
n.r.	0	0	0	0	0	0	0	0
all	300	1000	235	1000	255	1000	13938	1549
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	16956	250420	37593	401211	54595	651631	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs report. cash loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttaranchal								
personal security	24	468	39	262	33	309	102	60
surety security/ guarantee of third party	4	44	1	4	2	13	7	6
crop	0	0	0	0	0	0	0	0
first charge on immov. property	4	303	24	171	16	201	51	10
mortgage of immovable property	4	21	14	449	10	351	31	17
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt.								
securities/insurance policies etc.	3	4	2	8	2	7	6	4
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	2	60	3	73	3	70	8	5
other type of security	7	100	5	33	6	48	18	7
n.r.	0	0	0	1	0	1	1	1
all	44	1000	83	1000	68	1000	210	103
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	1183	3138	1901	10689	3084	13827	x	x
Uttar Pradesh								
personal security	106	588	89	584	97	587	6078	815
surety security or guarantee of third party	10	55	7	90	8	72	527	88
crop	0	1	0	0	0	1	11	2
first charge on immov. property	12	86	6	89	9	88	585	77
mortgage of immovable property	13	184	17	188	15	186	961	135
bullion/ornaments	1	1	2	3	1	2	76	11
share of companies, govt.								
securities/insurance policies etc.	0	2	0	14	0	7	21	7
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	2	70	0	0	1	37	56	3
other type of security	3	11	5	31	4	21	230	41
n.r.	0	0	0	0	0	0	9	2
all	141	1000	120	1000	130	1000	8151	1146
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	31283	141450	31204	126183	62667	267923	x	x

Table 16: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households (P) and per 1000 distribution of amount of cash loans outstanding (S) over security of loan for each major household type

security of loan	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs report. cash loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00) (8)
West Bengal								
personal security	122	457	152	562	140	529	5791	897
surety security/ guarantee of third party	7	200	12	55	10	100	403	55
crop	0	0	0	0	0	0	0	0
first charge on immov. property	5	143	7	114	6	123	250	47
mortgage of immovable property	10	162	9	150	9	153	391	83
bullion/ornaments	3	4	1	2	2	3	76	11
share of companies, govt.								
securities/insurance policies etc.	1	10	2	11	2	10	69	18
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	1	12	1	11	1	11	28	9
other type of security	9	12	11	96	10	71	421	54
n.r.	0	1	0	0	0	0	3	2
all	156	1000	182	1000	171	1000	7098	1135
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	16595	102844	24821	231743	41460	334613	x	x
India								
personal security	117	384	119	409	118	400	65521	9089
surety security or guarantee of third party	18	70	19	109	19	94	10392	1412
crop	1	5	0	4	1	4	346	45
first charge on immov. property	17	226	16	212	16	217	9147	1152
mortgage of immovable property	23	253	18	194	20	216	11126	1706
bullion/ornaments	8	14	8	9	8	11	4653	492
share of companies, govt.								
securities/insurance policies etc.	1	11	2	8	2	9	1027	155
agricultural commodities	0	0	0	2	0	1	66	8
other movable property	2	20	2	7	2	12	1050	159
other type of security	5	17	7	45	6	34	3344	551
n.r.	0	0	0	1	0	1	80	22
all	179	1000	178	1000	178	1000	98870	13931
estd. no. of hhs.(00)/ amount of cash loan (Rs. 00000)	200597	2434071	353945	4097655	554976	6532656	x	x

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										Rural		
											no. of hrs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Andhra Pradesh												
personal security	206	289	363	348	403	407	305	302	301	327	321	45748	1725
surety security/ guarantee of third party	20	11	24	26	43	32	27	31	35	79	27	3844	134
crop	0	3	19	19	41	39	30	43	93	68	23	3327	122
first charge on immov. property	5	12	18	35	65	48	56	89	63	68	34	4809	196
mortgage of immovable property	2	3	16	23	55	101	118	80	145	69	40	5685	192
bullion/ornaments	4	6	1	6	6	14	8	10	2	39	6	861	33
share of companies, gov. securities/insurance policies etc.	7	0	1	3	0	3	4	1	0	0	3	379	11
agricultural commodities	0	0	0	0	2	0	2	0	0	0	1	74	6
other movable property	7	0	3	1	3	0	5	3	26	0	4	533	12
other type of security	2	15	18	11	20	9	32	25	28	5	15	2112	75
n.r.	0	0	0	0	0	1	0	0	0	0	0	6	1
all security	251	322	435	441	571	544	488	487	517	497	423	60253	2264
estd. no. of hrs.(00)	26367	15877	27195	20930	15809	10651	10724	7036	4945	2915	142450	x	x
	Assam												
personal security	57	79	77	67	53	21	38	68	112	43	60	2497	453
surety security/ guarantee of third party	0	0	2	3	2	3	1	2	3	17	2	86	27
crop	0	0	0	0	0	0	0	0	0	0	0	2	2
first charge on immov. property	1	0	0	0	6	0	1	1	3	6	1	55	21
mortgage of immovable property	0	4	5	4	4	3	1	5	12	8	4	160	42
bullion/ornaments	0	0	0	0	0	1	2	0	0	0	1	21	4
share of companies, gov. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	4	4
agricultural commodities	0	0	0	0	0	0	0	1	0	0	0	4	3
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	1	8	7	9	8	5	6	16	15	8	8	324	61
n.r.	0	0	0	0	0	0	0	1	0	0	0	5	3
all security	60	90	90	84	72	35	51	93	141	83	75	3139	615
estd. no. of hrs.(00)	2401	4254	7421	7222	5830	4772	5063	2776	1424	432	41595	x	x

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Rural	
												no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Bihar												
personal security	242	157	203	161	145	131	133	108	134	95	157	18347	1437
surety security/ guarantee of third party	10	5	15	5	8	11	6	7	13	9	9	1047	124
crop	0	0	0	0	0	3	1	0	4	0	1	86	8
first charge on immov. property	3	8	7	13	9	16	15	13	19	24	11	1341	191
mortgage of immovable property	2	21	36	51	35	33	43	30	38	58	36	4151	420
bullion/ornaments	7	0	3	2	2	1	1	0	0	0	2	190	11
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	1	1	0	3	0	25	4
agricultural commodities	0	0	0	0	0	0	0	1	1	3	0	24	3
other movable property	0	0	0	0	0	1	0	0	1	0	0	13	5
other type of security	23	6	7	2	10	8	4	3	15	3	7	866	103
n.r.	4	0	1	0	0	0	0	0	0	0	0	40	4
all security	289	198	265	228	202	202	196	155	215	182	218	25516	2263
estd. no. of hrs.(00)	6483	11999	22471	17415	14603	10053	11652	9100	8622	4453	116853	X	X
	Chhattisgarh												
personal security	23	52	96	123	130	227	94	106	190	176	116	4228	361
surety security/ guarantee of third party	0	1	6	9	11	45	3	46	1	48	14	491	29
crop	1	0	9	2	12	3	11	0	32	0	6	236	21
first charge on immov. property	2	0	14	25	21	25	8	1	11	47	15	558	48
mortgage of immovable property	0	1	20	42	35	74	71	72	138	200	48	1727	119
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	3	1
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	3	2	0	0	0	0	1	23	2
other movable property	0	0	0	0	0	0	0	0	0	0	0	2	1
other type of security	0	1	3	11	23	1	16	16	2	0	9	337	19
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	26	56	148	202	206	343	198	241	370	445	198	7186	583
estd. no. of hrs.(00)	2437	3826	5447	6235	6383	3413	3742	2072	1478	1282	36316	X	X

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										Rural		
											no. of hhs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Gujarat												
personal security	60	180	182	175	190	147	201	202	147	110	164	10261	556
surety security/ guarantee of third party	6	5	27	28	29	59	41	36	24	91	38	2367	101
crop	0	0	5	3	7	8	11	26	68	117	25	1568	48
first charge on immov. property	0	2	11	27	15	22	25	43	122	53	33	2042	84
mortgage of immovable property	0	2	10	25	18	28	44	85	74	110	41	2572	96
bullion/ornaments	0	0	5	4	1	0	11	3	2	0	3	197	10
share of companies, govt. securities/insurance policies etc.	0	0	0	4	0	0	0	0	0	0	1	40	1
agricultural commodities	0	0	0	0	0	0	0	0	0	3	0	25	3
other movable property	0	0	0	0	2	0	0	8	1	11	2	137	11
other type of security	0	0	0	0	0	0	0	3	0	0	0	17	2
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	65	188	237	239	248	249	291	344	380	465	281	17580	860
estd. no. of hhs.(00)	3706	2057	7434	9367	9166	6183	6706	5636	5317	6933	62504	x	x
	Haryana												
personal security	11	348	174	310	355	264	178	224	184	184	211	6640	477
surety security/ guarantee of third party	3	94	24	68	43	23	55	32	53	35	40	1262	69
crop	0	0	0	5	0	0	1	8	5	3	3	84	11
first charge on immov. property	3	15	13	0	8	18	22	3	51	35	20	637	37
mortgage of immovable property	0	0	0	16	27	10	18	3	31	35	19	607	55
bullion/ornaments	0	0	4	4	0	0	0	3	0	0	1	33	3
share of companies, govt. securities/insurance policies etc.	0	0	0	0	2	0	0	0	0	0	0	7	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	2	0	14	2
other type of security	0	4	0	0	1	3	0	0	6	0	1	39	7
n.r.	0	0	0	0	0	0	0	0	4	0	0	15	1
all security	14	461	211	354	395	319	257	270	308	260	273	8594	620
estd. no. of hhs.(00)	2747	748	2913	3642	3355	1440	2331	2603	3732	7962	31472	x	x

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Rural	
												no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Himachal Pradesh												
personal security	20	42	59	185	131	90	118	107	96	87	101	1210	364
surety security/ guarantee of third party	0	11	24	35	73	18	17	24	12	42	27	320	94
crop	0	0	0	0	0	0	0	0	0	1	0	1	2
first charge on immov. property	0	0	2	3	8	14	9	16	20	22	13	158	67
mortgage of immovable property	0	0	6	1	10	3	13	15	19	28	14	167	95
bullion/ornaments	0	0	0	0	0	3	0	0	0	0	0	3	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	1	4	3	3	2	0	2	21	8
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	1	1
other movable property	0	0	0	0	0	0	0	0	0	1	0	2	1
other type of security	0	0	4	0	4	4	5	1	9	6	4	53	18
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	20	53	96	221	212	131	162	153	152	165	153	1827	618
estd. no. of hrs.(00)	448	297	590	725	977	1061	1584	2178	2160	1940	11960	X	X
	Jammu & Kashmir												
personal security	4	60	5	49	15	19	27	8	4	16	15	154	93
surety security/ guarantee of third party	0	0	2	6	1	0	2	16	10	3	6	66	33
crop	0	0	0	0	0	1	0	7	13	1	4	46	11
first charge on immov. property	0	0	0	6	0	0	1	0	4	1	1	15	11
mortgage of immovable property	0	0	17	0	8	8	11	4	6	12	8	84	55
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	1	1
agricultural commodities	0	0	0	0	0	0	6	0	0	0	1	10	1
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	4	60	23	61	24	27	49	34	36	33	36	374	203
estd. no. of hrs.(00)	79	67	224	322	751	648	1611	1977	2200	2541	10420	X	X

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Rural	
												no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Jharkhand												
personal security	16	99	130	69	130	62	66	102	56	65	90	3325	413
surety security/ guarantee of third party	1	0	2	6	3	3	15	13	2	2	5	180	38
crop	1	0	3	10	20	1	1	1	10	0	6	233	33
first charge on immov. property	0	2	7	4	2	1	3	0	5	0	3	128	23
mortgage of immovable property	0	9	2	6	16	7	16	12	4	26	8	300	71
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	4	0	0	0	0	0	0	1	29	1
other movable property	0	0	1	0	0	0	0	0	0	13	0	12	2
other type of security	0	0	11	8	4	8	5	6	4	1	6	233	38
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	18	110	155	106	175	83	105	135	77	107	120	4431	617
estd. no. of hrs.(00)	1875	2606	7688	7700	5385	3480	4066	2043	1463	541	36847	x	x
	Karnataka												
personal security	61	85	180	205	268	255	274	175	207	86	205	14360	800
surety security/ guarantee of third party	4	15	9	6	25	11	10	18	32	10	14	993	72
crop	0	0	0	7	4	14	26	52	49	40	18	1226	67
first charge on immov. property	2	0	2	15	6	28	42	98	103	151	37	2617	140
mortgage of immovable property	0	0	11	16	18	38	34	74	88	178	38	2657	146
bullion/ornaments	4	1	6	4	2	15	14	7	11	14	7	520	31
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	1	1	2	0	1	0	34	5
agricultural commodities	0	0	0	1	5	0	16	0	0	0	3	208	6
other movable property	0	0	8	1	4	1	14	2	3	6	4	310	17
other type of security	1	0	1	4	1	0	17	19	20	10	7	497	28
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	72	101	211	253	329	344	404	387	460	449	313	21864	1228
estd. no. of hrs.(00)	2786	3031	9894	11742	10841	6468	9008	7032	5817	3290	69908	x	x



Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Rural	
												no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Kerala												
personal security	145	222	140	192	169	157	153	189	138	134	158	7916	641
surety security/ guarantee of third party	15	20	21	75	87	20	62	73	32	48	52	2601	158
crop	0	0	0	2	0	0	5	9	0	2	2	106	8
first charge on immov. property	2	19	3	51	66	78	94	81	104	106	77	3844	243
mortgage of immovable property	1	42	34	85	110	123	153	144	170	141	124	6170	383
bullion/ornaments	81	52	45	40	57	44	52	44	58	64	53	2664	168
share of companies, govt. securities/insurance policies etc.	0	0	8	0	3	10	0	1	0	11	4	184	9
agricultural commodities	0	0	0	3	2	0	0	4	0	3	1	71	5
other movable property	0	0	0	0	2	4	12	4	7	6	5	244	19
other type of security	62	0	9	3	5	3	22	13	11	8	11	549	40
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	217	337	224	378	407	387	418	445	420	416	394	19654	1419
estd. no. of hrs.(00)	1460	1094	3157	4763	6217	4435	6307	6107	7531	8875	49945	X	X
	Madhya Pradesh												
personal security	78	90	151	178	131	234	228	222	179	213	174	16378	969
surety security/ guarantee of third party	0	2	4	10	11	14	20	33	9	6	11	1052	56
crop	11	0	0	2	6	3	10	3	17	33	7	613	38
first charge on immov. property	6	5	28	31	48	115	59	107	105	165	60	5645	344
mortgage of immovable property	2	23	8	22	46	60	49	29	49	61	34	3235	205
bullion/ornaments	0	1	1	2	1	9	1	11	5	2	3	271	13
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	1	3	0	0	0	0	38	2
agricultural commodities	0	0	0	2	0	5	6	0	0	7	2	192	6
other movable property	0	0	0	0	0	0	2	0	0	0	0	33	6
other type of security	2	2	11	3	15	8	6	8	8	0	7	638	43
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	100	107	196	237	233	344	332	355	324	389	261	24522	1568
estd. no. of hrs.(00)	3173	9227	12215	17710	10607	8993	11807	7333	7824	5156	94044	X	X

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Rural	
												no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Maharashtra												
personal security	44	64	83	125	200	165	151	136	167	147	125	14776	1231
surety security/ guarantee of third party	10	18	25	46	26	45	41	35	57	59	34	4073	300
crop	0	0	4	20	19	31	30	49	24	58	21	2535	130
first charge on immov. property	1	13	17	44	41	69	90	93	106	121	54	6424	368
mortgage of immovable property	2	3	18	33	61	56	94	91	114	182	58	6844	418
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	3	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	15	0	1	148	8
agricultural commodities	0	0	1	0	0	1	6	6	4	2	2	230	14
other movable property	0	0	0	0	0	3	0	5	3	1	1	130	11
other type of security	2	3	4	4	6	0	4	2	16	7	4	531	40
n.r.	0	0	0	0	0	0	0	0	0	0	0	4	1
all security	58	93	147	258	333	343	370	370	437	511	275	32489	2338
estd. no. of hrs.(00)	12976	9804	16374	15419	12426	9700	13297	11731	9391	7066	118183	x	x
	Orissa												
personal security	108	157	172	156	197	161	215	177	123	150	161	10625	765
surety security/ guarantee of third party	1	12	10	16	15	32	13	19	0	0	12	798	39
crop	0	1	0	4	0	9	7	0	0	4	2	115	9
first charge on immov. property	6	11	12	31	40	50	68	105	68	138	27	1774	102
mortgage of immovable property	14	52	75	114	92	73	96	100	55	253	73	4837	286
bullion/ornaments	0	0	0	0	1	0	0	0	0	0	0	5	1
share of companies, govt. securities/insurance policies etc.	0	0	0	0	1	0	0	6	0	0	0	22	3
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	1	0	0	0	1	0	0	0	0	0	0	18	3
other type of security	4	1	3	1	5	0	0	13	5	0	3	168	21
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	133	229	265	292	341	308	380	341	251	490	264	17463	1181
estd. no. of hrs.(00)	9755	11722	15554	11601	6419	3762	3751	2043	1164	428	66199	x	x

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Rural	
												no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Punjab												
personal security	89	75	218	185	186	124	226	224	136	93	154	4586	419
surety security/ guarantee of third party	0	6	17	46	37	45	43	37	24	43	36	1083	106
crop	0	0	0	0	0	0	1	0	7	41	12	369	18
first charge on immov. property	0	6	0	0	4	12	9	5	30	88	30	902	61
mortgage of immovable property	0	0	2	5	1	2	21	44	31	68	28	829	64
bullion/ornaments	0	0	0	0	0	4	0	0	0	5	2	50	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	1	0	12	1
agricultural commodities	0	0	0	0	0	0	0	0	0	5	1	42	1
other movable property	0	0	0	0	0	0	0	0	0	0	0	2	1
other type of security	0	0	9	16	30	22	27	1	12	1	12	354	25
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	89	87	246	239	254	209	293	296	215	309	257	7676	661
estd. no. of hrs.(00)	712	783	2517	4307	3556	2060	2588	1883	3105	8336	29847	X	X
	Rajasthan												
personal security	146	197	202	265	295	278	282	285	236	177	254	17860	1302
surety security/ guarantee of third party	7	21	17	19	23	15	24	5	25	21	19	1306	95
crop	0	0	0	1	2	7	8	12	16	14	8	543	37
first charge on immov. property	0	66	59	29	21	28	42	17	29	49	33	2321	178
mortgage of immovable property	0	22	62	13	33	22	15	26	41	73	33	2289	198
bullion/ornaments	2	0	0	0	0	0	0	0	0	0	0	6	3
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	1
agricultural commodities	0	0	2	1	2	0	0	0	6	0	1	100	7
other movable property	0	0	0	2	1	0	0	2	3	1	1	83	5
other type of security	0	0	1	3	9	24	1	1	3	0	5	344	23
n.r.	0	0	0	0	0	0	0	0	0	0	0	8	6
all security	153	298	330	329	376	350	359	337	331	307	338	23752	1755
estd. no. of hrs.(00)	1070	1643	5740	7654	9611	7651	10816	9350	9668	6995	70199	X	X

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										Rural		
											no. of hrs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Tamil Nadu												
personal security	150	199	213	238	271	201	189	254	321	402	228	25095	1148
surety security/ guarantee of third party	1	4	8	13	10	7	18	16	30	32	11	1225	62
crop	0	0	0	2	5	2	9	20	33	46	6	702	32
first charge on immov. property	0	0	4	6	14	21	19	30	48	67	13	1461	77
mortgage of immovable property	1	3	15	27	24	18	74	92	52	102	29	3232	146
bullion/ornaments	11	23	58	34	84	80	83	124	151	94	62	6807	276
share of companies, gov. securities/insurance policies etc.	0	1	0	2	0	0	3	9	3	33	2	274	12
agricultural commodities	0	0	0	0	0	0	5	9	9	35	3	304	10
other movable property	0	0	0	0	2	21	1	0	13	22	4	390	20
other type of security	3	0	0	6	13	7	4	0	21	8	5	573	27
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	164	224	284	296	347	311	355	456	511	573	313	34533	1604
estd. no. of hrs.(00)	12655	12337	20820	17894	13434	8121	8853	5780	6229	4061	110182	x	x
	Uttaranchal												
personal security	12	125	141	105	29	9	12	41	31	28	36	425	84
surety security/ guarantee of third party	0	43	39	13	2	0	3	0	5	9	6	66	15
crop	0	0	0	9	0	0	0	0	0	0	1	9	1
first charge on immov. property	0	0	17	0	27	0	0	28	3	4	8	91	16
mortgage of immovable property	0	0	0	6	0	3	7	0	8	2	3	41	9
bullion/ornaments	0	110	0	0	0	0	0	0	0	0	2	20	1
share of companies, gov. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	1	0	3	2	0	0	1	11	4
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	12	279	198	132	60	13	26	69	47	43	55	661	128
estd. no. of hrs.(00)	904	183	509	959	1019	1980	2152	1634	1312	1307	11959	x	x

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Rural	
												no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Uttar Pradesh												
personal security	120	174	215	218	159	163	144	99	107	104	153	33936	2488
surety security/ guarantee of third party	13	26	14	15	8	8	19	12	12	10	13	2910	239
crop	0	1	2	1	2	0	2	3	4	3	2	445	29
first charge on immov. property	3	11	10	25	20	29	28	36	40	65	29	6350	424
mortgage of immovable property	8	22	25	36	39	47	48	37	57	71	42	9271	732
bullion/ornaments	0	6	2	0	1	0	0	2	1	1	1	268	16
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	1	0	1	0	0	71	9
agricultural commodities	0	0	0	0	0	0	1	1	2	1	1	159	19
other movable property	6	0	0	0	0	0	0	0	0	2	0	97	7
other type of security	3	1	6	7	1	6	4	2	4	4	4	894	79
n.r.	0	1	0	4	1	1	3	0	0	1	1	285	25
all security	151	231	267	291	221	249	232	182	214	234	234	51796	3879
estd. no. of hrs.(00)	6619	11848	24920	27705	28143	21888	31027	24358	24628	20323	221460	X	X
	West Bengal												
personal security	95	122	158	160	181	172	174	170	173	216	155	18909	1530
surety security/ guarantee of third party	10	9	35	16	24	15	8	24	13	9	18	2198	166
crop	0	0	0	1	3	2	0	0	0	0	1	74	8
first charge on immov. property	6	4	8	8	10	6	17	20	26	22	10	1242	104
mortgage of immovable property	9	9	10	20	27	58	27	56	86	79	27	3265	235
bullion/ornaments	3	4	2	3	1	2	3	3	23	1	4	430	25
share of companies, govt. securities/insurance policies etc.	0	0	0	0	3	0	2	0	0	2	1	72	7
agricultural commodities	1	0	1	4	1	1	0	10	3	0	2	235	12
other movable property	0	0	0	0	2	0	1	2	2	0	1	75	9
other type of security	6	7	13	8	8	21	10	8	14	0	10	1209	81
n.r.	3	2	0	0	0	3	0	0	0	9	1	113	13
all security	132	154	220	210	251	267	230	269	298	315	218	26539	2113
estd. no. of hrs.(00)	11419	16884	22452	19498	14596	8992	11367	7215	6532	2659	121614	X	X

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										Rural		
											no. of hhs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	the security sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>India</b>													
personal security	123	154	192	192	203	187	177	164	161	144	175	258636	18141
surety security/ guarantee of third party	9	11	16	19	21	19	21	22	22	32	19	28093	2057
crop	0	1	3	5	8	8	9	15	18	25	8	12332	645
first charge on immov. property	3	8	12	21	24	35	37	47	56	71	29	42488	2809
mortgage of immovable property	4	14	22	32	37	46	54	54	68	87	39	58291	4224
bullion/ornaments	4	5	8	5	9	10	9	11	15	12	8	12492	631
share of companies, govt. securities/insurance policies etc.	2	0	0	1	0	1	1	1	2	3	1	1336	90
agricultural commodities	0	0	0	1	1	1	3	2	2	3	1	1733	103
other movable property	2	0	1	0	1	2	2	2	3	3	1	2104	140
other type of security	4	5	7	6	8	7	8	6	10	3	7	9976	973
n.r.	0	0	0	1	0	0	1	0	0	0	0	487	60
all security	150	190	252	265	289	287	287	287	310	329	265	391898	28094
estd. no. of hhs.(00)	112564	122540	218391	216167	182274	128151	161206	121948	116564	98723	1478529	x	x

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Urban	
												no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Andhra Pradesh												
personal security	199	287	278	242	271	285	203	202	203	202	231	11697	882
surety security/ guarantee of third party	5	3	14	38	14	37	26	15	27	10	16	819	79
crop	1	0	0	0	0	0	1	0	7	6	2	78	8
first charge on immov. property	0	8	5	5	14	8	12	39	26	74	17	855	78
mortgage of immovable property	2	0	11	14	33	22	45	43	58	89	28	1405	103
bullion/ornaments	7	9	3	13	16	58	0	16	11	12	12	592	36
share of companies, gov. securities/insurance policies etc.	0	0	8	3	0	4	5	4	14	3	3	174	14
agricultural commodities	0	0	3	0	0	0	0	0	0	0	0	16	1
other movable property	0	0	2	7	3	2	0	1	0	2	1	74	9
other type of security	2	7	18	19	14	2	4	14	22	17	11	538	47
n.r.	0	0	0	0	0	0	0	0	0	0	0	2	1
all security	212	302	306	316	345	385	273	302	332	379	298	15118	1168
estd. no. of hrs.(00)	12534	4784	4704	4735	4240	2892	4213	2878	4059	5636	50677	X	X
	Assam												
personal security	45	69	34	82	57	92	30	34	18	34	46	240	120
surety security/ guarantee of third party	0	0	0	0	2	0	0	0	3	0	1	3	4
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	0	10	0	1	0	2	2	2	8	7
mortgage of immovable property	0	0	0	0	0	2	0	1	7	54	5	25	11
bullion/ornaments	0	0	0	0	1	0	0	0	0	0	0	1	1
share of companies, gov. securities/insurance policies etc.	0	0	0	0	0	0	1	0	1	15	1	7	6
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	4	0	0	0	0	4	1	4	2
other type of security	9	14	0	0	0	16	0	0	0	10	4	23	7
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	54	83	34	82	73	110	32	34	31	118	60	309	158
estd. no. of hrs.(00)	862	328	593	390	546	423	671	423	571	366	5175	X	X

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)													Urban	
	no. of hrs. report.													the security	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	Bihar														
personal security	42	96	56	81	60	62	100	76	74	20	66	949	191		
surety security/ guarantee of third party	0	0	10	2	6	0	1	14	12	3	5	73	18		
crop	0	0	0	0	0	0	0	0	0	0	0	0	0		
first charge on immov. property	0	0	14	0	2	1	1	2	4	3	3	39	14		
mortgage of immovable property	1	10	4	4	14	5	20	31	5	15	10	143	46		
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0		
share of companies, govt. securities/insurance policies etc.	0	0	0	0	4	34	6	0	1	0	4	54	5		
agricultural commodities	0	0	0	0	1	0	0	0	0	0	0	1	1		
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0		
other type of security	3	17	20	9	7	1	8	10	7	4	8	115	34		
n.r.	4	0	0	0	0	0	0	0	0	0	0	7	1		
all security	49	124	105	97	90	103	135	132	102	46	95	1376	308		
estd. no. of hrs.(00)	2021	803	1274	1804	1514	1128	1297	1267	2169	1134	14411	X	X		
	Chhattisgarh														
personal security	61	18	32	78	68	132	147	203	215	88	94	627	143		
surety security/ guarantee of third party	0	18	1	9	9	0	0	66	7	6	9	63	12		
crop	0	0	0	0	0	0	0	0	0	2	0	1	1		
first charge on immov. property	1	0	0	2	2	0	0	0	0	20	3	17	7		
mortgage of immovable property	0	2	0	1	14	0	31	4	36	52	13	86	23		
bullion/ornaments	0	2	0	32	0	0	0	0	0	0	4	29	2		
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	19	0	0	0	5	2	12	2		
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0		
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0		
other type of security	0	22	4	3	2	36	11	18	95	2	15	103	18		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0		
all security	62	62	37	123	79	156	188	273	319	171	132	882	195		
estd. no. of hrs.(00)	943	543	873	878	705	485	585	464	527	655	6658	X	X		



Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Delhi												
personal security	6	3	1	13	0	3	10	4	6	29	10	242	46
surety security/ guarantee of third party	0	0	0	0	0	0	3	0	0	0	0	7	4
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	0	0	0	0	0	0	2	0	11	5
mortgage of immovable property	0	0	0	0	12	0	0	0	6	4	2	45	7
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	1	1	0	1	0	0	0	0	0	13	3	69	7
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	7	4	1	14	12	3	13	4	13	45	15	360	68
estd. no. of hrs.(00)	6323	2155	1837	925	715	803	1532	1868	2697	4809	23664	X	X
	Gujarat												
personal security	135	103	127	123	163	221	114	112	111	150	134	4738	529
surety security/ guarantee of third party	11	1	28	11	32	5	60	44	60	47	33	1153	124
crop	0	0	2	0	6	0	0	0	2	0	1	32	5
first charge on immov. property	0	0	0	2	7	6	40	15	50	83	26	919	86
mortgage of immovable property	0	0	1	1	0	51	6	31	54	41	20	723	79
bullion/ornaments	0	0	0	0	0	0	0	0	1	0	0	3	1
share of companies, govt. securities/insurance policies etc.	1	0	0	0	0	0	0	0	6	1	1	39	3
agricultural commodities	0	0	0	0	0	0	0	0	0	6	1	34	1
other movable property	0	0	2	0	0	0	2	1	4	25	5	177	14
other type of security	0	0	0	1	21	43	0	1	2	0	5	166	9
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	146	104	158	137	228	307	219	193	253	329	214	7576	803
estd. no. of hrs.(00)	5252	1652	3231	3811	2791	2057	2757	3281	4700	5800	35332	X	X

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Haryana												
personal security	61	73	119	153	335	68	140	130	119	93	127	1543	242
surety security/ guarantee of third party	37	0	35	2	8	33	6	11	12	30	19	226	29
crop	0	0	0	0	0	0	0	0	0	2	0	4	1
first charge on immov. property	0	0	0	1	23	2	16	17	28	26	14	168	22
mortgage of immovable property	0	0	0	2	4	12	11	0	41	26	13	153	32
bullion/ornaments	0	0	0	0	0	0	0	0	0	3	1	7	1
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	4	3	1	1	9	3
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	2	0	4	1
other type of security	0	0	0	0	4	0	3	2	7	0	2	20	4
n.r.	0	0	0	0	0	0	1	0	0	0	0	2	1
all security	98	73	119	158	359	102	157	163	169	163	160	1939	317
estd. no. of hrs.(00)	1205	587	990	1348	994	867	1331	998	1465	2355	12139	x	x
	Himachal Pradesh												
personal security	3	25	70	32	94	31	51	54	46	116	62	96	74
surety security/ guarantee of third party	0	0	0	0	0	0	0	18	4	40	10	16	11
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	0	0	0	0	24	0	30	8	12	7
mortgage of immovable property	0	0	0	0	0	8	0	0	23	9	6	9	13
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	13	0	17	56	11	13	21	9
n.r.	0	0	0	0	0	0	0	0	0	21	4	7	1
all security	3	25	70	32	94	51	51	113	120	219	101	155	111
estd. no. of hrs.(00)	154	68	60	67	224	94	182	133	246	307	1535	x	x

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Urban	
	all											the security	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above			
	271	34	85	137	80	74	136	310	600	1488	3217	162	124
	Jammu & Kashmir												
personal security	5	0	4	15	4	85	3	7	10	15	13	41	55
surety security/ guarantee of third party	0	0	0	1	0	22	8	1	74	19	24	76	28
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	0	0	0	0	0	1	12	6	19	12
mortgage of immovable property	0	0	0	0	0	0	0	2	4	13	7	22	20
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	1	0	1	1
other type of security	1	0	0	0	0	0	0	3	0	2	1	4	7
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	6	0	4	17	4	107	10	13	89	61	50	162	124
estd. no. of hrs.(00)	271	34	85	137	80	74	136	310	600	1488	3217	x	x
	Jharkhand												
personal security	21	34	6	46	173	28	17	28	34	68	46	429	109
surety security/ guarantee of third party	0	0	0	0	0	0	4	3	5	14	2	20	6
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	2	1	2	0	2	44	16	18	3	9	87	21
mortgage of immovable property	0	0	0	2	3	31	1	2	1	55	6	59	20
bullion/ornaments	0	0	0	0	0	0	0	1	0	0	0	1	1
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	2	4	0	9	7	2	18	5
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	1	0	0	0	0	1	1
other type of security	0	0	0	6	1	2	0	6	0	4	2	16	7
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	21	36	7	56	176	64	72	55	67	136	66	618	166
estd. no. of hrs.(00)	2077	462	729	825	1098	549	998	1151	957	580	9427	x	x

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
personal security	76	62	113	164	162	192	125	208	163	92	122	4256	497
surety security/ guarantee of third party	10	22	18	12	20	31	28	12	34	17	18	639	104
crop	0	0	0	0	3	3	0	1	0	12	2	74	7
first charge on immov. property	0	0	3	6	7	15	3	28	46	48	15	511	67
mortgage of immovable property	0	0	4	18	16	32	27	34	55	41	20	679	97
bullion/ornaments	2	4	0	7	2	4	47	9	4	1	6	215	20
share of companies, gov. securities/insurance policies etc.	0	0	0	0	0	7	0	1	10	0	1	42	7
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	3	0	7	5	1	1	45	8
other type of security	1	0	1	1	1	0	7	6	10	35	7	247	24
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	89	89	139	195	203	276	234	286	300	240	186	6453	796
estd. no. of hrs.(00)	7220	3047	3787	3627	3148	1629	2386	2227	2864	4835	34771	x	x
					Kerala								
personal security	94	182	228	193	186	294	296	139	145	112	167	2910	372
surety security/ guarantee of third party	0	54	51	59	85	108	44	45	35	66	53	920	102
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	2	71	24	61	113	124	50	67	64	1113	136
mortgage of immovable property	0	88	12	19	96	194	129	130	141	157	119	2072	230
bullion/ornaments	37	63	4	21	36	45	75	16	38	21	34	588	74
share of companies, gov. securities/insurance policies etc.	0	0	0	11	0	9	0	0	2	9	4	65	7
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	10	2	10	7	7	9	6	111	19
other type of security	3	0	36	13	6	0	11	1	9	12	9	156	20
n.r.	0	0	0	0	0	0	0	0	0	0	0	1	1
all security	112	358	325	334	380	488	537	397	378	357	373	6510	829
estd. no. of hrs.(00)	1389	388	729	926	1107	967	2077	1980	3024	4866	17452	x	x

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)													Urban	
														no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	Madhya Pradesh														
personal security	58	75	144	78	176	108	157	62	115	68	104	3130	419		
surety security/ guarantee of third party	39	25	4	9	4	7	18	13	14	25	16	484	54		
crop	0	0	0	0	1	0	0	0	0	0	0	5	2		
first charge on immov. property	1	27	4	15	3	2	4	12	131	115	41	1220	99		
mortgage of immovable property	1	2	0	8	1	50	47	7	6	28	15	458	59		
bullion/ornaments	3	1	10	12	0	4	22	1	0	0	5	152	12		
share of companies, govt. securities/insurance policies etc.	0	0	1	0	0	1	0	0	10	4	2	59	9		
agricultural commodities	0	0	0	0	0	1	0	0	0	0	0	3	2		
other movable property	0	0	0	11	0	1	0	0	10	7	4	110	10		
other type of security	0	1	15	5	13	3	9	0	2	1	5	153	22		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0		
all security	100	97	170	126	196	173	227	93	241	237	177	5322	649		
estd. no. of hrs.(00)	3016	1375	3102	3263	3247	1934	2894	2540	3511	5243	30125	X	X		
	Maharashtra														
personal security	38	63	39	92	81	106	91	93	123	80	77	6917	1085		
surety security/ guarantee of third party	2	9	13	21	27	26	51	86	94	44	37	3286	389		
crop	0	0	0	0	0	0	0	1	1	4	1	66	12		
first charge on immov. property	0	0	7	18	21	12	15	37	58	63	25	2197	241		
mortgage of immovable property	0	3	1	7	5	11	26	11	51	55	19	1662	220		
bullion/ornaments	0	0	0	1	0	1	0	1	0	1	0	31	10		
share of companies, govt. securities/insurance policies etc.	0	0	2	0	1	2	0	4	7	2	2	157	23		
agricultural commodities	0	0	1	0	0	0	0	0	0	0	0	12	3		
other movable property	0	0	0	1	2	1	2	3	4	5	2	164	36		
other type of security	0	0	0	6	9	2	13	16	1	1	4	393	34		
n.r.	0	0	0	0	0	3	0	0	1	1	0	31	8		
all security	41	72	61	142	143	158	181	227	307	233	155	13844	1932		
estd. no. of hrs.(00)	15591	5608	8190	8525	8470	4633	8768	7700	9942	11881	89306	X	X		

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										Urban		
											no. of hrs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Orissa												
personal security	69	31	92	180	159	255	98	131	200	191	128	1339	178
surety security/ guarantee of third party	6	8	3	42	66	15	87	11	16	27	25	261	33
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	8	0	0	18	2	19	19	6	58	8
mortgage of immovable property	0	8	2	84	45	8	57	12	13	87	26	271	43
bullion/ornaments	0	0	0	0	0	0	0	0	9	0	1	8	1
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	5	0	0	1	5	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	22	0	8	0	8	3	19	9	8	81	12
n.r.	6	0	0	0	0	0	0	0	0	0	1	12	1
all security	81	46	118	315	279	278	241	164	268	332	192	1999	274
estd. no. of hrs.(00)	1795	704	1823	986	807	723	1063	1006	919	610	10435	X	X
	Punjab												
personal security	83	46	111	104	112	105	115	78	110	54	88	1445	304
surety security/ guarantee of third party	0	10	23	32	18	1	8	45	27	7	16	267	52
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	0	0	1	3	28	14	8	7	117	25
mortgage of immovable property	0	0	0	0	1	4	1	9	8	42	11	182	42
bullion/ornaments	1	0	0	0	0	0	0	4	0	0	1	11	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	1	0	0	3	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	3	0	0	0	0	0	0	1	0	0	4	2
other type of security	0	2	6	0	10	12	10	29	17	22	13	212	28
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	83	60	140	136	141	122	135	157	175	126	131	2139	437
estd. no. of hrs.(00)	2390	570	741	1298	1223	1200	1389	1857	2325	3341	16335	X	X

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)													Urban	
														no. of hrs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	Rajasthan														
personal security	138	98	87	152	238	156	159	117	129	59	132	2890	445		
surety security/ guarantee of third party	17	20	13	2	18	6	4	10	3	3	8	171	29		
crop	0	0	2	0	0	0	0	2	0	0	0	8	3		
first charge on immov. property	0	19	0	0	2	1	1	14	23	22	10	220	47		
mortgage of immovable property	1	0	11	0	8	9	8	8	32	20	13	282	44		
bullion/ornaments	11	4	0	0	0	0	2	1	1	1	2	37	9		
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	3	0	0	13	1	3	61	8		
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0		
other movable property	0	0	0	0	0	1	0	0	2	0	0	11	4		
other type of security	0	0	0	3	15	4	1	2	3	3	3	74	14		
n.r.	0	0	0	0	0	0	0	0	2	0	0	6	1		
all security	167	137	111	157	269	177	172	152	195	94	165	3615	579		
estd. no. of hrs.(00)	1955	522	1137	1556	2042	1937	2488	3070	3789	3419	21917	X	X		
	Tamil Nadu														
personal security	132	203	162	194	194	179	208	183	184	158	173	9438	1035		
surety security/ guarantee of third party	3	7	9	18	3	19	47	17	37	19	15	823	98		
crop	0	0	0	0	6	0	0	0	0	4	1	56	3		
first charge on immov. property	0	0	0	2	12	17	22	28	34	29	12	637	74		
mortgage of immovable property	0	0	0	10	24	31	41	58	70	64	24	1324	160		
bullion/ornaments	34	39	67	75	57	99	48	31	42	31	50	2715	263		
share of companies, govt. securities/insurance policies etc.	0	0	3	3	2	7	17	7	3	7	4	220	23		
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0		
other movable property	3	1	5	3	0	0	1	2	12	14	4	235	26		
other type of security	1	4	0	2	4	1	10	12	12	3	4	216	34		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0		
all security	166	239	217	276	269	308	338	299	333	285	255	13938	1549		
estd. no. of hrs.(00)	10809	5446	7160	5647	4572	3012	3881	3336	4178	6555	54595	X	X		

Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)											Urban	
												no. of hrs. report.	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Uttaranchal													
personal security	6	76	76	32	43	29	19	40	31	36	33	102	60
surety security/ guarantee of third party	0	0	0	2	5	14	5	0	0	0	2	7	6
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	0	0	0	3	0	11	110	16	51	10
mortgage of immovable property	0	0	0	0	9	0	8	2	26	38	10	31	17
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	7	16	0	0	0	0	0	5	0	2	6	4
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	7	0	0	0	0	0	0	14	3	8	5
other type of security	0	0	0	0	0	3	2	7	34	8	6	18	7
n.r.	0	0	0	0	2	0	0	0	0	0	0	1	1
<b>all security</b>	<b>6</b>	<b>82</b>	<b>88</b>	<b>34</b>	<b>50</b>	<b>45</b>	<b>37</b>	<b>49</b>	<b>99</b>	<b>195</b>	<b>68</b>	<b>210</b>	<b>103</b>
estd. no. of hrs.(00)	482	87	261	297	293	219	427	278	326	415	3084	x	x
Uttar Pradesh													
personal security	105	129	115	157	128	101	102	62	65	32	97	6078	815
surety security/ guarantee of third party	1	6	8	9	3	7	14	22	7	6	8	527	88
crop	0	0	0	0	0	0	0	0	1	0	0	11	2
first charge on immov. property	1	11	2	4	4	4	9	13	4	38	9	585	77
mortgage of immovable property	1	1	5	12	20	3	7	19	25	45	15	961	135
bullion/ornaments	0	2	1	6	0	3	0	0	1	1	1	76	11
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	1	0	1	1	0	0	21	7
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	7	1	56	3
other type of security	10	0	7	4	3	1	4	5	1	1	4	230	41
n.r.	0	0	1	1	0	0	0	0	0	0	0	9	2
<b>all security</b>	<b>115</b>	<b>138</b>	<b>139</b>	<b>180</b>	<b>147</b>	<b>115</b>	<b>134</b>	<b>112</b>	<b>103</b>	<b>123</b>	<b>130</b>	<b>8151</b>	<b>1146</b>
estd. no. of hrs.(00)	6344	2646	4617	6010	7973	6195	8926	6178	6497	7283	62667	x	x



Table 17: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	West Bengal												
personal security	130	149	158	184	130	144	141	144	156	75	140	5791	897
surety security/													
guarantee of third party	2	4	6	9	16	4	9	11	18	22	10	403	55
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	7	1	0	0	18	13	19	6	250	47
mortgage of immovable property	1	6	1	5	13	6	13	16	15	22	9	391	83
bullion/ornaments	1	2	0	0	5	13	0	1	2	1	2	76	11
share of companies, govt.													
securities/insurance policies etc.	0	1	0	1	0	9	2	1	5	1	2	69	18
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	2	0	4	1	28	9
other type of security	1	33	29	7	8	10	11	8	12	4	10	421	54
n.r.	0	0	0	0	1	0	0	0	0	0	0	3	2
all security	133	194	190	210	164	177	165	188	198	135	171	7098	1135
estd. no. of hrs.(00)	8035	2838	3255	4608	3683	2345	3767	3632	4944	4352	41460	x	x
	India												
personal security	95	126	119	140	150	144	128	109	120	91	118	65521	9089
surety security/													
guarantee of third party	5	8	12	16	16	17	28	30	34	24	19	10392	1412
crop	0	0	0	0	1	0	0	0	1	2	1	346	45
first charge on immov. property	0	3	3	8	9	8	15	25	34	47	16	9147	1152
mortgage of immovable property	1	2	3	9	15	22	25	24	40	50	20	11126	1706
bullion/ornaments	6	9	11	12	8	17	10	5	6	5	8	4653	492
share of companies, govt.													
securities/insurance policies etc.	0	0	2	1	0	4	2	2	6	2	2	1027	155
agricultural commodities	0	0	1	0	0	0	0	0	0	0	0	66	8
other movable property	0	0	1	2	1	1	1	2	3	6	2	1050	159
other type of security	2	5	7	5	8	6	7	8	7	7	6	3344	551
n.r.	0	0	0	0	0	0	0	0	0	0	0	80	22
all security	107	148	148	183	197	200	199	187	225	214	178	98870	13931
estd. no. of hrs.(00)	92485	35170	50013	52903	50132	34721	52652	47563	61516	77820	554976	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	sam-ple (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andhra Pradesh															
personal security	853	934	791	775	652	671	492	689	529	394	661	997574	45748	1725	
surety security/															
guaranteee of third party	43	19	72	65	50	100	34	69	61	169	69	103761	3844	134	
crop	12	3	25	20	66	70	35	23	69	61	42	63858	3327	122	
first charge on immov. prop.	23	20	37	68	81	53	112	122	87	75	72	109295	4809	196	
mortgage of immov. property	6	6	18	43	86	82	262	49	190	263	107	161145	5685	192	
bullion/ornaments	4	2	1	1	4	15	7	9	1	20	6	9327	861	33	
share of companies/govt. securities/insur. policies etc.	4	0	1	2	0	1	1	2	1	0	1	1492	379	11	
agricultural commodities	0	0	1	1	10	0	1	0	0	0	2	2428	74	6	
other movable property	46	0	6	2	5	0	9	12	42	0	11	16330	533	12	
other type of security	8	16	48	23	48	8	47	25	20	19	29	43281	2112	75	
n.r.	0	0	0	0	0	0	0	0	0	0	0	89	6	1	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1508580	60253	2264	
amount of loan (Rs. 00000)	75234	86812	183787	160539	197267	190483	180652	148903	168133	116871	1509580	x	x	x	x
Assam															
personal security	597	873	793	634	719	702	794	447	480	348	601	16078	2497	453	
surety security/															
guaranteee of third party	0	0	117	20	24	20	13	14	12	151	26	704	86	27	
crop	0	0	0	2	0	0	0	0	3	0	1	23	2	2	
first charge on immov. prop.	394	0	4	2	54	7	85	40	34	75	38	1009	55	21	
mortgage of immov. property	0	44	52	24	107	168	11	115	334	185	127	3394	160	42	
bullion/ornaments	0	0	0	1	2	19	10	0	0	0	2	55	21	4	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	7	46	3	0	0	5	129	4	4	
agricultural commodities	0	0	0	0	0	8	0	4	0	0	1	37	4	3	
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other type of security	9	82	34	317	94	63	41	376	137	240	199	5313	324	61	
n.r.	0	0	0	0	0	6	0	0	0	0	0	10	5	3	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	26752	3139	615	
amount of loan (Rs. 00000)	383	1342	1839	4586	3020	1310	2172	6197	5097	807	26752	x	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Rural sam-ple (15)	
	Rural													
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Bihar													
personal security	884	785	813	672	773	688	497	651	477	458	657	229815	18347	1437
surety security/ guaranteee of third party	41	37	18	12	16	62	13	94	17	16	26	9167	1047	124
crop	0	0	0	0	0	4	5	0	15	0	3	883	86	8
first charge on immov. prop.	4	39	16	31	32	64	127	41	174	106	67	23264	1341	191
mortgage of immov. property	4	117	120	266	138	149	337	186	275	412	218	76132	4151	420
bullion/ornaments	33	0	6	6	2	4	0	0	0	0	4	1248	190	11
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	1	5	5	0	1	1	378	25	4
agricultural commodities	0	0	0	0	0	0	0	3	1	1	0	148	24	3
other movable property	0	0	0	0	0	1	0	0	12	0	1	509	13	5
other type of security	31	22	25	12	40	26	13	20	29	6	22	7807	866	103
n.r.	2	0	2	0	0	0	4	0	0	0	1	317	40	4
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	349668	25516	2263
amount of loan (Rs. 00000)	14563	16917	63178	34423	51719	21336	35551	24592	39916	47473	349668	x	x	x
	Chhattisgarh													
personal security	863	858	581	444	378	681	373	183	418	55	270	38574	4228	361
surety security/ guaranteee of third party	0	66	35	45	56	71	8	388	5	202	139	19913	491	29
crop	77	0	58	9	19	3	30	0	74	0	13	1843	236	21
first charge on immov. prop.	59	0	66	163	122	36	75	60	326	166	142	20278	558	48
mortgage of immov. property	0	48	231	304	325	205	303	319	177	577	407	58163	1727	119
bullion/ornaments	0	0	2	0	0	0	0	0	0	0	0	13	3	1
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	5	2	0	0	0	0	1	90	23	2
other movable property	0	0	0	0	0	0	0	0	0	0	0	4	2	1
other type of security	0	28	26	36	96	2	211	50	1	0	28	3959	337	19
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	142836	7186	583
amount of loan (Rs. 00000)	329	1313	6358	10761	13091	15830	7567	9451	11252	66885	142836	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Gujarat													
personal security	986	966	797	664	583	547	650	684	226	195	415	306247	10261	556
surety security/ guaranteee of third party	14	12	117	48	202	219	79	46	52	269	156	115025	2367	101
crop	0	0	14	4	8	22	17	22	119	152	85	62732	1568	48
first charge on immov. prop.	0	12	34	133	182	103	78	56	462	104	151	111184	2042	84
mortgage of immov. property	0	10	6	129	16	108	165	166	129	198	150	110684	2572	96
bullion/ornaments	0	0	32	13	2	0	11	12	1	0	5	3688	197	10
share of companies/govt. securities/insur. policies etc.	0	0	0	9	0	0	0	0	0	0	1	525	40	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	149	25	3
other movable property	0	0	0	0	6	0	0	14	12	80	36	26833	137	11
other type of security	0	0	0	0	1	0	0	0	0	0	0	101	17	2
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	737169	17580	860
amount of loan (Rs. 00000)	4391	9164	28152	59396	46283	20765	56138	109086	109894	295899	737169	x	x	x
	Haryana													
personal security	398	899	807	692	839	760	506	908	602	558	635	247072	6640	477
surety security/ guaranteee of third party	400	50	104	124	83	189	185	56	55	69	84	32723	1262	69
crop	0	0	0	25	0	0	2	16	29	3	9	3399	84	11
first charge on immov. prop.	202	42	65	0	6	33	195	8	120	202	134	52101	637	37
mortgage of immov. property	0	0	22	156	68	16	112	12	164	153	125	48651	607	55
bullion/ornaments	0	0	1	3	0	0	0	0	0	0	0	104	33	3
share of companies/govt. securities/insur. policies etc.	0	0	0	0	1	0	0	0	0	0	0	40	7	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	14	7	2700	14	2
other type of security	0	8	0	0	2	3	0	0	25	1	5	1852	39	7
n.r.	0	0	0	0	0	0	0	0	5	0	1	308	15	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388950	8594	620
amount of loan (Rs. 00000)	1331	9134	7326	28923	31679	18275	18333	21006	57266	195678	388950	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	sam-ple (15)	
	Rural													
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)														
	Himachal Pradesh													
personal security	1000	943	561	944	529	549	591	659	341	359	457	28381	1210	364
surety security/ guaranteee of third party	0	57	211	47	252	249	175	82	365	228	228	14188	320	94
crop	0	0	0	0	0	0	0	0	0	14	6	389	1	2
first charge on immov. prop.	0	0	55	9	20	83	76	82	113	227	147	9121	158	67
mortgage of immov. property	0	0	53	0	167	5	124	160	166	139	131	8151	167	95
bullion/ornaments	0	0	0	0	0	38	0	0	0	0	2	112	3	2
share of companies/govt. securities/insur. policies etc.	0	0	0	0	20	11	19	17	0	0	5	299	21	8
agricultural commodities	0	0	0	0	0	0	3	0	0	0	0	13	1	1
other movable property	0	0	0	0	0	0	0	0	0	9	4	246	2	1
other type of security	0	0	121	0	13	65	12	1	14	25	20	1246	53	18
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	62146	1827	618
amount of loan (Rs. 00000)	119	132	598	3345	2784	2972	5129	6068	12614	28385	62146	x	x	x
	Jammu & Kashmir													
personal security	1000	1000	147	796	695	696	550	121	173	252	261	3036	154	93
surety security/ guaranteee of third party	0	0	41	176	31	0	39	505	207	158	210	2433	66	33
crop	0	0	0	0	0	67	0	233	400	15	118	1371	46	11
first charge on immov. prop.	0	0	0	28	0	0	62	0	17	30	24	275	15	11
mortgage of immov. property	0	0	812	0	273	237	122	142	203	518	360	4177	84	55
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	27	15	173	1	1
agricultural commodities	0	0	0	0	0	0	227	0	0	0	13	146	10	1
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11610	374	203
amount of loan (Rs. 00000)	3	20	56	288	205	136	645	1796	2126	6335	11610	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										800 & above	amount of cash loan (Rs. 00,000)	no. of hh. rep. the security	sample	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					(12)
	Jharkhand														
personal security	820	729	720	583	732	647	619	778	823	860	720	29827	3325	413	
surety security/ guaranteee of third party	154	13	17	39	35	191	141	101	21	2	54	2224	180	38	
crop	25	0	38	67	86	12	8	26	32	0	40	1644	233	33	
first charge on immov. prop.	0	7	24	87	12	11	27	0	57	0	30	1244	128	23	
mortgage of immov. property	0	251	11	53	76	86	170	73	10	14	63	2613	300	71	
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agricultural commodities	0	0	0	19	0	0	0	0	0	0	3	120	29	1	
other movable property	0	0	6	0	0	0	0	0	0	117	15	629	12	2	
other type of security	0	0	183	151	60	53	34	21	58	7	75	3126	233	38	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	41428	4431	617	
amount of loan (Rs. 00000)	113	816	5498	6342	7882	2199	5163	3075	5238	5102	41428	x	x	x	
	Karnataka														
personal security	743	800	787	797	775	704	673	346	196	101	383	246000	14360	800	
surety security/ guaranteee of third party	57	192	66	26	93	59	18	25	65	8	37	24003	993	72	
crop	0	0	0	32	9	27	44	76	77	32	46	29475	1226	67	
first charge on immov. prop.	26	0	12	44	15	47	57	252	316	435	241	154766	2617	140	
mortgage of immov. property	0	0	93	72	68	127	81	275	295	405	247	158472	2657	146	
bullion/ornaments	166	8	35	8	1	34	23	5	11	6	12	7486	520	31	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	2	1	2	0	1	1	480	34	5	
agricultural commodities	0	0	0	2	4	0	31	0	0	1	5	3386	208	6	
other movable property	0	0	3	2	32	1	44	3	5	4	12	7886	310	17	
other type of security	8	0	5	17	2	0	28	15	34	8	17	10742	497	28	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	642696	21864	1228	
amount of loan (Rs. 00000)	1380	2756	15418	24379	59133	34990	95930	91254	131808	185648	642696	x	x	x	

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Rural sam-ple (15)		
	Rural														
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Kerala														
personal security	412	335	559	548	310	299	200	299	150	197	229	225043	7916	641	
surety security/ guaranteee of third party	32	31	51	86	73	29	47	135	24	95	76	74194	2601	158	
crop	0	0	0	2	0	0	1	18	0	0	2	2259	106	8	
first charge on immov. prop.	33	424	5	83	139	276	261	187	270	248	233	228714	3844	243	
mortgage of immov. property	3	189	138	249	390	342	405	304	465	377	377	370264	6170	383	
bullion/ornaments	383	21	120	22	78	42	24	37	59	22	38	37464	2664	168	
share of companies/govt.															
securities/insur. policies etc.	0	0	16	0	1	5	0	0	0	15	7	6937	184	9	
agricultural commodities	0	0	0	1	3	0	0	2	0	13	6	6226	71	5	
other movable property	0	0	2	1	1	2	17	9	10	11	10	9483	244	19	
other type of security	137	0	109	8	5	4	45	8	22	22	22	21496	549	40	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	982080	19654	1419	
amount of loan (Rs. 00000)	6863	6095	9652	40741	47283	38604	88642	103641	199826	435732	982080	x	x	x	x
	Madhya Pradesh														
personal security	598	797	679	784	427	499	674	704	390	384	513	435794	16378	969	
surety security/ guaranteee of third party	0	10	15	24	31	18	40	23	10	23	22	18549	1052	56	
crop	134	0	0	0	17	2	8	13	19	33	18	15651	613	38	
first charge on immov. prop.	66	30	181	87	206	294	133	186	396	333	266	226317	5645	344	
mortgage of immov. property	199	120	60	77	292	126	125	44	135	171	136	115572	3235	205	
bullion/ornaments	0	9	9	0	1	33	1	27	11	1	9	7342	271	13	
share of companies/govt.															
securities/insur. policies etc.	0	0	0	0	0	2	4	0	0	0	1	469	38	2	
agricultural commodities	0	0	0	18	0	8	7	0	0	54	20	17372	192	6	
other movable property	0	0	0	0	1	0	1	0	0	1	0	264	33	6	
other type of security	3	35	55	8	25	19	8	3	39	0	14	12011	638	43	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	849341	24522	1568	
amount of loan (Rs. 00000)	4103	13112	22154	74319	45461	73404	84934	96552	159309	275994	849341	x	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Rural sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Maharashtra														
personal security	693	464	463	500	634	365	353	271	228	143	274	336100	14776	1231
surety security/ guaranteee of third party	130	379	101	216	73	185	98	109	86	173	138	169077	4073	300
crop	0	0	9	18	35	71	67	114	28	209	114	140222	2535	130
first charge on immov. prop.	11	84	109	116	75	185	120	198	238	186	174	213365	6424	368
mortgage of immov. property	128	28	274	130	170	183	352	297	275	280	267	327792	6844	418
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	13	3	2
share of companies/govt. securities/insur. policies etc.	0	0	1	1	0	0	0	0	38	0	6	7513	148	8
agricultural commodities	0	0	3	0	0	1	8	3	5	0	3	3145	230	14
other movable property	0	0	1	1	2	9	0	3	16	1	4	5045	130	11
other type of security	38	45	40	18	11	2	2	5	85	7	21	25649	531	40
n.r.	0	0	0	0	0	0	0	1	0	0	0	93	4	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1228015	32489	2338
amount of loan (Rs. 00000)	6635	13511	39822	55243	77801	67422	138718	166879	195699	466285	1228015	X	X	X
Orissa														
personal security	721	500	580	447	638	457	498	243	205	132	451	107673	10625	765
surety security/ guaranteee of third party	3	31	17	81	39	63	33	24	0	0	34	8236	798	39
crop	0	1	0	10	0	14	3	0	0	2	3	829	115	9
first charge on immov. prop.	26	66	42	152	129	114	217	145	704	355	184	44041	1774	102
mortgage of immov. property	198	402	355	309	156	352	248	535	71	510	314	75030	4837	286
bullion/ornaments	0	0	0	0	2	0	0	0	0	0	0	52	5	1
share of companies/govt. securities/insur. policies etc.	0	0	0	0	24	0	0	15	0	0	4	992	22	3
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	27	0	0	0	0	0	0	0	0	0	1	219	18	3
other type of security	24	0	5	1	12	0	1	39	20	0	8	1848	168	21
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	238919	17463	1181
amount of loan (Rs. 00000)	7607	22247	39807	41552	31471	19177	19657	15804	19496	22100	238919	X	X	X



Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Punjab													
personal security	1000	728	888	756	705	650	751	869	439	214	360	177189	4586	419
surety security/ guaranteee of third party	0	139	71	149	76	131	87	63	140	115	112	55081	1083	106
crop	0	0	0	0	0	0	26	0	29	176	127	62468	369	18
first charge on immov. prop.	0	132	0	0	81	77	13	7	153	297	225	110620	902	61
mortgage of immov. property	0	0	5	6	1	16	110	61	202	193	157	77330	829	64
bullion/ornaments	0	0	0	0	0	29	0	0	0	3	3	1336	50	2
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	1	1	344	12	1
agricultural commodities	0	0	0	0	0	0	0	0	0	1	1	430	42	1
other movable property	0	0	0	0	0	0	0	0	0	0	0	54	2	1
other type of security	0	0	36	89	138	97	12	0	36	0	16	7703	354	25
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	492554	7676	661
amount of loan (Rs. 00000)	321	607	9792	24203	17248	14304	17504	31127	30480	346968	492554	x	x	x
	Rajasthan													
personal security	961	756	736	760	795	810	738	841	564	456	658	555770	17860	1302
surety security/ guaranteee of third party	38	55	36	98	82	31	129	6	118	48	70	59273	1306	95
crop	0	0	0	0	2	13	11	11	41	63	28	23762	543	37
first charge on immov. prop.	0	176	103	64	48	31	76	61	87	235	112	94811	2321	178
mortgage of immov. property	0	12	118	53	60	55	40	77	160	196	116	97750	2289	198
bullion/ornaments	1	0	0	0	0	0	0	0	0	0	0	44	6	3
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	1	0	0	118	0	1
agricultural commodities	0	0	5	1	3	0	0	0	5	0	2	1286	100	7
other movable property	0	0	0	21	1	0	0	1	18	1	5	4582	83	5
other type of security	0	0	3	2	9	61	5	2	7	0	8	6697	344	23
n.r.	0	0	1	0	0	0	0	2	1	0	1	481	8	6
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	844574	23752	1755
amount of loan (Rs. 00000)	2064	10545	30010	51529	93364	62411	92376	115264	167096	219414	844574	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Rural sam-ple (15)	
	Rural													
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Tamil Nadu													
personal security	906	898	824	643	732	605	466	392	439	414	551	565197	25095	1148
surety security/ guaranteee of third party	12	17	11	37	27	15	55	16	34	30	30	30578	1225	62
crop	1	0	0	5	11	12	16	27	115	26	34	34720	702	32
first charge on immov. prop.	0	2	10	22	17	83	64	105	99	86	62	63537	1461	77
mortgage of immov. property	14	17	55	113	80	52	286	268	95	203	144	147430	3232	146
bullion/ornaments	60	58	100	65	88	141	91	168	90	86	95	97070	6807	276
share of companies/govt. securities/insur. policies etc.	0	2	0	1	0	0	4	16	10	43	13	12868	274	12
agricultural commodities	0	0	0	0	0	0	7	8	7	21	7	7301	304	10
other movable property	0	0	0	0	3	80	4	0	86	89	39	39589	390	20
other type of security	6	5	1	114	41	12	6	0	24	2	26	26839	573	27
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1025128	34533	1604
amount of loan (Rs. 00000)	16479	26367	84712	135995	114406	49013	104360	93492	196312	203992	1025128	x	x	x
	Uttaranchal													
personal security	1000	260	484	633	621	879	398	523	645	346	507	6753	425	84
surety security/ guaranteee of third party	0	102	444	111	18	0	148	0	106	133	109	1451	66	15
crop	0	0	0	166	0	0	0	0	0	0	19	249	9	1
first charge on immov. prop.	0	0	71	0	186	0	0	463	100	60	114	1512	91	16
mortgage of immov. property	0	0	0	90	0	121	323	0	148	460	173	2303	41	9
bullion/ornaments	0	638	0	0	0	0	0	0	0	0	61	807	20	1
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	175	0	130	14	0	0	18	234	11	4
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13308	661	128
amount of loan (Rs. 00000)	49	1266	610	1500	701	272	661	1745	3437	3067	13308	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of the security estd. (00)	no. of hh. rep. the security sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Uttar Pradesh													
personal security	847	703	748	747	634	584	564	479	299	211	474	530580	33936	2488
surety security/ guaranteee of third party	53	136	43	62	45	37	93	136	60	32	61	68488	2910	239
crop	0	1	4	1	8	0	9	6	11	6	6	6480	445	29
first charge on immov. prop.	14	65	18	68	99	129	121	186	163	372	185	206878	6350	424
mortgage of immov. property	27	84	162	87	205	226	192	155	426	331	241	269861	9271	732
bullion/ornaments	1	4	4	2	0	3	0	3	3	1	2	2124	268	16
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	1	11	3	0	1	1572	71	9
agricultural commodities	0	0	0	0	3	0	3	9	8	10	5	5917	159	19
other movable property	38	0	0	1	0	0	0	0	0	27	8	9056	97	7
other type of security	20	6	21	18	3	16	9	15	26	10	14	15738	894	79
n.r.	0	2	0	13	2	5	8	0	0	0	3	3570	285	25
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1120263	51796	3879
amount of loan (Rs. 00000)	8925	33311	95860	133575	82772	70543	139539	97702	139011	319024	1120263	x	x	x
	West Bengal													
personal security	633	826	558	693	742	608	648	513	265	392	517	200783	18909	1530
surety security/ guaranteee of third party	158	48	300	89	81	91	25	58	24	20	76	29622	2198	166
crop	0	1	2	3	9	2	0	0	0	0	2	605	74	8
first charge on immov. prop.	133	25	33	37	54	54	105	39	297	62	116	44869	1242	104
mortgage of immov. property	20	54	51	129	83	178	118	373	293	332	206	79886	3265	235
bullion/ornaments	2	19	9	3	1	2	26	1	52	1	18	7128	430	25
share of companies/govt. securities/insur. policies etc.	0	0	0	0	11	0	20	1	0	2	3	1284	72	7
agricultural commodities	26	0	9	10	3	4	0	4	11	0	6	2321	235	12
other movable property	0	0	0	0	2	0	2	4	12	0	4	1523	75	9
other type of security	23	23	37	35	15	54	56	8	45	1	31	12149	1209	81
n.r.	5	4	0	1	0	7	0	0	0	190	21	8274	113	13
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388445	26539	2113
amount of loan (Rs. 00000)	8459	17143	40507	33384	38398	25090	38527	47945	97141	41852	388445	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										all	amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Rural sam-ple (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	811	795	735	689	663	597	526	533	350	270	477	5314553	258636	18141
personal security														
surety security/ guaranteee of third party	48	59	66	70	63	80	65	69	57	101	76	842702	28093	2057
crop	9	1	9	9	22	29	23	33	45	75	41	453027	12332	645
first charge on immov. prop.	27	48	40	68	76	111	114	135	226	234	155	1723160	42488	2809
mortgage of immov. property	27	70	99	112	126	134	220	188	240	269	197	2200466	58291	4224
bullion/ornaments	30	12	19	13	15	22	15	22	22	10	16	176882	12492	631
share of companies/govt. securities/insur. policies etc.	2	0	0	1	1	1	2	3	6	5	3	35764	1336	90
agricultural commodities	1	0	1	2	3	1	5	2	3	9	5	50583	1733	103
other movable property	25	0	2	2	4	6	7	5	20	18	11	125139	2104	140
other type of security	19	15	30	33	27	17	21	11	31	7	19	211132	9976	973
n.r.	0	0	0	2	0	1	1	0	0	2	1	13369	487	60
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11146778	391898	28094
amount of loan (Rs. 00000)	160230	274882	688616	929731	965813	729990	1137825	1202101	1758891	3298700	11146778	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Urban sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andhra Pradesh														
personal security	919	960	833	659	750	667	563	520	601	362	517	521375	11697	882
surety security/ guaranteee of third party	19	5	66	99	35	175	112	94	54	21	45	45799	819	79
crop	8	0	0	0	0	0	0	0	8	2	2	2384	78	8
first charge on immov. prop.	9	13	6	5	27	33	132	152	108	262	169	170890	855	78
mortgage of immov. property	4	0	7	25	122	53	159	200	164	270	189	190841	1405	103
bullion/ornaments	27	8	3	23	43	50	0	11	25	6	12	12595	592	36
share of companies/govt. securities/insur. policies etc.	0	0	36	1	0	6	19	1	29	0	6	6321	174	14
agricultural commodities	0	0	3	0	0	0	0	0	0	0	0	119	16	1
other movable property	0	0	5	22	16	5	0	0	0	0	2	2393	74	9
other type of security	14	15	41	165	8	11	15	22	11	76	55	55779	538	47
n.r.	0	0	0	0	0	0	0	0	0	0	0	16	2	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1008513	15118	1168
amount of loan (Rs. 00000)	43703	36639	43959	52681	40623	31047	54755	70033	110684	524387	1009513	X	X	X
Assam														
personal security	873	740	1000	1000	616	820	791	971	294	172	384	4221	240	120
surety security/ guaranteee of third party	0	0	0	0	79	0	0	0	93	0	19	212	3	4
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	0	235	0	110	0	84	30	61	671	8	7
mortgage of immov. property	0	0	0	0	0	12	0	29	459	536	351	3857	25	11
bullion/ornaments	0	0	0	0	4	0	0	0	0	0	1	6	1	1
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	100	0	70	124	80	876	7	6
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	66	0	0	0	0	50	39	426	4	2
other type of security	127	260	0	0	0	168	0	0	0	88	67	732	23	7
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11001	309	158
amount of loan (Rs. 00000)	307	251	282	378	1594	402	225	253	920	6389	11001	X	X	X

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Bihar													
personal security	905	605	899	865	290	598	622	364	554	467	551	20775	949	191
surety security/ guaranteee of third party	0	0	34	1	26	0	3	25	172	159	77	2906	73	18
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	9	0	9	28	1	11	73	71	35	1323	39	14
mortgage of immov. property	4	301	5	35	178	51	172	331	146	221	173	6538	143	46
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt.	0	0	0	0	444	317	155	0	5	0	64	2415	54	5
securities/insur. policies etc.	0	0	0	0	4	0	0	0	0	0	0	8	1	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	5	94	54	98	49	6	48	268	50	82	96	3628	115	34
n.r.	87	0	0	0	0	0	0	0	0	0	3	107	7	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	37699	1376	308
amount of loan (Rs. 00000)	1235	726	2629	2197	2155	2909	3169	7245	8865	6568	37699	x	x	x
	Chhattisgarh													
personal security	996	88	781	938	517	504	903	736	506	264	466	27355	627	143
surety security/ guaranteee of third party	0	370	20	4	99	0	0	180	50	14	44	2557	63	12
crop	0	0	0	0	0	0	0	0	0	0	0	11	1	1
first charge on immov. prop.	4	0	0	4	7	0	0	0	0	249	101	5900	17	7
mortgage of immov. property	0	28	0	2	358	0	38	40	287	466	298	17448	86	23
bullion/ornaments	0	13	0	27	0	0	0	0	0	0	1	57	29	2
share of companies/govt.	0	0	0	0	0	118	0	0	0	3	8	448	12	2
securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	502	199	24	18	378	59	45	157	4	83	4872	103	18
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58648	882	195
amount of loan (Rs. 00000)	815	312	347	1938	2432	3184	2476	5192	18370	23581	58648	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Urban sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Delhi														
personal security	523	933	1000	861	0	1000	860	1000	760	698	710	24209	242	46
surety security/ guaranteee of third party	0	0	0	0	0	0	140	0	63	28	35	1197	7	4
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	0	0	0	0	0	0	128	105	3582	11	5
mortgage of immov. property	0	0	0	0	1000	0	0	0	177	78	85	2897	45	7
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	477	67	0	139	0	0	0	0	0	67	65	2211	69	7
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	34095	360	68
amount of loan (Rs. 00000)	432	115	2	902	247	13	1699	101	2681	27904	34095	x	x	x
Gujarat														
personal security	916	990	764	857	610	640	349	357	202	341	361	200188	4738	529
surety security/ guaranteee of third party	74	10	199	131	113	18	232	138	213	120	141	78336	1153	124
crop	0	0	18	0	37	0	0	0	1	2	2	1346	32	5
first charge on immov. prop.	0	0	4	4	40	32	380	164	96	325	232	128989	919	86
mortgage of immov. property	0	0	3	7	0	186	33	325	473	134	204	113371	723	79
bullion/ornaments	0	0	0	0	0	0	0	0	3	0	1	389	3	1
share of companies/govt.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
securities/insur. policies etc.	9	0	0	0	0	0	0	0	5	0	1	747	39	3
agricultural commodities	0	0	0	0	0	0	0	0	0	25	14	7905	34	1
other movable property	1	0	12	0	0	0	6	16	4	52	32	17885	177	14
other type of security	0	0	0	2	201	125	0	0	2	2	11	6087	166	9
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	555244	7576	803
amount of loan (Rs. 00000)	9166	2485	9302	12389	14880	17312	18534	35303	116640	319232	555244	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Haryana														
personal security	495	1000	927	953	856	737	971	521	379	536	656	102921	1543	242
surety security/ guaranteee of third party	505	0	73	8	2	211	9	42	56	45	44	6876	226	29
crop	0	0	0	0	0	0	0	0	0	6	3	447	4	1
first charge on immov. prop.	0	0	0	5	107	15	3	316	275	172	136	21371	168	22
mortgage of immov. property	0	0	0	34	1	37	16	0	251	223	140	21901	153	32
bullion/ornaments	0	0	0	0	0	0	0	0	0	1	0	74	7	1
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	111	1	1	6	1019	9	3
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	16	8	1257	4	1
other type of security	0	0	0	0	35	0	0	10	38	0	7	1025	20	4
n.r.	0	0	0	0	0	0	2	0	0	0	0	49	2	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	156940	1939	317
amount of loan (Rs. 00000)	1223	1230	8766	4323	9414	3149	27634	8261	15694	77246	156940	x	x	x
Himachal Pradesh														
personal security	1000	1000	1000	1000	1000	907	1000	461	149	556	511	20343	96	74
surety security/ guaranteee of third party	0	0	0	0	0	0	0	122	17	88	70	2797	16	11
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	0	0	0	0	263	0	293	219	8724	12	7
mortgage of immov. property	0	0	0	0	0	73	0	0	111	13	30	1203	9	13
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	20	0	154	723	16	145	5777	21	9
n.r.	0	0	0	0	0	0	0	0	0	34	25	985	7	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	39829	155	111
amount of loan (Rs. 00000)	11	3	65	69	2007	286	322	953	7143	28969	39829	x	x	x



Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Urban sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	J ammu & K ashmir													
personal security	920	0	1000	884	1000	745	214	522	173	149	164	2342	41	55
surety security/ guaranteee of third party	0	0	0	116	0	255	786	90	739	138	215	3073	76	28
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	0	0	0	0	0	23	254	218	3115	19	12
mortgage of immov. property	0	0	0	0	0	0	0	251	66	407	356	5088	22	20
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt.	0	0	0	0	0	0	0	0	0	7	6	79	0	1
securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	1	1	11	1	1
other movable property	80	0	0	0	0	0	0	137	0	46	40	569	4	7
other type of security	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	14278	162	124
amount of loan (Rs. 00000)	9	0	9	52	4	127	6	118	1830	12123	14278	x	x	x
	J harkhand													
personal security	1000	908	898	347	926	227	110	507	444	641	505	21839	429	109
surety security/ guaranteee of third party	0	0	0	0	0	0	15	91	39	27	31	1319	20	6
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	92	102	357	0	84	691	150	390	12	228	9877	87	21
mortgage of immov. property	0	0	0	42	70	664	13	52	16	266	134	5806	59	20
bullion/ornaments	0	0	0	0	0	0	0	64	0	0	7	315	1	1
share of companies/govt.	0	0	0	0	0	18	159	0	112	43	64	2765	18	5
securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	11	0	0	0	2	75	1	1
other movable property	0	0	0	253	4	6	0	136	0	11	29	1247	16	7
other type of security	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	43244	618	166
amount of loan (Rs. 00000)	430	105	95	1567	3715	1609	6592	4905	9464	14762	43244	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Urban sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Karnataka													
personal security	749	634	429	648	704	454	277	525	264	156	299	109595	4256	497
surety security/ guaranteee of third party	223	332	128	75	69	106	296	47	51	127	113	41282	639	104
crop	0	0	0	0	25	3	0	0	0	16	9	3244	74	7
first charge on immov. prop.	0	21	99	97	10	170	6	109	316	387	271	99351	511	67
mortgage of immov. property	0	0	338	153	188	224	368	130	336	251	248	90841	679	97
bullion/ornaments	18	8	1	24	2	4	42	109	2	0	15	5546	215	20
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	27	0	1	17	0	4	1573	42	7
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	2	0	0	0	0	12	0	58	6	3	9	3191	45	8
other type of security	7	4	4	2	2	0	11	19	7	59	33	11992	247	24
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	366614	6453	796
amount of loan (Rs. 00000)	6760	4929	13289	15563	14425	13411	17431	36230	67373	177202	366614	x	x	x
	Kerala													
personal security	880	692	233	540	403	344	503	253	184	176	248	123308	2910	372
surety security/ guaranteee of third party	0	35	84	222	222	27	28	43	94	87	79	39334	920	102
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	29	204	62	158	217	253	208	178	182	90582	1113	136
mortgage of immov. property	0	270	51	1	234	449	200	421	454	473	409	203246	2072	230
bullion/ornaments	76	3	1	13	16	17	33	24	35	10	18	8951	588	74
share of companies/govt. securities/insur. policies etc.	0	0	0	1	0	3	0	0	0	20	11	5519	65	7
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	45	2	14	7	13	14	12	6046	111	19
other type of security	44	0	602	19	18	0	4	0	12	41	39	19287	156	20
n.r.	0	0	0	0	0	0	0	0	0	1	0	173	1	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	496445	6510	829
amount of loan (Rs. 00000)	4653	10034	11190	7355	8623	16162	47322	43902	79893	267310	496445	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Urban sam-ple (15)	
	Urban													
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	487	256	655	590	915	744	523	787	188	228	311	140777	3130	419
Madhya Pradesh														
personal security/surety security/guarantee of third party	287	101	57	77	19	35	56	62	62	13	36	16160	484	54
crop	0	0	0	0	4	0	0	0	0	0	0	115	5	2
first charge on immov. prop.	24	616	38	53	11	25	7	70	728	617	521	235829	1220	99
mortgage of immov. property	129	24	0	87	6	156	329	71	6	112	95	42992	458	59
bullion/ornaments	74	1	12	19	0	2	39	4	0	0	4	2009	152	12
share of companies/govt. securities/insur. policies etc.	0	0	4	0	0	7	0	0	8	19	12	5499	59	9
agricultural commodities	0	0	0	2	0	3	0	0	0	0	0	36	3	2
other movable property	0	0	0	94	0	4	0	0	4	5	5	2411	110	10
other type of security	0	2	234	77	44	25	46	7	5	4	15	6919	153	22
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	452747	5322	649
amount of loan (Rs. 00000)	1787	4416	7808	7198	18907	7774	39994	12566	120780	231517	452747	x	x	x
Maharashtra														
personal security/surety security/guarantee of third party	80	158	258	223	177	204	238	348	205	123	174	236627	3286	389
crop	0	0	0	0	2	0	3	2	1	21	12	15935	66	12
first charge on immov. prop.	3	55	86	196	322	117	139	123	266	439	329	446465	2197	241
mortgage of immov. property	3	108	3	55	37	77	258	93	258	245	216	293495	1662	220
bullion/ornaments	0	0	0	3	0	3	0	0	0	1	1	814	31	10
share of companies/govt. securities/insur. policies etc.	0	0	9	0	3	10	4	13	7	9	8	11104	157	23
agricultural commodities	0	0	8	0	0	0	0	1	0	0	0	221	12	3
other movable property	0	1	0	2	10	4	4	42	7	10	11	15349	164	36
other type of security	0	0	53	19	57	20	59	79	4	8	18	24575	393	34
n.r.	0	0	0	0	2	24	0	1	2	1	2	2268	31	8
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1356783	13844	1932
amount of loan (Rs. 00000)	11000	9986	15373	34968	42214	25735	82300	111419	310148	713640	1356783	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Urban sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Orissa													
personal security	823	415	950	612	572	910	340	949	848	314	574	80237	1339	178
surety security/ guaranteee of third party	84	441	8	174	223	60	210	19	23	30	69	9704	261	33
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	57	0	0	79	2	77	120	74	10381	58	8
mortgage of immov. property	0	144	23	157	147	30	301	19	12	535	260	36309	271	43
bullion/ornaments	0	0	0	0	0	0	0	0	3	0	1	79	8	1
share of companies/govt.	0	0	0	0	0	0	0	6	0	0	1	111	5	1
securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	19	0	58	0	70	4	37	1	21	2963	81	12
n.r.	92	0	0	0	0	0	0	0	0	0	1	111	12	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	139895	1999	274
amount of loan (Rs. 00000)	1200	530	3002	5802	5482	5713	19931	17360	29316	51559	139895	X	X	X
	Punjab													
personal security	991	731	732	693	720	930	918	239	336	291	353	59387	1445	304
surety security/ guaranteee of third party	0	213	195	307	256	7	41	67	194	77	106	17761	267	52
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	0	0	4	16	181	160	35	80	13416	117	25
mortgage of immov. property	0	0	0	0	13	42	3	64	168	465	291	48890	182	42
bullion/ornaments	9	0	0	0	0	0	0	5	0	0	1	156	11	2
share of companies/govt.	0	0	0	0	0	0	0	0	3	0	1	114	3	1
securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	36	0	0	0	0	0	0	2	0	0	69	4	2
other movable property	0	20	74	0	11	16	22	444	137	132	169	28398	212	28
other type of security	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	168191	2139	437
amount of loan (Rs. 00000)	1738	414	1364	3208	4195	3491	4752	26444	33670	88914	168191	X	X	X

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Urban sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Rajasthan														
personal security	849	457	505	986	882	784	879	604	387	496	554	110863	2890	445
surety security/ guaranteee of third party	54	485	37	12	22	29	23	54	2	33	28	5515	171	29
crop	0	0	7	0	0	0	0	9	0	0	1	174	8	3
first charge on immov. prop.	0	53	0	0	7	3	6	189	188	215	145	28946	220	47
mortgage of immov. property	40	0	451	0	33	149	63	123	288	200	197	39457	282	44
bullion/ornaments	58	4	0	0	0	0	26	11	3	5	7	1488	37	9
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	19	0	0	116	25	51	10130	61	8
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	1	0	0	4	8	4	738	11	4
other type of security	0	0	0	1	55	15	3	10	8	17	12	2494	74	14
n.r.	0	0	0	0	0	0	0	0	4	0	1	299	6	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	200105	3615	579
amount of loan (Rs. 00000)	5801	2538	4473	3075	10725	10163	19289	16259	74073	53710	200105	x	x	x
Tamil Nadu														
personal security	895	920	859	630	701	410	532	476	347	375	502	327247	9438	1035
surety security/ guaranteee of third party	8	21	15	105	11	72	164	62	87	48	63	41207	823	98
crop	0	0	0	0	11	0	0	0	0	9	4	2390	56	3
first charge on immov. prop.	0	0	0	37	74	101	104	82	129	139	98	63663	637	74
mortgage of immov. property	3	0	0	76	140	226	105	293	336	337	233	151605	1324	160
bullion/ornaments	87	42	120	125	48	177	35	31	42	38	57	37301	2715	263
share of companies/govt. securities/insur. policies etc.	0	0	2	1	0	13	10	6	8	4	5	3302	220	23
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	5	3	4	8	2	0	20	4	14	39	19	12617	235	26
other type of security	3	13	1	17	12	0	31	46	36	11	19	12298	216	34
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	651631	13938	1549
amount of loan (Rs. 00000)	21921	33734	41089	40104	31077	31142	54907	59965	101295	236397	651631	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Urban sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Uttaranchal													
personal security	1000	982	353	912	928	506	323	900	243	201	309	4273	102	60
surety security/ guaranteee of third party	0	0	0	88	26	337	359	0	0	0	13	177	7	6
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	0	0	0	23	0	39	284	201	2779	51	10
mortgage of immov. property	0	0	0	0	27	0	213	43	496	408	351	4860	31	17
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt.	0	18	162	0	0	0	0	0	15	0	7	93	6	4
securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	485	0	0	0	0	0	0	85	70	971	8	5
other movable property	0	0	0	0	0	157	82	56	207	23	48	662	18	7
other type of security	0	0	0	0	18	0	0	0	0	0	1	11	1	1
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13827	210	103
amount of loan (Rs. 00000)	21	577	342	260	624	228	171	245	1832	9528	13827	x	x	x
	Uttar Pradesh													
personal security	907	840	798	863	802	906	663	429	521	331	587	157235	6078	815
surety security/ guaranteee of third party	6	43	37	46	17	19	141	182	87	65	72	19217	527	88
crop	0	0	0	0	0	0	2	0	2	0	1	140	11	2
first charge on immov. prop.	5	87	2	12	34	20	80	110	29	188	88	23495	585	77
mortgage of immov. property	3	4	35	55	140	36	67	247	304	287	186	49737	961	135
bullion/ornaments	0	25	2	10	0	8	0	1	0	1	2	577	76	11
share of companies/govt.	0	0	0	0	0	6	1	2	40	2	7	1975	21	7
securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	2	0	1	0	0	0	122	37	9966	56	3
other movable property	80	0	122	10	6	3	46	29	15	4	21	5501	230	41
other type of security	0	0	3	3	0	0	0	0	0	0	0	80	9	2
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	267923	8151	1146
amount of loan (Rs. 00000)	12523	5654	9759	15528	33128	18847	27932	22519	40473	81560	267923	x	x	x

Table 18: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over security of loan for each household assets holding class

security of loan	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the security estd. (00)	Urban sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
West Bengal														
personal security	975	783	740	455	748	922	835	420	580	407	529	177124	5791	897
surety security/ guaranteee of third party	14	156	24	12	130	5	14	12	85	170	100	33341	403	55
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	1	258	3	0	0	379	120	85	123	41036	250	47
mortgage of immov. property	3	17	54	234	39	21	84	134	142	202	153	51320	391	83
bullion/ornaments	3	0	0	0	7	41	0	11	2	0	3	989	76	11
share of companies/govt. securities/insur. policies etc.	0	4	0	6	0	2	5	10	27	7	10	3445	69	18
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	1	0	22	0	19	11	3629	28	9
other type of security	6	41	181	35	74	9	62	9	44	109	71	23618	421	54
n.r.	0	0	0	0	1	0	0	3	0	0	0	110	3	2
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	334613	7098	1135
amount of loan (Rs. 00000)	9453	5877	8918	22237	12787	7232	22675	41254	62892	141288	334613	X	X	X
India														
personal security	893	831	729	642	683	616	529	434	337	289	400	2612252	65521	9089
surety security/ guaranteee of third party	43	64	81	109	75	87	130	131	119	79	94	616243	10392	1412
crop	3	0	1	0	5	0	1	1	1	7	4	27220	346	45
first charge on immov. prop.	4	37	20	81	81	66	111	154	232	295	217	1419868	9147	1152
mortgage of immov. property	6	36	45	72	92	146	170	183	255	264	216	1412483	11126	1706
bullion/ornaments	31	16	29	31	14	39	14	17	9	5	11	72181	4653	492
share of companies/govt. securities/insur. policies etc.	1	0	10	1	4	15	8	6	18	7	9	57673	1027	155
agricultural commodities	0	0	1	0	0	0	0	0	0	2	1	8289	66	8
other movable property	1	1	3	10	6	3	5	17	5	17	12	77766	1050	159
other type of security	18	14	79	54	38	24	32	57	23	33	34	224465	3344	551
n.r.	2	0	0	0	0	3	0	0	1	1	1	4215	80	22
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	6532656	98870	13931
amount of loan (Rs. 00000)	135750	120960	183905	233352	260946	203104	457219	527042	1227915	3182465	6532656	X	X	X

Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										no. of hrs. report. the duration		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Rural												
	Andhra Pradesh												
less than 1 year	114	181	257	246	307	292	199	275	350	317	230	32704	1234
1 0e2	55	109	126	91	188	239	140	156	165	198	126	18020	663
2 0e3	72	35	89	82	86	83	134	62	109	65	80	11449	386
3 0e4	10	30	15	33	42	92	93	58	52	17	36	5187	177
4 0e5	12	11	21	23	44	21	28	18	16	14	21	3021	110
5 0e10	23	23	45	33	47	23	33	48	31	45	34	4862	158
10 & above	4	1	12	12	9	3	9	2	8	18	7	1066	42
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	251	322	435	441	571	544	488	487	517	497	423	60253	2264
estd. number of hhs (00)	26367	15877	27195	20930	15809	10651	10724	7036	4945	2915	142450	x	x
	Assam												
less than 1 year	40	31	68	50	57	25	32	52	93	61	48	2011	424
1 0e2	7	37	12	18	10	8	13	22	17	2	15	640	97
2 0e3	11	19	9	5	1	1	1	15	23	6	7	311	37
3 0e4	2	5	0	5	1	0	2	0	12	4	2	95	20
4 0e5	0	0	0	3	0	0	1	1	3	0	1	39	9
5 0e10	1	0	1	2	0	0	2	5	3	0	1	51	20
10 & above	0	0	0	1	2	1	2	0	2	10	1	41	19
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	60	90	90	84	72	35	51	93	141	83	75	3139	615
estd. number of hhs (00)	2401	4254	7421	7222	5830	4772	5063	2776	1424	432	41595	x	x
	Bihar												
less than 1 year	126	70	119	109	86	108	80	55	88	58	94	11028	943
1 0e2	55	53	62	31	41	34	43	40	38	38	45	5242	395
2 0e3	19	22	32	22	23	28	22	15	24	19	24	2782	257
3 0e4	41	6	16	22	12	12	11	11	21	15	16	1840	165
4 0e5	37	8	26	18	14	8	12	12	27	17	18	2091	153
5 0e10	34	17	22	20	24	19	17	21	40	27	23	2643	277
10 & above	9	27	10	23	22	8	21	16	17	43	18	2127	225
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	289	198	265	228	202	202	196	155	215	182	218	25516	2263
estd. number of hhs (00)	6483	11999	22471	17415	14603	10053	11652	9100	8622	4453	116853	x	x



Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										Rural		
											no. of hhs. report. the duration		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Chhattisgarh												
less than 1 year	9	14	62	87	74	175	109	127	163	229	89	3240	253
1 0e2	2	16	40	24	32	81	21	30	21	52	32	1151	95
2 0e3	0	6	9	27	50	19	24	27	48	70	26	930	61
3 0e4	0	4	15	11	17	14	16	0	63	95	16	597	46
4 0e5	10	12	5	26	15	17	9	1	94	0	16	586	43
5 0e10	3	15	9	37	20	42	17	34	6	52	23	824	75
10 & above	2	3	11	6	14	29	7	27	0	2	11	389	45
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
arty	26	56	148	202	206	343	198	241	370	445	198	7186	583
estd. number of hhs (00)	2437	3826	5447	6235	6383	3413	3742	2072	1478	1282	36316	x	x
	Gujarat												
less than 1 year	43	120	85	74	138	106	142	218	241	353	153	9557	413
1 0e2	6	36	26	90	34	79	62	71	67	71	57	3587	189
2 0e3	2	26	49	51	40	8	34	19	63	18	34	2109	116
3 0e4	0	4	29	26	22	31	23	20	5	32	22	1375	70
4 0e5	8	0	34	15	9	11	27	17	4	27	17	1065	63
5 0e10	6	0	35	23	18	19	16	14	12	25	19	1209	55
10 & above	0	2	5	10	13	2	7	17	23	8	9	578	30
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
arty	65	188	237	239	248	249	291	344	380	465	281	17580	860
estd. number of hhs (00)	3706	2057	7434	9367	9166	6183	6706	5636	5317	6933	62504	x	x
	Haryana												
less than 1 year	4	153	87	85	160	116	77	138	178	164	124	3902	281
1 0e2	1	25	49	94	108	43	81	48	42	38	54	1709	120
2 0e3	0	178	4	33	107	115	19	13	7	36	38	1182	80
3 0e4	4	84	22	57	12	38	5	7	9	23	22	687	55
4 0e5	3	23	23	32	10	16	28	29	30	9	19	594	43
5 0e10	8	51	29	114	70	8	38	49	32	28	44	1372	92
10 & above	1	57	26	15	41	27	50	9	33	7	21	669	42
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
arty	14	461	211	354	395	319	257	270	308	260	273	8594	620
estd. number of hhs (00)	2747	748	2913	3642	3355	1440	2331	2603	3732	7962	31472	x	x

Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										Rural		
											no. of hhs. report. the duration		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
less than 1 year	19	15	29	130	58	41	57	62	79	57	61	732	216
1 0e2	1	9	34	45	28	29	49	41	23	57	37	443	147
2 0e3	0	7	10	24	84	20	13	20	8	22	21	254	106
3 0e4	0	0	0	7	19	8	7	22	24	18	15	179	50
4 0e5	0	17	10	5	9	15	17	5	8	5	9	105	46
5 0e10	0	6	4	17	31	17	30	19	16	27	20	241	88
10 & above	0	0	13	5	6	5	5	5	1	15	6	74	29
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	20	53	96	221	212	131	162	153	152	165	153	1827	618
estd. number of hhs (00)	448	297	590	725	977	1061	1584	2178	2160	1940	11960	x	x
Jammu & Kashmir													
less than 1 year	0	60	10	17	6	12	22	13	21	13	16	166	82
1 0e2	4	0	2	36	4	9	18	5	6	4	8	83	47
2 0e3	0	0	0	5	1	5	1	0	1	2	1	14	15
3 0e4	0	0	0	6	5	2	3	0	2	9	4	39	23
4 0e5	0	0	10	2	8	0	3	0	1	1	2	18	12
5 0e10	0	0	1	3	0	0	0	1	0	5	2	16	16
10 & above	0	0	0	6	0	0	2	15	4	1	5	47	15
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	4	60	23	61	24	27	49	34	36	33	36	374	203
estd. number of hhs (00)	79	67	224	322	751	648	1611	1977	2200	2541	10420	x	x
Jharkhand													
less than 1 year	1	40	58	46	55	21	39	40	41	79	44	1621	212
1 0e2	6	47	54	32	51	27	19	44	16	7	37	1357	157
2 0e3	8	19	15	10	31	8	18	3	11	0	15	548	70
3 0e4	1	7	1	1	2	2	10	6	0	27	3	122	26
4 0e5	1	0	6	1	20	9	9	10	1	0	7	262	40
5 0e10	1	4	13	9	4	13	17	19	16	1	10	380	79
10 & above	0	0	15	6	11	3	6	21	7	19	9	318	49
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	18	110	155	106	175	83	105	135	77	107	120	4431	617
estd. number of hhs (00)	1875	2606	7688	7700	5385	3480	4066	2043	1463	541	36847	x	x



Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										Rural		
											no. of hhs. report. the duration		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	estd. (00) (13)	sample (14)
less than 1 year	21	23	47	94	122	164	149	159	215	271	115	13609	1022
1 0e2	12	12	24	70	83	60	88	58	111	144	62	7271	509
2 0e3	15	14	25	26	34	50	37	65	102	68	40	4753	288
3 0e4	3	12	18	19	15	28	42	45	15	83	26	3018	194
4 0e5	1	4	12	27	35	21	26	25	26	14	19	2274	146
5 0e10	7	26	21	29	48	21	63	58	57	67	38	4470	299
10 & above	1	11	13	19	37	34	24	31	30	44	23	2697	174
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	58	93	147	258	333	343	370	370	437	511	275	32489	2338
estd. number of hhs (00)	12976	9804	16374	15419	12426	9700	13297	11731	9391	7066	118183	x	x
Orissa													
less than 1 year	50	81	83	106	90	106	203	103	154	218	93	6174	425
1 0e2	39	45	60	68	104	86	50	134	11	118	63	4144	297
2 0e3	14	28	48	29	73	30	59	107	38	123	40	2648	161
3 0e4	5	25	25	37	23	41	12	5	19	49	24	1560	97
4 0e5	6	14	12	27	11	6	27	30	31	0	16	1030	78
5 0e10	12	37	35	38	36	39	36	46	0	78	33	2173	131
10 & above	14	19	23	17	31	26	27	1	3	78	21	1368	91
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	133	229	265	292	341	308	380	341	251	490	264	17463	1181
estd. number of hhs (00)	9755	11722	15554	11601	6419	3762	3751	2043	1164	428	66199	x	x
Punjab													
less than 1 year	16	55	104	111	95	72	162	116	62	162	116	3466	307
1 0e2	67	15	37	49	68	58	71	54	95	69	63	1879	154
2 0e3	5	8	42	23	29	54	34	85	44	48	40	1206	103
3 0e4	0	2	35	28	12	52	24	35	17	17	23	687	61
4 0e5	0	0	34	32	22	22	22	10	6	17	20	587	46
5 0e10	11	7	25	32	33	5	7	37	21	32	25	760	54
10 & above	0	0	14	6	14	5	1	0	0	2	4	133	19
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	89	87	246	239	254	209	293	296	215	309	257	7676	661
estd. number of hhs (00)	712	783	2517	4307	3556	2060	2588	1883	3105	8336	29847	x	x

Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										Rural		
											no. of hhs. report. the duration		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
less than 1 year	74	71	106	125	151	127	150	149	181	132	141	9884	713
1 0e2	38	107	28	77	85	113	100	119	74	98	89	6240	447
2 0e3	79	43	73	43	86	69	59	57	46	48	60	4205	295
3 0e4	7	42	28	22	24	24	30	15	49	50	30	2114	181
4 0e5	0	57	36	30	37	32	39	27	20	24	31	2164	157
5 0e10	4	50	62	65	40	21	21	30	42	43	39	2703	210
10 & above	14	4	14	7	17	5	13	6	4	4	9	610	51
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	153	298	330	329	376	350	359	337	331	307	338	23752	1755
estd. number of hhs (00)	1070	1643	5740	7654	9611	7651	10816	9350	9668	6995	70199	x	x
Tamil Nadu													
less than 1 year	103	110	171	173	226	178	178	238	279	371	181	19972	859
1 0e2	41	77	80	63	114	104	101	156	189	219	95	10517	488
2 0e3	16	18	22	40	56	26	66	45	97	109	41	4465	220
3 0e4	9	19	19	25	10	16	30	25	41	22	20	2220	108
4 0e5	10	7	6	20	9	21	15	32	20	56	15	1655	87
5 0e10	0	11	27	25	21	17	20	31	42	29	21	2319	101
10 & above	1	8	3	4	7	3	8	9	13	15	6	646	35
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	164	224	284	296	347	311	355	456	511	573	313	34533	1604
estd. number of hhs (00)	12655	12337	20820	17894	13434	8121	8853	5780	6229	4061	110182	x	x
Uttaranchal													
less than 1 year	0	50	124	21	12	3	7	25	24	27	19	232	45
1 0e2	3	209	34	47	0	3	3	7	6	6	12	142	23
2 0e3	6	0	16	21	22	3	9	9	11	0	9	110	21
3 0e4	0	0	0	0	17	0	1	4	0	5	3	34	9
4 0e5	0	0	4	3	6	0	0	6	0	6	2	26	8
5 0e10	3	7	4	26	3	4	4	2	4	0	5	59	15
10 & above	0	12	16	16	1	0	1	26	2	0	6	74	11
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	12	279	198	132	60	13	26	69	47	43	55	661	128
estd. number of hhs (00)	904	183	509	959	1019	1980	2152	1634	1312	1307	11959	x	x

Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)											Rural	
												no. of hhs. report. the duration	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample (14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
less than 1 year	76	102	115	116	98	110	106	77	99	117	104	22959	1661
1 0e2	17	61	54	74	56	44	47	37	40	56	51	11272	844
2 0e3	14	22	38	40	34	28	32	23	34	29	31	6911	505
3 0e4	8	20	37	39	16	29	25	17	16	20	24	5403	370
4 0e5	12	17	16	30	18	22	19	12	13	21	19	4134	280
5 0e10	26	30	27	34	25	21	26	25	25	17	26	5679	457
10 & above	8	13	11	12	10	20	12	10	14	10	12	2684	225
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	151	231	267	291	221	249	232	182	214	234	234	51796	3879
estd. number of hhs (00)	6619	11848	24920	27705	28143	21888	31027	24358	24628	20323	221460	x	x
West Bengal													
less than 1 year	51	57	67	87	95	124	95	114	141	102	85	10348	766
1 0e2	17	25	38	37	54	42	36	57	51	72	39	4701	334
2 0e3	15	17	41	28	18	11	31	23	38	48	26	3183	216
3 0e4	5	10	13	10	15	20	13	33	19	2	13	1637	145
4 0e5	6	13	17	7	11	8	10	23	28	3	12	1497	146
5 0e10	31	26	35	53	54	54	43	34	49	32	41	5015	415
10 & above	12	20	21	10	22	30	31	27	38	65	22	2701	261
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	132	154	220	210	251	267	230	269	298	315	218	26539	2113
estd. number of hhs (00)	11419	16884	22452	19498	14596	8992	11367	7215	6532	2659	121614	x	x
India													
less than 1 year	70	82	117	113	131	130	132	133	159	178	123	182324	12356
1 0e2	31	51	57	59	76	79	69	78	74	87	65	96656	6365
2 0e3	28	22	38	38	43	39	43	42	52	50	39	58257	3787
3 0e4	8	15	18	28	19	33	28	25	25	34	23	34405	2259
4 0e5	9	10	16	20	20	18	19	17	19	19	17	25157	1792
5 0e10	15	21	28	31	33	25	30	33	34	29	28	41931	3200
10 & above	5	12	13	12	15	13	14	14	15	14	13	19068	1702
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	150	190	252	265	289	287	287	287	310	329	265	391898	28094
estd. number of hhs (00)	112564	122540	218391	216167	182274	128151	161206	121948	116564	98723	1478529	x	x

Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)													Urban	
	no. of hhs. report.													the duration	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample	(13)	(14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(14)	
less than 1 year	121	202	152	197	155	221	145	195	153	168	161	8163	619		
1 0e2	52	47	55	79	138	108	84	93	94	86	77	3896	311		
2 0e3	34	53	77	70	36	66	47	56	70	62	54	2720	198		
3 0e4	16	48	67	25	17	31	32	9	28	51	31	1591	113		
4 0e5	8	13	31	15	15	6	19	3	9	24	14	719	73		
5 0e10	10	14	12	19	38	4	10	11	21	59	20	998	73		
10 & above	3	0	0	6	11	1	8	1	4	24	6	303	28		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0		
any	212	302	306	316	345	385	273	302	332	379	298	15118	1168		
estd. number of hhs (00)	12534	4784	4704	4735	4240	2892	4213	2878	4059	5636	50677	x	x		
Assam															
less than 1 year	33	46	26	24	56	85	24	32	15	63	38	197	91		
1 0e2	20	9	0	10	9	25	2	2	6	15	10	51	27		
2 0e3	1	44	3	42	5	0	1	0	2	25	9	46	20		
3 0e4	1	0	0	12	2	0	0	0	3	8	2	11	10		
4 0e5	0	0	0	6	2	0	0	2	2	6	1	7	7		
5 0e10	0	0	5	0	2	0	4	2	1	3	2	10	8		
10 & above	0	0	0	0	0	0	0	0	2	0	0	1	2		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0		
any	54	83	34	82	73	110	32	34	31	118	60	309	158		
estd. number of hhs (00)	862	328	593	390	546	423	671	423	571	366	5175	x	x		
Bihar															
less than 1 year	38	89	65	64	59	50	69	43	36	20	51	738	149		
1 0e2	5	26	6	14	24	1	44	16	22	14	17	241	64		
2 0e3	4	0	17	9	3	44	41	31	12	1	15	219	34		
3 0e4	1	0	1	5	0	7	13	6	22	4	6	88	17		
4 0e5	1	0	10	0	1	0	3	5	5	1	3	40	15		
5 0e10	1	10	9	4	2	2	5	20	2	6	5	79	27		
10 & above	0	0	0	2	2	22	1	4	3	3	3	49	13		
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0		
any	49	124	105	97	90	103	135	132	102	46	95	1376	308		
estd. number of hhs (00)	2021	803	1274	1804	1514	1128	1297	1267	2169	1134	14411	x	x		

Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)													Urban	
	no. of hhs. report.													the duration	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample	(13)	(14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(14)	
less than 1 year	20	5	16	95	89	110	235	133	82	74	490	102			
1 0e2	27	22	3	2	25	61	9	145	61	35	230	45			
2 0e3	10	25	0	15	33	18	34	9	16	14	95	24			
3 0e4	5	6	7	6	34	14	12	41	2	11	76	18			
4 0e5	1	2	6	19	0	5	0	68	5	10	69	13			
5 0e10	1	2	0	2	0	5	2	57	19	7	50	14			
10 & above	0	23	8	1	3	19	0	0	7	6	41	11			
n.r.	0	0	0	0	0	0	0	0	0	0	0	0			
any	62	62	37	123	156	188	273	319	171	132	882	195			
estd. number of hhs (00)	943	543	873	878	705	485	585	527	655	6658	x	x			
Delhi															
less than 1 year	3	4	1	5	12	3	1	12	21	8	183	41			
1 0e2	5	0	0	9	0	10	0	4	20	7	160	18			
2 0e3	0	0	0	0	0	0	0	0	1	0	7	5			
3 0e4	0	0	0	0	0	2	0	0	0	0	4	2			
4 0e5	0	0	0	0	0	0	0	0	2	0	9	1			
5 0e10	0	0	0	0	0	0	0	0	0	0	1	1			
10 & above	0	0	0	0	0	0	1	0	1	0	4	3			
n.r.	0	0	0	0	0	0	0	0	0	0	0	0			
any	7	4	1	14	12	13	4	13	45	15	360	68			
estd. number of hhs (00)	6323	2155	1837	925	715	803	1532	2697	4809	23664	x	x			
Gujarat															
less than 1 year	85	67	78	83	95	111	85	119	118	93	3300	349			
1 0e2	26	48	63	11	58	68	28	57	68	46	1634	210			
2 0e3	21	6	5	26	16	31	22	23	32	23	824	80			
3 0e4	11	4	2	6	14	53	31	30	54	24	840	69			
4 0e5	1	2	9	9	25	4	8	8	39	13	449	42			
5 0e10	7	1	2	15	19	48	42	46	63	29	1033	96			
10 & above	0	0	1	6	17	60	6	2	20	12	409	42			
n.r.	0	0	0	0	0	0	0	0	0	0	0	0			
any	146	104	158	137	228	307	193	253	329	214	7576	803			
estd. number of hhs (00)	5252	1652	3231	3811	2791	2057	2757	4700	5800	35332	x	x			



Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										Urban		
											no. of hhs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
less than 1 year	80	29	37	82	170	66	27	110	63	69	73	888	145
1 0e2	12	30	33	12	61	23	21	23	29	42	29	354	70
2 0e3	0	35	72	9	38	12	51	26	26	10	25	308	42
3 0e4	0	0	0	43	5	17	38	7	7	6	13	160	18
4 0e5	0	6	0	54	17	3	4	2	33	13	15	183	22
5 0e10	5	0	0	2	54	14	17	1	34	40	20	242	34
10 & above	0	0	23	4	24	0	49	0	12	16	14	171	18
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	98	73	119	158	359	102	157	163	169	163	160	1939	317
estd. number of hhs (00)	1205	587	990	1348	994	867	1331	998	1465	2355	12139	x	x
Himachal Pradesh													
less than 1 year	3	0	22	19	15	0	2	55	27	106	35	53	39
1 0e2	0	0	0	18	4	31	2	0	66	13	16	25	18
2 0e3	0	5	16	4	1	8	11	3	15	9	8	12	19
3 0e4	0	0	0	0	0	0	0	14	9	42	11	17	14
4 0e5	0	0	6	0	0	13	0	10	11	8	5	8	8
5 0e10	0	20	26	4	75	0	36	30	0	18	23	36	17
10 & above	0	0	0	0	0	0	0	0	1	67	14	21	9
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	3	25	70	32	94	51	51	113	120	219	101	155	111
estd. number of hhs (00)	154	68	60	67	224	94	182	133	246	307	1535	x	x
Jammu & Kashmir													
less than 1 year	5	0	4	4	0	103	0	9	80	27	31	101	50
1 0e2	0	0	0	3	4	0	0	1	2	7	4	13	26
2 0e3	0	0	0	3	0	5	8	1	3	11	6	20	12
3 0e4	0	0	0	5	0	0	3	1	2	4	3	9	17
4 0e5	1	0	0	3	0	0	0	0	1	9	5	15	11
5 0e10	0	0	0	0	0	0	0	0	0	2	1	4	8
10 & above	0	0	0	0	0	0	0	0	1	2	1	3	7
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	6	0	4	17	4	107	10	13	89	61	50	162	124
estd. number of hhs (00)	271	34	85	137	80	74	136	310	600	1488	3217	x	x

Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)											Urban	
	no. of hhs. report.											the duration	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
less than 1 year	5	4	1	30	126	39	66	22	42	89	40	380	85
1 0e2	12	32	0	20	39	16	5	17	23	39	19	177	54
2 0e3	0	0	3	0	1	2	5	5	7	50	5	50	14
3 0e4	0	0	4	0	10	0	0	1	2	0	2	17	8
4 0e5	0	0	0	0	0	5	0	0	4	12	1	13	3
5 0e10	4	0	0	6	0	2	0	16	17	12	6	56	15
10 & above	0	0	0	0	0	0	0	1	0	0	0	1	1
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	21	36	7	56	176	64	72	55	67	136	66	618	166
estd. number of hhs (00)	2077	462	729	825	1098	549	998	1151	957	580	9427	x	x
Karnataka													
less than 1 year	49	37	80	108	106	103	127	189	139	100	94	3269	387
1 0e2	29	38	47	46	51	90	55	41	97	40	48	1673	218
2 0e3	1	22	9	27	18	54	37	42	38	39	24	832	117
3 0e4	9	4	5	2	11	19	15	8	12	21	10	351	49
4 0e5	0	0	0	6	12	4	5	14	7	25	7	253	35
5 0e10	1	1	3	8	10	12	3	0	18	27	8	295	41
10 & above	0	0	0	3	0	1	0	2	11	23	5	158	10
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	89	89	139	195	203	276	234	286	300	240	186	6453	796
estd. number of hhs (00)	7220	3047	3787	3627	3148	1629	2386	2227	2864	4835	34771	x	x
Kerala													
less than 1 year	98	132	89	129	198	265	324	149	153	124	165	2880	360
1 0e2	23	51	126	46	84	181	144	99	126	114	108	1883	241
2 0e3	5	88	67	73	71	67	63	75	47	89	66	1158	139
3 0e4	0	59	20	4	15	117	61	70	16	31	36	633	76
4 0e5	2	0	43	40	23	17	49	30	16	45	31	543	53
5 0e10	7	80	3	2	15	73	65	14	27	63	39	683	76
10 & above	5	29	7	58	49	2	4	20	30	22	22	378	44
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	112	358	325	334	380	488	537	397	378	357	373	6510	829
estd. number of hhs (00)	1389	388	729	926	1107	967	2077	1980	3024	4866	17452	x	x

Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										Urban		
											no. of hhs. report. the duration		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
less than 1 year	19	11	40	56	133	66	140	41	152	89	81	2444	266
1 0e2	10	28	63	34	21	25	52	18	74	29	36	1097	147
2 0e3	6	43	16	14	19	27	20	2	22	72	27	803	100
3 0e4	3	13	18	31	8	2	15	14	24	12	15	441	55
4 0e5	3	8	7	7	26	7	1	6	4	14	9	269	49
5 0e10	20	12	3	5	8	59	8	14	8	40	18	536	78
10 & above	42	0	23	5	9	0	9	3	9	35	16	489	39
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	100	97	170	126	196	173	227	93	241	237	177	5322	649
estd. number of hhs (00)	3016	1375	3102	3263	3247	1934	2894	2540	3511	5243	30125	x	x
Maharashtra													
less than 1 year	24	27	35	47	66	76	89	87	137	85	67	5944	837
1 0e2	6	30	14	35	35	35	55	75	86	66	43	3835	507
2 0e3	3	4	6	31	21	30	19	28	56	36	23	2066	283
3 0e4	4	4	3	20	5	5	6	15	20	16	10	894	141
4 0e5	2	4	1	4	10	4	9	5	7	23	7	650	92
5 0e10	2	2	5	4	13	10	7	20	31	22	12	1066	175
10 & above	1	1	3	11	4	6	8	13	19	24	10	849	97
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	41	72	61	142	143	158	181	227	307	233	155	13844	1932
estd. number of hhs (00)	15591	5608	8190	8525	8470	4633	8768	7700	9942	11881	89306	x	x
Orissa													
less than 1 year	45	10	80	135	122	134	112	78	114	187	94	979	144
1 0e2	31	23	11	49	56	41	43	69	132	42	46	475	65
2 0e3	0	7	18	90	107	97	87	7	11	0	38	392	39
3 0e4	3	0	5	22	0	7	3	7	67	7	11	117	13
4 0e5	0	1	0	0	0	0	0	0	0	0	0	1	1
5 0e10	2	25	4	0	2	0	28	8	1	68	11	111	13
10 & above	0	3	1	19	1	2	0	1	0	41	5	50	11
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	81	46	118	315	279	278	241	164	268	332	192	1999	274
estd. number of hhs (00)	1795	704	1823	986	807	723	1063	1006	919	610	10435	x	x



Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										Urban		
											no. of hhs. report. the duration		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
less than 1 year	Uttaranchal												
1 0e2	3	33	50	2	20	3	16	5	60	32	21	66	35
2 0e3	3	0	20	7	0	0	12	11	17	14	9	28	20
3 0e4	0	36	2	26	12	8	3	18	15	12	11	33	17
4 0e5	0	7	16	0	6	21	2	12	0	91	17	53	13
5 0e10	0	0	0	0	0	7	0	0	5	15	3	9	6
10 & above	0	30	0	0	18	7	3	0	7	24	7	23	11
n.r.	0	7	0	0	2	0	0	3	12	15	4	12	9
any	6	82	88	34	50	45	37	49	99	195	68	210	103
estd. number of hhs (00)	482	87	261	297	293	219	427	278	326	415	3084	x	x
	Uttar Pradesh												
less than 1 year	44	100	45	73	68	50	63	51	40	29	54	3388	498
1 0e2	47	27	44	52	37	28	27	28	32	18	34	2111	300
2 0e3	12	11	45	17	22	14	14	16	4	12	16	1016	155
3 0e4	9	0	5	17	16	6	9	2	17	27	12	744	86
4 0e5	9	3	0	7	4	7	15	6	5	4	7	413	53
5 0e10	10	16	16	13	12	18	14	11	7	14	13	811	110
10 & above	14	15	3	19	3	3	5	5	5	30	10	634	58
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	115	138	139	180	147	115	134	112	103	123	130	8151	1146
estd. number of hhs (00)	6344	2646	4617	6010	7973	6195	8926	6178	6497	7283	62667	x	x
	West Bengal												
less than 1 year	62	75	112	70	77	98	71	89	62	64	74	3082	497
1 0e2	27	53	38	60	48	28	32	50	67	33	43	1790	254
2 0e3	27	9	16	23	16	27	26	26	33	18	23	952	139
3 0e4	5	8	3	20	19	3	8	12	9	16	10	425	78
4 0e5	5	11	9	15	9	2	10	9	19	5	9	393	60
5 0e10	6	38	14	33	13	14	11	2	26	14	16	674	120
10 & above	5	13	14	5	12	7	14	15	9	20	11	450	92
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	133	194	190	210	164	177	165	188	198	135	171	7098	1135
estd. number of hhs (00)	8035	2838	3255	4608	3683	2345	3767	3632	4944	4352	41460	x	x

Table 19: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)											Urban	
												no. of hhs. report.	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
less than 1 year	57	78	73	89	99	97	98	89	101	84	84	46869	6418
1-2	27	42	40	43	50	55	49	46	64	52	46	25473	3506
2-3	14	20	25	28	25	29	28	27	33	33	26	14376	1938
3-4	7	12	11	16	13	15	14	15	19	22	14	7968	1075
4-5	4	5	7	10	10	7	10	10	11	18	9	5261	754
5-10	7	12	7	11	15	18	14	13	21	29	15	8173	1225
10 & above	4	3	4	10	7	5	12	7	9	20	9	4774	654
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
arty	107	148	148	183	197	200	199	187	225	214	178	98870	13931
estd. number of hhs (00)	92485	35170	50013	52903	50132	34721	52652	47563	61516	77820	554976	x	x

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Rural ple (15)		
	all													800 & above	(14)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
less than 1 year	269	339	383	420	432	423	310	494	496	389	405	611438	32704	1234	
1 0e2	177	212	240	223	258	288	209	192	272	174	232	349973	18020	663	
2 0e3	338	211	176	167	137	117	268	139	90	102	165	248476	11449	386	
3 0e4	98	40	28	71	44	79	102	67	102	115	73	110053	5187	177	
4 0e5	57	22	53	41	50	46	54	24	8	44	40	60839	3021	110	
5 0e10	49	176	79	59	72	47	47	83	32	170	74	112256	4862	158	
10 & above	12	1	41	19	6	1	9	2	0	7	10	15545	1066	42	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1508580	60253	2264	
amount of loan (Rs. 00000)	75234	86812	183787	160539	197267	190483	180552	148903	168133	116871	1509580	x	x	x	
Andhra Pradesh															
less than 1 year	332	246	728	200	749	385	582	499	485	629	479	12818	2011	424	
1 0e2	28	518	187	467	135	254	281	331	70	144	264	7071	640	97	
2 0e3	241	130	43	40	5	9	14	44	106	96	55	1479	311	37	
3 0e4	3	93	9	33	2	2	26	0	16	20	17	455	95	20	
4 0e5	2	0	15	243	4	0	58	2	20	0	52	1395	39	9	
5 0e10	394	0	18	12	2	237	35	123	256	0	101	2701	51	20	
10 & above	0	13	1	5	102	113	3	0	47	111	31	832	41	19	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	26752	3139	615	
amount of loan (Rs. 00000)	383	1342	1839	4586	3020	1310	2172	6197	5097	807	26752	x	x	x	
Bihar															
less than 1 year	278	238	261	271	274	409	229	242	269	117	250	87251	11028	943	
1 0e2	224	288	242	95	348	199	381	195	169	303	253	88387	5242	395	
2 0e3	43	130	149	192	144	180	177	78	92	66	129	45192	2782	257	
3 0e4	135	34	26	57	22	57	28	50	66	161	60	20984	1840	165	
4 0e5	152	94	141	129	69	35	50	92	187	54	102	35548	2091	153	
5 0e10	105	80	150	118	54	61	40	140	152	153	111	38775	2643	277	
10 & above	64	135	31	137	88	59	94	203	65	146	96	33531	2127	225	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	349668	25516	2263	
amount of loan (Rs. 00000)	14563	16917	63178	34423	51719	21336	35551	24592	39916	47473	349668	x	x	x	

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. sam- (00) ple (14) (15)			
	Rural														
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Chhattisgarh														
less than 1 year	182	147	301	274	242	618	485	253	544	327	365	52130	3240	253	
1 0e2	92	176	368	161	89	183	103	104	37	313	221	31506	1151	95	
2 0e3	0	47	26	160	281	23	85	388	44	160	150	21495	930	61	
3 0e4	0	127	87	17	68	10	165	0	195	120	94	13400	597	46	
4 0e5	575	76	90	98	52	25	24	2	176	0	36	5174	586	43	
5 0e10	72	298	46	270	186	92	66	154	3	67	98	13960	824	75	
10 & above	80	129	82	20	82	49	73	100	0	14	36	5173	389	45	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	142836	7186	583	
amount of loan (Rs. 00000)	329	1313	6358	10761	13091	15830	7567	9451	11252	66885	142836	x	x	x	
	Gujarat														
less than 1 year	753	233	152	119	405	300	403	652	553	457	448	330335	9557	413	
1 0e2	13	631	81	477	88	473	232	175	95	217	213	156774	3587	189	
2 0e3	18	122	126	202	293	67	111	31	154	74	109	80021	2109	116	
3 0e4	0	4	236	88	48	72	81	12	9	88	66	48521	1375	70	
4 0e5	106	0	184	20	56	30	85	23	44	52	51	37473	1065	63	
5 0e10	109	0	212	49	64	51	59	68	105	104	90	66097	1209	55	
10 & above	0	10	9	45	46	6	30	39	41	8	24	17948	578	30	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	737169	17580	860	
amount of loan (Rs. 00000)	4391	9164	28152	59396	46283	20765	56138	108086	108894	295899	737169	x	x	x	
	Haryana														
less than 1 year	41	375	265	211	425	154	193	369	273	586	435	169305	3902	281	
1 0e2	81	14	241	212	174	127	330	212	323	106	169	65729	1709	120	
2 0e3	0	453	27	81	126	232	28	54	26	81	87	33822	1182	80	
3 0e4	212	69	89	124	14	211	8	29	29	73	67	26152	687	55	
4 0e5	67	37	100	61	9	37	91	141	197	36	69	26798	594	43	
5 0e10	586	35	151	292	140	204	137	179	78	99	126	48984	1372	92	
10 & above	13	17	128	18	113	35	212	15	75	20	47	18161	669	42	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388950	8594	620	
amount of loan (Rs. 00000)	1331	9134	7326	28923	31679	18275	18333	21006	57266	195678	388950	x	x	x	





Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Rural ple (15)		
	Rural														
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Karnataka														
less than 1 year	488	531	561	318	378	423	487	332	453	397	414	266030	11345	620	
1 0e2	224	87	168	223	238	182	159	280	184	341	245	157461	5470	314	
2 0e3	98	243	153	245	103	190	88	256	246	185	187	120356	3394	172	
3 0e4	105	27	15	81	55	87	88	37	35	32	48	30987	1340	75	
4 0e5	35	30	19	81	88	72	84	13	14	17	38	24400	1087	59	
5 0e10	41	69	31	41	118	40	94	77	21	27	53	34034	1339	83	
10 & above	10	13	53	10	20	7	0	5	47	1	15	9427	365	28	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	642696	21864	1228	
amount of loan (Rs. 00000)	1380	2756	15418	24379	59133	34990	95930	91254	131808	185648	642696	x	x	x	x
	Kerala														
less than 1 year	662	351	193	182	379	275	386	291	302	288	302	296245	9010	655	
1 0e2	106	119	133	128	210	265	179	227	204	279	235	231262	5933	389	
2 0e3	15	78	87	160	175	215	141	180	160	204	181	177511	3925	252	
3 0e4	148	428	112	166	75	34	99	124	101	66	89	87330	1943	129	
4 0e5	40	0	112	278	47	92	52	13	49	71	66	65097	1266	84	
5 0e10	20	7	336	73	97	115	109	119	176	78	109	107158	2431	168	
10 & above	10	18	27	13	16	5	34	45	8	14	18	17477	744	46	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	982080	19654	1419	
amount of loan (Rs. 00000)	6863	6095	9652	40741	47283	38604	88642	108641	199826	435732	982080	x	x	x	x
	Madhya Pradesh														
less than 1 year	132	180	318	119	163	133	300	445	445	281	298	252816	9413	582	
1 0e2	36	306	130	160	150	287	303	165	163	169	190	161050	6465	330	
2 0e3	543	107	137	144	158	169	126	177	171	203	174	148043	3601	222	
3 0e4	148	49	57	389	112	204	115	55	59	192	152	128934	4228	159	
4 0e5	41	60	94	36	52	76	49	41	58	13	41	34506	1591	110	
5 0e10	93	152	144	96	283	110	76	68	84	44	85	72243	3245	259	
10 & above	7	146	120	56	82	22	30	51	19	98	61	51750	1535	121	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	849341	24522	1568	
amount of loan (Rs. 00000)	4103	13112	22154	74319	45461	73404	84934	96552	159309	275994	849341	x	x	x	x

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Rural ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	Maharashtra													
less than 1 year	421	469	200	335	357	381	345	294	240	299	303	372698	13609	1022
1 0e2	197	70	258	241	234	154	286	145	297	193	217	266316	7271	509
2 0e3	138	48	175	106	58	140	95	179	187	127	136	167448	4753	288
3 0e4	53	106	154	60	37	106	71	104	29	121	90	110600	3018	194
4 0e5	16	27	74	70	93	62	37	58	47	6	37	45550	2274	146
5 0e10	149	191	84	112	128	78	105	159	105	136	125	153508	4470	299
10 & above	26	89	55	75	92	79	60	61	95	117	91	111895	2697	174
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1228015	32489	2338
amount of loan (Rs. 00000)	6635	13511	39822	55243	77801	67422	138718	166879	195699	466285	1228015	x	x	x
	Orissa													
less than 1 year	300	173	186	289	290	235	503	237	772	142	297	71047	6174	425
1 0e2	198	284	203	276	240	221	132	285	37	337	228	54427	4144	297
2 0e3	143	90	203	127	205	290	109	304	130	101	168	40210	2648	161
3 0e4	87	112	99	114	73	92	26	4	30	87	79	18975	1560	97
4 0e5	47	62	43	53	28	18	127	86	30	0	47	11340	1030	78
5 0e10	87	204	176	70	73	75	69	82	0	91	98	23505	2173	131
10 & above	137	75	90	70	90	69	33	2	1	242	81	19414	1368	91
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	238919	17463	1181
amount of loan (Rs. 00000)	7607	22247	39807	41552	31471	19177	19657	15804	19496	22100	238919	x	x	x
	Punjab													
less than 1 year	217	570	302	272	201	163	391	324	173	368	337	165784	3466	307
1 0e2	751	127	119	192	281	256	385	67	360	311	289	142421	1879	154
2 0e3	19	236	211	68	222	319	85	280	267	114	143	70252	1206	103
3 0e4	0	5	128	140	45	143	104	288	76	56	81	39955	687	61
4 0e5	0	0	178	50	85	98	10	14	9	59	55	27123	587	46
5 0e10	12	62	20	259	109	19	23	27	114	89	90	44426	760	54
10 & above	0	0	43	18	58	2	1	0	0	2	5	2593	133	19
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	492554	7676	661
amount of loan (Rs. 00000)	321	607	9792	24203	17248	14304	17504	31127	30480	346968	492554	x	x	x

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Rural ple (15)	
	Rajasthan													
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
less than 1 year	219	139	270	181	331	245	333	377	370	201	291	245903	9884	713
1 0e2	304	401	267	196	243	245	270	251	189	295	250	211155	6240	447
2 0e3	271	47	148	91	205	209	137	151	186	220	180	152060	4205	295
3 0e4	38	134	70	142	33	143	77	61	134	85	93	78190	2114	181
4 0e5	0	140	117	169	96	110	117	60	44	76	85	71384	2164	157
5 0e10	25	131	96	168	65	42	45	84	74	117	87	73525	2703	210
10 & above	144	8	32	54	27	5	21	16	3	5	15	12357	610	51
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	844574	23752	1755
amount of loan (Rs. 00000)	2064	10545	30010	51529	93364	62411	92376	115264	167096	219414	844574	x	x	x
Tamil Nadu														
less than 1 year	303	339	463	377	462	531	372	340	419	427	413	423354	19972	859
1 0e2	194	402	202	157	240	257	227	341	312	245	253	258972	10517	488
2 0e3	259	83	180	166	151	62	185	99	75	115	128	131322	4465	220
3 0e4	92	92	55	159	43	25	53	40	68	22	62	63759	2220	108
4 0e5	136	18	9	81	9	88	26	69	15	96	50	51444	1655	87
5 0e10	1	40	84	56	92	27	105	83	105	81	81	83537	2319	101
10 & above	13	27	7	3	3	10	32	27	6	14	12	12741	646	35
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1025128	34533	1604
amount of loan (Rs. 00000)	16479	26367	84712	135995	114406	49013	104360	93492	196312	203992	1025128	x	x	x
Uttaranchal														
less than 1 year	0	107	525	126	551	550	162	300	241	770	376	5000	232	45
1 0e2	287	855	264	328	0	184	117	123	224	83	234	3115	142	23
2 0e3	345	0	132	286	308	121	343	84	525	0	222	2954	110	21
3 0e4	0	0	0	0	77	0	58	30	0	64	26	341	34	9
4 0e5	0	0	13	2	37	0	0	70	0	82	31	412	26	8
5 0e10	368	3	19	187	27	145	192	30	7	0	43	575	59	15
10 & above	0	36	48	71	0	0	129	363	3	0	69	912	74	11
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13308	661	128
amount of loan (Rs. 00000)	49	1266	610	1500	701	272	661	1745	3437	3067	13308	x	x	x

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										all	amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. sam- (00) ple		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	Rural														
	Uttar Pradesh														
less than 1 year	403	240	369	218	293	424	318	389	337	363	341	381678	22959	1661	
1 0e2	64	222	119	206	208	140	218	186	190	229	198	221996	11272	844	
2 0e3	161	109	163	142	119	95	138	145	98	121	127	141908	6911	505	
3 0e4	59	130	133	227	59	118	102	66	71	61	99	111168	5403	370	
4 0e5	71	54	92	81	128	78	89	57	116	92	91	101458	4134	280	
5 0e10	200	181	95	105	96	77	108	111	98	43	87	97556	5679	457	
10 & above	42	64	29	22	98	69	27	46	90	71	58	64500	2684	225	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1120263	51796	3879	
amount of loan (Rs. 00000)	8925	33311	95860	133575	82772	70543	139539	97702	139011	319024	1120263	x	x	x	
	West Bengal														
less than 1 year	157	215	213	274	274	443	376	528	649	168	397	154224	10348	766	
1 0e2	113	109	126	202	309	174	140	87	59	385	160	62345	4701	334	
2 0e3	63	94	294	135	47	16	149	54	98	92	109	42454	3183	216	
3 0e4	47	45	44	50	85	48	58	94	10	2	43	16852	1637	145	
4 0e5	34	275	73	31	42	26	41	56	35	11	50	19327	1497	146	
5 0e10	465	121	156	236	178	172	140	150	32	85	130	50568	5015	415	
10 & above	120	142	95	73	65	122	98	32	117	258	110	42676	2701	261	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388445	26539	2113	
amount of loan (Rs. 00000)	8459	17143	40507	33384	38398	25090	38527	47945	97141	41852	388445	x	x	x	
	India														
less than 1 year	310	288	330	280	360	357	352	398	402	351	356	3966569	182324	12356	
1 0e2	165	247	199	215	232	239	234	203	212	242	225	2509719	96656	6365	
2 0e3	235	147	170	149	149	141	149	149	142	141	148	1644467	58257	3787	
3 0e4	93	78	73	143	50	98	83	70	67	85	82	919006	34405	2259	
4 0e5	71	55	75	76	62	64	63	43	50	48	56	624894	25157	1792	
5 0e10	93	136	109	101	101	71	84	101	88	89	93	1036080	41931	3200	
10 & above	33	49	45	36	46	29	35	36	38	45	40	446043	19068	1702	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11146778	391898	28094	
amount of loan (Rs. 00000)	160230	274882	688616	929731	965813	729990	1137825	1202101	1758891	3298700	11146778	x	x	x	

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Urban ple (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Andhra Pradesh														
less than 1 year	352	510	354	431	356	539	434	644	500	301	383	385840	8163	619	
1 0e2	235	132	209	175	380	170	294	136	170	354	282	284367	3896	311	
2 0e3	203	192	253	146	103	194	151	163	90	111	132	132931	2720	198	
3 0e4	67	119	114	40	21	70	51	21	106	71	70	70740	1591	113	
4 0e5	37	24	55	26	22	22	37	8	32	43	36	36401	719	73	
5 0e10	85	23	16	173	101	4	25	25	96	79	73	73836	998	73	
10 & above	21	0	0	8	16	1	8	2	6	40	24	24398	303	28	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1008513	15118	1168	
amount of loan (Rs. 00000)	43703	36639	43959	52681	40623	31047	54755	70033	110684	524387	1008513	x	x	x	x
	Assam														
less than 1 year	568	644	442	361	712	679	718	810	232	640	607	6674	197	91	
1 0e2	410	53	0	76	72	321	14	22	197	163	150	1645	51	27	
2 0e3	2	304	70	328	173	0	8	0	72	111	116	1273	46	20	
3 0e4	19	0	0	18	12	0	0	0	150	46	42	462	11	10	
4 0e5	0	0	0	217	16	0	0	122	268	30	52	577	7	7	
5 0e10	0	0	488	0	15	0	260	46	13	10	28	307	10	8	
10 & above	0	0	0	0	0	0	0	0	69	0	6	63	1	2	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11001	309	158	
amount of loan (Rs. 00000)	307	251	282	378	1594	402	225	253	920	6389	11001	x	x	x	x
	Bihar														
less than 1 year	504	806	172	452	596	417	343	223	260	195	304	11443	738	149	
1 0e2	107	130	10	232	330	28	388	28	208	457	208	7829	241	64	
2 0e3	46	0	47	248	32	211	207	123	172	1	119	4487	219	34	
3 0e4	5	0	1	7	0	8	21	25	202	92	71	2689	88	17	
4 0e5	266	0	76	0	8	0	19	262	40	126	98	3688	40	15	
5 0e10	71	64	695	41	22	27	18	331	45	86	148	5593	79	27	
10 & above	0	0	0	21	12	310	4	8	72	43	52	1971	49	13	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	37699	1376	308	
amount of loan (Rs. 00000)	1235	726	2629	2197	2155	2909	3169	7245	8865	6568	37699	x	x	x	x

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Urban (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Chhattisgarh															
less than 1 year	172	44	470	414	817	391	628	747	298	510	465	27292	490	102	
1 0e2	567	249	26	4	125	133	273	54	225	374	259	15187	230	45	
2 0e3	114	291	0	201	7	393	28	160	3	14	53	3137	95	24	
3 0e4	133	98	241	19	16	82	22	31	33	2	24	1430	76	18	
4 0e5	4	3	172	350	19	0	2	0	196	13	80	4701	69	13	
5 0e10	11	11	0	7	0	0	9	9	244	67	105	6152	50	14	
10 & above	0	303	91	4	16	1	37	0	0	20	13	749	41	11	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58648	882	195	
amount of loan (Rs. 00000)	815	312	347	1938	2432	3184	2476	5192	18370	23581	58648	x	x	x	x
Delhi															
less than 1 year	571	1000	1000	542	1000	1000	21	286	720	485	488	16637	183	41	
1 0e2	429	0	0	458	0	0	900	0	241	355	372	12669	160	18	
2 0e3	0	0	0	0	0	0	0	0	38	6	8	272	7	5	
3 0e4	0	0	0	0	0	0	79	663	0	0	6	201	4	2	
4 0e5	0	0	0	0	0	0	0	0	0	148	121	4123	9	1	
5 0e10	0	0	0	0	0	0	0	0	0	4	4	121	1	1	
10 & above	0	0	0	0	0	0	0	51	0	2	2	73	4	3	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	34095	360	68	
amount of loan (Rs. 00000)	432	115	2	902	247	13	1699	101	2681	27904	34095	x	x	x	x
Gujarat															
less than 1 year	619	659	749	579	203	359	301	242	462	250	321	178348	3300	349	
1 0e2	118	268	179	60	381	173	163	123	140	255	213	118014	1634	210	
2 0e3	107	20	7	125	49	181	289	99	23	69	72	40127	824	80	
3 0e4	90	26	8	92	17	140	26	48	87	200	146	80820	840	69	
4 0e5	2	14	34	24	211	11	24	62	37	110	83	45978	449	42	
5 0e10	64	13	19	60	118	75	40	391	247	98	143	79400	1033	96	
10 & above	0	0	4	59	21	61	157	33	4	19	23	12557	409	42	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	555244	7576	803	
amount of loan (Rs. 00000)	9166	2485	9302	12389	14880	17312	18534	35303	116640	319232	555244	x	x	x	x

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										all	amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
less than 1 year	431	88	92	412	363	534	27	722	354	421	339	53142	888	145
1 0e2	136	253	206	52	243	96	98	132	126	230	182	28625	354	70
2 0e3	0	597	645	92	90	274	629	103	110	26	194	30466	308	42
3 0e4	0	0	0	203	3	29	227	32	46	16	61	9525	160	18
4 0e5	0	61	0	192	13	2	3	10	273	123	96	14998	183	22
5 0e10	433	0	0	42	228	64	9	0	15	148	95	14948	242	34
10 & above	0	0	56	9	59	0	8	0	76	36	33	5237	171	18
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	156940	1939	317
amount of loan (Rs. 00000)	1223	1230	8766	4323	9414	3149	27634	8261	15694	77246	156940	x	x	x
Himachal Pradesh														
less than 1 year	1000	0	678	442	51	0	1	327	93	512	401	15980	53	39
1 0e2	0	0	0	541	11	907	103	0	801	57	194	7724	25	18
2 0e3	0	125	71	13	2	73	162	4	80	73	70	2770	12	19
3 0e4	0	0	0	0	0	0	0	317	8	220	169	6719	17	14
4 0e5	0	0	53	0	0	20	0	158	19	2	9	366	8	8
5 0e10	0	875	197	4	936	0	734	193	0	17	70	2805	36	17
10 & above	0	0	0	0	0	0	0	0	1	119	87	3465	21	9
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	39829	155	111
amount of loan (Rs. 00000)	11	3	65	69	2007	286	322	953	7143	28969	39829	x	x	x
Jammu & Kashmir														
less than 1 year	311	0	1000	664	0	912	0	840	766	167	258	3686	101	50
1 0e2	0	0	0	190	1000	0	0	64	16	165	144	2056	13	26
2 0e3	0	0	0	21	0	88	786	82	160	233	220	3146	20	12
3 0e4	0	0	0	57	0	0	214	14	24	38	36	514	9	17
4 0e5	689	0	0	69	0	0	0	0	18	342	293	4185	15	11
5 0e10	0	0	0	0	0	0	0	0	0	45	38	544	4	8
10 & above	0	0	0	0	0	0	0	0	16	10	10	146	3	7
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	14278	162	124
amount of loan (Rs. 00000)	9	0	9	52	4	127	6	118	1830	12123	14278	x	x	x



Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Urban ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	J harkhand													
less than 1 year	344	104	511	272	728	618	820	492	470	293	484	20919	380	85
1 0e2	194	896	0	526	234	37	170	323	193	196	216	9351	177	54
2 0e3	0	0	143	0	16	6	9	90	42	443	174	7527	50	14
3 0e4	0	0	346	0	23	0	0	4	17	0	7	301	17	8
4 0e5	0	0	0	0	0	274	0	0	47	7	23	995	13	3
5 0e10	462	0	0	201	0	65	0	80	231	61	95	4100	56	15
10 & above	0	0	0	0	0	0	0	11	0	0	1	52	1	1
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	43244	618	166
amount of loan (Rs. 00000)	430	105	95	1567	3715	1609	6592	4905	9464	14762	43244	x	x	x
	Karnataka													
less than 1 year	420	425	744	499	469	351	271	669	415	317	401	147095	3269	387
1 0e2	354	250	189	98	250	363	304	76	250	232	224	82123	1673	218
2 0e3	37	260	38	80	55	84	222	198	221	134	150	54845	832	117
3 0e4	182	54	22	6	16	181	155	18	25	53	52	19063	351	49
4 0e5	2	0	0	63	159	11	31	29	14	117	73	26666	253	35
5 0e10	5	12	7	182	51	9	16	0	72	117	81	29792	295	41
10 & above	0	0	0	72	0	1	0	10	4	30	19	7031	158	10
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	366614	6453	796
amount of loan (Rs. 00000)	6760	4929	13289	15563	14425	13411	17431	36230	67373	177202	366614	x	x	x
	Kerala													
less than 1 year	395	43	146	487	451	342	402	381	343	223	281	139744	2880	360
1 0e2	506	25	142	67	149	177	114	176	273	256	226	112035	1883	241
2 0e3	23	70	162	237	219	160	100	135	183	177	164	81466	1158	139
3 0e4	0	238	529	7	50	186	190	151	79	72	106	52836	633	76
4 0e5	2	0	16	83	52	18	142	45	33	96	78	38712	543	53
5 0e10	67	591	1	2	10	114	51	104	72	143	119	59265	683	76
10 & above	7	32	4	118	71	2	2	8	18	32	25	12386	378	44
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	496445	6510	829
amount of loan (Rs. 00000)	4653	10034	11190	7355	8623	16162	47322	43902	79893	267310	496445	x	x	x

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Urban (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Madhya Pradesh															
less than 1 year	88	33	286	517	438	537	615	334	606	427	485	219415	2444	266	
1 0e2	69	111	214	135	63	110	278	120	311	156	203	91688	1097	147	
2 0e3	246	622	44	47	96	223	27	12	46	269	169	76529	803	100	
3 0e4	73	63	247	134	19	6	43	106	21	22	31	14243	441	55	
4 0e5	29	47	50	50	282	15	2	42	7	30	33	14828	269	49	
5 0e10	193	124	34	64	56	109	19	373	6	78	61	27579	536	78	
10 & above	302	0	125	52	46	0	18	13	4	19	19	8466	489	39	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	452747	5322	649	
amount of loan (Rs. 00000)	1787	4416	7808	7198	18907	7774	39994	12566	120780	231517	452747	x	x	x	x
Maharashtra															
less than 1 year	256	348	602	341	563	470	594	399	330	245	320	434173	5944	837	
1 0e2	195	281	134	127	152	169	176	334	293	275	266	360847	3835	507	
2 0e3	50	63	71	211	140	206	46	71	178	97	115	156531	2066	283	
3 0e4	312	78	48	162	23	31	15	54	78	42	55	74044	894	141	
4 0e5	158	116	5	42	31	57	69	37	17	33	34	45774	650	92	
5 0e10	16	36	43	14	67	49	21	66	58	273	168	228075	1066	175	
10 & above	12	78	98	104	24	18	79	39	45	35	42	57338	849	97	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1356783	13844	1932	
amount of loan (Rs. 00000)	11000	9986	15373	34968	42214	25735	82300	111419	310148	713640	1356783	x	x	x	x
Orissa															
less than 1 year	269	389	616	512	308	369	349	269	210	406	342	47862	979	144	
1 0e2	631	117	205	154	174	100	144	701	418	53	242	33872	475	65	
2 0e3	0	34	58	229	510	528	250	10	44	0	98	13761	392	39	
3 0e4	81	0	44	87	0	1	6	16	325	56	97	13544	117	13	
4 0e5	0	45	0	0	0	0	0	0	0	0	0	24	1	1	
5 0e10	20	326	17	0	8	0	252	4	2	406	189	26389	111	13	
10 & above	0	90	60	18	0	2	0	0	0	79	32	4443	50	11	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	139895	1999	274	
amount of loan (Rs. 00000)	1200	530	3002	5802	5482	5713	19931	17360	29316	51559	139895	x	x	x	x

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Urban (15)		
	Urban														
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Punjab														
less than 1 year	550	834	549	122	668	194	93	395	246	391	356	59834	980	199	
1 0e2	63	0	150	371	105	287	186	176	142	99	131	22030	486	88	
2 0e3	107	68	185	253	53	43	383	40	295	211	198	33237	326	71	
3 0e4	242	64	49	61	29	343	51	34	90	19	47	7877	242	41	
4 0e5	13	0	17	144	122	28	19	341	26	76	106	17813	220	40	
5 0e10	22	34	51	24	23	16	262	14	181	195	151	25382	203	43	
10 & above	4	0	0	25	0	89	6	0	20	10	12	2019	43	21	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	168191	2139	437	
amount of loan (Rs. 00000)	1738	414	1364	3208	4195	3491	4752	26444	33670	88914	168191	x	x	x	
	Rajasthan														
less than 1 year	396	109	517	356	248	147	430	307	269	278	291	58293	1398	229	
1 0e2	112	82	37	156	413	303	122	353	453	165	298	59550	1003	144	
2 0e3	113	307	64	399	162	104	120	119	49	125	102	20357	561	86	
3 0e4	53	0	22	0	114	42	61	75	140	228	135	27048	327	48	
4 0e5	109	0	18	40	2	194	50	70	33	20	42	8465	194	36	
5 0e10	216	502	338	50	40	172	88	68	43	172	108	21585	321	62	
10 & above	0	0	5	0	22	38	130	9	13	10	24	4806	161	29	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	200105	3615	579	
amount of loan (Rs. 00000)	5801	2538	4473	3075	10725	10163	19289	16259	74073	53710	200105	x	x	x	
	Tamil Nadu														
less than 1 year	269	423	486	408	488	556	427	282	328	343	374	243597	7413	796	
1 0e2	254	235	189	322	180	253	276	229	203	215	227	147862	4089	449	
2 0e3	146	128	266	74	121	40	91	197	145	112	130	84387	1767	204	
3 0e4	83	39	15	33	116	7	71	34	58	58	53	34483	879	115	
4 0e5	119	18	27	31	23	98	17	57	86	100	71	46068	723	80	
5 0e10	125	156	11	20	49	36	95	93	155	103	96	62884	860	113	
10 & above	4	2	7	111	23	10	22	108	24	69	50	32400	501	50	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	651631	13938	1549	
amount of loan (Rs. 00000)	21921	33734	41089	40104	31077	31142	54907	59965	101295	236397	651631	x	x	x	

Table 20: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Urban ple (15)		
	Urban														
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Uttaranchal														
less than 1 year	40	114	703	88	102	29	230	5	571	264	290	4007	66	35	
1 0e2	960	0	35	475	0	0	516	240	366	171	188	2600	28	20	
2 0e3	0	412	17	437	49	243	23	167	31	78	93	1289	33	17	
3 0e4	0	18	246	0	590	514	82	571	0	315	270	3735	53	13	
4 0e5	0	0	0	0	0	101	0	0	15	132	95	1310	9	6	
5 0e10	0	406	0	0	241	113	149	0	4	15	42	586	23	11	
10 & above	0	50	0	0	18	0	0	17	13	24	22	300	12	9	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13827	210	103	
amount of loan (Rs. 00000)	21	577	342	260	624	228	171	245	1832	9528	13827	x	x	x	x
	Uttar Pradesh														
less than 1 year	167	652	265	203	394	432	342	395	303	208	300	80379	3388	498	
1 0e2	377	112	240	263	308	151	220	200	375	186	246	65817	2111	300	
2 0e3	80	43	414	262	163	89	159	188	34	158	147	39384	1016	155	
3 0e4	104	0	41	56	76	84	78	13	90	151	94	25094	744	86	
4 0e5	106	24	0	41	7	121	134	65	41	53	59	15800	413	53	
5 0e10	47	54	27	104	44	112	43	84	75	185	103	27556	811	110	
10 & above	120	115	13	71	9	12	25	54	81	59	52	13895	634	58	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	267923	8151	1146	
amount of loan (Rs. 00000)	12523	5654	9759	15528	33128	18847	27932	22519	40473	81560	267923	x	x	x	x
	West Bengal														
less than 1 year	374	224	416	154	308	630	436	513	307	382	373	124741	3082	497	
1 0e2	113	83	230	97	328	142	259	132	224	192	190	63495	1790	254	
2 0e3	261	23	122	59	50	57	187	111	219	80	119	39980	952	139	
3 0e4	83	41	52	315	97	4	24	32	53	183	122	40816	425	78	
4 0e5	27	9	26	55	58	30	30	131	52	2	37	12337	393	60	
5 0e10	67	535	92	309	109	97	26	1	112	129	118	39524	674	120	
10 & above	75	85	62	11	50	39	38	80	32	33	41	13720	450	92	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	334613	7098	1135	
amount of loan (Rs. 00000)	9453	5877	8918	22237	12787	7232	22675	41254	62892	141288	334613	x	x	x	x

Table 20: Per 1000 distribution of cash loans outstanding as on 30.6.2002 over duration of loan for each household assets holding class

duration of loan (year)	household assets holding class (Rs. 000)										amount of cash loan (Rs. 00,000)	no. of hh. rep. the duration estd. (00)	Urban sam- ple (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
less than 1 year	339	395	429	385	427	450	429	432	380	308	358	2337387	46869	6418	
1 0e2	241	168	186	178	245	195	212	216	262	248	238	1555398	25473	3506	
2 0e3	140	158	205	143	120	150	153	122	127	120	129	842149	14376	1938	
3 0e4	99	81	87	90	47	73	71	48	79	79	75	492971	7968	1075	
4 0e5	64	26	28	45	61	54	49	64	36	62	54	351333	5261	754	
5 0e10	88	151	42	102	77	58	50	84	92	147	114	742079	8173	1225	
10 & above	29	21	23	57	23	20	36	34	24	36	32	211339	4774	654	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ary	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	6532656	98870	13931	
amount of loan (Rs. 00000)	135750	120960	183905	233352	260946	203104	457219	527042	1227915	3182465	6532656	X	X	X	X





Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Gujarat												
less than 2	0	3	33	9	13	38	11	10	7	0	14	859	45
2-4	12	4	46	44	24	31	24	21	0	3	24	1525	86
4-6	1	64	33	47	59	49	39	27	52	36	42	2603	144
6-10	0	14	25	51	61	44	53	31	7	16	35	2209	99
10-15	11	59	35	44	37	42	53	62	34	12	38	2395	131
15-20	19	2	11	18	32	7	30	39	48	56	27	1712	79
20-30	37	26	58	31	35	33	48	86	78	98	53	3333	136
30-50	0	3	24	21	19	28	64	62	122	157	52	3246	119
50-100	0	0	4	21	25	2	35	18	62	114	31	1918	78
100 & above	0	13	1	8	1	0	3	66	36	97	22	1366	62
all	65	188	237	239	248	249	291	344	380	465	281	17580	860
estd. no. of hhs. (00)	3706	2057	7434	9367	9166	6183	6706	5636	5317	6933	62504	x	x
	Haryana												
less than 2	0	51	11	1	31	7	0	11	2	0	7	222	14
2-4	5	25	24	56	84	9	12	20	2	1	22	693	55
4-6	6	98	43	48	69	38	38	15	19	3	28	896	62
6-10	2	65	29	42	121	16	21	1	32	10	31	973	60
10-15	4	147	102	118	74	106	79	72	57	41	69	2156	134
15-20	1	17	8	55	22	38	31	65	67	54	41	1287	88
20-30	5	34	15	96	65	123	64	44	63	37	51	1617	114
30-50	3	15	8	34	46	19	40	35	60	60	39	1226	98
50-100	3	70	1	1	30	20	22	26	28	76	33	1025	63
100 & above	0	0	0	10	7	27	12	13	33	72	27	859	75
all	14	461	211	354	395	319	257	270	308	260	273	8594	620
estd. no. of hhs. (00)	2747	748	2913	3642	3355	1440	2331	2603	3732	7962	31472	x	x





Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Rural		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	no. of hh. report. loans in the size group	estd. (00) sample
						Jharkhand							
less than 2	1	45	47	21	29	17	8	25	5	0	26	942	127
2-4	8	47	57	23	39	28	21	9	6	19	32	1189	152
4-6	8	15	28	18	21	10	16	37	3	0	19	699	95
6-10	0	0	15	17	33	14	18	15	14	2	16	593	90
10-15	1	2	7	8	23	4	17	36	25	24	12	456	79
15-20	0	0	3	10	12	1	21	0	10	0	7	269	31
20-30	0	0	3	7	16	3	11	10	6	5	7	258	27
30-50	0	0	2	2	2	1	1	12	14	1	3	98	17
50-100	0	1	0	0	0	1	0	0	17	39	1	54	11
100 & above	0	0	0	0	0	1	0	0	1	43	1	30	6
all	18	110	155	106	175	83	105	135	77	107	120	4431	617
estd. no. of hhs. (00)	1875	2606	7688	7700	5385	3480	4066	2043	1463	541	36847	x	x
						Karnataka							
less than 2	3	13	22	7	8	13	16	15	0	0	11	767	64
2-4	44	7	63	41	38	47	33	13	14	10	35	2462	157
4-6	6	29	47	90	51	59	42	58	35	2	51	3554	209
6-10	3	19	31	52	53	72	94	40	41	18	49	3455	169
10-15	4	11	30	51	48	76	106	119	98	38	64	4448	246
15-20	8	11	2	9	68	30	51	43	77	47	35	2478	116
20-30	5	10	22	12	57	44	57	75	134	81	49	3399	187
30-50	1	2	1	3	38	37	44	55	76	68	31	2139	113
50-100	0	0	0	0	8	9	24	40	61	194	23	1637	87
100 & above	0	0	0	0	0	2	20	21	55	157	17	1182	64
all	72	101	211	253	329	344	404	387	460	449	313	21864	1228
estd. no. of hhs. (00)	2786	3031	9894	11742	10841	6468	9008	7032	5817	3290	69908	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Kerala												
less than 2	34	68	47	70	93	44	45	21	10	8	39	1939	132
2-4	62	135	82	47	85	87	51	79	11	17	53	2672	205
4-6	15	17	37	124	79	58	61	48	38	22	53	2650	195
6-10	2	17	36	65	65	59	73	54	28	27	47	2354	174
10-15	120	3	54	58	73	44	81	109	81	96	78	3916	261
15-20	6	58	3	24	42	34	56	57	31	31	36	1821	120
20-30	81	23	24	42	64	64	78	109	96	52	69	3448	239
30-50	13	12	3	28	39	46	69	97	100	67	60	2997	200
50-100	2	6	3	17	13	34	55	58	89	127	57	2830	178
100 & above	0	19	4	20	1	6	19	26	65	121	40	2003	128
all	217	337	224	378	407	387	418	445	420	416	394	19654	1419
estd. no. of hhs. (00)	1460	1094	3157	4763	6217	4435	6307	6107	7531	8875	49945	x	x
	Madhya Pradesh												
less than 2	6	16	22	25	23	16	18	7	10	2	17	1607	138
2-4	36	27	41	46	39	37	80	42	20	32	42	3990	250
4-6	8	17	44	25	44	62	60	73	24	25	40	3735	235
6-10	15	9	47	34	32	73	78	75	57	34	47	4396	284
10-15	9	33	33	28	37	65	63	72	67	60	46	4311	273
15-20	11	5	17	9	31	81	79	45	26	31	33	3120	142
20-30	5	18	7	82	33	97	30	64	77	88	51	4816	203
30-50	5	4	6	15	30	47	22	67	80	93	32	3000	167
50-100	3	2	0	3	8	3	17	26	58	115	17	1645	95
100 & above	2	0	0	1	0	1	10	19	28	156	14	1303	70
all	100	107	196	237	233	344	332	355	324	389	261	24522	1568
estd. no. of hhs. (00)	3173	9227	12215	17710	10607	8993	11807	7333	7824	5156	94044	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Maharashtra												
less than 2	6	22	15	49	49	29	28	20	8	3	24	2874	182
2-4	26	4	23	64	59	48	37	17	20	5	32	3838	297
4-6	11	18	24	36	51	43	68	44	45	39	37	4424	341
6-10	7	13	25	49	61	48	65	47	74	62	44	5153	358
10-15	5	19	21	28	70	48	69	76	80	48	45	5263	402
15-20	5	3	17	25	31	47	54	62	33	86	33	3948	249
20-30	3	11	23	33	28	73	43	80	112	102	45	5348	349
30-50	2	3	10	12	34	34	43	44	94	125	34	4010	231
50-100	1	2	2	10	11	21	18	55	59	129	25	2905	189
100 & above	0	4	4	1	3	5	18	19	32	140	17	1961	135
all	58	93	147	258	333	343	370	370	437	511	275	32489	2338
estd. no. of hhs. (00)	12976	9804	16374	15419	12426	9700	13297	11731	9391	7066	118183	x	x
	Orissa												
less than 2	53	63	67	52	29	28	30	14	0	0	50	3323	256
2-4	29	59	48	62	38	65	92	31	3	21	51	3348	230
4-6	21	43	37	51	65	61	42	48	6	37	42	2808	201
6-10	22	27	46	57	116	50	84	70	43	67	51	3371	201
10-15	9	18	38	44	64	35	55	105	26	17	36	2406	145
15-20	2	10	27	28	6	26	57	36	9	3	20	1335	84
20-30	6	9	23	27	32	26	20	54	67	93	22	1444	88
30-50	1	5	5	9	30	34	27	39	38	119	13	857	52
50-100	0	6	0	5	9	4	14	20	15	232	6	420	34
100 & above	0	0	1	2	0	8	0	1	46	113	2	164	12
all	133	229	265	292	341	308	380	341	251	490	264	17463	1181
estd. no. of hhs. (00)	9755	11722	15554	11601	6419	3762	3751	2043	1164	428	66199	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Punjab												
less than 2	17	33	31	7	9	12	47	0	0	0	11	325	26
2-4	12	10	42	51	19	3	52	2	2	5	24	717	57
4-6	67	16	68	57	39	18	33	18	10	10	30	884	89
6-10	0	15	40	37	49	42	19	12	21	6	24	723	78
10-15	4	10	49	29	64	42	52	43	54	24	39	1153	105
15-20	0	6	26	25	23	75	57	29	19	15	27	797	61
20-30	0	3	19	29	43	13	34	51	32	43	33	999	92
30-50	0	1	19	32	25	53	27	38	75	42	37	1103	82
50-100	0	3	11	14	15	13	36	34	21	77	35	1035	85
100 & above	0	0	1	6	3	14	1	48	26	138	47	1389	106
all	89	87	246	239	254	209	293	296	215	309	257	7676	661
estd. no. of hhs. (00)	712	783	2517	4307	3556	2060	2588	1883	3105	8336	29847	x	x
	Rajasthan												
less than 2	27	35	40	42	14	21	10	2	2	0	15	1087	72
2-4	66	24	68	68	58	35	53	31	25	9	43	3029	195
4-6	97	28	51	72	60	37	57	51	37	11	48	3386	255
6-10	25	22	26	27	54	52	64	56	24	23	42	2947	249
10-15	38	35	50	41	82	86	94	105	96	33	76	5307	374
15-20	19	150	57	41	31	55	34	55	37	30	44	3064	242
20-30	0	32	33	39	57	62	71	57	71	62	57	3989	289
30-50	3	55	12	32	49	41	39	61	50	68	45	3147	232
50-100	0	9	18	22	33	27	18	45	53	78	35	2486	178
100 & above	0	0	3	7	9	2	5	11	45	71	18	1252	128
all	153	298	330	329	376	350	359	337	331	307	338	23752	1755
estd. no. of hhs. (00)	1070	1643	5740	7654	9611	7651	10816	9350	9668	6995	70199	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Tamil Nadu												
less than 2	24	28	41	28	41	18	21	43	24	4	30	3306	140
2-4	95	60	56	55	63	55	35	33	35	33	57	6235	264
4-6	28	39	93	52	74	59	57	58	72	50	61	6669	300
6-10	5	40	37	38	56	54	35	56	64	59	41	4472	215
10-15	11	65	58	74	112	83	83	78	114	131	73	8096	361
15-20	2	12	18	20	60	41	39	44	59	139	33	3587	156
20-30	14	6	22	68	73	66	75	92	136	164	56	6170	252
30-50	4	6	12	22	15	13	77	91	90	180	32	3565	194
50-100	0	1	11	20	16	17	50	102	108	114	28	3100	132
100 & above	2	0	4	11	4	3	7	4	81	123	13	1463	86
all	164	224	284	296	347	311	355	456	511	573	313	34533	1604
estd. no. of hhs. (00)	12655	12337	20820	17894	13434	8121	8853	5780	6229	4061	110182	x	x
	Uttaranchal												
less than 2	0	0	6	21	10	1	0	1	0	0	3	37	7
2-4	6	14	110	61	19	0	4	4	0	0	13	159	17
4-6	1	0	22	2	3	5	3	7	6	2	5	56	20
6-10	4	0	22	55	14	2	0	10	14	1	10	121	21
10-15	0	22	23	8	0	3	15	15	0	6	8	93	21
15-20	0	99	3	10	3	0	1	35	0	8	9	103	11
20-30	0	34	10	15	1	0	0	7	5	1	4	46	13
30-50	0	110	0	7	7	3	1	0	10	23	7	85	15
50-100	0	0	0	0	1	0	0	0	7	0	1	11	4
100 & above	0	0	0	0	0	0	0	0	8	3	1	15	6
all	12	279	198	132	60	13	26	69	47	43	55	661	128
estd. no. of hhs. (00)	904	183	509	959	1019	1980	2152	1634	1312	1307	11959	x	x



Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>India</b>													
less than 2	31	39	40	38	31	22	21	16	11	4	27	40513	3154
2 - 4	51	45	59	57	53	43	40	28	21	13	44	65356	4460
4 - 6	25	39	54	54	57	51	44	42	37	22	45	66863	4575
6 - 10	18	29	45	48	53	54	50	42	38	27	42	62576	4345
10 - 15	17	31	43	45	65	61	65	71	65	47	51	75554	4960
15 - 20	10	12	21	21	31	34	38	34	36	40	27	39956	2548
20 - 30	13	11	21	35	37	53	46	53	67	63	38	56516	3516
30 - 50	5	6	10	14	22	27	32	41	54	71	25	37384	2399
50 - 100	1	4	5	8	11	10	20	31	45	77	18	26413	1716
100 & above	0	2	1	3	2	3	7	15	30	87	12	17200	1403
all	150	190	252	265	289	287	287	287	310	329	265	391898	28094
estd. no. of hhs. (00)	112564	122540	218391	216167	182274	128151	161206	121948	116564	98723	1478529	X	X



Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Urban no. of hh. report. loans in the size group estd. (00) sample (13) (14)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		(12)	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
	Andhra Pradesh												
less than 2	24	33	8	20	33	5	9	3	5	0	16	808	70
2-4	51	31	28	62	15	48	6	9	16	5	31	1552	124
4-6	57	44	56	56	50	23	31	41	1	18	41	2083	170
6-10	31	21	38	23	49	46	26	25	16	19	29	1472	134
10-15	52	99	95	65	127	66	63	82	69	19	69	3498	262
15-20	12	28	45	59	43	33	56	8	62	23	33	1689	128
20-30	25	54	60	77	66	123	90	85	70	70	62	3166	234
30-50	16	61	45	49	54	59	52	82	58	73	48	2440	179
50-100	3	23	19	22	34	48	41	73	36	66	30	1532	147
100 & above	2	0	18	15	5	0	12	73	75	204	38	1919	124
all	212	302	306	316	345	385	273	302	332	379	298	15118	1168
estd. no. of hhs. (00)	12534	4784	4704	4735	4240	2892	4213	2878	4059	5636	50677	X	X
	Assam												
less than 2	11	5	17	17	6	1	4	13	1	0	8	40	25
2-4	1	16	2	3	18	49	4	2	0	0	8	42	15
4-6	18	38	0	14	17	24	9	2	5	0	12	63	20
6-10	22	26	0	2	12	10	6	7	0	0	9	47	14
10-15	1	14	0	39	0	16	1	2	7	1	6	33	12
15-20	0	0	0	0	2	7	0	7	2	8	2	11	12
20-30	0	0	7	0	5	0	6	1	0	12	3	16	11
30-50	0	0	7	6	15	0	2	2	5	7	4	23	16
50-100	2	0	0	0	6	0	0	0	5	26	3	17	16
100 & above	0	0	0	1	11	3	0	2	6	64	7	35	23
all	54	83	34	82	73	110	32	34	31	118	60	309	158
estd. no. of hhs. (00)	862	328	593	390	546	423	671	423	571	366	5175	X	X

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Bihar												
less than 2	16	8	32	7	36	1	7	14	0	0	12	173	30
2-4	8	42	31	33	15	7	28	2	3	1	16	227	46
4-6	2	41	2	10	13	0	22	22	10	1	11	158	36
6-10	5	14	13	18	5	4	6	7	10	0	8	120	36
10-15	12	2	8	5	7	28	44	16	6	4	13	184	39
15-20	4	2	4	0	9	23	2	9	0	2	5	71	17
20-30	2	10	8	21	2	35	14	10	37	9	16	224	37
30-50	1	5	0	5	1	25	5	22	12	11	8	120	30
50-100	0	0	1	0	0	2	8	23	14	7	6	81	21
100 & above	2	0	8	1	6	0	2	8	9	10	5	69	32
all	49	124	105	97	90	103	135	132	102	46	95	1376	308
estd. no. of hhs. (00)	2021	803	1274	1804	1514	1128	1297	1267	2169	1134	14411	x	x
	Chhattisgarh												
less than 2	0	13	0	44	0	73	8	0	0	0	13	86	10
2-4	4	2	6	3	0	0	12	3	0	0	3	21	11
4-6	2	6	16	16	7	0	20	2	54	0	12	79	23
6-10	18	22	14	17	15	0	47	0	7	4	15	100	27
10-15	30	16	14	21	10	31	12	8	46	3	19	127	30
15-20	0	2	0	1	14	7	57	0	2	7	8	55	15
20-30	6	0	4	17	10	0	21	159	30	24	22	149	27
30-50	0	0	0	21	21	104	43	56	74	42	30	201	40
50-100	3	0	0	0	13	20	4	64	129	35	22	144	26
100 & above	0	0	0	0	0	0	0	4	94	82	16	105	25
all	62	62	37	123	79	156	188	273	319	171	132	882	195
estd. no. of hhs. (00)	943	543	873	878	705	485	585	464	527	655	6658	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Urban no. of hh. report. loans in the size group estd. (00) sample (13) (14)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		(12)	
	Delhi												
less than 2	0	2	0	0	0	0	0	0	1	0	0	9	4
2-4	0	1	1	3	0	0	0	0	0	0	0	6	4
4-6	1	0	0	0	0	3	0	1	0	0	0	15	7
6-10	5	0	0	0	0	0	0	2	0	0	2	36	4
10-15	0	0	0	0	0	0	0	0	0	1	0	5	3
15-20	0	0	0	0	0	0	0	0	0	3	1	14	1
20-30	0	0	0	0	12	0	0	0	7	3	2	44	5
30-50	0	0	0	8	0	0	3	0	3	17	4	100	12
50-100	1	0	0	0	0	0	1	0	3	17	4	99	8
100 & above	0	0	0	3	0	0	9	0	4	12	4	89	26
all	7	4	1	14	12	3	13	4	13	45	15	360	68
estd. no. of hhs. (00)	6323	2155	1837	925	715	803	1532	1868	2697	4809	23664	x	x
	Gujarat												
less than 2	12	0	2	4	3	9	5	4	0	3	5	160	27
2-4	11	29	4	20	20	20	13	14	12	4	13	456	55
4-6	44	50	65	32	46	34	25	33	13	13	33	1164	114
6-10	13	3	3	14	30	15	35	19	42	4	18	628	66
10-15	46	14	15	8	50	63	36	11	25	20	28	982	98
15-20	7	6	23	19	7	52	19	10	14	12	15	538	75
20-30	19	9	26	11	15	72	35	18	27	46	28	975	128
30-50	7	19	12	35	34	70	29	20	65	63	37	1293	109
50-100	1	0	16	10	47	35	23	52	25	46	26	916	107
100 & above	0	0	0	2	0	1	14	37	75	168	42	1498	134
all	146	104	158	137	228	307	219	193	253	329	214	7576	803
estd. no. of hhs. (00)	5252	1652	3231	3811	2791	2057	2757	3281	4700	5800	35332	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Haryana												
less than 2	45	3	10	23	22	14	0	5	0	0	11	137	22
2-4	8	15	1	43	27	24	64	19	30	0	23	276	24
4-6	0	5	4	27	51	30	14	30	8	13	17	210	37
6-10	0	8	16	60	20	0	16	2	10	3	14	166	21
10-15	16	29	27	21	49	17	8	15	19	28	23	275	49
15-20	25	0	4	66	11	4	6	10	25	11	18	219	29
20-30	0	10	33	10	97	7	13	11	33	24	24	286	42
30-50	0	27	33	16	62	24	10	35	24	29	25	303	49
50-100	0	0	47	7	45	18	11	14	46	24	22	270	48
100 & above	4	2	11	0	4	9	73	35	46	80	34	417	56
all	98	73	119	158	359	102	157	163	169	163	160	1939	317
estd. no. of hhs. (00)	1205	587	990	1348	994	867	1331	998	1465	2355	12139	x	x
	Himachal Pradesh												
less than 2	0	5	6	10	0	0	2	12	0	0	2	3	7
2-4	0	20	0	4	0	0	0	0	0	14	4	6	5
4-6	0	0	0	0	0	37	0	0	6	8	5	7	7
6-10	0	0	36	13	7	0	0	3	0	3	4	6	9
10-15	0	0	6	0	1	0	0	4	22	16	7	11	12
15-20	0	0	0	13	0	0	0	0	0	6	2	3	2
20-30	3	0	0	18	5	8	11	15	4	13	8	13	17
30-50	0	0	22	0	2	0	36	10	8	36	15	23	16
50-100	0	0	0	0	6	0	2	44	9	14	9	14	14
100 & above	0	0	0	0	73	7	0	25	79	149	56	86	38
all	3	25	70	32	94	51	51	113	120	219	101	155	111
estd. no. of hhs. (00)	154	68	60	67	224	94	182	133	246	307	1535	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Jammu & Kashmir												
less than 2	0	0	0	0	0	0	0	0	0	0	0	0	0
2-4	5	0	0	3	0	0	3	0	0	1	1	3	6
4-6	0	0	4	5	0	0	8	0	3	4	3	10	12
6-10	0	0	0	0	0	0	0	2	4	2	2	6	5
10-15	0	0	4	3	4	13	0	6	1	2	2	8	15
15-20	1	0	0	0	0	85	0	5	1	0	3	9	7
20-30	0	0	0	3	0	5	0	1	2	1	1	4	11
30-50	0	0	0	1	0	5	0	3	73	6	17	54	23
50-100	0	0	0	3	0	0	0	0	4	21	10	34	25
100 & above	0	0	0	0	0	0	0	0	1	25	12	38	29
all	6	0	4	17	4	107	10	13	89	61	50	162	124
estd. no. of hhs. (00)	271	34	85	137	80	74	136	310	600	1488	3217	x	x
	Jharkhand												
less than 2	1	2	0	2	0	10	0	0	0	0	1	11	7
2-4	11	0	2	9	46	2	0	5	0	0	9	88	18
4-6	0	28	1	4	31	5	5	0	1	0	6	61	16
6-10	0	0	2	15	3	0	5	1	0	0	3	25	7
10-15	4	2	1	0	10	8	5	2	5	9	5	43	18
15-20	0	4	0	1	0	0	0	3	2	22	2	20	9
20-30	3	0	1	3	2	4	9	15	3	0	5	44	16
30-50	1	0	0	16	82	6	46	2	25	18	20	192	27
50-100	0	0	1	6	3	22	51	15	20	77	16	153	31
100 & above	0	0	0	1	1	9	5	17	38	71	12	109	37
all	21	36	7	56	176	64	72	55	67	136	66	618	166
estd. no. of hhs. (00)	2077	462	729	825	1098	549	998	1151	957	580	9427	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Urban no. of hh. report. loans in the size group estd. (00) sample (13) (14)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		(12)	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
	Karnataka												
less than 2	13	12	13	12	4	10	4	1	2	0	8	270	38
2-4	19	11	9	41	5	3	29	31	0	3	15	528	55
4-6	19	29	24	17	64	24	84	31	29	12	29	1024	109
6-10	2	13	31	15	15	17	11	3	31	9	13	469	78
10-15	7	6	16	38	10	53	17	26	41	31	22	758	107
15-20	3	4	10	33	14	12	15	6	32	22	15	506	56
20-30	23	3	25	25	58	80	26	16	62	26	31	1079	118
30-50	3	13	4	15	20	46	9	52	17	16	15	537	83
50-100	0	13	7	4	19	28	21	121	57	56	27	944	112
100 & above	0	0	5	11	4	15	21	22	64	99	25	858	114
all	89	89	139	195	203	276	234	286	300	240	186	6453	796
estd. no. of hhs. (00)	7220	3047	3787	3627	3148	1629	2386	2227	2864	4835	34771	x	x
	Kerala												
less than 2	17	63	51	49	24	124	62	37	5	0	28	494	51
2-4	21	14	20	44	93	166	108	9	34	8	42	738	75
4-6	40	66	34	38	41	80	67	30	27	22	37	649	72
6-10	47	0	24	42	54	47	66	58	38	36	44	773	89
10-15	2	53	54	37	46	85	113	44	26	31	45	784	110
15-20	5	51	33	36	79	8	92	51	50	59	52	907	92
20-30	33	116	20	84	41	108	62	60	34	52	54	938	121
30-50	3	0	58	3	77	54	76	58	70	64	56	980	126
50-100	24	0	39	61	15	69	91	85	113	79	74	1289	161
100 & above	0	88	20	3	0	22	36	63	62	167	73	1272	160
all	112	358	325	334	380	488	537	397	378	357	373	6510	829
estd. no. of hhs. (00)	1389	388	729	926	1107	967	2077	1980	3024	4866	17452	x	x







Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hh. report. loans in the size group	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Rajasthan												
less than 2	3	0	0	18	5	1	9	4	2	0	4	85	15
2-4	19	41	1	58	18	69	7	7	0	0	16	359	30
4-6	56	6	14	8	99	7	22	10	14	2	23	498	63
6-10	16	2	45	14	52	10	25	10	12	5	18	385	59
10-15	39	23	41	22	65	27	23	21	21	3	26	568	90
15-20	54	14	29	7	63	13	16	17	11	5	21	461	60
20-30	11	12	26	20	18	15	18	32	45	10	23	500	90
30-50	1	11	3	13	33	30	50	26	28	15	24	519	98
50-100	10	12	0	6	4	24	15	29	52	32	24	527	85
100 & above	1	21	10	0	1	10	26	7	65	44	24	527	99
all	167	137	111	157	269	177	172	152	195	94	165	3615	579
estd. no. of hhs. (00)	1955	522	1137	1556	2042	1937	2488	3070	3789	3419	21917	x	x
	Tamil Nadu												
less than 2	29	24	30	36	25	42	25	19	5	7	25	1339	116
2-4	45	60	50	40	43	13	14	19	19	2	34	1843	172
4-6	49	46	42	50	38	43	42	16	26	8	37	2040	216
6-10	21	28	16	29	32	42	61	24	26	29	28	1543	167
10-15	24	35	41	65	53	116	73	33	51	32	46	2521	263
15-20	7	7	12	27	25	50	39	22	48	9	20	1103	131
20-30	23	49	39	61	61	43	92	72	71	24	48	2596	243
30-50	7	31	24	39	50	33	73	47	51	52	36	1960	226
50-100	1	11	12	12	20	31	66	66	62	65	29	1561	210
100 & above	1	9	3	9	3	13	15	40	70	107	25	1368	200
all	166	239	217	276	269	308	338	299	333	285	255	13938	1549
estd. no. of hhs. (00)	10809	5446	7160	5647	4572	3012	3881	3336	4178	6555	54595	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										all	Urban no. of hh. report. loans in the size group	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)
	Uttaranchal												
less than 2	3	0	35	0	0	0	0	0	2	4	5	15	7
2-4	0	0	0	0	0	0	8	5	5	4	3	8	5
4-6	0	0	17	0	13	0	8	3	5	0	5	14	6
6-10	0	0	11	0	9	0	4	7	21	2	5	17	9
10-15	0	7	22	26	8	3	11	15	7	22	12	37	17
15-20	3	7	3	0	11	19	1	9	24	2	7	21	14
20-30	0	33	0	0	2	14	5	2	6	21	6	20	13
30-50	0	0	5	4	0	7	0	0	7	81	13	40	8
50-100	0	36	7	4	9	3	0	5	22	15	8	24	14
100 & above	0	0	0	0	6	0	0	0	15	56	10	30	19
all	6	82	88	34	50	45	37	49	99	195	68	210	103
estd. no. of hhs. (00)	482	87	261	297	293	219	427	278	326	415	3084	x	x
	Uttar Pradesh												
less than 2	11	5	14	32	7	23	13	11	9	0	13	791	94
2-4	24	15	18	52	12	16	8	2	2	2	14	886	126
4-6	26	29	23	23	28	10	27	7	8	1	18	1122	160
6-10	34	58	21	21	19	31	11	11	11	22	21	1339	131
10-15	22	13	48	21	42	18	19	21	8	32	25	1550	185
15-20	10	17	6	25	22	10	17	15	3	1	13	794	112
20-30	8	6	9	30	23	23	26	20	18	7	18	1149	186
30-50	4	24	15	5	17	19	31	26	17	12	17	1073	139
50-100	3	1	2	3	11	10	7	16	30	24	12	729	119
100 & above	0	0	0	4	4	2	1	4	12	34	7	423	100
all	115	138	139	180	147	115	134	112	103	123	130	8151	1146
estd. no. of hhs. (00)	6344	2646	4617	6010	7973	6195	8926	6178	6497	7283	62667	x	x

Table 21: Number of households reporting cash loans outstanding as on 30.6.2002 per 1000 households over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										Urban no. of hh. report. loans in the size group estd. (00) sample (13) (14)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		(12)	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
	West Bengal												
less than 2	33	69	46	32	10	29	5	18	12	0	24	1009	127
2-4	36	37	34	73	45	36	10	17	14	12	32	1309	167
4-6	27	16	26	42	19	24	38	25	10	1	23	955	148
6-10	7	21	16	9	17	8	20	14	8	9	12	501	105
10-15	19	28	33	15	25	23	28	15	20	5	20	834	135
15-20	11	13	28	21	9	21	14	13	31	17	17	718	113
20-30	4	25	6	14	33	17	20	40	21	13	17	720	122
30-50	6	1	18	15	21	15	23	17	66	14	20	830	126
50-100	2	3	6	10	12	14	27	16	30	18	13	557	125
100 & above	0	2	2	11	1	1	6	40	32	77	18	736	144
all	133	194	190	210	164	177	165	188	198	135	171	7098	1135
estd. no. of hhs. (00)	8035	2838	3255	4608	3683	2345	3767	3632	4944	4352	41460	x	x
	India												
less than 2	16	19	16	18	10	17	9	8	3	1	11	6145	779
2-4	24	24	18	36	21	23	16	9	8	3	18	9736	1190
4-6	26	27	30	30	34	20	25	16	13	9	23	12503	1610
6-10	14	19	17	19	23	20	22	14	15	13	17	9428	1302
10-15	20	28	30	32	41	41	33	25	28	17	28	15449	2007
15-20	7	10	14	24	21	21	24	18	23	13	17	9286	1236
20-30	12	22	22	29	34	39	38	34	35	24	27	15174	2048
30-50	5	20	17	23	32	36	37	34	40	33	26	14611	1998
50-100	3	9	8	10	17	22	31	39	50	45	24	13221	1983
100 & above	1	3	4	6	4	5	17	31	58	104	27	15021	2260
all	107	148	148	183	197	200	199	187	225	214	178	98870	13931
estd. no. of hhs. (00)	92485	35170	50013	52903	50132	34721	52652	47563	61516	77820	554976	x	x



Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										800 & above (11)	all (12)	amount of cash loans (Rs. 00,000) (13)	no. of hh. rep. loans in the size group estd. (00) (14)	Rural sample (15)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	1000					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	Bihar														
less than 2	29	35	24	24	8	12	6	2	4	2	13	4511	3785	306	
2-4	123	101	57	103	31	68	40	5	12	5	48	16703	6139	459	
4-6	64	181	77	101	47	74	55	6	59	6	64	22415	4323	413	
6-10	142	207	93	178	116	128	84	22	84	22	104	36379	4641	382	
10-15	291	256	151	146	97	145	100	148	145	26	130	45429	3813	348	
15-20	16	57	139	119	46	111	85	63	70	46	81	28452	1650	150	
20-30	201	148	149	93	151	253	145	153	128	71	139	48630	2037	206	
30-50	69	0	179	81	156	163	95	105	83	60	111	38747	1021	85	
50-100	66	15	92	108	92	0	210	158	71	125	102	35594	541	48	
100 & above	0	0	40	46	255	46	180	636	345	1000	208	72809	411	59	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	349668	25516	2263	
amount of loans (Rs. 00000)	14563	16917	63178	34423	51719	21336	35551	24592	39916	47473	349668	X	X	X	
	Chhattisgarh														
less than 2	68	113	36	34	21	6	26	0	2	0	10	1410	1187	98	
2-4	0	81	58	116	112	70	24	0	30	0	36	5110	1541	112	
4-6	211	131	141	108	59	91	139	12	81	12	53	7578	1533	120	
6-10	182	159	112	141	190	149	173	2	35	2	70	10003	1278	88	
10-15	539	348	105	167	172	111	124	7	120	7	77	10958	889	73	
15-20	0	79	162	75	38	184	41	20	88	20	57	8212	463	36	
20-30	0	38	227	189	185	162	395	16	16	16	100	14272	606	52	
30-50	0	50	88	34	80	129	13	37	44	37	50	7167	202	22	
50-100	0	0	71	136	22	99	0	25	162	25	61	8657	143	9	
100 & above	0	0	0	0	121	0	64	881	420	881	486	69470	227	18	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	142836	7186	583	
amount of loans (Rs. 00000)	329	1313	6358	10761	13091	15830	7567	66885	11252	66885	142836	X	X	X	

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	all	800 & above	450-800	300-450	200-300	150-200	100-150	60-100	30-60	15-30	0-15	no. of hh. rep. loans in the size group	estd. (00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)															
less than 2	0	1	10	2	3	17	2	1	0	0	0	0	0	0	0	0	0	0	0	0	1132	2	859	45	
2-4	29	3	34	19	13	32	11	3	0	0	32	11	3	0	0	0	0	0	0	0	4536	6	1525	86	
4-6	4	71	41	40	54	71	25	9	12	4	71	25	9	12	4	18	13140	2603	144	13140	18	2603	144		
6-10	3	22	51	65	83	111	57	12	3	3	111	57	12	3	23	17299	2209	99	99	17299	23	2209	99		
10-15	97	155	103	82	103	136	68	38	20	3	136	68	38	20	38	28274	2395	131	131	28274	38	2395	131		
15-20	240	8	46	50	99	30	60	32	37	22	30	60	32	37	38	27814	1712	79	79	27814	38	1712	79		
20-30	628	130	401	110	165	239	139	126	90	77	239	139	126	90	120	88398	3333	136	136	88398	120	3333	136		
30-50	0	18	247	126	139	325	274	112	233	149	325	274	112	233	169	124549	3246	119	119	124549	169	3246	119		
50-100	0	0	50	205	305	31	262	70	161	179	31	262	70	161	164	121184	1918	78	78	121184	164	1918	78		
100 & above	0	592	18	301	37	9	102	597	443	563	9	102	597	443	422	310843	1366	62	62	310843	422	1366	62		
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	737169	17580	860	860	737169	1000	17580	860		
amount of loans (Rs. 00000)	4391	9164	28152	59396	46283	20765	56138	108086	108894	295899	737169	295899	108894	108086	295899	737169	X	X	X	X	X	X	X	X	
less than 2	0	9	3	0	7	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0	396	1	222	14	
2-4	35	5	27	21	33	3	4	7	0	0	3	4	7	0	0	0	0	0	0	0	2230	6	693	55	
4-6	75	45	85	30	47	16	30	10	9	1	16	30	10	9	14	5317	896	62	62	5317	14	896	62		
6-10	21	33	83	48	88	10	25	1	15	4	10	25	1	15	19	7514	973	60	60	7514	19	973	60		
10-15	80	125	471	210	104	158	124	98	53	21	158	124	98	53	73	28370	2156	134	134	28370	73	2156	134		
15-20	43	25	53	116	39	53	62	135	83	39	53	62	135	83	58	22655	1287	88	88	22655	58	1287	88		
20-30	211	59	131	273	198	234	177	218	98	40	234	177	218	98	107	41488	1617	114	114	41488	107	1617	114		
30-50	202	42	101	154	171	50	195	163	147	93	50	195	163	147	118	45825	1226	98	98	45825	118	1226	98		
50-100	333	657	22	6	222	124	195	197	129	224	124	195	197	193	193	75016	1025	63	63	75016	193	1025	63		
100 & above	0	0	22	142	89	352	188	170	465	577	352	188	170	412	412	160139	859	75	75	160139	412	859	75		
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388950	8594	620	620	388950	1000	8594	620		
amount of loans (Rs. 00000)	1331	9134	7326	28923	31679	18275	18333	21006	57266	195678	388950	195678	57266	21006	388950	X	X	X	X	X	X	X	X	X	

Haryana

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										800 & above (11)	all (12)	amount of cash loans (Rs. 00,000) (13)	no. of hh. rep. loans in the size group estd. (00) (14)	Rural sample (15)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	(9)					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)						
	Himachal Pradesh														
less than 2	0	38	14	4	11	3	4	4	1	1	1	2	146	132	51
2-4	92	57	70	4	80	12	18	40	6	1	1	13	787	271	75
4-6	90	177	113	46	72	57	20	49	31	7	7	26	1604	318	86
6-10	0	50	313	77	55	44	139	86	21	5	5	38	2371	286	96
10-15	55	0	261	131	144	63	167	182	45	22	22	70	4330	350	118
15-20	0	0	53	5	179	102	113	116	85	22	22	62	3829	221	62
20-30	0	0	121	12	126	81	90	106	82	59	59	73	4513	188	72
30-50	762	677	55	6	151	139	95	237	143	48	48	99	6168	160	67
50-100	0	0	0	716	37	236	126	180	119	141	141	168	10419	157	53
100 & above	0	0	0	0	146	261	227	0	467	695	695	450	27980	128	50
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	62146	1827	618
amount of loans (Rs. 00000)	119	132	598	3345	2784	2972	5129	6068	12614	28385	28385	62146	x	x	x
Jammu & Kashmir															
less than 2	0	0	9	0	7	43	8	14	2	0	0	4	43	40	10
2-4	0	0	0	0	0	48	110	3	19	12	12	17	197	66	19
4-6	0	1000	253	70	74	9	30	13	25	1	1	15	170	38	23
6-10	0	0	0	0	313	245	113	14	23	2	2	22	260	33	16
10-15	1000	0	81	445	343	234	306	48	35	7	7	55	643	57	26
15-20	0	0	0	90	263	102	79	49	10	8	8	26	302	19	15
20-30	0	0	668	309	0	126	354	39	45	45	45	71	821	36	27
30-50	0	0	0	0	0	193	0	333	405	36	36	147	1711	46	20
50-100	0	0	0	86	0	0	0	97	127	212	212	156	1811	29	21
100 & above	0	0	0	0	0	0	0	390	309	678	678	487	5650	29	37
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11610	374	203
amount of loans (Rs. 00000)	3	20	56	288	205	136	645	1796	2126	6335	6335	11610	x	x	x

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										800 & above (11)	all (12)	amount of cash loans (Rs. 00,000) (13)	no. of hh. rep. loans in the size group estd. (00) (14)	Rural sample (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)						
	Jharkhand														
less than 2	5	177	78	26	19	37	5	24	1	0	0	26	1082	942	127
2-4	302	334	199	78	73	127	42	16	6	6	6	74	3076	1189	152
4-6	539	199	195	97	69	73	60	127	5	0	0	81	3349	699	95
6-10	0	0	164	152	158	155	116	73	25	2	2	107	4416	593	90
10-15	154	71	106	122	188	84	160	267	77	26	26	128	5285	456	79
15-20	0	0	60	208	134	30	338	0	56	0	0	116	4818	269	31
20-30	0	0	111	213	309	119	207	176	33	15	15	157	6515	258	27
30-50	0	0	86	104	49	70	31	317	284	7	7	104	4328	98	17
50-100	0	219	0	0	0	138	0	0	395	303	303	99	4095	54	11
100 & above	0	0	0	0	0	168	40	0	118	641	641	108	4465	30	6
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	41428	4431	617
amount of loans (Rs. 00000)	113	816	5498	6342	7882	2199	5163	3075	5238	5102	5102	41428	X	X	X
Karnataka															
less than 2	8	19	12	4	2	4	2	2	0	0	0	1	942	767	64
2-4	231	18	109	48	19	21	8	2	1	1	1	10	6319	2462	157
4-6	59	157	149	221	46	50	20	23	7	0	0	27	17606	3554	209
6-10	50	148	150	216	71	98	64	25	15	3	3	41	26583	3455	169
10-15	94	133	202	268	116	155	115	114	48	8	8	80	51499	4448	246
15-20	269	189	30	70	196	108	74	59	53	15	15	63	40653	2478	116
20-30	227	251	320	128	229	198	120	158	155	35	35	128	82317	3399	187
30-50	62	85	20	46	237	231	147	188	144	51	51	130	83503	2139	113
50-100	0	0	8	0	84	94	123	177	183	230	230	160	103096	1637	87
100 & above	0	0	0	0	0	40	329	252	394	659	659	358	230177	1182	64
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	642696	21864	1228
amount of loans (Rs. 00000)	1380	2756	15418	24379	59133	34990	95930	91254	131808	185648	185648	642696	X	X	X



Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	all (12)	no. of hh. rep. loans in the size group estd. (00)	Rural sample (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
less than 2	6	12	13	9	20	6	5	1	1	0	3	2572	1939	132
2-4	47	59	73	18	32	34	14	14	2	1	9	8441	2672	205
4-6	15	18	73	76	61	38	27	14	8	2	15	14856	2650	195
6-10	4	22	91	75	77	68	44	24	8	4	21	20252	2354	174
10-15	269	6	213	84	143	61	77	83	43	23	52	50878	3916	261
15-20	23	157	15	48	93	67	65	56	23	12	32	31837	1821	120
20-30	485	117	180	125	230	191	166	168	93	30	96	93849	3448	239
30-50	111	88	40	128	240	211	178	207	141	54	118	116164	2997	200
50-100	39	96	72	106	89	254	258	225	235	215	212	207753	2830	178
100 & above	0	424	229	332	16	69	168	208	448	658	443	435478	2003	128
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	982080	19654	1419
amount of loans (Rs. 00000)	6863	6095	9652	40741	47283	38604	88642	108641	199826	435732	982080	X	X	X
Madhya Pradesh														
less than 2	7	24	14	7	7	2	3	1	1	0	2	2088	1607	138
2-4	89	52	76	32	27	13	33	10	3	2	14	12062	3990	250
4-6	34	59	122	30	59	38	44	29	6	3	23	19553	3735	235
6-10	79	51	197	64	58	78	93	47	24	6	43	36377	4396	284
10-15	77	271	229	82	127	104	122	67	48	12	66	56363	4311	273
15-20	139	58	147	35	131	170	183	79	22	10	65	55161	3120	142
20-30	117	283	93	518	179	312	102	121	111	48	150	127116	4816	203
30-50	117	106	106	139	281	253	116	198	158	68	140	118634	3000	167
50-100	141	98	16	72	131	20	137	136	249	179	152	128907	1645	95
100 & above	199	0	0	20	0	8	166	312	379	672	345	293081	1303	70
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	849341	24522	1568
amount of loans (Rs. 00000)	4103	13112	22154	74319	45461	73404	84934	96552	159309	275994	849341	X	X	X

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										800 & above (11)	all (12)	amount of cash loans (Rs. 00,000) (13)	no. of hh. rep. loans in the size group estd. (00) (14)	Rural sample (15)
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)						
less than 2	10	28	9	13	9	6	3	1	0	0	0	3	3381	2874	182
2-4	141	7	28	59	29	17	9	3	3	0	0	9	11265	3838	297
4-6	102	63	49	52	41	31	32	17	11	3	3	18	22415	4424	341
6-10	106	72	80	103	77	56	49	25	29	7	7	33	40345	5153	358
10-15	115	163	100	87	127	74	81	64	46	9	9	50	61578	5263	402
15-20	172	36	114	113	86	112	90	76	26	24	24	55	67742	3948	249
20-30	118	201	219	209	109	246	106	146	138	46	46	111	136326	5348	349
30-50	179	77	159	133	272	186	148	125	193	90	90	139	170820	4010	231
50-100	56	68	66	166	117	196	134	350	234	148	148	185	227121	2905	189
100 & above	0	286	176	64	133	76	349	193	322	673	673	397	487022	1961	135
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1228015	32489	2338
amount of loans (Rs. 00000)	6635	13511	39822	55243	77801	67422	138718	166879	195699	466285	466285	1228015	X	X	X
less than 2	71	41	27	18	8	6	6	2	0	0	0	16	3818	3323	256
2-4	115	93	53	49	23	38	46	18	1	1	1	41	9751	3348	230
4-6	138	128	74	70	71	57	40	34	2	4	4	61	14515	2808	201
6-10	217	114	149	131	185	79	138	69	18	11	11	114	27264	3371	201
10-15	140	116	183	167	181	83	118	156	18	4	4	127	30415	2406	145
15-20	50	92	184	137	22	81	184	83	9	1	1	96	22856	1335	84
20-30	189	108	223	175	143	120	88	164	105	46	46	143	34190	1444	88
30-50	61	78	73	91	250	289	210	173	114	109	109	141	33793	857	52
50-100	18	232	7	95	97	35	169	188	59	326	326	117	27882	420	34
100 & above	0	0	28	66	20	211	0	112	673	499	499	144	34435	164	12
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	238919	17463	1181
amount of loans (Rs. 00000)	7607	22247	39807	41552	31471	19177	19657	15804	19496	22100	22100	238919	X	X	X

Orissa

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)											amount of cash loans (Rs. 00,000)	no. of hh. rep. loans in the size group estd. (00)	Rural sample (15)										
	0-15		15-30		30-60		60-100		100-150		150-200				200-300		300-450		450-800		800 & above		(12)	(13)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)										
	Punjab																							
less than 2	26	67	8	1	2	2	6	0	0	0	0	0	0	0	0	0	0	0	0	0	1	316	325	26
2-4	140	38	32	26	12	1	21	12	1	1	4	2102	717	57										
4-6	755	96	82	64	38	11	26	5	5	1	9	4642	884	89										
6-10	0	131	90	54	82	60	24	7	19	1	12	6139	723	78										
10-15	80	127	133	60	144	76	79	28	68	6	26	12901	1153	105										
15-20	0	132	110	84	73	189	156	29	32	6	28	13889	797	61										
20-30	0	104	147	118	208	41	118	71	81	24	48	23774	999	92										
30-50	0	50	214	224	158	262	169	88	304	38	86	42285	1103	82										
50-100	0	255	149	204	215	140	371	157	132	125	144	70979	1035	85										
100 & above	0	0	35	165	70	218	32	602	358	797	641	315527	1389	106										
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	492554	7676	661										
amount of loans (Rs. 00000)	321	607	9792	24203	17248	14304	17504	31127	30480	346968	492554	X	X	X										
	Rajasthan																							
less than 2	20	17	6	7	3	3	2	0	0	0	2	1433	1087	72										
2-4	173	16	36	30	25	13	17	7	4	1	11	9574	3029	195										
4-6	250	23	54	52	34	25	34	22	12	2	21	17747	3386	255										
6-10	95	29	37	30	51	59	68	41	12	7	31	25978	2947	249										
10-15	219	78	106	70	117	133	161	105	72	14	82	69520	5307	374										
15-20	181	394	182	124	60	118	65	85	38	21	66	56020	3064	242										
20-30	0	109	142	149	140	181	213	121	98	46	116	97651	3989	289										
30-50	61	263	86	187	206	185	166	221	118	91	150	126409	3147	232										
50-100	0	71	205	226	223	243	129	252	227	188	207	174858	2486	178										
100 & above	0	0	145	125	142	39	146	147	419	631	314	265384	1252	128										
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	844574	23752	1755										
amount of loans (Rs. 00000)	2064	10545	30010	51529	93864	62411	92376	115264	167096	219414	844574	X	X	X										

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	all (12)	800 & above (11)	450-800 (10)	300-450 (9)	200-300 (8)	150-200 (7)	100-150 (6)	60-100 (5)	30-60 (4)	15-30 (3)	0-15 (2)	Rural	
	no. of hh. rep. loans in the size group																							
	estd. (00)	sample (15)																						
less than 2	26	18	12	5	5	3	3	6	5	3	3	3	5	1	0	4	4418	3306	140					
2-4	191	81	44	21	7	33	33	24	7	11	11	11	7	5	2	19	19368	6235	264					
4-6	122	94	122	38	38	53	53	51	22	25	25	25	22	12	6	36	36615	6669	300					
6-10	34	134	66	37	37	64	64	59	28	28	28	28	28	16	10	35	35388	4472	215					
10-15	100	394	184	132	132	176	176	194	64	99	99	99	64	52	33	107	109530	8096	361					
15-20	27	95	70	41	41	104	104	124	47	56	56	56	47	30	43	57	58613	3587	156					
20-30	258	66	142	218	218	265	265	205	131	151	151	151	131	104	88	147	150561	6170	252					
30-50	86	92	109	115	115	92	92	68	207	270	270	270	207	113	152	138	141826	3565	194					
50-100	0	25	140	154	154	155	155	171	443	262	262	262	443	242	202	213	218146	3100	132					
100 & above	154	0	111	240	240	54	54	97	45	95	95	95	45	424	466	245	250662	1463	86					
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1025128	34533	1604					
amount of loans (Rs. 00000)	16479	26367	84712	135995	114406	49013	104360	93492	196312	203992	1025128	203992	93492	196312	203992	1025128	X	X	X	X				
less than 2	0	0	7	22	22	9	9	17	1	0	0	0	1	0	0	4	52	37	7					
2-4	345	7	276	109	109	0	0	85	8	45	45	45	8	0	0	35	463	159	17					
4-6	113	0	90	7	7	176	176	24	35	59	59	59	35	10	4	21	284	56	20					
6-10	542	0	135	283	283	73	73	148	64	0	0	64	64	44	5	70	935	121	21					
10-15	0	35	243	61	61	192	192	0	194	676	676	676	194	0	29	91	1210	93	21					
15-20	0	217	55	106	106	0	0	84	528	92	92	92	528	0	50	125	1660	103	11					
20-30	0	103	194	256	256	0	0	39	171	0	0	0	171	40	8	84	1119	46	13					
30-50	0	638	0	156	156	550	550	428	0	129	129	129	0	136	386	243	3230	85	15					
50-100	0	0	0	0	0	0	0	175	0	0	0	0	0	178	0	55	734	11	4					
100 & above	0	0	0	0	0	0	0	0	0	0	0	0	0	591	518	272	3622	15	6					
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13308	661	128					
amount of loans (Rs. 00000)	49	1266	610	1500	701	272	661	1745	3437	3067	13308	3067	1745	3437	3067	13308	X	X	X	X				

Uttaranchal

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	no. of hh. rep. loans in the size group estd. (00)	sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	Rural													
	Uttar Pradesh													
less than 2	31	25	14	13	15	14	9	7	4	1	8	8963	6349	529
2-4	59	53	50	46	55	44	28	22	14	3	27	29864	9405	668
4-6	115	97	66	80	62	80	41	41	27	7	42	47482	8885	584
6-10	220	130	143	108	108	125	85	69	48	13	73	81748	9912	694
10-15	178	111	110	147	207	190	143	143	101	34	111	124780	10102	737
15-20	77	101	111	97	146	116	91	53	72	19	73	81806	4671	361
20-30	149	157	141	198	170	208	237	135	131	73	146	163131	6584	489
30-50	170	100	64	118	88	140	108	151	204	118	125	139717	3461	243
50-100	0	213	182	47	77	66	71	90	177	179	127	142317	2072	138
100 & above	0	12	119	146	73	16	188	290	221	554	268	300455	1657	137
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1120263	51796	3879
amount of loans (Rs. 00000)	8925	33311	95860	133575	82772	70543	139539	97702	139011	319024	1120263	X	X	X
	West Bengal													
less than 2	48	60	35	33	24	11	14	3	2	0	16	6077	4978	386
2-4	196	82	103	113	64	56	41	16	11	3	47	18344	6283	483
4-6	95	164	85	167	124	123	74	45	19	9	71	27757	5465	408
6-10	116	187	134	154	85	141	85	68	28	9	80	31216	4000	380
10-15	74	228	169	124	221	150	168	112	35	47	116	45048	3848	282
15-20	166	43	289	102	99	99	64	33	31	73	86	33597	1890	135
20-30	176	19	58	133	45	144	178	92	88	125	101	39047	1631	115
30-50	113	3	38	47	103	235	205	154	84	114	109	42219	1138	86
50-100	15	214	27	92	165	0	106	90	183	126	118	45692	719	57
100 & above	0	0	62	34	71	41	65	387	518	494	256	99447	518	40
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	388445	26539	2113
amount of loans (Rs. 00000)	8459	17143	40507	33384	38398	25090	38527	47945	97141	41852	388445	X	X	X

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	no. of hh. rep. loans in the size group estd. (00)	Rural sample (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	India														
less than 2	26	23	16	10	7	5	4	2	1	0	5	51730	40513	3154	
2 - 4	107	59	56	41	32	23	17	9	4	1	18	199339	65356	4460	
4 - 6	93	99	93	67	60	49	33	23	13	3	32	361186	66863	4575	
6 - 10	96	106	116	90	81	80	60	36	20	7	46	515828	62576	4345	
10 - 15	145	172	164	133	161	134	123	88	57	17	86	961716	75554	4960	
15 - 20	112	88	119	87	100	105	90	61	42	21	63	696980	39956	2548	
20 - 30	217	131	163	201	176	232	162	142	115	51	129	1435612	56516	3516	
30 - 50	139	111	117	126	164	182	172	164	151	88	134	1488980	37384	2399	
50 - 100	35	120	92	125	141	109	175	229	215	174	167	1860435	26413	1716	
100 & above	29	90	63	120	78	80	164	247	381	638	321	3574971	17200	1403	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11146778	391898	28094	
amount of loans (Rs. 00000)	160230	274882	688616	929731	965813	729990	1137825	1202101	1758891	3298700	11146778	x	x	x	x

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	all	amount of cash loans (Rs. 00,000)	no. of hh. rep. loans in the size group	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)						(12)
less than 2	11	8	1	3	3	1	1	1	0	0	0	0	1	1223	808	70
2-4	46	13	8	20	4	18	1	1	1	2	2	0	5	5011	1552	124
4-6	94	51	38	43	31	11	15	15	9	0	0	1	13	13601	2083	170
6-10	75	29	35	17	51	33	23	23	8	4	4	2	13	13181	1472	134
10-15	178	189	136	66	172	76	54	54	46	28	28	2	44	44069	3498	262
15-20	66	78	81	91	76	53	87	87	5	39	39	7	32	31816	1689	128
20-30	178	177	196	203	176	279	206	206	85	74	74	20	84	85194	3166	234
30-50	203	276	169	171	228	223	153	153	125	84	84	35	96	96535	2440	179
50-100	53	176	132	141	204	303	243	243	233	110	110	61	113	113683	1532	147
100 & above	96	3	203	246	55	4	216	216	487	659	659	871	599	604200	1919	124
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1008513	15118	1168
amount of loans (Rs. 00000)	43703	36639	43959	52681	40623	31047	54755	54755	70033	110684	110684	524387	1008513	X	X	X
less than 2	19	5	19	33	2	1	13	13	20	0	0	0	3	38	40	25
2-4	7	59	11	8	12	177	27	27	12	0	0	0	11	123	42	15
4-6	244	251	0	72	25	124	136	136	22	13	13	0	28	303	63	20
6-10	477	413	0	19	30	66	146	146	102	0	0	0	35	390	47	14
10-15	19	260	0	420	0	168	42	42	46	42	42	1	33	362	33	12
15-20	0	0	0	0	12	109	0	0	209	24	24	7	17	182	11	12
20-30	0	11	314	0	50	0	370	370	29	0	0	15	32	356	16	11
30-50	0	0	655	217	163	0	267	267	122	136	136	18	78	857	23	16
50-100	233	0	0	0	123	0	0	0	0	249	249	95	101	1106	17	16
100 & above	0	0	0	231	583	355	0	0	439	535	535	864	662	7286	35	23
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11001	309	158
amount of loans (Rs. 00000)	307	251	282	378	1594	402	225	225	253	920	920	6389	11001	X	X	X

Assam

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										800 & above (11)	all (12)	amount of cash loans (Rs. 00,000) (13)	no. of hh. rep. loans in the size group estd. (00) (14)	Urban sample (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)						
	Bihar														
less than 2	33	13	15	9	28	0	5	3	0	0	0	5	204	173	30
2-4	42	120	45	69	25	8	29	1	3	0	0	16	614	227	46
4-6	13	224	5	42	48	0	42	20	13	1	1	21	784	158	36
6-10	63	101	41	97	25	16	18	7	18	0	0	22	845	120	36
10-15	199	27	47	50	55	120	324	33	17	8	65	65	2434	184	39
15-20	87	38	31	0	99	136	16	23	2	6	29	145	1100	71	17
20-30	80	301	94	408	37	324	119	41	224	47	145	5457	5457	224	37
30-50	71	176	0	158	21	348	81	162	113	86	123	4620	4620	120	30
50-100	0	0	27	0	0	48	238	300	213	84	148	5579	5579	81	21
100 & above	412	0	694	167	661	0	127	410	397	767	426	16060	16060	69	32
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	37699	37699	1376	308
amount of loans (Rs. 00000)	1235	726	2629	2197	2155	2909	3169	7245	8865	6568	37699	x	x	x	x
	Chhattisgarh														
less than 2	0	25	0	33	0	9	3	0	0	0	0	2	108	86	10
2-4	10	13	50	3	0	0	8	0	0	0	0	1	58	21	11
4-6	9	56	168	32	14	0	41	1	8	0	0	7	428	79	23
6-10	137	502	227	59	34	0	93	0	2	1	14	837	837	100	27
10-15	484	347	356	112	42	47	27	8	17	1	26	1541	1541	127	30
15-20	0	58	0	10	74	15	242	0	1	3	16	957	957	55	15
20-30	162	0	199	207	89	0	128	413	19	17	69	4019	4019	149	27
30-50	0	0	0	544	220	753	400	191	154	41	166	9750	9750	201	40
50-100	197	0	0	0	527	175	58	339	216	93	172	10071	10071	144	26
100 & above	0	0	0	0	0	0	0	48	583	845	527	30881	30881	105	25
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58648	58648	882	195
amount of loans (Rs. 00000)	815	312	347	1938	2432	3184	2476	5192	18370	23581	58648	x	x	x	x



Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	no. of hh. rep. loans in the size group estd. (00)	Urban sample (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Delhi														
less than 2	5	39	0	0	0	0	0	0	0	1	0	0	10	9	4
2-4	5	25	1000	6	0	0	0	0	0	0	0	0	13	6	4
4-6	88	0	0	0	0	1000	0	102	0	0	0	2	69	15	7
6-10	429	63	0	0	0	0	0	235	0	0	0	7	225	36	4
10-15	0	0	0	0	0	0	0	0	0	0	2	2	54	5	3
15-20	0	0	0	0	0	0	0	0	0	0	8	6	214	14	1
20-30	0	0	0	0	1000	0	0	0	0	200	11	32	1095	44	5
30-50	0	0	0	319	0	0	100	0	98	92	92	97	3297	100	12
50-100	472	0	0	0	0	0	61	663	200	282	282	258	8793	99	8
100 & above	0	873	0	675	0	0	839	0	501	604	604	596	20326	89	26
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	34095	360	68
amount of loans (Rs. 00000)	432	115	2	902	247	13	1699	101	2681	27904	34095	X	X	X	X
	Gujarat														
less than 2	8	0	1	2	0	1	1	1	0	0	0	0	201	160	27
2-4	19	52	5	21	9	7	4	5	1	0	0	2	1352	456	55
4-6	120	153	108	56	45	20	18	15	2	1	1	10	5747	1164	114
6-10	51	13	7	35	44	13	36	13	13	1	1	8	4714	628	66
10-15	274	95	54	27	96	75	81	16	16	4	4	21	11545	982	98
15-20	66	69	134	92	21	95	44	14	10	4	4	16	8866	538	75
20-30	286	141	209	73	61	223	115	42	25	25	25	45	25023	975	128
30-50	153	477	151	397	219	332	136	61	114	43	43	89	49679	1293	109
50-100	22	0	331	194	489	220	187	340	71	59	59	107	59436	916	107
100 & above	0	0	0	104	15	14	377	494	748	862	862	700	388680	1498	134
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	555244	7576	803
amount of loans (Rs. 00000)	9166	2485	9302	12389	14880	17312	18534	35303	116640	319232	555244	X	X	X	X

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	no. of hh. rep. loans in the size group estd. (00)	Urban sample (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
less than 2	27	1	2	7	3	7	0	1	0	0	0	1	137	22
2-4	18	14	0	41	8	19	9	5	6	0	0	5	717	24
4-6	0	13	2	39	32	40	3	18	4	2	7	7	1072	37
6-10	0	25	14	123	16	0	6	2	9	1	8	8	1184	21
10-15	176	151	38	73	67	55	4	20	19	10	20	20	3161	49
15-20	369	0	8	337	21	17	5	21	36	6	23	23	3560	29
20-30	0	112	82	71	222	60	13	33	76	17	42	42	6598	42
30-50	0	572	111	187	257	229	18	162	82	45	78	78	12220	49
50-100	0	0	580	123	323	303	48	106	251	58	129	129	20251	48
100 & above	411	111	162	0	51	270	894	633	518	862	688	688	108041	56
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	156940	317
amount of loans (Rs. 00000)	1223	1230	8766	4323	9414	3149	27634	8261	15694	77246	156940	x	x	x
Himachal Pradesh														
less than 2	0	125	4	7	0	0	1	2	0	0	0	0	3	7
2-4	0	875	0	13	0	0	0	0	0	0	0	0	16	5
4-6	0	0	0	0	0	55	0	0	1	0	1	1	35	7
6-10	0	0	265	116	7	0	0	4	0	0	1	1	49	9
10-15	0	0	53	0	2	0	0	7	9	3	4	4	159	12
15-20	0	0	0	194	0	0	0	0	0	1	1	1	48	2
20-30	1000	0	0	670	14	73	162	48	3	3	8	8	317	17
30-50	0	0	678	0	10	0	734	44	12	14	21	21	844	16
50-100	0	0	0	0	34	0	103	345	23	12	24	24	952	14
100 & above	0	0	0	0	933	872	0	550	952	965	939	939	37406	38
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	39829	111
amount of loans (Rs. 00000)	11	3	65	69	2007	286	322	953	7143	28969	39829	x	x	x

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										800 & above (11)	all (12)	amount of cash loans (Rs. 00,000) (13)	no. of hh. rep. loans in the size group estd. (00) (14)	Urban sample (15)
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)						
	Jammu & Kashmir														
less than 2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2-4	311	0	0	21	0	0	214	0	0	0	0	0	7	3	6
4-6	0	0	600	57	0	0	786	29	5	2	2	4	54	10	12
6-10	0	0	0	0	0	0	0	41	9	2	2	3	40	6	5
10-15	0	0	400	69	1000	100	0	321	4	3	3	7	104	8	15
15-20	689	0	0	0	0	745	0	204	4	1	1	10	145	9	7
20-30	0	0	0	190	0	67	0	64	12	4	4	7	101	4	11
30-50	0	0	0	116	0	88	0	341	733	29	29	122	1746	54	23
50-100	0	0	0	549	0	0	0	0	103	153	153	145	2076	34	25
100 & above	0	0	0	0	0	0	0	0	129	806	806	701	10004	38	29
all	1000	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	14278	162	124
amount of loans (Rs. 00000)	9	0	9	52	4	127	6	118	1830	12123	14278	x	x	x	x
	Jharkhand														
less than 2	8	12	0	2	0	4	0	0	0	0	0	0	14	11	7
2-4	117	0	67	12	27	1	0	3	0	0	0	5	195	88	18
4-6	10	620	44	10	42	9	4	0	0	0	0	7	289	61	16
6-10	16	0	143	69	12	0	6	2	0	0	0	5	221	25	7
10-15	200	92	102	0	35	36	9	5	6	4	4	12	507	43	18
15-20	0	276	0	9	0	0	0	11	3	13	13	7	319	20	9
20-30	344	0	204	37	13	27	32	98	8	0	0	25	1084	44	16
30-50	305	0	0	260	786	69	319	17	96	26	26	163	7050	192	27
50-100	0	0	440	253	52	456	458	275	130	228	239	239	10327	153	31
100 & above	0	0	0	348	34	399	172	589	755	729	537	23238	109	37	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	43244	618	166	
amount of loans (Rs. 00000)	430	105	95	1567	3715	1609	6592	4905	9464	14762	43244	x	x	x	x

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	all (12)	800 & above (11)	450-800 (10)	300-450 (9)	200-300 (8)	150-200 (7)	100-150 (6)	60-100 (5)	30-60 (4)	15-30 (3)	0-15 (2)	Urban			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)														(11)	(12)	(13)
less than 2	13	15	15	5	2	1	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0	1	335	270	38	
2-4	46	15	8	27	3	3	1	1	10	6	0	0	0	0	0	0	0	0	0	0	0	4	1420	528	55	
4-6	91	91	34	19	69	14	14	67	10	10	7	7	10	2	2	2	2	2	2	2	2	14	5299	1024	109	
6-10	16	65	75	26	27	17	17	11	11	2	9	2	2	2	2	2	2	2	2	2	2	10	3670	469	78	
10-15	81	47	51	51	97	24	72	27	27	20	20	10	10	10	10	10	10	10	10	10	10	23	8537	758	107	
15-20	54	35	47	47	133	47	29	33	33	6	22	12	12	12	12	12	12	12	12	12	12	24	8636	506	56	
20-30	551	45	179	147	311	311	217	87	87	22	61	17	17	17	17	17	17	17	17	17	17	70	25513	1079	118	
30-50	132	249	38	144	171	171	196	48	48	133	23	15	15	15	15	15	15	15	15	15	15	54	19802	537	83	
50-100	9	438	155	407	338	96	262	539	243	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	172	63118	944	112	
100 & above	0	0	0	407	338	96	262	539	243	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	628	230283	858	114	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	366614	6453	796
amount of loans (Rs. 00000)	6760	4929	13289	15563	14425	14225	13411	17431	36230	67373	177202	366614	X	X	X	X	X	X	X	X	X	X	X	X	X	X
less than 2	4	3	8	5	5	7	41	4	4	2	0	0	0	0	0	0	0	0	0	0	0	2	1186	494	51	
2-4	13	2	9	14	14	37	55	15	15	1	4	6	6	1	1	1	1	1	1	1	1	6	2779	738	75	
4-6	55	37	10	26	30	30	44	21	21	12	6	9	9	2	2	2	2	2	2	2	2	9	4402	649	72	
6-10	113	0	14	42	45	45	35	22	22	21	11	12	12	5	5	5	5	5	5	5	5	12	6162	773	89	
10-15	7	26	45	55	76	76	65	60	60	26	10	19	19	7	7	7	7	7	7	7	7	19	9663	784	110	
15-20	26	38	38	74	172	172	8	71	38	38	32	32	32	19	19	19	19	19	19	19	19	32	15774	907	92	
20-30	217	102	34	255	150	150	176	83	78	78	32	51	51	27	27	27	27	27	27	27	27	51	25459	938	121	
30-50	40	0	153	27	362	362	126	134	135	102	102	81	81	47	47	47	47	47	47	47	47	81	40149	980	126	
50-100	526	0	153	463	119	119	289	328	249	367	116	202	202	116	116	116	116	116	116	116	116	202	100038	1289	161	
100 & above	0	792	537	39	0	0	163	262	438	436	776	586	586	776	776	776	776	776	776	776	776	586	290833	1272	160	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	496445	6510	829
amount of loans (Rs. 00000)	4653	10034	11190	7355	8623	8623	16162	47322	43902	79893	267310	496445	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Kerala



Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)											amount of cash loans (Rs. 00,000)	no. of hh. rep. loans in the size group estd. (00)	Urban sample (15)				
	Urban																	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				(13)	(14)		
0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above									
less than 2	2-4	4-6	6-10	10-15	15-20	20-30	30-50	50-100	100 & above	all								
35	13	4	308	90	61	488	0	0	0	1	0	0	0	0	1	151	133	18
123	46	228	0	0	0	0	0	0	0	2	1	0	0	0	2	308	125	22
4	228	52	33	193	130	339	161	351	55	8	2	10	12	5	9	647	132	31
308	90	56	193	115	152	304	328	260	0	10	18	32	18	9	22	1271	166	26
90	61	44	130	115	152	304	328	260	0	32	18	32	18	9	22	3106	268	36
61	488	0	130	115	152	304	328	260	0	150	2	0	0	0	17	2369	143	16
488	0	126	173	173	173	304	328	260	150	151	36	28	34	4	50	7033	290	38
0	351	260	296	296	150	150	351	260	0	139	17	72	17	8	66	9254	241	35
0	0	0	0	0	55	55	0	0	0	455	236	109	68	26	115	16047	241	36
0	0	0	0	0	55	55	0	0	0	52	562	776	851	960	713	99708	371	29
1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	139895	1999	274
amount of loans (Rs. 00000)																		
1200	530	3002	5802	5482	5713	19931	17360	29316	51559	139895	X	X	X	X	X	X	X	X
less than 2	2-4	4-6	6-10	10-15	15-20	20-30	30-50	50-100	100 & above									
2	110	343	109	80	242	115	0	0	0	1	1	0	0	0	0	71	54	14
110	0	609	56	122	242	115	0	0	0	7	30	0	1	0	4	594	236	35
343	609	139	82	108	245	115	0	0	0	21	21	2	8	1	11	1899	339	72
109	56	245	171	171	245	115	0	0	0	41	20	11	7	1	10	1701	224	37
80	122	245	171	171	245	115	0	0	0	133	155	33	18	1	25	4187	358	66
242	0	13	61	61	245	115	0	0	0	73	22	33	25	3	19	3214	190	29
115	100	239	122	122	239	115	0	0	0	165	60	69	53	14	46	7678	262	58
0	0	32	198	198	239	115	0	0	0	194	60	131	23	4	39	6538	175	45
0	113	0	0	0	426	426	0	0	0	107	239	244	208	104	155	26012	355	59
0	0	194	288	288	46	46	0	0	0	258	393	476	657	871	691	116298	416	95
1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	168191	2139	437
amount of loans (Rs. 00000)																		
1738	414	1364	3208	4195	3491	4752	26444	33670	88914	168191	X	X	X	X	X	X	X	X

Punjab

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										800 & above (11)	all (12)	amount of cash loans (Rs. 00,000) (13)	no. of hh. rep. loans in the size group estd. (00) (14)	Urban sample (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)						
	Rajasthan														
less than 2	1	0	0	9	1	0	1	1	1	0	0	0	98	85	15
2-4	19	27	1	60	7	46	3	4	4	0	0	5	1044	359	30
4-6	157	6	15	20	142	6	19	10	10	4	1	17	3465	498	63
6-10	41	3	150	51	72	13	27	14	14	5	3	16	3220	385	59
10-15	137	58	116	140	153	71	33	42	42	12	2	33	6585	568	90
15-20	280	48	117	57	191	43	36	53	53	11	5	38	7526	461	60
20-30	89	50	137	284	85	77	50	144	144	63	18	64	12731	500	90
30-50	13	78	24	204	259	235	243	159	159	51	36	95	19098	519	98
50-100	223	128	0	175	62	295	115	354	354	176	150	174	34897	527	85
100 & above	40	602	440	0	30	212	473	218	218	679	787	557	111442	527	99
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	200105	3615	579
amount of loans (Rs. 00000)	5801	2538	4473	3075	10725	10163	19289	16259	16259	74073	53710	200105	X	X	X
	Tamil Nadu														
less than 2	18	4	9	12	4	5	2	1	1	0	0	3	1932	1339	116
2-4	67	30	27	19	19	6	2	3	3	2	0	9	5691	1843	172
4-6	142	44	37	36	29	25	17	5	5	6	1	18	11419	2040	216
6-10	77	38	21	35	41	30	35	10	10	8	6	19	12273	1543	167
10-15	147	65	95	119	94	137	56	22	22	27	10	47	30911	2521	263
15-20	61	20	35	68	60	79	49	20	20	34	4	29	18805	1103	131
20-30	273	179	152	214	228	98	148	88	88	77	24	98	63924	2596	243
30-50	127	178	233	201	289	119	197	117	117	95	59	124	80508	1960	226
50-100	26	138	161	118	183	201	319	266	266	173	127	168	109594	1561	210
100 & above	61	303	231	177	53	301	175	468	468	575	768	486	316574	1368	200
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	651631	13938	1549
amount of loans (Rs. 00000)	21921	33734	41089	40104	31077	31142	54907	59965	59965	101295	236397	651631	X	X	X

Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	no. of hh. rep. loans in the size group estd. (00)	Urban sample (15)			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Uttaranchal															
less than 2	40	0	22	0	0	0	0	5	1	0	1	1	12	15	7	
2-4	0	0	0	0	0	0	48	11	3	1	2	2	22	8	5	
4-6	0	0	51	0	31	0	107	17	3	0	5	5	65	14	6	
6-10	0	0	83	0	27	0	97	56	29	1	10	10	138	17	9	
10-15	0	10	172	437	39	29	338	204	16	14	34	34	477	37	17	
15-20	960	18	32	0	81	300	50	179	66	1	25	25	346	21	14	
20-30	0	114	0	0	18	277	359	93	20	25	36	36	498	20	13	
30-50	0	0	156	191	0	237	0	0	43	123	102	102	1406	40	8	
50-100	0	858	485	372	213	157	0	436	236	45	137	137	1899	24	14	
100 & above	0	0	0	0	590	0	0	0	582	790	648	648	8965	30	19	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13827	210	103	
amount of loans (Rs. 00000)	21	577	342	260	624	228	171	245	1832	9528	13827	13827	x	x	x	x
	Uttar Pradesh															
less than 2	9	4	7	10	2	9	5	4	1	0	3	3	892	791	94	
2-4	34	27	25	77	8	14	8	2	1	0	11	11	2900	886	126	
4-6	67	123	57	53	35	21	45	10	7	0	23	23	6254	1122	160	
6-10	178	192	81	56	35	113	27	27	16	15	43	43	11500	1339	131	
10-15	194	66	308	92	121	63	71	73	20	30	72	72	19332	1550	185	
15-20	83	129	47	151	112	56	92	65	8	2	52	52	13862	794	112	
20-30	131	74	101	272	131	172	203	132	82	15	105	105	28082	1149	186	
30-50	132	367	307	81	165	242	342	237	123	38	153	153	40952	1073	139	
50-100	160	18	66	57	194	238	149	292	357	134	189	189	50670	729	119	
100 & above	12	0	0	152	197	72	57	158	384	765	349	349	93480	423	100	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	267923	8151	1146	
amount of loans (Rs. 00000)	12523	5654	9759	15528	33128	18847	27932	22519	40473	81560	267923	267923	x	x	x	x



Table 22: Per 1000 distribution of amount of cash loans outstanding as on 30.6.2002 over size group of outstanding loans for each household assets holding class

size group of outstanding loans (Rs. 000)	household assets holding class (Rs. 000)										amount of cash loans (Rs. 00,000)	no. of hh. rep. loans in the size group estd. (00)	Urban sample (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	West Bengal														
less than 2	31	34	35	8	4	14	1	1	1	0	4	1277	1009	127	
2-4	75	44	31	38	41	27	5	5	3	1	11	3537	1309	167	
4-6	111	37	47	44	34	53	32	13	4	0	15	5021	955	148	
6-10	44	75	49	14	36	21	26	12	5	3	12	3994	501	105	
10-15	195	139	136	37	82	82	57	20	19	2	30	9937	834	135	
15-20	158	100	196	71	42	105	37	18	47	10	38	12722	718	113	
20-30	64	292	54	59	212	116	72	91	37	9	50	16636	720	122	
30-50	168	17	243	116	283	220	173	58	219	19	103	34375	830	126	
50-100	116	107	110	124	196	293	355	108	161	38	114	38077	557	125	
100 & above	39	155	97	489	70	70	241	673	503	918	625	209037	736	144	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	334613	7098	1135	
amount of loans (Rs. 00000)	9453	5877	8918	22237	12787	7232	22675	41254	62892	141288	334613	X	X	X	X
	India														
less than 2	14	7	7	6	2	6	1	1	0	0	1	8543	6145	779	
2-4	47	21	15	25	12	15	5	2	1	0	5	29450	9736	1190	
4-6	100	54	44	40	37	21	17	8	3	1	11	70975	12503	1610	
6-10	77	46	39	33	36	30	21	10	6	3	12	76697	9428	1302	
10-15	166	104	101	85	97	83	45	29	18	5	29	188971	15449	2007	
15-20	82	52	66	90	70	58	49	26	20	6	25	161325	9286	1236	
20-30	192	152	152	165	162	167	111	79	45	16	59	385026	15174	2048	
30-50	139	201	192	197	242	241	158	119	82	33	88	575862	14611	1998	
50-100	129	172	162	142	204	246	258	255	196	81	146	954834	13221	1983	
100 & above	55	191	222	217	138	133	334	470	628	856	625	4080973	15021	2260	
all	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	6532656	98870	13931	
amount of loans (Rs. 00000)	135750	120960	183905	233352	260946	203104	457219	527042	1227915	3182465	6532656	X	X	X	X

Table 23: Number of households reporting cash loans outstanding per thousand households (P) and average amount of cash loans outstanding per household (A) as on 30.6.02 by type of loan for each major household type

major household type : cultivator										Rural
State	type of estimate	type of loan					n. r.	all	estd. hhs(00)/ amount of cash loan (Rs.00000)	samph hs report cash loan
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	P	62	127	184	218	201	0	540	61186	1278
	A	1159	2465	3624	6186	6342	1	16154	988376	
Assam	P	6	18	25	32	12	0	67	26132	408
	A	21	99	119	189	333	0	641	16750	
Bihar	P	25	39	64	91	76	0	225	70639	1518
	A	243	351	594	1523	1219	0	3336	235652	
Chhattisgarh	P	30	74	103	93	45	0	230	27358	458
	A	248	607	855	1822	2156	0	4833	132208	
Gujarat	P	42	71	110	124	130	0	339	35252	563
	A	1438	1964	3403	3514	6042	0	12958	456815	
Haryana	P	16	124	137	93	110	1	317	18532	402
	A	726	5014	5739	4634	6949	17	17340	321346	
Himachal Pradesh	P	9	27	36	93	59	0	179	9007	532
	A	166	388	554	2497	2791	0	5843	52624	
Jammu & Kashmir	P	2	2	4	14	19	0	38	9230	175
	A	26	20	46	284	868	0	1198	11057	
Jharkhand	P	6	24	30	77	25	0	129	28041	482
	A	34	71	105	672	244	0	1021	28626	
Karnataka	P	39	72	110	209	100	0	391	40147	826
	A	1397	1472	2869	5803	4750	0	13422	538861	
Kerala	P	107	81	173	149	180	0	429	24771	669
	A	3806	2388	6193	7462	13986	0	27641	684690	
Madhya Pradesh	P	42	72	109	145	102	0	317	62164	1203
	A	864	1271	2135	4232	5879	0	12246	761257	
Maharashtra	P	108	75	175	131	109	0	378	64989	1509
	A	3063	1181	4244	3761	6263	0	14268	927228	
Orissa	P	44	113	156	111	58	1	313	42698	844
	A	476	1041	1517	1351	1105	3	3976	169778	
Punjab	P	33	48	81	101	124	0	285	16040	343
	A	3230	1905	5135	7079	12996	0	25211	404370	
Rajasthan	P	30	78	106	122	159	0	367	52393	1261
	A	1214	1884	3098	4196	5967	1	13261	694767	
Tamil Nadu	P	63	116	165	164	111	0	403	38381	805
	A	931	2078	3008	5885	5930	0	14823	568914	
Uttaranchal	P	3	11	15	12	13	0	39	8851	87
	A	24	207	232	227	235	0	693	6137	
Uttar Pradesh	P	30	44	71	84	96	1	241	165973	2838
	A	515	555	1070	1546	2740	6	5363	890035	
West Bengal	P	18	34	51	80	132	0	247	68836	1285
	A	126	268	394	800	2624	2	3820	262943	
All-India	P	40	65	101	114	104	0	297	882296	18387
	A	943	1139	2082	3008	4169	2	9261	8170868	
estd. hhs report. loan (00)		35098	57041	89349	100882	91761	184	261925	x	x
amount of loan (Rs. 00000)		832332	1004777	1837109	2653824	3678133	1802	8170868	x	x
sample hhs reporting loan		2209	3788	5862	6848	6629	18	18387	x	x

Table 23: Number of households reporting cash loans outstanding per thousand households (P) and average amount of cash loans outstanding per household (A) as on 30.6.02 by type of loan for each major household type

major household type : non-cultivator										Rural	
State	type of estimate	type of loan					n. r.	all	estd. hhs(00)/ amount of cash loan (Rs.00000)	samph hs report cash loan	
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	P	13	52	63	155	147	0	335	81264	986	
	A	130	642	772	2507	3123	0	6401	520204		
Assam	P	10	13	23	56	11	0	89	15463	207	
	A	31	30	61	406	179	0	647	10001		
Bihar	P	19	36	54	85	70	0	208	46213	745	
	A	97	238	335	1247	885	0	2467	114016		
Chhattisgarh	P	5	21	26	60	12	0	98	8958	125	
	A	22	314	337	633	217	0	1186	10628		
Gujarat	P	4	14	18	95	104	0	207	27252	297	
	A	77	167	244	2658	7386	0	10287	280354		
Haryana	P	6	74	76	87	59	0	211	12940	218	
	A	207	1621	1828	1975	1421	0	5225	67604		
Himachal Pradesh	P	2	11	13	41	24	0	72	2953	86	
	A	14	133	147	2166	912	0	3225	9522		
Jammu & Kashmir	P	0	3	3	5	14	0	22	1190	28	
	A	0	23	23	93	349	0	464	552		
Jharkhand	P	3	21	24	47	23	0	92	8806	135	
	A	18	93	112	292	1050	0	1454	12802		
Karnataka	P	7	36	44	113	55	0	207	29761	402	
	A	113	262	375	2025	1089	0	3489	103835		
Kerala	P	66	79	137	133	126	0	359	25174	750	
	A	1092	1723	2814	3126	5873	0	11813	297390		
Madhya Pradesh	P	11	22	32	48	74	0	150	31880	365	
	A	68	184	252	696	1816	0	2763	88084		
Maharashtra	P	18	35	52	48	56	0	149	53194	829	
	A	488	730	1218	1373	3063	0	5655	300787		
Orissa	P	22	74	95	47	39	0	175	23502	337	
	A	286	497	782	1146	1013	0	2942	69140		
Punjab	P	10	35	46	76	113	0	225	13808	318	
	A	284	499	783	1791	3813	0	6387	88184		
Rajasthan	P	19	74	90	105	75	0	254	17806	494	
	A	309	2151	2461	3116	2836	1	8413	149807		
Tamil Nadu	P	42	67	105	124	62	0	266	71801	799	
	A	622	824	1446	2513	2395	0	6354	456214		
Uttaranchal	P	9	23	32	33	35	0	100	3108	41	
	A	264	268	532	429	1346	0	2308	7171		
Uttar Pradesh	P	21	42	63	79	83	1	214	55486	1041	
	A	196	464	660	1428	1997	64	4149	230228		
West Bengal	P	7	28	35	61	90	0	180	52778	828	
	A	27	259	286	468	1618	6	2378	125502		
All-India	P	19	44	61	90	80	0	218	596233	9707	
	A	260	584	844	1699	2442	6	4991	2975910		
estd. hhs report. loan (00)		11251	25980	36259	53860	47633	60	129972	x	x	
amount of loan (Rs. 00000)		154941	348225	503166	1012906	1455964	3874	2975910	x	x	
sample hhs reporting loan		834	2003	2794	3696	3570	11	9707	x	x	

Table 23: Number of households reporting cash loans outstanding per thousand households (P) and average amount of cash loans outstanding per household (A) as on 30.6.02 by type of loan for each major household type

major household type : all									Rural	
State	type of estimate	type of loan					n. r.	all	estd. hhs(00)/ amount of cash loan (Rs.00000)	samph hs report cash loan
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	P	34	84	115	182	170	0	423	142450	2264
	A	572	1425	1997	4087	4505	1	10590	1508580	
Assam	P	8	16	24	41	11	0	75	41595	615
	A	25	73	98	270	276	0	643	26752	
Bihar	P	23	38	60	88	74	0	218	116853	2263
	A	185	307	492	1414	1087	0	2992	349668	
Chhattisgarh	P	24	61	84	85	37	0	198	36316	583
	A	193	535	727	1528	1677	0	3933	142836	
Gujarat	P	25	46	70	111	118	0	281	62504	860
	A	845	1181	2025	3140	6628	0	11794	737169	
Haryana	P	12	103	112	91	89	0	273	31472	620
	A	512	3619	4131	3541	4677	10	12359	388950	
Himachal Pradesh	P	8	23	30	81	50	0	153	11960	618
	A	129	325	453	2416	2327	0	5196	62146	
Jammu & Kashmir	P	2	2	4	13	18	0	36	10420	203
	A	23	20	43	262	809	0	1114	11610	
Jharkhand	P	5	23	29	70	25	0	120	36847	617
	A	30	77	107	581	436	0	1124	41428	
Karnataka	P	26	57	82	168	81	0	313	69908	1228
	A	851	957	1808	4194	3191	0	9193	642696	
Kerala	P	86	80	155	141	153	0	394	49945	1419
	A	2438	2052	4490	5277	9897	0	19663	982080	
Madhya Pradesh	P	31	55	83	112	93	0	261	94044	1568
	A	594	903	1497	3033	4502	0	9031	849341	
Maharashtra	P	67	57	120	93	85	0	275	118183	2338
	A	1904	978	2882	2686	4823	0	10391	1228015	
Orissa	P	36	100	134	88	51	0	264	66199	1181
	A	408	848	1256	1278	1073	2	3609	238919	
Punjab	P	23	42	65	89	118	0	257	29847	661
	A	1867	1255	3122	4633	8748	0	16502	492554	
Rajasthan	P	27	77	102	117	137	0	338	70199	1755
	A	984	1952	2936	3922	5172	1	12031	844574	
Tamil Nadu	P	49	84	126	138	79	0	313	110182	1604
	A	729	1261	1990	3688	3626	0	9304	1025128	
Uttaranchal	P	5	14	19	18	19	0	55	11959	128
	A	87	223	310	280	523	0	1113	13308	
Uttar Pradesh	P	28	43	69	83	93	1	234	221460	3879
	A	435	532	967	1517	2554	21	5059	1120263	
West Bengal	P	13	31	44	71	114	0	218	121614	2113
	A	83	264	347	656	2187	4	3194	388445	
All-India	P	31	56	85	105	94	0	265	1478529	28094
	A	668	915	1583	2480	3472	4	7539	11146778	
estd. hhs report. loan (00)		46350	83022	125608	154742	139394	244	391898	x	x
amount of loan (Rs. 00000)		987273	1353002	2340275	3666730	5134097	5676	11146778	x	x
sample hhs reporting loan		3043	5791	8656	10544	10199	29	28094	x	x

Table 23: Number of households reporting cash loans outstanding per thousand households (P) and average amount of cash loans outstanding per household (A) as on 30.6.02 by type of loan for each major household type

major household type : self-employed										Urban
State	type of estimate	type of loan					n. r.	all	estd. hhs(00)/ amount of cash loan (Rs.00000)	samph hs report cash loan
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	P	22	39	58	120	151	0	308	17240	422
	A	1060	1947	3008	5335	13444	0	21787	375622	
Assam	P	9	8	17	29	10	0	53	2417	59
	A	82	167	249	522	385	0	1156	2793	
Bihar	P	17	28	45	30	21	0	95	7256	164
	A	184	298	482	906	663	0	2051	14878	
Chhattisgarh	P	6	45	51	73	50	0	172	1741	68
	A	63	754	817	3244	7325	0	11385	19824	
Delhi	P	0	1	1	18	16	0	33	8374	26
	A	0	1	1	1600	1183	0	2784	23311	
Gujarat	P	12	10	22	75	133	0	218	13151	341
	A	145	243	387	2576	11893	0	14856	195374	
Haryana	P	9	30	35	77	69	0	176	4893	143
	A	1553	1678	3231	4531	9950	0	17712	86655	
Himachal Pradesh	P	2	6	8	70	42	0	116	454	48
	A	46	372	418	10223	19147	0	29788	13523	
Jammu & Kashmir	P	0	4	4	32	10	0	46	1612	61
	A	17	35	52	1102	651	0	1806	2911	
Jharkhand	P	1	8	9	21	23	0	53	2569	48
	A	3	88	90	926	4065	0	5081	13054	
Karnataka	P	13	44	55	87	61	0	198	10596	285
	A	551	915	1466	3499	7581	0	12546	132937	
Kerala	P	44	72	116	147	227	0	411	5763	288
	A	2573	2569	5142	8098	22109	0	35349	203717	
Madhya Pradesh	P	17	23	41	46	64	0	149	10535	258
	A	468	1127	1595	2039	5051	0	8685	91499	
Maharashtra	P	17	36	54	48	57	0	152	25429	640
	A	1247	1023	2270	4319	12574	8	19170	487484	
Orissa	P	13	59	72	37	83	0	190	3536	103
	A	121	1349	1470	1028	11991	0	14488	51228	
Punjab	P	5	20	25	41	52	0	116	7254	209
	A	266	569	835	3870	7467	10	12181	88365	
Rajasthan	P	12	35	45	57	78	0	171	8189	272
	A	363	2201	2563	2243	5417	0	10223	83712	
Tamil Nadu	P	50	67	114	118	91	0	300	16956	528
	A	879	2137	3016	5752	6001	0	14769	250420	
Uttaranchal	P	3	11	14	16	16	0	44	1183	35
	A	403	384	786	1281	586	0	2653	3138	
Uttar Pradesh	P	10	22	31	48	66	0	141	31283	641
	A	172	497	669	1147	2706	0	4522	141450	
West Bengal	P	9	27	35	37	88	0	156	16595	405
	A	441	300	741	1068	4388	0	6197	102844	
All-India	P	16	31	47	64	79	0	179	200597	5358
	A	601	981	1582	3019	7532	1	12134	2434071	
estd. hhs report. loan (00)		3265	6319	9396	12746	15763	5	35900	x	x
amount of loan (Rs. 00000)		120469	196846	317315	605530	1510947	278	2434071	x	x
sample hhs reporting loan		443	921	1338	1904	2323	2	5358	x	x

Table 23: Number of households reporting cash loans outstanding per thousand households (P) and average amount of cash loans outstanding per household (A) as on 30.6.02 by type of loan for each major household type

major household type : others										Urban	
State	type of estimate	type of loan						n. r.	all	estd. hhs(00)/ amount of cash loan (Rs.00000)	samph hs report cash loan
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	P	8	36	44	109	157	0	293	33436	746	
	A	245	866	1111	3636	14182	0	18928	632890		
Assam	P	7	18	25	30	11	0	66	2744	99	
	A	65	134	199	1703	1090	0	2992	8208		
Bihar	P	11	29	40	25	31	0	95	7154	143	
	A	200	390	590	590	2004	0	3184	22778		
Chhattisgarh	P	2	30	32	41	52	0	118	4917	127	
	A	36	684	720	2943	4234	0	7897	38824		
Delhi	P	0	1	1	2	2	0	6	15291	42	
	A	0	15	16	143	547	0	705	10784		
Gujarat	P	4	14	17	55	151	0	212	22181	462	
	A	78	113	190	1443	14591	0	16224	359870		
Haryana	P	4	34	38	55	65	0	149	7246	174	
	A	76	540	617	2371	6712	0	9700	70284		
Himachal Pradesh	P	2	3	5	42	42	6	95	1081	63	
	A	36	30	66	4275	19087	911	24339	26306		
Jammu & Kashmir	P	12	1	14	14	27	0	54	1605	63	
	A	630	51	682	1981	4421	0	7084	11367		
Jharkhand	P	0	5	5	40	27	0	70	6858	118	
	A	0	87	87	1135	3180	1	4402	30190		
Karnataka	P	7	28	34	80	70	0	180	24175	511	
	A	105	347	452	2005	7209	0	9666	233678		
Kerala	P	52	58	104	120	168	0	354	11686	540	
	A	1678	1774	3452	5874	15695	15	25036	292574		
Madhya Pradesh	P	4	23	28	57	117	0	192	19533	391	
	A	251	722	974	1639	15882	0	18494	361248		
Maharashtra	P	15	19	33	57	73	0	156	63822	1291	
	A	599	866	1465	3160	8955	34	13614	868889		
Orissa	P	8	61	69	47	82	0	192	6899	171	
	A	78	1575	1653	1487	9712	0	12852	88667		
Punjab	P	3	23	26	46	75	0	143	9080	228	
	A	41	320	361	1229	7201	0	8791	79826		
Rajasthan	P	10	34	45	44	77	0	161	13728	307	
	A	605	758	1364	1637	5456	22	8478	116393		
Tamil Nadu	P	35	56	86	96	73	0	235	37593	1021	
	A	511	1296	1807	2914	5952	0	10672	401211		
Uttaranchal	P	6	11	17	21	46	0	83	1901	68	
	A	94	335	429	857	4337	0	5623	10689		
Uttar Pradesh	P	7	16	23	37	63	0	120	31204	502	
	A	283	336	620	980	2442	2	4044	126183		
West Bengal	P	8	17	25	48	113	0	182	24821	729	
	A	164	401	565	1029	7741	3	9337	231743		
All-India	P	13	27	38	61	87	0	178	353945	8563	
	A	349	672	1022	2213	8332	11	11577	4097655		
estd. hhs report. loan (00)		4454	9537	13586	21748	30838	46	62944	x	x	
amount of loan (Rs. 00000)		123682	237899	361581	783392	2948928	3754	4097655	x	x	
sample hhs reporting loan		612	1349	1927	2942	4067	12	8563	x	x	

Table 23: Number of households reporting cash loans outstanding per thousand households (P) and average amount of cash loans outstanding per household (A) as on 30.6.02 by type of loan for each major household type

major household type : all										Urban	
State	type of estimate	type of loan						n. r.	all	estd. hhs(00)/ amount of cash loan (Rs.00000)	samph hs report cash loan
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	P	13	37	49	113	155	0	298	50677	1168	
	A	522	1234	1756	4214	13931	0	19901	1008513		
Assam	P	8	13	21	30	11	0	60	5175	158	
	A	73	149	222	1147	757	0	2126	11001		
Bihar	P	14	28	42	28	26	0	95	14411	308	
	A	192	344	535	752	1328	0	2616	37699		
Chhattisgarh	P	3	34	37	50	52	0	132	6658	195	
	A	43	702	745	3022	5042	0	8809	58648		
Delhi	P	0	1	1	8	7	0	15	23664	68	
	A	0	10	10	659	772	0	1441	34095		
Gujarat	P	7	12	19	62	144	0	214	35332	803	
	A	103	161	264	1865	13587	0	15715	555244		
Haryana	P	6	33	37	64	67	0	160	12139	317	
	A	672	999	1671	3241	8017	0	12929	156940		
Himachal Pradesh	P	2	4	6	50	42	4	101	1535	111	
	A	39	131	170	6034	19105	642	25951	39829		
Jammu & Kashmir	P	6	3	9	23	19	0	50	3217	124	
	A	323	43	366	1541	2532	0	4438	14278		
Jharkhand	P	0	6	6	35	26	0	66	9427	166	
	A	1	87	88	1078	3421	1	4587	43244		
Karnataka	P	9	33	41	82	67	0	186	34771	796	
	A	241	520	761	2460	7322	0	10544	366614		
Kerala	P	49	62	108	129	187	0	373	17452	829	
	A	1974	2036	4010	6607	17819	10	28446	496445		
Madhya Pradesh	P	9	23	32	53	98	0	177	30125	649	
	A	327	862	1189	1776	12064	0	15029	452747		
Maharashtra	P	16	24	39	55	69	0	155	89306	1932	
	A	783	910	1693	3493	9980	27	15192	1356783		
Orissa	P	10	60	70	44	82	0	192	10435	274	
	A	93	1498	1591	1331	10484	0	13406	139895		
Punjab	P	4	22	25	44	65	0	131	16335	437	
	A	141	431	571	2402	7319	4	10297	168191		
Rajasthan	P	11	35	45	49	77	0	165	21917	579	
	A	515	1297	1812	1863	5442	14	9130	200105		
Tamil Nadu	P	39	59	94	103	79	0	255	54595	1549	
	A	625	1556	2181	3793	5962	0	11936	651631		
Uttaranchal	P	5	11	16	19	34	0	68	3084	103	
	A	212	354	566	1019	2899	0	4484	13827		
Uttar Pradesh	P	9	19	27	43	64	0	130	62667	1146	
	A	227	415	642	1064	2568	1	4275	267923		
West Bengal	P	8	21	29	43	103	0	171	41460	1135	
	A	275	360	635	1044	6390	2	8071	334613		
All-India	P	14	29	41	62	84	0	178	554976	13931	
	A	440	783	1223	2504	8037	7	11771	6532656		
estd. hhs report. loan (00)		7720	15856	22983	34514	46606	51	98870	x	x	
amount of loan (Rs. 00000)		244151	434745	678896	1389620	4460108	4032	6532656	x	x	
sample hhs reporting loan		1055	2270	3265	4854	6392	14	13931	x	x	

Table 24: Number of households reporting current liabilities per thousand households (P) and average value of such liabilities per household (A) by major household type as on the date of survey

state / u.t.	major household type : cultivator												rural
	for cultivator hh reporting current liab. in cash and/or kind with outstanding cash loans on 30.6.02		for all cultivator households reporting current liabilities by nature of liabilities						estimated		no. of hrs reporting current liabilities		
	P	A	cash		kind		cash and / or kind		no. of hrs (00)	value of liabilities (Rs.000)			
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			
Andhra Pradesh	50	242	30	100	57	212	85	312	61186	1910021	214		
Assam	8	29	43	36	34	55	77	91	26132	237912	193		
Bihar	9	49	16	63	11	9	27	73	70639	512625	157		
Chhattisgarh	40	155	79	164	50	101	128	265	27358	725003	185		
Gujarat	40	222	76	297	50	196	123	493	35252	1737021	156		
Haryana	57	254	60	249	46	391	105	640	18532	1185442	132		
Himachal Pradesh	43	162	113	544	51	121	162	664	9007	598218	315		
Jammu & Kashmir	19	29	73	181	314	372	384	553	9230	510378	334		
Jharkhand	5	18	25	63	12	10	37	73	28041	205213	89		
Karnataka	15	58	25	92	7	31	32	123	40147	493576	71		
Kerala	58	436	72	770	36	296	108	1066	24771	2639908	180		
Madhya Pradesh	85	530	106	547	85	373	186	919	62164	5715107	540		
Maharashtra	77	1068	96	1050	80	484	175	1534	64989	9971678	552		
Orissa	52	108	64	125	60	139	124	265	42698	1130147	263		
Punjab	58	433	147	1258	37	166	182	1424	16040	2284444	197		
Rajasthan	57	884	66	1434	53	217	119	1651	52393	8650091	359		
Tamil Nadu	28	45	7	7	35	68	42	75	38381	286482	81		
Uttaranchal	4	19	3	20	20	83	21	103	8851	91331	17		
Uttar Pradesh	29	107	48	184	43	122	88	306	165973	5085844	808		
West Bengal	94	314	159	431	164	363	320	794	68836	5468153	1160		
All-India	45	287	64	370	58	192	120	562	882296	49599252	6892		
estd. hrs (00) rep. current liab./value of liab.(Rs. 000)	39343	25315588	56158	32626794	51350	16972458	106211	49599252	x	x	x		
samp. hrs rep. current liab.	2604	x	3772	x	3196	x	6892	x	x	x	x		



Table 24: Number of households reporting current liabilities per thousand households (P) and average value of such liabilities per household (A) by major household type as on the date of survey

state /u.t.	major household type : non-cultivator												rural		
	for non-cultivator hh reporting current liab. in cash and/or kind with outstanding cash loans on 30.6.02						for all non-cultivator households reporting current liabilities by nature of liabilities						estimated		no. of samp. hrs reporting current liabilities
	P		A		cash		kind		cash and / or kind		no. of hrs. (00)		value of liabilities (Rs.000)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			
Andhra Pradesh	36	164	29	34	46	184	75	218	81264	1771830	246				
Assam	19	124	26	131	40	40	65	171	15463	264713	105				
Bihar	8	12	17	29	14	9	31	38	46213	174233	154				
Chhattisgarh	25	50	71	109	46	77	116	186	8958	166331	70				
Gujarat	32	160	72	330	48	272	120	602	27252	1641854	110				
Haryana	24	77	49	57	31	93	79	150	12940	193453	66				
Himachal Pradesh	13	122	282	466	51	95	304	562	2953	165883	64				
Jammu & Kashmir	11	21	153	134	89	157	242	291	1190	34600	57				
Jharkhand	4	7	21	115	20	12	42	127	8806	111662	43				
Karnataka	6	58	17	76	1	1	18	78	29761	230904	43				
Kerala	67	238	77	268	37	122	114	390	25174	980773	214				
Madhya Pradesh	31	98	83	202	28	72	108	274	31880	872876	194				
Maharashtra	20	95	53	195	33	81	85	276	53194	1469438	254				
Orissa	30	84	55	109	40	97	94	206	23502	484657	134				
Punjab	57	111	121	429	22	62	142	490	13808	676648	184				
Rajasthan	37	624	65	814	37	129	103	943	17806	1679460	156				
Tamil Nadu	17	21	20	26	24	23	43	49	71801	352046	112				
Uttaranchal	23	48	10	100	32	31	42	131	3108	40729	11				
Uttar Pradesh	19	49	41	102	36	36	73	138	55486	764032	280				
West Bengal	73	219	183	291	188	359	367	650	52778	3429902	1101				
All India	29	116	59	155	46	109	104	264	596233	15739651	4124				
estd. hrs (00) rep. current liab./value of liab.(Rs. 000)	17488	6889263	34965	9243404	27644	6496246	61793	15739651	x	x	x				
samp. hrs rep. current liab.	1280	x	2280	x	1898	x	4124	x	x	x	x				

Table 24: Number of households reporting current liabilities per thousand households (P) and average value of such liabilities per household (A) by major household type as on the date of survey

state /u.t.	major household type : all												no. of samp. hrs reporting current liabilities	
	for hh reporting current liab. in cash and/or kind with outstanding cash loans on 30.6.02						for all households reporting current liabilities by nature of liabilities cash and / or kind							estimated value of liabilities (Rs.000)
	P		A		A		P		A		A			
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
Andhra Pradesh	42	198	30	62	51	196	79	258	142450	3681852	460			
Assam	12	64	37	71	36	50	73	121	41595	502625	298			
Bihar	9	34	16	50	12	9	28	59	116853	686857	311			
Chhattisgarh	36	129	77	150	49	95	125	245	36316	891333	255			
Gujarat	37	195	74	311	49	229	122	541	62504	3378876	266			
Haryana	43	181	55	170	40	268	95	438	31472	1378895	198			
Himachal Pradesh	36	152	155	525	51	114	197	639	11960	764101	379			
Jammu & Kashmir	18	28	82	175	289	348	368	523	10420	544978	391			
Jharkhand	5	15	24	75	14	11	38	86	36847	316875	132			
Karnataka	11	58	21	85	5	18	26	104	69908	724480	114			
Kerala	63	336	75	517	36	208	111	725	49945	3620682	394			
Madhya Pradesh	67	384	98	430	66	271	160	701	94044	6587982	734			
Maharashtra	51	630	77	665	59	303	134	968	118183	11441116	806			
Orissa	44	100	61	119	53	124	113	244	66199	1614804	397			
Punjab	57	284	135	874	30	118	164	992	29847	2961092	381			
Rajasthan	52	818	66	1277	49	195	115	1471	70199	10329551	515			
Tamil Nadu	21	30	15	20	28	38	43	58	110182	638528	193			
Uttaranchal	9	27	5	41	23	69	26	110	11959	132059	28			
Uttar Pradesh	27	92	46	163	41	101	84	264	221460	5849876	1088			
West Bengal	85	273	170	370	174	361	340	732	121614	8898065	2261			
All-India	38	218	62	283	53	159	114	442	1478529	65338903	11016			
estd. hrs (00) rep. current liab./value of liab.(Rs. 000)	56831	32204851	91123	41870198	78993	23468705	168004	65338903	x	x	x			
samp. hrs rep. current liab.	3884	x	6052	x	5094	x	11016	x	x	x	x			

Table 24: Number of households reporting current liabilities per thousand households (P) and average value of such liabilities per household (A) by major household type as on the date of survey

state /u.t.	major household type : self-employed												urban		
	for self-employed hh reporting current liab.			for all self-employed households reporting current liabilities by nature of liabilities						estimated			no. of samp. hhs reporting current liabilities		
	in cash and/or kind with outstanding cash loans on 30.6.02			cash			kind			cash and/or kind				no. of hhs. (00)	value of liabilities (Rs.000)
	P	A	(3)	P	A	(5)	P	A	(7)	P	A	(9)	(10)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
Andhra Pradesh	18	104	24	109	33	74	57	183	17240	315611	73				
Assam	12	46	46	325	23	3092	68	3417	2417	825799	36				
Bihar	12	41	25	159	47	197	73	356	7256	258646	55				
Chhattisgarh	14	96	46	626	9	16	56	642	1741	111790	21				
Delhi	12	30	255	180	127	95	330	275	8374	230251	263				
Gujarat	19	357	36	326	20	292	55	618	13151	812763	81				
Haryana	31	158	26	178	52	195	78	374	4893	182809	31				
Himachal Pradesh	34	476	36	523	91	253	127	776	454	35216	34				
Jammu & Kashmir	34	76	68	86	90	241	157	327	1612	52745	70				
Jharkhand	9	19	26	130	79	100	104	230	2569	59164	40				
Karnataka	7	47	14	61	6	19	19	81	10596	85435	24				
Kerala	34	138	27	312	51	271	78	583	5763	335776	46				
Madhya Pradesh	33	165	65	332	43	150	96	482	10535	507435	109				
Maharashtra	23	252	54	778	27	203	81	981	25429	2494080	183				
Orissa	15	86	39	47	36	217	75	264	3536	93498	32				
Punjab	13	55	42	353	6	56	48	409	7254	296487	58				
Rajasthan	34	84	40	362	28	86	69	449	8189	367493	69				
Tamil Nadu	10	32	12	232	18	62	30	295	16956	499671	69				
Uttaranchal	2	15	4	32	5	69	9	101	1183	11946	5				
Uttar Pradesh	16	51	47	164	36	81	79	245	31283	765804	251				
West Bengal	58	399	152	821	123	665	266	1486	16595	2465748	454				
All-India	22	141	55	336	42	217	94	553	200597	11083684	2248				
estd. hhs (00) rep. current liab./value of liab.(Rs. 000)	4352	2828697	11130	6734163	8478	4349521	18774	11083684	x	x	x				
samp. hhs rep. current liab.	649	x	1298	x	991	x	2248	x	x	x	x				

Table 24: Number of households reporting current liabilities per thousand households (P) and average value of such liabilities per household (A) by major household type as on the date of survey

state /u.t.	major household type : others												no. of samp. hrs reporting current liabilities	
	for "others' th reporting current liab. in cash and/or kind with outstanding cash loans on 30.6.02						for all "others' households reporting current liabilities by nature of liabilities							estimated value of liabilities (Rs.000)
	P	A	P	A	P	A	P	A	P	A	no. of hrs. (00)			
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
Andhra Pradesh	28	235	21	68	37	219	58	287	33436	958182	126			
Assam	8	7	27	43	13	12	40	55	2744	14957	30			
Bihar	1	1	18	10	7	7	25	17	7154	12085	30			
Chhattisgarh	16	58	53	205	47	77	100	282	4917	138623	54			
Delhi	2	3	235	147	130	83	349	230	15291	351239	553			
Gujarat	15	133	51	417	16	34	67	451	22181	1000871	103			
Haryana	10	20	48	67	13	35	61	102	7246	73833	35			
Himachal Pradesh	8	38	64	1048	19	49	83	1097	1081	118583	22			
Jammu & Kashmir	19	20	141	121	45	35	185	156	1605	25065	83			
Jharkhand	5	16	22	64	42	52	62	116	6858	79876	84			
Karnataka	8	51	12	60	4	11	17	70	24175	169844	44			
Kerala	31	62	37	140	31	130	65	270	11686	315257	94			
Madhya Pradesh	31	71	79	129	42	82	118	211	19533	412538	166			
Maharashtra	15	41	62	106	21	57	83	163	63822	1039641	341			
Orissa	13	51	39	136	19	25	57	161	6899	110804	40			
Punjab	19	114	41	175	8	12	49	187	9080	169927	67			
Rajasthan	22	129	24	157	26	30	50	187	13728	256849	61			
Tamil Nadu	14	19	10	20	23	24	33	44	37593	163682	133			
Uttaranchal	5	10	9	5	5	13	14	17	1901	3304	7			
Uttar Pradesh	8	26	20	92	27	24	45	116	31204	361249	147			
West Bengal	58	221	107	322	101	249	205	571	24821	1416069	536			
All-India	19	79	50	132	34	75	83	206	353945	7305918	3185			
estd. hrs (00) rep. current liab./value of liab. (Rs. 000)	6568	2807729	17764	4663455	12065	2642463	29272	7305918	X	X	X			
samp. hrs rep. current liab.	862	X	1838	X	1404	X	3185	X	X	X	X			

Table 24: Number of households reporting current liabilities per thousand households (P) and average value of such liabilities per household (A) by major household type as on the date of survey

state / u.t.	major household type : all												urban		
	for hh reporting current liab. in cash and/or kind with outstanding cash loans on 30.6.02						for all households reporting current liabilities by nature of liabilities cash and / or kind						estimated		no. of samp. hrs reporting current liabilities
	P	A	P	A	P	A	P	A	P	A	no. of hrs. (00)	value of liabilities (Rs.000)			
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)					
Andhra Pradesh	25	191	22	82	36	170	58	251	50677	1273794	199				
Assam	10	25	36	175	17	1450	53	1625	5175	840756	66				
Bihar	7	21	22	85	27	103	49	188	14411	270731	85				
Chhattisgarh	15	68	51	315	37	61	88	376	6658	250413	75				
Delhi	5	13	242	158	129	87	342	246	23664	581491	816				
Gujarat	16	216	45	383	17	130	63	513	35332	1813635	184				
Haryana	18	76	39	112	28	100	68	211	12139	256642	66				
Himachal Pradesh	16	167	56	893	40	109	96	1002	1535	153799	56				
Jammu & Kashmir	27	48	104	104	68	138	171	242	3217	77811	153				
Jharkhand	6	16	23	82	52	65	74	147	9427	139040	124				
Karnataka	8	50	13	60	5	13	17	73	34771	255279	68				
Kerala	32	87	34	197	38	176	69	373	17452	651033	140				
Madhya Pradesh	32	103	74	200	42	106	110	305	30125	919973	275				
Maharashtra	18	101	60	297	23	98	82	396	89306	3533721	524				
Orissa	14	63	39	106	25	90	64	196	10435	204302	72				
Punjab	17	88	41	254	7	31	49	286	16335	466414	125				
Rajasthan	26	112	30	234	27	51	57	285	21917	624342	130				
Tamil Nadu	13	23	11	86	21	36	32	122	54595	663353	202				
Uttaranchal	4	12	7	15	5	34	12	49	3084	15250	12				
Uttar Pradesh	12	38	33	128	32	52	62	180	62667	1128379	400				
West Bengal	58	292	125	521	110	415	229	936	41460	3881817	990				
All India	20	102	52	205	37	126	87	331	554976	18390928	5435				
estd. hrs (00) rep. current liab./value of liab.(Rs. 000)	10924	5637603	28898	11398796	20549	6992132	48055	18390928	x	x	x				
samp. hrs rep. current liab.	1512	x	3137	x	2396	x	5435	x	x	x	x				

Table 25 : Number of households reporting current liabilities as on the date of survey per thousand households (P) and average value (Rs.) of such liabilities per household (A) by outstanding period of current liabilities

state	type of estimate	outstanding period of current liabilities						rural	
		less than 3 months	3-6 months	6-12 months	1 year and above	n.r.	all	estd. no. of hhs(00)/value (Rs.000)	no. of report. sample hhs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andhra Pradesh	P	35	25	14	9	0	79	142450	460
	A	45	41	60	113	0	258	3681852	
Assam	P	33	29	7	5	0	73	41595	298
	A	23	19	57	21	0	121	502625	
Bihar	P	17	9	2	2	0	28	116853	311
	A	9	15	24	10	0	59	686857	
Chhattisgarh	P	68	26	24	11	0	125	36316	255
	A	76	54	63	53	0	245	891333	
Gujarat	P	49	41	21	14	0	122	62504	266
	A	104	137	210	90	0	541	3378876	
Haryana	P	43	31	13	13	0	95	31472	198
	A	188	86	108	55	0	438	1378895	
Himachal Pradesh	P	145	30	19	12	0	197	11960	379
	A	334	87	124	94	0	639	764101	
Jammu & Kashmir	P	321	36	10	5	0	368	10420	391
	A	394	70	34	25	0	523	544978	
Jharkhand	P	17	12	4	6	0	38	36847	132
	A	23	26	9	28	0	86	316875	
Karnataka	P	13	5	5	6	0	26	69908	114
	A	29	8	13	53	0	104	724480	
Kerala	P	46	20	37	16	0	111	49945	394
	A	142	46	372	165	0	725	3620682	
Madhya Pradesh	P	60	45	30	52	0	160	94044	734
	A	111	96	137	356	0	701	6587982	
Maharashtra	P	61	36	27	24	0	134	118183	806
	A	158	102	114	594	0	968	11441116	
Orissa	P	46	29	23	24	0	113	66199	397
	A	80	40	45	78	0	244	1614804	
Punjab	P	48	50	47	27	0	164	29847	381
	A	149	305	285	253	0	992	2961092	
Rajasthan	P	35	27	21	39	0	115	70199	515
	A	80	85	128	1179	0	1471	10329551	
Tamil Nadu	P	32	5	4	3	0	43	110182	193
	A	28	8	9	13	0	58	638528	
Uttaranchal	P	10	11	2	8	0	26	11959	28
	A	21	53	4	33	0	110	132059	
Uttar Pradesh	P	37	23	14	18	0	84	221460	1088
	A	40	63	43	118	0	264	5849876	
West Bengal	P	177	88	64	53	0	340	121614	2261
	A	169	172	189	201	0	732	8898055	
India	P	54	29	20	20	0	114	1478529	11016
	A	82	70	91	199	0	442	65338903	
est. hh. rep. current liability (00)		80214	43535	29573	29149	3	168004	x	x
value of liability (Rs.000)		12122461	10281856	13494635	29439657	294	65338903	x	x
sample hhs rep. current liability		5506	2683	1791	1832	3	11016	x	x

Table 25 : Number of households reporting current liabilities as on the date of survey per thousand households (P) and average value (Rs.) of such liabilities per household (A) by outstanding period of current liabilities

state	type of estimate	outstanding period of current liabilities					n.r.	all periods	urban	
		less than 3 months	3-6 months	6-12 months	1 year and above	estd. no. of hhs(00) /value (Rs.000)			number of reporting sample hhs.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Andhra Pradesh	P	41	6	5	7	0	58	50677	199	
	A	78	8	17	148	0	251	1273794		
Assam	P	18	21	9	6	0	53	5175	66	
	A	150	40	47	1388	0	1625	840756		
Bihar	P	45	3	1	2	0	49	14411	85	
	A	119	4	28	37	0	188	270731		
Chhattisgarh	P	66	13	8	7	0	88	6658	75	
	A	90	58	69	159	0	376	250413		
Delhi	P	326	26	0	0	0	342	23664	816	
	A	229	16	0	0	0	246	581491		
Gujarat	P	25	12	4	23	0	63	35332	184	
	A	49	51	54	359	0	513	1813635		
Haryana	P	47	15	2	8	0	68	12139	66	
	A	103	40	10	58	0	211	256642		
Himachal Pradesh	P	44	10	14	33	0	96	1535	56	
	A	339	77	498	88	0	1002	153799		
Jammu & Kashmir	P	140	31	0	1	0	171	3217	153	
	A	167	65	10	0	0	242	77811		
Jharkhand	P	52	20	2	1	0	74	9427	124	
	A	85	55	4	3	0	147	139040		
Karnataka	P	12	2	3	2	0	17	34771	68	
	A	17	7	8	41	0	73	255279		
Kerala	P	32	13	14	14	0	69	17452	140	
	A	77	32	74	191	0	373	651033		
Madhya Pradesh	P	67	27	21	9	0	110	30125	275	
	A	103	59	56	86	0	305	919973		
Maharashtra	P	53	23	5	5	0	82	89306	524	
	A	256	76	26	37	0	396	3533721		
Orissa	P	32	16	7	10	0	64	10435	72	
	A	27	94	23	52	0	196	204302		
Punjab	P	16	20	8	5	0	49	16335	125	
	A	83	149	29	25	0	286	466414		
Rajasthan	P	32	11	11	5	0	57	21917	130	
	A	136	24	39	85	0	285	624342		
Tamil Nadu	P	26	3	1	2	0	32	54595	202	
	A	42	6	64	9	0	122	663353		
Uttaranchal	P	4	0	1	7	0	12	3084	12	
	A	9	0	1	40	0	49	15250		
Uttar Pradesh	P	37	12	4	16	0	62	62667	400	
	A	44	22	16	98	0	180	1128379		
West Bengal	P	97	63	46	44	0	229	41460	990	
	A	276	137	193	330	1	936	3881817		
India	P	55	17	9	10	0	87	554976	5435	
	A	122	49	44	116	0	331	18390928		
est. hh. rep. current liability (00)		30681	9628	4760	5791	3	48055	x	x	
value of liability (Rs.000)		6760296	2698164	2467418	6461500	3550	18390928	x		
sample hhs rep. current liability		3447	1021	562	679	2	5435	x		

Table 26: E stimated number of households reported having kisan credit card (P) and average amount (Rs.) of credit received through it during last 365 days per household having Kisan credit card (A) for each major household type

state	cultivator		non-cultivator		all household		amount of credit received (Rs.)	rural
	P	A	P	A	P	A		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh	862682	5463	134479	1138	997161	4880	4866221409	420
Assam	9396	5263	1988	0	11384	4344	49447986	26
Bihar	57545	9323	1340	5429	58885	9234	543756589	69
Chhattisgarh	102812	6212	643	0	103455	6174	638719507	45
Gujarat	289808	42020	3677	22510	293484	41775	12260340000	61
Haryana	53520	83809	4370	91752	57890	84408	4886400020	39
Himachal Pradesh	9996	1705	136	0	10131	1682	17040518	26
Jammu & Kashmir	7753	5851	156	25000	7910	6229	49268980	20
Jharkhand	16684	3741	280	0	16964	3680	62419590	22
Karnataka	55984	13777	432	6000	56416	13718	773884696	41
Kerala	58586	16934	5711	8481	64297	16183	1040642062	22
Madhya Pradesh	256675	27680	2027	7197	258702	27520	7119366525	117
Maharashtra	139137	16886	932	2779	140069	16792	2352066610	63
Orissa	220053	6874	21354	2589	241407	6495	1567845235	108
Punjab	45280	71033	1250	55000	46530	70603	3285101875	30
Rajasthan	153614	40492	6780	7831	160394	39112	6273318147	130
Tamil Nadu	60475	11467	2431	1723	62906	11090	697653027	37
Uttaranchal	10750	5952	3945	972	14694	4615	67819495	15
Uttar Pradesh	1113720	13503	33670	20658	1147390	13713	15733886751	648
West Bengal	80177	5038	16303	13	96480	4189	404129240	47
all-India	3611761	16921	242681	6581	3854442	16270	62712059700	2041
estd. no. of hhs./amount of credit received(Rs.)	882296	61114949006	596233	1597110694	1478529	62712059700	x	x
estd. hhs reported having kisan credit card (00)	36118	x	2427	x	38544	x	x	x
no. of sample hhs having kisan credit card	1908	x	133	x	2041	x	x	x



Table 26: E. Estimated number of households reported having kisan credit card (P) and average amount (Rs.) of credit received during last 365 days per household having Kisan credit card (A) for each major household type

state	self-employed		others		all household		amount of credit received (Rs.)	urban samp. hhs reported having kisan credit card
	(2)	(3)	(4)	(5)	(6)	(7)		
Andhra Pradesh	14492	3353	10043	6074	24536	4467	109591600	25
Assam	98	200	1561	0	1659	12	19517	2
Bihar	269	20000	272	10000	541	14979	8101900	2
Chhattisgarh	3242	8260	3469	22778	6712	15764	105807800	14
Delhi	-	-	-	-	-	-	-	-
Gujarat	13171	34989	1169	13827	14340	33264	477005000	19
Haryana	10519	45885	0	0	10519	45885	482681025	3
Himachal Pradesh	-	-	-	-	-	-	-	-
Jammu & Kashmir	729	337	0	0	729	337	246000	2
Jharkhand	156	3600	96	2	253	2227	562981	2
Karnataka	5152	37224	462	30000	5614	36630	205637950	6
Kerala	7535	9095	2098	3828	9633	7948	76562670	11
Madhya Pradesh	3393	30278	4297	329	7690	13543	104142788	16
Maharashtra	4395	30000	9439	1984	13834	10885	150581462	7
Orissa	348	10000	1414	5050	1762	6029	10623188	2
Punjab	97	50000	73	0	170	28596	4865500	2
Rajasthan	589	22514	1226	40582	1815	34723	63020346	8
Tamil Nadu	230	64000	0	0	230	64000	14742080	1
Uttaranchal	0	0	300	0	300	0	0	1
Uttar Pradesh	16874	22056	17626	6962	34688	14267	494883843	41
West Bengal	103	0	0	0	103	0	0	1
all-India	82145	23477	54218	7076	136552	16933	2312179400	175
estd. no. of hhs.(00)/amount of credit received(Rs.)	200597	1928518526	353945	383660874	554976	2312179400	x	x
estd. hhs reported having kisan credit card (00)	821	x	542	x	1366	x	x	x
no. of sample hhsd having kisan credit card	111	x	63	x	175	x	x	x

## **Appendix B**

### Sample Design and Estimation Procedure

## Appendix - B

### Sample Design and Estimation Procedure

#### 1 Sample Design

1.1 A stratified multi-stage sampling design for rural as well as urban areas was adopted for selection of the sample units for the 59<sup>th</sup> round survey. The first stage units (FSUs) were the census villages (~~panchayat~~ wards for Kerala) for rural areas and the NSSO Urban Frame Survey (UFS) blocks for urban areas. The ultimate stage units (USUs) were the households for both rural and urban areas. Hamlet-groups/ sub-blocks constituted the intermediate stage whenever these were formed in the selected FSU.

1.2 Selection of the first-stage units: The various steps involved before making the selection of the FSUs are discussed at length in the following few paragraphs before taking up the issue of selection of USUs within an FSU.

1.2.1 Sampling frame for first stage units (FSUs): For rural areas, the list of villages as per population census 1991 constituted the sampling frame for selection of sample FSUs for most of the states. For the rural areas of Kerala, however, the list of panchayat wards was used as the sampling frame for selection of panchayat wards. For Nagaland, the list of villages located within 5 kilometers of a bus route constituted the sampling frame, whereas, the list of accessible villages constituted the sampling frame for Andaman & Nicobar Islands. For the urban areas, the latest UFS frame was used as the sampling frame for selection of FSUs. The Leh (Ladakh) and Kargil districts of Jammu & Kashmir were kept outside the survey coverage.

1.2.2 Stratification of first-stage units in rural areas: For formation of strata in the rural areas, village population as per census 1991 was considered. From the list of villages of each State/Union Territory (UT), initially, two special strata were formed at the State/UT level as stated below:

- Stratum 1: all FSUs with population between 0 and 50;
- Stratum 2: FSUs with population more than 15,000.

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

From FSUs other than those covered under special strata 1 and 2, general strata were formed and its numbering started from 3. Each district of a State/UT was normally treated as a separate stratum. However, if the census rural population of the district was greater than or equal to 2 million as per population census 1991 or 2.5 million as per population census 2001, the district was split into two or more strata by grouping contiguous tehsils. However, in Gujarat, some districts were not wholly included in an NSS region. In such cases, the part of the district falling in an NSS region constituted a separate stratum.

1.2.3 Stratification of first-stage units in urban areas: In the urban sector, strata were formed within each NSS region on the basis of size class of towns as per population census 2001. For stratification of towns by size class, provisional population of towns as per census 2001 has been used. The stratum numbers and their composition (within each region) are given below.

stratum number	size class of town
1	all towns with population less than 50,000
2	all towns with population 50,000 or more but less than 2 lakhs
3	all towns with population 2 lakhs or more but less than 10 lakhs
4, 5, 6,...	each city with population 10 lakhs or more

The stratum numbers remained as above even if, in some regions, some of the strata did not exist.

1.2.4 Allocation of FSUs among strata: A total of 10608 FSUs (6,784 villages and 3,824 UFS blocks) were allocated at the all-India level on the basis of investigator strength and this was allocated to the different States and UTs in proportion to provisional population as per census 2001 subject to the availability of investigator, ensuring more or less uniform workload. The State/UT level sample size was then allocated between the rural and urban areas in proportion to provisional population as per census 2001 with an weightage of 1.5 to urban areas subject to the restriction that urban sample size for bigger states like Maharashtra, Tamil Nadu, etc. would not exceed the rural sample size. The FSUs allocated for rural and urban areas of each State/UT are given in Table A at the end of this chapter.

Within each of the rural and urban sectors of a State/UT, the respective sample size was allocated to the different strata in proportion to the provisional population of the stratum as per census 2001. Allocations at stratum level were adjusted to a multiple of 2 with a minimum sample size of 2. However, a multiple of 4 FSUs was allocated to a stratum wherever possible.

1.2.5 Selection of first stage units: FSUs were selected with probability proportional to size with replacement (PPSWR), size being the population as per population census 1991 in all the strata for rural sector except for stratum 1. In stratum 1 of the rural sector and in all the strata of the urban sector, selection was done using simple random sampling without replacement (SRSWOR). Samples were drawn in the form of two independent sub-samples both in rural and in urban sectors.

1.3 Selection of ultimate stage units within an FSU: The remaining paragraphs of this sub-section outlines the various steps leading to the actual selection of USUs within an FSU.

1.3.1 Selection of hamlet-groups/sub-blocks: Large villages and blocks having an approximate present population of 1,200 or more were divided into a suitable number of hamlet-groups and sub-blocks, as given below:

approximate present population of the sample village/block	no. of hamlet-groups/sub-blocks formed
--	--

less than 1200	1 @
1200 to 1799	3
1800 to 2399	4
2400 to 2999	5
3000 to 3599	6
.....and so on	

@ no hamlet-group/sub-block formed.

For rural areas of Himachal Pradesh, Sikkim, Nagaland, and Poonch, Rajouri, Udhampur and Doda districts of Jammu and Kashmir, the number of hamlet-groups formed was as follows.

approximate present population of the sample village	no. of hamlet-groups formed
less than 600	1 @
600 to 899	3
900 to 1199	4
1200 to 1499	5
.....and so on	

@ no hamlet-group/sub-block formation

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

1.3.2 Stratification of households: All the households listed in a village/UFS block in case there was no hamlet group/ sub-block formation and all the households listed in a hamlet group/ sub-block in case of hamlet group/ sub-block formation were stratified into seven second stage strata (SSSs). Second stage strata in rural and urban sectors were formed as follows:

(a) Second stage strata in rural sector: The households of a sample village/ hamlet group were classified into seven second-stage strata for the All-India Debt and Investment Survey (AIDIS) on the joint consideration of "land possessed" and "indebtedness status" of the households. First, all the households of the sample village/ selected hamlet groups were divided into four second-stage strata used for Land Holding Survey (LHS SSSs) based on the area of land possessed by them. The composition of the households for the four LHS SSSs are as specified below:

LHS SSS number	households with	
1	$L < 0.005$	Where L is area of land in hectares possessed by the household and X and Y were determined at the state/UT level in the following ways:  From the data of NSS 48 <sup>th</sup> round, the households having land area 0.005 hectare or more were considered. Two cut-off points, X and Y, were
2	$0.005 \leq L < X$	
3	$X \leq L < Y$	
4	$Y \leq L$	

determined at State/UT level in such a way that 40% of these households possess land area less than X, 40% possess land area between X & Y and 20% possess land area greater than Y.

The seven second-stage strata for AIDIS were formed for rural sector with the composition of the households as follows:

AIDIS SSS number	composition of households
1	indebted households belonging to rural LHS SSS 1
2	non-indebted households belonging to rural LHS SSS 1
3	indebted households belonging to rural LHS SSS 2
4	non-indebted households belonging to rural LHS SSS 2
5	households indebted to institutional agencies with or without being indebted to non-institutional agencies and belonging to rural LHS SSSs 3 & 4
6	households indebted to non-institutional agencies only and belonging to rural LHS SSSs 3 & 4
7	non-indebted households belonging to rural LHS SSSs 3 & 4

For stratification of households at the listing stage, a household was considered to be indebted on the date of survey if the household had any cash loan with outstanding amount Rs. 300 or more. However, for the purpose of Debt & Investment Survey, a household was considered as indebted if the household had any cash loan outstanding on 30.6.02 irrespective of its amount.

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

LHS SSS number	households with	
1	$mpce < A$	Three cut-off points, viz. A, B & C, at state/UT level were determined using the NSS 55 <sup>th</sup> round data in such a way that 30% of the households had MPCE less than A, 30% had MPCE more than or equal to A but less than B, 30% had MPCE more than or equal to B but less than C, and the rest 10% of the households had MPCE more than or equal to C.
2	$A \leq mpce < B$	
3	$B \leq mpce < C$	
4	$mpce \geq C$	

The seven second-stage strata for AIDIS were formed for the urban sector with the composition of the households as follows:

AIDIS SSS number	composition of households
1	indebted households belonging to MPCE class 1
2	non-indebted households belonging to MPCE class 1
3	indebted households belonging to MPCE class 2
4	non-indebted households belonging to MPCE class 2
5	households indebted to institutional agencies with or without being indebted to non-institutional agencies and belonging to MPCE classes 3 & 4
6	households indebted to non-institutional agencies only and belonging to MPCE classes 3 & 4
7	non-indebted households belonging to MPCE classes 3 & 4

1.3.3 Selection of households: 14 households were selected from each sample village/block. Two households were selected from each SSS in case there was no hamlet group/sub-block formation. In case of hamlet group/sub-block formation, one household was selected from each hamlet group/sub-block. The households were selected from each SSS by simple random sampling without replacement (SRSWOR). Each sample FSU was visited twice in the 59<sup>th</sup> round. Visit 1 and Visit 2 schedules were canvassed in the same set of sample households during the first and second visits respectively.

1.4 FSUs and SSUs allocated and surveyed: A total of 10,608 FSUs (6,784 villages and 3,824 UFS blocks) were allocated at the all-India level, out of which 6552 villages and 3757 blocks were surveyed. The survey covered 143285 households - 91192 in rural sector and 52093 in urban sector. The number of sample villages and blocks surveyed, and the number of sample households surveyed, for different state/u.t.'s and all-India are given in Table A at the end of this chapter.

## 2 ESTIMATION PROCEDURE

Procedure for obtaining estimates of aggregates, ratios, and their RSEs is briefly indicated below:

### 2.1 Notation:

$s$  = subscript for stratum

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

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

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

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

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

$D$  = total number of hamlet group/sub-block formed in the sample village (panchayat ward) /block

$D^* = 1$  if  $D = 1$

$= D / 2$  for FSUs with  $D > 1$

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

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

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

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

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

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

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

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

Under the above symbols,

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

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



## 2.2 Estimation of aggregates for a particular sub-sample(m) and stratum(s) in rural sector:

For a SS:

(a) Estimation formula for stratum 1:

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

$$\tilde{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} D_i^* \left[ \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{2j}} y_{i2jk} \right] : j = 1(1)7$$

(ii) For all selected households:

$$\tilde{Y} = \sum_{j=1}^7 \tilde{Y}_j$$

(b) Estimation formula for other strata:

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

$$\tilde{Y}_j = \frac{Z}{n_j} \sum_{i=1}^{n_j} \frac{1}{Z_i} D_i^* \left[ \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{2j}} y_{i2jk} \right] : j = 1(1)7$$

(ii) For all selected households:

$$\tilde{Y} = \sum_{j=1}^7 \tilde{Y}_j$$

## 2.3 Estimation of Aggregates for a particular sub-sample(m) and stratum(s) in urban sector:

For an SS: Estimation formula for a stratum:

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

$$\tilde{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} D_i^* \left[ \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{2j}} y_{i2jk} \right] ; j = 1(1)7$$

(ii) For all selected households:

$$\tilde{Y} = \sum_{j=1}^7 \tilde{Y}_j$$

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

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

2.5 Overall Estimate of aggregate at State/UT/all-India level: The overall estimate  $\tilde{Y}$  at the State/UT/all-India level is obtained by summing the stratum estimates  $\tilde{Y}_s$  over all strata belonging to the State/UT/all-India.

2.6 Estimates of ratios: Let  $\tilde{Y}$  and  $\tilde{X}$  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 ( $\tilde{R}$ ) of the ratio ( $R = \frac{Y}{X}$ ) will be obtained as

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

2.7 Estimates of error:

The estimated variances of the above estimates will be as follows:

A) For aggregate  $\tilde{Y}$ :

$$\text{Vār}(\tilde{Y}) = \sum_s \text{Vār}(\tilde{Y}_s)$$

where  $\text{Vār}(\tilde{Y}_s)$  are as given below.

a) For strata with PPSWR selection at first stage (i.e. for all rural strata except stratum 1):

$$\text{Vār}_{\text{ppswr}}(\tilde{Y}_s) = \sum_j \text{Vār}(\tilde{Y}_{sj})$$

$$\text{where } \text{Vār}_{\text{ppswr}}(\tilde{Y}_{sj}) = \frac{1}{n_{sj}(n_{sj} - 1)} \left[ \sum_{i=1}^{n_{sj}} \frac{Z_s^2 \tilde{Y}_{sj}^2}{Z_{si}^2} - n_{sj} \tilde{Y}_{sj}^2 \right],$$

$$\tilde{Y}_{sj} = D_{si}^* \left[ \frac{H_{i1j}}{h_{11j}} \sum_{k=1}^{h_{11j}} y_{i1jk} + \frac{H_{i2j}}{h_{12j}} \sum_{k=1}^{h_{12j}} y_{i2jk} \right]$$

b) For strata with SRSWOR selection at first stage (i.e. for rural stratum 1 and all urban strata):

$$\text{Var}_{\text{srswor}}(\tilde{Y}_s) = \frac{1}{4} (\tilde{Y}_{s1} - \tilde{Y}_{s2})^2 ,$$

where  $\tilde{Y}_{s1}$  and  $\tilde{Y}_{s2}$  are the estimates for sub-sample 1 and sub-sample 2, respectively, for stratum "s".

B) For ratio  $\tilde{R}$  :

$$\text{MSE}(\tilde{R}) = \frac{1}{(\tilde{X})^2} \left[ \sum_s \text{MSE}_s(\tilde{R}) + \sum_{s'} \text{MSE}_{s'}(\tilde{R}) \right]$$

where s, s' indicate respectively the strata with PPSWR and SRSWOR selection at first stage.

a) For strata with PPSWR selection at first stage (i.e. for all rural strata except stratum 1):

$$\text{MSE}_s(\tilde{R}) = \frac{1}{n_s(n_s - 1)} \sum_{i=1}^{n_s} \left[ \frac{Z_s}{Z_{si}} (\tilde{Y}_{si} - \tilde{R}\tilde{X}_{si}) - \frac{1}{n_s} \sum_{i=1}^{n_s} \frac{Z_s}{Z_{si}} (\tilde{Y}_{si} - \tilde{R}\tilde{X}_{si}) \right]^2$$

where

$$\tilde{Y}_{si} = \sum_j \tilde{Y}_{sij} , \quad \tilde{X}_{si} = \sum_j \tilde{X}_{sij} ,$$

$$\tilde{Y}_{sij} = D_{si}^* \left[ \frac{H_{si1j}}{h_{si1j}} \sum_{k=1}^{h_{si1j}} y_{si1jk} + \frac{H_{si2j}}{h_{si2j}} \sum_{k=1}^{h_{si2j}} y_{si2jk} \right] ,$$

$$\tilde{X}_{sij} = D_{si}^* \left[ \frac{H_{si1j}}{h_{si1j}} \sum_{k=1}^{h_{si1j}} x_{si1jk} + \frac{H_{si2j}}{h_{si2j}} \sum_{k=1}^{h_{si2j}} x_{si2jk} \right]$$

b) For strata with SRSWOR selection at first stage (i.e. for rural stratum 1 and all urban strata):

$$\text{MSE}_{s'}(\tilde{R}) = \frac{1}{4} \left[ (\tilde{Y}_{s'1} - \tilde{Y}_{s'2})^2 + \tilde{R}^2 (\tilde{X}_{s'1} - \tilde{X}_{s'2})^2 - 2\tilde{R}(\tilde{Y}_{s'1} - \tilde{Y}_{s'2})(\tilde{X}_{s'1} - \tilde{X}_{s'2}) \right]$$

C) Estimates of RSE :

$$\text{RSE}(\tilde{Y}) = \frac{\sqrt{\text{Var}(\tilde{Y})}}{\tilde{Y}} \times 100$$

$$\text{RSE}(\tilde{R}) = \frac{\sqrt{\text{MSE}(\tilde{R})}}{\tilde{R}} \times 100$$

**Table A: Sample villages/blocks allotted and number of villages/blocks and households surveyed**

state	number of sample villages /blocks				households surveyed	
	FSUs allotted		FSUs surveyed		rural	urban
	rural	urban	rural	urban		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	432	244	430	244	5990	3376
Arunachal Pradesh	92	36	65	28	873	392
Assam	296	64	277	64	3870	896
Bihar	504	88	498	88	6958	1227
Chhattisgarh	140	52	138	52	1917	720
Goa	12	16	12	16	168	224
Gujarat	172	160	168	159	2345	2208
Haryana	120	72	117	72	1626	1004
Himachal Pradesh	148	24	145	24	2012	332
Jammu & Kashmir	196	100	115	52	1598	725
Jharkhand	180	76	178	76	2465	1058
Karnataka	256	196	254	195	3539	2721
Kerala	300	152	279	152	3904	2125
Madhya Pradesh	312	168	308	167	4283	2303
Maharashtra	424	424	418	424	5811	5850
Manipur	124	60	124	60	1721	840
Meghalaya	92	36	92	36	1272	504
Mizoram	68	68	67	68	938	951
Nagaland	48	16	48	16	672	224
Orissa	244	64	243	64	3380	893
Punjab	164	124	162	124	2248	1727
Rajasthan	336	152	332	152	4576	2096
Sikkim	72	16	72	16	1008	224
Tamil Nadu	412	408	401	403	5607	5628
Tripura	128	40	128	40	1792	560
Uttaranchal	56	32	53	32	722	447
Uttar Pradesh	852	336	847	335	11814	4655
West Bengal	504	296	500	296	6988	4132
Andaman & Nicobar Islands	36	28	17	28	208	385
Chandigarh	8	28	8	28	112	391
Dadra & Nagar Haveli	16	8	16	8	224	112
Daman & Diu	8	8	8	8	112	112
Delhi	12	188	12	186	159	2437
Lakshadweep	8	8	8	8	112	112
Pondicherry	12	36	12	36	168	502
<b>all India</b>	<b>6784</b>	<b>3824</b>	<b>6552</b>	<b>3757</b>	<b>91192</b>	<b>52093</b>

# **Appendix C**

## Schedule on Debt and Investment

## APPENDIX C

### Schedule on Debt and Investment

<b>RURAL</b>	*
URBAN	

GOVERNMENT OF INDIA  
NATIONAL SAMPLE SURVEY ORGANISATION  
SOCIO-ECONOMIC SURVEY

CENTRAL	*
STATE	

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

VISIT NUMBER C1

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

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

#### CODES FOR BLOCK 1

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

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

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

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

\*\* delete whichever is not applicable.

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

[19] remarks by investigator

[20] remarks by supervisory officer (s)

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

Codes for Block 3

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

Codes for Block 4

<p>col 3: relation to head:                  self 01, spouse of head 02, married child 03,                  spouse of married child 04, unmarried child 05,                  grand child -6, father/mother/ father-in-law/                  mother-in-law 07, brother /sister/brother-in-                  law/ sister-in-law/ other relatives 08,                  servant/employees/other non-relatives 09.</p> <p>col 6: marital status code :                  never married 01, currently married 02,                  widowed 03, divorced/seperated 04.</p> <p>col 7: general education code :                  not literate 01, literate without formal                  schooling 02, literate but below primary -03,                  primary 04, middle 05, secondary 06,                  higher secondary 07, diploma/certificate                  course 08, graduate 09, post graduate and                  above 11.</p>	<p>col 8 : usual principal activity status :                  worked in household enterprise(self-employed):                      as own account worker 11,                      as employer 12, as helper (unpaid family worker) 21,                  worked as regular salaried/wage employees -31,                  worked as casual wage labour in public works -41,                      in other types of work -51,                  did not work but was seeking and/or available for work -81,                  attended educational insstitutions 91,                  attended domestic duties only 92,                  attended domestic duties and was also engaged in free collection of                  goods (vegetables, roots, fire-wood, cattle feed etc.), sewing,                  tailoring,weaving etc. for house hold use 93,                  rentiers,pensioners,remittance recipients etc. -94,                  not able to work due to disability 95,                  beggars,prostitues -96, others -97,</p> <p>col 10: usual subsidiary activity status(economic): codes are as per                  column 8 ( codes 11 to 51 only are applicable here)</p> <p>col 9 &amp; col 11 : 2 digit industry division codes as per NIC 1998.</p>
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[5] land owned by the household as on the date of survey and related transactions during 01-07-2002 to date of survey										
srl. no. of plot	survey number or other identification particulars of the plot	type of land (code)	area owned by the household (hectares 0.000)	value as on the date of survey (Rs.)	transaction during 01-07-2002 to the date of survey				land owned as on 30-06-2002	
					acquisition		disposal		area (hectares 0.000)	value (Rs.) (cols 5+9-7)
					area (hectares 0.000)	value (Rs.)	area (hectares 0.000)	value (Rs.)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
98	residential area including housesite	7								
99	total land owned	x								

**Codes for Block 5:**

col. 3 : type of land: seasonal crop area irrigated -1, seasonal crop area unirrigated ae2, orchards and plantations (including forest) ae3, area put to non-agricultural uses : water bodies ae4, exclusively for non-farm business ae5, other non-agricultural uses ae6 ; residential area including housesite-7, other areas ae9.

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

1 sq. ft = 0.093 sq. mtr

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

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

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

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

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

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

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

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

Code for Block 10:

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



[11] durable assets owned by the household as on the date of survey and related transactions during 01-07-2002 to the date of survey

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

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

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

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





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

Codes for Block 15.2:

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

Codes for Block 16:

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

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

[17.2] expenditure incurred by the household on specified items during 01.07.2002 to 31.12.2002

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

Codes for Block 17.2

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

col 3: purpose of expenditure:

purchase (new) (incl. purchase of land rights etc.) 0e1, additions (incl. reclamation of land /construction) -2, major repairs &amp; alterations (including renewal &amp; replacement) -3, improvement (incl. bunding and other land improvements/normal annual replanting in case of orchard and plantations) -4, normal repairs &amp; maintenance -5

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



## APPENDIX C

### Schedule on Debt and Investment

RURAL		*
URBAN		

GOVERNMENT OF INDIA  
NATIONAL SAMPLE SURVEY ORGANISATION  
SOCIO-ECONOMIC SURVEY  
FIFTY-NINTH ROUND : JANUARY TO DECEMBER 2003  
HOUSEHOLD SCHEDULE 18.2 : DEBT AND INVESTMENT

<b>CENTRAL</b>		*
STATE		

#### VISIT NUMBER C2

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

[1] identification of sample household									
item no.	item	code			item no.	item	code		
1.	sl. number of sample village/block				11.	FOD sub-region			
2.	round number	5		9	12.	sample hamlet-group/sub-block number			
					13.	second stage stratum			
3.	schedule number	1	8	2	14.	visit number			2
4.	sample (central-1, state-2)				15.	sample household number			
5.	sector (rural-1, urban-2)				16.	sl. no. of informant (as in col.1, block 4)			
6.	state-region				17.	response code			
7.	district				18.	survey code			
8.	stratum number				19.	reason for casualty of household			
9.	sub-round				20.	no. of partitioned household, if partitioned after visit-1			
10.	sub-sample								

#### CODES FOR BLOCK 1

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

item 18: survey code :

household surveyed in first visit is surveyed in the second visit - 1,

household surveyed in first visit is casualty in the second visit - 3.

item 19: reason for casualty of original household :

informant busy-1, members away from home-2, informant non-co-operative-3, others-9.

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

\*\* delete whichever is not applicable.

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

[19] remarks by investigator

[20] remarks by supervisory officer(s)

[11] durable assets owned by the household as on the date of survey and related transactions during 01-07-2003 to the date of survey									
srl. no	item	owned as on date of survey		transactions during 01-07-2003 to date of survey				owned as on 30-06-2003	
				acquisition		disposal			
		no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no. (cols.3+7-5)	value (Rs.) (cols. 4+8-6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	bedstead								
2.	steel /wooden almirah /dressing table								
3.	other furniture & fixtures	x		x		x		x	
4.	radio, record player/tape recorder/ stereo/musical instruments for								
5.	television, VCR/VCP/CD, DVD Player, home theatre, multimedia PC								
6.	other goods for recreation , entertainment and hobby	x		x		x		x	
7.	pressure cooker/household utensils								
8.	gas/electric oven/cooking range/ microwave oven								
9.	electric fan, clock/watch, water filter / electric iron/sewing machine								
10.	refrigerator/air cooler/air conditioner/ washing machine								
11.	other cooking and household appliances	x		x		x		x	
12.	therapeutic appliances and other personal goods								
13.	bullions & ornaments	x		x		x		x	
14.	other durables	x		x		x		x	
15.	total (items 1 to 14)	x		x		x		x	

[14] cash loans and kind loans receivable by household against different securities/heads on the date of survey and related transactions during 01-07-2003 to date of survey					
srl. no	securities /heads	amount receivable as on the date of survey (Rs.)	value of transactions during 01-07-2003 to the date of survey		amount receivable as on 30-06-2003 (cols. 3+5-4) (Rs.)
			lent out (Rs.)	received as repayment (Rs.)	
(1)	(2)	(3)	(4)	(5)	(6)
1.	promissary note				
2.	mortgage of real estate				
3.	pledge of bullion & ornaments/ other moveable property				
4.	unsecured loan				
5.	Professional dues, trade credit				
6.	kind loans				
7.	others				
8.	total (items 1 to 7)				

[15.1] number of cash loans of the household outstanding as on date of survey and number of loans fully repaid/written off during 01.01.2003 to date of survey								
whether any cash loan outstanding on the date of survey (yes 0e1, no 0e2)	if yes in col. 1, number of cash loans outstanding to the		was any cash loan repaid fully during 01.01.2003 to the date of survey (yes 0e1, no 0e2)	if yes in col. 4, number of cash loans repaid during 01.01.2003 to date of survey		was any cash loan written off during 01.01.2003 to date of survey (yes 0e1, no 0e2)	if yes in col. 7, number of cash loans written off by	
	institutional agency	non-institutional agency		institutional agency	non-institutional agency		institutional agency	non-institutional agency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

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



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

Codes for Block 15.2:

<p>col. 4: period of loan: loan taken on or before 30.6.02 and remained unpaid on 01.01.2003 æ1, loan taken during 01.07.2002 to 30.09.2002 and remained unpaid on 01.01.2003 -2, loan taken during 01.10.2002 to 31.12.2002 and remained unpaid on 01.01.2003 æ 3, loan taken during 01.01.2003 to 31.03.2003 -4, loan taken during 01.04.2003 to 30.06.2003 -5 , loan taken during 01.07.2003 to date of survey æ6</p> <p>col. 6 : credit agencies : government -01, co-operative society/bank -02, commercial bank including regional rural bank -03, insurance æ04, provident fundæ05, financial corporation/institution -06, financial company -07, other institutional agencies -08, landlord -09, agricultural money lender-10, professional money lender æ1, trader -12, relatives and friends -13, doctors, lawyers and other professionals -14, others-99</p>	<p>col 7: scheme of lending: Differential Rate of Interest (DRI)scheme æ 1, Prime Minister's Rozgar Yojana (PMRY) æ 2, Swarnjayanti Grainm Swarozagar Yojana(SGSY) æ 3, Swarna Jayanti Sahari Rozgar Yojana(SJSRY) æ4, advances to minority communities æ5, scheme for liberalization and rehabilitation of scavengers æ 6, exclusive state schemes æ7, others schemes æ8, not covered under any scheme æ 9.</p> <p>col 8 : type of loans: short-term-pledged -1, short term-non-pledged -2, medium term -3, long term -4</p>	<p>col. 9 : nature of interest: interest free -1, simple -2, compound -3, concessional rate -4</p> <p>col. 11: purpose of loan: capital expenditure in farm business -1, current expenditure in farm business-2, capital expenditure in non-farm business -3, , current expenditure in non- farm business-4, household expenditure -5, expenditure on litigation-6, repayment of debt-7, financial investment expenditure-8, others-9.</p>
<p>col 12: type of security: personal security -01, sure security or guarantee by third party -02, crop -03, first charge on immovable property -04, mortgage of immovable property -05, bullion/ornaments -06, share of companies, govt. securities and insurance policies etc. æ07, agricultural commodities -08, movable property other than bullion, ornaments, shares, agricultural commodities etc. æ09, other type of security æ10</p> <p>col 13 : type of mortgage: simple mortgage -1, usufructuary mortgage -2, mortgage by conditional sale -03, other type of mortgage -04, no mortgage æ5</p>		

Codes for Block 16:

<p>col 3: 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 &amp; above but less than 1 year-4, one year &amp; above-5</p>	<p>col 4: source: trader -1; relatives &amp; friends -2, doctor, lawyers and other professionalsæ3; others -9</p>	<p>col. 5: purpose : current expenditure in farm business - 1, current expenditure in non farm business -2, other household expenditure -3, other expenditure -9</p>
--	---	--

[17.1] specified items on which household incurred expenditure during 01-01-2003 to 30-06-2003			
item code	item description	whether incurred any expenditure for	
		purchase(new), construction, addition, major repairs & alterations, improvement (yes -1, no-2)	normal repairs & maintenance (yes -1, no-2)
(1)	(2)	(3)	(4)
A. residential plots & buildings			
101	purchase of plots		x
102	improvement of plots		x
103	purchase of houses, buildings or other residential constructions		x
104	construction of houses, buildings or other residential constructions		x
105	addition/major rep. & alter./improv./normal repair of houses, buildings or other constructions		
B. farm business			
201	purchase of land		x
202	purchase of land rights		x
203	bunds and other land improvement works		
204	reclamation of land		
205	orchard & plantations		
206	purchase of farm houses, barns & animals sheds		x
207	construction of farm houses, barns & animals sheds		x
208	addition/major rep. & alter./improv./normal repair of farm houses, barns & animals sheds		
209	wells		
210	other irrigation resources		
211	other constructions in the farm business		
212	livestock used as fixed asset		
213	purchase of agricultural machinery & implements		x
214	addition/major rep. & alter./improv./normal repair of agricultural machinery & implements		
215	purchase of transport equipments		x
216	addition/major rep. & alter./improv./normal repair of transport equipments		
217	furniture & fixtures		
218	other expenditure on farm business		
C. non-farm business			
301	purchase of land		x
302	improvement of land		x
303	purchase of workshop, shop		x
304	construction of workshop, shop		x
305	addition/major rep. & alter./improv./normal repair of workshop, shop		
306	other constructions in the non-farm business		x
307	purchase of non-farm business equipment & accessories		x
308	addition/major rep. & alter./improv./normal repair of non-farm business equip. & accessories		
309	purchase of transport equipment		x
310	addition/major rep. & alter./improv./normal repair of transport equipments		
311	furniture & fixtures		
312	other expenditure on non-farm business		

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





[18] Particulars of sale and loss of assets during 01-01-2003 to 30-06-2003					
sri. no.	item description	amount received from sale (Rs)	value (Rs.) of loss		salvage value of discarded assets (Rs.)
			by natural calamities etc.	due to other reasons	
(1)	(2)	(3)	(4)	(5)	(6)
A. residential plots & buildings					
1.	plots				
2.	houses, buildings and other constructions				
B. assets of farm business					
3.	land				
4.	bunds and other land improvement works				
5.	farm houses, barns, animal shed and other constructions				
6.	wells & other irrigation sources				
7.	orchard & plantations				
8.	Adult livestock used as fixed asset				
9.	agricultural machinery and implements				
10.	transport equipments				
11.	furniture and fixtures				
12.	other farm business assets				
C. assets of non-farm business					
13.	Land				
14.	workshop, shop & other constructions				
15.	non-farm business equipment & accessories				
16.	transport equipments				
17.	furniture & fixture				
18.	other non-farm business assets				
D. other assets of the household					
19.	livestock & poultry(both old and young) kept as inventory				
20.	financial assets				
21.	transport equipment for household use				
22.	bullion/ornaments				
23.	household durable goods				
24.	total (items 1to 23)				

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25	438	Employment & Unemployment situation among religious groups in India, 1993-94 Consumer Expenditure, NSS 50th Round	150	610
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27	402	Level and Pattern of Consumer Expenditure	250	710
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		Unorganised Trade, NSS 53rd Round		
50	443	Small Trading units in India and their Basic Characteristics: 1997, Vol. I	250	710
51	444	Small Trading units in India and their Basic Characteristics: 1997, Vol. II	250	710
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52	448	Household Consumer Expenditure and Employment Situation in India	150	610
53	449	Drinking water, sanitation and hygiene in India	250	1140
54	450	Travel and Use of Mass Media and Financial Services by Indian Households	150	610
55	451	Cultivation Practices in India	250	1370
56	452	Common Property Resources	250	1370
		Choice of Reference Period for Consumption Data, NSS 51 <sup>st</sup> , 52 <sup>nd</sup> , 53 <sup>rd</sup> & 54 <sup>th</sup> Round		
57	447	Choice of Reference Period for Consumption Data	150	1700
		Consumer Expenditure, NSS 55th Round (July '99 - June 2000)		
58	453	Household Consumer Expenditure in India (July to December 1999) - Key Results	150	610
59	454	Household Consumer Expenditure in India, 1999-2000 - Key Results	150	610
60*	457	Level and Pattern of Consumer Expenditure in India, 1999 - 2000	250	1520
61	461	Consumption of some important Commodities in India, 1999-2000	250	1370
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63	464	Energy Used by Indian Households, 1999-2000	150	610
64	466	Reported Adequacy of Food Intake in India, 1999 - 2000	150	610
65	467	IRDP Assistance and Participation in Public Works: 1999-2000	150	610
66	471	Nutritional Intake in India, 1999-2000	250	710
67	472	Differences in the level of consumption among socio economic groups, 1999-2000	250	480
68	473	Literacy and Levels of Education in India, 1999 - 2000	250	610
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81	477	Unorganised Manufacturing Sector in India 2000-2001 - Key Results	250	710
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86	475	Results of a Pilot Survey on Suitability of Different Reference Periods for Measuring Household Consumption Unorganised Service Sector, NSS 57th Round (July 2001 - June 2002)	150	610
87	482	Unorganised Service Sector in India 2001 - 02 Salient Features	250	1925
88	483	Unorganised Service Sector in India 2001 - 02 Characteristics of Enterprises Consumer Expenditure, NSS 57th Round (July 2001 - June 2002)	250	1370
89	481	Household Consumer Expenditure and Employment - Unemployment Situation in India, 2001 - 2002 Disability, NSS 58 <sup>th</sup> Round (July 2002 - December 2002)	250	2680
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100	495	Consumption Expenditure of Farmer Households, 2003	250	2140
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		Land & Livestock holdings and Debt & Investment, NSS 59 <sup>th</sup> Round		
102	500	Household Assets and Liabilities in India as on 30.06.2002	250	4880
103	501	Household Indebtedness in India as on 30.06.2002	250	6000
		Employment & Unemployment, NSS 60 <sup>th</sup> Round (January - June 2004)		
104	506	Employment and Unemployment Situation in India, January - June 2004	250	3580
		Consumer Expenditure, NSS 60 <sup>th</sup> Round (January - June 2004)		
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