

Report No. 503(59/18.2/4)

**Household Assets Holding, Indebtedness,
Current Borrowings and Repayments
of Social Groups in India
(as on 30.06.2002)**

All-India Debt and Investment Survey

**NSS 59th Round
(January–December 2003)**



**National Sample Survey Organisation
Ministry of Statistics & Programme Implementation
Government of India**

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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 the 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 conducted in 1951-52 and in 1961-62 respectively, by the Reserve Bank of India (RBI) for rural areas only.

The present report is the last in the series of five reports planned on the basis of data collected in NSS 59th round. This report inter-alia gives the estimates of number and percentage of households reporting capital expenditure and also of those reporting sale and loss of assets. It also provides estimates of amount of capital expenditure incurred by the households according to various characteristics at the State/U.T and all-India level, for the rural and urban areas. 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 fieldwork for the survey was carried out by the Field Operations Division of NSSO while the data processing and tabulation work were handled by the Data Processing Division of NSSO. The Coordination and Publication Division of NSSO was responsible for the over-all coordination.

I sincerely thank the Chairman and Members of the Working Group for NSS 59th round survey for their valuable guidance at various phases of the work – from designing of the schedule of enquiry to the preparation of this report. I also thank the Chairman and Members of the Governing Council of NSSO for providing technical guidance at various stages of survey 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
March 2006

Dr. K.V. Rao
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HIGHLIGHTS

Scheduled Tribe (ST) households constituted about 8 per cent of all the households in the country. The share of Scheduled Caste (SC) households and the Other Backward Classes (OBC) was approximately 20 per cent and 40 per cent, respectively. Thus these three social groups together accounted for 68 per cent of all the households in the country and the remaining 'Other' group accounted for the rest. In the urban areas, the ST households were only 3 per cent of the total households.

Among the ST households in rural India, 69 per cent of the households were cultivator households and about 15 per cent agricultural labour households. Among the rural SC households, about 47 per cent belonged to the cultivator category and a quarter of the households were agricultural labour households. Overall 60 per cent of the households were cultivator households in the rural areas. About 6 to 7 per cent of the SC and OBC households were artisan households.

In the urban sector, 36 per cent of the households were self-employed households. The proportion of self-employed in ST (21 per cent) households was the lowest among all the social groups. The proportion of regular wage earning households varied between 36 per cent for OBC households and 46 per cent for 'Other' households. The proportion of casual labour households was the highest in the SC group (23%).

While the average value of the assets owned by a household in the rural sector was to the tune of Rs. 2.66 lakhs, this was only Rs. 1.37 lakhs for ST households and Rs. 1.26 lakhs for SC households. OBC households had Rs. 2.66 lakhs and households in the 'Other' groups owned assets worth Rs. 4.3 lakhs as on 3.6.2002.

The average value of assets owned by households in the urban sector was Rs. 4.17 lakhs. The assets of urban ST households were worth Rs. 2.4 lakhs but only 1.82 lakhs for SC households. The urban OBC households had assets of Rs. 3.34 lakhs while the 'Other' groups had assets worth Rs. 5.60 lakhs.

While the average value of household assets showed wide disparities among social groups, composition of assets owned by type, i.e. land, building, livestock, machinery, household durables, financial assets did not show much variation among the households belonging to different social groups in both rural and urban areas. In the rural areas, about 63 per cent of all household assets were in the form of land. This varied from 54 per cent for SC households to 67 per cent for 'Other' household groups. The share of building in the assets varied from 21 per cent for 'Other' households to 32 per cent for SC households. In the urban sector, land accounted for 39 per cent of the value of household assets. The share of land among all types of assets varied from 36 per cent for SC & ST households to 42 per cent for OBC households.

The Proportion of indebted households, or incidence of indebtedness was highest for OBC households, 29 per cent among rural and 21 per cent among urban OBC households. For ST households, the incidence was 18 per cent in the rural areas and 12 per cent in the urban areas. For SC households, this was 27 per cent in the rural areas and 19 per cent in the urban areas. In general, 27 per cent of the rural households were indebted while only 18 per cent of the urban households were indebted.

About 59 per cent of the debt of rural ST households was incurred for farm related work and 25 per cent for household expenditure. Among the ST households in the urban areas, as high as 69 per cent of the debt was taken for household expenditure.

Only 26 per cent of the debt of rural SC households was for farm related work, while as high as 51 per cent was for household expenditure. About 76 per cent of the debt of urban SC households was for household expenditure.

About 11 per cent of the ST households in the rural areas reported institutional agencies as the source of credit. This was only around 12 to 13 per cent for SC and OBC households and 16 per cent for 'Other' households. In the urban areas, about 7 to 10 per cent of households reported institutional agencies as the source of credit.

About 69 per cent of the amount of debt of rural ST households was from institutional agencies. The corresponding figures for SC, OBC & 'Other' groups were 45 per cent, 51 per cent and 68 per cent while the overall institutional share in the amount of debt was 57 per cent. In the urban areas, the share of institutional debt varied from 65 per cent for OBC to 82 per cent for 'Other' groups. The overall share of institutional debt was 75 per cent in the urban areas.

The debt asset ratio (DAR), which gives the value of debt per 100 rupees of assets, varied from 2.3 for rural ST households to 3.7 for rural SC households. In urban areas, the debt asset ratio varied from 2.4 for 'Other' households to 4.2 for SC households.

The kind of security given for availing credit was the highest for personal security – 17.5% of households in the rural areas and 11.8% of households in the urban areas. This was followed by mortgage of/ first charge on immovable property - 6.8% of households in the rural areas and 3.6% of households in the urban areas.

The personal security accounted for as much as 64 per cent of the outstanding debt of rural SC households. This was 41 per cent for rural ST households, 51 per cent for rural OBC households and 38 per cent for the 'Other' rural households. In the urban sector, this category accounted for 35 per cent of the debt for ST households, 48 per cent for SC households, 44 per cent for OBC households and 37 per cent for 'Other' households.

During 2002-03, incidence of borrowings in the rural areas was the lowest among ST households (11.6 per cent) and the highest among OBC households (23.2 per cent). In the urban areas, this was the lowest among *Other* households (11.6 per cent) and the highest among OBC households (20.0 per cent).

Incidence of borrowings of the households during 2002-03 from institutional agencies was lower than that from non-institutional agencies in both rural and urban areas.

During 2002-03, in terms of aggregate cash borrowings, institutional borrowings were more than non-institutional borrowings for all the social groups of households excepting the SC households in the rural areas.

During 2002-03 in rural or urban areas, the incidence of repayments against outstanding loans was the lowest among ST households. Further, except for 'Other' households in rural areas, and ST and 'Other' households in the urban areas, the incidence of repayments of loans to non-institutional agencies was higher as compared to the institutional agencies.

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Abbreviations used in NSS Report No. 503

Serial No.	Term Used	Abbreviation Used
1.	All-India Debt and Investment Survey	AIDIS
2.	Land and Livestock Holding Survey	LHS
3.	Agricultural year 2002-03 i.e. during 1.7.02 to 30.6.03	AY 02-03
4.	Assets holding classes	AHC
5.	Monthly per capita consumer expenditure	MPCE
6.	Average value of assets per household	AVA
7.	Average value of land per household	AVL
8.	Average value of building per household	ABL
9.	Percentage of indebted households	IOI
10.	Total outstanding cash dues	TD
11.	Average amount of debt per household	AOD
12.	Institutional agency	IAG
13.	Non-institutional agency	NIAG
14.	Rate of interest	ROI
15.	Terms of interest	TOI
16.	Nature of interest	NOI
17.	Percentage share of aggregate amount of debt	PSAOD
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19.	Loans with simple rate of interest 15% or more	SH
20.	Loans with compound rate of interest less than 10%	CL
21.	Loans with compound rate of interest 10% or more but less than 15%	CM
22.	Loans with compound rate of interest 15% or more	CH
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26.	Percentage of households reporting cash repayments	IOR
27.	Average amount of cash repayments per household	AOR
28.	Scheduled Tribe	ST
29.	Scheduled Caste	SC
30.	Other Backward Classes	OBC

Chapter One

Introduction

1. The Report in Perspective

1.1 The All-India Debt and Investment Survey (AIDIS) was carried out as part of the 59th round of the National Sample Survey (NSS) during January to December 2003. This was the sixth such survey conducted at the all-India level. The main objective of the AIDIS is to generate reliable estimates on assets, liabilities and capital expenditure of the household sector. At present, the decennially conducted AIDIS is the only nation-wide enquiry providing data on household assets, indebtedness and capital expenditure. In the 59th round, information on assets and liabilities of the households as on 30.6.02, amount of capital expenditure incurred by the household during the agricultural year 2002 – 03 (July 2002 – June 2003), cash borrowings and repayments made by the household, sale and loss of assets of the household during the agricultural year 2002 – 03 was collected through the Debt and Investment Schedule (Schedule 18.2). The data were collected from the cross section of households belonging to various monthly per capita consumer expenditure classes, household types, religions and social groups through the Debt and Investment Schedule. The present report is the fourth in a series of five reports to be brought out on the AIDIS conducted in NSS 59th round. The report contains the survey results of the 59th round and examines the disparities in assets holding, indebtedness, borrowings and repayments of the households belonging to different social groups. It may be added that the scope of the survey being all households without special focus on social groups, sample design was not tailored to for netting in special social groups like Scheduled Caste (SC) and Scheduled Tribe (ST) households. Since ST households are concentrated in a few states and SC households are geographically dispersed, the reliability of state level results is critically dependent on the sample size of SC and ST households who happened to be netted in a general purpose representative sample of households. This caution is sounded upfront for the interpretation of state level results for social groups.

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 26th round during July 1971-September 1972. In this round, 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 has been regularly conducting AIDIS once in ten years. The fourth decennial survey on Debt and Investment was conducted in the NSS 37th round during 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 the NSS 48th 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 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 the NSS 48th 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 the NSS 48th round, some changes were made in the sampling design, particularly in the stratification and selection of households in both the rural and urban areas with the specific objective of generating reliable estimates for 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 characteristic considered for stratification remained the same, 4 MPCE classes were formed, instead of 3 in the case of the 48th round. The MPCE classes so formed for the purpose were combined with the indebtedness of the households, on the same lines of NSS 48th round survey, for stratification of urban households. Moreover, an independent sample of households was selected exclusively for the AIDIS, in both the rural and urban areas, to ensure better representation of the indebted households. It may be noted that in the 48th 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. Data on monthly per capita consumer expenditure of the household, household type, religion and social group of the household were also collected in the present AIDIS.

1.3.2 *Geographical coverage:* The 59th 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 59th round was the calendar year 2003. In order to reduce recall error, particulars relating to the entire agricultural year 2002 - 03 were collected by visiting each sample household twice during the survey period. The first visit to the sample households was made during the first 8 months of the survey period i.e., from January 2003 to August 2003, while the second visit was made during the next 4 months, i.e., 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 debts presented in this report refer to a fixed reference date of 30.6.2002 and 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. All estimates of cash borrowings, repayments presented in this report are based on a fixed reference period of 365 days - from 1.7.2002 to 30.6.2003. These estimates are based on data of the sample households where Schedule 18.2 was canvassed for both the visits. The estimates of cash borrowings, repayments for the period 1.7.2002 to 31.12.2002 were obtained from the data of first visit and that for the period 1.1.2003 to 30.6.2003 were obtained from the data of second visit.

1.5.2 As in the earlier reports in this series, the estimates of number of households given 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. Estimated number of households used to get average value of assets or average amount of debts were obtained from the sample households where AIDIS schedule of visit 1 were canvassed and that used to get average amount of cash borrowings or average amount of repayments were obtained from the sample households where AIDIS schedule were canvassed for both visit 1 and visit 2.

1.6 Sample Design

1.6.1 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 (refer to para 1.2.2 of Appendix B). 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) (refer to para 1.3.2 of Appendix B) - 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 59th 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. Out of these, the Debt and Investment Schedule (Schedule 18.2) could be canvassed for both the visits in 139039 SSUs (89718 in rural sector and 49321 in urban sector) of 10297 (6551 in rural sector and 3746 in urban sector) FSUs.

1.7 Estimates for States and UTs

1.7.1 All the estimates presented in this report are based on the data pertaining to central sample only that are surveyed and processed by the NSSO. It may be noted that the samples were drawn in the form of two independent sub-samples and the estimates were obtained by combining the 2 sub-samples. The estimates of assets, debts, borrowings and repayments at the disaggregated level of classification for each social group are presented in this report only 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 populations of one crore or more as per the population census 2001 in respect of rural or urban sector separately. It may be noted that the estimates of assets, debts, borrowings and repayments for the various social groups at the state level may be used with caution indicated in para 1.1 because number of sample household for a particular social group of a state may not be adequate enough in providing sufficiently reliable estimates of the indicators. It may be noted that the all-India level estimates given in this report are based on the data for all the states and UTs.

1.8 Contents of the Report

1.8.1 This report contains three chapters, including the present introductory chapter, and three appendices. Chapter Two gives the concepts and definitions of some of the important terms used in the survey and relevant to this report. Chapter Three discusses the salient features pertaining to certain aspects of assets, borrowings, repayments and indebtedness of households belonging to scheduled tribe (ST), scheduled caste (SC), other backward class (OBC) and residual other households not belonging to any of these three categories (described as 'Others' subsequently) for the rural and urban areas at the all-India level. The discussions in Chapter Three have been confined mainly to the results and trends observed at the all India level. The detailed tables on which Chapter Three (Summary of Findings) is based are presented for the major states and all-India 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.

1.8.2 It would be in order to mention here that the cell figures in any of the detailed tables, when added up, may not exactly equal to the figure shown against the 'total' column (or line) due to (i) rounding off and/or (ii) presence of non-response cases.

1.9 Plan for Release of Results

1.9.1 The present report is the fourth in a series of five reports to be brought out on the AIDIS conducted in NSS 59th 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 30th June 2002. The second report in the series (NSS Report no. 501) covered several aspects of household indebtedness like number of households reporting cash loans and current liabilities, average amount of cash dues and current liabilities, and distribution of outstanding cash dues of households as on 30.6.02 by various characteristics, such as nature and rate of interest, duration of loan, credit agency, purpose of loan etc. The third report in the series (NSS Report no. 502) provided estimates of the number of households reporting borrowings and repayments made during 1.7.2002 to 30.6.2003 and amounts thereof by different related variables like credit agency, scheme of lending, purpose of loan, type of security, etc.

1.9.2 The present report (NSS Report No. 503: Household Assets Holding, Indebtedness, Current Borrowings and Repayments of Social Groups in India (as on 30.06.2002)) examines various aspects of assets and liabilities of the households belonging to the different social groups. The report gives salient features of assets, borrowings, repayments and indebtedness of households belonging to the different social groups viz. scheduled tribe (ST), scheduled caste (SC), other backward class (OBC) and residual 'Others' for the rural and urban areas at the all-India level. Moreover, results on debts of households have been cross-classified by purpose of loan, credit agency, nature and rate of interest, and type of security. In the fifth report (viz. Report No. 504: Household Capital Expenditure in India), some broad features of capital expenditure, sale and loss of physical assets by the rural and urban households during the agricultural year 2002-03 will be discussed.

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. Under-trial prisoners in jails, indoor patients in hospitals and nursing homes were taken into consideration for listing in their original households. However, floating population without any normal residence, foreign nationals and their domestic servants who by definition belong to the foreign national’s household, persons in barracks of military and paramilitary forces, and members in an orphanage or rescue home or ashram or vagrant house were excluded at the time of listing of households.

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 48th round of NSS, in the present AIDIS, currency notes and coins in hand was considered as assets. The estimates of household assets include the (reported) amount of cash held by the households as on the date of survey.

2.3 *Household durable assets*: Articles that are used for domestic purposes and have a longer expected life, say, one year or more and which involve infrequent purchases were defined as household durables. 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 on cash loans were collected as on 30.6.02 whereas particulars on current liabilities were collected as on the date of survey. If both were collected on the same date, the cash loans and current liabilities of the households could be added to get the total liabilities of the households.

2.5 Current Borrowings: The amount of cash loans taken by a household during 1.7.2002 to 30.6.2003 was referred to as the current borrowings (or just borrowings) of the household. Sample households where Schedule 18.2 was canvassed for both the visits were considered for obtaining estimates for borrowings. Particulars on borrowings of the households during the period 1.7.2002 to 31.12.2002 were obtained from the schedule of first visit and those during the period 1.1.2003 to 30.6.2003 were obtained from the schedule of second visit.

2.6 Current Repayments: The amount of cash loans repaid by the households during the period 1.7.2002 to 30.6.2003 was referred to as the current repayments (or just repayments) of the household. These pertained to all repayments of the households during the agricultural Year 2002-03 either for the cash loans taken during the period 1.7.2002 to 30.6.2003 (current borrowings) or for any cash loan taken by the household prior to 1.7.02 for which some amount of the loan was outstanding as on 30.6.05.

2.6.1 Repayments of current borrowings during 1.7.2002 to 30.6.2003: They referred to the amounts repaid during the period 1.7.2002 to 30.6.2003 for the cash loans taken during the period 1.7.2002 to 30.6.2003 (current borrowings). Sample households where Schedule 18.2 was canvassed for both the visits were considered for obtaining estimates for repayments. Particulars on repayments of current borrowings of the households during the period 1.7.2002 to 31.12.2002 were obtained from the schedule of first visit and those for the period 1.1.2003 to 30.6.2003 were obtained from the schedule of second visit.

2.6.2 Repayments for any loan during 1.7.2002 to 30.6.2003: They comprised two components, viz. the amount repaid between 1.7.2002 to 31.12.02 and that between 1.1.2003 to 30.6.03 for any outstanding cash loan of the households. Particulars on repayments during the period 1.7.2002 to 31.12.2002 for any outstanding cash loan of the households were obtained from the schedule of first visit and those for the period 1.1.2003 to 30.6.2003 were obtained from the schedule of second visit.

2.7 Loans written off during 1.7.2002 to 30.6.2003: These pertained to amounts written off corresponding to all outstanding cash loans, irrespective of their vintage. Like repayments, these referred to the period 1.7.2002 to 30.6.2003 and comprised two components. The first of these two components arose from the amount written off between 1.7.2002 to 31.12.02 for any outstanding cash loan of the households. The second one pertained to the amount written off between 1.1.2003 and 30.6.03. Particulars on loans written off during the period 1.7.2002 to 31.12.2002 were obtained from the schedule of first visit and those for the period 1.1.2003 to 30.6.2003 were obtained from the schedule of second visit.

2.8 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'.

2.9 Rate of interest: For any loan taken by a household, this was the amount payable, per 100 rupees of loans, to the lender, per annum.

2.10 Credit agency: Any institution or individual 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 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 non-institutional agencies were: landlord, agriculturist money lender, professional money lender, trader, relatives and friends, doctors, lawyers and other professionals, and 'others'. The various credit agencies are explained below:

- (c) *Government*: The Central and state governments may act as an agency for advancing loans. Government may advance loans through Departments like Revenue, Agriculture, Industries or Rural Development etc. Finance from Government may also be channelled through Khadi and Village Industries Commission. All loans received from the above sources have been treated as from 'Government'.
- (d) *Cooperative Society/Bank*: Loan may be obtained from agencies, such as cooperative society/banks like primary cooperative credit societies, primary cooperative marketing societies, district or central cooperative banks, primary or central loan development banks, handloom weavers cooperative societies and other industrial or other types of cooperative societies etc. Such societies/banks have been treated as 'cooperative society/bank'.
- (e) *Commercial Banks including Regional Rural Bank*: All loans taken from commercial banks, including nationalised banks, regional rural banks and State Bank of India and its associates like State Bank of Rajasthan, State Bank of Mysore; Foreign commercial banks operating in India have been considered as loans taken from 'commercial banks'.
- (f) *Insurance*: All loans taken from Life Insurance Corporation, Postal Life Insurance and other insurance funds will be considered as loans taken from 'insurance'.
- (g) *Provident Fund*: Loans taken from the Provident Fund account, such as Contributory Provident Fund, General Provident Fund, Public Provident Fund and any other provident fund in the public/private sector offices and companies, by the employees of the concern, or account holder in case of Public Provident Fund, will be classified as loans taken from 'Provident Fund'.
- (h) *Financial Corporations/ Institutions*: Institutions such as State Financial Corporations, Small Industries Development Bank of India (SIDBI), Small Industries Development Corporation (SIDC), etc., which play promotional and developmental role through extending finance, may be grouped under this head.
- (i) *Financial Companies*: A financial company is an institution which has to be (i) a company under the Companies Act, (ii) engaged in financial activity and (iii) principal business should not be agricultural, industrial or trading activity or real estate business.
- (j) *Other Institutional Agencies*: Loans taken by the households from institutions other than those listed above has been treated as 'Other Institutional Agencies'.
- (k) *Landlord*: The credit agency landlord is defined for credit extended by landlords to their own tenants. If the tenant took a loan from a person who was not his landlord, but belonged to the landlord class, the credit agency in such cases was taken as 'agriculturist money lender' or 'professional money lender', etc., depending upon the type of money lending business done by the landlord.
- (l) *Agriculturist money lender*: An agriculturist money lender is defined as one whose major profession was agriculture and whose money lending business was, comparatively, of minor importance. When a landowner or a cultivator derived the major part of his income from money lending, he was not was classified as and 'agriculturist money lender' but as a 'professional money lender'.

- (m) *Professional money lender*: A professional money lender was a person who earned a major part of his income from money lending.
- (n) *Trader*: A trader here was defined as a person whose principal occupation was trading.
- (o) *Relatives & friends*: If a loan was received from one of the relatives or friends free of interest, it was considered as a loan taken from 'relatives and friends'. If the loan carried an interest, it was considered as taken from an 'agriculturist money lender', 'trader' etc., depending upon the type of business carried out by the relative or the friend.
- (p) *Doctors, lawyers & other professionals*: This credit agency was assigned when loans were taken by the households from doctors, lawyers and other professionals.
- (q) *Others* : Any non-institutional credit agency not covered above was considered under this category.

2.11 *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, the original purpose of borrowing was considered. If more than one purpose was 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:

- (c) Capital expenditure in farm business
- (d) Current expenditure in farm business
- (e) Capital expenditure in non-farm business
- (f) Current expenditure in non-farm business
- (g) Household expenditure
- (h) Expenditure on litigation
- (i) Repayment of debt
- (j) Financial investment expenditure
- (k) 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, building and other land improvement including reclamation of land, alterations and improvement of buildings and other constructions constituted the capital expenditure in farm business.

(iv) *Current expenditure in farm business*: This comprised the current expenditure in the farm business for purchases of seeds, manure, fodder, payment of wages, rent, land revenue etc. and that for normal repairs and maintenance of buildings, constructions, machinery and equipment including transport equipment, furniture & fixtures and household durables meant for the farm business.

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

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

- (a) personal security
- (b) surety security or guarantee by third party
- (c) crop
- (d) first charge on immovable property
- (e) mortgage of immovable property
- (f) bullion/ ornaments
- (g) share of companies, government securities, and insurance policies
- (h) agricultural commodities
- (i) movable property other than bullion, ornaments, share & agricultural commodities
- (j) 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. If the type of security was not covered under any of the above specific types, it was deemed as 'other type of security'. Except for the type 'first charge on immovable property' which is explained below, the rest are self-explanatory.

2.12.1 *First charge on immovable property*: This was the charge on an immovable property created by the first mortgage when there were more than one mortgage for the same immovable property. In such cases, the liability of any mortgage was not deemed to be cleared unless the liabilities of all the previous mortgages were cleared.

2.13 *Household Type*: The report presents estimates of borrowings and repayments for different types of households. Two different classifications have been adopted for the rural and urban areas.

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

2.14.1 *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'.

2.14.2 *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.

2.14.3 *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,
- (c) dairy farming,
- (d) production of any horticultural commodity
- (e) raising of livestock, bees or poultry,
- (f) 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.

2.14.4 *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, wheelwrights, 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.

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

2.15 *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 :

2.15.1 *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.

2.15.2 *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.

2.15.3 *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.

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

2.16 *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.

2.17 *Social group*: There are in all four social groups, namely, scheduled caste (SC), scheduled tribe (ST), other backward class (OBC) and Others. Those who did not come under any one of the first three social groups were assigned to 'Others' meant to cover all other categories. In case different members of a household belonged to different social groups, the group to which the head of the household belonged was considered as the 'social group' of the household.

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 classes*: Ten household assets holding classes have been decided by examining the distribution of sample households over the assets 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 assets 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 Three, 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.

Chapter Three

Summary of Findings

3.0 Introduction

3.0.1 In India, Debt and Investment Surveys of NSSO, often called All-India Debt and Investment Surveys (AIDISs), constitute the principal source of data on assets, liabilities and capital expenditure of the household sector. As mentioned earlier, this survey is done once in ten years by NSSO. The present report pertains to the results obtained from the sixth AIDIS conducted by the NSSO in its 59th round during January – December, 2003. The report gives estimates on some selected aspects of household assets and liabilities for households belonging to the four different social groups - scheduled tribe (ST), scheduled caste (SC), other backward class (OBC) and the remaining households grouped as 'Others'.

3.0.2 This chapter summarises the important findings of the survey and discusses the salient features pertaining to certain aspects of assets, borrowings, repayments and indebtedness of households belonging to scheduled tribe (ST), scheduled caste (SC), other backward classes (OBC) and residual other households not belonging to any of these three categories (described as 'Others' subsequently) for the rural and urban areas at the all-India level. Examination of the disparities in the ownership of assets and incidence of indebtedness across the states and its rural-urban sectors has not been done in this chapter as the number of sample households netted in the survey for different social groups are not adequate for this purpose. In order to form a judgement about the reliability of estimates and the concentration of households belonging to various social groups, the number of sample households netted in the survey separately for each social group and the distribution of households by social group, obtained on the basis of estimates from the survey, is given in Statement 0.1 and Statement 0.2, respectively. Moreover, the estimates of different indicators at the disaggregated level of classification in respect of various correlates for each social group are presented in the appendix to this report for the major states only. This apart, the estimates of broad indicators are presented for the major states in some statements at the end of this chapter. The major states that are considered here, are those with populations of one crore or more as per the population census 2001 in respect of rural or urban sector separately. It may be noted that the estimates of broad indicators for the various social groups for the states are to be used with caution indicated in para 1.1 of Chapter One after taking due account of the sample number of households for different social groups as shown in Statement 0.1 because the number of sample households for a particular social group of a state may not be adequate enough in providing sufficiently reliable estimates of the concerned indicators.

3.0.3 Before embarking on the discussion of summary findings, it may be worthwhile to say a few words about the scheduled tribes and scheduled castes. The term 'scheduled' refers to specifications on a constitutional 'schedule' of tribes and castes deemed to have been historically 'underprivileged'. The statutory lists of scheduled castes and scheduled tribes are notified in pursuance of articles 341 and 342 of the Constitution. The list is state specific. For example, in Haryana, J&K, Punjab, Chandigarh, Delhi and Pondicherry, no tribe was scheduled by the President of India in those states/union territories. In this survey, the social group of a household was decided on the basis of the response to a simple question as to whether the head of the sample household belonged to scheduled caste or tribe. No attempt was made to ascertain the specific tribe or cross check the status with reference to the state specific list. This perhaps explains why a few or no scheduled tribe households were netted in

the sample of those states mentioned above. In some cases, state of domicile and state where enumeration for interview took place may be different because of migration so that those ST households who were in the sample did not, perhaps, figure in the state list where they were enumerated. That could be one of the reasons for urban Delhi to report comparatively higher number of scheduled tribe households in the sample. The report is to be studied, keeping the above in perspective.

3.0.4 The discussion starts with the observation on distribution of households by social groups, followed by a discussion of the assets and liabilities of the households for the different occupational categories of households defined in respect of different social groups. This is followed by an analysis of household assets holding and composition for different social groups. The indebtedness across social groups is examined next. After indicating the purpose-wise composition of indebtedness, prevalence and level of indebtedness are studied in terms of credit agencies and terms associated with indebtedness. Finally, household cash borrowings and repayments for each social group are examined.

3.0.5 It may be noted that there is no separate discussion at the all-household level - in the rural or urban areas - in this report since this exercise has already been undertaken in the earlier NSS Report No. 500: Household Assets and Liabilities in India as on 30.06.02.

3.1 SOCIAL GROUPS OF THE HOUSEHOLDS

3.1.1 *Distribution of households by social group:* Statement 1 displays the percentage of scheduled tribe (ST), scheduled caste (SC) and other backward class (OBC) households obtained from the present survey. The results of NSS 59th round survey on AIDIS indicate that, in 2002¹, a much higher proportion of ST, SC and OBC households resided in rural areas than in urban areas. Among the social groups, percentage of SC households (22%) was more than double that of ST households (10%) in the rural areas and was even more - about five times - in the urban areas. In 2002, when rural and urban areas are taken together, about 8% of households belonged to the social group ST, 20% belonged to the social group SC, whereas 39% belonged to the social group OBC at the all India level.

Statement 1: Percentage distribution of households by social group			
social group	percentage of households		
	rural	urban	all-India combined
(1)	(2)	(3)	(4)
ST	10.2	3.0	8.2
SC	22.0	14.6	20.0
OBC	41.1	34.7	39.4
Others	26.7	47.7	32.4
all	100.0	100.0	100.0

Note: 'all social groups' includes households with n.r. cases of social group.

3.1.2 Occupational Categories of the Households

3.1.2.1 *Rural households:* The two major occupational categories - *cultivators* and *non-cultivators* - are distinguished for rural households. Further, the category *non-cultivators* were further sub-classified into three occupational groups: *agricultural labour*, *artisan* and *other rural* households (see NSS Report No. 500). Statement 2R presents the percentage of households belonging to various occupational categories separately within each social group in the rural areas as obtained from the survey. It indicates that whereas about 69% of the rural ST households belonged to the occupational category *cultivators*, this proportion was about

¹ Strictly speaking, the estimates of number of households pertain to a moving reference point between January - December, 2003. However, since all other estimates of this report, except those on borrowings and repayments, relate to 30.6.02, the reference point for the estimates of number of households has been given as 2002.

61% and 47% among the rural households belonging to the social groups OBC and SC, respectively. Nearly half of the *non-cultivator* ST or SC households belonged to the category of *agricultural labour*. This proportion was as high as 26% of all SC households.

3.1.2.2 *Urban households*: In urban areas, households were broadly categorised as *self-employed* and *others*. *Self-employed* households were sub-classified² into eight occupational groups. Those are: professional etc., administrative etc., clerical etc., sales workers etc., service workers etc., farmers etc., production workers etc., and others. Statement 2U shows the percentage distribution of urban households by occupational category separately for the four different social groups. It is seen that around a quarter of the urban SC or ST households in 2002 were *self-employed*, while this proportion was much higher than a third among the social groups OBC and *Others*. The highest proportion of urban households in each of the social groups was reported against regular wage earners. The proportion was higher among social groups 'Others', ST and SC - about 46%, 44% and 42% respectively in comparison to OBC (36%). Again, casual labour was far more preponderant among the ST (21%) or SC (23%) households than among the OBC (14%) or *Others* households (6%). It is interesting to note that SC and ST households did better than OBC among urban households in having regular wage/salary as a major source of income.

Statement 2R: Percentage distribution of households by occupational category for each social group

all-India household occupational categories	social group				Rural
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
cultivator	69.3	46.7	61.3	64.2	59.7
non-cultivator:					
agr. labour	15.4	26.4	11.6	8.3	14.4
artisan	1.9	7.2	6.4	3.2	5.2
other	13.5	19.8	20.7	24.3	20.7
all non-cultivators	30.7	53.3	38.7	35.8	40.3
all households	100.0	100.0	100.0	100.0	100.0

Note: 'all social groups' includes households with n.r. cases of social group.

Statement 2U: Percentage distribution of households by occupational category for each social group

all-India household occupational categories	social group				Urban
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
<i>self-employed</i> :					
professional etc. (NCO 0-1)	0.3	0.7	1.5	2.3	1.7
administrative etc. (NCO 2)	4.6	4.0	7.5	9.8	8.0
clerical etc. (NCO 3)	0.1	0.1	0.4	0.4	0.3
sales workers etc. (NCO 4)	5.8	7.4	11.5	13.2	11.5
service workers etc. (NCO 5)	3.1	1.2	4.1	2.2	2.7
farmers etc. (NCO 6)	1.4	2.2	2.5	1.0	1.7
production workers etc. (NCO 7-8-9)	5.9	13.0	12.0	7.9	10.0
others	0.1	0.0	0.0	0.2	0.1
all self-employed	21.2	28.7	39.4	37.0	36.1
others:					
regular wage earner	44.1	41.7	36.4	45.8	41.9
casual labour	20.7	23.3	14.3	6.4	12.0
other households	13.6	6.1	9.8	10.8	9.9
all others	78.5	71.1	60.5	63.0	63.8
all households	100.0	100.0	100.0	100.0	100.0

Note: 'all social groups' includes households with n.r. cases of social group.

² This was done by following the occupation divisions of the National Classification of Occupations (1968). Out of all the occupations pursued by the members of the household, the occupation that accounted for the maximum earnings to the household during the last 365 days preceding the date of survey was considered as the household occupation.

3.2 Household Assets Holdings by Social Groups

3.2.0 For the purpose of the survey, both physical and financial assets owned by households as on 30.6.02 were taken into account. Land, building, livestock, agricultural implements and machinery, transport equipments and household durable goods were considered as physical assets while shares and deposits, etc., cash and kind dues receivable and cash in hand came under financial assets.

3.2.1 Average Assets Holdings

3.2.1.1 Statement 3 shows the average value of assets holdings (AVA) of the rural and urban households in 2002³ for each social group. It is evident from the statement that the AVA for the social groups SC and ST lagged way behind that for the social group *Others*, be it in the rural or urban areas. In fact, AVA for SC or ST household was about half of that for all social groups taken together in both the rural and urban areas. This observation holds for most of the states (see Statements 3.1R and 3.1U, pages 45 & 46).

3.2.1.2 The Lorenz Ratios given in parenthesis in Statement 3 indicates that the distribution of assets was relatively more unequal, in general, in the urban areas for all the social groups and Lorenz ratio was maximum in the case of urban ST households and least in the case of rural SC households. The Lorenz Curves for the different social groups are given in Figures 1 and 2, respectively, for rural and urban areas.

Statement 3: Average value of total assets (AVA) owned per household on 30.6.02 for each social group		
social group	AVA(Rs.)	
	rural	urban
(1)	(2)	(3)
ST	136640 (0.5885)	240295 (0.7203)
SC	125954 (0.5582)	182351 (0.6419)
OBC	266033 (0.5937)	334161 (0.6665)
Others	429513 (0.6078)	560362 (0.6228)
all	265606 (0.6291)	417158 (0.6643)

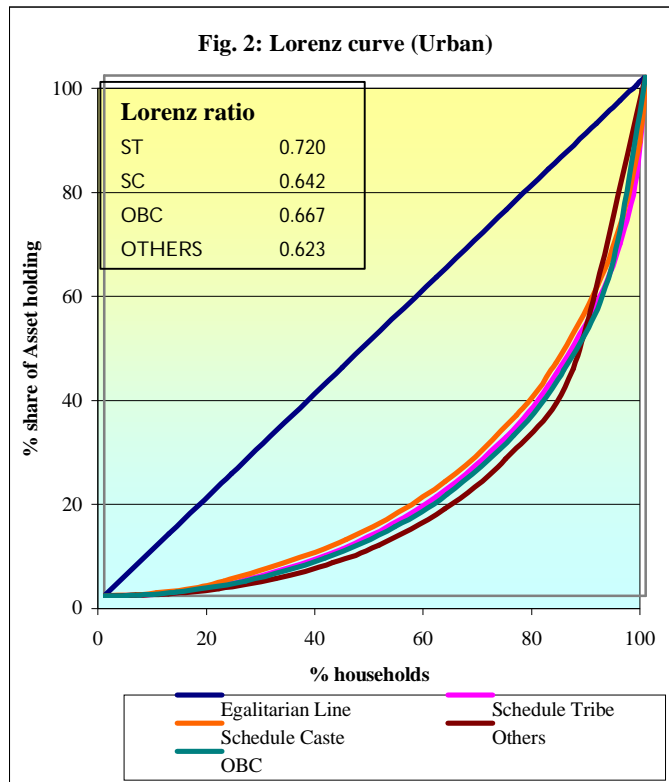
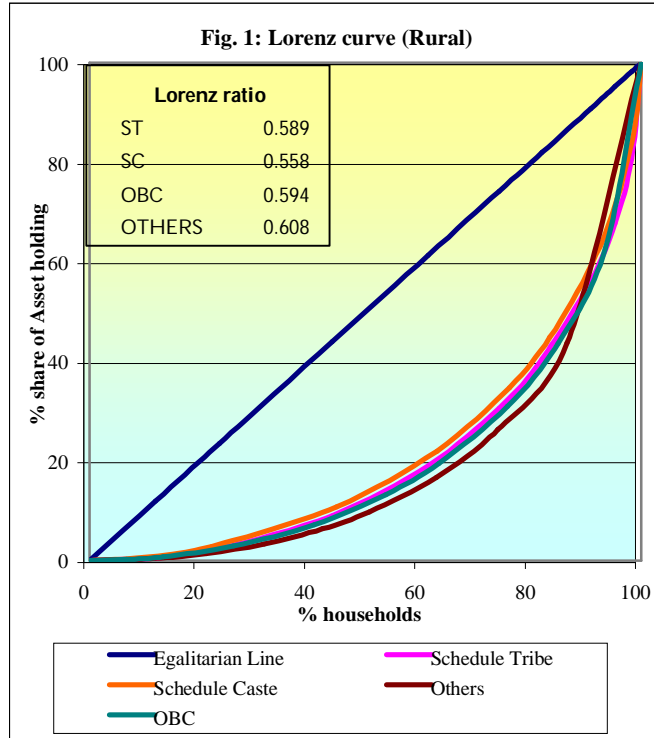
*Note:1. 'all social groups' includes households with n.r. cases of social group.
2. Figures within parenthesis give Lorenz Ratio for the distribution of assets.*

3.2.2 Composition of Household Assets Holding by Social Groups

3.2.2.1 *Asset groups*: Other assets besides land and buildings have been classified into some specific asset groups comprising some individual items of assets. The composition of these groups is mostly self-explanatory. In particular, three asset groups, namely, machinery & equipment, financial assets and dues receivables may require an elaboration. The 'machinery & equipment' group is constituted of three items of assets viz. 'farm business equipment', 'non-farm business equipment' and 'all transport equipment'. The 'financial assets' group consisted of the two items: shares and deposits. The 'dues receivable' group comprised loans receivable in cash or in kind. The percentage shares of different items/groups of assets for the different social groups, as obtained from the survey, are presented in Statement 4 at the all India level, separately for rural and urban areas. The percentage shares of land and building in total assets for the different social groups are given for the major states in Statements 4.1R and 4.1U (pages 47 & 48).

3.2.2.2 *Rural Areas*: Statement 4 reveals that, in 2002, the pattern of composition of assets was broadly similar in the various social groups. 'Land' accounted for the highest share, with 'building' next, for all the social groups. Between them, 'land' and 'building' accounted for nearly four-fifths of all assets for all social groups in rural areas.

³ All values of assets and cash loans refer to a fixed date, viz. 30.6.02 for the 59th round. However, for the sake of brevity, this is referred to as 2002. This convention is followed in the rest of this chapter.



3.2.2.3 *Variations between social groups*: However, a closer examination of Statement 4 reveals that beneath the broad similarity in the pattern of composition, there were some variations - albeit on a low key - among the social groups.

3.2.2.4 *Land and building*: The share for *land* among SC households - though quite impressive at about 54% - is about 7 to 8 percentage points lower than that for ST and OBC households and 12 points lower than that for *Others* social group households. Likewise, although the share for *building* varied between 21% to 32% for all the social groups, it was higher by nearly 11 percentage points for SC households and by around 3 to 4 percentage points for ST and OBC households as compared to *Others* social group households.

Statement 4: Percentage share of different items of assets in total household assets for each social group

social group	all-India							all assets
	land	building	items of assets				dues receivable	
			livestock & poultry	machinery & equipment	household durables	financial assets		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rural								
ST	61.3	23.8	4.5	3.3	4.8	2.3	0.0	100.0
SC	54.4	31.6	2.5	2.4	6.1	2.8	0.1	100.0
OBC	62.2	24.4	2.3	3.9	5.4	1.9	0.1	100.0
Others	66.6	20.7	1.6	3.9	4.7	2.4	0.1	100.0
all	63.2	23.5	2.1	3.7	5.1	2.2	0.1	100.0
Urban								
ST	35.9	33.8	0.4	5.3	9.8	14.7	0.1	100.0
SC	36.1	40.1	0.3	3.2	9.0	11.0	0.2	100.0
OBC	41.6	34.6	0.4	6.0	9.0	8.0	0.4	100.0
Others	37.6	39.1	0.1	5.4	8.0	9.6	0.2	100.0
all	38.5	37.8	0.2	5.5	8.4	9.3	0.3	100.0

Note: 'all social groups' includes households with n.r. cases of social group also.

3.2.2.5 *Other assets*: In 2002, among other items of assets, while *household durables* accounted for about 5% for all social groups, share of *dues receivable* was negligible for all of them. Of the remaining asset groups, *livestock and poultry* was more important for ST households and *machinery & equipment* group was less important for SC households than that for the remaining social groups.

3.2.2.6 *Urban Areas*: The story is quite similar to that observed earlier for rural areas. Pre-eminence of *land* and *buildings* is observed again, with these two items, taken together, accounting for roughly three-fourths of all assets of all social groups in 2002. However, the importance of *land* is less - and that for *building* more - pronounced for all social groups in urban areas than in rural areas.

3.2.2.7 *Land and building*: Little differences are perceptible for these two items of assets, across the social groups, barring the observation that for OBC and ST households, *land* was relatively more, and *building* relatively less important than among the households belonging to the other social groups.

3.2.2.8 *Other assets*: Among these, *household durables* accounted for about 8% to 10% in all the social groups. *Livestock and poultry* and *dues receivable* were quite insignificant for all social groups. Of the remaining two asset groups, *financial assets* group was relatively more important for ST households than for the three other social groups while *machinery & equipment* group was relatively less important for SC households than for households belonging to the other three social groups.

3.2.3 Average Value of Land and Building

3.2.3.1 Land and buildings were two most important items of assets for all the social groups (Statement 4). The average value of land and building per household is given in Statement 5. The state-wise figures for these two characteristics in 2002 for the social groups of households presented in Statement 5.1R (page 49) for the rural areas and Statement 5.1U for the urban areas (page 50).

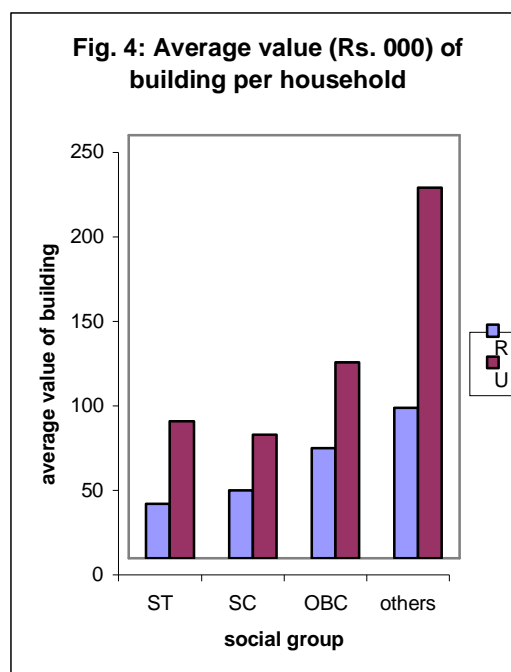
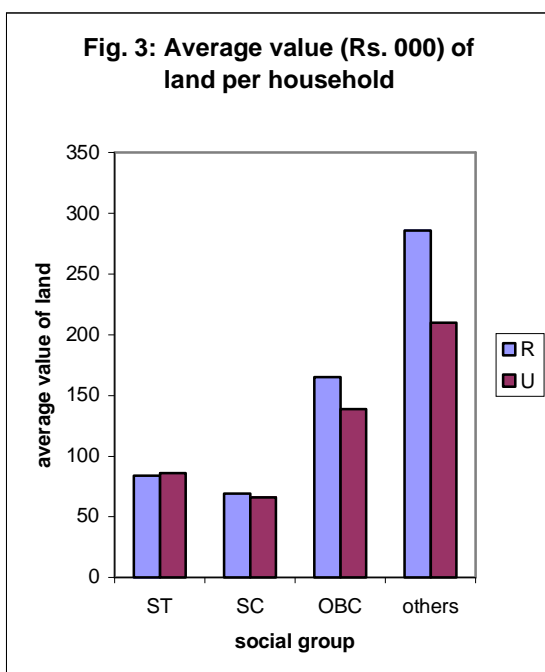
Statement 5: Average value (in Rs. 000) of land and building per household for each social group

social group	rural		urban		all-India
	land	building	land	building	
(1)	(2)	(3)	(4)	(5)	
ST	84	33	86	81	
SC	69	40	66	73	
OBC	165	65	139	116	
Others	286	89	210	219	
all	168	63	161	158	

Note: 'all social groups' includes households with n.r. cases of social group.

3.2.3.2 *Average value of land:* Statement 5 shows that for all social groups, average value of land per household (AVL in brief). Like AVA, AVL was higher in the residual social group 'Others' than other social groups, ST, SC and OBC both in rural and urban areas. Further, like AVA, AVL was the lowest for the SC households among the social groups both in rural and urban areas. The average value of land per household for different social groups is also shown in Figure 3.

3.2.3.3 *Average value of building:* Statement 5 shows that, like AVL, for all social groups, average value of building per household (AVB in brief), AVB was also higher in the social group 'Others' than in the social groups ST, SC, OBC both in rural and urban sector in India. Further, like AVL, AVB was very low in SC households both in rural and urban areas. The average value of building per household for different social groups is also shown in Figure 4.



3.3 Size distribution of Assets Holdings by Social Group

3.3.1 Table 3 in the Appendix A provide, *inter-alia*, the distribution of households in various asset holding groups in 2002, separately for each of the four social groups, at the all-India level, for rural and urban households respectively. There are 10 assets holding groups in the detailed tables in the Appendix. However, a look at the figures given for each of these groups reveals that variation in the figures among the different social groups is the most pronounced for the top and bottom two asset holding classes (AHC) in both rural and urban areas. It may be noted that the relative inequality in the distribution of assets holding among the households belonging to different social groups has been discussed earlier in para 3.2.1.2.

3.3.2 *Asset holding categories*: In order to bring out differences across AHCs, two asset holding categories are formed: the bottom AH category consisting of the poorest households by merging the bottom two AHCs, viz. households owning assets less than Rs. 30,000 and the top AH category (richest households) owning assets worth Rs. 3,00,000 and above. Statement 6 presents for rural and urban areas the percentage distribution of households, separately for each social group, for each of the two asset holding categories as constituted above.

3.3.2.1 *Rural Areas*: It is seen from Statement 6 that only about 9% of SC or ST households belonged to the 'top AH category' in contrast to a significant 24% for the social group OBC and 37% for the *Others* social group. Further, more than a fifth of ST or SC households belonged to the 'bottom AH category' whereas the proportion was just about a tenth for households belonging to the social group *Others* and OBC. Thus, in rural areas as a whole, much higher proportions of households belonging to social groups SC and ST was poorer than those belonging to the social groups OBC and *Others*.

3.3.2.2 *Urban Areas*: The situation is not very different from the rural areas. Here too, only about 20% of ST and 17% of SC households were 'rich' i.e. belonged to the 'top AHC' as compared to the figure of nearly 29% of such households belonging to the social group OBC and 44% belonging to the social group *Others*. Again, while 33% of ST and 29% of SC households were 'poor', there were about 20% of such households in the social group *Others* and 24% of such households in the social group OBC.

Statement 6: Percentage of households belonging to selected asset-holding categories for each social group		
social group	all-India	
	household assets-holding (Rs. 000)	
	less than 30	300 and above
(1)	(2)	(3)
Rural		
ST	23.5	9.1
SC	22.1	9.0
OBC	13.3	24.4
Others	11.9	37.1
all	15.9	24.8
Urban		
ST	32.5	20.1
SC	29.1	16.7
OBC	23.7	28.5
Others	20.0	43.5
all	23.0	33.7

Note: 'all social groups' includes households with n.r. cases of social group.

3.4 HOUSEHOLD DEBT AMONG SOCIAL GROUPS

3.4.0 As stated earlier, this section will discuss the basic estimates of indebtedness among households belonging to different social groups. To this end, for each social group, figures as on 30.6.02 for some important characteristics concerning indebtedness like the aggregate and average amount of outstanding debt, the debt-asset ratio (see NSS Report no. 500 for detailed explanation of this concept) and incidence of indebtedness are presented in Statement 7 for the rural areas and Statement 8 for the urban areas.

3.4.1 Aggregate Magnitude of Cash Debt

3.4.1.1 *Rural Areas*: Statement 7, seen in conjunction with the percentage distribution of households by social group given in Statement 1, indicates that, in 2002, the social groups OBC and *Others* had relatively higher share in the total debt (TD) than their share among all rural households, while for the social groups SC or ST the picture was just the reverse. Rural households belonging to the social group OBC and *Others* together accounted for more than four fifth of the aggregate debt in the rural areas. The survey figures show that ST and SC households constituted, respectively, more than a tenth and more than a fifth of all rural households whereas they accounted for only 4% and 14%, respectively, of the TD in the rural areas.

Statement 7: Total amount of outstanding cash dues (TD), average debt (AOD) per household, average value of assets (AVA), debt asset ratio (DAR), incidence of indebtedness (IOI) as on 30.6.02 and sample size for each social group

all-India Indicators	Rural social group				all (6)
	ST (2)	SC (3)	OBC (4)	Others (5)	
(1)	(2)	(3)	(4)	(5)	(6)
TD (Rs. crores)	4834	15103	50356	41171	111468
% share of debt	4	14	45	37	100
AOD (Rs.)	3205	4641	8288	10437	7539
AVA (Rs.)	136640	125954	266033	429513	265606
DAR (%)	2.3	3.7	3.1	2.4	2.8
IOI (%)	17.9	27.1	28.9	25.7	26.5
no. of sample households	12625	18773	34715	25,036	91158

Note: 1. DAR is derived as follows: $DAR = (AOD/AVA) * 100$.

2. 'all social groups' includes households with n.r. cases of social group.

Statement 8: Total amount of outstanding cash dues (TD), average debt (AOD) per household, average value of assets (AVA), debt asset ratio (DAR), incidence of indebtedness (IOI) as on 30.6.02 and sample size for each social group

all-India Indicators	Urban social group				all (6)
	ST (2)	SC (3)	OBC (4)	Others (5)	
(1)	(2)	(3)	(4)	(5)	(6)
TD (Rs. crores)	1528	6270	21570	35959	65327
% share of debt	2	10	33	55	100
AOD (Rs.)	9233	7744	11200	13577	11771
AVA (Rs.)	240295	182351	334161	560362	417158
DAR (%)	3.8	4.2	3.4	2.4	2.8
IOI (%)	12.2	19.2	21.2	15.3	17.8
no. of sample households	3037	7586	18351	23045	52023

Note: 1. DAR is derived as follows: $DAR = (AOD/AVA) * 100$.

2. 'all social groups' includes households with n.r. cases of social group.

3.4.1.2 *Urban Areas*: Statement 8, again seen along with Statement 1, reveals that the rural pattern is repeated in the urban areas too. About 48% of the urban households belonging to the social group *Others* accounted for 55% of the TD in the urban areas, whereas 35%, 15% and 3% of the urban households belonging to the social groups OBC, SC and ST respectively, accounted for 33%, 10% and 2%, respectively, of aggregate debt in the urban areas.

3.4.2 Average Amount of Debt and Debt Burden

3.4.2.1 *Rural Areas*: In 2002, among the social groups, both the average amount of debt per household (AOD) and the burden of debt - as indicated by the debt-asset ratio (DAR) - was the lowest for ST households. However, although the social group *Others* showed the highest AOD (Rs 10,437), it was the SC households who reported the highest burden of debt (3.7%). The value of the debt-asset ratio was much higher for SC households than for ST (2.3%), *Others* (2.4%) and OBC (3.1%).

3.4.2.2 *Urban Areas*: The picture was somewhat different in the urban areas. Among the four social groups, *Others* households bore the minimum burden of debt (2.4%) and SC households reported the highest burden of debt (4.2%) and the lowest AOD (Rs 7,744) among the social groups. Households belonging to social group *Others* reported the highest value for AOD (Rs 13,577), but had much lower debt burden than the SC households.

3.4.3 Incidence of Indebtedness and Social Groups

3.4.3.1 The percentages of the indebted households, representing the incidence of indebtedness (IOI) for each social group separately, are shown in Statement 7 for the rural areas and Statement 8 for the urban areas.

3.4.3.2 *Rural Areas*: In 2002, among the social groups, IOI was the lowest (17.9%) for ST households and the highest (28.9%) for OBC households. IOI for *other* households and SC households were 25.7% and 27.1%, respectively.

3.4.3.3 *Urban Areas*: The relative position of the four social groups, in terms of IOI, was found to be much the same as in the rural areas. In 2002, Statement 8 shows that IOI for ST households was the lowest (12.2%) while that for OBC households, the highest (21.2%).

3.5 DEBT ACCORDING TO PURPOSE

3.5.1 *Purpose of Debt*: 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 be self-liquidating in nature for the indebted households besides help accelerate general economic activity and hence ultimately promote economic welfare. Hence, if a large number of households have taken loans for productive purposes it is an indication of economic progress of the society. On the other hand, enterprise-unrelated purposes of borrowings such as meeting household expenditure are considered unproductive because of their mostly non-self-liquidating nature. Such loans, if large or frequent, may lead to perpetual debt and misery. Any study of indebtedness, therefore, would be incomplete without discussion of composition of debt according to different purposes.

3.5.2 Incidence of Indebtedness by Purpose of Loan

3.5.2.1 *Rural Areas*: Statement 9 shows that, generally speaking, the pattern of incidence of indebtedness (P), in terms of purposes for which loans were reportedly taken, was much the same for all the four social groups in rural areas. However, the actual values of P suggest that the category 'household expenditure' was much less prevalent (6.8%) among ST households than among SC households (15.2%), OBC households (14.6%) or *Other* households (10.8%).

3.5.2.2 *Urban Areas*: Statement 10 tells almost a similar tale for the urban areas. Here too, the values of P against different purposes are similar in all the four social groups. As in rural areas, here also, as per the actual values of P, the category 'household expenditure' was much less prevalent (8.9%) among ST households than among SC households (15.0%), OBC households (14.8%) or *Other* households (10.1%).

Statement 9: Percentage of indebted households (P) as on 30.6.02 by purpose of loan for each social group

purpose of loan	social group				Rural
	ST	SC	OBC	Others	all
	(2)	(3)	(4)	(5)	(6)
(1)					
capital expenditure in farm business	5.6	5.0	5.5	6.1	5.5
current expenditure in farm business	4.3	3.1	5.6	6.3	5.1
all expenditure in farm business	9.7	7.9	10.6	11.8	10.2
capital expenditure in non-farm business	0.9	2.4	2.2	2.1	2.1
current expenditure in non-farm business	0.4	0.7	0.9	1.0	0.8
all expenditure in non-farm business	1.2	3.0	3.1	3.0	2.9
household expenditure	6.8	15.2	14.6	10.8	12.9
expenditure on litigation	0.0	0.1	0.1	0.0	0.1
repayment of debt	0.1	0.4	0.5	0.4	0.4
financial investment expenditure	0.0	0.1	0.1	0.2	0.1
others	1.2	2.2	2.6	2.3	2.3
all non-business expenditure of household	8.0	17.7	17.5	13.4	15.5
n.r	0.0	0.1	0.0	0.0	0.0
any	17.9	27.1	28.9	25.7	26.5

Note: The figures under a column may not be additive as a household may report cash loans taken for more than one purpose.

Statement 10: Percentage of indebted households (P) as on 30.6.02 by purpose of loan for each social group

purpose of loan	social group				Urban
	ST	SC	OBC	Others	all
	(2)	(3)	(4)	(5)	(6)
(1)					
capital expenditure in farm business	0.3	0.3	0.6	0.5	0.5
current expenditure in farm business	0.3	0.4	0.5	0.3	0.4
all expenditure in farm business	0.6	0.6	1.1	0.8	0.9
capital expenditure in non-farm business	0.6	1.5	2.1	1.9	1.9
current expenditure in non-farm business	0.5	0.5	1.1	0.8	0.9
all expenditure in non-farm business	1.1	2.0	3.1	2.7	2.7
household expenditure	8.9	15.0	14.8	10.1	12.4
expenditure on litigation	0.0	0.0	0.0	0.0	0.0
repayment of debt	0.5	0.4	0.5	0.2	0.3
financial investment expenditure	0.6	0.2	0.2	0.2	0.2
others	0.9	1.6	2.4	1.8	2.0
all non-business expenditure of household	10.6	16.8	17.6	12.2	14.7
n.r	0.0	0.0	0.0	0.0	0.0
any	12.2	19.2	21.2	15.3	17.8

Note: The figures under a column may not be additive as a household may report cash loans taken for more than one purpose.

3.5.3 Composition of Cash Debt According to Purpose

Statement 11: Percentage share (S) of total debt as on 30.6.02 by purpose for each social group

all-India purpose	social group				Rural
	ST	SC	OBC	Others	all
	(2)	(3)	(4)	(5)	(6)
capital expenditure in farm business	46.9	17.8	24.9	30.1	26.8
current expenditure in farm business	12.2	8.2	14.4	16.3	14.2
all expenditure in farm business	59.1	26.0	39.3	46.4	41.0
capital expenditure in non-farm business	5.4	7.9	8.3	11.2	9.2
current expenditure in non-farm business	1.7	2.2	3.0	2.8	2.8
all expenditure in non-farm business	7.1	10.1	11.3	14.0	12.0
household expenditure	24.8	51.2	36.7	28.1	35.0
expenditure on litigation	0.0	0.3	0.4	0.3	0.3
repayment of debt	1.8	1.3	1.6	1.2	1.4
financial investment expenditure	0.2	0.5	0.4	1.1	0.7
others	7.0	10.5	10.2	8.8	9.6
all non-business expenditure of household	33.8	63.7	49.3	39.4	47.0
n.r	0.0	0.2	0.0	0.2	0.1
any	100.0	100.0	100.0	100.0	100.0

Statement 12: Percentage share (S) of total debt as on 30.6.02 by purpose for each social group

all-India purpose	social group				Urban
	ST	SC	OBC	Others	all
	(2)	(3)	(4)	(5)	(6)
capital expenditure in farm business	0.6	0.8	2.8	4.1	3.3
current expenditure in farm business	0.9	0.8	3.1	1.4	1.9
all expenditure in farm business	1.5	1.6	5.9	5.5	5.2
capital expenditure in non-farm business	6.6	5.9	21.1	16.0	16.5
current expenditure in non-farm business	2.0	2.9	3.2	3.4	3.2
all expenditure in non-farm business	8.6	8.8	24.2	19.4	19.7
household expenditure	68.5	75.9	50.3	58.1	57.5
expenditure on litigation	0.0	0.1	0.0	0.1	0.1
repayment of debt	1.3	1.6	1.9	1.3	1.5
financial investment expenditure	15.5	1.7	1.7	2.3	2.4
others	4.7	10.1	15.9	13.3	13.6
all non-business expenditure of household	89.9	89.4	69.9	75.1	75.1
n.r	0.0	0.2	0.0	0.1	0.0
any	100.0	100.0	100.0	100.0	100.0

3.5.3.1 *Rural Areas*: Statement 11, showing the percentage share (S) of value of cash debt according to purpose for the four social groups in the rural areas, throws up some interesting results. The statement reveals that the percentage share of expenditure in farm business, was significantly lower among SC households than among households belonging to other social groups. It further brings out that ST households displayed a stronger propensity to incur 'capital expenditure' in farm business (S value: 59%) than other households (S-value: 46%), OBC households (S-value: 39%) or SC households (S-value: 26%). The statement also shows that a similar tendency was observable among SC households, on 'household expenditure' under 'non-business expenditure in household'. SC households incurred as high as 51% of their debt for this purpose, compared to 25% for ST, 37% for OBC and 28% for *other* households

3.5.3.2 *Urban Areas*: Statement 12 presents the purpose-wise percentage shares of value of cash debt for urban areas for each of the social groups. Urban households exhibit a much greater propensity to incur debt for non-household purposes than their rural counterparts. The statement reveals that nearly 90% of the entire debt of ST and SC households was to meet non-business household expenditure. The corresponding shares for OBC and other households were about 70% and 75%, respectively. On the other hand, only about 6 to 7 per cent of the aggregate debt of ST and SC households was for 'capital expenditure in non-farm business' compared to OBC (21%) and *Others* (16%). In farm business also, ST and SC households represent less share of debt than the households belonging to OBC and *Others*.

3.6 CREDIT AGENCIES AND SOCIAL GROUPS:

3.6.1 Incidence of Indebtedness by Credit Agencies

3.6.1.1 It would be interesting to study the variation in IOI in 2002 by different credit agencies for the four social groups. Statement 13 presents these figures for the rural areas while Statement 14, for the urban areas.

3.6.1.2 *Rural Areas*: The overall lowest IOI across all social groups is observed in the case of ST households for both Institutional Agencies (IAGs) and Non-Institutional Agencies (NIAGs) of 11% and 8%, respectively. The highest IOI in the case of IAGs was 16% for *Others* and for NIAGs, it was 18% for OBCs. We note below relatively important credit agencies for each social group.

(a) *For ST households*: Among IAGs, commercial banks and co-operative society/bank (5% each) and among NIAGs, professional moneylender (3%) and relatives & friends (2%).

(b) *For SC households*: Among IAGs, commercial banks (6%) and co-operative society/bank (5%) and among NIAGs professional moneylender (8%), agriculturist money lender (4%) and relatives & friends (4%).

(c) *For OBC households*: Among IAGs, co-operative society/bank (7%) and commercial banks (6%) and among NIAGs professional moneylender (9%), agriculturist money lender (4%) and relatives & friends (4%).

Statement 13: Percentage of households reporting cash dues outstanding as on 30.6.02 by credit agency for each social group

all-India credit agency	Rural				all
	social group				
	ST	SC	OBC	Others	
(1)	(2)	(3)	(4)	(5)	(6)
govt.	0.9	1.0	0.6	0.9	0.8
co-op. society/bank	4.8	4.6	7.3	9.1	6.9
commercial bank including RRB	5.1	5.9	5.6	6.1	5.7
insurance	0.0	0.1	0.1	0.1	0.1
provident fund	0.1	0.0	0.1	0.2	0.1
financial corporation/institution	0.0	0.0	0.1	0.1	0.1
Financial company	0.0	0.0	0.1	0.1	0.1
other institutional agencies	0.3	0.4	0.3	0.2	0.3
all institutional agencies (IAG)	10.9	11.9	13.4	15.7	13.4
landlord	0.1	0.7	0.3	0.3	0.4
agriculturist money lender	1.6	3.9	3.8	2.5	3.3
professional money lender	3.3	7.7	8.8	4.5	6.9
traders	0.7	0.6	1.2	0.7	0.9
relatives and friends	2.3	3.5	3.9	4.3	3.7
doctors, lawyers and other prof.	0.0	0.2	0.1	0.1	0.1
others	0.2	1.1	1.2	0.7	0.9
all non- institutional agencies (NIAG)	8.1	17.0	18.3	12.6	15.5
unspecified source	0.0	0.0	0.0	0.0	0.0
all agencies	17.9	27.1	28.9	25.7	26.5

Note: 1. 'all social groups' includes households with n.r. cases of social group.

2. The figures under a column may not be additive as a household may report cash loans taken from more than one credit agency.

3.6.1.3 *Urban Areas*: Urban variation across social groups was found to be narrower than the corresponding variation for the rural areas. The overall lowest IOI across all social groups is observed for ST households for both Institutional Agencies (IAGs) and Non-Institutional Agencies (NIAGs) of 7% and 6%, respectively. The highest IOI in the case of IAGs was 10% for OBCs and for NIAGs, it was 13% for OBCs. We note below relatively important credit agencies for each social group.

(a) *For ST households*: Among IAGs, co-operative society/bank (nearly 3%) and commercial banks (2%) and among NIAGs professional moneylender (3%) and relatives & friends (2%).

(b) *For SC households*: Among IAGs, co-operative society/bank (4%) and commercial banks (3%) and among NIAGs professional moneylender (6%) and relatives & friends (4%).

(c) *For OBC households*: Among IAGs, co-operative society/bank (4%) and commercial banks (3%) and among NIAGs professional moneylender (8%) and relatives & friends (4%).

Statement 14: Percentage of households reporting cash dues outstanding as on 30.6.02 by credit agency for each social group

all-India credit agency	social group				Urban
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
govt.	1.1	1.2	1.0	1.0	1.0
co-op. society/bank	2.5	3.6	4.2	3.3	3.6
commercial bank including RRB	2.1	2.7	3.0	3.5	3.2
insurance	0.1	0.2	0.3	0.3	0.3
provident fund	0.5	0.8	0.6	0.7	0.7
financial corporation/institution	0.9	0.4	0.5	0.6	0.5
Financial company	0.0	0.2	0.2	0.3	0.2
other institutional agencies	0.1	0.4	0.4	0.4	0.4
all institutional agencies (IAG)	6.7	8.8	9.6	9.5	9.3
landlord	0.0	0.1	0.1	0.1	0.1
agriculturist money lender	0.1	0.3	0.2	0.2	0.2
professional money lender	2.9	6.4	7.6	2.7	4.9
traders	0.3	0.8	0.5	0.3	0.5
relatives and friends	1.6	3.6	4.4	3.1	3.6
doctors, lawyers and other prof.	0.0	0.1	0.1	0.0	0.1
others	1.1	0.8	0.7	0.4	0.6
all non- institutional agencies (NIAG)	5.8	11.3	12.9	6.5	9.4
unspecified source	0.0	0.0	0.0	0.0	0.0
all agencies	12.2	19.2	21.2	15.3	17.8

Note: 1. 'all social groups' includes households with n.r. cases of social group.

2. The figures under a column may not be additive as a household may report cash loans taken from more than one credit agency.

3.6.2 Share of Credit Agencies in Outstanding Cash Debt

3.6.2.1 The profile of the reported credit agencies in terms of shares of outstanding debt (S) and shares in value of the average debt (A) are given in Statement 15 for rural areas and in Statement 16 for urban areas.

3.6.2.2 *Rural Areas*: Statement 15 reveals that in 2002, for all four social groups, the share of IAGs in the TD was quite substantial. However, difference is observed in this share between the four groups - it ranges between 45% to 69%.

(a) *ST households*: Although no substantial differences across social groups are observed in the shares of different IAGs for ST households, when compared with the other social groups, the share for commercial banks including RRB (34%) was highest. Similarly, among NIAGs, share of professional moneylender was the lowest at 11% as compared to the other social groups.

(b) *SC households*: Among IAGs, the share of co-operative societies was the lowest (18%) and among NIAGs, the share of professional moneylenders was the highest across social groups.

(c) *OBC households*: Among IAGs, the shares of co-operative societies/ banks (24%) and commercial bank including RRBs (22%) and among NIAGs, that of professional moneylenders (25%) were notable for their high magnitudes.

Statement 15: Percentage distribution of outstanding total debt (S) and average debt (Rs.) per household (A) as on 30.6.02 by credit agency for each social group

credit agency	social group									
	ST		SC		OBC		Others		all	
	S	A	S	A	S	A	S	A	S	A
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
govt.	3.6	115	2.9	135	1.9	157	2.3	240	2.3	173
co-op. society/bank	29.4	942	18.3	849	23.7	1964	34.9	3642	27.3	2058
commercial bank including RRB	33.8	1083	21.6	1002	22.3	1848	27.3	2849	24.5	1847
insurance	0.2	6	0.1	5	0.5	41	0.1	10	0.3	23
provident fund	0.5	16	0.2	10	0.2	17	0.3	31	0.3	23
financial corporation/institution	0.4	13	0.6	26	1.0	83	1.4	146	1.1	83
Financial company	0.2	6	0.2	10	0.4	34	0.9	94	0.6	45
other institutional agencies	0.4	13	0.9	42	1.0	83	0.4	41	0.7	53
all institutional agencies	68.5	2195	44.8	2079	51.0	4227	67.7	7066	57.1	4305
landlord	0.3	10	2.3	107	0.8	66	0.7	73	1.0	75
agriculturist money lender	9.4	301	15.1	701	9.9	821	8.3	866	10.0	754
professional money lender	10.7	345	27.6	1281	24.6	2039	11.7	1221	19.6	1478
traders	3.1	99	1.4	65	3.7	307	1.7	177	2.6	196
relatives and friends	6.3	203	6.4	297	7.3	605	7.3	762	7.1	535
doctors, lawyers and other prof.	0.2	6	0.3	14	0.2	17	0.5	52	0.3	23
others	1.4	45	2.1	97	2.5	207	2.3	240	2.3	173
all non- institutional agencies	31.5	1010	55.2	2562	49.0	4061	32.3	3371	42.9	3234
unspecified source	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
all agencies	100.0	3205	100.0	4641	100.0	8288	100.0	10437	100.0	7539

3.6.2.3 *Urban Areas*: Statement 16 indicates that while the pre-eminence of IAGs in share of TD held for all social groups, the share was reported to be lowest in the social group OBC.

(a) *ST households*: Among IAGs, the highest share across social groups is found for financial corporation/institution (33%), government (15%) and a much lower share of commercial banks including RRBs (16%). Among NIAGs, share for traders (9%) and professional money lenders (7%) stand out.

(b) *SC households*: Among IAGs, a high share for commercial banks including RRB (28%) and co-operative society/bank (21%) are worth noting. Among NIAGs, a high share of professional moneylenders (17%) is reported.

(c) *OBC households*: A high share of about 28% for commercial banks including RRBs among IAGs and the highest share across social groups of 21% for professional moneylenders among NIAGs stand out.

(d) *households belonging to social group 'Others'*: The lowest proportionate dependence on NIAGs (18%) and the highest share (32%) of commercial banks including RRBs across social groups stand out.

Statement 16: Percentage distribution of outstanding total debt (S) and average debt (Rs.) per household (A) as on 30.6.02 by credit agency for each social group

credit agency	all-India										Urban	
	social group										all	
	ST		SC		OBC		Others		all			
	S	A	S	A	S	A	S	A	S	A		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
govt.	14.9	1376	8.5	658	6.1	683	8.0	1086	7.6	895		
co-op. society/bank	11.0	1016	21.3	1649	19.2	2150	21.5	2919	20.5	2413		
commercial bank including RRB	15.5	1431	28.0	2168	28.2	3158	31.6	4290	29.7	3496		
insurance	1.2	111	0.9	70	2.8	314	4.5	611	3.5	412		
provident fund	1.9	175	3.3	256	1.7	190	1.9	258	2.0	235		
financial corporation/institution	33.0	3047	5.0	387	4.2	470	7.9	1073	7.0	824		
Financial company	0.0	0	1.1	85	1.1	123	2.7	367	2.0	235		
other institutional agencies	1.3	120	3.1	240	1.3	146	3.9	530	2.9	341		
all institutional agencies	78.8	7276	71.2	5514	64.6	7235	82.0	11133	75.1	8840		
landlord	0.0	0	0.1	8	0.3	34	0.1	14	0.2	24		
agriculturist money lender	0.0	0	0.7	54	1.7	190	0.6	81	0.9	106		
professional money lender	6.8	628	17.1	1324	20.5	2296	8.3	1127	13.2	1554		
traders	9.3	859	1.1	85	1.0	112	0.7	95	1.0	118		
relatives and friends	2.7	249	7.7	596	9.2	1030	6.8	923	7.6	895		
doctors, lawyers and other prof.	0.0	0	0.4	31	0.3	34	0.0	0	0.1	12		
others	2.3	212	1.5	116	2.5	280	1.4	190	1.8	212		
all non- institutional agencies	21.2	1957	28.7	2223	35.4	3965	18.0	2444	24.9	2931		
unspecified source	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0		
all agencies	100.0	9233	100.0	7744	100.0	11200	100.0	13577	100.0	11771		

3.6.3 Credit Agency-wise Average Debt

3.6.3.1 *Comparison by AOD in rural areas:* Since the average debt per household was very low (Rs. 3,205) for ST households and also quite low (Rs.4,641) for SC households compared to that (Rs.8,288) and (Rs.10,437) of OBC and other households (see Statement 15), the observations made in the preceding paragraph do not hold good if a credit agency-wise AOD comparison is made over social groups. For example, AOD from banks was only Rs. 1,083 for ST households, but much higher for OBC households (Rs. 1,848) and for other households (Rs. 2,849), although banks accounted for a higher share of total debt for ST households (34%) than that for OBC (22%) or for other households (27%). Between the social groups, AOD from most of the agencies was the highest for other households, followed by OBC households. However, for NIAG like traders, AOD was the highest for OBC households across social groups.

3.6.3.2 *Comparison by AOD in urban areas:* AOD was much lower for SC (Rs. 7,744) and ST (Rs. 9,233) households than that for OBC households (Rs. 11,200) and *Others* households (Rs.13,577) (see Statement 16). Among the social groups, for most of the credit agencies, except non-institutional agencies, AOD was the highest among *Others* households.

3.7 PAYMENT OF INTEREST BY SOCIAL GROUP

3.7.1 *Nature of Interest and Rate of Interest:* Here, attention is focused on the variations between households belonging to different social groups with regard to payment of interest for cash dues outstanding as on 30.6.02. The two factors that need to be considered to get an idea of the interest cost are terms of payment of interest (TOI) i.e. nature of interest (NOI) and the actual rate of interest (ROI). Loans of different terms of payment of interest were categorised as: interest free, simple interest, compound interest and concessional. Variations in percentage share of aggregate debt (PSAOD) for different TOI are studied first. Next, we examine such variations over households categorised according to different ranges of ROI for only two categories of TOI, simple interest and compound interest.

3.7.2 Terms of Interest

3.7.2.1 Statement 17 presents the figures of PSAOD by each category of NOI for each social group for rural India as a whole. Corresponding figures for urban areas are shown in Statement 18.

3.7.2.2 *Rural Areas:* Statement 17 shows that, in general, differences across social groups in the values of PSAOD for different categories of NOI were not very large. Compared to the other social groups, a higher share of the aggregate cash debt of ST households was taken on *simple interest* and a lower share was taken on *compound interest*.

3.7.2.3 *Urban Areas:* Statement 18 shows that ST households stands apart from other social groups in having a high (33%) share of cash debt on compound interest terms. Variations over other social groups are seen to be limited.

Statement 17: Percentage distribution of amount of cash debt as on 30.6.02 by terms of interest for each social group

all-India nature of interest (1)	social group				Rural
	ST (2)	SC (3)	OBC (4)	Others (5)	all (6)
interest free	6.9	8.2	8.4	8.8	8.4
simple	74.5	70.7	69.2	66.9	68.8
compound	13.5	18.5	21.1	22.6	21.0
concessional	5.1	2.6	1.4	1.7	1.8
unspecified	0.0	0.0	0.0	0.0	0.0
all (incl. n.r)	100.0	100.0	100.0	100.0	100.0

Statement 18: Percentage distribution of amount of cash debt as on 30.6.02 by terms of interest for each social group

all-India nature of interest (1)	social group				Urban
	ST (2)	SC (3)	OBC (4)	Others (5)	all (6)
interest free	4.2	11.5	12.4	9.2	10.4
simple	54.1	72.2	72.2	67.4	69.2
compound	33.1	14.4	14.0	18.7	17.1
concessional	8.6	1.9	1.3	4.6	3.4
unspecified	0.0	0.0	0.0	0.0	0.0
all (incl. n.r)	100.0	100.0	100.0	100.0	100.0

3.7.3 Share of Debt by Magnitude of Interest Rates

3.7.3.1 The quantum of interest to be paid by indebted households depends both on the NOI and the actual rate of interest (ROI) at which the loans are contracted. However, by definition, there can be no question of variation of ROI for interest free loans. Further, share of debt incurred at concessional rate was quite low for any social group in the rural or urban areas (see Statements 17 and 18). As such, not much insight is likely to be gained from further disaggregation of these loans by ROI. Hence, the debt outstanding on 30.6.02 contracted at simple or compound rates of interest has been disaggregated by ROI categories.

3.7.3.2 *ROI categories for 'simple' and 'compound' interest:* The interest payment liability of an indebted household depends on both the terms of interest rates (simple or compound) and their numerical magnitude. Statement 19 provides the percentage of total debt in these two dimensions for different social groups. Following the earlier NSS reports⁴, two categories of simple interest rate: less than 15% (SL) and more than 15% (SH) and three categories of compound interest rates: less than 10% (CL), between 10% and 15% (CM) and higher than 15% (CH) have been adopted.

Statement 19: Percentage of debt outstanding as on 30.6.02 by rate/ nature of interest for simple and compound interest for each social group

rate of interest category	all-India				Rural
	social group				all
	ST	SC	OBC	Others	
(1)	(2)	(3)	(4)	(5)	(6)
SL	26.1	23.1	22.4	29.6	25.3
SH	47.9	47.4	46.6	37.2	43.3
unspecified	0.5	0.1	0.1	0.1	0.1
CL	0.3	1.2	0.5	1.1	0.8
CM	8.0	7.8	9.3	12.1	10.1
CH	5.2	9.1	11.2	9.2	9.9
unspecified	0.0	0.5	0.2	0.1	0.2

Note: 1. 'all social groups' includes households with n.r. cases of social group.

2. 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.

3.7.3.3 *Rural Areas:* The shares of aggregate debt for each of the ROI-NOI categories as constituted above, for each social group, at the all India level, are presented in Statement 19 for rural areas.

(a) *simple interest:* Statement 19 reveals that aggregate quantum of debt contracted in rural areas at a *lower* rate (less than 15%) under *simple interest* was around 25% and at a *higher* rate (at least 15%) was around 47% for all social groups, except for *Others*. For debt contracted at *simple interest* by *Others* households, the corresponding percentages were 30% and 37%.

(b) *compound interest:* Statement 19 says that only a small share of the quantum of debt contracted on *compound interest* was at the *low* rate (ROI less than 10%) for any social group. Further, for social groups ST and *Others*, share of debt contracted at the *medium* rate (ROI between 10% to 15%) was more than that at the *high* rate (ROI at least 15%). However, the share of such debt at the *high rate* was much lower for households in the social groups ST (5%) than in the social group OBC (11%). The share of debt at the *medium* rate was substantially high (12%) for *Others* households.

⁴ NSS Report NO. 501: Household Indebtedness in India as on 30.6.02

3.7.3.4 *Urban Areas:* Statement 20 presents the figures for urban areas for the same categories as were shown earlier in Statement 19.

(a) *simple interest loans:* It is seen from Statement 20 that unlike in the rural areas, low *simple interest* loans are more prevalent across urban social groups with the exception of OBC households for whom the shares of low and high interest loans was not very different.

(b) *compound interest loans:* Share of loans at medium compound interest loans was higher than that for either at low or high compound interest rate for all social groups. For ST households, the share was low for high compound interest loans.

Statement 20: Percentage of debt outstanding on 30.6.02 by rate/nature of interest for simple and compound interest for each social group

all-India	Urban					
	social group					
	ST	SC	OBC	Others	all	
rate of interest category	(1)	(2)	(3)	(4)	(5)	(6)
SL	33.3	47.0	34.1	46.4	42.1	
SH	20.7	24.6	37.9	20.2	26.5	
unspecified	0.2	0.6	0.1	0.8	0.5	
CL	7.8	2.1	1.4	2.8	2.4	
CM	24.1	6.3	6.5	9.5	8.5	
CH	1.2	5.1	6.2	6.2	6.0	
unspecified	0.0	0.9	0.0	0.2	0.2	

Note: 1. 'all social groups' includes households with n.r. cases of social group

2. 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.

3.8 TYPE OF SECURITY AND SOCIAL GROUP

3.8.1 Loans Against Security

3.8.1.1 Type of security against which loans are advanced constitutes an important characteristic of debt. We examine this aspect across social groups.

3.8.1.2 *Rural Areas:* Statement 21 presents the percentage of indebted households (P) and percentage share of outstanding debt (S) on 30.06.02 for the various types of security, separately for each social group, for rural India.

(a) *Incidence:* So far as the pattern of incidence of indebtedness by different types of security is concerned, only minor differences existed between the indebted households among four social groups. However, in terms of actual values of P, while very little difference is observable for the social group SC, OBC or *Others* as compared to 'all social groups', some differences do occur when the social group ST is compared against 'all social groups'. One prominent difference concerns the *personal security*, for which P-value is just 11% for ST but 20% each for SC and OBC and 15% for '*Others*'.

(b) *Percentage share:* The pattern of percentage shares of debt incurred against different types of security is broadly similar for indebted households belonging to any of the social groups. Personal security was most prevalent followed by first charge on/ mortgage of immovable property. While the shares of debt by various security types were, by and large, close to each other for social groups '*Others*' and 'all social groups', some distinct differences are observable, for certain types of security, among the shares for ST, SC or OBC households. For example, share of '*personal security*' for SC (64%) households was substantially higher than that for households belonging to other social groups - by 23, 13 and 26 percentage points for ST, OBC and '*Others*' households, respectively. Shares for debt incurred against '*first charge on immovable property*' for SC or OBC households were significantly lower - by 14 percentage points for SC and 11 percentage points for OBC - than that for ST households.

Statement 21: Percentage of indebted households (P) and percentage share (S) in total amount of outstanding debt as on 30.6.02 by type of security for each social group

all-India type of security	Rural									
	social group									
	ST		SC		OBC		Others		all	
	P	S	P	S	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
personal security	10.9	41.3	19.7	63.8	19.5	51.4	15.2	38.0	17.5	47.7
surety security or guarantee of third party	1.2	13.9	1.8	6.1	1.8	5.3	2.4	10.1	1.9	7.6
crop first charge on immovable property	0.5	2.2	0.4	0.9	0.9	2.9	1.3	6.9	0.8	4.1
mortgage of immovable property	2.3	24.2	2.0	9.5	3.0	13.3	3.6	19.2	2.9	15.5
bullion / ornaments	0.1	0.5	0.7	1.1	1.3	2.6	0.5	0.7	0.8	1.6
share of companies etc.	0.0	0.1	0.1	0.1	0.1	0.4	0.1	0.3	0.1	0.3
agricultural commodities	0.0	0.1	0.1	0.2	0.1	0.7	0.2	0.2	0.1	0.5
other movable property	0.1	0.9	0.1	0.4	0.2	1.8	0.2	0.6	0.1	1.1
other type of security	0.6	1.7	0.7	2.2	0.7	1.8	0.7	2.0	0.7	1.9
unspecified	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.2	0.0	0.1
total	17.9	100.0	27.1	100.0	28.9	100.0	25.7	100.0	26.5	100.0

Note: The figures under a column may not be additive as a household may report cash loans taken under more than one type of security.

3.8.1.3 *Urban Areas*: Statement 22 gives the P and S values for various types of security against which cash loans were availed of, separately for each social group, in urban India.

(a) *Incidence*: As in rural areas, in urban areas too, differences across social groups are not substantial. However, in terms of actual values of the incidence (P values), some differences do appear, for certain types of security, across some social groups. Statement 22 reveals that 'P' values for ST, SC or OBC households are fairly close to those for all households for most types of security. However, the prevalence of *personal security* is much more (by more than 5 percentage points) for SC and OBC households but less (by 1 percentage points) for ST household compared to households in the other social group.

(b) *Percentage share*: The pattern of percentage share of debt against different types of security is quite similar for households belonging to all social groups. Among different social groups, the relative importance of the different types of security, in terms of percentage share of debt was broadly the same. However, there were striking differences between the share values for SC or OBC households and those of other households for debt incurred against some types of security - notable among which are *personal security*, *surety security* and *mortgage of immovable property*. Share of debt against *personal security* was distinctly higher for SC and OBC households - by nearly 13 and 9 percentage points respectively - than that for ST households. For *surety security*, share for SC and OBC households are less than that for ST households by about 4 and 5 percentage points respectively.

Statement 22: Percentage of indebted households (P) and percentage share (S) in total amount of outstanding debt on 30.6.02 by type of security for each social group

all-India type of security									Urban	
	ST		SC		OBC		Others		all	
	P	S	P	S	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
personal security	8.0	34.6	14.0	47.7	14.6	43.7	9.3	36.7	11.8	40.0
surety security or guarantee of third party	1.8	13.0	1.8	8.9	2.1	8.1	1.8	10.2	1.9	9.4
crop	0.0	0.0	0.0	0.1	0.0	0.1	0.1	0.6	0.1	0.4
first charge on immovable property	1.2	25.4	1.4	25.1	1.6	21.1	1.8	21.4	1.6	21.7
mortgage of immovable property	0.9	23.3	1.3	13.4	2.4	20.7	2.0	23.6	2.0	21.6
bullion / ornaments	0.4	0.4	0.9	0.8	1.5	2.1	0.3	0.6	0.8	1.1
share of companies etc.	0.1	0.2	0.1	0.4	0.2	0.6	0.2	1.1	0.2	0.9
agricultural commodities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.1
other movable property	0.1	1.4	0.2	1.1	0.2	1.2	0.2	1.2	0.2	1.2
other type of security	0.5	1.7	0.7	2.4	0.5	2.3	0.6	4.3	0.6	3.4
unspecified	0.0	0.0	0.1	0.2	0.0	0.0	0.0	0.1	0.0	0.1
total	12.2	100.0	19.2	100.0	21.2	100.0	15.3	100.0	17.8	100.0

Note: The figures under a column may not be additive as a household may report cash loans taken under more than one type of security.

3.8.1.4 The personal security was by far the most important form of security for all the social groups in both the rural and urban areas followed by first charge on/ mortgage of immovable property with some variations. However, personal security dominated over security of immovable property of two types put together in the case of SC, ST and OBC households but not *Others* in the rural areas. This was also true in the urban areas for SCs and OBCs.

3.9 Cash Borrowings and Repayments

3.9.0 To have an idea of cash borrowings and repayments of Social Groups, some basic estimates pertaining to cash borrowings and repayments made by households during 2002-03, in terms of their incidence, average value per household and percentage share in the aggregate of these two characteristics by nature of credit agency for each social group, separately for rural and urban areas are considered. We also examine the relative importance of institutional agencies as provider of cash borrowings to households during the same period by social groups. It may be noted that the term 'borrowings' discussed here actually refer to 'current borrowings' of the households which covered cash loans taken by the households during 1.7.02 to 30.6.03. On the other hand, previous discussions were based on household debt, which took into account all outstanding loans taken by a household, regardless of their vintage.

3.9.1 Incidence of Borrowing for Social Groups

3.9.1.1 The term ‘incidence of borrowing’ (IOB) denotes the percentage of households reporting cash borrowings during 2002-03. Statement 23 presents, for rural and urban households, IOB from institutional agencies (IAGs) and non-institutional agencies (NIAGs) for each social group. It shows that all the social groups rely more on non-institutional sources for their current borrowings than on institutional ones both in the rural and urban areas.

3.9.1.2 *Rural Areas:* In the rural areas, IOB was lower among ST households (12%) than that among SC households (21%) or *other* households (21%) and OBC households (23%).

3.9.1.3 *Credit agencies:* The above pattern holds true also for borrowings made from NIAGs alone for any social group. However, for borrowings made solely from IAGs (i.e. institutional borrowings), the proportion was almost same among ST (4.2%) and SC (4.7%) and half of the said proportion among the OBC (8.9%) and ‘Others’ (10.5%).

3.9.1.4 *Urban Areas:* In urban areas, IOB was lower among *Others* households (12%) than among ST (13%) SC (17%) or OBC (20%) households.

3.9.1.5 *Credit agencies:* The proportion of households reporting borrowings from non-institutional agencies was somewhat higher among ST (8%), SC households (13%) or OBC households (nearly 15%) than that among *Others* households (7%). For institutional borrowings on the other hand, there is marginal differences in IOB across social groups.

3.9.2 Incidence of Repayment

3.9.2.1 *Repayments and credit agency:* Incidence of Repayment (IOR) refers to the percentage of households reporting some repayment during 2002-03 for any cash loan - irrespective of its vintage - taken by the household. Statement 24 shows for rural and urban households and different social groups, IOR for loans taken from IAGs, NIAGs, and all agencies.

3.9.2.2 *Rural Areas:* The percentage of households repaying their loans is less among ST households (9%) than among SC (16%), *Others* (17%) or OBC (19%) households.

3.9.2.3 *Credit agencies:* The above feature, viz. frequency of rural households making repayments among social group ST being lower than that among other social groups, holds true irrespective of the source of credit - institutional or non-institutional - in rural areas.

Statement 23: Percentage of households reporting borrowings in cash (IOB) during 2002-03 for each social group and nature of credit agency

credit agency	IOB (%)				all-India
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
Rural					
Institutional	4.2	4.7	8.9	10.5	7.9
Non-institutional	7.8	16.5	15.7	12.2	14.1
all	11.6	20.5	23.2	20.8	20.8
Urban					
Institutional	5.9	5.4	6.6	5.5	5.9
Non-institutional	7.9	12.9	14.5	6.6	10.3
all	13.3	17.1	20.0	11.6	15.8

Note: The figures under a column may not be additive as a household may report cash loans taken from more than one credit agency.

3.9.2.4 *Urban Areas:* The picture here is more or less same as seen for the rural areas. When all credit sources are taken into consideration, Statement 24 shows a distinctly higher IOR among OBC households (24%) than among those belonging to any other social group. IOR for SC, ST and *other* households being 14%, 21% and 16%, respectively.

3.9.2.5 *Credit agencies:* A new dimension emerges from the above picture when the values of IOR are seen separately by the nature of agency funding the cash loans. For institutional loans, IOR did not vary much among households of different social groups. In fact, IOR for institutional loans varied between 9% and 11% for households belonging to all social groups. However, for non-institutional loans, IOR was high - about 14% - among OBC households compared to its value of about 12% and 6 % among SC and ST households, respectively.

Statement 24: Percentage of households reporting repayments (IOR) during 2002-03 for each social group and nature of credit agency

credit agency	IOR (%)				all-India
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
Rural					
Institutional	4.0	5.4	8.1	9.9	7.6
Non-institutional	5.1	11.3	11.9	8.2	10.1
all (incl. n.r.)	8.8	15.8	18.5	16.8	16.5
Urban					
Institutional	8.9	10.4	11.5	11.1	11.1
Non-institutional	5.8	12.3	13.9	5.9	9.6
all (incl. n.r.)	14.3	21.0	23.6	16.2	19.4

Note: The figures under a column may not be additive as a household may report cash loans taken from more than one credit agency.

3.9.3 Aggregate Cash Borrowings and Credit Agency

3.9.3.1 Statement 25 provides the percentage shares of aggregate cash borrowings (ACB) during 2002-03 by social groups, for all borrowings and separately for borrowings from institutional and non-institutional agencies. Statement 25, seen along with the percentage distribution of households by social groups in Statement 1, indicates that households in the social group OBC had a relatively higher share (47%) in the ACB than their numerical proportion (41%) among all rural households. In urban areas, the percentage share in ACB (56%) reported by social group *Others* has a higher share in ACB than their share among all rural households

Statement 25: Percentage share of cash borrowings during 2002-03 for each social group and nature of credit agency

credit agency	social groups				all-India
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
Rural					
Institutional	2	9	44	44	100
Non-institutional	2	16	51	31	100
all	2	12	47	38	100
Urban					
Institutional	2	8	27	63	100
Non-institutional	1	14	50	35	100
all	2	9	33	56	100

3.9.4 Aggregate Repayments and Credit Agency

3.9.4.1 Statement 26 presents the percentage shares of aggregate repayments made by households during 2002-2003 by social groups separately for repayments on institutional and non-institutional debt. Statement 26, seen along with the percentage distribution of households by social group in Table 1, reveals that, in rural areas, households in the social group OBC had a relatively higher share (44%) in the aggregate repayments (TR) than their numerical proportion (41%) among all rural households, while for the social groups SC or ST, the situation was just the reverse. However, this was not true in urban areas where the share of aggregate repayments of any social group was almost equal to its numerical proportion among all urban households. Statement 26 also shows that although hardly any difference existed between the share of aggregate repayments against institutional debt and that against non-institutional debt for ST households, the situation was different for households in the other social groups. The share of repayments against non-institutional debt was higher than that against institutional debt for both SC and OBC households in rural and urban areas. The reverse was true for *other* households.

Statement 26: Percentage share of repayments for outstanding debts during 2002-03 for each social group and nature of credit agency

all-India					
credit agency	social groups				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
Rural					
Institutional	3	9	39	49	100
Non-institutional	3	16	53	28	100
all	3	12	44	41	100
Urban					
Institutional	2	10	28	59	100
Non-institutional	2	15	48	35	100
all	2	11	33	53	100

3.9.5 Average Amount of Cash Borrowings per Household by Social Group

3.9.5.1 Statement 27 shows the average amount of cash borrowings per household (AOB) during 2002-03 by social group and nature of credit agency. It is seen that between the social groups, AOB from institutional agencies was higher than that from non-institutional agencies for all social groups in rural or urban areas except for SC households in rural areas.

Statement 27: Average amount (Rs.) of cash borrowings per household (AOB) during 2002-03 from Institutional and Non-institutional agencies by social group

all-India					
credit agency	social group				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
Rural					
Institutional	503	891	2297	3516	2130
Non- Institutional	385	1138	1976	1849	1596
all	888	2030	4273	5365	3726
Urban					
Institutional	2762	2446	3692	6169	4668
Non- Institutional	656	1450	2150	1085	1494
all	3418	3896	5843	7253	6162

3.9.6 Average Amount of Repayments per Household by Social Group

3.9.6.1 Statement 28 displays the average amount of repayments per household (AOR) during 2002-03 by social group and nature of credit agency. The Statement shows that, AOR was the lowest for ST households in rural areas, and SC households in urban areas. In urban areas, AOR against institutional debt was much higher than that against non-institutional debt for households in all social groups

Statement 28: Average amount (Rs.) of repayments per household (AOR) during 2002-03 from Institutional and Non-institutional agencies by social group

credit agency	social group				
	ST	SC	OBC	Others	all
	(1)	(2)	(3)	(4)	(5)
all-India					
Rural					
Institutional	326	405	961	1869	1016
Non- Institutional	207	480	850	710	666
all	534	885	1811	2579	1682
Urban					
Institutional	2053	1698	1993	3088	2475
Non- Institutional	602	890	1168	619	848
all	2657	2588	3161	3711	3326

3.9.7 Institutional Borrowings for Social Groups

3.9.7.1 Here, the percentage shares of institutional agencies (IAG) in aggregate cash borrowings of households during 2002-03 for the different social groups is studied. Statement 29 presents the relevant percentage shares, separately for rural and urban areas. These figures serve as an index of the importance of IAGs as provider of credit for the set of households availing such loans. It appears that as regards funding of the household borrowings, institutional agencies as a whole were more important than non-institutional ones for households belonging to all social groups, in rural and urban areas excepting the category SC in the rural areas. This importance was more pronounced in urban areas than in rural areas for every social group. Non-institutional agencies, were more important than institutional ones as providers of current borrowings for SC households in the rural areas. For these households, only 44% of the aggregate borrowings were institutionally sourced.

Statement 29: Percentage share of institutional agencies in aggregate cash borrowings of households during 2002-03 for each social group

social group	percentage share	
	rural	urban
	all-India	
ST	57	81
SC	44	63
OBC	54	63
Others	66	85
all	57	76

3.9.8 Repayments of Institutional Debt for Social Groups

3.9.8.1 Statement 30 shows the percentage shares of institutional agencies for repayments of households during 2002-03 by social group in rural and urban areas. It appears that except for SC community in rural areas, share of repayments against institutional debt was more than that against non-institutional debt for all social groups.

Statement 30: Percentage share of aggregate repayments of households during 2002-03 for institutional debt for each social group

social group	percentage share	
	rural	urban
	all-India	
ST	61	77
SC	46	66
OBC	53	63
Others	72	83
all	60	74

Statement 0.1: Number of sample households surveyed by social group in different States/Uts

State	rural					urban				
	ST	SC	OBC	Others	all	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	474	1415	2870	1231	5990	83	451	1468	1374	3376
Arunachal Pradesh	687	7	2	177	873	177	9	5	201	392
Assam	512	366	868	2123	3870	91	111	119	575	896
Bihar	75	1610	4036	1236	6958	8	166	760	293	1277
Chhattisgarh	686	276	841	114	1917	121	111	250	238	720
Delhi	7	51	47	54	159	40	669	450	1278	2437
Goa	1	1	18	148	168	1	4	20	199	224
Gujarat	565	226	932	622	2345	95	240	733	1140	2208
Haryana	4	462	509	651	1626	3	198	267	536	1004
Himachal Pradesh	193	523	285	1011	2012	16	66	45	205	332
Jammu & Kashmir	10	194	259	1135	1598	-	114	53	558	725
Jharkhand	779	359	1064	263	2465	103	144	417	394	1058
Karnataka	246	645	1257	1391	3539	68	289	811	1553	2721
Kerala	71	482	2172	1179	3904	15	143	1295	671	2125
Madhya Pradesh	883	779	1947	674	4283	124	356	902	921	2303
Maharashtra	694	840	2035	2242	5811	163	781	1288	3618	5850
Manipur	798	6	619	297	1721	41	45	602	152	840
Meghalaya	1157	9	8	98	1272	357	8	17	122	504
Mizoram	916	2	15	5	938	924	14	3	10	951
Nagaland	634	-	10	28	672	165	6	42	11	224
Orissa	830	684	1302	564	3380	51	134	273	435	893
Punjab	12	958	348	930	2248	19	457	321	930	1727
Rajasthan	706	1013	1960	897	4576	50	255	764	1027	2096
Sikkim	254	69	344	341	1008	37	25	38	124	224
Tamil Nadu	72	1456	3970	109	5607	30	824	4271	503	5628
Tripura	531	385	333	543	1792	43	106	116	295	560
Uttaranchal	12	231	53	426	722	11	122	65	249	447
Uttar Pradesh	116	3414	6036	2244	11814	21	705	2149	1777	4655
West Bengal	426	2246	356	3958	6988	43	940	290	2859	4132
A&N Islands	-	-	-	208	208	3	-	-	382	385
Chandigarh	-	18	32	62	112	9	50	88	244	391
Dadra & N Haveli	166	13	5	40	224	25	3	7	77	112
Daman & Diu	31	1	49	31	112	4	6	55	47	112
Lakshadweep	93	4	4	11	112	108	1	-	3	112
Pondicherry	2	30	132	4	168	6	41	380	75	502
All-India	12643	18775	34718	25047	91192	3055	7594	18364	23076	52093

Statement 0.2: Per 1000 distribution of households by social group in different States/UTs

State	per 1000 distribution of households									
	rural					urban				
	ST	SC	OBC	Others	all	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	78	250	464	208	1000	25	111	443	422	1000
Arunachal Pradesh	808	5	1	186	1000	404	20	10	566	1000
Assam	106	108	247	539	1000	50	130	129	691	1000
Bihar	11	229	575	185	1000	6	92	604	298	1000
Chhattisgarh	374	142	409	75	1000	208	135	295	362	1000
Delhi	53	306	265	375	1000	17	279	168	536	1000
Goa	3	19	80	898	1000	4	2	152	842	1000
Gujarat	211	105	399	285	1000	48	126	300	526	1000
Haryana	9	257	364	370	1000	2	188	254	536	1000
Himachal Pradesh	75	232	181	512	1000	32	175	159	633	1000
Jammu & Kashmir	8	153	128	711	1000	-	150	54	796	1000
Jharkhand	354	139	407	100	1000	175	110	308	407	1000
Karnataka	72	206	349	373	1000	22	117	286	574	1000
Kerala	12	125	518	345	1000	5	69	546	380	1000
Madhya Pradesh	197	186	421	196	1000	51	144	386	419	1000
Maharashtra	145	146	337	372	1000	28	122	201	649	1000
Manipur	442	1	378	178	1000	47	64	671	218	1000
Meghalaya	893	21	4	83	1000	764	18	30	188	1000
Mizoram	988	0	11	1	1000	987	7	1	5	1000
Nagaland	939	-	8	53	1000	672	28	242	59	1000
Orissa	274	205	376	145	1000	88	158	281	473	1000
Punjab	4	419	148	429	1000	7	255	173	565	1000
Rajasthan	181	198	441	180	1000	33	132	372	464	1000
Sikkim	272	58	319	351	1000	241	89	136	533	1000
Tamil Nadu	10	260	710	20	1000	10	134	762	94	1000
Tripura	286	204	206	303	1000	57	234	196	513	1000
Uttaranchal	27	255	68	650	1000	14	199	144	643	1000
Uttar Pradesh	9	278	516	196	1000	6	158	429	406	1000
West Bengal	61	310	52	576	1000	8	226	62	704	1000
A&N Islands	-	-	-	1000	1000	15	-	-	985	1000
Chandigarh	-	79	445	476	1000	11	153	308	528	1000
Dadra & N Haveli	664	52	43	241	1000	168	18	65	748	1000
Daman & Diu	143	0	261	596	1000	27	61	499	413	1000
Lakshadweep	888	7	10	95	1000	940	25	-	35	1000
Pondicherry	5	187	791	17	1000	10	74	776	140	1000
all-India	102	220	411	267	1000	30	146	347	477	1000

Statement 2.1R: Percentage of cultivator and non- cultivator households among different social groups in rural areas for 20 major states

state	ST		SC		OBC		Others		Rural all	
	culti- vator	non- cultiva tor	culti- vator	non- cultiv ator	culti- vator	non- cultiv ator	culti- vator	non- cultiv ator	culti- vator	non- cultiv ator
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	47.8	52.2	31.1	68.9	46.3	53.7	47.9	52.1	43.0	57.0
Assam	78.9	21.1	56.0	44.0	63.3	36.7	60.8	39.2	62.8	37.2
Bihar	76.1	23.9	37.3	62.7	65.9	34.1	71.1	28.9	60.5	39.5
Chhattisgarh	85.9	14.1	65.0	35.0	73.7	26.3	51.2	48.8	75.3	24.7
Gujarat	65.8	34.2	33.9	66.1	55.0	45.0	59.8	40.2	56.4	43.6
Haryana	30.6	69.4	37.8	62.2	47.0	53.0	85.8	14.2	58.9	41.1
Himachal Pradesh	75.6	24.4	62.5	37.5	77.0	23.0	80.5	19.5	75.3	24.7
Jammu & Kashmir	35.9	64.1	78.5	21.5	85.9	14.1	91.9	8.1	88.6	11.4
Jharkhand	83.2	16.8	57.3	42.7	78.3	21.7	68.5	31.5	76.1	23.9
Karnataka	44.9	55.1	44.1	55.9	62.1	37.9	62.9	37.1	57.4	42.6
Kerala	23.0	77.0	23.7	76.3	47.2	52.8	63.4	36.6	49.6	50.4
Madhya Pradesh	71.6	28.4	51.6	48.4	70.2	29.8	65.6	34.4	66.1	33.9
Maharashtra	41.1	58.9	35.7	64.3	56.9	43.1	66.2	33.8	55.0	45.0
Orissa	78.2	21.8	49.0	51.0	65.4	34.6	58.2	41.8	64.5	35.5
Punjab	7.5	92.5	33.7	66.3	53.9	46.1	73.7	26.3	53.7	46.3
Rajasthan	90.8	9.2	56.2	43.8	78.8	21.2	68.3	31.7	74.6	25.4
Tamil Nadu	64.5	35.5	24.5	75.5	38.3	61.7	30.2	69.8	34.8	65.2
Uttaranchal	93.3	6.7	70.2	29.8	58.2	41.8	76.3	23.7	74.0	26.0
Uttar Pradesh	72.8	27.2	69.1	30.9	78.2	21.8	74.8	25.2	74.9	25.1
West Bengal	59.0	41.0	52.7	47.3	66.4	33.6	57.6	42.4	56.6	43.4
India	69.3	30.7	46.7	53.3	61.3	38.7	64.2	35.8	59.7	40.3

Statement 2.1U: Percentage of self-employed and other households among different social groups in urban areas for 21 major states

state	ST		SC		OBC		Others		Urban all	
	self emp.	others	self emp.	others	self emp.	others	self emp.	others	self emp.	others
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	29.3	70.7	19.7	80.3	32.5	67.5	39.7	60.3	34.0	66.0
Assam	28.4	71.6	51.8	48.2	32.7	67.3	49.7	50.3	46.7	53.3
Bihar	3.6	96.4	45.8	54.2	57.7	42.3	37.8	62.2	50.3	49.7
Chhattisgarh	12.2	87.8	21.6	78.4	34.1	65.9	29.4	70.6	26.2	73.8
Delhi	29.6	70.4	38.0	62.0	30.1	69.9	35.9	64.1	35.4	64.6
Gujarat	16.8	83.2	18.1	81.9	43.2	56.8	40.2	59.8	37.2	62.8
Haryana	0.0	100.0	31.8	68.2	43.1	56.9	42.1	57.9	40.3	59.7
Himachal Pradesh	35.2	64.8	17.4	82.6	35.0	65.0	31.3	68.7	29.6	70.4
Jammu & Kashmir	-	-	29.8	70.2	54.5	45.5	53.6	46.4	50.1	49.9
Jharkhand	16.1	83.9	31.1	68.9	47.4	52.6	15.7	84.3	27.3	72.7
Karnataka	24.1	75.9	18.4	81.6	31.3	68.7	32.7	67.3	30.5	69.5
Kerala	20.1	79.9	9.7	90.3	35.9	64.1	33.4	66.6	33.0	67.0
Madhya Pradesh	9.8	90.2	28.9	71.1	44.3	55.7	31.5	68.5	35.0	65.0
Maharashtra	25.3	74.7	16.6	83.4	29.2	70.8	30.6	69.4	28.5	71.5
Orissa	10.4	89.6	39.5	60.5	37.7	62.3	34.1	65.9	33.9	66.1
Punjab	44.9	55.1	28.7	71.3	52.2	47.8	49.1	50.9	44.4	55.6
Rajasthan	16.6	83.4	27.3	72.7	33.3	66.7	44.9	55.1	37.4	62.6
Tamil Nadu	18.1	81.9	17.4	82.6	34.1	65.9	26.9	73.1	31.1	68.9
Uttaranchal	6.6	93.4	44.1	55.9	49.1	50.9	34.9	65.1	38.4	61.6
Uttar Pradesh	64.7	35.3	43.1	56.9	54.6	45.4	47.4	52.6	49.9	50.1
West Bengal	23.1	76.9	41.8	58.2	49.2	50.8	38.8	61.2	40.0	50.0
India	21.2	78.8	28.7	71.3	39.4	60.6	37.0	63	36.1	63.9

Note: Figures for columns 3, 5, 7, 9 & 11 include 'n.r' cases of household type also.

Statement 3.1R: Average value of total assets (AVA) per household as on 30.6.02 among different social groups in rural areas for 20 major states

state	AVA (Rs. 000)				Rural
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	63	69	132	248	135
Assam	152	132	132	154	146
Bihar	156	82	197	390	206
Chhattisgarh	130	149	216	449	192
Gujarat	166	151	326	515	328
Haryana	604	181	550	1254	716
Himachal Pradesh	378	259	481	599	482
Jammu & Kashmir	272	524	493	660	615
Jharkhand	149	90	168	183	152
Karnataka	161	113	229	358	248
Kerala	109	146	473	709	510
Madhya Pradesh	133	126	264	393	238
Maharashtra	104	124	258	357	253
Orissa	57	55	127	163	98
Punjab	149	198	531	1727	904
Rajasthan	201	187	463	449	358
Tamil Nadu	132	79	210	536	181
Uttaranchal	443	314	676	387	389
Uttar Pradesh	274	156	340	557	330
West Bengal	88	121	184	172	152
India	137	126	266	430	266

Statement 3.1U: Average value of total assets (AVA) per household as on 30.6.02 among different social groups in urban areas for 21 major states

state	AVA (Rs. 000)				Urban
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	77	136	233	561	357
Assam	201	167	249	308	277
Bihar	221	96	265	509	322
Chhattisgarh	111	147	214	480	280
Delhi	187	253	253	854	574
Gujarat	270	197	280	642	459
Haryana	2427	237	453	913	673
Himachal Pradesh	301	315	273	637	512
Jammu & Kashmir	-	558	340	1212	1067
Jharkhand	90	139	241	342	244
Karnataka	195	195	262	480	378
Kerala	399	276	604	1083	762
Madhya Pradesh	144	216	454	552	445
Maharashtra	176	187	475	457	420
Orissa	125	129	217	334	250
Punjab	142	195	417	775	561
Rajasthan	270	207	434	636	493
Tamil Nadu	129	168	303	715	322
Uttaranchal	390	133	185	591	438
Uttar Pradesh	836	158	294	526	370
West Bengal	120	140	266	388	322
India	240	182	334	560	417

Statement 4.1R: Percentage share of land and building in total assets for different social groups in rural areas for 20 major states

state	rural									
	land					building				
	ST	SC	OBC	Others	all	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	57.4	41.1	51.4	61.9	54.3	28.6	42.5	31.3	23.8	29.8
Assam	59.1	56.5	50.3	51.3	52.4	24.1	26.6	26.7	30.4	28.5
Bihar	52.4	49.8	61.4	68.6	62.8	27.7	38.2	26.8	21.1	25.8
Chhattisgarh	69.6	65.0	63.5	76.9	67.6	18.7	21.4	23.0	9.3	19.4
Gujarat	52.0	37.4	57.9	58.6	56.6	29.4	44.8	22.9	24.1	25.2
Haryana	88.5	53.3	76.9	79.7	77.3	6.6	30.9	15.0	11.2	13.5
Himachal Pradesh	41.9	43.7	56.3	53.1	51.8	32.4	38.4	30.0	31.9	32.4
Jammu & Kashmir	58.0	54.9	51.0	61.4	59.5	29.8	21.7	32.1	26.4	26.4
Jharkhand	73.5	51.2	53.4	50.3	59.8	18.3	37.8	29.4	26.2	25.9
Karnataka	56.0	49.3	58.8	63.5	60.3	29.7	36.0	27.2	23.3	26.0
Kerala	55.9	47.5	55.1	60.8	57.6	34.8	35.7	31.4	25.0	28.5
Madhya Pradesh	61.4	58.4	65.7	66.5	64.8	22.3	30.3	21.1	19.9	21.8
Maharashtra	59.2	53.8	65.5	67.0	65.1	24.7	29.2	19.9	19.6	20.7
Orissa	58.1	46.0	52.6	52.5	52.7	29.5	40.1	32.4	29.7	32.2
Punjab	54.0	44.3	61.0	76.2	71.9	21.5	39.1	24.3	13.1	16.5
Rajasthan	59.8	59.5	66.9	60.6	64.0	24.6	26.3	19.6	25.6	22.2
Tamil Nadu	63.4	34.2	47.8	50.2	46.5	21.9	44.3	32.4	27.0	33.4
Uttaranchal	57.6	59.8	73.7	58.9	60.8	15.5	27.1	18.6	27.1	25.7
Uttar Pradesh	72.0	64.7	70.8	72.6	70.6	14.7	26.0	20.3	18.0	20.3
West Bengal	58.1	60.8	57.4	56.5	57.7	26.7	26.0	28.2	29.0	28.1
India	61.3	54.4	62.2	66.6	63.2	23.8	31.6	24.4	20.7	23.5

Statement 4.1U: Percentage share of land and building in total assets for different social groups in urban areas for 21 major states

state	Urban									
	land					building				
	ST	SC	OBC	Others	all	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	22.5	42.6	40.1	42.9	42.0	26.8	32.2	35.3	38.7	37.4
Assam	44.7	42.7	50.0	37.7	39.8	28.8	36.8	26.3	29.8	29.9
Bihar	44.8	34.6	47.4	50.0	48.3	22.4	47.9	36.5	30.5	33.9
Chhattisgarh	31.2	32.6	32.9	32.3	32.4	28.1	36.8	33.5	30.5	31.4
Delhi	49.8	48.7	57.9	51.9	51.9	35.3	29.1	25.1	31.6	30.8
Gujarat	32.4	29.3	28.6	32.2	31.4	41.2	45.9	46.9	40.7	42.1
Haryana	68.9	34.7	42.1	55.2	51.7	11.4	38.1	19.9	26.4	25.9
Himachal Pradesh	55.9	31.3	53.2	38.3	39.1	20.1	45.5	20.3	33.3	33.2
Jammu & Kashmir	-	45.6	24.7	56.2	54.8	-	38.6	44.6	32.0	32.8
Jharkhand	15.4	15.6	24.8	18.9	20.3	18.3	19.5	32.2	25.6	26.8
Karnataka	42.3	41.0	42.4	38.9	39.7	31.8	44.8	36.9	39.7	39.4
Kerala	38.2	46.7	50.1	53.5	51.8	33.2	33.9	32.7	28.7	30.6
Madhya Pradesh	32.2	22.3	26.6	30.5	28.4	42.5	50.4	41.4	38.4	40.5
Maharashtra	18.5	18.2	36.9	17.0	21.6	38.4	55.2	32.8	56.8	51.0
Orissa	17.1	32.0	35.2	23.8	27.0	27.5	35.8	34.5	35.8	35.1
Punjab	32.4	39.9	49.3	48.6	47.9	18.6	34.2	32.6	31.2	31.6
Rajasthan	46.2	43.2	51.0	41.4	44.7	32.8	34.6	30.4	37.5	35.0
Tamil Nadu	44.0	36.7	40.0	35.1	38.7	28.1	35.0	32.9	28.6	32.1
Uttaranchal	5.3	25.8	26.0	42.7	40.2	2.0	44.1	50.7	29.3	31.1
Uttar Pradesh	23.3	41.6	52.0	42.7	45.5	55.4	43.8	36.6	38.1	38.2
West Bengal	31.2	42.0	32.0	35.0	35.5	17.6	33.9	38.6	39.1	38.5
India	35.9	36.1	41.6	37.5	38.5	33.8	40.1	34.6	39.1	37.8

Statement 5.1R: Average value (Rs. 000) of land and building per household for different social groups in rural areas for 20 major states

State	Rural									
	land					building				
	ST	SC	OBC	Others	all	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	36	28	68	15	73	18	29	41	59	40
Assam	90	74	67	79	76	37	35	35	47	42
Bihar	82	41	121	267	129	43	31	53	82	53
Chhattisgarh	90	97	14	35	13	24	32	50	42	37
Gujarat	87	56	19	30	19	49	67	75	124	83
Haryana	535	96	423	999	554	40	56	82	140	97
Himachal Pradesh	159	113	271	318	250	123	99	144	191	156
Jammu & Kashmir	158	287	251	405	365	81	114	158	175	162
Jharkhand	109	46	89	92	91	27	34	49	48	39
Karnataka	90	56	135	228	150	48	41	62	83	65
Kerala	61	69	261	431	293	38	52	149	177	145
Madhya Pradesh	82	73	174	261	154	30	38	56	78	52
Maharashtra	62	67	169	239	164	26	36	51	70	52
Orissa	33	25	67	86	52	17	22	41	48	32
Punjab	80	88	324	1316	650	32	78	129	226	149
Rajasthan	120	111	310	272	229	50	49	91	115	79
Tamil Nadu	84	27	100	269	84	29	35	68	145	61
Uttaranchal	255	188	498	228	236	68	85	126	105	100
Uttar Pradesh	197	101	240	404	233	40	41	69	100	67
West Bengal	51	74	106	97	88	24	31	52	50	43
India	84	69	165	286	168	33	40	65	89	63

Statement 5.1U: Average value (Rs. 000) of land and building per household for different social groups in urban areas for 21 major states

State	Urban									
	land					building				
	ST	SC	OBC	Others	all	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	17	58	94	241	150	21	44	82	217	133
Assam	90	71	125	116	110	58	62	65	92	83
Bihar	99	33	126	254	155	50	46	97	155	109
Chhattisgarh	35	48	71	155	91	31	54	72	147	88
Delhi	93	123	146	443	298	66	74	63	270	177
Gujarat	88	58	80	207	144	111	90	131	262	194
Haryana	1671	82	191	504	348	277	90	90	241	174
Himachal Pradesh	168	98	146	244	200	60	144	55	212	170
Jammu & Kashmir	-	254	84	681	585	-	215	152	388	350
Jharkhand	14	22	60	65	50	16	27	78	87	65
Karnataka	82	80	111	187	150	62	87	97	191	149
Kerala	152	129	303	579	395	133	93	197	311	233
Madhya Pradesh	46	48	121	168	126	61	109	188	212	180
Maharashtra	32	34	175	78	91	67	103	156	259	214
Orissa	21	41	76	79	67	34	46	75	119	88
Punjab	46	78	206	377	269	26	67	136	242	177
Rajasthan	122	90	222	264	220	88	72	132	239	172
Tamil Nadu	57	62	121	251	125	36	59	100	205	103
Uttaranchal	21	34	48	253	176	8	58	94	173	136
Uttar Pradesh	195	66	153	224	168	463	69	108	200	141
West Bengal	38	59	85	136	114	21	47	103	152	124
India	86	66	139	210	161	81	73	116	219	158

Appendix A
Detailed Tables

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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)
Andhra Pradesh							
scheduled tribe	78	63505	315	3938	11111	474	152
scheduled caste	250	69286	404	6958	35666	1415	513
other backward class	464	132182	449	11306	66074	2870	1136
others	208	248017	428	15866	29599	1231	463
all	1000	135146	423	10590	142450	5990	2264
Assam							
scheduled tribe	106	151856	51	384	4420	512	72
scheduled caste	108	131634	112	598	4474	366	68
other backward class	247	132187	63	444	10286	868	149
others	539	153651	79	795	22414	2123	325
all	1000	145782	75	643	41595	3870	615
Bihar							
scheduled tribe	11	155802	126	825	1289	75	23
scheduled caste	229	81744	232	2020	26763	1610	477
other backward class	575	197438	221	2707	67158	4036	1363
others	185	389540	199	5215	21624	1236	400
all	1000	206055	218	2992	116853	6958	2263
Chhattisgarh							
scheduled tribe	374	129501	158	1350	13598	686	208
scheduled caste	142	149106	270	6410	5147	276	89
other backward class	409	216088	212	4668	14853	841	250
others	75	448866	189	8147	2719	114	36
all	1000	191602	198	3933	36316	1917	583
Gujarat							
scheduled tribe	211	166306	186	4401	13162	565	176
scheduled caste	105	150743	244	10218	6585	226	74
other backward class	399	326137	313	11325	24954	932	361
others	285	515246	322	18501	17803	622	249
all	1000	327864	281	11794	62504	2345	860

Note : ' all' includes n.r.

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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							
scheduled tribe	9	603909	-	-	280	4	0
scheduled caste	257	180939	327	7664	8074	462	178
other backward class	364	550264	238	10383	11464	509	197
others	370	1253522	277	17853	11653	651	245
all	1000	716379	273	12359	31472	1626	620
Himachal Pradesh							
scheduled tribe	75	378346	74	2491	902	193	47
scheduled caste	232	258871	150	3474	2772	523	175
other backward class	181	480731	227	7044	2164	285	102
others	512	598640	139	5722	6122	1011	294
all	1000	481943	153	5196	11960	2012	618
Jammu & Kashmir							
scheduled tribe	8	272126	162	589	86	10	2
scheduled caste	153	523508	38	595	1595	194	41
other backward class	128	493055	42	935	1333	259	22
others	711	660204	33	1265	7405	1135	138
all	1000	614671	36	1114	10420	1598	203
Jharkhand							
scheduled tribe	354	148826	66	368	13045	779	141
scheduled caste	139	90287	154	1558	5132	359	105
other backward class	407	167504	149	1206	14989	1064	290
others	100	183082	150	2866	3680	263	81
all	1000	151692	120	1124	36847	2465	617
Karnataka							
scheduled tribe	72	160565	292	5417	5022	246	86
scheduled caste	206	113110	241	4058	14395	645	187
other backward class	349	228927	364	8552	24419	1257	485
others	373	358282	308	13357	26072	1391	470
all	1000	248409	313	9193	69908	3539	1228

Note : ' all' includes n.r.

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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)
Kerala							
scheduled tribe	12	109320	214	1804	576	71	18
scheduled caste	125	145599	442	6951	6226	482	188
other backward class	518	473491	381	20328	25890	2172	781
others	345	708736	401	23850	17253	1179	432
all	1000	509679	394	19663	49945	3904	1419
Madhya Pradesh							
scheduled tribe	197	133211	170	4758	18556	883	292
scheduled caste	186	125821	234	4447	17499	779	272
other backward class	421	264012	307	10000	39603	1947	730
others	196	392799	278	15619	18386	674	274
all	1000	237670	261	9031	94044	4283	1568
Maharashtra							
scheduled tribe	145	104409	161	3751	17118	694	240
scheduled caste	146	123901	235	5584	17289	840	335
other backward class	337	257834	291	9283	39802	2035	845
others	372	356553	321	15868	43973	2242	918
all	1000	252749	275	10391	118183	5811	2338
Orissa							
scheduled tribe	274	57369	179	1527	18127	830	286
scheduled caste	205	55375	226	2672	13565	684	215
other backward class	376	126873	323	4273	24893	1302	477
others	145	163117	324	7137	9614	564	203
all	1000	98454	264	3609	66199	3380	1181
Punjab							
scheduled tribe	4	148694	177	1625	109	12	3
scheduled caste	419	198349	238	5800	12497	958	277
other backward class	148	531285	205	7365	4432	348	100
others	429	1727146	295	30232	12810	930	281
all	1000	903717	257	16502	29847	2248	661

Note : ' all' includes n.r.

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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)
Rajasthan							
scheduled tribe	181	201290	347	8463	12703	706	284
scheduled caste	198	187126	375	10637	13920	1013	440
other backward class	441	462664	327	14837	30972	1960	731
others	180	449421	318	10272	12604	897	300
all	1000	358351	338	12031	70199	4576	1755
Tamil Nadu							
scheduled tribe	10	131957	300	2761	1128	72	14
scheduled caste	260	78979	286	3990	28630	1456	395
other backward class	710	209734	323	11244	78259	3970	1164
others	20	536178	325	12855	2165	109	31
all	1000	181376	313	9304	110182	5607	1604
Uttaranchal							
scheduled tribe	27	442965	28	628	324	12	3
scheduled caste	255	313789	84	1107	3052	231	52
other backward class	68	676137	84	2796	808	53	14
others	650	386775	42	960	7774	426	59
all	1000	389222	55	1113	11959	722	128
Uttar Pradesh							
scheduled tribe	9	273939	308	8002	2020	116	34
scheduled caste	278	156286	286	4555	61640	3414	1231
other backward class	516	339506	216	4945	114256	6036	1895
others	196	556821	204	5942	43421	2244	718
all	1000	330456	234	5059	221460	11814	3879
West Bengal							
scheduled tribe	61	88359	140	1158	7438	426	91
scheduled caste	310	120962	215	2388	37710	2246	694
other backward class	52	184097	239	4454	6340	356	122
others	576	172317	226	3732	70092	3958	1206
all	1000	151842	218	3194	121614	6988	2113

Note : ' all' includes n.r.

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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							
scheduled tribe	102	136640	179	3205	150825	12643	2779
scheduled caste	220	125954	271	4641	325464	18775	6151
other backward class	411	266033	289	8288	607603	34718	11579
others	267	429513	257	10437	394457	25047	7583
all	1000	265606	265	7539	1478529	91192	28094

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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)
Andhra Pradesh							
scheduled tribe	25	77285	262	5225	1258	83	29
scheduled caste	111	135840	320	11541	5610	451	182
other backward class	443	232954	319	16874	22438	1468	519
others	422	560948	273	26138	21371	1374	438
all	1000	356656	298	19901	50677	3376	1168
Assam							
scheduled tribe	50	200817	76	632	260	91	17
scheduled caste	130	167242	46	1079	672	111	17
other backward class	129	249264	63	1848	666	119	20
others	691	308004	61	2483	3577	575	104
all	1000	276793	60	2126	5175	896	158
Bihar							
scheduled tribe	6	221466	313	14536	93	8	4
scheduled caste	92	95680	126	3016	1321	166	36
other backward class	604	265267	86	1974	8702	760	184
others	298	508653	100	3534	4295	293	84
all	1000	321975	95	2616	14411	1227	308
Chhattisgarh							
scheduled tribe	208	111326	68	2440	1387	121	25
scheduled caste	135	147417	174	7470	897	111	35
other backward class	295	214058	150	6026	1962	250	72
others	362	480014	140	15233	2412	238	63
all	1000	280032	132	8809	6658	720	195
Delhi							
scheduled tribe	17	187162	-	-	410	40	0
scheduled caste	279	253040	23	1384	6611	669	14
other backward class	168	253076	5	135	3966	450	9
others	536	854243	14	1925	12678	1278	45
all	1000	573990	15	1441	23664	2437	68

Note : ' all' includes n.r.

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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)
Gujarat							
scheduled tribe	48	270289	170	31674	1706	95	25
scheduled caste	126	196748	284	11427	4452	240	94
other backward class	300	279759	218	7318	10603	733	263
others	526	642175	200	20071	18571	1140	421
all	1000	459333	214	15715	35332	2208	803
Haryana							
scheduled tribe	2	2426917	130	777	25	3	2
scheduled caste	188	237221	229	6866	2277	198	72
other backward class	254	452976	218	13810	3083	267	96
others	556	913292	110	14615	6754	536	147
all	1000	672684	160	12929	12139	1004	317
Himachal Pradesh							
scheduled tribe	32	300748	113	4842	50	16	5
scheduled caste	175	315257	123	10827	269	66	17
other backward class	159	273458	66	4602	244	45	16
others	633	636832	103	36573	972	205	73
all	1000	511820	101	25951	1535	332	111
Jammu & Kashmir							
scheduled tribe	-	-	-	-	-	0	0
scheduled caste	150	557519	104	10322	482	114	29
other backward class	54	340494	36	1657	174	53	11
others	796	1212399	41	3519	2561	558	84
all	1000	1067081	50	4438	3217	725	124
Jharkhand							
scheduled tribe	175	89810	35	2163	1645	103	16
scheduled caste	110	138614	129	6258	1040	144	25
other backward class	308	241158	77	3667	2905	417	56
others	407	341576	53	5871	3836	394	69
all	1000	244288	66	4587	9427	1058	166

Note : ' all' includes n.r.

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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							
scheduled tribe	22	194759	176	4981	773	68	19
scheduled caste	117	194735	158	4369	4081	289	82
other backward class	286	261734	225	7040	9959	811	254
others	574	480118	172	13770	19957	1553	441
all	1000	377726	186	10544	34771	2721	796
Kerala							
scheduled tribe	5	399045	319	46808	92	15	5
scheduled caste	69	275543	373	15884	1204	143	57
other backward class	546	604325	392	25162	9525	1295	510
others	380	1082547	346	35195	6630	671	257
all	1000	762200	373	28446	17452	2125	829
Madhya Pradesh							
scheduled tribe	51	143761	71	1729	1546	124	24
scheduled caste	144	216246	229	22956	4329	356	113
other backward class	386	454097	180	10061	11637	902	252
others	419	551921	168	18523	12613	921	260
all	1000	444952	177	15029	30125	2303	649
Maharashtra							
scheduled tribe	28	175922	139	14557	2470	163	59
scheduled caste	122	187117	134	7691	10929	781	239
other backward class	201	475261	210	22038	17928	1288	480
others	649	456694	143	14517	57979	3618	1154
all	1000	419667	155	15192	89306	5850	1932
Orissa							
scheduled tribe	88	124708	136	15118	914	51	12
scheduled caste	158	129367	152	1673	1644	134	41
other backward class	281	216623	165	12550	2937	273	81
others	473	333601	231	17502	4941	435	140
all	1000	250218	192	13406	10435	893	274

Note : ' all' includes n.r.

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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							
scheduled tribe	7	142143	290	14208	111	19	8
scheduled caste	255	194714	150	5156	4167	457	112
other backward class	173	417141	151	10432	2825	321	97
others	565	774861	114	12528	9232	930	220
all	1000	560705	131	10297	16335	1727	437
Rajasthan							
scheduled tribe	33	270157	100	7459	719	50	13
scheduled caste	132	207373	274	8919	2887	255	94
other backward class	372	434286	190	10310	8145	764	224
others	464	636493	119	8363	10166	1027	248
all	1000	492805	165	9130	21917	2096	579
Tamil Nadu							
scheduled tribe	10	129268	346	5757	549	30	12
scheduled caste	134	167897	311	11194	7303	824	240
other backward class	762	303017	251	11339	41585	4271	1161
others	94	715142	197	18459	5158	503	136
all	1000	322129	255	11936	54595	5628	1549
Uttaranchal							
scheduled tribe	14	389834	100	1530	44	11	3
scheduled caste	199	132525	49	546	614	122	15
other backward class	144	184757	75	1437	444	65	15
others	643	591010	72	6451	1982	249	70
all	1000	438424	68	4484	3084	447	103
Uttar Pradesh							
scheduled tribe	6	836400	4	73	403	21	1
scheduled caste	158	158080	173	5045	9905	705	218
other backward class	429	294049	137	3944	26890	2149	531
others	406	525612	108	4393	25459	1777	395
all	1000	370084	130	4275	62667	4655	1146

Table 1: Average value of assets per household and average value of cash loans per household as on 30.06.02 by household social group

household social group	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							
scheduled tribe	8	120163	194	7697	320	43	12
scheduled caste	226	139714	201	5656	9370	940	268
other backward class	62	266037	159	4169	2575	290	85
others	704	387688	162	9194	29195	2859	770
all	1000	322023	171	8071	41460	4132	1135
India							
scheduled tribe	30	240295	122	9233	16547	3055	573
scheduled caste	146	182351	192	7744	80972	7594	2084
other backward class	347	334161	212	11200	192594	18364	5232
others	477	560362	153	13577	264851	23076	6041
all	1000	417158	178	11771	554976	52093	13931

Note : ' all' includes n.r.

Table 2R : Per thousand distribution of households by household type for each social group

rural

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh							
cultivator	478	311	463	479	430	61186	2714
agr. labour	212	358	167	120	209	29703	1481
artisan	44	95	106	60	89	12700	319
others	267	235	264	341	273	38861	1476
non-cultivator	522	689	537	521	570	81264	3276
all	1000	1000	1000	1000	1000	142450	5990
estd. no. of hhs (00)	11111	35666	66074	29599	142450	X	X
no. of sample hhs	474	1415	2870	1231	5990	X	X
Assam							
cultivator	789	560	633	608	628	26132	2386
agr. labour	83	70	68	80	76	3174	338
artisan	9	28	9	27	20	848	66
others	120	341	290	286	275	11440	1080
non-cultivator	211	440	367	392	372	15463	1484
all	1000	1000	1000	1000	1000	41595	3870
estd. no. of hhs (00)	4420	4474	10286	22414	41595	X	X
no. of sample hhs	512	366	868	2123	3870	X	X
Bihar							
cultivator	761	373	659	711	605	70639	4038
agr. labour	193	456	167	73	216	25230	1583
artisan	0	35	26	20	27	3153	177
others	46	136	147	195	153	17830	1160
non-cultivator	239	627	341	289	395	46213	2920
all	1000	1000	1000	1000	1000	116853	6958
estd. no. of hhs (00)	1289	26763	67158	21624	116853	X	X
no. of sample hhs	75	1610	4036	1236	6958	X	X
Chhattisgarh							
cultivator	859	650	737	512	753	27358	1353
agr. labour	79	162	127	113	113	4104	284
artisan	4	32	13	22	13	464	29
others	59	156	123	353	121	4390	251
non-cultivator	141	350	263	488	247	8958	564
all	1000	1000	1000	1000	1000	36316	1917
estd. no. of hhs (00)	13598	5147	14853	2719	36316	X	X
no. of sample hhs	686	276	841	114	1917	X	X

Note: 'all' includes n.r.

Table 2R : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Gujarat							
cultivator	658	339	550	598	564	35252	1416
agr. labour	177	344	164	65	158	9846	365
artisan	10	62	48	39	39	2433	82
others	155	255	238	298	240	14973	482
non-cultivator	342	661	450	402	436	27252	929
all	1000	1000	1000	1000	1000	62504	2345
estd. no. of hhs (00)	13162	6585	24954	17803	62504	X	X
no. of sample hhs	565	226	932	622	2345	X	X
Haryana							
cultivator	306	378	470	858	589	18532	1013
agr. labour	0	172	58	3	67	2094	124
artisan	694	131	284	12	148	4643	134
others	0	319	188	126	197	6203	355
non-cultivator	694	622	530	142	411	12940	613
all	1000	1000	1000	1000	1000	31472	1626
estd. no. of hhs (00)	280	8074	11464	11653	31472	X	X
no. of sample hhs	4	462	509	651	1626	X	X
Himachal Pradesh							
cultivator	756	625	770	805	753	9007	1574
agr. labour	1	6	1	12	8	95	26
artisan	7	156	19	20	50	600	48
others	236	213	210	163	189	2257	364
non-cultivator	244	375	230	195	247	2953	438
all	1000	1000	1000	1000	1000	11960	2012
estd. no. of hhs (00)	902	2772	2164	6122	11960	X	X
no. of sample hhs	193	523	285	1011	2012	X	X
Jammu & Kashmir							
cultivator	359	785	859	919	886	9230	1338
agr. labour	0	16	6	4	6	62	13
artisan	2	52	32	9	18	188	53
others	639	147	103	69	90	939	194
non-cultivator	641	215	141	81	114	1190	260
all	1000	1000	1000	1000	1000	10420	1598
estd. no. of hhs (00)	86	1595	1333	7405	10420	X	X
no. of sample hhs	10	194	259	1135	1598	X	X

Note: 'all' includes n.r.

Table 2R : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Jharkhand							
cultivator	832	573	783	685	761	28041	1690
agr. labour	39	177	40	46	59	2189	240
artisan	12	40	18	27	20	728	87
others	118	210	159	241	160	5889	448
non-cultivator	168	427	217	315	239	8806	775
all	1000	1000	1000	1000	1000	36847	2465
estd. no. of hhs (00)	13045	5132	14989	3680	36847	X	X
no. of sample hhs	779	359	1064	263	2465	X	X
Karnataka							
cultivator	449	441	621	629	574	40147	2143
agr. labour	443	390	161	133	218	15236	656
artisan	19	53	52	50	49	3437	129
others	89	116	166	189	159	11088	611
non-cultivator	551	559	379	371	426	29761	1396
all	1000	1000	1000	1000	1000	69908	3539
estd. no. of hhs (00)	5022	14395	24419	26072	69908	X	X
no. of sample hhs	246	645	1257	1391	3539	X	X
Kerala							
cultivator	230	237	472	634	496	24771	1645
agr. labour	345	189	54	29	66	3276	311
artisan	73	188	110	38	94	4719	419
others	352	386	364	299	344	17179	1529
non-cultivator	770	763	528	366	504	25174	2259
all	1000	1000	1000	1000	1000	49945	3904
estd. no. of hhs (00)	576	6226	25890	17253	49945	X	X
no. of sample hhs	71	482	2172	1179	3904	X	X
Madhya Pradesh							
cultivator	716	516	702	656	661	62164	2941
agr. labour	181	323	140	209	196	18389	669
artisan	0	25	30	3	18	1690	105
others	103	136	128	132	125	11801	568
non-cultivator	284	484	298	344	339	31880	1342
all	1000	1000	1000	1000	1000	94044	4283
estd. no. of hhs (00)	18556	17499	39603	18386	94044	X	X
no. of sample hhs	883	779	1947	674	4283	X	X

Note: 'all' includes n.r.

Table 2R : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Maharashtra							
cultivator	411	357	569	662	550	64989	3361
agr. labour	317	381	189	105	204	24163	1171
artisan	61	54	40	23	39	4598	190
others	211	208	202	209	207	24432	1089
non-cultivator	589	643	431	338	450	53194	2450
all	1000	1000	1000	1000	1000	118183	5811
estd. no. of hhs (00)	17118	17289	39802	43973	118183	X	X
no. of sample hhs	694	840	2035	2242	5811	X	X
Orissa							
cultivator	782	490	654	582	645	42698	2105
agr. labour	128	293	98	70	142	9398	508
artisan	7	68	35	23	32	2148	105
others	83	149	213	325	181	11956	662
non-cultivator	218	510	346	418	355	23502	1275
all	1000	1000	1000	1000	1000	66199	3380
estd. no. of hhs (00)	18127	13565	24893	9614	66199	X	X
no. of sample hhs	830	684	1302	564	3380	X	X
Punjab							
cultivator	75	337	539	737	537	16040	1105
agr. labour	0	219	39	27	109	3245	310
artisan	0	133	121	12	79	2359	185
others	925	311	300	225	275	8204	648
non-cultivator	925	663	461	263	463	13808	1143
all	1000	1000	1000	1000	1000	29847	2248
estd. no. of hhs (00)	109	12497	4432	12810	29847	X	X
no. of sample hhs	12	958	348	930	2248	X	X
Rajasthan							
cultivator	908	562	788	683	746	52393	3019
agr. labour	23	116	25	11	40	2808	238
artisan	14	132	38	31	51	3587	317
others	55	190	148	275	163	11411	1002
non-cultivator	92	438	212	317	254	17806	1557
all	1000	1000	1000	1000	1000	70199	4576
estd. no. of hhs (00)	12703	13920	30972	12604	70199	X	X
no. of sample hhs	706	1013	1960	897	4576	X	X

Note: 'all' includes n.r.

Table 2R : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Tamil Nadu							
cultivator	645	245	383	302	348	38381	2189
agr. labour	105	451	148	112	226	24848	1333
artisan	17	96	131	65	119	13148	450
others	233	208	338	522	307	33805	1635
non-cultivator	355	755	617	698	652	71801	3418
all	1000	1000	1000	1000	1000	110182	5607
estd. no. of hhs (00)	1128	28630	78259	2165	110182	X	X
no. of sample hhs	72	1456	3970	109	5607	X	X
Uttaranchal							
cultivator	933	702	582	763	740	8851	516
agr. labour	55	27	43	5	14	173	21
artisan	0	55	31	21	30	354	20
others	12	216	344	211	216	2581	165
non-cultivator	67	298	418	237	260	3108	206
all	1000	1000	1000	1000	1000	11959	722
estd. no. of hhs (00)	324	3052	808	7774	11959	X	X
no. of sample hhs	12	231	53	426	722	X	X
Uttar Pradesh							
cultivator	728	691	782	748	749	165973	8143
agr. labour	132	115	55	34	68	15147	1131
artisan	7	62	36	19	40	8825	558
others	133	132	126	200	142	31514	1982
non-cultivator	272	309	218	252	251	55486	3671
all	1000	1000	1000	1000	1000	221460	11814
estd. no. of hhs (00)	2020	61640	114256	43421	221460	X	X
no. of sample hhs	116	3414	6036	2244	11814	X	X
West Bengal							
cultivator	590	527	664	576	566	68836	3742
agr. labour	228	203	79	118	149	18137	1227
artisan	12	42	39	43	41	4933	326
others	170	228	218	263	244	29708	1693
non-cultivator	410	473	336	424	434	52778	3246
all	1000	1000	1000	1000	1000	121614	6988
estd. no. of hhs (00)	7438	37710	6340	70092	121614	X	X
no. of sample hhs	426	2246	356	3958	6988	X	X

Note: 'all' includes n.r.

Table 2R : Per thousand distribution of households by household type for each social group

rural

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backwar d class	others	all	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
India							
cultivator	693	467	613	642	597	882296	54195
agr. labour	154	264	116	83	144	212441	12453
artisan	19	72	64	32	52	77403	4179
others	135	198	207	243	207	306388	20365
non-cultivator	307	533	387	358	403	596233	36997
all	1000	1000	1000	1000	1000	1478529	91192
estd. no. of hhs (00)	150825	325464	607603	394457	1478529	X	X
no. of sample hhs	12643	18775	34718	25047	91192	X	X

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh							
professional etc.	21	4	13	25	17	878	59
admin. etc.	23	80	63	82	72	3648	254
clerical etc.	0	0	2	3	2	100	6
sales workers	74	25	71	119	86	4361	310
service workers	18	1	25	37	27	1367	99
farmers etc.	1	6	34	4	17	873	88
prod. workers etc.	156	82	117	118	115	5803	401
others	0	0	0	10	4	210	3
self-employed total	293	197	325	397	340	17240	1220
regular wage	288	449	341	419	385	19497	1323
casual labour	165	235	187	88	150	7615	537
others	254	119	147	96	125	6324	296
others total	707	803	675	603	660	33436	2156
all	1000	1000	1000	1000	1000	50677	3376
estd. no. of hhs (00)	1258	5610	22438	21371	50677	X	X
no. of sample hhs	83	451	1468	1374	3376	X	X
Assam							
professional etc.	0	18	0	6	7	35	11
admin. etc.	1	1	24	36	28	146	26
clerical etc.	0	0	0	3	2	10	3
sales workers	173	284	229	266	259	1341	216
service workers	77	0	0	22	19	99	13
farmers etc.	4	75	5	23	27	138	17
prod. workers etc.	23	140	69	125	115	595	98
others	8	0	0	14	10	53	3
self-employed total	284	518	327	497	467	2417	387
regular wage	425	310	595	349	379	1963	354
casual labour	196	102	9	62	67	347	66
others	94	69	69	89	84	434	86
others total	716	482	673	499	530	2744	506
all	1000	1000	1000	1000	1000	5175	896
estd. no. of hhs (00)	260	672	666	3577	5175	X	X
no. of sample hhs	91	111	119	575	896	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Bihar							
professional etc.	0	8	37	64	42	605	39
admin. etc.	0	5	46	49	43	614	50
clerical etc.	23	0	2	5	3	39	9
sales workers	0	54	278	100	202	2917	281
service workers	0	75	63	90	72	1034	80
farmers etc.	13	91	33	11	32	457	52
prod. workers etc.	0	226	115	60	108	1557	136
others	0	0	4	0	2	32	2
self-employed total	36	458	577	378	503	7256	649
regular wage	478	258	154	341	221	3192	308
casual labour	371	156	89	36	81	1166	116
others	103	128	180	245	194	2797	153
others total	951	542	423	622	496	7154	577
all	1000	1000	1000	1000	1000	14411	1227
estd. no. of hhs (00)	93	1321	8702	4295	14411	X	X
no. of sample hhs	8	166	760	293	1227	X	X
Chhattisgarh							
professional etc.	0	7	1	37	15	98	12
admin. etc.	15	27	61	36	38	251	28
clerical etc.	0	0	0	2	1	6	2
sales workers	1	30	71	141	76	508	84
service workers	24	10	71	7	30	199	31
farmers etc.	0	3	22	7	9	62	9
prod. workers etc.	81	138	116	63	93	617	59
others	-	-	-	-	-	-	0
self-employed total	122	216	341	294	262	1741	225
regular wage	454	269	411	594	467	3111	351
casual labour	249	409	195	31	176	1169	94
others	175	106	52	81	96	636	50
others total	878	784	659	706	738	4917	495
all	1000	1000	1000	1000	1000	6658	720
estd. no. of hhs (00)	1387	897	1962	2412	6658	X	X
no. of sample hhs	121	111	250	238	720	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

urban

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Delh							
professional etc.	5	8	19	13	13	296	37
admin. etc.	5	64	67	167	119	2808	256
clerical etc.	0	0	0	1	0	9	3
sales workers	231	153	88	111	121	2862	260
service workers	0	0	2	0	1	13	5
farmers etc.	0	28	4	6	12	279	33
prod. workers etc.	54	126	122	58	88	2072	243
others	0	0	0	3	1	33	1
self-employed total	296	380	301	359	354	8374	838
regular wage	617	502	582	521	528	12485	1318
casual labour	87	97	88	30	60	1411	176
others	0	20	28	90	59	1394	105
others total	704	620	699	641	646	15291	1599
all	1000	1000	1000	1000	1000	23664	2437
estd. no. of hhs (00)	410	6611	3966	12678	23664	X	X
no. of sample hhs	40	669	450	1278	2437	X	X
Gujarat							
professional etc.	0	14	2	12	9	311	28
admin. etc.	40	46	133	145	124	4383	290
clerical etc.	0	0	4	8	5	183	7
sales workers	90	21	125	151	124	4375	307
service workers	30	13	39	17	24	840	71
farmers etc.	1	8	18	4	9	314	35
prod. workers etc.	6	79	112	64	78	2745	210
others	-	-	-	-	-	-	0
self-employed total	168	181	432	402	372	13151	948
regular wage	496	577	329	479	447	15790	894
casual labour	310	211	173	60	125	4427	278
others	26	31	66	58	56	1964	88
others total	832	819	568	598	628	22181	1260
all	1000	1000	1000	1000	1000	35332	2208
estd. no. of hhs (00)	1706	4452	10603	18571	35332	X	X
no. of sample hhs	95	240	733	1140	2208	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Haryana							
professional etc.	0	4	0	42	24	294	17
admin. etc.	0	4	31	53	38	467	57
clerical etc.	0	6	0	17	11	129	5
sales workers	0	81	146	187	156	1896	157
service workers	0	21	36	52	42	513	50
farmers etc.	0	37	47	3	21	251	37
prod. workers etc.	0	165	171	65	111	1343	135
others	-	-	-	-	-	-	0
self-employed total	0	318	431	421	403	4893	458
regular wage	130	382	400	490	446	5416	414
casual labour	0	273	122	34	101	1224	88
others	870	27	47	56	50	606	44
others total	1000	682	569	579	597	7246	546
all	1000	1000	1000	1000	1000	12139	1004
estd. no. of hhs (00)	25	2277	3083	6754	12139	X	X
no. of sample hhs	3	198	267	536	1004	X	X
Himachal Pradesh							
professional etc.	0	2	0	36	23	35	8
admin. etc.	6	28	257	70	90	139	36
clerical etc.	-	-	-	-	-	-	0
sales workers	0	14	18	125	84	130	44
service workers	346	14	36	44	47	73	19
farmers etc.	0	10	3	2	4	6	4
prod. workers etc.	0	105	37	36	47	72	23
others	-	-	-	-	-	-	0
self-employed total	352	174	350	313	296	454	134
regular wage	335	510	355	337	370	568	122
casual labour	34	169	9	38	56	86	27
others	279	147	285	312	278	426	49
others total	648	826	650	687	704	1081	198
all	1000	1000	1000	1000	1000	1535	332
estd. no. of hhs (00)	50	269	244	972	1535	X	X
no. of sample hhs	16	66	45	205	332	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Jammu & Kashmir							
professional etc.	0	0	0	8	6	20	11
admin. etc.	0	0	36	38	32	103	35
clerical etc.	0	0	0	2	2	6	4
sales workers	0	137	93	267	238	765	144
service workers	0	6	0	56	46	147	31
farmers etc.	0	60	60	22	30	96	23
prod. workers etc.	0	94	355	143	147	472	121
others	0	0	0	1	0	2	1
self-employed total	0	298	545	536	501	1612	370
regular wage	0	411	201	330	335	1077	265
casual labour	0	134	228	44	67	216	49
others	0	157	26	90	97	311	41
others total	0	702	455	464	499	1605	355
all	0	1000	1000	1000	1000	3217	725
estd. no. of hhs (00)	0	482	174	2561	3217	X	X
no. of sample hhs	0	114	53	558	725	X	X
Jharkhand							
professional etc.	0	0	81	27	36	338	14
admin. etc.	8	3	62	26	31	297	58
clerical etc.	1	0	12	5	6	57	5
sales workers	20	177	190	57	105	990	144
service workers	0	4	28	0	9	85	18
farmers etc.	5	101	16	3	18	174	21
prod. workers etc.	126	25	81	39	66	620	78
others	0	0	3	0	1	9	3
self-employed total	161	311	474	157	273	2569	341
regular wage	318	435	269	476	380	3583	421
casual labour	149	228	171	85	138	1304	184
others	373	27	85	282	209	1971	112
others total	839	689	526	843	727	6858	717
all	1000	1000	1000	1000	1000	9427	1058
estd. no. of hhs (00)	1645	1040	2905	3836	9427	X	X
no. of sample hhs	103	144	417	394	1058	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Karnataka							
professional etc.	0	1	6	9	7	244	30
admin. etc.	40	34	62	88	73	2537	210
clerical etc.	0	10	1	5	4	141	4
sales workers	40	47	104	113	101	3524	277
service workers	96	0	39	23	26	917	85
farmers etc.	12	4	12	22	17	593	54
prod. workers etc.	59	88	89	68	76	2641	215
others	-	-	-	-	-	-	0
self-employed total	248	184	313	327	305	10596	875
regular wage	439	326	379	461	421	14648	1212
casual labour	300	343	205	90	158	5480	421
others	13	146	103	121	116	4046	213
others total	752	816	687	673	695	24175	1846
all	1000	1000	1000	1000	1000	34771	2721
estd. no. of hhs (00)	773	4081	9959	19957	34771	X	X
no. of sample hhs	68	289	811	1553	2721	X	X
Kerala							
professional etc.	60	3	8	22	13	232	29
admin. etc.	0	39	86	92	85	1480	169
clerical etc.	0	0	1	3	2	28	7
sales workers	80	16	89	79	80	1398	185
service workers	61	23	77	77	73	1279	150
farmers etc.	0	5	15	7	11	190	26
prod. workers etc.	0	11	83	53	66	1156	122
others	-	-	-	-	-	-	0
self-employed total	201	97	359	334	330	5763	688
regular wage	268	294	220	338	270	4709	587
casual labour	491	541	306	132	257	4487	595
others	41	68	115	197	143	2490	252
others total	799	903	641	666	670	11686	1434
all	1000	1000	1000	1000	1000	17452	2125
estd. no. of hhs (00)	92	1204	9525	6630	17452	X	X
no. of sample hhs	15	143	1295	671	2125	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Madhya Pradesh							
professional etc.	1	1	13	19	13	403	42
admin. etc.	9	19	142	27	70	2094	68
clerical etc.	0	0	0	7	3	98	8
sales workers	34	78	105	175	126	3810	352
service workers	19	1	52	14	27	813	107
farmers etc.	0	16	24	13	17	511	49
prod. workers etc.	35	174	107	59	93	2799	279
others	0	1	0	0	0	7	2
self-employed total	98	289	443	315	350	10535	907
regular wage	418	437	333	507	425	12811	933
casual labour	389	226	122	38	116	3480	257
others	94	48	96	140	108	3242	205
others total	902	711	552	685	648	19533	1395
all	1000	1000	1000	1000	1000	30125	2303
estd. no. of hhs (00)	1546	4329	11637	12613	30125	X	X
no. of sample hhs	124	356	902	921	2303	X	X
Maharashtra							
professional etc.	0	8	13	16	14	1233	80
admin. etc.	139	46	106	129	115	10244	721
clerical etc.	0	0	0	2	2	152	6
sales workers	53	47	53	79	69	6205	506
service workers	4	4	34	11	15	1314	112
farmers etc.	23	6	21	6	9	835	72
prod. workers etc.	33	56	64	62	61	5442	383
others	2	0	0	0	0	5	1
self-employed total	253	166	292	306	285	25429	1881
regular wage	545	535	542	573	561	50123	3184
casual labour	122	238	104	53	88	7843	477
others	80	57	62	68	66	5856	306
others total	747	829	708	694	715	63822	3967
all	1000	1000	1000	1000	1000	89306	5850
estd. no. of hhs (00)	2470	10929	17928	57979	89306	X	X
no. of sample hhs	163	781	1288	3618	5850	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Orissa							
professional etc.	0	7	2	22	12	125	15
admin. etc.	0	3	26	36	25	260	40
clerical etc.	0	0	21	1	7	68	2
sales workers	13	99	158	154	134	1402	148
service workers	7	6	57	22	28	295	24
farmers etc.	61	86	58	19	44	461	27
prod. workers etc.	23	194	53	87	89	925	97
others	-	-	-	-	-	-	0
self-employed total	104	395	377	341	339	3536	353
regular wage	482	346	399	473	433	4517	362
casual labour	352	210	150	50	130	1353	104
others	63	49	75	136	99	1029	74
others total	896	605	623	659	661	6899	540
all	1000	1000	1000	1000	1000	10435	893
estd. no. of hhs (00)	914	1644	2937	4941	10435	X	X
no. of sample hhs	51	134	273	435	893	X	X
Punjab							
professional etc.	0	14	8	31	22	362	34
admin. etc.	0	85	203	141	136	2225	211
clerical etc.	0	0	11	0	2	37	5
sales workers	54	71	66	191	138	2253	231
service workers	0	2	56	53	40	658	80
farmers etc.	0	10	28	6	11	179	37
prod. workers etc.	395	106	150	68	94	1539	202
others	0	0	0	0	0	1	1
self-employed total	449	287	522	491	444	7254	801
regular wage	551	434	347	416	410	6693	711
casual labour	0	254	115	13	92	1501	137
others	0	25	16	80	54	886	78
others total	551	713	478	509	556	9080	926
all	1000	1000	1000	1000	1000	16335	1727
estd. no. of hhs (00)	111	4167	2825	9232	16335	X	X
no. of sample hhs	19	457	321	930	1727	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Rajasthan							
professional etc.	0	5	8	25	16	340	42
admin. etc.	16	28	51	119	79	1722	191
clerical etc.	0	0	1	0	0	9	2
sales workers	48	19	47	194	111	2440	269
service workers	15	25	48	10	26	574	59
farmers etc.	74	12	26	14	20	442	55
prod. workers etc.	13	184	152	86	121	2650	301
others	0	0	0	1	1	12	1
self-employed total	166	273	333	449	374	8189	920
regular wage	465	350	402	396	395	8648	797
casual labour	195	289	160	41	123	2693	209
others	174	89	105	113	109	2387	170
others total	834	727	667	551	626	13728	1176
all	1000	1000	1000	1000	1000	21917	2096
estd. no. of hhs (00)	719	2887	8145	10166	21917	X	X
no. of sample hhs	50	255	764	1027	2096	X	X
Tamil Nadu							
professional etc.	0	8	16	26	16	876	66
admin. etc.	0	28	70	76	64	3496	340
clerical etc.	0	0	2	1	1	70	11
sales workers	96	42	108	93	98	5331	615
service workers	2	14	26	10	23	1256	145
farmers etc.	39	27	24	15	24	1290	144
prod. workers etc.	43	56	95	47	85	4637	497
others	-	-	-	-	-	-	0
self-employed total	181	174	341	269	311	16956	1818
regular wage	548	429	415	520	428	23358	2487
casual labour	118	293	131	23	142	7759	836
others	154	104	113	184	119	6476	485
others total	819	826	658	727	689	37593	3808
all	1000	1000	1000	1000	1000	54595	5628
estd. no. of hhs (00)	549	7303	41585	5158	54595	X	X
no. of sample hhs	30	824	4271	503	5628	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Uttaranchal							
professional etc.	0	9	13	31	24	73	8
admin. etc.	0	70	79	77	75	230	49
clerical etc.	66	15	0	0	4	12	2
sales workers	0	46	159	172	142	439	58
service workers	0	52	3	5	14	44	11
farmers etc.	0	45	6	14	19	58	7
prod. workers etc.	0	205	232	46	104	319	48
others	0	0	0	4	3	8	1
self-employed total	66	441	491	349	384	1183	184
regular wage	934	385	456	459	450	1388	191
casual labour	0	138	35	4	35	107	34
others	0	37	18	189	131	405	38
others total	934	559	509	651	616	1901	263
all	1000	1000	1000	1000	1000	3084	447
estd. no. of hhs (00)	44	614	444	1982	3084	X	X
no. of sample hhs	11	122	65	249	447	X	X
Uttar Pradesh							
professional etc.	0	3	17	31	20	1267	102
admin. etc.	404	22	37	76	53	3314	267
clerical etc.	0	2	14	7	9	568	24
sales workers	66	102	180	198	174	10920	855
service workers	104	19	55	29	39	2455	219
farmers etc.	0	17	27	18	22	1351	132
prod. workers etc.	73	263	216	115	181	11366	893
others	0	2	0	1	1	43	3
self-employed total	647	431	546	474	499	31283	2495
regular wage	138	330	279	367	322	20151	1391
casual labour	75	206	100	42	93	5830	448
others	44	29	73	116	83	5222	306
others total	257	566	451	525	498	31204	2145
all	1000	1000	1000	1000	1000	62667	4655
estd. no. of hhs (00)	403	9905	26890	25459	62667	X	X
no. of sample hhs	21	705	2149	1777	4655	X	X

Note: 'all' includes n.r.

Table 2U : Per thousand distribution of households by household type for each social group

household type	social group					number of households	
	scheduled tribe	scheduled caste	other backward class	others	all	estimated (00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
urban							
West Bengal							
professional etc.	6	15	19	34	29	1189	108
admin. etc.	0	49	113	94	84	3489	358
clerical etc.	8	3	2	4	3	138	16
sales workers	53	112	149	127	125	5170	542
service workers	0	22	56	11	17	688	83
farmers etc.	37	39	31	10	18	757	87
prod. workers etc.	127	178	120	105	123	5097	501
others	0	0	0	2	2	68	9
self-employed total	231	418	492	388	400	16595	1704
regular wage	387	311	344	357	346	14345	1539
casual labour	320	228	119	130	153	6325	560
others	22	41	45	125	100	4150	325
others total	729	580	508	611	599	24821	2424
all	1000	1000	1000	1000	1000	41460	4132
estd. no. of hhs (00)	320	9370	2575	29195	41460	X	X
no. of sample hhs	43	940	290	2859	4132	X	X
India							
professional etc.	3	7	15	23	17	9497	840
admin. etc.	46	40	75	98	80	44538	4072
clerical etc.	1	1	4	4	3	1881	145
sales workers	58	74	115	132	115	64083	6502
service workers	31	12	41	22	27	15092	1842
farmers etc.	14	22	25	10	17	9478	1114
prod. workers etc.	59	130	120	79	100	55544	5436
others	1	0	0	2	1	485	35
self-employed total	212	287	394	370	361	200597	19986
regular wage	441	417	364	458	419	232470	21737
casual labour	207	233	143	64	120	66808	6266
others	136	61	98	108	99	54667	4065
others total	785	711	605	630	638	353945	32068
all	1000	1000	1000	1000	1000	554976	52093
estd. no. of hhs (00)	16547	80972	192594	264851	554976	X	X
no. of sample hhs	3055	7594	18364	23076	52093	X	X

Note: 'all' includes n.r.

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					rural	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh							
0 - 15	300	240	165	121	185	26367	1181
15 - 30	179	148	89	92	111	15877	762
30 - 60	206	269	181	113	191	27195	1076
60 - 100	123	156	153	132	147	20930	854
100 - 150	81	76	137	106	111	15809	615
150 - 200	41	31	89	108	75	10651	389
200 - 300	42	39	91	96	75	10724	406
300 - 450	20	28	55	74	49	7036	312
450 - 800	4	9	27	95	35	4945	231
800 +	4	2	15	62	20	2915	164
all	1000	1000	1000	1000	1000	142450	5990
estd. no. of hhs (00)	11111	35666	66074	29599	142450	X	X
no. of sample hhs	474	1415	2870	1231	5990	X	X
Assam							
0 - 15	26	37	64	66	58	2401	297
15 - 30	56	133	115	100	102	4254	424
30 - 60	186	237	204	153	178	7421	693
60 - 100	176	194	176	168	174	7222	674
100 - 150	164	113	139	141	140	5830	543
150 - 200	112	114	78	132	115	4772	350
200 - 300	170	88	117	121	122	5063	433
300 - 450	60	39	74	70	67	2776	259
450 - 800	45	27	27	37	34	1424	142
800 +	4	19	6	12	10	432	55
all	1000	1000	1000	1000	1000	41595	3870
estd. no. of hhs (00)	4420	4474	10286	22414	41595	X	X
no. of sample hhs	512	366	868	2123	3870	X	X
Bihar							
0 - 15	43	93	51	25	55	6483	435
15 - 30	221	177	91	40	103	11999	761
30 - 60	176	356	156	104	192	22471	1361
60 - 100	181	167	155	105	149	17415	1117
100 - 150	54	87	143	120	125	14603	809
150 - 200	89	41	102	92	86	10053	578
200 - 300	108	28	120	127	100	11652	667
300 - 450	36	28	82	128	78	9100	496
450 - 800	86	20	73	143	74	8622	450
800 +	5	3	27	117	38	4453	284
all	1000	1000	1000	1000	1000	116853	6958
estd. no. of hhs (00)	1289	26763	67158	21624	116853	X	X
no. of sample hhs	75	1610	4036	1236	6958	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					rural	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Chhattisgarh							
0 - 15	52	88	55	171	67	2437	173
15 - 30	112	151	90	69	105	3826	197
30 - 60	136	150	156	188	150	5447	330
60 - 100	222	150	155	55	172	6235	295
100 - 150	204	153	163	147	176	6383	280
150 - 200	92	127	91	54	94	3413	165
200 - 300	93	103	115	89	103	3742	204
300 - 450	59	26	68	48	57	2072	119
450 - 800	27	39	50	59	41	1478	91
800 +	2	14	58	120	35	1282	63
all	1000	1000	1000	1000	1000	36316	1917
estd. no. of hhs (00)	13598	5147	14853	2719	36316	X	X
no. of sample hhs	686	276	841	114	1917	X	X
Gujarat							
0 - 15	104	57	35	61	59	3706	81
15 - 30	40	42	38	18	33	2057	110
30 - 60	164	165	120	67	119	7434	287
60 - 100	167	236	178	67	150	9367	321
100 - 150	173	149	151	120	147	9166	303
150 - 200	115	98	111	71	99	6183	215
200 - 300	126	88	119	84	107	6706	287
300 - 450	60	137	87	99	90	5636	238
450 - 800	36	26	65	171	85	5317	248
800 +	15	3	96	243	111	6933	255
all	1000	1000	1000	1000	1000	62504	2345
estd. no. of hhs (00)	13162	6585	24954	17803	62504	X	X
no. of sample hhs	565	226	932	622	2345	X	X
Haryana							
0 - 15	694	16	185	26	87	2747	35
15 - 30	0	67	18	0	24	748	63
30 - 60	160	225	83	8	93	2913	199
60 - 100	0	241	115	32	116	3642	205
100 - 150	0	219	106	33	107	3355	167
150 - 200	0	76	47	25	46	1440	86
200 - 300	0	60	77	83	74	2331	114
300 - 450	0	54	59	127	83	2603	122
450 - 800	0	21	81	226	119	3732	206
800 +	146	21	230	439	253	7962	429
all	1000	1000	1000	1000	1000	31472	1626
estd. no. of hhs (00)	280	8074	11464	11653	31472	X	X
no. of sample hhs	4	462	509	651	1626	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					rural	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Himachal Pradesh							
0 - 15	41	63	13	34	37	448	84
15 - 30	42	73	4	8	25	297	48
30 - 60	27	82	35	43	49	590	100
60 - 100	28	115	80	34	61	725	130
100 - 150	187	127	91	42	82	977	194
150 - 200	104	86	106	81	89	1061	197
200 - 300	182	128	140	124	132	1584	288
300 - 450	162	144	235	184	182	2178	313
450 - 800	97	147	172	211	181	2160	328
800 +	130	34	123	239	162	1940	330
all	1000	1000	1000	1000	1000	11960	2012
estd. no. of hhs (00)	902	2772	2164	6122	11960	X	X
no. of sample hhs	193	523	285	1011	2012	X	X
Jammu & Kashmir							
0 - 15	570	10	2	2	8	79	17
15 - 30	0	1	27	4	6	67	19
30 - 60	2	68	3	15	21	224	41
60 - 100	69	46	56	23	31	322	81
100 - 150	0	112	37	71	72	751	105
150 - 200	0	36	111	60	62	648	118
200 - 300	44	174	248	135	155	1611	209
300 - 450	84	256	92	194	190	1977	220
450 - 800	0	110	237	231	211	2200	374
800 +	231	187	187	266	244	2541	414
all	1000	1000	1000	1000	1000	10420	1598
estd. no. of hhs (00)	86	1595	1333	7405	10420	X	X
no. of sample hhs	10	194	259	1135	1598	X	X
Jharkhand							
0 - 15	93	26	29	27	51	1875	135
15 - 30	49	198	43	84	71	2606	264
30 - 60	194	285	199	192	209	7688	566
60 - 100	233	166	218	146	209	7700	474
100 - 150	119	156	167	145	146	5385	324
150 - 200	96	83	91	119	94	3480	197
200 - 300	148	67	105	59	110	4066	242
300 - 450	27	7	75	143	55	2043	133
450 - 800	29	9	53	66	40	1463	93
800 +	12	4	20	19	15	541	37
all	1000	1000	1000	1000	1000	36847	2465
estd. no. of hhs (00)	13045	5132	14989	3680	36847	X	X
no. of sample hhs	779	359	1064	263	2465	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					rural	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Karnataka							
0 - 15	34	48	39	37	40	2786	157
15 - 30	74	75	31	32	43	3031	166
30 - 60	243	244	127	79	142	9894	455
60 - 100	155	245	151	144	168	11742	549
100 - 150	210	189	154	127	155	10841	519
150 - 200	63	81	111	87	93	6468	321
200 - 300	90	57	168	139	129	9008	458
300 - 450	39	34	110	141	101	7032	386
450 - 800	72	24	75	126	83	5817	316
800 +	20	3	34	89	47	3290	212
all	1000	1000	1000	1000	1000	69908	3539
estd. no. of hhs (00)	5022	14395	24419	26072	69908	X	X
no. of sample hhs	246	645	1257	1391	3539	X	X
Kerala							
0 - 15	213	40	26	25	29	1460	241
15 - 30	89	49	18	16	22	1094	143
30 - 60	226	166	50	41	63	3157	308
60 - 100	207	239	86	54	95	4763	390
100 - 150	112	230	127	83	124	6217	462
150 - 200	87	87	109	60	89	4435	358
200 - 300	2	101	136	124	126	6307	482
300 - 450	51	36	133	139	122	6107	431
450 - 800	0	40	152	195	151	7531	540
800 +	13	13	163	264	178	8875	549
all	1000	1000	1000	1000	1000	49945	3904
estd. no. of hhs (00)	576	6226	25890	17253	49945	X	X
no. of sample hhs	71	482	2172	1179	3904	X	X
Madhya Pradesh							
0 - 15	61	41	31	5	34	3173	167
15 - 30	153	88	63	127	98	9227	374
30 - 60	208	200	97	55	130	12215	602
60 - 100	210	275	184	94	188	17710	614
100 - 150	104	156	122	61	113	10607	531
150 - 200	84	73	118	80	96	8993	427
200 - 300	98	92	124	189	126	11807	519
300 - 450	43	37	103	99	78	7333	399
450 - 800	27	30	99	157	83	7824	376
800 +	13	8	59	133	55	5156	274
all	1000	1000	1000	1000	1000	94044	4283
estd. no. of hhs (00)	18556	17499	39603	18386	94044	X	X
no. of sample hhs	883	779	1947	674	4283	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					rural	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Maharashtra							
0 - 15	223	129	87	79	110	12976	478
15 - 30	130	137	90	37	83	9804	446
30 - 60	237	221	133	73	139	16374	790
60 - 100	134	189	132	105	130	15419	758
100 - 150	79	111	110	109	105	12426	666
150 - 200	61	48	76	109	82	9700	527
200 - 300	64	51	135	136	113	13297	662
300 - 450	36	75	100	133	99	11731	572
450 - 800	19	33	80	121	79	9391	522
800 +	16	7	58	99	60	7066	390
all	1000	1000	1000	1000	1000	118183	5811
estd. no. of hhs (00)	17118	17289	39802	43973	118183	X	X
no. of sample hhs	694	840	2035	2242	5811	X	X
Orissa							
0 - 15	187	230	99	82	147	9755	541
15 - 30	201	274	136	102	177	11722	586
30 - 60	325	236	200	154	235	15554	781
60 - 100	149	118	221	188	175	11601	538
100 - 150	67	61	108	176	97	6419	344
150 - 200	41	35	71	81	57	3762	183
200 - 300	23	33	79	97	57	3751	196
300 - 450	5	8	54	54	31	2043	112
450 - 800	2	6	21	55	18	1164	64
800 +	1	0	13	10	6	428	35
all	1000	1000	1000	1000	1000	66199	3380
estd. no. of hhs (00)	18127	13565	24893	9614	66199	X	X
no. of sample hhs	830	684	1302	564	3380	X	X
Punjab							
0 - 15	268	18	24	27	24	712	66
15 - 30	286	42	41	4	26	783	76
30 - 60	0	156	40	30	84	2517	231
60 - 100	79	268	130	29	144	4307	341
100 - 150	0	173	144	59	119	3556	255
150 - 200	51	100	99	28	69	2060	143
200 - 300	0	96	141	60	87	2588	197
300 - 450	276	62	72	60	63	1883	140
450 - 800	0	59	157	131	104	3105	218
800 +	40	26	153	572	279	8336	581
all	1000	1000	1000	1000	1000	29847	2248
estd. no. of hhs (00)	109	12497	4432	12810	29847	X	X
no. of sample hhs	12	958	348	930	2248	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					rural	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Rajasthan							
0 - 15	22	18	13	11	15	1070	123
15 - 30	27	57	13	8	23	1643	182
30 - 60	176	135	40	30	82	5740	420
60 - 100	177	168	71	68	109	7654	514
100 - 150	212	194	97	97	137	9611	571
150 - 200	101	109	106	124	109	7651	454
200 - 300	123	165	156	168	154	10816	632
300 - 450	63	76	172	171	133	9350	560
450 - 800	62	57	185	186	138	9668	620
800 +	37	19	146	137	100	6995	500
all	1000	1000	1000	1000	1000	70199	4576
estd. no. of hhs (00)	12703	13920	30972	12604	70199	X	X
no. of sample hhs	706	1013	1960	897	4576	X	X
Tamil Nadu							
0 - 15	128	143	105	92	115	12655	740
15 - 30	127	173	90	79	112	12337	641
30 - 60	117	321	143	133	189	20820	1010
60 - 100	174	139	172	108	162	17894	824
100 - 150	178	101	130	83	122	13434	636
150 - 200	112	41	86	39	74	8121	340
200 - 300	55	43	93	141	80	8853	482
300 - 450	91	22	63	65	52	5780	329
450 - 800	12	13	73	62	57	6229	359
800 +	6	4	45	198	37	4061	246
all	1000	1000	1000	1000	1000	110182	5607
estd. no. of hhs (00)	1128	28630	78259	2165	110182	X	X
no. of sample hhs	72	1456	3970	109	5607	X	X
Uttaranchal							
0 - 15	36	16	74	101	76	904	35
15 - 30	0	19	0	16	15	183	18
30 - 60	12	109	46	17	43	509	46
60 - 100	13	101	106	72	80	959	78
100 - 150	15	80	46	94	85	1019	90
150 - 200	0	169	7	188	166	1980	98
200 - 300	139	252	0	172	180	2152	138
300 - 450	434	102	226	129	137	1634	85
450 - 800	334	54	209	112	110	1312	67
800 +	16	97	286	100	109	1307	67
all	1000	1000	1000	1000	1000	11959	722
estd. no. of hhs (00)	324	3052	808	7774	11959	X	X
no. of sample hhs	12	231	53	426	722	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					rural	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Uttar Pradesh							
0 - 15	168	49	23	14	30	6619	518
15 - 30	131	81	46	30	53	11848	845
30 - 60	158	178	94	66	113	24920	1591
60 - 100	110	186	114	68	125	27705	1514
100 - 150	58	168	125	79	127	28143	1394
150 - 200	44	107	108	63	99	21888	1044
200 - 300	128	114	156	137	140	31027	1455
300 - 450	91	56	118	166	110	24358	1172
450 - 800	20	46	124	174	111	24628	1226
800 +	92	16	91	203	92	20323	1055
all	1000	1000	1000	1000	1000	221460	11814
estd. no. of hhs (00)	2020	61640	114256	43421	221460	X	X
no. of sample hhs	116	3414	6036	2244	11814	X	X
West Bengal							
0 - 15	131	104	54	88	94	11419	886
15 - 30	186	167	57	126	139	16884	1086
30 - 60	238	217	193	161	185	22452	1307
60 - 100	206	173	141	150	160	19498	1021
100 - 150	105	106	143	127	120	14596	713
150 - 200	50	74	101	74	74	8992	478
200 - 300	24	69	168	107	93	11367	598
300 - 450	29	45	52	71	59	7215	401
450 - 800	19	31	73	68	54	6532	333
800 +	12	13	20	28	22	2659	165
all	1000	1000	1000	1000	1000	121614	6988
estd. no. of hhs (00)	7438	37710	6340	70092	121614	X	X
no. of sample hhs	426	2246	356	3958	6988	X	X
India							
0 - 15	120	97	66	58	76	112564	7310
15 - 30	115	124	67	61	83	122540	8070
30 - 60	204	226	128	92	148	218391	13522
60 - 100	174	183	146	106	146	216167	12756
100 - 150	128	131	130	105	123	182274	10719
150 - 200	79	74	97	85	87	128151	7503
200 - 300	88	77	123	121	109	161206	9644
300 - 450	44	47	92	112	82	121948	7522
450 - 800	30	31	87	125	79	116564	7479
800 +	17	12	65	134	67	98723	6667
all	1000	1000	1000	1000	1000	1478529	91192
estd. no. of hhs (00)	150825	325464	607603	394457	1478529	X	X
no. of sample hhs	12643	18775	34718	25047	91192	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					urban number of households	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh							
0 - 15	374	281	278	199	247	12534	880
15 - 30	91	115	92	92	94	4784	313
30 - 60	184	126	96	76	93	4704	311
60 - 100	169	100	103	77	93	4735	338
100 - 150	86	93	86	78	84	4240	294
150 - 200	22	73	61	51	57	2892	207
200 - 300	21	82	76	95	83	4213	274
300 - 450	26	60	61	53	57	2878	210
450 - 800	7	46	73	101	80	4059	264
800 +	20	24	74	179	111	5636	285
all	1000	1000	1000	1000	1000	50677	3376
estd. no. of hhs (00)	1258	5610	22438	21371	50677	X	X
no. of sample hhs	83	451	1468	1374	3376	X	X
Assam							
0 - 15	107	289	130	155	167	862	159
15 - 30	5	50	85	66	63	328	70
30 - 60	200	74	203	100	115	593	74
60 - 100	114	115	58	68	75	390	71
100 - 150	185	163	130	84	106	546	96
150 - 200	109	50	57	90	82	423	64
200 - 300	141	85	69	148	130	671	104
300 - 450	34	87	81	84	82	423	71
450 - 800	34	63	124	122	110	571	96
800 +	71	22	63	81	71	366	91
all	1000	1000	1000	1000	1000	5175	896
estd. no. of hhs (00)	260	672	666	3577	5175	X	X
no. of sample hhs	107	289	130	155	167	862	159
Bihar							
0 - 15	0	246	136	118	140	2021	146
15 - 30	0	155	45	48	56	803	86
30 - 60	43	181	92	54	88	1274	111
60 - 100	0	185	112	136	125	1804	146
100 - 150	459	55	118	87	105	1514	147
150 - 200	281	35	88	67	78	1128	93
200 - 300	0	60	102	77	90	1297	132
300 - 450	102	16	121	44	88	1267	117
450 - 800	115	66	127	225	151	2169	159
800 +	0	1	59	144	79	1134	90
all	1000	1000	1000	1000	1000	14411	1227
estd. no. of hhs (00)	93	1321	8702	4295	14411	X	X
no. of sample hhs	8	166	760	293	1227	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					urban	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Chhattisgarh							
0 - 15	289	110	101	102	142	943	90
15 - 30	85	143	45	86	81	543	55
30 - 60	170	274	144	46	131	873	80
60 - 100	165	150	164	80	132	878	93
100 - 150	76	71	93	146	106	705	79
150 - 200	42	49	102	75	73	485	48
200 - 300	86	95	105	73	88	585	67
300 - 450	33	44	130	51	70	464	71
450 - 800	29	12	87	127	79	527	58
800 +	26	51	30	214	98	655	79
all	1000	1000	1000	1000	1000	6658	720
estd. no. of hhs (00)	1387	897	1962	2412	6658	X	X
no. of sample hhs	121	111	250	238	720	X	X
Delhi							
0 - 15	139	231	456	231	267	6323	710
15 - 30	266	123	72	74	91	2155	208
30 - 60	66	77	81	77	78	1837	188
60 - 100	144	24	45	42	39	925	92
100 - 150	24	50	11	26	30	715	82
150 - 200	24	71	38	14	34	803	70
200 - 300	4	141	46	33	65	1532	163
300 - 450	224	104	65	66	79	1868	204
450 - 800	106	117	78	124	114	2697	260
800 +	4	63	108	313	203	4809	460
all	1000	1000	1000	1000	1000	23664	2437
estd. no. of hhs (00)	410	6611	3966	12678	23664	X	X
no. of sample hhs	40	669	450	1278	2437	X	X
Gujarat							
0 - 15	284	190	198	98	149	5252	229
15 - 30	14	64	41	49	47	1652	121
30 - 60	110	116	99	80	91	3231	179
60 - 100	138	177	77	106	108	3811	187
100 - 150	152	80	128	44	79	2791	192
150 - 200	36	86	58	54	58	2057	152
200 - 300	61	79	102	66	78	2757	217
300 - 450	71	96	109	85	93	3281	249
450 - 800	67	55	112	170	133	4700	327
800 +	67	58	78	248	164	5800	355
all	1000	1000	1000	1000	1000	35332	2208
estd. no. of hhs (00)	1706	4452	10603	18571	35332	X	X
no. of sample hhs	95	240	733	1140	2208	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					urban	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Haryana							
0 - 15	65	159	157	53	99	1205	105
15 - 30	0	146	26	26	48	587	37
30 - 60	0	118	68	76	82	990	60
60 - 100	0	193	60	107	111	1348	91
100 - 150	65	96	135	53	82	994	98
150 - 200	0	57	78	74	71	867	73
200 - 300	0	39	200	93	110	1331	108
300 - 450	0	74	79	87	82	998	91
450 - 800	0	46	105	154	121	1465	136
800 +	870	72	92	279	194	2355	205
all	1000	1000	1000	1000	1000	12139	1004
estd. no. of hhs (00)	25	2277	3083	6754	12139	X	X
no. of sample hhs	3	198	267	536	1004	X	X
Himachal Pradesh							
0 - 15	0	62	40	132	101	154	24
15 - 30	306	46	21	37	45	68	18
30 - 60	27	5	80	39	39	60	13
60 - 100	42	19	163	20	43	67	13
100 - 150	6	191	335	93	146	224	27
150 - 200	120	118	59	43	61	94	23
200 - 300	0	306	39	93	119	182	27
300 - 450	165	69	51	97	87	133	43
450 - 800	285	99	150	173	160	246	54
800 +	48	85	64	274	200	307	90
all	1000	1000	1000	1000	1000	1535	332
estd. no. of hhs (00)	50	269	244	972	1535	X	X
no. of sample hhs	16	66	45	205	332	X	X
Jammu & Kashmir							
0 - 15	0	196	292	49	84	271	38
15 - 30	0	3	8	12	11	34	7
30 - 60	0	13	28	29	27	85	16
60 - 100	0	53	25	42	43	137	41
100 - 150	0	71	79	13	25	80	32
150 - 200	0	81	60	10	23	74	23
200 - 300	0	59	123	34	42	136	49
300 - 450	0	65	123	100	96	310	84
450 - 800	0	102	203	201	186	600	144
800 +	0	356	58	510	463	1488	291
all	0	1000	1000	1000	1000	3217	725
estd. no. of hhs (00)	0	482	174	2561	3217	X	X
no. of sample hhs	0	114	53	558	725	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					urban	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Jharkhand							
0 - 15	468	172	171	165	220	2077	179
15 - 30	46	121	53	28	49	462	61
30 - 60	142	67	75	54	77	729	102
60 - 100	116	77	69	92	88	825	96
100 - 150	60	261	124	96	117	1098	102
150 - 200	56	100	78	33	58	549	86
200 - 300	53	97	119	121	106	998	109
300 - 450	8	52	168	156	122	1151	117
450 - 800	41	37	98	147	102	957	127
800 +	9	17	46	108	62	580	79
all	1000	1000	1000	1000	1000	9427	1058
estd. no. of hhs (00)	1645	1040	2905	3836	9427	X	X
no. of sample hhs	103	144	417	394	1058	X	X
Karnataka							
0 - 15	169	271	211	195	208	7220	426
15 - 30	117	116	104	73	88	3047	226
30 - 60	196	134	116	97	109	3787	306
60 - 100	32	137	96	104	104	3627	289
100 - 150	148	97	121	72	91	3148	237
150 - 200	42	57	54	41	47	1629	159
200 - 300	136	75	74	62	69	2386	222
300 - 450	69	22	75	67	64	2227	209
450 - 800	37	40	80	94	82	2864	258
800 +	55	51	69	195	139	4835	389
all	1000	1000	1000	1000	1000	34771	2721
estd. no. of hhs (00)	773	4081	9959	19957	34771	X	X
no. of sample hhs	68	289	811	1553	2721	X	X
Kerala							
0 - 15	148	209	43	108	80	1389	83
15 - 30	0	18	27	17	22	388	39
30 - 60	61	85	54	16	42	729	100
60 - 100	100	174	47	39	53	926	136
100 - 150	0	88	78	39	63	1107	152
150 - 200	0	91	54	52	55	967	140
200 - 300	254	72	142	93	119	2077	244
300 - 450	336	66	135	87	113	1980	268
450 - 800	0	116	192	159	173	3024	394
800 +	102	82	228	390	279	4866	569
all	1000	1000	1000	1000	1000	17452	2125
estd. no. of hhs (00)	92	1204	9525	6630	17452	X	X
no. of sample hhs	15	143	1295	671	2125	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					urban	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Madhya Pradesh							
0 - 15	178	108	97	91	100	3016	228
15 - 30	118	37	50	36	46	1375	117
30 - 60	109	182	113	66	103	3102	198
60 - 100	173	175	106	80	108	3263	255
100 - 150	157	172	97	90	108	3247	267
150 - 200	38	47	82	57	64	1934	175
200 - 300	52	77	121	85	96	2894	265
300 - 450	92	66	81	93	84	2540	245
450 - 800	71	68	88	165	117	3511	264
800 +	11	69	166	238	174	5243	289
all	1000	1000	1000	1000	1000	30125	2303
estd. no. of hhs (00)	1546	4329	11637	12613	30125	X	X
no. of sample hhs	124	356	902	921	2303	X	X
Maharashtra							
0 - 15	246	174	128	186	175	15591	793
15 - 30	116	86	69	54	63	5608	349
30 - 60	122	139	90	82	92	8190	459
60 - 100	157	131	97	86	95	8525	584
100 - 150	34	145	112	83	95	8470	564
150 - 200	30	48	66	49	52	4633	360
200 - 300	95	105	108	94	98	8768	577
300 - 450	40	62	96	90	86	7700	587
450 - 800	101	78	127	113	111	9942	700
800 +	58	34	105	164	133	11881	877
all	1000	1000	1000	1000	1000	89306	5850
estd. no. of hhs (00)	2470	10929	17928	57979	89306	X	X
no. of sample hhs	163	781	1288	3618	5850	X	X
Orissa							
0 - 15	220	348	143	122	172	1795	138
15 - 30	48	38	99	62	67	704	55
30 - 60	427	205	186	111	175	1823	126
60 - 100	12	81	136	90	95	986	90
100 - 150	19	43	86	94	77	807	80
150 - 200	25	46	66	87	69	723	59
200 - 300	58	155	81	105	102	1063	92
300 - 450	97	31	90	122	96	1006	99
450 - 800	95	9	55	132	88	919	81
800 +	0	43	58	75	58	610	73
all	1000	1000	1000	1000	1000	10435	893
estd. no. of hhs (00)	914	1644	2937	4941	10435	X	X
no. of sample hhs	51	134	273	435	893	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					urban	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	number of households estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Punjab							
0 - 15	312	235	159	101	146	2390	214
15 - 30	74	35	16	40	35	570	66
30 - 60	89	58	56	36	45	741	81
60 - 100	208	169	74	39	79	1298	119
100 - 150	36	123	76	53	75	1223	141
150 - 200	143	94	133	45	73	1200	125
200 - 300	0	96	117	71	85	1389	158
300 - 450	57	103	85	128	114	1857	194
450 - 800	32	57	144	182	142	2325	261
800 +	49	30	139	305	205	3341	368
all	1000	1000	1000	1000	1000	16335	1727
estd. no. of hhs (00)	111	4167	2825	9232	16335	X	X
no. of sample hhs	19	457	321	930	1727	X	X
Rajasthan							
0 - 15	54	180	108	51	89	1955	150
15 - 30	5	27	29	20	24	522	60
30 - 60	230	52	35	53	52	1137	98
60 - 100	44	124	76	54	71	1556	136
100 - 150	239	170	100	56	93	2042	198
150 - 200	56	143	100	66	88	1937	190
200 - 300	130	92	142	96	114	2488	267
300 - 450	84	99	114	177	140	3070	326
450 - 800	61	61	203	189	173	3789	358
800 +	96	53	94	239	156	3419	313
all	1000	1000	1000	1000	1000	21917	2096
estd. no. of hhs (00)	719	2887	8145	10166	21917	X	X
no. of sample hhs	50	255	764	1027	2096	X	X
Tamil Nadu							
0 - 15	352	257	194	126	198	10809	1034
15 - 30	144	87	102	91	100	5446	609
30 - 60	117	152	134	80	131	7160	651
60 - 100	87	109	106	80	103	5647	537
100 - 150	119	93	82	81	84	4572	457
150 - 200	34	84	54	24	55	3012	306
200 - 300	54	67	76	40	71	3881	443
300 - 450	0	52	63	67	61	3336	413
450 - 800	36	63	79	79	77	4178	535
800 +	57	37	109	331	120	6555	643
all	1000	1000	1000	1000	1000	54595	5628
estd. no. of hhs (00)	549	7303	41585	5158	54595	X	X
no. of sample hhs	30	824	4271	503	5628	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					urban	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Uttaranchal							
0 - 15	18	83	152	183	156	482	48
15 - 30	13	77	55	8	28	87	22
30 - 60	103	148	275	22	85	261	35
60 - 100	15	225	46	70	96	297	35
100 - 150	0	143	127	75	95	293	42
150 - 200	0	175	45	46	71	219	34
200 - 300	15	81	46	179	138	427	57
300 - 450	480	32	116	94	90	278	45
450 - 800	340	37	125	117	106	326	56
800 +	15	0	13	206	135	415	73
all	1000	1000	1000	1000	1000	3084	447
estd. no. of hhs (00)	44	614	444	1982	3084	X	X
no. of sample hhs	11	122	65	249	447	X	X
Uttar Pradesh							
0 - 15	211	134	106	82	101	6344	429
15 - 30	0	52	54	27	42	2646	166
30 - 60	30	119	83	46	74	4617	370
60 - 100	25	158	118	49	96	6010	510
100 - 150	4	161	123	121	127	7973	612
150 - 200	6	114	129	62	99	6195	490
200 - 300	69	129	147	144	142	8926	618
300 - 450	22	71	95	115	99	6178	484
450 - 800	229	40	85	146	104	6497	536
800 +	404	21	60	208	116	7283	440
all	1000	1000	1000	1000	1000	62667	4655
estd. no. of hhs (00)	403	9905	26890	25459	62667	X	X
no. of sample hhs	21	705	2149	1777	4655	X	X
West Bengal							
0 - 15	285	228	182	183	194	8035	755
15 - 30	55	135	30	51	68	2838	284
30 - 60	174	117	82	65	79	3255	324
60 - 100	259	168	109	92	111	4608	396
100 - 150	34	109	118	80	89	3683	399
150 - 200	46	61	82	53	57	2345	268
200 - 300	34	57	142	98	91	3767	417
300 - 450	63	53	80	100	88	3632	381
450 - 800	37	43	76	149	119	4944	509
800 +	12	30	99	131	105	4352	399
all	1000	1000	1000	1000	1000	41460	4132
estd. no. of hhs (00)	320	9370	2575	29195	41460	X	X
no. of sample hhs	43	940	290	2859	4132	X	X

Table 3 : Per thousand distribution of households by household assets holding class for each social group

assets holding class (Rs.000)	social group					urban number of households	
	scheduled tribe	scheduled caste	other backward class	others	all (incl. n.r.)	estimated (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
India							
0 - 15	250	205	168	148	167	92485	7540
15 - 30	75	86	69	52	63	35170	3334
30 - 60	147	122	99	70	90	50013	4334
60 - 100	118	136	100	78	95	52903	4684
100 - 150	91	116	100	76	90	50132	4759
150 - 200	44	75	75	51	63	34721	3561
200 - 300	75	92	104	90	95	52652	5186
300 - 450	64	66	87	92	86	47563	5092
450 - 800	73	60	101	136	111	61516	6283
800 +	64	41	97	207	140	77820	7320
all	1000	1000	1000	1000	1000	554976	52093
estd. no. of hhs (00)	16547	80972	192594	264851	554976	X	X
no. of sample hhs	3055	7594	18364	23076	52093	X	X

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hrs reporting assets	rural					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)				(11)	(12)	(13)	(14)	(15)
Andhra Pradesh																		
ST	P	811	772	416	700	65	189	1000	4	851	12	1000	315	11111	474			
	A	36460	18190	2726	765	102	305	4038	3	859	58	63505	3938	11111	474			
SC	P	884	873	268	663	77	296	997	37	919	19	1000	404	35666	1415			
	A	28466	29417	1757	745	142	751	5538	387	1945	136	69286	6958	35666	1415			
OBC	P	862	848	383	677	212	383	998	32	926	18	1000	449	66074	2870			
	A	67962	41358	6241	1615	1088	1659	9582	46	2413	218	132182	11306	66074	2870			
Others	P	850	809	395	590	195	484	1000	45	948	50	1000	428	29599	1231			
	A	15363	58995	4982	3792	945	2423	16463	92	5888	802	248017	15866	29599	1231			
All Classes	P	861	840	359	657	163	367	998	34	923	24	1000	423	142450	5990			
	A	73417	40226	4582	1783	745	1485	9567	138	2897	306	135146	10590	142450	5990			
Assam																		
ST	P	994	988	879	922	194	585	992	2	864	36	1000	51	4420	512			
	A	89685	36530	10695	795	362	1328	9100	7	3302	51	151856	384	4420	512			
SC	P	960	927	727	693	134	599	995	4	916	85	1000	112	4474	366			
	A	74405	34958	6074	826	216	1231	7942	17	5883	81	131634	598	4474	366			
OBC	P	900	861	774	790	118	655	1000	1	906	11	1000	63	10286	868			
	A	66571	35245	7583	1026	156	2551	11290	7	7734	23	132187	444	10286	868			
Others	P	949	953	761	804	134	651	996	10	883	21	997	79	22336	2120			
	A	78804	46723	6002	1041	532	2207	11715	58	6477	93	153651	795	22414	2123			
All Classes	P	943	931	773	801	137	640	996	6	890	27	998	75	41517	3867			
	A	76462	41535	6899	988	387	2093	10926	36	6386	70	145782	643	41595	3870			

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets												cash loans payable	no. of hhs reporting assets	sample (00)	rural
	land	building	livestock & poultr	farm busines	farm eqt	non-farm eqt	all transp. equip.	durable hh	share etc.	deposits etc.	loan receivable (cash & kind)	all assets				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)				
Bihar																
ST	P	964	981	449	959	160	478	999	0	742	31	999	126	1288	74	
	A	81583	43123	4603	1952	57	437	7304	0	16699	45	155802	825	1289	75	
SC	P	965	996	437	862	84	290	1000	1	814	5	1000	232	26763	1610	
	A	40737	31203	3229	438	188	429	4421	4	1071	23	81744	2020	26763	1610	
OBC	P	989	997	542	880	169	480	999	3	779	23	1000	221	67158	4036	
	A	121218	52843	5879	3527	918	1862	9064	86	1979	62	197438	2707	67158	4036	
Others	P	989	990	500	847	124	569	1000	4	787	36	1000	199	21624	1236	
	A	267178	82035	5532	8112	948	3976	15779	482	5416	82	389540	5215	21624	1236	
All Classes	P	983	995	509	871	141	453	999	3	788	21	1000	218	116852	6957	
	A	129384	53183	5193	3650	747	1909	9224	140	2569	57	206055	2992	116853	6958	
Chhattisgarh																
ST	P	964	914	801	928	44	592	1000	14	839	2	1000	158	13598	686	
	A	90152	24217	6960	943	39	1104	4451	598	1028	10	129501	1350	13598	686	
SC	P	916	938	464	823	93	570	1000	36	764	15	1000	270	5147	276	
	A	96919	31964	3169	2281	324	1896	6792	10	5710	42	149106	6410	5147	276	
OBC	P	969	966	621	865	126	716	992	25	794	5	1000	212	14853	841	
	A	137306	49786	6216	6464	786	3820	7350	25	4305	29	216088	4668	14853	841	
Others	P	763	694	475	639	96	657	923	91	917	0	1000	189	2719	114	
	A	345107	41727	3408	8715	758	17337	19964	4496	7355	0	448866	8147	2719	114	
All Classes	P	944	922	655	866	88	644	991	27	816	5	1000	198	36316	1917	
	A	129483	37083	5853	3973	439	3542	7130	572	3506	21	191602	3933	36316	1917	

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	rural		
	land	building	livestock & poultry	farm & business eqt	non-farm business eqt	all transp. equip.	durable assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Gujarat															
ST	P	889	883	605	779	52	521	966	109	985	10	1000	186	13162	565
	A	86535	48957	9363	2870	670	2453	10230	144	5027	55	166306	4401	13162	565
SC	P	929	917	346	635	105	342	1000	143	951	5	1000	244	6585	226
	A	56321	67467	3136	1044	377	1677	13870	187	6617	46	150743	10218	6585	226
OBC	P	950	947	593	678	153	402	1000	125	965	10	1000	313	24954	932
	A	188750	74792	11199	14390	722	6125	22722	442	6841	153	326137	11325	24954	932
Others	P	899	896	470	666	148	592	1000	278	972	29	1000	322	17803	622
	A	301782	124094	9520	12827	4940	9996	36153	921	14074	939	515246	18501	17803	622
All Classes	P	921	916	534	691	125	475	993	167	970	15	1000	281	62504	2345
	A	185468	82623	9485	10113	1876	5986	22985	489	8496	345	327864	11794	62504	2345
Haryana															
ST	P	306	306	306	306	0	146	306	0	306	0	306	0	86	3
	A	534626	40086	7382	3248	0	4356	6051	0	8161	0	603909	0	280	4
SC	P	986	987	508	621	113	531	1000	27	902	45	1000	327	8074	462
	A	96449	55984	5783	3801	301	1079	12503	15	4467	557	180939	7664	8074	462
OBC	P	815	812	569	586	162	550	1000	28	926	13	1000	238	11464	509
	A	423311	82418	8666	8440	851	3438	17086	96	5876	82	550264	10383	11464	509
Others	P	969	971	818	854	83	636	1000	54	913	16	1000	277	11653	651
	A	998849	140427	17945	34098	603	11102	29180	129	21109	80	1253522	17853	11653	651
All Classes	P	912	911	643	692	118	573	994	37	909	22	994	273	31277	1625
	A	553543	96738	11350	16704	611	5679	20290	87	11175	203	716379	12359	31472	1626

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	rural	
	land	build- ding	livestock & poultry	farm & business	non-farm business eqt	all transp. equip.	durable hh assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Himachal Pradesh														
ST	P	807	815	628	747	99	985	184	966	5	1000	74	902	193
	A	158564	122685	13814	941	538	27659	49	42708	22	378346	2491	902	193
SC	P	790	780	593	659	113	999	111	936	15	999	150	2770	522
	A	113163	99301	4937	933	729	17365	90	20234	116	258871	3474	2772	523
OBC	P	969	973	710	827	118	991	299	976	13	1000	227	2164	285
	A	270701	144285	6545	1730	3414	27126	128	21779	109	480731	7044	2164	285
Others	P	886	891	721	841	143	999	173	954	23	999	139	6117	1009
	A	317705	191017	7846	2277	1273	38058	114	31725	624	598640	5722	6122	1011
All Classes	P	873	874	683	789	128	997	182	955	18	999	153	11953	2009
	A	249791	156150	7387	1766	1479	30500	106	28091	368	481943	5196	11960	2012
Jammu & Kashmir														
ST	P	430	430	430	430	134	1000	0	1000	0	1000	162	86	10
	A	157833	81091	16233	2528	103	11735	0	2603	0	272126	589	86	10
SC	P	990	990	766	901	85	997	0	964	5	1000	38	1595	194
	A	287190	113769	10727	2745	626	25842	0	77663	12	523508	595	1595	194
OBC	P	992	997	888	952	212	998	1	874	9	1000	42	1333	259
	A	251277	158145	18948	3108	2043	20496	7	12061	27	493055	935	1333	259
Others	P	998	998	857	953	200	1000	0	951	14	1000	33	7405	1135
	A	405292	174568	14562	6460	3176	32594	0	15659	135	660204	1265	7405	1135
All Classes	P	991	992	843	941	183	999	0	944	12	1000	36	10420	1598
	A	365452	162383	14550	5429	2615	29839	1	24584	101	614671	1114	10420	1598

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	rural		
	land	build- ding	livestock & poultry	farm & business	farm business eqt	non-farm business eqt	all transp. equip.	durable hh assets	share etc.	deposits etc.				loan receivable (cash & kind)	all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Jharkhand															
ST	P	933	918	728	890	24	641	995	0	679	19	1000	66	13045	779
	A	109419	27199	6910	835	28	917	2786	0	586	145	148826	368	13045	779
SC	P	1000	979	583	780	98	500	1000	1	808	30	1000	154	5132	359
	A	46262	34105	3494	434	98	1029	3253	1	1365	246	90287	1558	5132	359
OBC	P	982	980	673	826	128	697	1000	1	741	13	1000	149	14989	1064
	A	89464	49311	5779	2781	475	4815	6717	5	8022	134	167504	1206	14989	1064
Others	P	963	963	627	805	163	716	1000	0	826	19	1000	150	3680	263
	A	92172	47989	5978	2528	744	3845	9183	0	20493	149	183082	2866	3680	263
All Classes	P	965	956	675	840	90	652	998	1	737	18	1000	120	36847	2465
	A	90782	39232	5881	1740	291	2811	5089	2	5708	155	151692	1124	36847	2465
Karnataka															
ST	P	973	973	518	794	99	226	1000	76	867	15	1000	292	5022	246
	A	89898	47645	4616	1872	199	3509	12006	97	715	9	160565	5417	5022	246
SC	P	957	943	413	758	74	218	993	36	919	1	1000	241	14395	645
	A	55806	40669	3053	1788	427	1785	8723	19	835	6	113110	4058	14395	645
OBC	P	953	946	523	782	155	348	994	122	924	6	1000	364	24419	1257
	A	134540	62335	5973	2766	1172	4318	14386	152	3232	55	228927	8552	24419	1257
Others	P	934	921	535	771	156	402	1000	211	925	20	1000	308	26072	1391
	A	227679	83462	5925	7473	1105	5426	21545	830	4430	405	358282	13357	26072	1391
All Classes	P	948	938	504	774	135	333	996	134	919	11	1000	313	69908	3539
	A	149856	64697	5256	4256	924	4152	15719	374	3004	172	248409	9193	69908	3539

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	rural		
	land	building	livestock & poultry	farm & business eqt	non-farm business eqt	all transp. equip.	durable hhs assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Kerala															
ST	P	974	954	213	502	28	83	1000	50	910	0	1000	214	576	71
	A	61133	38035	559	169	124	704	7519	7	1071	0	109320	1804	576	71
SC	P	922	891	284	583	108	129	997	303	876	9	1000	442	6226	482
	A	69141	51945	1025	173	286	572	15757	99	6527	73	145599	6951	6226	482
OBC	P	949	927	331	641	203	254	1000	286	894	26	1000	381	25890	2172
	A	260887	148633	1261	1284	1632	7346	40977	235	10455	782	473491	20328	25890	2172
Others	P	948	926	421	763	142	357	999	433	909	44	1000	401	17244	1178
	A	430994	177103	2037	1108	2644	13586	52388	618	26767	1491	708736	23850	17253	1179
All Classes	P	946	922	355	674	168	272	999	336	897	30	1000	394	49936	3903
	A	293441	145139	1492	1072	1796	8581	41389	348	15492	930	509679	19663	49945	3904
Madhya Pradesh															
ST	P	968	943	734	893	43	429	1000	12	886	4	1000	170	18556	883
	A	81778	29745	5955	5218	102	1488	6207	4	2695	21	133211	4758	18556	883
SC	P	978	975	478	824	109	346	1000	5	895	2	1000	234	17499	779
	A	73429	38095	2557	2048	115	866	5589	1	3119	1	125821	4447	17499	779
OBC	P	960	956	637	865	143	562	1000	18	906	11	1000	307	39603	1947
	A	173547	55707	6429	10162	722	4228	9844	34	3230	109	264012	10000	39603	1947
Others	P	983	982	663	865	98	593	1000	32	821	7	1000	278	18386	674
	A	261202	78206	7679	16309	788	8021	16524	175	3841	54	392799	15619	18386	674
All Classes	P	969	962	632	863	108	502	1000	17	883	7	1000	261	94044	4283
	A	153949	51706	5860	8878	500	3803	9641	49	3223	61	237670	9031	94044	4283

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets															cash loans payable	no. of hhs reporting assets	rural
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			
	land	buil- ding	livestock & poultry	farm & business eqt	non-farm business eqt	all transp. equip.	durable hh assets	share etc.	deposits etc.	loan receivable (cash & kind)	all assets							
Maharashtra																		
ST	P	762	800	489	749	53	304	970	138	849	5	970	161	16606	693			
	A	61795	25753	4259	2392	263	1484	5049	276	3085	53	104409	3751	17118	694			
SC	P	876	888	315	763	102	313	1000	143	851	17	1000	235	17289	840			
	A	66639	36210	2431	939	236	1050	8484	321	7446	147	123901	5584	17289	840			
OBC	P	909	896	488	791	174	458	999	268	955	17	1000	291	39802	2035			
	A	168754	51209	5570	7016	1126	4752	11871	1116	6314	108	257834	9283	39802	2035			
Others	P	891	861	558	799	118	420	996	338	915	25	999	321	43927	2241			
	A	239052	70012	7075	5990	1645	6670	15068	1565	8958	518	356553	15868	43973	2242			
All Classes	P	876	868	489	784	125	400	994	257	910	18	995	275	117625	5809			
	A	164479	52323	5481	5075	1064	4451	11577	1045	6995	258	252749	10391	118183	5811			
Orissa																		
ST	P	944	984	726	897	110	420	986	2	724	8	1000	179	18127	830			
	A	33311	16896	3357	467	31	456	2080	11	758	2	57369	1527	18127	830			
SC	P	986	985	441	802	142	443	995	2	715	8	1000	226	13565	684			
	A	25481	22209	1660	283	247	473	3177	162	1678	5	55375	2672	13565	684			
OBC	P	983	976	528	832	175	571	999	26	750	4	1000	323	24893	1302			
	A	66702	41096	2886	934	934	1902	8092	189	3979	157	126873	4273	24893	1302			
Others	P	940	936	572	747	143	664	999	49	778	4	1000	324	9614	564			
	A	85692	48481	3085	1408	451	5212	11295	48	7420	24	163117	7137	9614	564			
All Classes	P	967	974	571	831	145	517	995	18	740	6	1000	264	66198	3379			
	A	51871	31672	2793	742	476	1694	5904	114	3125	64	98454	3609	66199	3380			

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 (A) per household by social group

social group	type of assets													cash loans payable	no. of his reporting assets	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			(14)
	land	land	buil- ding	livestock & poultry	farm & busines eq	non-farm business eq	all transp. equip.	durable hh assets	share etc.	deposits etc.	loan receivable (cash & kind)	all assets				
Punjab																
ST	P	509	509	75	316	292	727	1000	20	696	20	1000	177	109	12	
	A	80313	32003	1451	1830	11380	2489	16952	22	2239	14	148694	1625	109	12	
SC	P	959	959	545	612	157	748	1000	85	952	20	1000	238	12497	958	
	A	87918	77548	5704	1631	776	2102	16564	45	4858	1203	198349	5800	12497	958	
OBC	P	930	938	639	666	352	833	1000	74	991	49	1000	205	4432	348	
	A	323996	129260	11217	9641	1972	11624	27105	84	15255	1129	531285	7365	4432	348	
Others	P	956	964	767	809	122	850	1000	225	978	29	1000	295	12810	930	
	A	1316255	226080	21259	59067	3328	33729	46562	902	18883	1081	1727146	30232	12810	930	
All Classes	P	952	956	652	704	172	804	1000	143	968	28	1000	257	29847	2248	
	A	650109	148805	13183	27471	2088	17091	31005	419	12411	1135	903717	16502	29847	2248	
Rajasthan																
ST	P	995	986	882	950	59	318	1000	25	956	11	1000	347	12703	706	
	A	120355	49548	9122	8701	115	1800	9984	34	1538	93	201290	8463	12703	706	
SC	P	983	979	645	781	123	346	1000	23	938	13	1000	375	13920	1013	
	A	111310	49237	4377	2948	414	2624	12447	23	3580	166	187126	10637	13920	1013	
OBC	P	981	974	833	900	155	441	999	36	944	21	1000	327	30963	1959	
	A	309617	90655	11679	12900	1138	7113	23921	47	4778	816	462664	14837	30972	1960	
Others	P	975	973	703	773	148	386	1000	24	903	12	1000	318	12604	897	
	A	272174	115257	9904	9011	2127	5812	27512	169	7112	342	449421	10272	12604	897	
All Classes	P	983	977	781	863	130	390	1000	29	938	16	1000	338	70189	4575	
	A	229323	79420	9450	9468	987	5028	19769	62	4373	471	358351	12031	70199	4576	

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	rural		
	land	built- ding	livestock poultry	farm & busines equip.	non-farm business equip.	all transp. equip.	durable hh assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Tamil Nadu															
ST	P	884	887	459	586	71	271	1000	110	888	0	1000	300	1128	72
	A	83653	28948	3568	1120	167	1324	10043	118	3015	0	131957	2761	1128	72
SC	P	885	896	254	630	67	337	998	30	956	7	1000	286	28630	1456
	A	27023	34997	1502	892	126	900	10578	111	2738	113	78979	3990	28630	1456
OBC	P	825	819	305	551	193	494	999	86	969	24	1000	323	78259	3970
	A	100208	68034	2657	2446	2190	3567	23069	223	6971	368	209734	11244	78259	3970
Others	P	815	849	209	510	154	500	996	123	956	54	1000	325	2165	109
	A	269340	144847	2396	3330	4368	11126	54197	145	43093	3335	536178	12855	2165	109
All Classes	P	841	841	291	571	159	451	999	73	964	20	1000	313	110182	5607
	A	84345	60558	2361	2046	1676	3000	20302	192	6540	356	181376	9304	110182	5607
Uttaranchal															
ST	P	988	982	946	963	0	520	1000	0	976	0	1000	28	324	12
	A	255362	68499	13993	31981	0	17673	19015	0	36442	0	442965	628	324	12
SC	P	970	965	772	814	122	397	1000	0	898	0	1000	84	3052	231
	A	187691	85027	8156	2752	911	1067	11781	0	16404	0	313789	1107	3052	231
OBC	P	914	914	672	666	24	571	1000	0	997	0	1000	84	808	53
	A	498126	125856	12439	8297	667	2139	18311	0	10302	0	676137	2796	808	53
Others	P	877	866	733	816	64	218	941	0	925	6	1000	42	7774	426
	A	227630	104714	9196	8579	264	1899	18445	0	15954	94	386775	960	7774	426
All Classes	P	906	897	745	810	74	295	961	0	924	4	1000	55	11959	722
	A	236465	100135	9280	7708	449	2131	16750	0	16243	61	389222	1113	11959	722

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	rural		
	land	build- ding	livestock & poultry	farm & busines poultry	non-farm business eqt	all transp. equip.	durable hh assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets	estd (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Uttar Pradesh														
ST	P	979	996	672	879	55	484	1000	0	778	5	1000	308	2020	116
	A	197283	40331	3343	12369	28	11810	6605	0	2163	6	273939	8002	2020	116
SC	P	990	983	614	883	127	659	997	10	815	8	999	286	61585	3413
	A	101110	40629	3656	2772	287	1450	5140	29	1184	28	156286	4555	61640	3414
OBC	P	988	978	725	883	165	723	999	12	826	9	1000	216	114215	6035
	A	240302	69159	6827	8489	760	2820	8296	23	2755	74	339506	4945	114256	6036
Others	P	983	972	659	826	156	732	999	20	863	15	999	204	43367	2243
	A	404330	100022	6587	13644	1070	5920	15808	96	9069	275	556821	5942	43421	2244
All Classes	P	987	979	681	872	152	705	999	13	830	10	999	234	221310	11811
	A	233276	66996	5865	7941	682	3128	8876	39	3553	100	330456	5059	221460	11814
	West Bengal														
ST	P	858	908	661	792	82	590	994	0	822	1	1000	140	7438	426
	A	51353	23597	3678	435	147	770	4083	0	4294	0	88359	1158	7438	426
SC	P	955	976	579	763	200	628	995	5	878	29	1000	215	37710	2246
	A	73593	31397	3478	1630	495	1123	6217	12	2850	168	120962	2388	37710	2246
OBC	P	979	989	636	786	300	777	999	15	919	55	1000	239	6340	356
	A	105674	51979	5276	944	714	2121	11194	14	5352	831	184097	4454	6340	356
Others	P	963	967	593	756	230	681	998	16	877	33	1000	226	70092	3958
	A	97388	49908	3294	1701	1089	2237	9820	97	6122	661	172317	3732	70092	3958
All Classes	P	955	967	596	761	215	664	997	11	876	31	1000	218	121614	6988
	A	87612	42657	3477	1561	827	1796	8422	60	4954	477	151842	3194	121614	6988

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of his reporting assets	rural	
	land	building	livestock & poultry	farm & business eq	non-farm business eq	all transp. equip.	all durable hh assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
India														
ST	P	913	909	672	845	416	988	36	836	9	995	179	150020	12625
	A	83792	32529	6125	2619	1658	6552	118	2999	46	136640	3205	150825	12643
SC	P	947	948	469	759	448	998	34	872	14	1000	271	325408	18773
	A	68535	39847	3164	1572	1189	7685	94	3429	136	125954	4641	325464	18775
OBC	P	934	927	549	772	524	999	64	883	16	1000	289	607550	34715
	A	165355	64838	6034	5569	3699	14283	175	4749	222	266033	8288	607603	34718
Others	P	937	928	589	770	556	997	109	892	25	1000	257	394262	25036
	A	286022	89099	6714	8829	6492	20016	444	9962	497	429513	10437	394457	25047
All Classes	P	935	930	555	776	505	997	67	878	18	999	265	1477418	91158
	A	167912	62511	5593	5257	3683	13571	223	5671	258	265606	7539	1478529	91192

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban	
	land	build- ding	livestock & poultry	farm & business	non-farm business	all transp. equip.	durable hh assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andhra Pradesh														
ST	P	406	350	19	67	176	1000	72	921	18	1000	262	1258	83
	A	17356	20687	54	30	3629	18850	109	15789	521	77285	5225	1258	83
SC	P	576	530	67	117	134	947	11	751	24	947	320	5312	449
	A	57898	43694	309	96	3919	14000	33	14743	868	135840	11541	5610	451
OBC	P	558	542	52	88	288	974	28	824	36	994	319	22313	1467
	A	93505	82191	400	232	4683	22880	2806	16811	897	232954	16874	22438	1468
Others	P	555	500	39	70	284	992	47	845	42	1000	273	21371	1374
	A	240529	217104	608	643	4344	43340	1035	34785	2528	560948	26138	21371	1374
All Classes	P	555	518	47	83	266	979	35	827	37	992	298	50254	3373
	A	149674	133296	469	385	3943	30425	1685	24136	1572	356656	19901	50677	3376
Assam														
ST	P	814	814	254	306	291	1000	22	1000	0	1000	76	260	91
	A	89693	57910	950	87	462	19838	59	23956	0	200817	632	260	91
SC	P	604	717	162	418	325	988	1	972	1	1000	46	672	111
	A	71397	61577	131	35	1095	19423	65	8461	10	167242	1079	672	111
OBC	P	448	507	263	162	245	999	0	995	8	1000	63	666	119
	A	124587	65436	1315	28	3432	25829	0	16922	24	249264	1848	666	119
Others	P	662	656	67	346	283	983	20	958	20	997	61	3566	574
	A	116215	91912	303	56	5353	36307	548	39913	953	308004	2483	3577	575
All Classes	P	635	653	114	330	284	987	15	966	15	998	60	5163	895
	A	110142	82861	444	51	4307	31941	390	32072	663	276793	2126	5175	896

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban		
	land	build- ding	livestock & poultry	farm & business	farm business eqt	non-farm business eqt	all transp. equip.	durable hh assets	share etc.	deposits etc.				loan receivable (cash & kind)	all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Bihar															
ST	P	499	499	371	383	281	700	1000	0	689	0	1000	313	93	8
	A	99232	49708	2722	121	43	3074	23772	0	42796	0	221466	14536	93	8
SC	P	767	813	167	214	334	433	1000	0	806	0	1000	126	1321	166
	A	33061	45832	632	39	724	1080	6481	0	7830	0	95680	3016	1321	166
OBC	P	813	798	127	184	436	601	994	9	898	25	1000	86	8702	760
	A	125825	96793	1793	1588	3677	4050	19005	206	12284	45	265267	1974	8702	760
Others	P	773	700	147	202	206	619	999	6	769	33	999	100	4289	292
	A	254240	155121	1181	6538	2486	16766	33017	139	38607	558	508653	3534	4295	293
All Classes	P	795	768	138	193	357	592	996	7	850	25	1000	95	14405	1226
	A	155421	109200	1510	2912	3028	7561	22064	166	19919	194	321975	2616	14411	1227
Chhattisgarh															
ST	P	530	520	52	222	92	488	1000	0	934	32	1000	68	1387	121
	A	34746	31307	319	86	45	3566	10147	0	30075	1035	111326	2440	1387	121
SC	P	796	832	71	148	120	665	1000	0	927	1	1000	174	897	111
	A	48004	54254	393	56	474	5748	10748	0	27657	83	147417	7470	897	111
OBC	P	727	746	92	142	135	802	1000	6	922	17	1000	150	1962	250
	A	70506	71725	3408	223	568	8689	17403	4	41360	172	214058	6026	1962	250
Others	P	609	579	31	37	222	942	1000	32	939	6	1000	140	2412	238
	A	155042	146369	668	459	7995	25189	46935	1818	94422	1115	480014	15233	2412	238
All Classes	P	653	650	59	121	155	769	1000	13	931	14	1000	132	6658	720
	A	90651	87994	1366	258	3137	13203	25694	660	56387	681	280032	8809	6658	720

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban		
	land	build- ding	livestock & poultry	farm & business	farm business eqt	non-farm business eqt	all transp. equip.	durable hh assets	share etc.	deposits etc.				loan receivable (cash & kind)	all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Delhi															
ST	P	474	562	0	0	151	288	1000	0	1000	0	1000	0	410	40
	A	93213	66017	0	0	459	1545	22959	0	2970	0	187162	0	410	40
SC	P	573	655	1	18	243	387	999	0	970	8	1000	23	6611	669
	A	123133	73628	26	92	2971	8293	24223	0	20655	19	253040	1384	6611	669
OBC	P	395	436	5	9	142	320	1000	1	971	6	1000	5	3966	450
	A	146411	63449	290	7	1109	5879	22361	2	13560	8	253076	135	3966	450
Others	P	510	523	2	16	232	540	989	13	971	9	1000	14	12677	1277
	A	442957	270061	61	198	7126	43482	55379	1512	33348	119	854243	1925	12678	1278
All Classes	P	508	546	2	15	218	456	994	7	971	8	1000	15	23663	2436
	A	297857	177026	88	133	4842	26624	40580	810	25960	70	573990	1441	23664	2437
Gujarat															
ST	P	710	798	55	64	127	517	1000	130	980	10	1000	170	1706	95
	A	87707	111383	1196	2892	365	13554	29209	372	23557	55	270289	31674	1706	95
SC	P	697	688	49	55	226	567	931	68	980	8	1000	284	4452	240
	A	57583	90303	576	57	1725	5017	19812	949	20664	61	196748	11427	4452	240
OBC	P	664	662	88	65	377	609	1000	73	967	18	1000	218	10603	733
	A	80021	131127	2375	160	6176	12051	29917	150	17304	479	279759	7318	10603	733
Others	P	747	737	31	41	329	679	999	198	991	25	1000	200	18571	1140
	A	206718	261504	482	1405	16091	30297	62846	5226	56306	1300	642175	20071	18571	1140
All Classes	P	714	712	52	51	321	636	991	141	982	20	1000	214	35332	2208
	A	144158	193558	1097	933	10546	20828	45917	2930	38529	837	459333	15715	35332	2208

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban		
	land	build- ding	livestock & poultry	farm & business	farm business eqt	non-farm business eqt	all transp. equip.	durable assets	share etc.	deposits etc.				loan receivable (cash & kind)	all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Haryana															
ST	P	935	935	870	870	0	1000	1000	870	1000	0	1000	130	25	3
	A	1670953	276711	65266	230614	0	35299	123521	8702	15852	0	2426917	777	25	3
SC	P	778	775	110	118	235	659	1000	12	954	6	1000	229	2277	198
	A	82429	90323	1289	405	946	2898	16668	17	41969	277	237221	6866	2277	198
OBC	P	807	794	190	183	322	718	1000	8	922	26	1000	218	3083	267
	A	190914	89934	3499	2602	3002	3222	21625	14	138090	73	452976	13810	3083	267
Others	P	805	770	70	77	293	773	995	12	972	35	1000	110	6754	536
	A	504445	240775	2305	5034	14468	24419	50541	218	69974	1113	913292	14615	6754	536
All Classes	P	801	778	110	113	289	738	997	13	956	27	1000	160	12139	1004
	A	348055	174319	2547	4011	8990	15021	36994	146	81911	690	672684	12929	12139	1004
Himachal Pradesh															
ST	P	651	583	301	392	6	54	1000	0	975	0	1000	113	50	16
	A	168023	60491	3690	233	54	9724	26961	0	31571	0	300748	4842	50	16
SC	P	817	779	110	377	199	169	1000	0	952	0	1000	123	269	66
	A	98523	143576	665	286	3062	3635	33316	0	32194	0	315257	10827	269	66
OBC	P	626	626	204	178	129	436	1000	9	998	19	1000	66	244	45
	A	145502	55489	4327	279	1414	7895	36347	32	22132	43	273458	4602	244	45
Others	P	673	623	79	166	189	327	1000	51	937	36	1000	103	972	205
	A	243654	211832	926	219	11566	30274	63297	2158	71142	1764	636832	36573	972	205
All Classes	P	690	649	111	212	176	308	1000	34	951	26	1000	101	1535	332
	A	200158	170121	1510	240	8089	21381	52581	1372	55243	1124	511820	25951	1535	332

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets(Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban	
	land	building	livestock & poultry	farm & business	farm business eqt	non-farm business eqt	all transp. equip.	durable hhs assets	share etc.	deposits etc.				loan receivable (cash & kind)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Jammu & Kashmir														
ST	-	-	-	-	-	-	-	-	-	-	-	-	-	0
A	-	-	-	-	-	-	-	-	-	-	-	-	-	0
P	800	858	212	283	293	469	961	0	970	66	1000	104	482	114
A	253981	215150	2643	243	1060	8328	37768	0	38247	99	557519	10322	482	114
P	649	649	140	153	494	215	983	0	960	0	983	36	171	52
A	84189	152177	1720	169	29107	26657	32322	0	14154	0	340494	1657	174	53
P	904	901	176	404	305	411	992	0	963	25	992	41	2541	557
A	681490	388350	2428	9519	4879	15341	60733	2	49621	35	1212399	3519	2561	558
All Classes	875	881	180	373	313	409	987	0	964	30	993	50	3194	723
A	585106	349616	2422	7623	5615	14901	55754	2	45999	43	1067081	4438	3217	725
Jharkhand														
P	388	388	52	37	75	412	999	7	803	3	1000	35	1645	103
A	13839	16464	105	8	230	3921	11849	23	43255	117	89810	2163	1645	103
P	326	421	254	217	167	617	997	2	948	2	1000	129	1040	144
A	21652	27000	1198	35	290	2191	10210	19	75945	72	138614	6258	1040	144
P	629	630	141	214	242	760	992	8	874	2	1000	77	2905	417
A	59864	77766	2620	198	2901	10032	20027	1320	66338	91	241158	3667	2905	417
P	384	375	26	94	69	855	984	49	900	20	984	53	3774	392
A	64638	87397	154	17	2308	25892	34543	230	124612	1786	341576	5871	3836	394
All Classes	454	461	91	135	134	722	990	24	880	10	993	66	9365	1056
A	49556	65382	1021	73	1905	14554	23423	507	87084	783	244288	4587	9427	1058

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban		
	land	build- ding	livestock & poultry	farm & business	non-farm business eqt	all transp. equip.	durable assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Karnataka															
ST	P	483	459	153	225	112	403	1000	54	889	26	1000	176	773	68
	A	82403	61968	2958	376	996	4763	22150	253	18761	129	194759	4981	773	68
SC	P	575	522	44	152	147	260	988	71	930	1	988	158	4032	288
	A	79784	87257	185	175	342	3170	16608	260	6954	1	194735	4369	4081	289
OBC	P	572	557	50	212	215	397	984	80	911	13	1000	225	9959	811
	A	111041	96513	448	104	2764	7970	29248	396	13026	223	261734	7040	9959	811
Others	P	517	499	25	118	239	485	997	70	944	26	1000	172	19957	1553
	A	186557	190601	264	876	6739	24748	42958	601	25917	856	480118	13770	19957	1553
All Classes	P	539	518	37	151	218	432	992	73	932	19	999	186	34721	2720
	A	150079	148662	368	562	4722	16965	35476	494	19840	558	377726	10544	34771	2721
Kerala															
ST	P	852	834	51	161	140	535	1000	139	804	60	1000	319	92	15
	A	152458	132668	7	20	6229	26070	37575	202	43159	657	399045	46808	92	15
SC	P	768	701	157	415	70	279	995	227	929	29	1000	373	1204	143
	A	128546	93417	285	129	878	10189	28243	143	13623	91	275543	15884	1204	143
OBC	P	862	842	166	370	286	425	986	269	910	42	990	392	9427	1294
	A	302967	197454	593	870	3906	14356	60062	220	20698	3199	604325	25162	9525	1295
Others	P	796	751	142	410	222	502	994	281	957	62	998	346	6618	670
	A	578998	310883	547	361	6773	30202	78579	1521	70363	4318	1082547	35195	6630	671
All Classes	P	831	798	156	387	246	445	990	270	929	49	994	373	17342	2123
	A	394998	233006	551	621	4798	20149	64778	709	39194	3396	762200	28446	17452	2125

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban		
	land	build- ding	livestock & poultry	farm & business	non-farm business eqt	all transp. equip.	durable hh assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Madhya Pradesh															
ST	P	794	749	90	305	174	679	1000	2	831	22	1000	71	1546	124
	A	46308	61115	289	819	1092	5675	14083	12	14106	261	143761	1729	1546	124
SC	P	812	825	121	78	286	629	1000	37	927	17	1000	229	4329	356
	A	48199	109010	558	529	1445	4973	15652	218	35606	55	216246	22956	4329	356
OBC	P	808	814	138	143	299	664	995	11	918	20	1000	180	11637	902
	A	120691	187989	1099	1285	2461	72706	38917	40	28497	412	454097	10061	11637	902
Others	P	676	656	68	57	230	775	988	98	964	32	1000	168	12613	921
	A	168483	211944	319	3458	5086	25217	43855	13356	79758	445	551921	18523	12613	921
All Classes	P	753	746	104	106	262	706	993	51	934	25	1000	177	30125	2303
	A	126467	180159	653	2062	3344	39651	36367	5639	50242	367	444952	15029	30125	2303
Maharashtra															
ST	P	489	559	44	120	216	456	977	140	938	1	1000	139	2470	163
	A	32494	67475	1039	70	1631	3539	23332	3398	42937	7	175922	14557	2470	163
SC	P	602	707	45	78	121	380	996	110	889	16	998	134	10908	780
	A	34089	103375	256	36	672	4480	16889	657	26548	114	187117	7691	10929	781
OBC	P	679	698	61	96	249	536	993	208	902	26	996	210	17853	1286
	A	175135	155761	663	1429	17184	20087	30104	1645	67366	5886	475261	22038	17928	1288
Others	P	534	598	35	49	232	380	995	169	919	20	999	143	57935	3616
	A	77703	259470	340	608	5819	15809	35755	8453	51246	1493	456694	14517	57979	3618
All Classes	P	570	631	42	64	222	414	994	169	912	20	998	155	89166	5845
	A	90675	214239	414	688	7355	14942	31968	5992	51230	2165	419667	15192	89306	5850

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban		
	land	build- ding	livestock & poultry	farm & business	non-farm business eqt	all transp. equip.	durable assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Orissa															
ST	P	597	642	106	409	86	561	1000	0	888	0	1000	136	914	51
	A	21312	34335	438	78	239	14433	16742	0	37131	0	124708	15118	914	51
SC	P	646	633	105	247	183	560	986	0	819	0	997	152	1638	133
	A	41420	46357	376	771	462	1512	10522	0	27947	0	129367	1673	1644	134
OBC	P	609	583	137	277	307	719	969	8	894	4	984	165	2889	271
	A	76272	74811	928	188	4062	11942	22273	59	25965	123	216623	12550	2937	273
Others	P	624	570	85	175	227	816	1000	16	897	4	1000	231	4941	435
	A	79465	119467	253	68	10584	20775	37296	479	65101	112	333601	17502	4941	435
All Classes	P	621	590	105	236	230	726	989	10	883	3	995	192	10382	890
	A	67483	87929	478	213	6248	14700	27051	243	45784	88	250218	13406	10435	893
Punjab															
ST	P	385	328	0	0	169	766	1000	242	1000	0	1000	290	111	19
	A	45995	26409	0	0	434	5934	26257	2859	34254	0	142143	14208	111	19
SC	P	681	687	80	125	207	689	999	11	952	16	1000	150	4167	457
	A	77699	66534	773	34	3216	3312	20056	91	21456	1544	194714	5156	4167	457
OBC	P	757	736	86	127	335	811	997	0	969	16	1000	151	2825	321
	A	205763	135842	6205	4691	3732	4604	29500	0	26663	141	417141	10432	2825	321
Others	P	756	723	81	135	409	816	999	12	977	21	1000	114	9232	930
	A	376902	241812	3119	5350	10449	26504	53882	105	54450	2289	774861	12528	9232	930
All Classes	P	734	713	81	130	343	782	999	11	969	19	1000	131	16335	1727
	A	268732	177309	3033	3844	7374	16661	40849	102	41091	1712	560705	10297	16335	1727

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban		
	land	build- ding	livestock & poultry	farm & business	farm business eqt	non-farm business eqt	all transp. equip.	durable assets	share etc.	deposits etc.				loan receivable (cash & kind)	all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Rajasthan															
ST	P	842	842	139	152	111	537	1000	4	964	18	1000	100	719	50
	A	122192	88488	1087	695	983	6376	19843	4	30456	33	270157	7459	719	50
SC	P	769	767	221	308	237	509	956	3	979	37	1000	274	2887	255
	A	89534	71664	801	461	2212	16125	15501	100	10909	66	207373	8919	2887	255
OBC	P	837	817	260	261	262	596	998	18	972	20	1000	190	8145	764
	A	221535	132183	3026	1457	3496	11350	30370	132	30594	143	434286	10310	8145	764
Others	P	821	803	94	89	399	683	999	31	953	20	1000	119	10166	1027
	A	263603	238863	468	782	11230	32333	53058	1994	33590	571	636493	8363	10166	1027
All Classes	P	821	805	174	184	318	623	993	22	964	22	1000	165	21917	2096
	A	220401	172261	1483	988	6832	21549	38590	987	29386	328	492805	9130	21917	2096
Tamil Nadu															
ST	P	305	305	0	0	117	444	1000	39	984	0	1000	346	549	30
	A	56923	36394	0	0	758	2147	18244	528	14275	0	129268	5757	549	30
SC	P	537	562	80	111	151	412	1000	52	970	19	1000	311	7303	824
	A	61579	58831	518	183	551	4027	22123	306	18961	819	167897	11194	7303	824
OBC	P	463	446	45	87	270	578	995	46	979	36	999	251	41532	4268
	A	120990	99614	351	261	6081	11422	40842	797	21098	1561	303017	11339	41585	4271
Others	P	410	410	19	36	221	565	999	57	993	39	999	197	5151	502
	A	250766	204517	225	268	18611	43106	94333	755	99229	3332	715142	18459	5158	503
All Classes	P	466	456	47	84	247	553	996	48	979	33	999	255	54535	5624
	A	124659	103433	358	249	6471	13333	43165	724	28125	1614	322129	11936	54595	5628

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban	
	land	build- ding	livestock & poultry	farm & business	non-farm business eqt	all transp. equip.	durable assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Uttaranchal														
ST	P	68	15	0	0	982	1000	0	1000	0	1000	100	44	11
	A	20540	7608	0	0	8137	61717	0	291833	0	389834	1530	44	11
SC	P	555	768	309	331	430	998	0	849	0	1000	49	614	122
	A	34185	58416	2518	149	958	10831	0	24679	0	132525	546	614	122
OBC	P	523	497	70	241	439	1000	0	986	0	1000	75	444	65
	A	48031	93734	94	83	2930	17811	0	20840	0	184757	1437	444	65
Others	P	595	552	29	54	592	949	15	981	1	1000	72	1982	249
	A	252511	172982	348	579	35369	32556	1451	92060	325	591010	6451	1982	249
All Classes	P	569	579	90	135	543	967	10	956	1	1000	68	3084	447
	A	176331	136426	739	414	23465	26524	933	71232	209	438424	4484	3084	447
Uttar Pradesh														
ST	P	802	802	170	112	742	1000	30	835	96	1000	4	403	21
	A	194902	463435	583	15	13185	54199	116	15033	384	836400	73	403	21
SC	P	835	824	140	168	631	994	8	857	5	1000	173	9905	705
	A	65782	69265	887	189	2752	10403	59	8076	42	158080	5045	9905	705
OBC	P	826	820	214	198	644	996	6	918	16	1000	137	26890	2149
	A	152814	107628	2013	2320	4496	13801	14	8045	184	294049	3944	26890	2149
Others	P	818	807	80	83	715	1000	32	909	37	1000	108	25459	1777
	A	224347	200215	1386	573	18954	34505	526	35123	1118	525612	4393	25459	1777
All Classes	P	824	815	148	146	671	997	17	904	23	1000	130	62667	4655
	A	168371	141454	1571	1258	10149	21933	230	19095	542	370084	4275	62667	4655

Table 4: Number of households reporting specified items of assets (P) per thousand households and average value of assets (Rs.) (A) and average cash loans outstanding (Rs.) as on 30.6.02 per household by social group

social group	type of assets										cash loans payable	no. of hhs reporting assets	urban	
	land	build- ding	livestock & poultry	farm & business	non-farm business eqt	all transp. equip.	durable assets	share etc.	deposits etc.	loan receivable (cash & kind)				all assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
West Bengal														
ST	P	643	703	11	94	98	1000	39	993	22	1000	194	320	43
	A	37511	21123	24	11	220	18157	358	37743	95	120163	7697	320	43
SC	P	619	709	150	169	272	996	10	932	24	997	201	9341	938
	A	58695	47422	776	54	1027	11802	95	16416	762	139714	5656	9370	940
OBC	P	680	712	167	199	341	994	21	943	58	994	159	2559	289
	A	85158	102769	6799	223	3457	21441	137	41599	2131	266037	4169	2575	290
Others	P	671	704	66	117	306	992	30	930	40	998	162	29126	2855
	A	135751	151608	711	57	4434	38793	476	45956	943	387688	9194	29195	2859
All Classes	P	660	706	91	133	299	993	25	931	38	997	171	41346	4125
	A	114435	124020	1098	66	3501	31456	368	38946	969	322023	8071	41460	4132
India														
ST	P	580	589	94	180	157	995	52	911	14	999	122	16537	3037
	A	86150	81257	923	834	3296	23652	672	34644	199	240295	9233	16547	3055
SC	P	659	691	96	136	211	988	36	912	14	995	192	80570	7586
	A	65816	73212	564	159	1138	16455	225	19918	344	182351	7744	80972	7594
OBC	P	657	650	107	148	302	992	58	924	26	998	212	192158	18351
	A	139023	115682	1284	939	5467	29945	735	26040	1283	334161	11200	192594	18364
Others	P	638	641	54	94	273	995	84	931	28	999	153	264607	23045
	A	210273	219187	688	1158	7560	44877	3382	50196	1301	560362	13577	264851	23076
All Classes	P	646	650	80	122	271	993	67	925	25	998	178	553883	52023
	A	160767	157853	884	926	5769	34914	1922	36931	1122	417158	11771	554976	52093

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Andhra Pradesh		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	2	27	17	18	19	2674	117	
	less than 6	0	0	2	0	1	120	7	
	6 - 10	0	5	3	8	4	570	21	
	10 - 12	5	19	12	37	18	2615	76	
	12 - 15	55	27	66	82	59	8359	337	
	15 - 20	21	27	46	77	46	6538	246	
	20 - 25	96	139	169	173	157	22318	856	
	25 - 30	17	0	0	0	1	210	13	
	30 & above	90	162	140	107	135	19203	694	
	n.r.	0	0	0	0	0	20	1	
	all	256	256	386	392	370	52729	1976	
compound	less than 6	0	0	0	0	0	1	1	
	6 - 10	-	-	-	-	-	-	0	
	10 - 12	5	5	2	2	3	424	13	
	12 - 15	9	5	11	15	10	1442	40	
	15 - 20	4	4	8	8	7	954	44	
	20 - 25	0	5	15	8	10	1394	49	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	37	28	26	7	24	3350	110	
n.r.	0	4	0	0	1	126	1		
	all	47	41	56	35	47	6705	232	
concessional	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	0	0	0	0	35	5	
	10 - 12	0	0	1	0	0	44	2	
	12 - 15	0	0	1	1	0	56	2	
	15 - 20	0	0	0	0	0	6	1	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	10	0	0	0	1	133	4	
	all	10	1	2	1	2	273	14	
n.r. any	any	0	0	0	0	0	0	0	
	nil	2	27	17	18	19	2674	117	
	less than 6	0	0	2	0	1	121	8	
	6 - 10	0	5	3	8	4	605	26	
	10 - 12	10	24	14	40	22	3083	91	
	12 - 15	64	32	77	98	69	9857	379	
	15 - 20	25	32	54	86	53	7497	291	
	20 - 25	96	144	184	181	166	23712	905	
	25 - 30	17	0	0	0	1	210	13	
	30 & above	127	187	166	114	157	22425	802	
	n.r.	10	4	0	0	2	279	6	
		all	315	404	449	428	423	60253	2264
	estd. no. of hhs.(00)		11111	35666	66074	29599	142450	X	X
	estd. no of hhs reporting cash loan (00)		3495	14409	29690	12659	60253	X	X
no. of sample hhs reporting cash loan		152	513	1136	463	2264	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Assam		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	38	67	34	41	42	1734	320
	less than 6	2	2	5	5	4	180	28
	6 - 10	1	2	1	3	2	100	24
	10 - 12	3	11	3	6	5	229	32
	12 - 15	5	3	8	3	4	177	81
	15 - 20	0	0	2	6	4	154	20
	20 - 25	0	2	5	3	3	121	16
	25 - 30	-	-	-	-	-	-	0
	30 & above	1	16	3	9	7	308	40
	n.r.	0	2	0	0	0	7	2
	all	12	12	27	35	31	1270	240
compound	less than 6	0	0	0	0	0	7	4
	6 - 10	0	0	0	0	0	1	1
	10 - 12	1	1	0	0	0	9	6
	12 - 15	1	5	2	2	2	81	30
	15 - 20	0	0	0	0	0	8	4
	20 - 25	0	0	0	1	0	16	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	4	0	0	0	21	3
	n.r.	0	0	0	0	0	2	1
		all	2	9	2	3	3	145
concessional	less than 6	0	0	0	0	0	3	2
	6 - 10	0	0	0	1	0	16	5
	10 - 12	-	-	-	-	-	-	0
	12 - 15	0	0	0	0	0	3	3
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	2	1
	n.r.	-	-	-	-	-	-	0
		all	0	0	1	1	1	25
n.r. any	any	-	-	-	-	-	-	0
	nil	38	67	34	41	42	1734	320
	less than 6	2	2	5	5	5	190	34
	6 - 10	1	2	2	4	3	116	30
	10 - 12	4	12	3	6	6	238	38
	12 - 15	6	8	10	4	6	262	114
	15 - 20	0	0	2	6	4	162	24
	20 - 25	0	2	5	3	3	137	17
	25 - 30	-	-	-	-	-	-	0
	30 & above	1	19	3	10	8	331	44
n.r.	0	2	0	0	0	10	3	
	all	51	112	63	79	75	3139	615
estd. no. of hhs.(00)		4420	4474	10286	22414	41595	X	X
estd. no of hhs reporting cash loan (00)		227	503	646	1762	3139	X	X
no. of sample hhs reporting cash loan		72	68	149	325	615	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Bihar		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	0	55	44	57	48	5634	465	
	less than 6	0	3	7	4	5	632	83	
	6 - 10	0	2	2	5	3	308	31	
	10 - 12	0	1	3	6	3	362	35	
	12 - 15	18	9	9	20	11	1254	174	
	15 - 20	0	2	2	5	2	282	37	
	20 - 25	0	1	5	1	3	350	20	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	16	106	81	57	81	9493	624	
	n.r.	18	2	1	0	1	129	19	
	all	52	52	108	95	108	12649	1009	
compound	less than 6	0	0	2	1	1	152	10	
	6 - 10	0	1	1	0	1	125	10	
	10 - 12	8	5	3	2	4	420	46	
	12 - 15	53	14	22	26	21	2463	351	
	15 - 20	5	1	3	5	3	315	61	
	20 - 25	0	3	1	0	2	183	15	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	1	25	31	15	27	3099	204	
	n.r.	0	0	0	1	0	31	8	
	all	67	49	63	50	58	6720	695	
concessional	less than 6	0	0	2	0	1	175	21	
	6 - 10	0	2	4	1	3	320	45	
	10 - 12	0	8	1	3	3	376	20	
	12 - 15	6	4	4	5	4	496	70	
	15 - 20	0	0	0	1	0	44	7	
	20 - 25	0	0	0	0	0	7	2	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	0	0	14	4	
	n.r.	0	1	0	0	0	58	5	
	all	6	15	13	10	13	1489	174	
n.r. any	any	-	-	-	-	-	-	0	
	nil	0	55	44	57	48	5634	465	
	less than 6	0	3	11	6	8	933	113	
	6 - 10	0	5	8	6	6	753	86	
	10 - 12	8	14	8	12	10	1158	101	
	12 - 15	77	27	34	51	36	4214	595	
	15 - 20	5	3	5	11	5	642	105	
	20 - 25	0	4	6	1	5	540	37	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	17	131	112	72	108	12580	830	
	n.r.	18	3	1	1	2	218	32	
		all	126	232	221	199	218	25516	2263
	estd. no. of hhs.(00)		1289	26763	67158	21624	116853	X	X
	estd. no of hhs reporting cash loan (00)		162	6216	14828	4310	25516	X	X
	no. of sample hhs reporting cash loan		23	477	1363	400	2263	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Chhattishgarh		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	27	27	29	10	27	964	84	
	less than 6	0	5	14	12	8	273	16	
	6 - 10	2	0	0	0	1	24	5	
	10 - 12	8	14	5	3	7	267	34	
	12 - 15	67	106	72	89	76	2764	191	
	15 - 20	16	6	15	6	13	480	36	
	20 - 25	1	0	4	0	2	76	9	
	25 - 30	0	0	0	0	0	1	1	
	30 & above	15	25	38	32	27	976	56	
	n.r.	0	0	3	0	1	53	8	
	all	106	106	140	125	128	4648	346	
compound	less than 6	0	0	0	0	0	5	2	
	6 - 10	0	8	0	0	1	43	2	
	10 - 12	1	0	0	0	0	10	3	
	12 - 15	22	58	17	30	26	930	77	
	15 - 20	6	14	6	13	8	273	25	
	20 - 25	2	0	1	0	1	40	3	
	25 - 30	0	0	0	0	0	4	1	
	30 & above	2	21	18	6	11	416	30	
	n.r.	0	0	2	0	1	22	2	
	all	33	101	41	49	47	1715	142	
concessional	less than 6	1	0	0	0	0	13	2	
	6 - 10	2	0	2	0	1	45	5	
	10 - 12	3	0	1	0	1	50	5	
	12 - 15	2	4	6	8	4	158	19	
	15 - 20	0	0	0	2	0	5	1	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	13	0	0	2	65	1	
	n.r.	-	-	-	-	-	-	0	
	all	7	17	9	10	9	336	33	
n.r. any	any	-	-	-	-	-	-	0	
	nil	27	27	29	10	27	964	84	
	less than 6	1	5	15	12	8	291	20	
	6 - 10	3	8	2	0	3	112	12	
	10 - 12	12	15	6	3	9	327	42	
	12 - 15	90	168	94	122	105	3819	285	
	15 - 20	22	20	21	21	21	757	62	
	20 - 25	3	0	5	0	3	116	12	
	25 - 30	0	0	0	0	0	5	2	
	30 & above	17	59	55	37	40	1457	87	
	n.r.	0	0	5	0	2	76	10	
		all	158	270	212	189	198	7186	583
	estd. no. of hhs.(00)		13598	5147	14853	2719	36316	X	X
estd. no of hhs reporting cash loan (00)		2142	1387	3142	514	7186	X	X	
no. of sample hhs reporting cash loan		208	89	250	36	583	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Gujarat		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	93	129	163	95	125	7818	414	
	less than 6	0	3	6	8	5	310	10	
	6 - 10	1	6	2	1	2	118	14	
	10 - 12	10	9	6	10	8	517	25	
	12 - 15	51	62	72	159	91	5706	210	
	15 - 20	12	18	31	27	25	1535	72	
	20 - 25	3	0	17	6	9	576	49	
	25 - 30	1	0	0	0	0	8	1	
	30 & above	25	10	24	7	18	1107	45	
	n.r.	-	-	-	-	-	-	-	0
	all	93	93	143	204	145	9065	397	
compound	less than 6	0	0	1	4	1	86	3	
	6 - 10	0	0	1	0	1	40	3	
	10 - 12	1	1	6	0	3	165	5	
	12 - 15	1	2	12	22	12	736	26	
	15 - 20	4	4	9	12	8	524	31	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	2	1	1	54	3	
	n.r.	-	-	-	-	-	-	-	0
		all	7	7	31	39	26	1605	71
concessional	less than 6	0	11	0	0	1	78	4	
	6 - 10	0	1	5	0	2	126	3	
	10 - 12	6	0	0	0	1	79	6	
	12 - 15	0	4	0	0	0	24	1	
	15 - 20	0	0	0	1	0	16	2	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	2	0	1	44	1	
	n.r.	-	-	-	-	-	-	-	0
		all	6	15	7	1	6	367	17
n.r. any	any	-	-	-	-	-	-	0	
	nil	93	129	163	95	125	7818	414	
	less than 6	0	14	7	12	8	473	17	
	6 - 10	2	7	8	2	5	284	20	
	10 - 12	17	10	12	10	12	761	36	
	12 - 15	52	68	85	181	103	6465	237	
	15 - 20	16	22	40	40	33	2076	105	
	20 - 25	3	0	17	6	9	576	49	
	25 - 30	1	0	0	0	0	8	1	
	30 & above	25	10	27	8	19	1206	49	
n.r.	-	-	-	-	-	-	-	0	
	all	186	244	313	322	281	17580	860	
estd. no. of hhs.(00)		13162	6585	24954	17803	62504	X	X	
estd. no of hhs reporting cash loan (00)		2448	1607	7800	5725	17580	X	X	
no. of sample hhs reporting cash loan		176	74	361	249	860	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Haryana		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	0	52	35	30	37	1171	89	
	less than 6	0	7	0	0	2	55	3	
	6 - 10	0	0	0	0	0	2	1	
	10 - 12	0	11	2	4	5	164	8	
	12 - 15	0	58	58	131	85	2667	198	
	15 - 20	0	39	10	42	29	916	50	
	20 - 25	0	93	47	46	58	1827	134	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	49	53	18	39	1215	68	
	n.r.	0	1	0	0	0	7	2	
	all	0	0	164	205	197	6213	429	
compound	less than 6	0	0	0	2	1	31	5	
	6 - 10	0	1	0	0	0	7	1	
	10 - 12	0	7	4	3	4	132	9	
	12 - 15	0	22	19	30	24	745	60	
	15 - 20	0	12	17	10	13	413	30	
	20 - 25	0	7	15	8	10	325	29	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	11	5	0	5	144	9	
	n.r.	-	-	-	-	-	-	0	
	all	0	53	51	54	52	1636	133	
concessional	less than 6	0	0	1	0	0	6	2	
	6 - 10	0	1	0	0	0	7	1	
	10 - 12	0	1	0	0	0	11	1	
	12 - 15	0	0	2	0	1	23	3	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	0	0	4	1	2	66	2	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	0	
	all	0	2	7	1	4	114	9	
n.r. any	any	0	3	1	0	1	32	2	
	nil	0	52	35	30	37	1171	89	
	less than 6	0	7	1	3	3	92	10	
	6 - 10	0	2	0	0	1	17	3	
	10 - 12	0	19	7	7	10	307	18	
	12 - 15	0	81	79	161	109	3435	261	
	15 - 20	0	51	26	52	42	1329	80	
	20 - 25	0	100	66	56	70	2219	165	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	60	57	19	43	1359	77	
	n.r.	0	4	1	0	1	39	4	
		all	0	327	238	277	273	8594	620
	estd. no. of hhs.(00)		280	8074	11464	11653	31472	X	X
	estd. no of hhs reporting cash loan (00)		0	2638	2727	3230	8594	X	X
	no. of sample hhs reporting cash loan		0	178	197	245	620	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Himachal Pradesh		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	19	45	73	52	51	614	196
	less than 6	1	12	16	3	7	88	33
	6 - 10	3	4	5	5	5	55	20
	10 - 12	0	7	14	4	6	76	23
	12 - 15	15	31	66	34	38	449	135
	15 - 20	0	0	0	4	2	23	14
	20 - 25	0	0	0	4	2	23	2
	25 - 30	0	3	0	0	1	9	2
	30 & above	0	6	0	1	2	21	10
	n.r.	0	0	0	0	0	3	2
	all	19	19	101	49	59	703	233
compound	less than 6	1	2	0	5	3	38	15
	6 - 10	8	1	0	2	2	20	8
	10 - 12	0	6	2	3	3	39	16
	12 - 15	13	32	60	33	36	433	154
	15 - 20	5	3	9	2	4	44	15
	20 - 25	7	2	0	0	1	12	2
	25 - 30	0	3	0	0	1	8	1
	30 & above	0	0	1	0	0	2	2
	n.r.	0	2	0	0	1	6	1
		all	32	48	73	44	49	591
concessional	less than 6	2	7	0	2	3	36	18
	6 - 10	0	1	0	1	1	10	6
	10 - 12	1	0	0	1	1	7	3
	12 - 15	1	1	0	0	0	4	4
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	1	1	9	1
		all	4	9	0	6	5	65
n.r. any	any	-	-	-	-	-	-	0
	nil	19	45	73	52	51	614	196
	less than 6	4	21	16	10	13	161	65
	6 - 10	11	6	5	8	7	84	34
	10 - 12	1	12	17	8	10	121	41
	12 - 15	29	63	127	67	74	886	293
	15 - 20	5	3	9	5	6	67	29
	20 - 25	7	2	0	4	3	35	4
	25 - 30	0	3	0	0	1	9	2
	30 & above	0	6	1	1	2	23	12
	n.r.	0	2	0	2	1	17	4
	all	74	150	227	139	153	1827	618
estd. no. of hhs.(00)		902	2772	2164	6122	11960	X	X
estd. no of hhs reporting cash loan (00)		66	417	491	853	1827	X	X
no. of sample hhs reporting cash loan		47	175	102	294	618	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Jammu & Kashmir		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	0	10	36	14	16	165	69
	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	0	0	1	2
	10 - 12	0	15	3	2	4	42	12
	12 - 15	0	2	0	1	1	11	17
	15 - 20	0	1	0	0	0	2	2
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	0	0	3	3
	all	0	0	4	3	5	56	35
compound	less than 6	0	0	1	0	0	4	2
	6 - 10	0	0	0	3	2	19	5
	10 - 12	0	0	0	2	2	18	7
	12 - 15	162	8	2	9	9	95	71
	15 - 20	0	0	0	1	1	11	12
	20 - 25	-	-	-	-	-	-	0
	25 - 30	0	0	0	0	0	0	1
	30 & above	0	0	0	0	0	0	1
	n.r.	0	1	0	0	0	1	1
		all	162	9	3	16	14	148
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	-	-	-	-	-	-	0
	10 - 12	0	0	0	1	1	7	2
	12 - 15	-	-	-	-	-	-	0
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	0	0	1	1	7
n.r. any	any	-	-	-	-	-	-	0
	nil	0	10	36	14	16	165	69
	less than 6	0	0	1	0	0	4	2
	6 - 10	0	0	0	3	2	20	7
	10 - 12	0	16	3	5	6	67	21
	12 - 15	162	10	2	10	10	106	88
	15 - 20	0	1	0	2	1	13	14
	20 - 25	-	-	-	-	-	-	0
	25 - 30	0	0	0	0	0	0	1
	30 & above	0	0	0	0	0	0	1
	n.r.	0	1	0	0	0	3	4
	all	162	38	42	33	36	374	203
estd. no. of hhs.(00)		86	1595	1333	7405	10420	X	X
estd. no of hhs reporting cash loan (00)		14	60	56	244	374	X	X
no. of sample hhs reporting cash loan		2	41	22	138	203	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Jharkhand		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	15	26	49	27	31	1155	169	
	less than 6	3	9	6	18	7	247	33	
	6 - 10	10	17	9	27	12	453	59	
	10 - 12	7	3	10	18	9	327	39	
	12 - 15	5	7	7	16	7	262	54	
	15 - 20	0	0	7	8	4	137	9	
	20 - 25	0	0	3	0	1	42	5	
	25 - 30	2	7	5	2	4	138	12	
	30 & above	11	15	10	5	11	390	41	
	n.r.	0	2	3	0	2	56	10	
	all	36	36	60	79	54	1974	255	
compound	less than 6	0	0	1	1	0	16	3	
	6 - 10	1	0	0	1	1	24	3	
	10 - 12	1	5	6	1	4	137	33	
	12 - 15	4	9	4	2	4	156	23	
	15 - 20	1	25	10	10	9	332	31	
	20 - 25	0	0	0	10	1	39	5	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
n.r.	0	0	7	3	3	111	8		
	all	7	39	28	28	22	815	106	
concessional	less than 6	0	2	1	0	1	20	8	
	6 - 10	1	6	3	9	3	124	26	
	10 - 12	2	0	2	6	2	77	10	
	12 - 15	1	1	2	2	1	46	17	
	15 - 20	0	14	0	0	2	72	11	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	1	0	0	15	1	
n.r.	5	11	4	0	5	195	20		
	all	10	33	12	16	15	548	93	
n.r. any	any	-	-	-	-	-	-	0	
	nil	15	26	49	27	31	1155	169	
	less than 6	3	11	8	19	8	283	44	
	6 - 10	12	23	12	37	16	595	87	
	10 - 12	11	8	18	24	15	541	82	
	12 - 15	9	17	12	20	13	464	94	
	15 - 20	1	38	17	18	15	540	51	
	20 - 25	0	0	3	10	2	80	10	
	25 - 30	2	7	5	2	4	138	12	
	30 & above	11	15	11	5	11	405	42	
	n.r.	5	13	14	3	10	361	38	
		all	66	154	149	150	120	4431	617
	estd. no. of hhs.(00)		13045	5132	14989	3680	36847	X	X
estd. no of hhs reporting cash loan (00)		860	791	2227	553	4431	X	X	
no. of sample hhs reporting cash loan		141	105	290	81	617	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Karnataka		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	43	25	25	44	33	2330	181	
	less than 6	16	1	3	5	4	314	17	
	6 - 10	13	9	8	8	9	603	49	
	10 - 12	18	8	20	16	16	1114	72	
	12 - 15	31	30	56	105	67	4697	246	
	15 - 20	53	27	56	83	60	4174	220	
	20 - 25	42	8	20	10	16	1084	68	
	25 - 30	0	0	1	0	1	39	4	
	30 & above	80	134	197	41	117	8205	372	
	n.r.	-	-	-	-	-	-	-	0
	all	242	242	322	241	261	18227	960	
compound	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	0	0	1	0	31	3	
	10 - 12	0	0	0	1	0	14	2	
	12 - 15	0	0	5	3	3	199	15	
	15 - 20	0	1	9	13	8	573	37	
	20 - 25	3	2	0	0	1	55	7	
	25 - 30	0	0	0	0	0	5	1	
	30 & above	16	6	11	14	11	782	48	
	n.r.	-	-	-	-	-	-	-	0
		all	19	10	24	30	23	1601	108
concessional	less than 6	4	0	0	0	0	23	1	
	6 - 10	1	3	2	0	1	97	6	
	10 - 12	0	6	1	5	3	235	9	
	12 - 15	0	1	0	2	1	60	5	
	15 - 20	4	1	0	0	0	30	3	
	20 - 25	0	0	2	1	1	87	2	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	-	0
		all	10	10	6	7	8	531	26
n.r. any	any	-	-	-	-	-	-	0	
	nil	43	25	25	44	33	2330	181	
	less than 6	21	1	3	5	5	337	18	
	6 - 10	14	12	10	9	10	731	58	
	10 - 12	18	14	21	21	19	1362	83	
	12 - 15	31	31	61	111	71	4956	266	
	15 - 20	57	28	65	95	68	4777	260	
	20 - 25	45	11	23	11	18	1226	77	
	25 - 30	0	0	1	0	1	44	5	
	30 & above	96	140	208	54	129	8987	420	
n.r.	-	-	-	-	-	-	-	0	
	all	292	241	364	308	313	21864	1228	
estd. no. of hhs.(00)		5022	14395	24419	26072	69908	X	X	
estd. no of hhs reporting cash loan (00)		1468	3463	8899	8034	21864	X	X	
no. of sample hhs reporting cash loan		86	187	485	470	1228	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Kerala		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	30	73	59	71	65	3230	277	
	less than 6	0	11	10	5	8	413	28	
	6 - 10	7	32	18	21	20	1018	59	
	10 - 12	0	33	22	16	21	1069	69	
	12 - 15	32	98	110	121	111	5558	366	
	15 - 20	76	88	78	88	83	4138	263	
	20 - 25	2	4	13	12	11	566	39	
	25 - 30	0	2	3	1	2	117	9	
	30 & above	8	48	19	25	25	1240	105	
	n.r.	0	0	0	0	0	3	1	
	all	124	124	244	244	247	12315	845	
compound	less than 6	-	-	-	-	-	-	0	
	6 - 10	15	5	2	2	3	127	11	
	10 - 12	0	17	4	11	8	401	27	
	12 - 15	5	62	59	56	58	2883	180	
	15 - 20	24	20	41	38	37	1853	122	
	20 - 25	0	5	7	7	7	345	24	
	25 - 30	0	1	0	3	1	66	7	
	30 & above	0	27	13	33	21	1064	62	
	n.r.	0	0	0	1	0	24	1	
	all	43	124	116	134	122	6104	395	
concessional	less than 6	0	6	1	4	3	129	9	
	6 - 10	1	5	4	3	4	186	13	
	10 - 12	0	10	3	2	4	176	12	
	12 - 15	16	10	4	3	4	220	23	
	15 - 20	0	0	0	0	0	5	2	
	20 - 25	0	0	0	0	0	16	2	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	0	
	all	18	30	12	12	14	713	59	
n.r. any	any	-	-	-	-	-	-	0	
	nil	30	73	59	71	65	3230	277	
	less than 6	0	17	11	9	11	543	37	
	6 - 10	23	42	24	25	27	1331	83	
	10 - 12	0	60	30	29	33	1646	108	
	12 - 15	53	170	172	178	172	8604	565	
	15 - 20	99	108	118	124	118	5903	383	
	20 - 25	2	9	20	18	18	899	64	
	25 - 30	0	3	4	4	4	183	16	
	30 & above	8	75	32	57	46	2274	166	
	n.r.	0	0	0	1	1	27	2	
		all	214	442	381	401	394	19654	1419
	estd. no. of hhs.(00)		576	6226	25890	17253	49945	X	X
	estd. no of hhs reporting cash loan (00)		123	2751	9858	6922	19654	X	X
no. of sample hhs reporting cash loan		18	188	781	432	1419	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Madhya Pradesh		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	12	13	18	16	15	1457	120
	less than 6	3	1	3	53	13	1194	37
	6 - 10	5	1	3	1	3	247	20
	10 - 12	5	5	5	4	5	446	59
	12 - 15	31	31	66	48	49	4612	315
	15 - 20	31	30	46	41	39	3669	206
	20 - 25	14	29	49	48	38	3583	191
	25 - 30	0	0	1	0	0	45	4
	30 & above	28	78	112	45	76	7145	385
	n.r.	2	0	3	0	2	182	10
	all	112	112	243	212	195	18325	1124
compound	less than 6	1	0	0	0	0	15	4
	6 - 10	0	0	0	0	0	5	1
	10 - 12	6	0	3	8	4	386	33
	12 - 15	17	21	30	37	27	2565	147
	15 - 20	7	24	26	18	20	1921	102
	20 - 25	0	22	4	6	7	637	25
	25 - 30	2	0	0	1	1	53	3
	30 & above	11	14	8	4	9	825	52
	n.r.	0	5	0	7	3	242	4
		all	38	77	66	76	64	6054
concessional	less than 6	0	0	0	0	0	12	2
	6 - 10	3	0	0	1	1	70	7
	10 - 12	6	0	0	1	1	134	9
	12 - 15	3	1	3	0	2	185	18
	15 - 20	0	0	0	0	0	6	2
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	3	1
	n.r.	6	0	0	0	1	122	2
		all	17	2	4	2	6	532
n.r. any	any	-	-	-	-	-	-	0
	nil	12	13	18	16	15	1457	120
	less than 6	4	1	4	53	13	1221	43
	6 - 10	8	1	3	2	3	322	28
	10 - 12	17	5	8	13	10	966	101
	12 - 15	50	53	99	86	78	7360	479
	15 - 20	38	52	72	59	59	5561	309
	20 - 25	14	51	53	54	45	4219	216
	25 - 30	2	0	1	1	1	98	7
	30 & above	39	93	119	48	84	7942	437
n.r.	8	5	4	8	6	546	16	
	all	170	234	307	278	261	24522	1568
estd. no. of hhs.(00)		18556	17499	39603	18386	94044	X	X
estd. no of hhs reporting cash loan (00)		3158	4093	12168	5102	24522	X	X
no. of sample hhs reporting cash loan		292	272	730	274	1568	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Maharashtra		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	24	27	46	58	45	5269	437
	less than 6	0	7	4	4	4	477	33
	6 - 10	9	7	7	4	6	729	76
	10 - 12	5	23	6	12	11	1258	80
	12 - 15	60	44	77	56	62	7305	495
	15 - 20	51	76	112	138	107	12700	801
	20 - 25	1	6	7	10	7	853	58
	25 - 30	1	0	2	0	1	113	9
	30 & above	7	16	19	22	18	2149	202
	n.r.	0	0	0	0	0	20	4
	all	128	128	221	222	200	23652	1659
compound	less than 6	0	2	1	0	0	57	4
	6 - 10	0	1	1	3	2	178	8
	10 - 12	2	1	1	2	2	194	12
	12 - 15	2	9	7	15	10	1138	78
	15 - 20	9	31	32	50	35	4155	230
	20 - 25	0	0	0	2	1	90	4
	25 - 30	0	0	0	0	0	18	3
	30 & above	0	3	3	7	4	461	38
n.r.	-	-	-	-	-	-	0	
	all	13	46	42	70	49	5794	358
concessional	less than 6	0	0	1	0	1	63	5
	6 - 10	1	0	0	0	0	26	4
	10 - 12	0	4	0	0	1	72	2
	12 - 15	1	0	1	0	1	69	8
	15 - 20	0	0	1	1	1	73	5
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	16	2
n.r.	-	-	-	-	-	-	0	
	all	2	5	4	1	3	317	25
n.r. any	any	-	-	-	-	-	-	0
	nil	24	27	46	58	45	5269	437
	less than 6	1	10	6	4	5	597	42
	6 - 10	10	7	8	7	8	932	88
	10 - 12	6	28	7	14	13	1524	94
	12 - 15	63	52	85	71	72	8484	579
	15 - 20	61	106	144	187	142	16822	1033
	20 - 25	1	6	7	12	8	943	62
	25 - 30	1	0	3	0	1	131	12
	30 & above	7	18	23	29	22	2626	242
	n.r.	0	0	0	0	0	20	4
		all	161	235	291	321	275	32489
estd. no. of hhs.(00)		17118	17289	39802	43973	118183	X	X
estd. no of hhs reporting cash loan (00)		2751	4055	11569	14114	32489	X	X
no. of sample hhs reporting cash loan		240	335	845	918	2338	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Orissa		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	24	17	25	25	23	1550	162
	less than 6	0	2	9	1	4	276	13
	6 - 10	3	1	1	5	2	135	15
	10 - 12	12	18	20	21	18	1168	89
	12 - 15	50	42	53	89	55	3643	233
	15 - 20	9	15	47	19	26	1725	93
	20 - 25	4	1	7	0	4	256	13
	25 - 30	3	0	0	0	1	64	5
	30 & above	7	59	81	90	57	3798	243
	n.r.	0	1	0	0	0	20	3
	all	88	88	202	197	156	10336	670
compound	less than 6	1	3	1	0	1	88	6
	6 - 10	3	4	2	0	2	161	10
	10 - 12	8	9	8	17	10	637	45
	12 - 15	46	32	49	59	46	3045	201
	15 - 20	10	23	27	23	21	1386	69
	20 - 25	0	0	2	4	1	72	3
	25 - 30	0	0	0	0	0	5	1
	30 & above	1	13	16	7	10	669	49
	n.r.	2	0	0	0	1	40	2
		all	69	84	105	106	91	6010
concessional	less than 6	0	0	0	0	0	5	1
	6 - 10	0	0	2	0	1	38	5
	10 - 12	0	2	1	2	1	75	4
	12 - 15	1	0	0	1	1	37	6
	15 - 20	0	0	1	0	0	18	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	1	2	4	3	3	173
n.r. any	any	0	0	0	0	0	2	1
	nil	24	17	25	25	23	1550	162
	less than 6	2	5	10	1	6	369	20
	6 - 10	6	5	5	5	5	334	30
	10 - 12	20	29	29	40	28	1858	137
	12 - 15	95	72	102	149	101	6663	438
	15 - 20	19	39	75	42	47	3129	163
	20 - 25	4	1	9	4	5	329	16
	25 - 30	3	0	0	0	1	69	6
	30 & above	8	72	97	97	67	4465	291
n.r.	2	1	0	0	1	61	6	
	all	179	226	323	324	264	17463	1181
estd. no. of hhs.(00)		18127	13565	24893	9614	66199	X	X
estd. no of hhs reporting cash loan (00)		3237	3066	8044	3116	17463	X	X
no. of sample hhs reporting cash loan		286	215	477	203	1181	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Punjab		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	97	81	83	81	81	2420	199	
	less than 6	0	5	0	3	3	96	3	
	6 - 10	0	4	6	1	3	87	8	
	10 - 12	0	2	3	3	2	70	9	
	12 - 15	79	40	41	62	50	1482	114	
	15 - 20	0	7	4	19	12	355	26	
	20 - 25	0	27	27	41	33	978	94	
	25 - 30	0	0	0	3	1	35	3	
	30 & above	63	34	36	11	24	729	78	
	n.r.	-	-	-	-	-	-	-	0
	all	142	142	109	127	118	3509	313	
compound	less than 6	0	0	0	3	1	34	1	
	6 - 10	0	4	6	3	4	117	8	
	10 - 12	0	3	7	16	9	267	21	
	12 - 15	0	12	13	48	28	827	70	
	15 - 20	0	3	7	5	4	133	18	
	20 - 25	0	36	6	20	25	733	63	
	25 - 30	0	0	0	2	1	23	1	
	30 & above	0	11	1	5	7	197	15	
	n.r.	-	-	-	-	-	-	-	0
		all	0	67	40	100	77	2300	194
concessional	less than 6	0	0	0	1	1	16	1	
	6 - 10	-	-	-	-	-	-	0	
	10 - 12	0	0	0	1	0	10	1	
	12 - 15	0	4	1	2	3	83	5	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	0	0	4	1	
	n.r.	-	-	-	-	-	-	-	0
		all	0	4	1	5	4	114	8
n.r. any	any	-	-	-	-	-	-	0	
	nil	97	81	83	81	81	2420	199	
	less than 6	0	5	0	7	5	146	5	
	6 - 10	0	7	13	4	7	204	16	
	10 - 12	0	5	10	19	12	347	31	
	12 - 15	79	55	55	113	80	2386	188	
	15 - 20	0	10	11	24	16	487	44	
	20 - 25	0	62	33	61	57	1711	157	
	25 - 30	0	0	0	5	2	59	4	
	30 & above	63	45	36	16	31	930	94	
n.r.	-	-	-	-	-	-	-	0	
	all	177	238	205	295	257	7676	661	
estd. no. of hhs.(00)		109	12497	4432	12810	29847	X	X	
estd. no of hhs reporting cash loan (00)		19	2970	909	3777	7676	X	X	
no. of sample hhs reporting cash loan		3	277	100	281	661	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Rajasthan		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	7	35	19	34	23	1596	123
	less than 6	0	1	0	0	0	11	1
	6 - 10	4	1	1	1	2	110	8
	10 - 12	1	4	3	6	4	251	39
	12 - 15	66	55	45	36	49	3473	270
	15 - 20	111	39	31	46	50	3487	280
	20 - 25	112	167	164	144	152	10636	747
	25 - 30	-	-	-	-	-	-	0
	30 & above	30	27	22	13	23	1617	116
	n.r.	2	0	1	1	1	74	6
	all	303	303	251	226	260	18258	1361
compound	less than 6	0	0	0	0	0	1	1
	6 - 10	0	0	0	0	0	13	2
	10 - 12	0	1	1	3	1	68	6
	12 - 15	6	16	15	16	14	976	82
	15 - 20	11	17	14	12	13	943	84
	20 - 25	8	40	30	22	27	1867	115
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	24	11	7	11	754	42
	n.r.	0	1	0	0	0	11	3
		all	25	89	65	57	61	4302
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	2	0	27	3
	10 - 12	0	1	0	0	0	13	1
	12 - 15	7	11	2	0	4	298	17
	15 - 20	0	1	0	0	0	10	3
	20 - 25	6	0	0	0	1	79	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	14	12	2	2	6	428
n.r. any	any	-	-	-	-	-	-	0
	nil	7	35	19	34	23	1596	123
	less than 6	0	1	0	0	0	12	2
	6 - 10	4	1	2	3	2	150	13
	10 - 12	1	6	4	9	5	332	46
	12 - 15	80	81	62	53	67	4719	366
	15 - 20	122	56	45	57	63	4434	366
	20 - 25	126	206	194	166	179	12559	860
	25 - 30	-	-	-	-	-	-	0
	30 & above	30	51	33	20	34	2371	158
n.r.	2	1	1	1	1	84	9	
	all	347	375	327	318	338	23752	1755
estd. no. of hhs.(00)		12703	13920	30972	12604	70199	X	X
estd. no of hhs reporting cash loan (00)		4403	5220	10126	4003	23752	X	X
no. of sample hhs reporting cash loan		284	440	731	300	1755	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Tamil Nadu		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	8	56	38	58	43	4750	162	
	less than 6	0	0	2	0	1	134	9	
	6 - 10	40	0	6	3	4	487	24	
	10 - 12	33	12	10	1	11	1167	59	
	12 - 15	87	28	56	23	49	5354	287	
	15 - 20	62	31	56	85	50	5506	229	
	20 - 25	52	25	57	48	48	5335	224	
	25 - 30	0	2	1	0	1	151	3	
	30 & above	18	140	129	55	129	14231	682	
	n.r.	-	-	-	-	-	-	-	0
	all	292	292	274	191	258	28423	1362	
compound	less than 6	0	0	0	0	0	25	1	
	6 - 10	0	1	1	0	1	83	5	
	10 - 12	0	1	8	0	6	616	22	
	12 - 15	0	6	16	71	14	1553	69	
	15 - 20	0	6	13	15	11	1203	54	
	20 - 25	0	1	0	0	0	41	3	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	8	5	0	5	588	30	
	n.r.	-	-	-	-	-	-	-	0
		all	0	22	39	86	35	3882	173
concessional	less than 6	0	1	1	0	1	94	4	
	6 - 10	0	1	2	30	3	288	10	
	10 - 12	0	0	0	0	0	13	1	
	12 - 15	0	1	1	0	1	97	2	
	15 - 20	0	0	0	0	0	10	3	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	2	0	0	1	89	3	
	n.r.	-	-	-	-	-	-	-	0
		all	0	5	5	30	5	590	23
n.r. any	any	-	-	-	-	-	-	0	
	nil	8	56	38	58	43	4750	162	
	less than 6	0	1	3	0	2	253	14	
	6 - 10	40	2	9	33	8	858	39	
	10 - 12	33	12	17	1	16	1758	81	
	12 - 15	87	34	73	93	63	6978	356	
	15 - 20	62	37	69	101	61	6699	283	
	20 - 25	52	26	57	48	49	5376	227	
	25 - 30	0	2	1	0	1	151	3	
	30 & above	18	149	134	55	135	14908	715	
n.r.	-	-	-	-	-	-	-	0	
	all	300	286	323	325	313	34533	1604	
estd. no. of hhs.(00)		1128	28630	78259	2165	110182	X	X	
estd. no of hhs reporting cash loan (00)		338	8192	25298	704	34533	X	X	
no. of sample hhs reporting cash loan		14	395	1164	31	1604	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Uttaranchal		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	0	9	8	8	8	97	21	
	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	0	0	5	3	42	3	
	10 - 12	0	2	0	0	1	7	1	
	12 - 15	12	10	9	1	4	53	21	
	15 - 20	0	3	0	1	1	12	3	
	20 - 25	0	0	0	0	0	2	1	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	25	7	0	7	84	10	
	n.r.	-	-	-	-	-	-	-	0
	all	12	12	16	8	17	200	39	
compound	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	1	0	0	0	3	1	
	10 - 12	0	7	0	0	2	21	4	
	12 - 15	16	17	52	17	19	230	48	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	4	8	8	7	83	9	
n.r.	0	4	0	0	1	15	4		
	all	16	29	59	26	29	342	65	
concessional	less than 6	-	-	-	-	-	-	0	
	6 - 10	-	-	-	-	-	-	0	
	10 - 12	0	3	0	0	1	9	1	
	12 - 15	0	3	0	1	1	15	4	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
n.r.	-	-	-	-	-	-	0		
	all	0	6	0	1	2	25	5	
n.r. any	any	-	-	-	-	-	-	0	
	nil	0	9	8	8	8	97	21	
	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	1	0	5	4	44	4	
	10 - 12	0	12	0	0	3	38	6	
	12 - 15	28	30	61	19	25	299	73	
	15 - 20	0	3	0	1	1	12	3	
	20 - 25	0	0	0	0	0	2	1	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	29	15	9	14	167	19	
	n.r.	0	4	0	0	1	15	4	
		all	28	84	84	42	55	661	128
	estd. no. of hhs.(00)		324	3052	808	7774	11959	X	X
estd. no of hhs reporting cash loan (00)		9	257	68	327	661	X	X	
no. of sample hhs reporting cash loan		3	52	14	59	128	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Uttar Pradesh		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	64	55	67	47	60	13230	1049	
	less than 6	0	13	11	7	11	2408	175	
	6 - 10	0	5	2	3	3	645	60	
	10 - 12	5	14	4	6	7	1624	140	
	12 - 15	24	49	25	41	35	7655	558	
	15 - 20	18	5	6	5	5	1177	73	
	20 - 25	3	5	4	3	4	927	77	
	25 - 30	0	1	1	0	0	101	11	
	30 & above	68	73	58	40	58	12928	853	
	n.r.	0	1	1	1	1	192	22	
	all	111	111	103	98	118	26083	1868	
compound	less than 6	5	7	5	4	5	1172	105	
	6 - 10	0	2	1	1	1	205	19	
	10 - 12	0	3	3	7	4	818	71	
	12 - 15	84	41	30	38	35	7794	585	
	15 - 20	0	2	4	4	3	733	55	
	20 - 25	0	1	2	0	1	215	8	
	25 - 30	0	0	0	1	0	56	3	
	30 & above	0	19	15	13	15	3390	231	
	n.r.	7	5	2	3	3	652	38	
	all	96	77	56	66	64	14207	1075	
concessional	less than 6	11	2	0	0	1	200	14	
	6 - 10	27	2	0	2	1	292	18	
	10 - 12	5	0	0	0	0	87	10	
	12 - 15	0	3	2	2	2	453	36	
	15 - 20	0	0	0	1	0	43	2	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	0	0	46	6	
	n.r.	0	0	0	0	0	34	3	
	all	43	7	3	5	5	1096	88	
n.r. any	any	0	0	0	0	0	4	1	
	nil	64	55	67	47	60	13230	1049	
	less than 6	16	22	16	12	17	3730	291	
	6 - 10	27	9	2	6	5	1143	97	
	10 - 12	10	17	7	13	11	2528	221	
	12 - 15	108	93	56	81	71	15807	1172	
	15 - 20	18	7	9	10	9	1953	130	
	20 - 25	3	5	6	4	5	1142	85	
	25 - 30	0	1	1	1	1	157	14	
	30 & above	68	91	72	53	74	16317	1085	
	n.r.	7	7	2	4	4	882	64	
		all	308	286	216	204	234	51796	3879
	estd. no. of hhs.(00)		2020	61640	114256	43421	221460	X	X
	estd. no of hhs reporting cash loan (00)		623	17622	24702	8844	51796	X	X
no. of sample hhs reporting cash loan		34	1231	1895	718	3879	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

West Bengal		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	61	65	72	86	77	9371	707
	less than 6	0	10	13	18	14	1703	80
	6 - 10	3	12	19	8	9	1139	126
	10 - 12	7	15	23	12	13	1568	131
	12 - 15	19	32	43	25	28	3375	280
	15 - 20	8	7	2	6	6	716	50
	20 - 25	0	2	2	4	3	383	23
	25 - 30	0	0	0	0	0	19	2
	30 & above	22	22	29	31	28	3380	210
	n.r.	4	4	6	4	4	519	58
	all	63	63	121	104	101	12286	919
compound	less than 6	0	1	3	2	2	190	19
	6 - 10	2	5	0	4	4	474	42
	10 - 12	2	5	2	5	4	532	65
	12 - 15	11	26	23	28	26	3179	233
	15 - 20	0	2	2	1	1	175	13
	20 - 25	0	0	1	0	0	3	1
	25 - 30	0	0	0	0	0	2	1
	30 & above	1	2	10	4	4	449	47
	n.r.	0	2	0	2	2	226	24
		all	16	43	41	45	43	5201
concessional	less than 6	0	2	2	1	1	121	11
	6 - 10	8	10	13	3	6	702	81
	10 - 12	0	6	1	0	2	248	25
	12 - 15	0	1	9	5	4	445	29
	15 - 20	0	0	0	0	0	19	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	2	1	1	81	6
	n.r.	1	1	2	1	1	101	16
		all	9	20	28	10	14	1716
n.r. any	any	0	0	0	0	0	3	1
	nil	61	65	72	86	77	9371	707
	less than 6	0	12	18	20	16	1987	109
	6 - 10	12	27	32	14	19	2315	249
	10 - 12	10	25	26	17	19	2348	221
	12 - 15	29	58	74	58	57	6957	537
	15 - 20	8	8	4	7	7	910	64
	20 - 25	0	2	2	4	3	386	24
	25 - 30	0	0	0	0	0	21	3
	30 & above	24	25	41	36	32	3900	262
n.r.	5	7	7	7	7	844	98	
	all	140	215	239	226	218	26539	2113
estd. no. of hhs.(00)		7438	37710	6340	70092	121614	X	X
estd. no of hhs reporting cash loan (00)		1040	8113	1514	15872	26539	X	X
no. of sample hhs reporting cash loan		91	694	122	1206	2113	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

India		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	27	47	46	52	46	67695	5721
	less than 6	1	6	6	9	6	8975	662
	6 - 10	5	5	4	6	5	7046	812
	10 - 12	7	12	8	11	10	14441	1148
	12 - 15	41	37	48	55	47	69156	4796
	15 - 20	27	20	35	40	32	47809	2794
	20 - 25	21	32	43	27	34	49980	2643
	25 - 30	2	0	1	0	1	1051	79
	30 & above	24	75	77	35	60	88662	5059
	n.r.	1	1	1	1	1	1324	172
compound	all	122	122	201	163	177	262108	16919
	less than 6	0	2	1	1	1	1937	191
	6 - 10	1	2	1	1	1	1710	175
	10 - 12	3	3	4	4	4	5327	500
	12 - 15	14	21	21	25	21	31704	2683
	15 - 20	5	8	12	13	11	15972	1091
	20 - 25	1	6	5	3	4	6090	360
	25 - 30	0	0	0	0	0	241	23
	30 & above	5	14	13	8	11	16350	989
	n.r.	0	2	1	1	1	1511	103
concessional	all	29	54	54	54	52	76225	5887
	less than 6	0	1	1	0	1	998	114
	6 - 10	2	2	2	1	2	2419	251
	10 - 12	2	2	1	1	1	1787	152
	12 - 15	2	2	2	2	2	2782	283
	15 - 20	0	0	0	0	0	356	47
	20 - 25	1	0	0	0	0	255	9
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	380	28
	n.r.	2	0	0	0	0	652	54
n.r. any	all	8	9	6	5	6	9550	933
	any	0	0	0	0	0	42	6
	nil	27	47	46	52	46	67695	5721
	less than 6	2	8	8	11	8	11807	961
	6 - 10	7	9	6	8	8	11169	1237
	10 - 12	12	18	12	16	15	21492	1797
	12 - 15	56	59	71	82	70	103263	7732
	15 - 20	33	28	47	53	43	63879	3920
	20 - 25	23	37	48	30	38	56273	3008
	25 - 30	2	1	1	1	1	1283	101
30 & above	29	89	91	42	71	105119	6063	
n.r.	3	4	2	2	2	3522	334	
all	179	271	289	257	265	391898	28094	
estd. no. of hhs.(00)		150825	325464	607603	394457	1478529	X	X
estd. no of hhs reporting cash loan (00)		27038	88106	175427	101320	391898	X	X
no. of sample hhs reporting cash loan		2779	6151	11579	7583	28094	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

India		credit agency: institutional					rural	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	2	3	2	4	3	3997	380
	less than 6	0	3	2	3	3	3834	330
	6 - 10	4	4	3	5	4	6172	735
	10 - 12	7	11	7	10	9	13258	1034
	12 - 15	40	35	47	54	46	67619	4663
	15 - 20	24	18	32	38	30	43784	2576
	20 - 25	2	2	2	2	2	2898	166
	25 - 30	0	0	0	0	0	122	5
	30 & above	1	1	1	0	1	1013	84
	n.r.	0	1	0	1	1	889	123
compound	all	78	78	92	107	91	134031	9434
	less than 6	0	1	1	1	1	1152	122
	6 - 10	1	1	1	1	1	1519	160
	10 - 12	3	3	3	4	3	5048	480
	12 - 15	14	20	21	25	21	31173	2642
	15 - 20	5	8	12	13	11	15628	1042
	20 - 25	0	0	0	1	0	543	29
	25 - 30	0	0	0	0	0	15	2
	30 & above	0	1	0	0	0	270	15
	n.r.	0	2	1	1	1	1442	94
concessional	all	23	36	37	44	37	55027	4491
	less than 6	0	1	1	0	1	928	98
	6 - 10	2	2	2	1	2	2334	244
	10 - 12	2	2	1	1	1	1632	144
	12 - 15	2	2	2	2	2	2635	276
	15 - 20	0	0	0	0	0	336	42
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	71	5
	n.r.	2	0	0	0	0	532	43
n.r. any	all	8	8	5	5	6	8398	850
	any	0	0	0	0	0	39	4
	nil	2	3	2	4	3	3997	380
	less than 6	1	5	3	5	4	5914	550
	6 - 10	7	8	6	8	7	10019	1138
	10 - 12	11	17	11	15	13	19877	1656
	12 - 15	56	58	69	80	68	101083	7555
	15 - 20	30	26	44	50	40	59505	3651
	20 - 25	2	2	3	3	2	3441	195
	25 - 30	0	0	0	0	0	137	7
30 & above	1	1	1	0	1	1347	103	
n.r.	3	3	1	2	2	2896	263	
all	109	119	134	157	134	198594	15019	
estd. no. of hhs.(00)		150825	325464	607603	394457	1478529	X	X
estd. no of hhs reporting cash loan (00)		16513	38637	81410	62035	198594	X	X
no. of sample hhs reporting cash loan		1756	3108	5577	4578	15019	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

India		credit agency: non-institutional					rural		
nature of interest	rate of interest (%)	household social group				all	no. of hhs reporting cash loan		
		ST	SC	OBC	others		estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	25	43	44	49	43	63769	5349	
	less than 6	1	2	3	5	3	5168	336	
	6 - 10	0	1	1	1	1	877	79	
	10 - 12	0	1	1	1	1	1214	115	
	12 - 15	1	1	1	1	1	1623	139	
	15 - 20	3	2	3	2	3	4117	222	
	20 - 25	19	30	41	25	32	47291	2483	
	25 - 30	2	0	1	0	1	928	74	
	30 & above	23	74	77	34	59	87737	4980	
	n.r.	0	0	0	0	0	435	49	
	all	50	50	125	68	99	146432	8312	
compound	less than 6	0	1	1	0	1	785	69	
	6 - 10	0	0	0	0	0	191	15	
	10 - 12	0	0	0	0	0	279	20	
	12 - 15	0	0	0	1	0	552	43	
	15 - 20	0	0	1	0	0	484	53	
	20 - 25	1	5	4	3	4	5594	333	
	25 - 30	0	0	0	0	0	226	21	
	30 & above	5	14	13	7	11	16080	974	
	n.r.	0	0	0	0	0	69	9	
	all	6	20	19	12	16	23815	1518	
concessional	less than 6	0	0	0	0	0	71	16	
	6 - 10	0	0	0	0	0	85	7	
	10 - 12	0	0	0	0	0	155	8	
	12 - 15	0	0	0	0	0	147	7	
	15 - 20	0	0	0	0	0	21	5	
	20 - 25	1	0	0	0	0	255	9	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	0	0	309	23	
	n.r.	0	0	0	0	0	120	11	
	all	1	1	1	1	1	1160	85	
n.r. any	any	0	0	0	0	0	3	2	
	nil	25	43	44	49	43	63769	5349	
	less than 6	1	3	4	6	4	5997	419	
	6 - 10	0	1	1	1	1	1153	101	
	10 - 12	1	1	1	1	1	1648	143	
	12 - 15	1	2	1	2	2	2322	189	
	15 - 20	3	2	4	3	3	4622	280	
	20 - 25	20	36	45	28	36	53118	2823	
	25 - 30	2	1	1	1	1	1146	94	
	30 & above	28	88	90	42	70	103859	5965	
	n.r.	1	0	0	0	0	626	71	
		all	81	170	183	126	155	228477	14850
	estd. no. of hhs.(00)		150825	325464	607603	394457	1478529	X	X
estd. no of hhs reporting cash loan (00)		12180	55458	111199	49633	228477	X	X	
no. of sample hhs reporting cash loan		1108	3383	6824	3533	14850	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Andhra Pradesh		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	0	66	44	40	44	2214	167	
	less than 6	0	4	3	0	2	109	11	
	6 - 10	0	7	6	11	8	412	29	
	10 - 12	12	20	17	21	19	956	54	
	12 - 15	10	38	30	49	39	1951	168	
	15 - 20	15	51	31	46	39	1989	160	
	20 - 25	59	35	75	39	55	2770	221	
	25 - 30	0	0	1	2	1	71	2	
	30 & above	184	139	135	90	118	5976	450	
	n.r.	0	1	0	0	0	7	3	
	all	262	262	273	233	253	12815	991	
compound	less than 6	0	0	3	1	2	90	4	
	6 - 10	0	0	2	0	1	38	4	
	10 - 12	0	2	1	3	2	97	10	
	12 - 15	0	0	3	6	4	179	13	
	15 - 20	0	0	2	2	2	93	7	
	20 - 25	0	7	1	0	1	66	6	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	15	5	2	5	254	18	
n.r.	-	-	-	-	-	-	0		
	all	0	25	16	14	16	797	59	
concessional	less than 6	0	0	0	1	0	18	1	
	6 - 10	0	0	0	0	0	10	1	
	10 - 12	0	0	0	0	0	5	1	
	12 - 15	-	-	-	-	-	-	0	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	0	
	all	0	0	1	1	1	33	3	
n.r. any	any	-	-	-	-	-	-	0	
	nil	0	66	44	40	44	2214	167	
	less than 6	0	4	7	2	4	217	16	
	6 - 10	0	7	8	11	9	460	34	
	10 - 12	12	22	18	24	21	1059	65	
	12 - 15	10	38	33	55	42	2130	181	
	15 - 20	15	51	33	48	41	2082	167	
	20 - 25	59	42	75	39	56	2836	227	
	25 - 30	0	0	1	2	1	71	2	
	30 & above	184	155	140	93	123	6230	468	
	n.r.	0	1	0	0	0	7	3	
		all	262	320	319	273	298	15118	1168
	estd. no. of hhs.(00)		1258	5610	22438	21371	50677	X	X
	estd. no of hhs reporting cash loan (00)		330	1796	7163	5828	15118	X	X
no. of sample hhs reporting cash loan		29	182	519	438	1168	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Assam		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	69	15	43	25	28	145	65
	less than 6	4	1	1	11	8	42	17
	6 - 10	4	3	1	5	4	21	10
	10 - 12	0	1	4	0	1	5	9
	12 - 15	1	9	2	5	5	24	18
	15 - 20	0	0	2	1	1	5	4
	20 - 25	0	7	0	3	3	14	4
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	8	0	3	3	16	5
	n.r.	0	0	0	3	2	10	3
	all	9	9	9	30	26	136	68
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	1	0	1	0	1	3	4
	10 - 12	0	0	0	0	0	1	1
	12 - 15	1	1	2	5	4	21	16
	15 - 20	0	0	0	2	1	7	3
	20 - 25	0	1	0	0	0	1	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	2	2	3	8	6	31
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	1	7	0	1	6	3
	10 - 12	-	-	-	-	-	-	0
	12 - 15	-	-	-	-	-	-	0
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	1	7	0	1	6
n.r. any	any	-	-	-	-	-	-	0
	nil	69	15	43	25	28	145	65
	less than 6	4	1	1	11	8	42	17
	6 - 10	4	4	9	6	6	30	17
	10 - 12	0	1	4	1	1	5	10
	12 - 15	3	10	4	10	9	44	34
	15 - 20	0	0	2	3	2	12	7
	20 - 25	0	8	0	3	3	15	5
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	8	0	3	3	16	5
n.r.	0	0	0	3	2	10	3	
	all	76	46	63	61	60	309	158
estd. no. of hhs.(00)		260	672	666	3577	5175	X	X
estd. no of hhs reporting cash loan (00)		20	31	42	217	309	X	X
no. of sample hhs reporting cash loan		17	17	20	104	158	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Bihar		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	13	14	45	30	38	542	112
	less than 6	0	12	7	9	8	114	9
	6 - 10	0	6	3	1	3	40	8
	10 - 12	0	0	3	1	2	34	9
	12 - 15	19	0	2	3	2	35	20
	15 - 20	0	3	1	0	1	13	3
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	16	12	21	15	219	47
	n.r.	0	1	0	0	0	4	2
	all	19	19	29	35	32	458	98
compound	less than 6	0	0	0	0	0	3	1
	6 - 10	0	0	2	1	1	18	4
	10 - 12	13	5	0	0	1	8	3
	12 - 15	268	20	5	30	16	225	52
	15 - 20	0	12	1	1	2	28	7
	20 - 25	0	0	3	0	2	28	4
	25 - 30	-	-	-	-	-	-	0
	30 & above	268	33	5	4	9	127	25
	n.r.	0	0	1	0	0	5	3
		all	281	70	17	35	29	416
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	2	0	0	0	3	2
	10 - 12	0	2	0	0	0	3	2
	12 - 15	-	-	-	-	-	-	0
	15 - 20	-	-	-	-	-	-	0
	20 - 25	0	0	0	0	0	2	1
	25 - 30	0	0	0	0	0	1	1
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	4	1	0	1	10
n.r. any	any	-	-	-	-	-	-	0
	nil	13	14	45	30	38	542	112
	less than 6	0	12	7	9	8	116	10
	6 - 10	0	9	5	2	4	61	14
	10 - 12	13	7	4	1	3	45	14
	12 - 15	288	20	7	33	18	260	72
	15 - 20	0	15	2	1	3	41	10
	20 - 25	0	0	3	0	2	30	5
	25 - 30	0	0	0	0	0	1	1
	30 & above	268	48	17	25	24	345	72
n.r.	0	1	1	0	1	9	5	
	all	313	126	86	100	95	1376	308
estd. no. of hhs.(00)		93	1321	8702	4295	14411	X	X
estd. no of hhs reporting cash loan (00)		29	166	751	430	1376	X	X
no. of sample hhs reporting cash loan		4	36	184	84	308	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Chhattishgarh		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	22	53	31	37	34	227	53	
	less than 6	10	0	0	0	2	14	1	
	6 - 10	0	4	1	1	1	8	3	
	10 - 12	12	10	14	16	14	91	24	
	12 - 15	22	53	45	44	41	271	57	
	15 - 20	2	6	1	1	2	14	9	
	20 - 25	0	17	1	9	6	38	5	
	25 - 30	0	0	7	0	2	14	1	
	30 & above	0	12	28	17	16	106	21	
	n.r.	0	8	10	5	6	40	5	
	all	40	40	104	78	82	543	116	
compound	less than 6	-	-	-	-	-	-	0	
	6 - 10	-	-	-	-	-	-	0	
	10 - 12	6	0	0	6	4	24	5	
	12 - 15	5	32	12	26	18	122	17	
	15 - 20	0	1	2	1	1	8	5	
	20 - 25	0	0	0	10	4	24	2	
	25 - 30	0	0	0	6	2	14	1	
	30 & above	0	1	3	1	1	8	4	
	n.r.	-	-	-	-	-	-	-	0
	all	12	34	17	47	29	193	32	
concessional	less than 6	0	0	0	1	0	2	2	
	6 - 10	-	-	-	-	-	-	0	
	10 - 12	0	9	0	0	1	8	1	
	12 - 15	1	0	0	3	1	9	4	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	0	0	1	3	1	8	2	
	all	1	9	1	7	4	28	9	
n.r. any	any	-	-	-	-	-	-	0	
	nil	22	53	31	37	34	227	53	
	less than 6	10	0	0	1	3	17	3	
	6 - 10	0	4	1	1	1	8	3	
	10 - 12	18	19	14	22	18	123	30	
	12 - 15	29	85	57	73	60	403	78	
	15 - 20	2	7	3	3	3	21	14	
	20 - 25	0	17	1	19	9	62	7	
	25 - 30	0	0	7	6	4	28	2	
	30 & above	0	13	31	18	17	115	25	
	n.r.	0	8	11	8	7	48	7	
		all	68	174	150	140	132	882	195
	estd. no. of hhs.(00)		1387	897	1962	2412	6658	X	X
	estd. no of hhs reporting cash loan (00)		94	156	294	338	882	X	X
no. of sample hhs reporting cash loan		25	35	72	63	195	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Delhi		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	0	6	4	5	5	115	26	
	less than 6	-	-	-	-	-	-	0	
	6 - 10	-	-	-	-	-	-	0	
	10 - 12	0	1	1	1	1	24	5	
	12 - 15	0	12	0	2	5	108	9	
	15 - 20	0	3	0	1	2	39	9	
	20 - 25	0	0	0	2	1	30	7	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	1	0	7	1	
	n.r.	0	0	0	0	0	4	2	
	all	0	0	2	6	8	190	31	
compound	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	0	0	0	0	2	1	
	10 - 12	0	0	0	0	0	3	3	
	12 - 15	0	0	0	0	0	4	2	
	15 - 20	0	0	0	0	0	1	1	
	20 - 25	0	0	0	0	0	2	2	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	0	0	0	0	0	2	1	
	all	0	0	0	1	1	14	10	
concessional	less than 6	-	-	-	-	-	-	0	
	6 - 10	-	-	-	-	-	-	0	
	10 - 12	-	-	-	-	-	-	0	
	12 - 15	0	0	0	0	0	1	1	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	0	0	0	5	3	62	3	
	all	0	0	0	5	3	63	4	
n.r. any	any	-	-	-	-	-	-	0	
	nil	0	6	4	5	5	115	26	
	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	0	0	0	0	2	1	
	10 - 12	0	1	1	1	1	27	8	
	12 - 15	0	12	0	2	5	113	12	
	15 - 20	0	3	0	2	2	40	10	
	20 - 25	0	1	0	2	1	32	9	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	1	0	7	1	
	n.r.	0	0	0	5	3	68	6	
		all	0	23	5	14	15	360	68
	estd. no. of hhs.(00)		410	6611	3966	12678	23664	X	X
	estd. no of hhs reporting cash loan (00)		0	155	22	183	360	X	X
	no. of sample hhs reporting cash loan		0	14	9	45	68	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Gujarat		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	46	118	122	56	83	2945	373	
	less than 6	0	2	1	7	4	154	23	
	6 - 10	11	24	18	20	20	693	60	
	10 - 12	6	13	12	18	15	521	45	
	12 - 15	30	52	19	30	29	1041	114	
	15 - 20	15	49	16	21	23	796	69	
	20 - 25	0	10	6	7	7	232	23	
	25 - 30	0	3	0	0	0	12	1	
	30 & above	0	19	24	5	12	428	33	
	n.r.	-	-	-	-	-	-	-	0
	all	62	62	93	103	105	3715	349	
compound	less than 6	0	0	0	0	0	5	3	
	6 - 10	12	5	3	5	5	162	10	
	10 - 12	0	0	3	0	1	43	6	
	12 - 15	37	4	8	17	13	471	46	
	15 - 20	0	4	5	10	7	249	32	
	20 - 25	12	0	0	1	1	34	6	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	14	0	0	1	1	35	4	
	n.r.	-	-	-	-	-	-	-	0
		all	63	12	17	32	27	941	102
concessional	less than 6	0	0	2	1	1	46	5	
	6 - 10	0	1	0	0	0	6	1	
	10 - 12	0	2	0	12	7	237	5	
	12 - 15	0	1	1	1	1	26	4	
	15 - 20	0	0	0	0	0	6	1	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	-	0
		all	0	3	2	13	8	288	14
n.r. any	any	-	-	-	-	-	-	0	
	nil	46	118	122	56	83	2945	373	
	less than 6	0	2	3	9	6	205	31	
	6 - 10	23	30	21	25	24	861	71	
	10 - 12	6	15	15	30	23	801	56	
	12 - 15	67	57	27	47	43	1534	163	
	15 - 20	15	53	21	31	30	1051	102	
	20 - 25	12	10	6	7	8	266	29	
	25 - 30	0	3	0	0	0	12	1	
	30 & above	14	19	24	6	13	463	37	
n.r.	-	-	-	-	-	-	-	0	
	all	170	284	218	200	214	7576	803	
estd. no. of hhs.(00)		1706	4452	10603	18571	35332	X	X	
estd. no of hhs reporting cash loan (00)		290	1262	2311	3713	7576	X	X	
no. of sample hhs reporting cash loan		25	94	263	421	803	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Haryana		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	65	41	95	40	54	656	93
	less than 6	0	0	20	6	9	104	5
	6 - 10	0	17	2	8	8	98	12
	10 - 12	0	9	7	3	5	64	14
	12 - 15	0	51	45	23	34	410	75
	15 - 20	0	12	21	6	11	137	18
	20 - 25	0	42	36	9	22	266	36
	25 - 30	-	-	-	-	-	-	0
	30 & above	65	70	38	4	25	304	35
	n.r.	0	0	1	2	1	12	3
	all	65	65	133	61	100	1214	188
compound	less than 6	0	0	0	1	0	4	1
	6 - 10	0	1	0	0	0	3	1
	10 - 12	0	1	1	2	1	18	6
	12 - 15	0	7	4	6	5	66	17
	15 - 20	0	19	1	5	7	83	9
	20 - 25	0	3	9	0	3	35	9
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	5	1	2	21	7
	n.r.	0	1	0	0	0	3	2
		all	0	32	21	13	19	226
concessional	less than 6	0	0	5	0	1	14	1
	6 - 10	0	2	0	0	0	4	2
	10 - 12	0	0	0	1	0	5	1
	12 - 15	0	0	0	0	0	3	2
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	0	0	1	1
		all	0	2	5	1	2	28
n.r. any	any	-	-	-	-	-	-	0
	nil	65	41	95	40	54	656	93
	less than 6	0	0	25	7	10	122	7
	6 - 10	0	20	2	8	9	105	15
	10 - 12	0	10	7	6	7	87	21
	12 - 15	0	58	49	29	39	479	94
	15 - 20	0	31	23	12	18	219	27
	20 - 25	0	46	45	9	25	301	45
	25 - 30	-	-	-	-	-	-	0
	30 & above	65	70	43	5	27	325	42
n.r.	0	1	1	2	1	16	5	
	all	130	229	218	110	160	1939	317
estd. no. of hhs.(00)		25	2277	3083	6754	12139	X	X
estd. no of hhs reporting cash loan (00)		3	522	673	741	1939	X	X
no. of sample hhs reporting cash loan		2	72	96	147	317	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Himachal Pradesh		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	38	12	18	14	15	23	23
	less than 6	0	7	0	6	5	8	6
	6 - 10	0	7	0	13	10	15	7
	10 - 12	0	68	0	4	15	22	10
	12 - 15	0	2	12	6	6	9	14
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
	all	0	0	12	28	33	51	34
compound	less than 6	0	0	2	0	0	1	1
	6 - 10	48	5	0	16	12	19	6
	10 - 12	0	5	20	6	8	12	9
	12 - 15	27	28	30	38	35	54	39
	15 - 20	0	0	2	3	2	3	4
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	75	38	47	61	55	85
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	3	0	1	1	2	2
	10 - 12	-	-	-	-	-	-	0
	12 - 15	0	1	0	0	0	0	1
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	4	0	1	2	2
n.r. any	any	-	-	-	-	-	-	0
	nil	38	12	18	14	15	23	23
	less than 6	0	7	2	6	5	8	7
	6 - 10	48	15	0	30	23	36	15
	10 - 12	0	73	20	10	22	34	19
	12 - 15	27	31	43	44	41	63	53
	15 - 20	0	0	2	3	2	3	4
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
n.r.	-	-	-	-	-	-	0	
	all	113	123	66	103	101	155	111
estd. no. of hhs.(00)		50	269	244	972	1535	X	X
estd. no of hhs reporting cash loan (00)		6	33	16	100	155	X	X
no. of sample hhs reporting cash loan		5	17	16	73	111	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Jammu & Kashmir		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	0	12	2	10	10	31	33
	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	2	1	4	6
	10 - 12	0	0	14	21	18	56	5
	12 - 15	0	1	4	1	1	4	12
	15 - 20	0	0	0	0	0	0	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	1	0	0	0	1	2
	n.r.	0	0	3	0	0	1	2
	all	0	0	21	24	21	67	28
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	0	0	1	3
	10 - 12	0	28	0	1	5	15	5
	12 - 15	0	58	8	6	14	44	46
	15 - 20	0	1	4	0	1	2	6
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	87	13	7	19	61
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	4	0	0	1	3	3
	10 - 12	-	-	-	-	-	-	0
	12 - 15	0	0	0	0	0	1	1
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	0	0	1	1
		all	0	4	0	1	1	4
n.r. any	any	-	-	-	-	-	-	0
	nil	0	12	2	10	10	31	33
	less than 6	-	-	-	-	-	-	0
	6 - 10	0	4	0	2	2	7	12
	10 - 12	0	28	14	22	22	71	10
	12 - 15	0	59	12	7	15	49	59
	15 - 20	0	1	4	0	1	2	7
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	1	0	0	0	1	2
n.r.	0	0	3	0	0	2	3	
	all	0	104	36	41	50	162	124
estd. no. of hhs.(00)		0	482	174	2561	3217	X	X
estd. no of hhs reporting cash loan (00)		0	50	6	106	162	X	X
no. of sample hhs reporting cash loan		0	29	11	84	124	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Jharkhand		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	6	69	22	13	21	195	47
	less than 6	0	1	1	1	1	8	8
	6 - 10	21	48	5	5	13	120	26
	10 - 12	0	43	31	7	17	162	21
	12 - 15	0	6	6	17	10	90	25
	15 - 20	0	0	3	3	2	21	8
	20 - 25	0	0	1	0	0	2	2
	25 - 30	0	0	4	0	1	13	1
	30 & above	0	1	3	1	1	14	3
	n.r.	0	0	0	0	0	1	1
	all	21	21	47	31	37	352	83
compound	less than 6	0	1	0	5	2	22	4
	6 - 10	0	4	1	1	1	11	3
	10 - 12	0	0	1	6	3	27	9
	12 - 15	5	4	4	3	4	34	11
	15 - 20	0	0	0	2	1	8	4
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	1	0	0	0	0	2	1
		all	6	5	6	16	10	91
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	1	0	0	0	0	1	1
	10 - 12	0	0	0	0	0	2	2
	12 - 15	0	0	1	0	0	2	2
	15 - 20	1	0	0	0	0	4	4
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	2	0	1	0	1	8
n.r. any	any	0	0	1	0	0	2	1
	nil	6	69	22	13	21	195	47
	less than 6	0	2	2	6	3	29	12
	6 - 10	22	53	6	6	14	132	30
	10 - 12	0	43	32	13	20	190	32
	12 - 15	5	10	10	20	13	126	38
	15 - 20	1	0	3	5	3	33	16
	20 - 25	0	0	1	0	0	2	2
	25 - 30	0	0	4	0	1	13	1
	30 & above	0	1	3	1	1	14	3
n.r.	1	0	1	0	0	5	3	
	all	35	129	77	53	66	618	166
estd. no. of hhs.(00)		1645	1040	2905	3836	9427	X	X
estd. no of hhs reporting cash loan (00)		58	135	223	202	618	X	X
no. of sample hhs reporting cash loan		16	25	56	69	166	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Karnataka		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	24	30	41	39	38	1313	149	
	less than 6	3	1	0	12	7	236	18	
	6 - 10	0	1	3	7	5	168	28	
	10 - 12	0	17	16	13	14	488	61	
	12 - 15	33	9	42	35	34	1177	160	
	15 - 20	73	23	25	32	30	1037	150	
	20 - 25	17	0	25	8	12	417	44	
	25 - 30	0	0	0	0	0	1	1	
	30 & above	16	58	71	14	36	1241	141	
	n.r.	-	-	-	-	-	-	-	0
	all	140	140	170	115	130	4534	576	
compound	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	0	0	1	1	25	3	
	10 - 12	0	0	0	1	1	23	2	
	12 - 15	18	0	6	5	5	171	17	
	15 - 20	0	0	7	6	5	181	27	
	20 - 25	5	0	2	4	3	99	13	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	5	4	5	5	157	23	
	n.r.	-	-	-	-	-	-	-	0
		all	23	5	18	20	18	612	80
concessional	less than 6	0	0	0	0	0	8	2	
	6 - 10	0	2	0	0	0	14	3	
	10 - 12	0	0	2	0	1	20	2	
	12 - 15	0	13	2	0	2	78	6	
	15 - 20	0	0	0	1	1	24	1	
	20 - 25	0	0	0	0	0	2	1	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	0	0	2	1	
	n.r.	-	-	-	-	-	-	-	0
		all	0	15	5	2	4	147	16
n.r. any	any	-	-	-	-	-	-	0	
	nil	24	30	41	39	38	1313	149	
	less than 6	3	1	0	12	7	244	20	
	6 - 10	0	3	3	8	6	206	34	
	10 - 12	0	17	18	14	15	530	65	
	12 - 15	50	22	51	40	41	1426	183	
	15 - 20	73	23	32	39	36	1242	178	
	20 - 25	22	1	27	12	15	517	58	
	25 - 30	0	0	0	0	0	1	1	
	30 & above	16	64	75	19	40	1394	164	
n.r.	-	-	-	-	-	-	-	0	
	all	176	158	225	172	186	6453	796	
estd. no. of hhs.(00)		773	4081	9959	19957	34771	X	X	
estd. no of hhs reporting cash loan (00)		136	644	2244	3429	6453	X	X	
no. of sample hhs reporting cash loan		19	82	254	441	796	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Kerala		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	0	63	56	38	50	866	139
	less than 6	0	0	8	3	5	91	10
	6 - 10	102	23	20	28	24	413	49
	10 - 12	0	14	15	16	15	266	37
	12 - 15	102	70	116	115	112	1961	229
	15 - 20	0	60	70	76	71	1241	147
	20 - 25	0	0	7	3	5	86	13
	25 - 30	0	0	5	0	3	52	7
	30 & above	0	20	17	26	21	362	47
	n.r.	0	0	0	2	1	13	1
	all	102	102	237	219	226	3938	488
compound	less than 6	0	0	0	0	0	4	2
	6 - 10	0	7	7	8	7	127	13
	10 - 12	60	16	7	9	9	149	23
	12 - 15	98	59	63	26	48	846	107
	15 - 20	0	19	29	37	31	541	74
	20 - 25	0	2	9	15	10	181	15
	25 - 30	0	0	6	2	4	68	4
	30 & above	0	33	21	10	18	307	32
	n.r.	0	0	2	0	1	21	2
		all	158	133	125	99	116	2019
concessional	less than 6	0	0	1	0	1	13	2
	6 - 10	59	11	2	15	8	137	11
	10 - 12	0	2	5	14	8	145	7
	12 - 15	0	0	3	2	2	42	4
	15 - 20	0	0	4	14	7	129	6
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	3	0	2	30	1
		all	59	13	18	34	24	419
n.r. any	any	-	-	-	-	-	-	0
	nil	0	63	56	38	50	866	139
	less than 6	0	0	9	3	6	107	14
	6 - 10	161	42	29	51	39	677	73
	10 - 12	60	31	27	39	32	555	66
	12 - 15	200	129	180	140	161	2812	338
	15 - 20	0	79	102	127	109	1911	227
	20 - 25	0	2	16	18	15	267	28
	25 - 30	0	0	11	2	7	120	11
	30 & above	0	53	38	36	38	669	79
n.r.	0	0	5	2	4	65	4	
	all	319	373	392	346	373	6510	829
estd. no. of hhs.(00)		92	1204	9525	6630	17452	X	X
estd. no of hhs reporting cash loan (00)		29	449	3738	2293	6510	X	X
no. of sample hhs reporting cash loan		5	57	510	257	829	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Madhya Pradesh		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	5	19	43	46	39	1174	128
	less than 6	0	12	3	6	6	170	23
	6 - 10	0	3	10	27	15	465	28
	10 - 12	2	76	17	33	31	947	51
	12 - 15	25	22	32	16	24	716	114
	15 - 20	7	4	7	27	15	460	55
	20 - 25	2	20	15	10	13	390	45
	25 - 30	0	3	0	0	0	12	1
	30 & above	0	49	17	9	17	525	86
	n.r.	0	0	11	5	6	193	6
	all	35	35	110	113	118	3550	382
compound	less than 6	0	0	0	2	1	24	5
	6 - 10	0	3	1	3	2	57	6
	10 - 12	0	5	0	5	3	87	18
	12 - 15	31	23	10	8	12	368	85
	15 - 20	0	1	12	7	8	230	40
	20 - 25	0	2	0	1	1	25	3
	25 - 30	0	0	9	0	4	107	1
	30 & above	0	0	4	0	2	50	9
	n.r.	0	0	1	0	0	6	1
		all	31	29	36	21	28	850
concessional	less than 6	0	0	1	0	0	10	2
	6 - 10	0	1	0	0	0	9	4
	10 - 12	0	0	0	5	2	60	4
	12 - 15	0	0	1	0	1	19	6
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	11	3	2	3	101	5
		all	0	12	5	7	7	200
n.r. any	any	-	-	-	-	-	-	0
	nil	5	19	43	46	39	1174	128
	less than 6	0	12	4	8	7	204	30
	6 - 10	0	7	10	30	18	530	38
	10 - 12	2	81	18	42	36	1094	73
	12 - 15	57	40	43	25	36	1078	203
	15 - 20	7	6	20	34	23	690	95
	20 - 25	2	22	15	11	14	415	48
	25 - 30	0	3	9	0	4	119	2
	30 & above	0	49	21	9	19	575	95
n.r.	0	11	14	7	10	301	12	
	all	71	229	180	168	177	5322	649
estd. no. of hhs.(00)		1546	4329	11637	12613	30125	X	X
estd. no of hhs reporting cash loan (00)		109	991	2099	2122	5322	X	X
no. of sample hhs reporting cash loan		24	113	252	260	649	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Maharashtra		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	27	20	52	31	34	3052	496
	less than 6	0	0	0	1	1	89	27
	6 - 10	4	4	6	7	7	596	77
	10 - 12	40	15	23	14	17	1477	180
	12 - 15	36	23	44	33	34	3027	371
	15 - 20	15	32	64	37	41	3680	468
	20 - 25	2	4	2	2	2	206	34
	25 - 30	0	0	0	0	0	1	1
	30 & above	3	5	11	5	6	549	105
	n.r.	0	1	2	3	2	213	24
	all	99	99	143	93	102	9109	1217
compound	less than 6	0	0	0	0	0	21	4
	6 - 10	0	3	1	1	1	108	16
	10 - 12	3	3	1	4	3	268	31
	12 - 15	8	7	6	5	5	474	69
	15 - 20	3	17	16	10	12	1063	134
	20 - 25	0	0	1	0	0	31	9
	25 - 30	-	-	-	-	-	-	0
	30 & above	2	1	2	1	1	91	28
	n.r.	0	0	0	0	0	13	4
		all	17	31	26	19	22	1973
concessional	less than 6	0	3	1	1	1	129	13
	6 - 10	0	3	0	1	1	69	13
	10 - 12	0	0	0	1	1	72	5
	12 - 15	0	0	0	0	0	28	4
	15 - 20	0	0	0	0	0	20	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	1	1
	n.r.	0	0	0	0	0	20	2
		all	0	6	1	4	4	338
n.r. any	any	-	-	-	-	-	-	0
	nil	27	20	52	31	34	3052	496
	less than 6	0	3	1	3	3	238	43
	6 - 10	4	9	7	9	9	770	104
	10 - 12	43	19	23	19	20	1817	216
	12 - 15	44	30	50	38	39	3526	442
	15 - 20	18	49	80	47	53	4755	600
	20 - 25	2	5	3	2	3	238	43
	25 - 30	0	0	0	0	0	1	1
	30 & above	6	6	13	6	7	641	134
n.r.	0	1	2	4	3	247	30	
	all	139	134	210	143	155	13844	1932
estd. no. of hhs.(00)		2470	10929	17928	57979	89306	X	X
estd. no of hhs reporting cash loan (00)		344	1461	3765	8274	13844	X	X
no. of sample hhs reporting cash loan		59	239	480	1154	1932	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Orissa		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	4	44	40	23	29	306	50	
	less than 6	0	0	2	2	2	16	4	
	6 - 10	0	3	1	5	3	34	8	
	10 - 12	29	0	7	12	10	108	16	
	12 - 15	5	23	40	43	36	371	49	
	15 - 20	0	2	18	17	13	140	21	
	20 - 25	12	0	5	1	3	29	4	
	25 - 30	0	0	10	0	3	28	1	
	30 & above	19	69	12	23	27	280	39	
	n.r.	-	-	-	-	-	-	-	0
	all	65	65	95	103	96	1007	142	
compound	less than 6	0	0	3	1	1	14	2	
	6 - 10	0	0	2	0	1	6	1	
	10 - 12	0	0	4	25	13	136	7	
	12 - 15	10	12	18	24	19	196	42	
	15 - 20	0	0	15	26	17	174	18	
	20 - 25	0	0	0	4	2	21	3	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	9	3	7	5	57	12	
	n.r.	-	-	-	-	-	-	-	0
		all	10	20	43	86	57	594	82
concessional	less than 6	0	0	0	18	8	87	2	
	6 - 10	58	0	0	11	10	109	3	
	10 - 12	-	-	-	-	-	-	0	
	12 - 15	0	0	0	1	0	4	1	
	15 - 20	0	0	0	0	0	0	0	
	20 - 25	0	0	0	1	0	5	1	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	-	0
		all	58	0	0	31	20	204	7
n.r. any	any	-	-	-	-	-	-	0	
	nil	4	44	40	23	29	306	50	
	less than 6	0	0	5	21	11	117	8	
	6 - 10	58	3	3	16	14	148	12	
	10 - 12	29	0	11	38	23	245	23	
	12 - 15	15	35	58	67	55	572	92	
	15 - 20	0	2	33	43	30	314	39	
	20 - 25	12	0	5	6	5	54	8	
	25 - 30	0	0	10	0	3	28	1	
	30 & above	19	77	15	30	32	337	51	
n.r.	-	-	-	-	-	-	-	0	
	all	136	152	165	231	192	1999	274	
estd. no. of hhs.(00)		914	1644	2937	4941	10435	X	X	
estd. no of hhs reporting cash loan (00)		125	250	485	1139	1999	X	X	
no. of sample hhs reporting cash loan		12	41	81	140	274	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Punjab		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	0	72	96	40	57	934	180
	less than 6	47	0	1	2	2	31	5
	6 - 10	7	11	1	5	6	94	22
	10 - 12	0	3	14	8	8	128	16
	12 - 15	0	7	27	14	14	236	66
	15 - 20	0	1	1	5	3	57	15
	20 - 25	0	9	5	7	7	120	21
	25 - 30	-	-	-	-	-	-	0
	30 & above	9	30	24	10	17	282	42
	n.r.	0	0	0	0	0	1	1
	all	63	63	64	52	56	911	181
compound	less than 6	28	1	0	1	1	11	7
	6 - 10	0	11	0	3	5	77	16
	10 - 12	0	0	1	3	2	30	18
	12 - 15	14	1	1	15	9	144	28
	15 - 20	0	1	0	1	1	12	6
	20 - 25	42	9	5	8	8	130	19
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	1	1	0	0	6	2
	n.r.	-	-	-	-	-	-	0
		all	84	23	8	27	23	377
concessional	less than 6	152	0	0	0	1	20	3
	6 - 10	0	1	1	1	1	17	5
	10 - 12	-	-	-	-	-	-	0
	12 - 15	0	1	0	0	0	7	2
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	0	0	3	1
		all	152	3	1	1	3	46
n.r. any	any	-	-	-	-	-	-	0
	nil	0	72	96	40	57	934	180
	less than 6	228	1	1	3	4	62	15
	6 - 10	7	23	2	9	11	187	43
	10 - 12	0	3	15	11	10	158	34
	12 - 15	14	9	28	29	24	386	96
	15 - 20	0	1	1	6	4	69	21
	20 - 25	42	18	10	15	15	249	40
	25 - 30	-	-	-	-	-	-	0
	30 & above	9	31	25	10	18	288	44
n.r.	0	0	0	0	0	4	2	
	all	290	150	151	114	131	2139	437
estd. no. of hhs.(00)		111	4167	2825	9232	16335	X	X
estd. no of hhs reporting cash loan (00)		32	626	427	1054	2139	X	X
no. of sample hhs reporting cash loan		8	112	97	220	437	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Rajasthan		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	3	47	62	25	41	903	147
	less than 6	5	0	0	0	0	5	2
	6 - 10	12	2	4	4	4	85	19
	10 - 12	0	21	2	4	5	112	28
	12 - 15	40	14	10	16	14	316	72
	15 - 20	2	17	8	10	10	209	62
	20 - 25	32	108	63	23	49	1073	158
	25 - 30	-	-	-	-	-	-	0
	30 & above	4	82	30	17	30	655	58
	n.r.	0	0	0	0	0	4	1
	all	70	70	110	72	104	2274	378
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	5	4	4	78	4
	10 - 12	0	0	1	2	2	35	10
	12 - 15	0	3	9	11	9	193	28
	15 - 20	0	10	4	1	3	70	18
	20 - 25	5	5	1	8	5	101	8
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	9	10	1	6	124	14
	n.r.	0	3	0	0	0	8	2
		all	5	29	30	27	28	604
concessional	less than 6	0	0	0	0	0	0	0
	6 - 10	0	0	1	0	0	5	2
	10 - 12	0	0	0	0	0	0	0
	12 - 15	22	0	1	1	1	27	5
	15 - 20	0	0	0	1	1	15	3
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	22	0	2	2	2	46
n.r. any	any	-	-	-	-	-	-	0
	nil	3	47	62	25	41	903	147
	less than 6	5	0	0	0	0	5	2
	6 - 10	12	2	10	7	8	167	25
	10 - 12	0	21	3	6	7	147	38
	12 - 15	63	17	19	28	24	535	104
	15 - 20	2	26	12	12	13	295	83
	20 - 25	37	113	63	30	54	1174	166
	25 - 30	-	-	-	-	-	-	0
	30 & above	4	92	40	18	35	777	71
n.r.	0	3	0	0	1	12	3	
	all	100	274	190	119	165	3615	579
estd. no. of hhs.(00)		719	2887	8145	10166	21917	X	X
estd. no of hhs reporting cash loan (00)		72	792	1546	1205	3615	X	X
no. of sample hhs reporting cash loan		13	94	224	248	579	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Tamil Nadu		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	103	82	48	62	54	2959	302
	less than 6	0	0	1	1	1	48	5
	6 - 10	0	9	7	15	8	450	56
	10 - 12	3	21	9	13	11	620	74
	12 - 15	0	36	37	27	36	1943	244
	15 - 20	0	37	39	42	39	2117	240
	20 - 25	0	21	35	14	31	1676	154
	25 - 30	0	0	1	0	0	27	5
	30 & above	214	156	89	35	94	5159	536
	n.r.	0	1	0	0	0	10	1
	all	217	217	198	115	196	10680	1182
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	0	3	0	10	2	92	14
	10 - 12	0	0	3	1	2	129	13
	12 - 15	0	9	8	10	8	456	57
	15 - 20	0	6	7	3	6	340	48
	20 - 25	0	2	1	1	1	48	11
	25 - 30	-	-	-	-	-	-	0
	30 & above	1	2	4	3	3	185	18
	n.r.	-	-	-	-	-	-	0
		all	1	19	21	26	21	1162
concessional	less than 6	0	0	0	3	0	23	4
	6 - 10	25	2	0	4	1	59	8
	10 - 12	0	0	0	1	0	16	2
	12 - 15	0	0	0	1	0	5	2
	15 - 20	0	0	1	0	1	54	4
	20 - 25	0	0	0	0	0	11	2
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	5	2
	n.r.	-	-	-	-	-	-	0
		all	25	3	2	6	3	162
n.r. any	any	-	-	-	-	-	-	0
	nil	103	82	48	62	54	2959	302
	less than 6	0	0	1	4	1	71	9
	6 - 10	25	14	8	29	11	601	78
	10 - 12	3	21	13	16	14	764	88
	12 - 15	0	45	45	39	44	2404	303
	15 - 20	0	43	47	45	46	2486	291
	20 - 25	0	23	36	15	32	1735	167
	25 - 30	0	0	1	0	0	27	5
	30 & above	215	159	93	38	98	5349	556
n.r.	0	1	0	0	0	10	1	
	all	346	311	251	197	255	13938	1549
estd. no. of hhs.(00)		549	7303	41585	5158	54595	X	X
estd. no of hhs reporting cash loan (00)		190	2275	10455	1019	13938	X	X
no. of sample hhs reporting cash loan		12	240	1161	136	1549	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Uttaranchal		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	66	8	41	8	13	41	18
	less than 6	-	-	-	-	-	-	0
	6 - 10	66	12	0	0	3	10	3
	10 - 12	0	1	0	1	1	3	3
	12 - 15	0	1	0	2	1	4	5
	15 - 20	0	0	4	1	1	3	2
	20 - 25	0	0	0	0	0	1	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	4	0	1	3	2
	n.r.	0	0	0	0	0	1	1
	all	66	66	8	4	7	23	16
compound	less than 6	0	0	0	1	1	3	1
	6 - 10	0	9	7	29	22	67	17
	10 - 12	0	0	12	11	9	28	16
	12 - 15	0	16	3	14	13	39	25
	15 - 20	0	0	0	2	2	5	2
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	15	0	0	2	2	6	3
	n.r.	18	4	0	2	2	7	8
		all	33	27	22	62	49	150
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	-	-	-	-	-	-	0
	10 - 12	0	0	4	0	1	2	1
	12 - 15	-	-	-	-	-	-	0
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	0	4	0	1	2
n.r. any	any	-	-	-	-	-	-	0
	nil	66	8	41	8	13	41	18
	less than 6	0	0	0	1	1	3	1
	6 - 10	66	21	7	29	25	77	20
	10 - 12	0	1	16	12	10	32	20
	12 - 15	0	18	3	15	14	43	30
	15 - 20	0	0	4	3	3	8	4
	20 - 25	0	0	0	0	0	1	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	15	0	4	3	3	8	5
n.r.	18	4	0	2	2	8	9	
	all	100	49	75	72	68	210	103
estd. no. of hhs.(00)		44	614	444	1982	3084	X	X
estd. no of hhs reporting cash loan (00)		4	30	33	143	210	X	X
no. of sample hhs reporting cash loan		3	15	15	70	103	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

Uttar Pradesh		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	4	39	81	47	60	3766	455
	less than 6	0	20	4	3	6	386	58
	6 - 10	0	7	2	2	3	186	30
	10 - 12	0	4	2	3	2	150	38
	12 - 15	0	20	9	15	13	823	145
	15 - 20	0	4	3	2	3	176	22
	20 - 25	0	5	5	1	3	206	35
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	42	20	16	22	1364	188
	n.r.	0	3	0	0	1	39	9
	all	0	0	43	42	52	3232	505
compound	less than 6	0	1	3	1	2	122	16
	6 - 10	0	1	1	1	1	64	6
	10 - 12	0	1	0	1	0	31	18
	12 - 15	0	16	10	9	11	671	119
	15 - 20	0	0	2	2	2	94	18
	20 - 25	0	1	1	1	1	53	8
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	16	7	2	6	372	47
	n.r.	0	8	0	0	1	82	4
		all	0	42	24	16	23	1469
concessional	less than 6	0	1	1	8	4	225	6
	6 - 10	0	0	0	0	0	14	4
	10 - 12	0	0	0	0	0	2	1
	12 - 15	0	1	0	0	0	14	6
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	0	0	12	5
		all	0	1	1	8	4	260
n.r. any	any	0	0	0	0	0	2	1
	nil	4	39	81	47	60	3766	455
	less than 6	0	22	8	12	12	733	80
	6 - 10	0	8	4	3	4	263	40
	10 - 12	0	4	2	4	3	183	57
	12 - 15	0	37	19	25	24	1508	270
	15 - 20	0	4	5	4	4	270	40
	20 - 25	0	6	6	2	4	259	43
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	57	25	18	27	1698	233
n.r.	0	11	0	1	2	136	19	
	all	4	173	137	108	130	8151	1146
estd. no. of hhs.(00)		403	9905	26890	25459	62667	X	X
estd. no of hhs reporting cash loan (00)		2	1713	3678	2755	8151	X	X
no. of sample hhs reporting cash loan		1	218	531	395	1146	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

West Bengal		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	153	93	81	75	80	3322	495	
	less than 6	0	18	1	5	8	317	39	
	6 - 10	8	15	8	17	16	653	111	
	10 - 12	26	11	15	7	9	363	68	
	12 - 15	0	17	11	12	13	530	119	
	15 - 20	0	2	12	9	7	306	36	
	20 - 25	0	7	0	3	3	141	21	
	25 - 30	0	0	0	0	0	1	1	
	30 & above	0	37	21	19	23	962	122	
	n.r.	2	7	0	5	5	209	33	
	all	36	36	66	73	80	3311	521	
compound	less than 6	0	1	0	0	1	21	5	
	6 - 10	0	4	2	4	3	143	18	
	10 - 12	4	0	0	3	2	86	28	
	12 - 15	4	3	17	5	5	222	48	
	15 - 20	13	0	0	3	2	88	14	
	20 - 25	0	0	0	0	0	4	3	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	4	2	2	2	100	20	
	n.r.	0	2	0	1	1	41	9	
	all	21	15	20	17	17	694	141	
concessional	less than 6	0	2	3	3	3	107	11	
	6 - 10	0	1	1	0	0	19	16	
	10 - 12	0	0	1	0	0	3	2	
	12 - 15	0	0	0	0	0	12	4	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	0	0	2	1	
	n.r.	0	1	1	0	1	21	7	
	all	0	4	5	4	4	163	41	
n.r. any	any	-	-	-	-	-	-	0	
	nil	153	93	81	75	80	3322	495	
	less than 6	0	21	4	8	11	444	55	
	6 - 10	8	19	10	21	20	815	145	
	10 - 12	30	11	16	10	11	450	97	
	12 - 15	4	20	28	17	18	764	171	
	15 - 20	13	3	12	11	9	393	50	
	20 - 25	0	8	0	3	4	145	24	
	25 - 30	0	0	0	0	0	1	1	
	30 & above	0	41	22	21	26	1064	143	
	n.r.	2	9	1	6	7	271	49	
		all	194	201	159	162	171	7098	1135
	estd. no. of hhs.(00)		320	9370	2575	29195	41460	X	X
	estd. no of hhs reporting cash loan (00)		62	1883	410	4743	7098	X	X
no. of sample hhs reporting cash loan		12	268	85	770	1135	X	X	

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

India		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	22	50	56	40	47	25899	3781
	less than 6	2	6	3	4	4	1980	295
	6 - 10	6	8	7	10	8	4654	702
	10 - 12	12	15	11	12	12	6737	947
	12 - 15	18	24	31	27	27	15233	2254
	15 - 20	10	18	26	22	23	12625	1564
	20 - 25	8	14	23	7	14	7713	847
	25 - 30	0	0	1	0	0	233	22
	30 & above	24	49	50	17	34	18709	2117
	n.r.	0	2	1	2	1	762	102
	all	75	75	142	92	113	62979	8271
compound	less than 6	0	0	1	0	1	347	66
	6 - 10	1	2	2	2	2	1108	160
	10 - 12	2	2	2	3	2	1260	266
	12 - 15	13	8	10	8	9	5026	963
	15 - 20	1	5	7	6	6	3296	510
	20 - 25	2	2	1	2	2	883	124
	25 - 30	0	0	1	0	0	189	6
	30 & above	3	6	5	2	3	1910	275
	n.r.	0	1	0	0	0	195	43
		all	20	25	26	23	24	13431
concessional	less than 6	1	1	1	2	1	705	62
	6 - 10	4	1	0	1	1	488	87
	10 - 12	0	0	0	2	1	580	36
	12 - 15	1	1	0	0	1	281	58
	15 - 20	0	0	0	1	0	252	20
	20 - 25	0	0	0	0	0	20	5
	25 - 30	0	0	0	0	0	1	1
	30 & above	0	0	0	0	0	11	5
	n.r.	0	1	0	0	0	260	28
		all	7	4	3	6	4	2464
n.r. any	any	0	0	0	0	0	4	4
	nil	22	50	56	40	47	25899	3781
	less than 6	3	7	4	6	5	3030	422
	6 - 10	12	12	8	13	11	6245	947
	10 - 12	14	17	13	17	15	8568	1246
	12 - 15	32	33	41	35	37	20471	3266
	15 - 20	11	23	34	29	29	16139	2090
	20 - 25	10	15	25	9	16	8616	976
	25 - 30	0	0	2	0	1	422	29
	30 & above	28	55	55	19	37	20583	2392
n.r.	0	4	2	2	2	1219	176	
	all	122	192	212	153	178	98870	13931
estd. no. of hhs.(00)		16547	80972	192594	264851	554976	X	X
estd. no of hhs reporting cash loan (00)		2014	15523	40896	40434	98870	X	X
no. of sample hhs reporting cash loan		573	2084	5232	6041	13931	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

India		credit agency: institutional					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	2	10	8	7	8	4280	577
	less than 6	2	1	2	2	2	919	162
	6 - 10	6	7	6	9	8	4329	652
	10 - 12	11	14	10	11	11	6159	884
	12 - 15	18	22	28	25	26	14171	2116
	15 - 20	7	16	22	19	19	10715	1375
	20 - 25	0	2	1	1	1	735	78
	25 - 30	0	0	0	0	0	64	6
	30 & above	0	1	2	1	1	586	58
	n.r.	0	1	1	1	1	613	85
	all	42	42	68	65	65	35975	5171
compound	less than 6	0	0	1	0	0	245	48
	6 - 10	1	2	2	2	2	1074	156
	10 - 12	2	2	2	3	2	1234	257
	12 - 15	13	8	9	8	9	4882	936
	15 - 20	1	4	6	6	6	3141	488
	20 - 25	0	0	0	0	0	83	18
	25 - 30	0	0	0	0	0	24	1
	30 & above	0	0	0	0	0	55	7
	n.r.	0	1	0	0	0	177	39
		all	17	17	19	19	19	10388
concessional	less than 6	1	1	0	2	1	674	51
	6 - 10	4	1	0	1	1	477	82
	10 - 12	0	0	0	2	1	565	35
	12 - 15	1	1	0	0	0	275	57
	15 - 20	0	0	0	1	0	242	16
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	0	0	171	20
		all	6	3	2	6	4	2272
n.r. any	any	0	0	0	0	0	2	3
	nil	2	10	8	7	8	4280	577
	less than 6	3	2	3	4	3	1836	260
	6 - 10	12	10	8	12	11	5877	888
	10 - 12	12	15	12	16	14	7951	1173
	12 - 15	32	31	38	34	35	19260	3101
	15 - 20	8	20	28	26	25	14065	1875
	20 - 25	0	2	2	1	1	818	96
	25 - 30	0	0	0	0	0	88	7
	30 & above	0	2	2	1	1	641	65
n.r.	0	3	1	2	2	961	146	
	all	67	88	96	95	93	51785	7728
estd. no. of hhs.(00)		16547	80972	192594	264851	554976	X	X
estd. no of hhs reporting cash loan (00)		1110	7163	18471	25042	51785	X	X
no. of sample hhs reporting cash loan		383	1063	2497	3785	7728	X	X

Note: 'all' includes n.r.

Table 5: Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households by nature and rate of interest for each household social group

India		credit agency: non-institutional					urban	
nature of interest	rate of interest (%)	household social group					no. of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	20	41	48	34	39	21850	3227
	less than 6	0	5	1	2	2	1064	135
	6 - 10	0	2	0	1	1	324	50
	10 - 12	1	2	1	1	1	587	65
	12 - 15	0	2	3	1	2	1097	142
	15 - 20	2	2	5	3	3	1921	196
	20 - 25	7	12	22	6	13	7009	771
	25 - 30	0	0	1	0	0	181	17
	30 & above	24	49	49	17	33	18209	2069
	n.r.	0	1	0	0	0	149	17
	all	35	35	79	30	53	29295	3364
compound	less than 6	0	0	0	0	0	102	18
	6 - 10	0	0	0	0	0	33	4
	10 - 12	0	0	0	0	0	25	9
	12 - 15	0	0	0	0	0	152	29
	15 - 20	0	0	0	0	0	156	23
	20 - 25	2	2	1	2	1	800	106
	25 - 30	0	0	1	0	0	165	5
	30 & above	3	5	5	2	3	1877	269
	n.r.	0	0	0	0	0	18	4
		all	4	8	8	4	6	3241
concessional	less than 6	0	0	0	0	0	31	11
	6 - 10	0	0	0	0	0	10	5
	10 - 12	0	0	0	0	0	14	1
	12 - 15	0	0	0	0	0	6	1
	15 - 20	0	0	0	0	0	10	4
	20 - 25	0	0	0	0	0	20	5
	25 - 30	0	0	0	0	0	1	1
	30 & above	0	0	0	0	0	11	5
	n.r.	0	1	0	0	0	89	8
		all	0	1	1	0	0	193
n.r. any	any	0	0	0	0	0	2	1
	nil	20	41	48	34	39	21850	3227
	less than 6	0	5	1	2	2	1197	164
	6 - 10	0	2	0	1	1	368	59
	10 - 12	1	2	1	1	1	626	75
	12 - 15	0	2	4	1	2	1255	172
	15 - 20	2	3	5	3	4	2087	223
	20 - 25	9	14	23	8	14	7830	882
	25 - 30	0	0	1	0	1	347	23
	30 & above	28	54	53	19	36	20051	2338
n.r.	0	1	0	0	0	259	30	
	all	58	113	129	65	94	52221	6834
estd. no. of hhs.(00)		16547	80972	192594	264851	554976	X	X
estd. no of hhs reporting cash loan (00)		968	9179	24833	17238	52221	X	X
no. of sample hhs reporting cash loan		198	1139	3007	2489	6834	X	X

Note: 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Andhra Pradesh		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	1	44	18	17	21	2674	117
	less than 6	0	1	7	0	4	120	7
	6 - 10	2	9	5	4	5	570	21
	10 - 12	35	17	19	50	29	2615	76
	12 - 15	121	32	95	157	105	8359	337
	15 - 20	75	60	70	156	95	6538	246
	20 - 25	276	318	400	404	384	22318	856
	25 - 30	8	0	0	0	0	210	13
	30 & above	272	442	270	152	262	19203	694
	n.r.	0	0	0	0	0	20	1
	all	788	880	866	924	884	52729	1976
compound	less than 6	0	0	0	0	0	1	1
	6 - 10	-	-	-	-	-	-	0
	10 - 12	11	9	1	6	4	424	13
	12 - 15	31	4	22	19	19	1442	40
	15 - 20	19	5	12	13	11	954	44
	20 - 25	0	8	32	10	20	1394	49
	25 - 30	-	-	-	-	-	-	0
	30 & above	146	44	48	10	39	3350	110
	n.r.	0	5	0	0	1	126	1
		all	208	75	116	58	94	6705
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	0	0	35	5
	10 - 12	0	0	0	0	0	44	2
	12 - 15	0	0	0	1	0	56	2
	15 - 20	0	0	0	0	0	6	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	4	0	0	0	0	133	4
		all	4	1	1	1	1	273
n.r. any	any	-	-	-	-	-	-	0
	nil	1	44	18	17	21	2674	117
	less than 6	0	1	7	0	4	121	8
	6 - 10	2	10	5	5	6	605	26
	10 - 12	46	26	20	56	33	3083	91
	12 - 15	151	36	117	177	124	9857	379
	15 - 20	94	66	82	169	107	7497	291
	20 - 25	276	326	432	414	404	23712	905
	25 - 30	8	0	0	0	0	210	13
	30 & above	419	486	319	162	300	22425	802
n.r.	4	6	0	0	1	279	6	
	all	1000	1000	1000	1000	1000	60253	2264
amount of cash loan (Rs.000)		4375906	24818207	74700947	46962916	150857976	X	X
estd. hhs reporting cash loan (00)		3495	14409	29690	12659	60253	X	X
no. of sample hhs reporting cash loan outstanding		152	513	1136	463	2264	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Assam	nature of interest	rate of interest (%)	credit agency: all				rural		
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	204	404	268	214	242	1734	320	
	less than 6	3	103	48	92	80	180	28	
	6 - 10	6	49	16	29	28	100	24	
	10 - 12	243	139	30	111	108	229	32	
	12 - 15	441	88	291	96	150	177	81	
	15 - 20	0	0	189	77	84	154	20	
	20 - 25	3	32	36	22	24	121	16	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	5	93	23	138	105	308	40	
	n.r.	0	7	0	0	1	7	2	
	all	700	512	633	565	580	1270	240	
compound	less than 6	0	0	0	7	5	7	4	
	6 - 10	0	0	1	0	0	1	1	
	10 - 12	6	12	0	1	3	9	6	
	12 - 15	88	38	56	88	78	81	30	
	15 - 20	0	0	26	17	16	8	4	
	20 - 25	0	0	0	62	41	16	1	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	27	0	1	3	21	3	
	n.r.	0	0	0	4	3	2	1	
		all	95	77	83	180	148	145	50
concessional	less than 6	0	0	0	4	3	3	2	
	6 - 10	0	7	11	36	27	16	5	
	10 - 12	-	-	-	-	-	-	0	
	12 - 15	2	0	5	0	1	3	3	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	1	1	2	1	
	n.r.	-	-	-	-	-	-	0	
		all	2	7	16	41	31	25	11
n.r. any	any	-	-	-	-	-	-	0	
	nil	204	404	268	214	242	1734	320	
	less than 6	3	103	48	103	87	190	34	
	6 - 10	6	56	28	66	55	116	30	
	10 - 12	249	151	30	112	111	238	38	
	12 - 15	531	126	352	184	229	262	114	
	15 - 20	0	0	215	94	99	162	24	
	20 - 25	3	32	36	84	66	137	17	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	5	120	23	139	109	331	44	
n.r.	0	7	0	4	3	10	3		
	all	1000	1000	1000	1000	1000	3139	615	
amount of cash loan (Rs.000)		169791	267320	456588	1780802	2675197	X	X	
estd. hhs reporting cash loan (00)		227	503	646	1762	3139	X	X	
no. of sample hhs reporting cash loan outstanding		72	68	149	325	615	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Bihar	nature of interest	rate of interest (%)	credit agency: all				rural		
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free	nil	0	91	131	199	147	5634	465	
simple	less than 6	0	55	60	21	47	632	83	
	6 - 10	0	3	7	15	9	308	31	
	10 - 12	0	3	6	12	7	362	35	
	12 - 15	217	36	65	64	61	1254	174	
	15 - 20	0	14	13	62	29	282	37	
	20 - 25	0	2	10	5	7	350	20	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	59	353	338	246	310	9493	624	
	n.r.	22	11	6	0	5	129	19	
	all		298	477	507	425	475	12649	1009
compound	less than 6	0	0	5	4	4	152	10	
	6 - 10	0	18	5	0	5	125	10	
	10 - 12	12	17	39	25	31	420	46	
	12 - 15	580	111	109	237	152	2463	351	
	15 - 20	40	10	15	30	19	315	61	
	20 - 25	0	5	18	1	10	183	15	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	2	216	117	33	105	3099	204	
	n.r.	0	1	1	0	1	31	8	
	all		634	378	308	330	327	6720	695
concessional	less than 6	0	1	15	0	8	175	21	
	6 - 10	0	7	12	1	8	320	45	
	10 - 12	0	16	3	17	10	376	20	
	12 - 15	68	24	16	27	21	496	70	
	15 - 20	0	2	2	1	1	44	7	
	20 - 25	0	0	0	0	0	7	2	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	4	0	2	14	4	
	n.r.	0	4	2	0	2	58	5	
	all		68	54	54	46	52	1489	174
n.r.	any	-	-	-	-	-	-	0	
	nil	0	91	131	199	147	5634	465	
	less than 6	0	56	80	25	58	933	113	
	6 - 10	0	29	25	16	23	753	86	
	10 - 12	12	36	49	53	48	1158	101	
	12 - 15	865	170	190	328	234	4214	595	
	15 - 20	40	26	30	93	50	642	105	
	20 - 25	0	7	28	5	17	540	37	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	61	569	459	280	417	12580	830	
n.r.	22	16	8	1	7	218	32		
all		1000	1000	1000	1000	1000	25516	2263	
amount of cash loan (Rs.000)		106326	5405321	18178404	11276767	34966819	X	X	
estd. hhs reporting cash loan (00)		162	6216	14828	4310	25516	X	X	
no. of sample hhds reporting cash loan outstanding		23	477	1363	400	2263	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Chhattisgarh		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	88	13	65	22	49	964	84
	less than 6	0	7	36	56	28	273	16
	6 - 10	16	0	0	0	2	24	5
	10 - 12	64	396	80	4	139	267	34
	12 - 15	422	355	496	127	397	2764	191
	15 - 20	83	7	41	47	40	480	36
	20 - 25	7	0	6	0	4	76	9
	25 - 30	0	0	0	0	0	1	1
	30 & above	22	17	71	28	45	976	56
	n.r.	0	0	13	0	7	53	8
	all	616	781	743	263	661	4648	346
compound	less than 6	1	0	0	0	0	5	2
	6 - 10	0	18	0	0	4	43	2
	10 - 12	5	0	0	0	1	10	3
	12 - 15	115	72	92	632	174	930	77
	15 - 20	36	53	29	42	38	273	25
	20 - 25	2	0	1	0	1	40	3
	25 - 30	0	0	0	0	0	4	1
	30 & above	6	46	34	9	29	416	30
	n.r.	0	0	2	0	1	22	2
		all	164	188	159	684	248	1715
concessional	less than 6	2	0	0	0	0	13	2
	6 - 10	68	0	1	0	9	45	5
	10 - 12	4	0	1	0	1	50	5
	12 - 15	58	6	31	4	24	158	19
	15 - 20	0	0	0	27	4	5	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	13	0	0	3	65	1
	n.r.	-	-	-	-	-	-	0
		all	133	18	34	31	42	336
n.r. any	any	-	-	-	-	-	-	0
	nil	88	13	65	22	49	964	84
	less than 6	3	7	36	56	28	291	20
	6 - 10	84	18	1	0	15	112	12
	10 - 12	73	396	82	4	141	327	42
	12 - 15	596	432	619	764	595	3819	285
	15 - 20	119	60	70	117	81	757	62
	20 - 25	9	0	7	0	4	116	12
	25 - 30	0	0	1	0	0	5	2
	30 & above	28	75	104	38	77	1457	87
n.r.	0	0	16	0	8	76	10	
	all	1000	1000	1000	1000	1000	7186	583
amount of cash loan (Rs.000)		1836130	3299213	6933452	2214850	14283645	X	X
estd. hhs reporting cash loan (00)		2142	1387	3142	514	7186	X	X
no. of sample hhds reporting cash loan outstanding		208	89	250	36	583	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Gujarat		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	347	169	253	150	207	7818	414	
	less than 6	0	13	15	14	13	310	10	
	6 - 10	13	6	5	1	4	118	14	
	10 - 12	19	42	31	199	106	517	25	
	12 - 15	322	700	183	360	320	5706	210	
	15 - 20	43	7	184	82	111	1535	72	
	20 - 25	5	1	47	10	23	576	49	
	25 - 30	1	0	0	0	0	8	1	
	30 & above	112	21	73	6	41	1107	45	
	n.r.	-	-	-	-	-	-	-	0
	all	516	789	538	672	619	9065	397	
compound	less than 6	0	0	4	15	8	86	3	
	6 - 10	0	0	6	1	3	40	3	
	10 - 12	5	19	22	0	10	165	5	
	12 - 15	33	5	35	49	38	736	26	
	15 - 20	22	5	116	108	95	524	31	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	1	4	2	54	3	
	n.r.	-	-	-	-	-	-	-	0
		all	60	29	182	176	156	1605	71
concessional	less than 6	0	7	0	0	1	78	4	
	6 - 10	0	0	23	0	9	126	3	
	10 - 12	76	0	0	0	6	79	6	
	12 - 15	0	7	0	0	1	24	1	
	15 - 20	0	0	0	3	1	16	2	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	3	0	1	44	1	
	n.r.	-	-	-	-	-	-	-	0
		all	76	14	27	3	19	367	17
n.r. any	any	-	-	-	-	-	-	0	
	nil	347	169	253	150	207	7818	414	
	less than 6	0	19	19	29	22	473	17	
	6 - 10	13	6	33	2	15	284	20	
	10 - 12	101	61	53	199	123	761	36	
	12 - 15	355	712	218	409	359	6465	237	
	15 - 20	65	12	300	192	207	2076	105	
	20 - 25	5	1	47	10	23	576	49	
	25 - 30	1	0	0	0	0	8	1	
	30 & above	112	21	78	10	45	1206	49	
n.r.	-	-	-	-	-	-	-	0	
	all	1000	1000	1000	1000	1000	17580	860	
amount of cash loan (Rs.000)		5792021	6728702	28259851	32936294	73716868	X	X	
estd. hhs reporting cash loan (00)		2448	1607	7800	5725	17580	X	X	
no. of sample hhs reporting cash loan outstanding		176	74	361	249	860	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Haryana		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	0	46	52	35	42	1171	89
	less than 6	0	9	0	0	2	55	3
	6 - 10	0	0	0	0	0	2	1
	10 - 12	0	64	10	20	24	164	8
	12 - 15	0	165	204	314	256	2667	198
	15 - 20	0	44	16	130	82	916	50
	20 - 25	0	321	232	238	250	1827	134
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	177	203	56	120	1215	68
	n.r.	0	1	0	0	0	7	2
	all	0	780	665	759	734	6213	429
compound	less than 6	0	0	0	4	2	31	5
	6 - 10	0	2	0	0	0	7	1
	10 - 12	0	22	3	1	5	132	9
	12 - 15	0	70	43	131	95	745	60
	15 - 20	0	29	65	43	47	413	30
	20 - 25	0	26	58	22	34	325	29
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	20	56	3	22	144	9
	n.r.	-	-	-	-	-	-	0
		all	0	169	225	204	205	1636
concessional	less than 6	0	0	1	0	0	6	2
	6 - 10	0	1	0	0	0	7	1
	10 - 12	0	1	0	0	0	11	1
	12 - 15	0	0	27	1	9	23	3
	15 - 20	-	-	-	-	-	-	0
	20 - 25	0	0	30	1	10	66	2
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	1	57	2	19	114
n.r. any	any	0	2	1	0	1	32	2
	nil	0	46	52	35	42	1171	89
	less than 6	0	9	1	5	4	92	10
	6 - 10	0	2	0	0	1	17	3
	10 - 12	0	86	12	21	29	307	18
	12 - 15	0	235	274	446	360	3435	261
	15 - 20	0	73	81	173	129	1329	80
	20 - 25	0	347	320	261	293	2219	165
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	197	259	59	142	1359	77
n.r.	0	3	1	0	1	39	4	
	all	0	1000	1000	1000	1000	8594	620
amount of cash loan (Rs.000)		0	6187999	11903640	20803383	38895022	X	X
estd. hhs reporting cash loan (00)		0	2638	2727	3230	8594	X	X
no. of sample hhs reporting cash loan outstanding		0	178	197	245	620	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Himachal Pradesh		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	228	153	274	181	201	614	196
	less than 6	4	85	44	17	34	88	33
	6 - 10	55	22	5	6	10	55	20
	10 - 12	0	45	21	39	34	76	23
	12 - 15	201	185	367	177	226	449	135
	15 - 20	9	0	0	25	14	23	14
	20 - 25	0	0	0	18	10	23	2
	25 - 30	0	2	0	0	0	9	2
	30 & above	0	19	0	1	3	21	10
	n.r.	0	0	0	0	0	3	2
	all	269	359	438	282	332	703	233
compound	less than 6	3	6	4	27	18	38	15
	6 - 10	68	9	0	75	46	20	8
	10 - 12	0	123	4	45	45	39	16
	12 - 15	254	230	262	241	245	433	154
	15 - 20	79	52	16	58	47	44	15
	20 - 25	66	15	0	0	5	12	2
	25 - 30	0	9	0	0	1	8	1
	30 & above	0	0	2	0	1	2	2
	n.r.	0	2	0	0	0	6	1
		all	470	447	288	447	409	591
concessional	less than 6	21	23	0	2	5	36	18
	6 - 10	0	15	0	9	8	10	6
	10 - 12	7	0	0	28	16	7	3
	12 - 15	5	3	0	3	3	4	4
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	49	27	9	1
		all	32	42	0	91	59	65
n.r. any	any	-	-	-	-	-	-	0
	nil	228	153	274	181	201	614	196
	less than 6	27	115	48	46	56	161	65
	6 - 10	123	47	5	89	63	84	34
	10 - 12	7	167	25	112	95	121	41
	12 - 15	460	418	629	422	473	886	293
	15 - 20	89	52	16	83	62	67	29
	20 - 25	66	15	0	18	15	35	4
	25 - 30	0	11	0	0	2	9	2
	30 & above	0	19	2	1	4	23	12
	n.r.	0	2	0	49	28	17	4
	all	1000	1000	1000	1000	1000	1827	618
amount of cash loan (Rs.000)		224775	962951	1524342	3502572	6214640	X	X
estd. hhs reporting cash loan (00)		66	417	491	853	1827	X	X
no. of sample hhs reporting cash loan outstanding		47	175	102	294	618	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Jammu & Kashmir		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	0	194	823	207	272	165	69
	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	74	23	27	1	2
	10 - 12	0	73	32	20	25	42	12
	12 - 15	0	398	0	114	124	11	17
	15 - 20	0	20	0	3	4	2	2
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	2	0	9	7	3	3
	all	0	493	107	169	188	56	35
compound	less than 6	0	0	26	19	18	4	2
	6 - 10	0	0	0	10	8	19	5
	10 - 12	0	10	0	25	21	18	7
	12 - 15	1000	293	27	469	410	95	71
	15 - 20	0	0	0	93	75	11	12
	20 - 25	-	-	-	-	-	-	0
	25 - 30	0	0	0	0	0	0	1
	30 & above	0	0	18	0	2	0	1
	n.r.	0	1	0	0	0	1	1
		all	1000	304	70	616	534	148
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	-	-	-	-	-	-	0
	10 - 12	0	9	0	8	7	7	2
	12 - 15	-	-	-	-	-	-	0
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	9	0	8	7	7
n.r. any	any	-	-	-	-	-	-	0
	nil	0	194	823	207	272	165	69
	less than 6	0	0	26	19	18	4	2
	6 - 10	0	0	74	34	35	20	7
	10 - 12	0	92	32	53	53	67	21
	12 - 15	1000	691	27	583	534	106	88
	15 - 20	0	20	0	96	79	13	14
	20 - 25	-	-	-	-	-	-	0
	25 - 30	0	0	0	0	0	0	1
	30 & above	0	0	18	0	2	0	1
	n.r.	0	3	0	9	7	3	4
	all	1000	1000	1000	1000	1000	374	203
amount of cash loan (Rs.000)		5080	94848	124624	936428	1160980	X	X
estd. hhs reporting cash loan (00)		14	60	56	244	374	X	X
no. of sample hhs reporting cash loan outstanding		2	41	22	138	203	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Jharkhand		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	140	47	193	40	120	1155	169
	less than 6	14	101	42	124	71	247	33
	6 - 10	261	65	133	278	172	453	59
	10 - 12	137	4	70	166	90	327	39
	12 - 15	81	55	69	262	117	262	54
	15 - 20	0	0	90	26	46	137	9
	20 - 25	0	0	6	0	3	42	5
	25 - 30	9	10	11	2	8	138	12
	30 & above	48	46	45	7	36	390	41
	n.r.	0	3	19	0	9	56	10
	all	549	284	486	865	551	1974	255
compound	less than 6	0	0	10	3	5	16	3
	6 - 10	33	0	17	7	13	24	3
	10 - 12	13	14	23	23	20	137	33
	12 - 15	133	31	24	3	32	156	23
	15 - 20	8	366	133	23	136	332	31
	20 - 25	0	0	0	12	3	39	5
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	29	3	13	111	8
		all	188	411	235	72	222	815
concessional	less than 6	0	12	4	0	4	20	8
	6 - 10	29	36	23	9	23	124	26
	10 - 12	21	0	13	4	9	77	10
	12 - 15	29	1	17	10	14	46	17
	15 - 20	0	186	0	0	36	72	11
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	7	0	3	15	1
	n.r.	43	22	23	0	19	195	20
		all	123	258	86	23	107	548
n.r. any	any	-	-	-	-	-	-	0
	nil	140	47	193	40	120	1155	169
	less than 6	15	113	56	126	80	283	44
	6 - 10	322	101	172	295	207	595	87
	10 - 12	171	18	106	193	119	541	82
	12 - 15	244	87	110	274	163	464	94
	15 - 20	8	552	223	49	217	540	51
	20 - 25	0	0	6	12	6	80	10
	25 - 30	9	10	11	2	8	138	12
	30 & above	48	46	52	7	39	405	42
n.r.	43	25	70	3	41	361	38	
	all	1000	1000	1000	1000	1000	4431	617
amount of cash loan (Rs.000)		480464	799685	1807863	1054768	4142779	X	X
estd. hhs reporting cash loan (00)		860	791	2227	553	4431	X	X
no. of sample hhs reporting cash loan outstanding		141	105	290	81	617	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Karnataka		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	31	29	38	73	56	2330	181	
	less than 6	9	0	2	3	3	314	17	
	6 - 10	87	47	13	31	29	603	49	
	10 - 12	131	17	44	107	79	1114	72	
	12 - 15	75	87	211	345	267	4697	246	
	15 - 20	135	352	167	270	238	4174	220	
	20 - 25	162	29	80	26	49	1084	68	
	25 - 30	0	1	1	0	0	39	4	
	30 & above	304	380	353	45	186	8205	372	
	n.r.	-	-	-	-	-	-	-	0
	all	902	913	871	825	852	18227	960	
compound	less than 6	0	0	0	0	0	0	0	
	6 - 10	0	3	0	8	5	31	3	
	10 - 12	0	0	0	1	0	14	2	
	12 - 15	0	0	9	21	15	199	15	
	15 - 20	0	2	25	19	19	573	37	
	20 - 25	3	5	0	0	1	55	7	
	25 - 30	0	0	0	0	0	5	1	
	30 & above	54	25	37	41	39	782	48	
	n.r.	-	-	-	-	-	-	-	0
		all	57	36	71	91	78	1601	108
concessional	less than 6	5	0	0	0	0	23	1	
	6 - 10	1	3	2	0	1	97	6	
	10 - 12	0	17	1	6	5	235	9	
	12 - 15	0	0	0	4	2	60	5	
	15 - 20	5	1	0	0	0	30	3	
	20 - 25	0	0	15	1	5	87	2	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	-	0
		all	10	22	19	11	14	531	26
n.r. any	any	-	-	-	-	-	-	0	
	nil	31	29	38	73	56	2330	181	
	less than 6	13	0	2	3	3	337	18	
	6 - 10	88	53	15	39	34	731	58	
	10 - 12	131	34	46	114	85	1362	83	
	12 - 15	75	88	221	371	284	4956	266	
	15 - 20	139	355	191	289	257	4777	260	
	20 - 25	165	34	95	26	55	1226	77	
	25 - 30	0	1	1	0	0	44	5	
	30 & above	358	405	390	86	225	8987	420	
n.r.	-	-	-	-	-	-	-	0	
	all	1000	1000	1000	1000	1000	21864	1228	
amount of cash loan (Rs.000)		2720460	5841852	20882516	34824809	64269636	X	X	
estd. hhs reporting cash loan (00)		1468	3463	8899	8034	21864	X	X	
no. of sample hhs reporting cash loan outstanding		86	187	485	470	1228	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Kerala	nature of interest	rate of interest (%)	credit agency: all					rural	
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	6	105	103	89	97	3230	277	
	less than 6	0	22	12	4	9	413	28	
	6 - 10	2	47	28	51	38	1018	59	
	10 - 12	0	121	42	22	37	1069	69	
	12 - 15	134	111	249	205	224	5558	366	
	15 - 20	400	166	209	177	194	4138	263	
	20 - 25	2	2	19	8	14	566	39	
	25 - 30	0	0	2	1	1	117	9	
	30 & above	35	68	23	54	38	1240	105	
	n.r.	0	0	0	0	0	3	1	
	all	575	539	583	521	555	12315	845	
compound	less than 6	-	-	-	-	-	-	0	
	6 - 10	34	7	1	3	2	127	11	
	10 - 12	0	47	19	45	31	401	27	
	12 - 15	6	111	133	125	128	2883	180	
	15 - 20	156	55	104	119	108	1853	122	
	20 - 25	0	5	6	14	9	345	24	
	25 - 30	0	3	0	1	1	66	7	
	30 & above	0	56	42	29	37	1064	62	
	n.r.	0	0	0	1	0	24	1	
		all	196	284	304	337	317	6104	395
concessional	less than 6	0	17	2	1	3	129	9	
	6 - 10	18	8	3	17	9	186	13	
	10 - 12	0	25	1	2	3	176	12	
	12 - 15	206	22	3	32	16	220	23	
	15 - 20	0	0	1	0	0	5	2	
	20 - 25	0	0	0	0	0	16	2	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	0	
		all	224	72	10	53	31	713	59
n.r. any	any	-	-	-	-	-	-	0	
	nil	6	105	103	89	97	3230	277	
	less than 6	0	40	14	5	12	543	37	
	6 - 10	54	62	32	70	49	1331	83	
	10 - 12	0	193	61	69	71	1646	108	
	12 - 15	346	244	385	362	369	8604	565	
	15 - 20	556	221	313	296	302	5903	383	
	20 - 25	2	7	24	23	23	899	64	
	25 - 30	0	3	2	2	2	183	16	
	30 & above	35	124	65	83	75	2274	166	
n.r.	0	0	0	1	0	27	2		
	all	1000	1000	1000	1000	1000	19654	1419	
amount of cash loan (Rs.000)		103920	4327591	52628431	41148050	98207991	X	X	
estd. hhs reporting cash loan (00)		123	2751	9858	6922	19654	X	X	
no. of sample hhs reporting cash loan outstanding		18	188	781	432	1419	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Madhya Pradesh		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	16	36	20	18	21	1457	120
	less than 6	4	1	4	94	34	1194	37
	6 - 10	9	4	2	2	3	247	20
	10 - 12	11	14	10	9	10	446	59
	12 - 15	74	95	188	151	155	4612	315
	15 - 20	542	202	135	250	222	3669	206
	20 - 25	35	88	129	164	127	3583	191
	25 - 30	0	0	0	0	0	45	4
	30 & above	68	234	235	120	178	7145	385
	n.r.	1	0	3	1	2	182	10
	all	745	638	706	790	732	18325	1124
compound	less than 6	1	0	0	0	0	15	4
	6 - 10	0	0	0	0	0	5	1
	10 - 12	15	0	3	25	11	386	33
	12 - 15	58	75	107	102	97	2565	147
	15 - 20	16	84	117	28	74	1921	102
	20 - 25	0	93	4	24	19	637	25
	25 - 30	11	0	0	0	1	53	3
	30 & above	25	52	24	5	20	825	52
	n.r.	0	18	0	6	4	242	4
		all	128	322	255	190	226	6054
concessional	less than 6	0	0	0	0	0	12	2
	6 - 10	5	0	0	0	1	70	7
	10 - 12	44	1	0	0	5	134	9
	12 - 15	4	2	17	1	9	185	18
	15 - 20	0	0	0	0	0	6	2
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	3	1
	n.r.	58	0	1	0	7	122	2
		all	111	4	19	1	21	532
n.r. any	any	-	-	-	-	-	-	0
	nil	16	36	20	18	21	1457	120
	less than 6	5	1	4	94	34	1221	43
	6 - 10	14	4	2	2	4	322	28
	10 - 12	70	16	13	34	26	966	101
	12 - 15	136	172	311	254	261	7360	479
	15 - 20	559	287	253	278	296	5561	309
	20 - 25	35	180	133	188	146	4219	216
	25 - 30	11	0	0	0	1	98	7
	30 & above	94	286	259	125	199	7942	437
n.r.	59	18	5	6	12	546	16	
	all	1000	1000	1000	1000	1000	24522	1568
amount of cash loan (Rs.000)		8829074	7782179	39604476	28718403	84934133	X	X
estd. hhs reporting cash loan (00)		3158	4093	12168	5102	24522	X	X
no. of sample hhs reporting cash loan outstanding		292	272	730	274	1568	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Maharashtra		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	51	41	108	61	73	5269	437
	less than 6	2	6	9	8	8	477	33
	6 - 10	34	20	15	20	19	729	76
	10 - 12	13	103	18	32	33	1258	80
	12 - 15	147	279	233	177	200	7305	495
	15 - 20	688	351	371	466	440	12700	801
	20 - 25	1	11	8	20	15	853	58
	25 - 30	1	0	6	0	2	113	9
	30 & above	7	48	43	46	43	2149	202
	n.r.	0	0	1	0	1	20	4
	all	892	817	706	770	761	23652	1659
compound	less than 6	0	6	1	0	1	57	4
	6 - 10	0	5	4	1	2	178	8
	10 - 12	2	5	17	6	9	194	12
	12 - 15	11	20	32	21	24	1138	78
	15 - 20	39	95	118	109	107	4155	230
	20 - 25	0	0	0	17	10	90	4
	25 - 30	0	0	0	0	0	18	3
	30 & above	0	4	8	14	11	461	38
	n.r.	-	-	-	-	-	-	0
		all	53	134	179	168	163	5794
concessional	less than 6	1	0	1	0	0	63	5
	6 - 10	0	0	0	0	0	26	4
	10 - 12	0	7	0	0	1	72	2
	12 - 15	3	0	2	0	1	69	8
	15 - 20	1	0	4	1	2	73	5
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	16	2
	n.r.	-	-	-	-	-	-	0
		all	4	8	7	2	4	317
n.r. any	any	-	-	-	-	-	-	0
	nil	51	41	108	61	73	5269	437
	less than 6	4	11	11	8	9	597	42
	6 - 10	34	26	19	21	21	932	88
	10 - 12	15	115	35	39	42	1524	94
	12 - 15	160	299	267	198	225	8484	579
	15 - 20	728	445	492	576	548	16822	1033
	20 - 25	1	11	8	37	24	943	62
	25 - 30	1	0	6	1	2	131	12
	30 & above	7	52	52	59	54	2626	242
n.r.	0	0	1	0	1	20	4	
	all	1000	1000	1000	1000	1000	32489	2338
amount of cash loan (Rs.000)		6421270	9654539	36949568	69776126	122801503	X	X
estd. hhs reporting cash loan (00)		2751	4055	11569	14114	32489	X	X
no. of sample hhs reporting cash loan outstanding		240	335	845	918	2338	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Orissa	nature of interest	rate of interest (%)	credit agency: all					rural	
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	21	14	64	33	43	1550	162	
	less than 6	0	4	19	3	10	276	13	
	6 - 10	12	1	5	9	6	135	15	
	10 - 12	48	116	53	43	59	1168	89	
	12 - 15	250	218	150	194	185	3643	233	
	15 - 20	55	75	72	14	54	1725	93	
	20 - 25	1	1	19	0	9	256	13	
	25 - 30	10	0	0	0	1	64	5	
	30 & above	15	230	197	173	174	3798	243	
	n.r.	0	1	0	1	0	20	3	
	all	392	646	515	437	498	10336	670	
compound	less than 6	12	18	4	27	13	88	6	
	6 - 10	12	13	5	0	6	161	10	
	10 - 12	53	29	23	62	39	637	45	
	12 - 15	360	206	241	221	244	3045	201	
	15 - 20	123	58	108	183	124	1386	69	
	20 - 25	0	0	1	10	4	72	3	
	25 - 30	0	0	0	0	0	5	1	
	30 & above	2	10	29	17	20	669	49	
	n.r.	3	0	0	0	0	40	2	
		all	566	334	411	520	449	6010	378
concessional	less than 6	0	0	0	0	0	5	1	
	6 - 10	0	0	0	0	0	38	5	
	10 - 12	0	6	5	2	4	75	4	
	12 - 15	21	0	0	8	5	37	6	
	15 - 20	0	0	4	0	2	18	1	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	0	
		all	21	6	10	10	11	173	17
n.r. any	any	0	0	0	0	0	2	1	
	nil	21	14	64	33	43	1550	162	
	less than 6	13	22	23	30	24	369	20	
	6 - 10	25	14	10	9	12	334	30	
	10 - 12	101	151	81	106	101	1858	137	
	12 - 15	632	425	391	423	433	6663	438	
	15 - 20	178	133	184	197	179	3129	163	
	20 - 25	1	1	21	10	12	329	16	
	25 - 30	10	0	0	0	1	69	6	
	30 & above	17	240	226	191	194	4465	291	
n.r.	3	1	0	1	1	61	6		
	all	1000	1000	1000	1000	1000	17463	1181	
amount of cash loan (Rs.000)		2768179	3624309	10637489	6861884	23891861	X	X	
estd. hhs reporting cash loan (00)		3237	3066	8044	3116	17463	X	X	
no. of sample hhs reporting cash loan outstanding		286	215	477	203	1181	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Punjab		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
(1)	(2)	ST	SC	OBC	others	all	estd.(00)	sample
interest free simple	nil	556	241	136	134	150	2420	199
	less than 6	0	32	0	13	15	96	3
	6 - 10	0	4	22	1	3	87	8
	10 - 12	0	5	28	1	4	70	9
	12 - 15	284	92	211	227	206	1482	114
	15 - 20	0	57	45	105	94	355	26
	20 - 25	0	150	181	133	138	978	94
	25 - 30	0	0	0	9	7	35	3
	30 & above	160	120	124	21	42	729	78
	n.r.	-	-	-	-	-	-	0
	all	444	460	611	511	510	3509	313
compound	less than 6	0	0	0	23	18	34	1
	6 - 10	0	8	1	15	13	117	8
	10 - 12	0	41	4	28	28	267	21
	12 - 15	0	37	114	189	162	827	70
	15 - 20	0	18	39	10	13	133	18
	20 - 25	0	126	41	72	77	733	63
	25 - 30	0	0	0	1	0	23	1
	30 & above	0	52	10	7	14	197	15
	n.r.	-	-	-	-	-	-	0
	all	0	283	208	344	326	2300	194
concessional	less than 6	0	0	0	1	1	16	1
	6 - 10	-	-	-	-	-	-	0
	10 - 12	0	0	0	2	1	10	1
	12 - 15	0	13	46	9	12	83	5
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	2	0	0	0	4	1
	n.r.	-	-	-	-	-	-	0
	all	0	16	46	12	15	114	8
n.r.	any	-	-	-	-	-	-	0
any	nil	556	241	136	134	150	2420	199
	less than 6	0	32	0	38	34	146	5
	6 - 10	0	12	22	16	16	204	16
	10 - 12	0	47	31	31	33	347	31
	12 - 15	284	142	371	425	380	2386	188
	15 - 20	0	76	84	116	108	487	44
	20 - 25	0	276	222	204	216	1711	157
	25 - 30	0	0	0	10	8	59	4
	30 & above	160	174	134	27	56	930	94
	n.r.	-	-	-	-	-	-	0
	all	1000	1000	1000	1000	1000	7676	661
amount of cash loan (Rs.000)		17739	7247968	3264080	38725658	49255446	X	X
estd. hhs reporting cash loan (00)		19	2970	909	3777	7676	X	X
no. of sample hhs reporting cash loan outstanding		3	277	100	281	661	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Rajasthan		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	11	37	53	69	47	1596	123
	less than 6	0	0	0	0	0	11	1
	6 - 10	91	0	4	3	14	110	8
	10 - 12	4	9	11	7	9	251	39
	12 - 15	230	85	146	108	140	3473	270
	15 - 20	183	70	57	119	85	3487	280
	20 - 25	346	505	450	458	447	10636	747
	25 - 30	-	-	-	-	-	-	0
	30 & above	40	44	27	21	31	1617	116
	n.r.	16	0	1	0	2	74	6
	all	911	714	696	716	729	18258	1361
compound	less than 6	0	0	0	0	0	1	1
	6 - 10	0	1	1	0	1	13	2
	10 - 12	0	2	2	5	2	68	6
	12 - 15	31	34	83	54	63	976	82
	15 - 20	8	18	36	30	29	943	84
	20 - 25	18	114	110	94	97	1867	115
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	56	14	30	22	754	42
	n.r.	0	1	1	0	1	11	3
		all	57	225	247	214	214	4302
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	0	0	27	3
	10 - 12	0	1	0	0	0	13	1
	12 - 15	21	21	3	1	8	298	17
	15 - 20	0	1	1	0	1	10	3
	20 - 25	1	0	0	0	0	79	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	22	23	5	1	10	428
n.r. any	any	-	-	-	-	-	-	0
	nil	11	37	53	69	47	1596	123
	less than 6	0	0	0	0	0	12	2
	6 - 10	91	1	5	4	15	150	13
	10 - 12	4	12	13	11	11	332	46
	12 - 15	281	140	231	164	211	4719	366
	15 - 20	191	89	95	149	115	4434	366
	20 - 25	365	619	560	552	544	12559	860
	25 - 30	-	-	-	-	-	-	0
	30 & above	40	101	41	51	53	2371	158
n.r.	16	1	2	0	3	84	9	
	all	1000	1000	1000	1000	1000	23752	1755
amount of cash loan (Rs.000)		10750396	14807651	45953506	12945813	84457365	X	X
estd. hhs reporting cash loan (00)		4403	5220	10126	4003	23752	X	X
no. of sample hhds reporting cash loan outstanding		284	440	731	300	1755	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Tamil Nadu		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	27	95	57	134	63	4750	162	
	less than 6	0	0	5	0	4	134	9	
	6 - 10	90	0	28	67	26	487	24	
	10 - 12	143	68	15	3	21	1167	59	
	12 - 15	361	109	157	24	148	5354	287	
	15 - 20	248	86	173	311	167	5506	229	
	20 - 25	57	93	130	37	124	5335	224	
	25 - 30	0	1	1	0	1	151	3	
	30 & above	74	490	275	25	292	14231	682	
	n.r.	-	-	-	-	-	-	-	0
	all	973	847	784	467	783	28423	1362	
compound	less than 6	0	0	3	0	2	25	1	
	6 - 10	0	2	6	0	5	83	5	
	10 - 12	0	3	24	0	21	616	22	
	12 - 15	0	17	40	330	45	1553	69	
	15 - 20	0	9	51	60	46	1203	54	
	20 - 25	0	1	0	0	0	41	3	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	9	25	0	22	588	30	
	n.r.	-	-	-	-	-	-	-	0
		all	0	41	149	389	143	3882	173
concessional	less than 6	0	3	2	0	2	94	4	
	6 - 10	0	1	3	10	3	288	10	
	10 - 12	0	0	1	0	0	13	1	
	12 - 15	0	4	5	0	4	97	2	
	15 - 20	0	2	0	0	0	10	3	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	7	0	0	1	89	3	
	n.r.	-	-	-	-	-	-	-	0
		all	0	17	10	10	11	590	23
n.r. any	any	-	-	-	-	-	-	0	
	nil	27	95	57	134	63	4750	162	
	less than 6	0	3	10	0	9	253	14	
	6 - 10	90	3	37	77	34	858	39	
	10 - 12	143	71	40	3	43	1758	81	
	12 - 15	361	130	201	354	198	6978	356	
	15 - 20	248	97	224	371	214	6699	283	
	20 - 25	57	95	131	37	124	5376	227	
	25 - 30	0	1	1	0	1	151	3	
	30 & above	74	506	300	25	315	14908	715	
n.r.	-	-	-	-	-	-	-	0	
	all	1000	1000	1000	1000	1000	34533	1604	
amount of cash loan (Rs.000)		311449	11422139	87996307	2782905	102512800	X	X	
estd. hhs reporting cash loan (00)		338	8192	25298	704	34533	X	X	
no. of sample hhds reporting cash loan outstanding		14	395	1164	31	1604	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Uttaranchal		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	0	246	88	316	255	97	21
	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	93	52	42	3
	10 - 12	0	4	0	0	1	7	1
	12 - 15	92	132	35	45	66	53	21
	15 - 20	0	31	0	11	14	12	3
	20 - 25	0	0	0	24	13	2	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	202	8	1	53	84	10
	n.r.	-	-	-	-	-	-	0
	all	92	369	42	174	200	200	39
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	0	2	0	0	1	3	1
	10 - 12	0	73	0	0	18	21	4
	12 - 15	908	128	794	400	405	230	48
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	48	76	96	79	83	9
	n.r.	0	69	0	3	19	15	4
		all	908	319	869	499	522	342
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	-	-	-	-	-	-	0
	10 - 12	0	47	0	0	12	9	1
	12 - 15	0	18	0	12	11	15	4
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	66	0	12	23	25
n.r. any	any	-	-	-	-	-	-	0
	nil	0	246	88	316	255	97	21
	less than 6	-	-	-	-	-	-	0
	6 - 10	0	2	0	93	52	44	4
	10 - 12	0	124	0	0	32	38	6
	12 - 15	1000	279	828	456	483	299	73
	15 - 20	0	31	0	11	14	12	3
	20 - 25	0	0	0	24	13	2	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	249	83	97	132	167	19
n.r.	0	69	0	3	19	15	4	
	all	1000	1000	1000	1000	1000	661	128
amount of cash loan (Rs.000)		20376	337881	225893	746671	1330822	X	X
estd. hhs reporting cash loan (00)		9	257	68	327	661	X	X
no. of sample hhs reporting cash loan outstanding		3	52	14	59	128	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Uttar Pradesh		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	21	86	143	98	116	13230	1049
	less than 6	0	36	59	36	47	2408	175
	6 - 10	0	30	4	22	15	645	60
	10 - 12	13	50	16	33	28	1624	140
	12 - 15	278	150	191	231	191	7655	558
	15 - 20	97	21	64	26	45	1177	73
	20 - 25	11	11	17	8	13	927	77
	25 - 30	0	1	1	0	1	101	11
	30 & above	177	342	196	126	217	12928	853
	n.r.	0	2	1	4	2	192	22
	all	575	644	548	486	558	26083	1868
compound	less than 6	1	11	13	21	15	1172	105
	6 - 10	0	4	1	7	3	205	19
	10 - 12	0	10	14	27	16	818	71
	12 - 15	297	134	180	241	184	7794	585
	15 - 20	0	8	27	29	22	733	55
	20 - 25	0	1	5	1	3	215	8
	25 - 30	0	0	0	1	0	56	3
	30 & above	0	47	49	32	44	3390	231
	n.r.	2	13	12	3	10	652	38
		all	300	229	302	362	297	14207
concessional	less than 6	13	5	1	1	2	200	14
	6 - 10	78	21	0	43	16	292	18
	10 - 12	13	1	2	0	1	87	10
	12 - 15	0	11	3	3	5	453	36
	15 - 20	0	0	0	7	2	43	2
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	1	0	0	46	6
	n.r.	0	3	0	0	1	34	3
		all	104	41	7	54	28	1096
n.r. any	any	0	0	0	0	0	4	1
	nil	21	86	143	98	116	13230	1049
	less than 6	14	52	73	58	64	3730	291
	6 - 10	78	55	5	72	34	1143	97
	10 - 12	25	61	32	59	46	2528	221
	12 - 15	575	295	373	475	380	15807	1172
	15 - 20	97	29	92	62	69	1953	130
	20 - 25	11	13	21	9	16	1142	85
	25 - 30	0	1	1	1	1	157	14
	30 & above	177	390	245	158	261	16317	1085
n.r.	2	18	13	7	13	882	64	
	all	1000	1000	1000	1000	1000	51796	3879
amount of cash loan (Rs.000)		1616548	28078205	56500912	25800884	112026280	X	X
estd. hhs reporting cash loan (00)		623	17622	24702	8844	51796	X	X
no. of sample hhs reporting cash loan outstanding		34	1231	1895	718	3879	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

West Bengal		credit agency: all					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	170	188	204	221	211	9371	707
	less than 6	0	19	5	69	51	1703	80
	6 - 10	12	45	94	25	34	1139	126
	10 - 12	53	99	80	40	57	1568	131
	12 - 15	167	164	99	143	145	3375	280
	15 - 20	372	20	7	52	48	716	50
	20 - 25	0	8	1	4	4	383	23
	25 - 30	0	0	0	1	0	19	2
	30 & above	47	91	109	100	97	3380	210
	n.r.	7	9	4	11	10	519	58
	all	657	456	397	444	448	12286	919
compound	less than 6	0	11	5	5	6	190	19
	6 - 10	7	74	0	15	28	474	42
	10 - 12	30	32	11	10	15	532	65
	12 - 15	80	132	245	216	196	3179	233
	15 - 20	0	3	16	23	17	175	13
	20 - 25	0	0	3	0	0	3	1
	25 - 30	0	0	0	0	0	2	1
	30 & above	3	6	31	13	12	449	47
	n.r.	0	5	0	5	5	226	24
		all	120	264	310	286	279	5201
concessional	less than 6	0	6	1	1	2	121	11
	6 - 10	52	30	8	11	16	702	81
	10 - 12	0	19	38	4	10	248	25
	12 - 15	0	3	34	25	20	445	29
	15 - 20	0	0	0	0	0	19	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	1	8	5	4	81	6
	n.r.	1	33	0	3	10	101	16
		all	53	92	89	49	62	1716
n.r. any	any	0	0	0	0	0	3	1
	nil	170	188	204	221	211	9371	707
	less than 6	0	36	11	75	60	1987	109
	6 - 10	72	149	102	51	78	2315	249
	10 - 12	82	149	128	53	82	2348	221
	12 - 15	247	300	378	383	361	6957	537
	15 - 20	372	23	22	75	66	910	64
	20 - 25	0	8	3	4	5	386	24
	25 - 30	0	0	0	1	1	21	3
	30 & above	50	98	148	117	114	3900	262
n.r.	7	48	4	19	25	844	98	
	all	1000	1000	1000	1000	1000	26539	2113
amount of cash loan (Rs.000)		861225	9004258	2824025	26154986	38844494	X	X
estd. hhs reporting cash loan (00)		1040	8113	1514	15872	26539	X	X
no. of sample hhs reporting cash loan outstanding		91	694	122	1206	2113	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

India		credit agency: all					rural		
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	69	82	84	88	84	67695	5721	
	less than 6	2	15	15	20	16	8975	662	
	6 - 10	40	16	13	17	16	7046	812	
	10 - 12	30	52	22	48	36	14441	1148	
	12 - 15	189	148	174	211	185	69156	4796	
	15 - 20	270	87	134	192	155	47809	2794	
	20 - 25	119	138	151	105	131	49980	2643	
	25 - 30	2	0	1	1	1	1051	79	
	30 & above	88	249	180	74	146	88662	5059	
	n.r.	5	1	1	1	1	1324	172	
	all	745	707	692	669	688	262108	16919	
compound	less than 6	1	4	3	6	4	1937	191	
	6 - 10	2	8	2	5	4	1710	175	
	10 - 12	10	14	13	15	14	5327	500	
	12 - 15	70	64	80	106	87	31704	2683	
	15 - 20	24	25	59	57	52	15972	1091	
	20 - 25	5	25	19	19	19	6090	360	
	25 - 30	2	0	0	0	0	241	23	
	30 & above	21	41	34	16	28	16350	989	
	n.r.	0	5	2	1	2	1511	103	
	all	135	185	211	226	210	76225	5887	
concessional	less than 6	1	3	1	0	1	998	114	
	6 - 10	8	7	3	6	5	2419	251	
	10 - 12	20	4	1	2	3	1787	152	
	12 - 15	10	7	5	7	7	2782	283	
	15 - 20	0	1	1	1	1	356	47	
	20 - 25	0	0	1	0	1	255	9	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	1	1	0	0	380	28	
	n.r.	12	3	0	1	1	652	54	
	all	51	26	14	17	18	9550	933	
n.r. any	any	0	0	0	0	0	42	6	
	nil	69	82	84	88	84	67695	5721	
	less than 6	5	21	19	26	21	11807	961	
	6 - 10	50	31	18	28	25	11169	1237	
	10 - 12	59	70	36	65	52	21492	1797	
	12 - 15	269	220	259	325	279	103263	7732	
	15 - 20	294	113	194	249	208	63879	3920	
	20 - 25	124	164	172	124	151	56273	3008	
	25 - 30	4	1	1	1	1	1283	101	
	30 & above	110	290	214	90	174	105119	6063	
	n.r.	17	9	3	3	4	3522	334	
		all	1000	1000	1000	1000	1000	391898	28094
	amount of cash loan (Rs.000)		48343447	151033345	503556897	411713715	1114677832	X	X
estd. hhs reporting cash loan (00)		27038	88106	175427	101320	391898	X	X	
no. of sample hhs reporting cash loan outstanding		2779	6151	11579	7583	28094	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

India		credit agency: institutional					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	5	13	7	10	9	3997	380
	less than 6	2	13	13	13	12	3834	330
	6 - 10	56	31	24	23	26	6172	735
	10 - 12	43	113	41	69	61	13258	1034
	12 - 15	273	320	336	303	317	67619	4663
	15 - 20	373	189	234	270	252	43784	2576
	20 - 25	11	9	12	7	9	2898	166
	25 - 30	0	0	0	0	0	122	5
	30 & above	5	3	5	0	3	1013	84
	n.r.	1	3	1	1	2	889	123
	all	764	681	667	686	682	134031	9434
compound	less than 6	1	5	3	8	6	1152	122
	6 - 10	3	16	5	7	7	1519	160
	10 - 12	14	29	22	23	23	5048	480
	12 - 15	102	142	155	154	151	31173	2642
	15 - 20	35	53	114	83	90	15628	1042
	20 - 25	0	1	5	7	5	543	29
	25 - 30	0	0	0	0	0	15	2
	30 & above	0	0	0	0	0	270	15
	n.r.	0	11	3	1	3	1442	94
		all	157	257	307	283	283	55027
concessional	less than 6	2	6	3	1	2	928	98
	6 - 10	11	15	3	5	6	2334	244
	10 - 12	29	9	2	3	4	1632	144
	12 - 15	15	16	9	11	11	2635	276
	15 - 20	0	3	1	2	1	336	42
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	71	5
	n.r.	17	1	1	0	1	532	43
		all	74	49	19	21	26	8398
n.r. any	any	0	0	0	0	0	39	4
	nil	5	13	7	10	9	3997	380
	less than 6	5	24	19	22	20	5914	550
	6 - 10	70	62	32	34	38	10019	1138
	10 - 12	86	151	66	94	88	19877	1656
	12 - 15	390	478	501	468	478	101083	7555
	15 - 20	409	245	349	354	343	59505	3651
	20 - 25	11	9	16	13	14	3441	195
	25 - 30	0	0	0	0	0	137	7
	30 & above	5	3	6	1	3	1347	103
n.r.	19	14	5	3	6	2896	263	
	all	1000	1000	1000	1000	1000	198594	15019
amount of cash loan (Rs.000)		33132169	67663838	256765989	278538171	636100168	X	X
estd. hhs reporting cash loan (00)		16513	38637	81410	62035	198594	X	X
no. of sample hhds reporting cash loan outstanding		1756	3108	5577	4578	15019	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

India		credit agency: non- institutional					rural	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	206	137	163	252	184	63769	5349
	less than 6	3	17	18	34	22	5168	336
	6 - 10	8	4	2	4	3	877	79
	10 - 12	1	3	2	4	3	1214	115
	12 - 15	6	8	5	19	9	1623	139
	15 - 20	44	4	30	29	26	4117	222
	20 - 25	356	244	297	311	293	47291	2483
	25 - 30	5	1	2	3	2	928	74
	30 & above	270	449	362	227	336	87737	4980
	n.r.	12	1	1	1	1	435	49
	all	704	729	718	632	696	146432	8312
compound	less than 6	0	2	2	1	2	785	69
	6 - 10	0	2	0	1	1	191	15
	10 - 12	0	1	3	0	2	279	20
	12 - 15	0	2	2	6	3	552	43
	15 - 20	0	1	2	2	2	484	53
	20 - 25	13	45	34	43	38	5594	333
	25 - 30	7	0	0	1	1	226	21
	30 & above	68	73	68	51	64	16080	974
	n.r.	0	0	0	0	0	69	9
		all	88	126	112	106	112	23815
concessional	less than 6	0	0	0	0	0	71	16
	6 - 10	0	0	2	8	3	85	7
	10 - 12	0	0	0	0	0	155	8
	12 - 15	0	0	2	0	1	147	7
	15 - 20	0	0	0	0	0	21	5
	20 - 25	1	0	3	0	2	255	9
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	2	1	0	1	309	23
	n.r.	0	5	0	1	1	120	11
		all	2	7	8	11	8	1160
n.r. any	any	0	0	0	0	0	3	2
	nil	206	137	163	252	184	63769	5349
	less than 6	3	19	20	35	24	5997	419
	6 - 10	8	5	4	13	7	1153	101
	10 - 12	1	4	5	5	5	1648	143
	12 - 15	6	10	9	25	13	2322	189
	15 - 20	44	6	32	31	28	4622	280
	20 - 25	370	289	333	355	333	53118	2823
	25 - 30	12	1	2	4	3	1146	94
	30 & above	338	524	431	277	401	103859	5965
n.r.	12	5	1	2	2	626	71	
	all	1000	1000	1000	1000	1000	228477	14850
amount of cash loan (Rs.000)		15211193	83367764	246742522	133175544	478527450	X	X
estd. hhs reporting cash loan (00)				11119			X	X
		12180	55458	9	49633	228477		
no. of sample hhs reporting cash loan outstanding		1108	3383	6824	3533	14850	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Andhra Pradesh		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	0	59	60	57	58	2214	167	
	less than 6	0	8	21	0	8	109	11	
	6 - 10	0	8	25	49	37	412	29	
	10 - 12	53	121	186	213	196	956	54	
	12 - 15	119	235	120	251	200	1951	168	
	15 - 20	72	169	90	166	137	1989	160	
	20 - 25	213	108	258	92	156	2770	221	
	25 - 30	0	0	1	2	2	71	2	
	30 & above	544	268	205	127	168	5976	450	
	n.r.	0	6	0	1	1	7	3	
	all	1000	924	906	902	905	12815	991	
compound	less than 6	0	0	4	2	3	90	4	
	6 - 10	0	0	2	0	1	38	4	
	10 - 12	0	2	10	9	9	97	10	
	12 - 15	0	0	4	24	15	179	13	
	15 - 20	0	0	3	3	3	93	7	
	20 - 25	0	7	1	0	1	66	6	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	8	9	2	5	254	18	
	n.r.	-	-	-	-	-	-	0	
	all	0	18	33	40	36	797	59	
concessional	less than 6	0	0	0	1	0	18	1	
	6 - 10	0	0	1	0	0	10	1	
	10 - 12	0	0	0	0	0	5	1	
	12 - 15	-	-	-	-	-	-	0	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	0	
		all	0	0	1	1	1	33	3
n.r. any	any	-	-	-	-	-	-	0	
	nil	0	59	60	57	58	2214	167	
	less than 6	0	8	25	3	12	217	16	
	6 - 10	0	8	28	49	38	460	34	
	10 - 12	53	123	196	222	205	1059	65	
	12 - 15	119	235	124	276	215	2130	181	
	15 - 20	72	169	93	169	140	2082	167	
	20 - 25	213	115	258	93	157	2836	227	
	25 - 30	0	0	1	2	2	71	2	
	30 & above	544	277	214	129	173	6230	468	
	n.r.	0	6	0	1	1	7	3	
		all	1000	1000	1000	1000	1000	15118	1168
	amount of cash loan (Rs.000)		657495	6473903	37860892	55858965	100851255	X	X
	estd. hhs reporting cash loan (00)		330	1796	7163	5828	15118	X	X
	no. of sample hhds reporting cash loan outstanding		29	182	519	438	1168	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Assam	nature of interest	rate of interest (%)	credit agency: all				urban		
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	213	64	124	106	107	145	65	
	less than 6	123	24	88	42	47	42	17	
	6 - 10	594	113	64	393	340	21	10	
	10 - 12	0	591	172	15	70	5	9	
	12 - 15	8	69	124	191	173	24	18	
	15 - 20	0	0	59	78	69	5	4	
	20 - 25	0	18	0	13	12	14	4	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	48	0	15	16	16	5	
	n.r.	0	0	0	18	15	10	3	
	all	726	865	507	765	742	136	68	
compound	less than 6	-	-	-	-	-	-	0	
	6 - 10	17	0	116	22	31	3	4	
	10 - 12	0	0	0	1	0	1	1	
	12 - 15	44	58	200	64	79	21	16	
	15 - 20	0	0	0	34	28	7	3	
	20 - 25	0	10	0	0	1	1	1	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	0	
		all	61	68	316	122	139	31	25
concessional	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	3	53	7	12	6	3	
	10 - 12	-	-	-	-	-	-	0	
	12 - 15	-	-	-	-	-	-	0	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	0	
		all	0	3	53	7	12	6	3
n.r. any	any	-	-	-	-	-	-	0	
	nil	213	64	124	106	107	145	65	
	less than 6	123	24	88	42	47	42	17	
	6 - 10	611	116	233	422	383	30	17	
	10 - 12	0	591	172	16	71	5	10	
	12 - 15	52	127	325	255	251	44	34	
	15 - 20	0	0	59	112	97	12	7	
	20 - 25	0	28	0	13	13	15	5	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	48	0	15	16	16	5	
n.r.	0	0	0	18	15	10	3		
	all	1000	1000	1000	1000	1000	309	158	
amount of cash loan (Rs.000)		16422	72494	122961	888259	1100135	X	X	
estd. hhs reporting cash loan (00)		20	31	42	217	309	X	X	
no. of sample hhds reporting cash loan outstanding		17	17	20	104	158	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Bihar	nature of interest	rate of interest (%)	credit agency: all				urban		
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	32	44	314	235	243	542	112	
	less than 6	0	9	47	34	36	114	9	
	6 - 10	0	27	56	9	32	40	8	
	10 - 12	0	0	73	7	36	34	9	
	12 - 15	14	0	63	69	57	35	20	
	15 - 20	0	11	120	0	56	13	3	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	33	80	34	54	219	47	
	n.r.	0	5	1	0	1	4	2	
	all	14	86	439	154	272	458	98	
compound	less than 6	0	0	0	0	0	3	1	
	6 - 10	0	0	70	39	47	18	4	
	10 - 12	14	474	0	0	51	8	3	
	12 - 15	664	191	105	549	313	225	52	
	15 - 20	0	67	5	14	15	28	7	
	20 - 25	0	0	18	0	8	28	4	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	277	109	20	9	34	127	25	
	n.r.	0	0	3	0	1	5	3	
		all	955	841	222	611	471	416	97
concessional	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	4	0	0	0	3	2	
	10 - 12	0	24	13	0	8	3	2	
	12 - 15	-	-	-	-	-	-	0	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	0	0	9	0	4	2	1	
	25 - 30	0	0	4	0	2	1	1	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	0	
		all	0	28	25	0	14	10	6
n.r. any	any	-	-	-	-	-	-	0	
	nil	32	44	314	235	243	542	112	
	less than 6	0	9	47	34	36	116	10	
	6 - 10	0	32	126	48	80	61	14	
	10 - 12	14	498	85	7	95	45	14	
	12 - 15	678	191	168	618	370	260	72	
	15 - 20	0	78	126	14	71	41	10	
	20 - 25	0	0	27	0	12	30	5	
	25 - 30	0	0	4	0	2	1	1	
	30 & above	277	142	100	43	88	345	72	
n.r.	0	5	4	0	2	9	5		
	all	1000	1000	1000	1000	1000	1376	308	
amount of cash loan (Rs.000)		135811	398468	1717682	1517934	3769895	X	X	
estd. hhs reporting cash loan (00)		29	166	751	430	1376	X	X	
no. of sample hhs reporting cash loan outstanding		4	36	184	84	308	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Chhattisgarh		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	199	224	180	121	149	227	53
	less than 6	19	0	0	0	1	14	1
	6 - 10	0	51	2	13	14	8	3
	10 - 12	153	110	173	38	80	91	24
	12 - 15	354	299	356	257	287	271	57
	15 - 20	16	3	5	3	4	14	9
	20 - 25	0	103	1	15	21	38	5
	25 - 30	0	0	31	0	6	14	1
	30 & above	0	27	40	24	26	106	21
	n.r.	0	3	25	13	13	40	5
	all	543	595	632	363	454	543	116
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	-	-	-	-	-	-	0
	10 - 12	246	0	0	39	39	24	5
	12 - 15	12	125	61	262	191	122	17
	15 - 20	0	1	112	136	108	8	5
	20 - 25	0	0	0	37	23	24	2
	25 - 30	0	0	0	2	2	14	1
	30 & above	0	1	12	1	3	8	4
	n.r.	-	-	-	-	-	-	0
		all	258	127	185	476	365	193
concessional	less than 6	0	0	0	1	1	2	2
	6 - 10	-	-	-	-	-	-	0
	10 - 12	0	54	0	0	6	8	1
	12 - 15	1	0	0	26	16	9	4
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	3	13	9	8	2
		all	1	54	3	40	32	28
n.r. any	any	-	-	-	-	-	-	0
	nil	199	224	180	121	149	227	53
	less than 6	19	0	0	1	2	17	3
	6 - 10	0	51	2	13	14	8	3
	10 - 12	399	164	173	77	125	123	30
	12 - 15	367	423	417	544	495	403	78
	15 - 20	16	4	117	139	112	21	14
	20 - 25	0	103	1	52	44	62	7
	25 - 30	0	0	31	2	8	28	2
	30 & above	0	28	53	24	29	115	25
n.r.	0	3	27	26	22	48	7	
	all	1000	1000	1000	1000	1000	882	195
amount of cash loan (Rs.000)		338390	669874	1182385	3674129	5864778	X	X
estd. hhs reporting cash loan (00)		94	156	294	338	882	X	X
no. of sample hhds reporting cash loan outstanding		25	35	72	63	195	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Delhi	nature of interest	rate of interest (%)	credit agency: all				urban		
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	0	26	628	110	96	115	26	
	less than 6	-	-	-	-	-	-	0	
	6 - 10	-	-	-	-	-	-	0	
	10 - 12	0	27	315	173	136	24	5	
	12 - 15	0	841	53	180	356	108	9	
	15 - 20	0	66	0	189	153	39	9	
	20 - 25	0	33	4	43	40	30	7	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	38	28	7	1	
	n.r.	0	0	0	40	28	4	2	
	all	0	967	372	664	741	190	31	
compound	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	0	0	1	1	2	1	
	10 - 12	0	0	0	42	30	3	3	
	12 - 15	0	0	0	85	61	4	2	
	15 - 20	0	0	0	8	6	1	1	
	20 - 25	0	7	0	3	4	2	2	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	0	0	0	1	1	2	1	
		all	0	7	0	139	102	14	10
concessional	less than 6	-	-	-	-	-	-	0	
	6 - 10	-	-	-	-	-	-	0	
	10 - 12	-	-	-	-	-	-	0	
	12 - 15	0	0	0	5	4	1	1	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	0	0	0	82	58	62	3	
		all	0	0	0	87	62	63	4
n.r. any	any	-	-	-	-	-	-	0	
	nil	0	26	628	110	96	115	26	
	less than 6	-	-	-	-	-	-	0	
	6 - 10	0	0	0	1	1	2	1	
	10 - 12	0	27	315	215	166	27	8	
	12 - 15	0	841	53	270	420	113	12	
	15 - 20	0	66	0	197	159	40	10	
	20 - 25	0	40	4	46	44	32	9	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	0	0	38	28	7	1	
n.r.	0	0	0	122	87	68	6		
	all	0	1000	1000	1000	1000	360	68	
amount of cash loan (Rs.000)		0	914800	53670	2441065	3409535	X	X	
estd. hhs reporting cash loan (00)		0	155	22	183	360	X	X	
no. of sample hhds reporting cash loan outstanding		0	14	9	45	68	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Gujarat		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	34	162	352	90	128	2945	373
	less than 6	0	8	14	73	51	154	23
	6 - 10	17	185	87	88	90	693	60
	10 - 12	2	38	109	161	127	521	45
	12 - 15	67	218	172	71	98	1041	114
	15 - 20	257	215	50	126	136	796	69
	20 - 25	0	15	15	20	17	232	23
	25 - 30	0	5	0	0	0	12	1
	30 & above	0	42	45	4	13	428	33
	n.r.	-	-	-	-	-	-	-
	all	343	724	493	542	533	3715	349
compound	less than 6	0	0	0	0	0	5	3
	6 - 10	198	1	17	73	71	162	10
	10 - 12	0	0	32	4	7	43	6
	12 - 15	419	13	34	51	81	471	46
	15 - 20	0	34	70	80	67	249	32
	20 - 25	2	0	0	4	3	34	6
	25 - 30	-	-	-	-	-	-	0
	30 & above	3	0	0	2	2	35	4
	n.r.	-	-	-	-	-	-	0
		all	623	49	152	213	230	941
concessional	less than 6	0	0	2	0	1	46	5
	6 - 10	0	12	0	0	1	6	1
	10 - 12	0	28	0	153	105	237	5
	12 - 15	0	24	0	0	3	26	4
	15 - 20	0	0	0	0	0	6	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	65	2	154	109	288
n.r. any	any	-	-	-	-	-	-	0
	nil	34	162	352	90	128	2945	373
	less than 6	0	8	17	73	52	205	31
	6 - 10	216	199	104	161	162	861	71
	10 - 12	2	66	141	317	239	801	56
	12 - 15	486	255	206	122	182	1534	163
	15 - 20	257	249	120	206	203	1051	102
	20 - 25	2	15	15	23	19	266	29
	25 - 30	0	5	0	0	0	12	1
	30 & above	3	42	45	6	15	463	37
n.r.	-	-	-	-	-	-	0	
	all	1000	1000	1000	1000	1000	7576	803
amount of cash loan (Rs.000)		5402231	5087643	7759717	37274776	55524368	X	X
estd. hhs reporting cash loan (00)		290	1262	2311	3713	7576	X	X
no. of sample hhs reporting cash loan outstanding		25	94	263	421	803	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Haryana		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	292	135	148	125	132	656	93
	less than 6	0	0	3	150	95	104	5
	6 - 10	0	103	2	162	113	98	12
	10 - 12	0	36	65	37	44	64	14
	12 - 15	0	230	437	335	352	410	75
	15 - 20	0	28	6	55	39	137	18
	20 - 25	0	116	91	39	61	266	36
	25 - 30	-	-	-	-	-	-	0
	30 & above	708	268	120	23	74	304	35
	n.r.	0	0	2	3	2	12	3
	all	708	780	726	804	780	1214	188
compound	less than 6	0	0	0	6	4	4	1
	6 - 10	0	1	0	0	0	3	1
	10 - 12	0	0	1	12	8	18	6
	12 - 15	0	12	13	38	29	66	17
	15 - 20	0	46	5	12	13	83	9
	20 - 25	0	16	29	0	9	35	9
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	27	1	8	21	7
	n.r.	0	1	0	0	0	3	2
		all	0	76	75	69	71	226
concessional	less than 6	0	0	50	0	14	14	1
	6 - 10	0	9	0	0	1	4	2
	10 - 12	0	0	0	2	1	5	1
	12 - 15	0	0	0	1	1	3	2
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	0	0	1	1
		all	0	9	51	2	16	28
n.r. any	any	-	-	-	-	-	-	0
	nil	292	135	148	125	132	656	93
	less than 6	0	0	53	156	112	122	7
	6 - 10	0	112	2	162	114	105	15
	10 - 12	0	36	66	50	53	87	21
	12 - 15	0	243	451	374	382	479	94
	15 - 20	0	74	11	67	52	219	27
	20 - 25	0	131	120	39	70	301	45
	25 - 30	-	-	-	-	-	-	0
	30 & above	708	268	147	24	82	325	42
n.r.	0	1	2	3	3	16	5	
	all	1000	1000	1000	1000	1000	1939	317
amount of cash loan (Rs.000)		1936	1563131	4257953	9870954	15693974	X	X
estd. hhs reporting cash loan (00)		3	522	673	741	1939	X	X
no. of sample hhds reporting cash loan outstanding		2	72	96	147	317	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Himachal Pradesh		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	45	25	140	30	33	23	23
	less than 6	0	21	0	42	39	8	6
	6 - 10	0	2	0	280	250	15	7
	10 - 12	0	782	0	71	121	22	10
	12 - 15	0	25	48	12	14	9	14
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
	all	0	830	48	405	423	51	34
compound	less than 6	0	0	4	0	0	1	1
	6 - 10	943	15	0	173	161	19	6
	10 - 12	0	12	300	184	174	12	9
	12 - 15	12	99	496	199	199	54	39
	15 - 20	0	0	13	2	2	3	4
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
	all	955	127	813	557	535	85	57
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	7	0	8	8	2	2
	10 - 12	-	-	-	-	-	-	0
	12 - 15	0	11	0	0	1	0	1
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
	all	0	18	0	8	9	2	3
n.r. any	any	-	-	-	-	-	-	0
	nil	45	25	140	30	33	23	23
	less than 6	0	21	4	42	39	8	7
	6 - 10	943	24	0	461	419	36	15
	10 - 12	0	794	300	255	294	34	19
	12 - 15	12	136	543	210	213	63	53
	15 - 20	0	0	13	2	2	3	4
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
	all	1000	1000	1000	1000	1000	155	111
	amount of cash loan (Rs.000)		24049	291415	112247	3555207	3982918	X
estd. hhs reporting cash loan (00)		6	33	16	100	155	X	X
no. of sample hhs reporting cash loan outstanding		5	17	16	73	111	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Jammu & Kashmir		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	0	20	6	38	31	31	33
	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	141	89	4	6
	10 - 12	0	0	434	583	377	56	5
	12 - 15	0	7	133	52	38	4	12
	15 - 20	0	0	0	4	2	0	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	1	0	9	6	1	2
	n.r.	0	0	18	1	1	1	2
	all	0	8	586	790	513	67	28
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	29	18	1	3
	10 - 12	0	489	0	9	176	15	5
	12 - 15	0	380	199	123	214	44	46
	15 - 20	0	3	209	5	8	2	6
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	872	408	165	417	61
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	101	0	4	37	3	3
	10 - 12	-	-	-	-	-	-	0
	12 - 15	0	0	0	0	0	1	1
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	0	0	3	2	1	1
		all	0	101	0	7	40	4
n.r. any	any	-	-	-	-	-	-	0
	nil	0	20	6	38	31	31	33
	less than 6	-	-	-	-	-	-	0
	6 - 10	0	101	0	174	145	7	12
	10 - 12	0	489	434	592	553	71	10
	12 - 15	0	387	332	175	252	49	59
	15 - 20	0	3	209	9	11	2	7
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	1	0	9	6	1	2
n.r.	0	0	18	4	3	2	3	
	all	0	1000	1000	1000	1000	162	124
amount of cash loan (Rs.000)		0	497934	28808	901010	1427752	X	X
estd. hhs reporting cash loan (00)		0	50	6	106	162	X	X
no. of sample hhs reporting cash loan outstanding		0	29	11	84	124	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Jharkhand		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	12	44	115	76	75	195	47
	less than 6	0	4	4	3	3	8	8
	6 - 10	657	447	60	41	158	120	26
	10 - 12	0	313	437	151	234	162	21
	12 - 15	0	35	87	439	255	90	25
	15 - 20	0	0	47	42	33	21	8
	20 - 25	0	0	12	0	3	2	2
	25 - 30	0	0	3	0	1	13	1
	30 & above	0	2	2	5	3	14	3
	n.r.	0	0	0	0	0	1	1
	all	657	801	651	682	690	352	83
compound	less than 6	0	1	37	6	12	22	4
	6 - 10	0	103	18	5	22	11	3
	10 - 12	0	0	24	113	65	27	9
	12 - 15	113	51	117	71	83	34	11
	15 - 20	0	0	1	45	24	8	4
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	2	0	0	0	0	2	1
		all	115	155	197	240	206	91
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	216	0	0	0	18	1	1
	10 - 12	0	0	20	2	6	2	2
	12 - 15	0	0	9	0	2	2	2
	15 - 20	1	0	0	0	0	4	4
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	217	0	30	2	26	8
n.r. any	any	0	0	4	0	1	2	1
	nil	12	44	115	76	75	195	47
	less than 6	0	6	41	9	16	29	12
	6 - 10	873	550	77	46	198	132	30
	10 - 12	0	313	480	266	304	190	32
	12 - 15	113	86	214	510	340	126	38
	15 - 20	1	0	48	87	57	33	16
	20 - 25	0	0	12	0	3	2	2
	25 - 30	0	0	3	0	1	13	1
	30 & above	0	2	2	5	3	14	3
n.r.	2	0	4	0	1	5	3	
	all	1000	1000	1000	1000	1000	618	166
amount of cash loan (Rs.000)		355898	651057	1065307	2252185	4324448	X	X
estd. hhs reporting cash loan (00)		58	135	223	202	618	X	X
no. of sample hhs reporting cash loan outstanding		16	25	56	69	166	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Karnataka		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	39	77	116	76	83	1313	149
	less than 6	57	1	0	10	8	236	18
	6 - 10	0	81	14	105	86	168	28
	10 - 12	0	199	85	94	97	488	61
	12 - 15	128	84	324	336	320	1177	160
	15 - 20	246	144	151	201	189	1037	150
	20 - 25	17	17	45	11	18	417	44
	25 - 30	0	0	0	0	0	1	1
	30 & above	68	239	214	25	72	1241	141
	n.r.	-	-	-	-	-	-	-
	all	515	766	832	784	789	4534	576
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	0	5	3	25	3
	10 - 12	0	0	0	23	18	23	2
	12 - 15	401	0	13	40	37	171	17
	15 - 20	0	0	17	33	28	181	27
	20 - 25	45	1	6	9	8	99	13
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	13	5	13	11	157	23
	n.r.	-	-	-	-	-	-	0
		all	446	14	40	123	105	612
concessional	less than 6	0	0	0	3	2	8	2
	6 - 10	0	9	0	0	1	14	3
	10 - 12	0	0	9	0	2	20	2
	12 - 15	0	133	2	0	7	78	6
	15 - 20	0	0	0	14	10	24	1
	20 - 25	0	0	0	0	0	2	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	2	1
	n.r.	-	-	-	-	-	-	0
		all	0	142	11	17	22	147
n.r. any	any	-	-	-	-	-	-	0
	nil	39	77	116	76	83	1313	149
	less than 6	57	1	0	13	10	244	20
	6 - 10	0	91	14	110	90	206	34
	10 - 12	0	199	94	118	116	530	65
	12 - 15	529	217	339	377	363	1426	183
	15 - 20	246	144	168	248	228	1242	178
	20 - 25	62	18	51	20	27	517	58
	25 - 30	0	0	0	0	0	1	1
	30 & above	68	252	219	37	83	1394	164
n.r.	-	-	-	-	-	-	0	
	all	1000	1000	1000	1000	1000	6453	796
amount of cash loan (Rs.000)		385010	1783021	7011322	27482087	36661439	X	X
estd. hhs reporting cash loan (00)		136	644	2244	3429	6453	X	X
no. of sample hhds reporting cash loan outstanding		19	82	254	441	796	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Kerala	nature of interest	rate of interest (%)	credit agency: all					urban	
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	0	183	108	81	97	866	139	
	less than 6	0	0	7	39	22	91	10	
	6 - 10	789	118	33	99	74	413	49	
	10 - 12	0	38	73	30	51	266	37	
	12 - 15	110	165	207	253	226	1961	229	
	15 - 20	0	113	191	103	145	1241	147	
	20 - 25	0	0	2	16	8	86	13	
	25 - 30	0	0	3	0	1	52	7	
	30 & above	0	4	19	45	31	362	47	
	n.r.	0	0	0	11	5	13	1	
	all	898	439	534	597	563	3938	488	
compound	less than 6	0	0	0	1	0	4	2	
	6 - 10	0	10	9	46	26	127	13	
	10 - 12	54	4	15	34	24	149	23	
	12 - 15	34	270	170	64	123	846	107	
	15 - 20	0	33	76	52	63	541	74	
	20 - 25	0	0	13	14	13	181	15	
	25 - 30	0	0	19	0	9	68	4	
	30 & above	0	7	40	33	35	307	32	
	n.r.	0	0	1	0	1	21	2	
	all	88	324	343	244	294	2019	248	
concessional	less than 6	0	0	0	0	0	13	2	
	6 - 10	13	52	2	17	11	137	11	
	10 - 12	0	2	3	49	24	145	7	
	12 - 15	0	0	2	6	4	42	4	
	15 - 20	0	0	5	6	6	129	6	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	0	0	2	0	1	30	1	
		all	13	54	15	79	46	419	29
n.r. any	any	-	-	-	-	-	-	0	
	nil	0	183	108	81	97	866	139	
	less than 6	0	0	8	39	22	107	14	
	6 - 10	802	180	43	162	111	677	73	
	10 - 12	54	44	90	114	99	555	66	
	12 - 15	144	435	379	323	353	2812	338	
	15 - 20	0	146	273	161	213	1911	227	
	20 - 25	0	0	14	30	21	267	28	
	25 - 30	0	0	22	0	11	120	11	
	30 & above	0	11	60	78	66	669	79	
	n.r.	0	0	3	11	7	65	4	
		all	1000	1000	1000	1000	1000	6510	829
	amount of cash loan (Rs.000)		432723	1912311	23965627	23333881	49644542	X	X
	estd. hhs reporting cash loan (00)		29	449	3738	2293	6510	X	X
no. of sample hhds reporting cash loan outstanding		5	57	510	257	829	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Madhya Pradesh		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	25	20	127	75	76	1174	128	
	less than 6	0	13	6	14	12	170	23	
	6 - 10	0	6	79	193	122	465	28	
	10 - 12	164	822	261	254	380	947	51	
	12 - 15	209	51	209	103	120	716	114	
	15 - 20	162	5	24	217	120	460	55	
	20 - 25	46	6	44	11	19	390	45	
	25 - 30	0	2	0	0	0	12	1	
	30 & above	0	17	45	9	20	525	86	
	n.r.	0	1	4	2	2	193	6	
	all	581	923	671	803	794	3550	382	
compound	less than 6	0	0	4	2	2	24	5	
	6 - 10	0	1	2	2	2	57	6	
	10 - 12	0	4	1	15	8	87	18	
	12 - 15	393	46	22	64	51	368	85	
	15 - 20	0	0	9	21	14	230	40	
	20 - 25	0	3	0	0	1	25	3	
	25 - 30	0	0	105	0	27	107	1	
	30 & above	0	0	42	1	11	50	9	
	n.r.	0	0	1	0	0	6	1	
	all	393	54	186	106	117	850	156	
concessional	less than 6	0	0	5	0	1	10	2	
	6 - 10	0	0	2	0	1	9	4	
	10 - 12	0	0	0	7	4	60	4	
	12 - 15	0	0	8	2	3	19	6	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	0	2	0	7	4	101	5	
	all	0	3	16	16	13	200	21	
n.r. any	any	-	-	-	-	-	-	0	
	nil	25	20	127	75	76	1174	128	
	less than 6	0	13	15	17	15	204	30	
	6 - 10	0	8	83	196	124	530	38	
	10 - 12	164	826	262	276	392	1094	73	
	12 - 15	603	97	239	169	174	1078	203	
	15 - 20	162	6	33	238	134	690	95	
	20 - 25	46	9	44	12	19	415	48	
	25 - 30	0	2	105	0	28	119	2	
	30 & above	0	17	87	10	31	575	95	
	n.r.	0	3	6	9	7	301	12	
		all	1000	1000	1000	1000	1000	5322	649
	amount of cash loan (Rs.000)		267194	9937069	11708173	23362278	45274715	X	X
	estd. hhs reporting cash loan (00)		109	991	2099	2122	5322	X	X
	no. of sample hhs reporting cash loan outstanding		24	113	252	260	649	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Maharashtra		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	39	131	70	76	76	3052	496
	less than 6	0	0	0	6	4	89	27
	6 - 10	43	11	32	48	41	596	77
	10 - 12	497	136	82	177	155	1477	180
	12 - 15	120	236	140	271	226	3027	371
	15 - 20	114	154	553	169	278	3680	468
	20 - 25	5	14	2	4	4	206	34
	25 - 30	0	0	0	0	0	1	1
	30 & above	6	23	15	17	16	549	105
	n.r.	0	4	6	16	12	213	24
	all	783	579	831	707	737	9109	1217
compound	less than 6	0	0	0	2	1	21	4
	6 - 10	0	31	2	12	10	108	16
	10 - 12	138	95	13	36	35	268	31
	12 - 15	37	28	23	38	33	474	69
	15 - 20	1	108	44	101	82	1063	134
	20 - 25	0	0	3	4	3	31	9
	25 - 30	-	-	-	-	-	-	0
	30 & above	1	1	1	2	2	91	28
	n.r.	0	0	0	3	2	13	4
		all	178	264	87	198	169	1973
concessional	less than 6	0	16	11	5	7	129	13
	6 - 10	0	3	1	4	3	69	13
	10 - 12	0	5	0	4	3	72	5
	12 - 15	0	0	0	3	2	28	4
	15 - 20	0	0	0	1	0	20	1
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	1	0	1	1
	n.r.	0	0	0	1	1	20	2
		all	0	25	12	20	17	338
n.r. any	any	-	-	-	-	-	-	0
	nil	39	131	70	76	76	3052	496
	less than 6	0	17	11	13	12	238	43
	6 - 10	43	46	35	64	54	770	104
	10 - 12	635	237	95	217	194	1817	216
	12 - 15	157	264	163	313	262	3526	442
	15 - 20	115	262	598	271	361	4755	600
	20 - 25	5	15	6	8	7	238	43
	25 - 30	0	0	0	0	0	1	1
	30 & above	7	24	17	20	19	641	134
n.r.	0	4	6	20	14	247	30	
	all	1000	1000	1000	1000	1000	13844	1932
amount of cash loan (Rs.000)		3595523	8405367	39508866	84168543	135678298	X	X
estd. hhs reporting cash loan (00)		344	1461	3765	8274	13844	X	X
no. of sample hhds reporting cash loan outstanding		59	239	480	1154	1932	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Orissa	nature of interest	rate of interest (%)	credit agency: all					urban	
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free	nil	2	134	51	17	27	306	50	
simple	less than 6	0	0	0	3	2	16	4	
	6 - 10	0	45	2	21	15	34	8	
	10 - 12	72	53	32	39	41	108	16	
	12 - 15	11	429	188	315	254	371	49	
	15 - 20	0	16	164	41	69	140	21	
	20 - 25	23	0	0	3	4	29	4	
	25 - 30	0	0	63	0	17	28	1	
	30 & above	24	204	12	20	22	280	39	
	n.r.	-	-	-	-	-	-	-	0
	all		130	748	462	441	422	1007	142
compound	less than 6	0	0	2	0	1	14	2	
	6 - 10	0	0	3	0	1	6	1	
	10 - 12	0	0	32	151	101	136	7	
	12 - 15	32	96	366	41	127	196	42	
	15 - 20	0	0	55	59	51	174	18	
	20 - 25	0	0	0	6	4	21	3	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	22	29	13	16	57	12	
	n.r.	-	-	-	-	-	-	-	0
	all		32	118	487	269	300	594	82
concessional	less than 6	0	0	0	154	95	87	2	
	6 - 10	836	0	0	116	154	109	3	
	10 - 12	-	-	-	-	-	-	0	
	12 - 15	0	0	0	2	1	4	1	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	0	0	0	0	0	5	1	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	-	-	-	-	-	-	-	0
	all		836	0	0	272	251	204	7
n.r.	any	-	-	-	-	-	-	0	
	nil	2	134	51	17	27	306	50	
	less than 6	0	0	2	156	97	117	8	
	6 - 10	836	45	5	137	170	148	12	
	10 - 12	72	53	63	189	142	245	23	
	12 - 15	43	525	555	359	382	572	92	
	15 - 20	0	16	219	100	120	314	39	
	20 - 25	23	0	0	9	8	54	8	
	25 - 30	0	0	63	0	17	28	1	
	30 & above	24	226	41	32	38	337	51	
n.r.	-	-	-	-	-	-	-	0	
all		1000	1000	1000	1000	1000	1999	274	
amount of cash loan (Rs.000)		1381126	274909	3686210	8647270	13989515	X	X	
estd. hhs reporting cash loan (00)		125	250	485	1139	1999	X	X	
no. of sample hhs reporting cash loan outstanding		12	41	81	140	274	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Punjab	nature of interest	rate of interest (%)	credit agency: all				urban		
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	0	230	251	96	139	934	180	
	less than 6	140	0	1	67	48	31	5	
	6 - 10	113	282	2	40	65	94	22	
	10 - 12	0	96	259	138	152	128	16	
	12 - 15	0	22	240	132	135	236	66	
	15 - 20	0	4	4	56	40	57	15	
	20 - 25	0	20	14	17	17	120	21	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	3	49	165	15	46	282	42	
	n.r.	0	1	0	0	0	1	1	
	all	256	474	686	464	502	911	181	
compound	less than 6	552	23	0	11	15	11	7	
	6 - 10	0	217	0	47	60	77	16	
	10 - 12	0	1	17	202	142	30	18	
	12 - 15	62	12	5	118	84	144	28	
	15 - 20	0	1	20	11	11	12	6	
	20 - 25	26	36	10	44	37	130	19	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	0	2	9	0	2	6	2	
	n.r.	-	-	-	-	-	-	0	
		all	639	292	61	433	351	377	93
concessional	less than 6	104	0	0	0	1	20	3	
	6 - 10	0	1	2	5	4	17	5	
	10 - 12	-	-	-	-	-	-	0	
	12 - 15	0	3	0	2	2	7	2	
	15 - 20	-	-	-	-	-	-	0	
	20 - 25	-	-	-	-	-	-	0	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	-	-	-	-	-	-	0	
	n.r.	0	0	0	1	1	3	1	
		all	104	4	2	8	7	46	11
n.r. any	any	-	-	-	-	-	-	0	
	nil	0	230	251	96	139	934	180	
	less than 6	796	24	1	78	64	62	15	
	6 - 10	113	500	4	92	129	187	43	
	10 - 12	0	98	277	340	295	158	34	
	12 - 15	62	36	244	251	221	386	96	
	15 - 20	0	4	24	67	51	69	21	
	20 - 25	26	56	24	61	53	249	40	
	25 - 30	-	-	-	-	-	-	0	
	30 & above	3	51	174	15	48	288	44	
	n.r.	0	1	0	1	1	4	2	
	all	1000	1000	1000	1000	1000	2139	437	
amount of cash loan (Rs.000)		157663	2148682	2946603	11566136	16819084	X	X	
estd. hhs reporting cash loan (00)		32	626	427	1054	2139	X	X	
no. of sample hhds reporting cash loan outstanding		8	112	97	220	437	X	X	

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Rajasthan		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	4	50	178	91	120	903	147
	less than 6	127	0	0	1	4	5	2
	6 - 10	99	14	86	68	70	85	19
	10 - 12	0	417	25	98	106	112	28
	12 - 15	233	33	147	78	105	316	72
	15 - 20	2	37	22	84	50	209	62
	20 - 25	396	192	300	133	218	1073	158
	25 - 30	-	-	-	-	-	-	0
	30 & above	44	194	63	143	113	655	58
	n.r.	0	0	0	22	9	4	1
	all	901	886	644	627	675	2274	378
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	40	96	58	78	4
	10 - 12	0	8	19	5	11	35	10
	12 - 15	0	5	42	113	66	193	28
	15 - 20	0	13	34	7	19	70	18
	20 - 25	28	20	2	33	18	101	8
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	16	31	24	25	124	14
	n.r.	0	3	0	0	0	8	2
		all	28	64	168	276	197	604
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	0	0	8	0	3	5	2
	10 - 12	-	-	-	-	-	-	0
	12 - 15	68	0	1	1	3	27	5
	15 - 20	0	0	1	5	2	15	3
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	68	0	9	6	8	46
n.r. any	any	-	-	-	-	-	-	0
	nil	4	50	178	91	120	903	147
	less than 6	127	0	0	1	4	5	2
	6 - 10	99	14	134	164	131	167	25
	10 - 12	0	425	44	102	117	147	38
	12 - 15	301	38	190	191	174	535	104
	15 - 20	2	49	57	95	71	295	83
	20 - 25	424	211	302	166	236	1174	166
	25 - 30	-	-	-	-	-	-	0
	30 & above	44	210	94	167	139	777	71
n.r.	0	3	0	22	10	12	3	
	all	1000	1000	1000	1000	1000	3615	579
amount of cash loan (Rs.000)		536395	2574650	8397436	8502020	20010501	X	X
estd. hhs reporting cash loan (00)		72	792	1546	1205	3615	X	X
no. of sample hhds reporting cash loan outstanding		13	94	224	248	579	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Tamil Nadu		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	396	162	123	87	124	2959	302
	less than 6	0	0	5	13	6	48	5
	6 - 10	0	112	47	149	70	450	56
	10 - 12	2	117	56	116	72	620	74
	12 - 15	0	91	207	125	179	1943	244
	15 - 20	0	85	132	228	140	2117	240
	20 - 25	0	20	95	48	78	1676	154
	25 - 30	0	0	1	0	1	27	5
	30 & above	537	293	182	15	173	5159	536
	n.r.	0	9	0	0	1	10	1
	all	540	727	725	694	720	10680	1182
compound	less than 6	-	-	-	-	-	-	0
	6 - 10	0	19	3	34	10	92	14
	10 - 12	0	0	36	13	28	129	13
	12 - 15	0	33	32	45	34	456	57
	15 - 20	0	47	22	66	31	340	48
	20 - 25	0	2	7	13	7	48	11
	25 - 30	-	-	-	-	-	-	0
	30 & above	4	4	24	7	19	185	18
	n.r.	-	-	-	-	-	-	0
		all	4	106	125	178	130	1162
concessional	less than 6	0	0	0	18	3	23	4
	6 - 10	61	5	5	19	7	59	8
	10 - 12	0	0	1	2	1	16	2
	12 - 15	0	0	0	1	0	5	2
	15 - 20	0	0	21	0	15	54	4
	20 - 25	0	0	0	0	0	11	2
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	0	0	5	2
	n.r.	-	-	-	-	-	-	0
		all	61	5	27	41	27	162
n.r. any	any	-	-	-	-	-	-	0
	nil	396	162	123	87	124	2959	302
	less than 6	0	0	6	30	8	71	9
	6 - 10	61	136	55	202	87	601	78
	10 - 12	2	117	92	131	100	764	88
	12 - 15	0	124	239	171	214	2404	303
	15 - 20	0	132	175	294	186	2486	291
	20 - 25	0	22	102	61	86	1735	167
	25 - 30	0	0	1	0	1	27	5
	30 & above	541	298	207	23	193	5349	556
n.r.	0	9	0	0	1	10	1	
	all	1000	1000	1000	1000	1000	13938	1549
amount of cash loan (Rs.000)		316242	8174261	47152162	9520450	65163115	X	X
estd. hhs reporting cash loan (00)		190	2275	10455	1019	13938	X	X
no. of sample hhds reporting cash loan outstanding		12	240	1161	136	1549	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Uttaranchal		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	424	26	713	59	90	41	18
	less than 6	-	-	-	-	-	-	0
	6 - 10	33	279	0	0	7	10	3
	10 - 12	0	68	0	4	5	3	3
	12 - 15	0	44	0	9	10	4	5
	15 - 20	0	0	1	4	4	3	2
	20 - 25	0	0	0	3	3	1	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	38	4	6	3	2
	n.r.	0	0	0	1	1	1	1
	all	33	391	39	26	35	23	16
compound	less than 6	0	0	0	7	6	3	1
	6 - 10	0	195	31	377	354	67	17
	10 - 12	0	0	173	190	184	28	16
	12 - 15	0	372	4	215	208	39	25
	15 - 20	0	0	0	117	108	5	2
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	398	0	0	6	7	6	3
	n.r.	145	15	0	4	5	7	8
		all	543	582	208	915	873	150
concessional	less than 6	-	-	-	-	-	-	0
	6 - 10	-	-	-	-	-	-	0
	10 - 12	0	0	40	0	2	2	1
	12 - 15	-	-	-	-	-	-	0
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	-	-	-	-	-	-	0
		all	0	0	40	0	2	2
n.r. any	any	-	-	-	-	-	-	0
	nil	424	26	713	59	90	41	18
	less than 6	0	0	0	7	6	3	1
	6 - 10	33	473	31	377	361	77	20
	10 - 12	0	68	213	194	191	32	20
	12 - 15	0	417	4	224	218	43	30
	15 - 20	0	0	1	121	112	8	4
	20 - 25	0	0	0	3	3	1	1
	25 - 30	-	-	-	-	-	-	0
	30 & above	398	0	38	10	13	8	5
n.r.	145	15	0	5	5	8	9	
	all	1000	1000	1000	1000	1000	210	103
amount of cash loan (Rs.000)		6695	33509	63819	1278716	1382739	X	X
estd. hhs reporting cash loan (00)		4	30	33	143	210	X	X
no. of sample hhds reporting cash loan outstanding		3	15	15	70	103	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

Uttar Pradesh		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	1000	113	363	237	264	3766	455
	less than 6	0	87	102	13	62	386	58
	6 - 10	0	20	16	36	25	186	30
	10 - 12	0	42	24	82	51	150	38
	12 - 15	0	95	95	201	139	823	145
	15 - 20	0	18	5	38	21	176	22
	20 - 25	0	15	30	8	18	206	35
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	284	91	98	130	1364	188
	n.r.	0	39	0	3	9	39	9
	all	0	600	363	479	456	3232	505
compound	less than 6	0	3	130	6	55	122	16
	6 - 10	0	12	11	4	8	64	6
	10 - 12	0	1	3	15	7	31	18
	12 - 15	0	59	62	174	108	671	119
	15 - 20	0	2	15	20	15	94	18
	20 - 25	0	1	15	2	7	53	8
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	195	35	11	55	372	47
	n.r.	0	8	0	11	6	82	4
		all	0	282	270	244	261	1469
concessional	less than 6	0	1	2	20	9	225	6
	6 - 10	0	0	0	4	2	14	4
	10 - 12	0	0	0	1	1	2	1
	12 - 15	0	2	2	11	6	14	6
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	2	1	3	2	12	5
		all	0	5	4	40	19	260
n.r. any	any	0	0	0	0	0	2	1
	nil	1000	113	363	237	264	3766	455
	less than 6	0	91	234	39	126	733	80
	6 - 10	0	32	27	44	35	263	40
	10 - 12	0	43	27	98	59	183	57
	12 - 15	0	156	159	387	254	1508	270
	15 - 20	0	20	19	58	36	270	40
	20 - 25	0	16	45	10	25	259	43
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	479	126	108	184	1698	233
n.r.	0	50	1	18	17	136	19	
	all	1000	1000	1000	1000	1000	8151	1146
amount of cash loan (Rs.000)		2934	4996947	10606228	11185567	26792322	X	X
estd. hhs reporting cash loan (00)		2	1713	3678	2755	8151	X	X
no. of sample hhs reporting cash loan outstanding		1	218	531	395	1146	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

West Bengal		credit agency: all					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	248	225	167	224	222	3322	495
	less than 6	0	55	4	24	28	317	39
	6 - 10	201	90	105	83	86	653	111
	10 - 12	306	137	245	122	130	363	68
	12 - 15	0	167	95	95	106	530	119
	15 - 20	0	27	155	22	27	306	36
	20 - 25	0	11	0	5	6	141	21
	25 - 30	0	0	0	0	0	1	1
	30 & above	0	87	48	50	55	962	122
	n.r.	1	6	0	28	23	209	33
	all	508	580	652	429	461	3311	521
compound	less than 6	0	1	0	9	7	21	5
	6 - 10	0	32	10	49	45	143	18
	10 - 12	112	5	31	67	56	86	28
	12 - 15	97	35	109	69	65	222	48
	15 - 20	35	4	0	39	32	88	14
	20 - 25	0	1	0	0	0	4	3
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	12	5	2	4	100	20
	n.r.	0	97	0	9	23	41	9
		all	243	186	155	245	232	694
concessional	less than 6	0	3	2	97	79	107	11
	6 - 10	0	3	1	0	1	19	16
	10 - 12	0	0	21	0	1	3	2
	12 - 15	0	0	0	2	2	12	4
	15 - 20	-	-	-	-	-	-	0
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	0	0	0	1	1	2	1
	n.r.	0	2	2	2	2	21	7
		all	0	9	27	103	85	163
n.r. any	any	-	-	-	-	-	-	0
	nil	248	225	167	224	222	3322	495
	less than 6	0	59	6	130	114	444	55
	6 - 10	201	125	116	133	132	815	145
	10 - 12	418	142	298	189	187	450	97
	12 - 15	97	203	203	166	173	764	171
	15 - 20	35	31	155	61	59	393	50
	20 - 25	0	11	0	5	6	145	24
	25 - 30	0	0	0	0	0	1	1
	30 & above	0	100	53	53	60	1064	143
n.r.	1	105	2	39	48	271	49	
	all	1000	1000	1000	1000	1000	7098	1135
amount of cash loan (Rs.000)		246296	5299649	1073465	26841892	33461302	X	X
estd. hhs reporting cash loan (00)		62	1883	410	4743	7098	X	X
no. of sample hhs reporting cash loan outstanding		12	268	85	770	1135	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

India		credit agency: all					urban		
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan		
		ST	SC	OBC	others	all	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	42	115	124	92	104	25899	3781	
	less than 6	9	16	12	24	19	1980	295	
	6 - 10	68	68	39	82	66	4654	702	
	10 - 12	149	237	115	149	146	6737	947	
	12 - 15	107	149	175	209	190	15233	2254	
	15 - 20	135	82	184	132	145	12625	1564	
	20 - 25	27	33	86	27	47	7713	847	
	25 - 30	0	1	2	0	1	233	22	
	30 & above	45	130	107	43	72	18709	2117	
	n.r.	2	6	1	8	5	762	102	
	all	541	722	722	674	692	62979	8271	
compound	less than 6	6	1	8	2	4	347	66	
	6 - 10	72	20	6	26	20	1108	160	
	10 - 12	47	22	17	35	28	1260	266	
	12 - 15	194	41	48	60	57	5026	963	
	15 - 20	5	27	30	50	40	3296	510	
	20 - 25	3	4	6	6	6	883	124	
	25 - 30	0	0	8	0	3	189	6	
	30 & above	4	20	18	6	11	1910	275	
	n.r.	0	9	0	2	2	195	43	
	all	331	144	140	187	171	13431	2306	
concessional	less than 6	2	3	4	14	9	705	62	
	6 - 10	82	5	2	6	6	488	87	
	10 - 12	0	4	1	21	12	580	36	
	12 - 15	2	6	1	2	2	281	58	
	15 - 20	0	0	5	2	3	252	20	
	20 - 25	0	0	0	0	0	20	5	
	25 - 30	0	0	0	0	0	1	1	
	30 & above	0	0	0	0	0	11	5	
	n.r.	0	1	0	2	1	260	28	
		all	86	19	13	46	34	2464	292
n.r. any	any	0	0	0	0	0	4	4	
	nil	42	115	124	92	104	25899	3781	
	less than 6	16	19	23	40	32	3030	422	
	6 - 10	223	93	47	114	92	6245	947	
	10 - 12	196	262	133	205	187	8568	1246	
	12 - 15	303	196	224	272	249	20471	3266	
	15 - 20	139	110	219	184	187	16139	2090	
	20 - 25	30	38	92	33	53	8616	976	
	25 - 30	0	1	10	0	4	422	29	
	30 & above	49	151	125	49	84	20583	2392	
	n.r.	2	16	2	11	8	1219	176	
		all	1000	1000	1000	1000	1000	98870	13931
	amount of cash loan (Rs.000)		15277755	62701178	215697627	359588439	653265647	X	X
	estd. hhs reporting cash loan (00)		2014	15523	40896	40434	98870	X	X
	no. of sample hhds reporting cash loan outstanding		573	2084	5232	6041	13931	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

India		credit agency: institutional					urban	
nature of interest	rate of interest (%)	household social group					number of hhs reporting cash loan	
		ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
interest free simple	nil	9	46	38	23	29	4280	577
	less than 6	11	6	16	26	21	919	162
	6 - 10	87	89	60	97	86	4329	652
	10 - 12	187	329	173	179	192	6159	884
	12 - 15	135	204	244	250	241	14171	2116
	15 - 20	51	99	262	132	164	10715	1375
	20 - 25	0	10	9	13	11	735	78
	25 - 30	0	1	2	0	1	64	6
	30 & above	0	6	4	2	3	586	58
	n.r.	0	6	2	9	7	613	85
	all	471	749	772	709	725	35975	5171
compound	less than 6	7	1	11	3	5	245	48
	6 - 10	91	28	9	32	27	1074	156
	10 - 12	60	30	26	43	38	1234	257
	12 - 15	246	56	73	72	75	4882	936
	15 - 20	6	37	43	60	52	3141	488
	20 - 25	0	0	5	1	2	83	18
	25 - 30	0	0	1	0	0	24	1
	30 & above	0	13	1	0	1	55	7
	n.r.	0	13	0	2	2	177	39
		all	410	179	170	212	202	10388
concessional	less than 6	2	3	5	17	12	674	51
	6 - 10	104	8	3	7	9	477	82
	10 - 12	0	5	1	25	16	565	35
	12 - 15	3	8	2	3	3	275	57
	15 - 20	0	0	8	2	4	242	16
	20 - 25	-	-	-	-	-	-	0
	25 - 30	-	-	-	-	-	-	0
	30 & above	-	-	-	-	-	-	0
	n.r.	0	1	0	2	1	171	20
		all	109	25	20	56	44	2272
n.r. any	any	0	0	0	0	0	2	3
	nil	9	46	38	23	29	4280	577
	less than 6	20	10	32	45	38	1836	260
	6 - 10	283	124	72	136	121	5877	888
	10 - 12	247	365	201	248	245	7951	1173
	12 - 15	384	268	319	325	320	19260	3101
	15 - 20	56	137	312	194	219	14065	1875
	20 - 25	0	10	13	13	13	818	96
	25 - 30	0	1	3	0	1	88	7
	30 & above	0	19	5	2	5	641	65
n.r.	0	20	3	13	10	961	146	
	all	1000	1000	1000	1000	1000	51785	7728
amount of cash loan (Rs.000)		12038170	44669223	139351095	294685886	490744374	X	X
estd. hhs reporting cash loan (00)		1110	7163	18471	25042	51785	X	X
no. of sample hhds reporting cash loan outstanding		383	1063	2497	3785	7728	X	X

Note : 'all' includes n.r.

Table 6 : Per thousand distribution of amount of cash loans (Rs.) outstanding as on 30.6.02 by nature and rate of interest for each household social group

India	nature of interest	rate of interest (%)	credit agency: non- institutional					urban	
			household social group					number of hhs reporting cash loan	
			ST	SC	OBC	others	all	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
interest free simple	nil	166	285	280	407	329	21850	3227	
	less than 6	0	40	5	13	12	1064	135	
	6 - 10	0	17	2	10	7	324	50	
	10 - 12	6	6	8	13	10	587	65	
	12 - 15	1	14	50	24	35	1097	142	
	15 - 20	447	40	43	134	87	1921	196	
	20 - 25	129	92	228	94	157	7009	771	
	25 - 30	0	1	2	2	2	181	17	
	30 & above	210	440	293	226	281	18209	2069	
	n.r.	7	6	0	2	2	149	17	
	all	800	657	631	519	593	29295	3364	
compound	less than 6	0	1	1	1	1	102	18	
	6 - 10	0	0	0	0	0	33	4	
	10 - 12	0	0	0	0	0	25	9	
	12 - 15	0	2	2	4	2	152	29	
	15 - 20	0	2	6	4	4	156	23	
	20 - 25	14	14	7	31	18	800	106	
	25 - 30	0	0	19	0	9	165	5	
	30 & above	19	38	50	32	41	1877	269	
	n.r.	0	0	0	0	0	18	4	
		all	34	57	86	72	76	3241	456
concessional	less than 6	0	1	0	0	0	31	11	
	6 - 10	0	0	0	0	0	10	5	
	10 - 12	0	0	1	0	0	14	1	
	12 - 15	0	0	0	0	0	6	1	
	15 - 20	0	0	0	0	0	10	4	
	20 - 25	0	0	0	0	0	20	5	
	25 - 30	0	0	0	0	0	1	1	
	30 & above	0	0	0	1	1	11	5	
	n.r.	0	0	0	1	0	89	8	
		all	0	2	2	2	2	193	41
n.r. any	any	0	0	0	0	0	2	1	
	nil	166	285	280	407	329	21850	3227	
	less than 6	0	42	7	14	13	1197	164	
	6 - 10	0	18	2	10	7	368	59	
	10 - 12	6	7	9	13	10	626	75	
	12 - 15	1	16	52	28	37	1255	172	
	15 - 20	447	42	49	138	92	2087	223	
	20 - 25	143	106	236	125	175	7830	882	
	25 - 30	0	1	22	2	11	347	23	
	30 & above	230	477	344	260	323	20051	2338	
n.r.	7	7	1	3	3	259	30		
	all	1000	1000	1000	1000	1000	52221	6834	
amount of cash loan (Rs.000)		3236534	18014638	76346532	64804049	162402400	X	X	
estd. hhs reporting cash loan (00)		968	9179	24833	17238	52221	X	X	
no. of sample hhds reporting cash loan outstanding		198	1139	3007	2489	6834	X	X	

Note : 'all' includes n.r.

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group													rural sample																	
	ST			SC			OBC			others			all		number of hhs report. cash loan estd.(00)																
	P	S	(2)	P	S	(4)	P	S	(5)	P	S	(6)				P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)	
govt.	18	17	11	14	4	4	3	8	7	3	3	3	4	0	0	0	0	0	0	0	0	0	0	0	7	7	977	35			
co-op. society/bank	51	107	30	50	70	106	113	170	67	113	170	106	113	170	106	67	117	9610	361	361	361	117	117	9610	361	361	9610	361			
commercial bank including RRB	49	163	49	87	77	114	112	184	75	112	184	114	112	184	114	75	133	10722	417	417	417	133	133	10722	417	417	10722	417			
insurance	4	15	1	0	3	6	4	3	2	4	3	6	4	3	6	2	4	355	15	15	15	4	4	355	15	15	355	15			
provident fund	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	5	1	1	1	0	0	0	0	0	5	1			
financial corporation/institution	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	35	1	1	1	0	0	0	0	0	35	1			
financial company	0	0	0	1	3	16	0	0	1	0	0	16	0	0	0	1	8	198	9	9	9	1	1	198	9	9	198	9			
other institutional agencies	1	2	15	7	2	4	1	2	5	1	2	4	1	2	4	5	4	679	11	11	11	4	4	679	11	11	679	11			
all institutional agencies	115	305	99	160	151	249	215	367	149	215	367	249	215	367	249	149	273	21166	802	802	802	273	273	21166	802	802	21166	802			
landlord	0	0	19	36	12	38	11	27	13	11	27	38	11	27	38	13	33	1841	73	73	73	33	33	1841	73	73	1841	73			
agriculturist moneylender	102	378	137	292	125	257	148	291	131	148	291	257	148	291	257	131	277	18673	727	727	727	277	277	18673	727	727	18673	727			
professional moneylender	108	254	153	431	163	283	113	253	146	113	253	283	113	253	283	146	297	20745	735	735	735	297	297	20745	735	735	20745	735			
traders	17	43	5	6	28	81	17	24	19	17	24	81	17	24	81	19	50	2745	88	88	88	50	50	2745	88	88	2745	88			
relatives and friends	1	0	8	23	17	15	15	10	13	15	10	15	15	10	15	13	15	1839	81	81	81	15	15	1839	81	81	1839	81			
doctors, lawyers and other prof.	0	0	3	6	0	0	1	0	1	0	0	0	1	0	0	1	1	168	8	8	8	1	1	168	8	8	168	8			
others	7	20	24	46	31	77	12	27	24	12	27	77	12	27	77	24	54	3349	120	120	120	54	54	3349	120	120	3349	120			
all non-institutional agencies	229	695	336	840	355	751	301	633	329	301	633	751	301	633	751	329	727	46885	1745	1745	1745	727	727	46885	1745	1745	46885	1745			
n.r. source	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	0	0	0
all agencies	315	1000	404	1000	449	1000	428	1000	423	428	1000	1000	428	1000	1000	423	1000	60253	2264	2264	2264	1000	1000	60253	2264	2264	60253	2264			
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	11111	43759	35666	248182	66074	747009	29599	469629	142450	29599	469629	747009	29599	469629	747009	142450	1508580	X	X	X	X	1508580	1508580	X	X	X	X	X			
estd. hhs reporting cash loan (00)	3495	X	14409	X	29690	X	12659	X	60253	12659	X	29690	12659	X	60253	60253	X	X	X	X	X	60253	60253	X	X	X	X	X			
sample hhdhs reporting cash loan	152	X	513	X	1136	X	463	X	2264	463	X	1136	463	X	2264	2264	X	X	X	X	X	2264	2264	X	X	X	X	X			

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households(P) and per thousand distribution of amount of cash loans outstanding(S) as on 30.6.2002 over credit agency for each household social group

Assam credit agency	household social group														rural sample					
	ST				SC				OBC				all				number of hhs report. cash loan estd.(00)			
	P	S	(3)	(4)	P	S	(5)	(6)	P	S	(7)	(8)	P	S		(9)		(10)	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)								
govt.	5	32	3	21	5	227	2	167	3	154	126	33								
co-op. society/bank	3	103	4	22	1	23	2	59	2	52	83	29								
commercial bank including RRB	4	613	9	205	7	365	6	164	6	231	266	118								
insurance	0	0	0	8	0	0	0	0	0	1	1	1								
provident fund	0	0	2	32	6	104	4	78	4	73	159	13								
financial corporation/institution	0	1	0	0	0	0	1	33	0	22	12	3								
financial company	1	35	0	0	1	31	0	1	0	8	18	3								
other institutional agencies	0	0	4	24	0	3	1	54	1	39	37	7								
all institutional agencies	13	784	22	312	19	752	15	555	16	579	680	203								
landlord	0	0	0	0	0	10	0	0	0	2	7	3								
agriculturist moneylender	1	2	8	21	2	8	3	31	3	24	129	13								
professional moneylender	3	17	14	202	10	87	23	303	17	238	703	87								
traders	5	29	2	15	3	28	4	9	4	14	149	42								
relatives and friends	27	160	66	398	27	101	30	85	33	124	1369	249								
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0								
others	2	8	3	53	1	14	5	17	3	19	136	25								
all non-institutional agencies	39	216	90	688	44	248	64	445	59	421	2464	415								
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0								
all agencies	51	1000	112	1000	63	1000	79	1000	75	1000	3139	615								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	4420	1698	4474	2673	10286	4566	22414	17808	41595	26752	X	X								
estd. hhs reporting cash loan (00)	227	X	503	X	646	X	1762	X	3139	X	X	X								
sample hhs reporting cash loan	72	X	68	X	149	X	325	X	615	X	X	X								

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural				
	credit agency													number of hhs report. cash loan					
	ST			SC			OBC			others			all						
P	S	(3)	P	S	(5)	P	S	(7)	P	S	(9)	P	S	(11)	estd.(00)	sample			
(2)	(4)	(6)	(8)	(10)	(12)	(13)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
govt.	7	214	4	20	3	17	6	32	4	23	433	60							
co-op. society/bank	19	82	6	33	11	61	26	76	13	62	1511	189							
commercial bank including RRB	62	609	36	183	37	226	45	381	39	270	4518	649							
insurance	0	0	2	6	0	1	0	0	1	2	99	4							
provident fund	0	0	0	2	0	0	0	1	0	0	11	2							
financial corporation/institution	0	0	0	1	0	1	0	0	0	1	5	3							
financial company	0	0	1	3	0	0	0	2	0	1	20	3							
other institutional agencies	18	22	0	1	2	11	1	2	1	6	168	19							
all institutional agencies	101	927	50	248	53	317	77	493	57	365	6705	917							
landlord	0	0	7	21	4	12	2	5	4	11	511	42							
agriculturist moneylender	0	0	55	248	46	213	24	118	43	187	5082	345							
professional moneylender	24	69	64	337	67	259	58	284	64	278	7480	499							
traders	0	0	3	5	5	20	9	8	5	14	633	42							
relatives and friends	0	0	33	50	33	94	36	54	33	74	3846	339							
doctors, lawyers and other prof.	0	0	1	2	2	7	0	1	1	4	134	20							
others	1	4	32	88	19	78	7	39	20	67	2304	152							
all non-institutional agencies	25	73	189	752	171	683	134	507	167	635	19498	1408							
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0							
all agencies	126	1000	232	1000	221	1000	199	1000	218	1000	25516	2263							
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1289	1063	26763	54053	67158	181784	21624	112768	116853	349668	X	X							
estd. hhs reporting cash loan (00)	162	X	6216	X	14828	X	4310	X	25516	X	X	X							
sample hhs reporting cash loan	23	X	477	X	1363	X	400	X	2263	X	X	X							

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households(P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural sample		
	credit agency													number of hhs report. cash loan			
	ST			SC			OBC			others			all				
P	S	(3)	P	S	(5)	P	S	(7)	P	S	(9)	P	S	(11)	estd.(00)	(12)	(13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
govt.	5	47	13	76	1	3	0	0	4	25	149	16					
co-op. society/bank	53	355	123	135	92	293	82	126	81	239	2939	190					
commercial bank including RRB	70	474	71	690	42	468	72	760	59	565	2133	206					
insurance	1	7	0	0	0	0	0	0	0	1	11	2					
provident fund	10	50	0	0	2	9	2	3	5	11	171	9					
financial corporation/institution	-	-	-	-	-	-	-	-	-	-	-	0					
financial company	0	0	0	0	1	19	0	0	0	9	11	1					
other institutional agencies	1	2	0	0	3	3	0	0	2	2	56	5					
all institutional agencies	131	934	203	901	134	795	150	890	144	852	5220	417					
landlord	2	1	13	13	1	1	12	56	4	12	132	6					
agriculturist moneylender	6	4	22	12	11	17	14	18	11	14	400	28					
professional moneylender	14	31	31	55	38	96	23	20	27	66	975	73					
traders	1	1	2	1	11	23	0	0	5	12	191	19					
relatives and friends	13	29	25	12	24	55	9	16	19	35	691	56					
doctors, lawyers and other prof.	0	0	0	0	1	0	0	0	0	0	11	2					
others	0	0	2	6	6	12	0	0	3	7	100	7					
all non-institutional agencies	33	66	95	99	91	205	58	110	67	148	2441	186					
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0					
all agencies	158	1000	270	1000	212	1000	189	1000	198	1000	7186	583					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	13598	18361	5147	32992	14853	69335	2719	22148	36316	142836	X	X					
estd. hhs reporting cash loan (00)	2142	X	1387	X	3142	X	514	X	7186	X	X	X					
sample hhd's reporting cash loan	208	X	89	X	250	X	36	X	583	X	X	X					

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural sample	
	credit agency													number of hhs report. cash loan		
	ST			SC			OBC			others			all			
P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
govt.	9	100	16	11	7	4	3	40	7	29	446	27				
co-op. society/bank	48	129	72	756	71	245	183	509	98	401	6146	201				
commercial bank including RRB	25	261	10	9	47	227	47	259	39	224	2422	129				
insurance	-	-	-	-	-	-	-	-	-	-	-	0				
provident fund	0	0	0	0	0	0	7	2	2	1	129	1				
financial corporation/institution	1	30	1	19	5	22	0	0	2	12	126	7				
financial company	1	10	3	1	0	2	0	0	1	2	45	5				
other institutional agencies	0	0	3	1	4	14	0	0	2	5	121	4				
all institutional agencies	82	530	105	797	130	514	233	810	147	673	9168	366				
landlord	-	-	-	-	-	-	-	-	-	-	-	0				
agriculturist moneylender	6	6	1	1	4	4	3	2	4	3	231	20				
professional moneylender	6	14	13	33	51	167	13	26	27	80	1670	93				
traders	23	104	0	0	6	63	10	14	10	39	620	29				
relatives and friends	92	346	129	169	160	253	88	148	122	205	7611	410				
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0				
others	0	0	0	0	0	0	0	0	0	0	2	1				
all non-institutional agencies	125	470	142	203	212	486	112	190	158	327	9859	541				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	186	1000	244	1000	313	1000	322	1000	281	1000	17580	860				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	13162	57920	6585	67287	24954	282599	17803	329363	62504	737169	X	X				
estd. hhs reporting cash loan (00)	2448	X	1607	X	7800	X	5725	X	17580	X	X	X				
sample hhd's reporting cash loan	176	X	74	X	361	X	249	X	860	X	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural		
	credit agency													number of hhs report. cash loan			
	ST			SC			OBC			others			all				
P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
govt.	0	0	9	13	5	6	1	1	4	4	1	1	1	4	4	141	10
co-op. society/bank	0	0	81	204	75	194	132	253	97	227	3047	208					
commercial bank including RRB	0	0	66	183	38	171	77	328	59	257	1869	155					
insurance	0	0	0	0	1	0	0	0	0	0	7	1					
provident fund	-	-	-	-	-	-	-	-	-	-	-	0					
financial corporation/institution	0	0	5	10	0	0	2	16	2	10	67	3					
financial company	-	-	-	-	-	-	-	-	-	-	-	0					
other institutional agencies	0	0	0	0	0	0	0	0	0	0	1	1					
all institutional agencies	0	0	156	409	114	372	202	598	156	499	4914	363					
landlord	0	0	1	3	3	18	2	12	2	13	62	10					
agriculturist moneylender	0	0	69	259	33	190	17	96	36	150	1142	61					
professional moneylender	0	0	86	269	72	317	65	233	72	265	2274	152					
traders	0	0	3	3	2	3	9	23	5	14	153	17					
relatives and friends	0	0	43	38	24	37	25	23	29	30	921	67					
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0					
others	0	0	14	19	17	61	7	15	12	29	388	28					
all non-institutional agencies	0	0	204	591	148	626	121	402	151	500	4746	317					
n.r. source	0	0	0	0	1	3	0	0	0	1	15	1					
all agencies	0	0	327	1000	238	1000	277	1000	273	1000	8594	620					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	280	0	8074	61880	11464	119036	11653	208034	31472	388950	X	X					
estd. hhs reporting cash loan (00)	0	X	2638	X	2727	X	3230	X	8594	X	X	X					
sample hhs reporting cash loan	0	X	178	X	197	X	245	X	620	X	X	X					

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	Himachal Pradesh														rural sample				
	credit agency																		
	household social group																		
	ST				SC				OBC				others				all		number of hhs report. cash loan
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	
govt.	1	66	7	69	1	2	7	56	5	45	63	20							
co-op. society/bank	24	179	49	228	118	261	55	258	63	251	750	232							
commercial bank including RRB	27	495	49	445	28	398	29	387	33	403	398	170							
insurance	0	0	1	1	0	0	0	0	0	0	2	1							
provident fund	0	0	0	0	8	5	1	10	2	7	21	4							
financial corporation/institution	1	7	0	2	1	2	2	2	1	2	17	4							
financial company	3	26	0	0	1	14	1	34	1	23	11	5							
other institutional agencies	0	0	1	11	0	0	2	5	1	5	14	4							
all institutional agencies	55	772	96	755	152	681	94	753	102	737	1221	425							
landlord	0	0	1	5	0	0	1	2	1	2	7	6							
agriculturist moneylender	0	0	2	5	0	0	1	2	1	2	10	6							
professional moneylender	0	0	9	34	23	49	6	24	9	30	107	17							
traders	0	0	2	32	2	1	1	0	1	5	17	8							
relatives and friends	19	228	39	146	69	266	44	142	45	176	543	175							
doctors, lawyers and other prof.	0	0	2	2	1	2	0	0	1	1	6	2							
others	0	0	9	22	0	0	11	77	8	47	91	28							
all non-institutional agencies	19	228	62	245	94	319	59	247	63	263	751	234							
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0							
all agencies	74	1000	150	1000	227	1000	139	1000	153	1000	1827	618							
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	902	2248	2772	9630	2164	15243	6122	35026	11960	62146	X	X							
estd. hhs reporting cash loan (00)	66	X	417	X	491	X	853	X	1827	X	X	X							
sample hhs reporting cash loan	47	X	175	X	102	X	294	X	618	X	X	X							

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households(P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Jammu & Kashmir credit agency	household social group															rural sample											
	ST					SC					OBC						others					all					number of hhs report. cash loan
	P	S	(3)	(4)	(5)	P	S	(6)	(7)	(8)	P	S	(9)	(10)	(11)		P	S	(12)	(13)	estd.(00)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)															
govt.	0	0	1	42	0	0	0	5	0	7	3	7															
co-op. society/bank	162	1000	0	141	4	144	4	98	5	110	50	21															
commercial bank including RRB	0	0	25	603	2	33	15	690	15	609	156	106															
insurance	-	-	-	-	-	-	-	-	-	-	-	0															
provident fund	-	-	-	-	-	-	-	-	-	-	-	0															
financial corporation/institution	-	-	-	-	-	-	-	-	-	-	-	0															
financial company	-	-	-	-	-	-	-	-	-	-	-	0															
other institutional agencies	-	-	-	-	-	-	-	-	-	-	-	0															
all institutional agencies	162	1000	26	786	7	177	20	792	20	727	210	134															
landlord	-	-	-	-	-	-	-	-	-	-	-	0															
agriculturist moneylender	0	0	1	20	3	57	0	0	1	8	6	4															
professional moneylender	0	0	0	0	0	0	0	0	0	0	0	1															
traders	0	0	0	0	0	0	0	0	0	0	0	1															
relatives and friends	0	0	10	194	33	766	13	207	15	265	160	65															
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0															
others	-	-	-	-	-	-	-	-	-	-	-	0															
all non-institutional agencies	0	0	11	214	36	823	14	208	16	273	167	71															
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0															
all agencies	162	1000	38	1000	42	1000	33	1000	36	1000	374	203															
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	86	51	1595	948	1333	1246	7405	9364	10420	11610	X	X															
estd. hhs reporting cash loan (00)	14	X	60	X	56	X	244	X	374	X	X	X															
sample hhs reporting cash loan	2	X	41	X	22	X	138	X	203	X	X	X															

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households(P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural sample					
	credit agency													number of hhs report. cash loan						
	ST			SC			OBC			others			all							
P	S	(3)	P	S	(5)	P	S	(7)	P	S	(9)	P	S	(11)	estd.(00)					
(2)	(4)	(6)	(8)	(10)	(12)	(13)														
govt.	12	130	4	10	22	148	15	91	15	105	559	68								
co-op. society/bank	4	62	1	12	8	69	9	217	6	95	215	45								
commercial bank including RRB	23	476	90	754	37	365	63	427	42	469	1545	241								
insurance	-	-	-	-	-	-	-	-	-	-	-	0								
provident fund	0	129	0	0	0	8	4	55	1	33	22	4								
financial corporation/institution	-	-	-	-	-	-	-	-	-	-	-	0								
financial company	1	8	0	0	0	0	0	0	0	1	13	1								
other institutional agencies	0	0	1	1	1	6	0	0	0	3	17	2								
all institutional agencies	39	805	97	776	67	598	83	790	63	705	2317	355								
landlord	2	11	3	19	3	4	3	2	3	7	95	7								
agriculturist moneylender	2	12	1	1	9	75	6	4	5	35	187	20								
professional moneylender	9	44	31	163	19	131	33	165	19	136	688	75								
traders	5	19	0	0	5	12	1	0	4	7	144	15								
relatives and friends	12	109	24	40	40	176	26	38	26	107	974	146								
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0								
others	0	0	2	1	6	5	0	0	3	2	104	7								
all non-institutional agencies	30	195	62	224	82	402	68	210	59	295	2187	267								
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0								
all agencies	66	1000	154	1000	149	1000	150	1000	120	1000	4431	617								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	13045	4805	5132	7997	14989	18079	3680	10548	36847	41428	X	X								
estd. hhs reporting cash loan (00)	860	X	791	X	2227	X	553	X	4431	X	X	X								
sample hhd's reporting cash loan	141	X	105	X	290	X	81	X	617	X	X	X								

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households(P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group													rural																						
	credit agency												number of hhs report. cash loan																							
	ST			SC			OBC			others					all																					
P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)							
govt.	7	29	2	2	3	5	10	16	6	12	399	22																								
co-op. society/bank	70	194	28	275	73	177	130	484	85	353	5929	316																								
commercial bank including RRB	37	194	53	171	85	288	89	318	77	289	5352	315																								
insurance	0	0	0	0	1	1	1	1	1	1	40	4																								
provident fund	0	0	1	3	0	0	0	0	0	0	11	2																								
financial corporation/institution	0	0	2	79	2	2	0	1	1	8	76	9																								
financial company	0	1	0	0	0	0	0	0	0	0	5	2																								
other institutional agencies	7	15	1	2	1	1	2	4	2	3	132	9																								
all institutional agencies	121	432	85	533	152	474	221	823	161	667	11287	649																								
landlord	8	41	25	98	4	4	17	10	13	18	936	27																								
agriculturist moneylender	64	105	52	109	107	206	19	26	60	95	4173	191																								
professional moneylender	80	319	71	223	121	265	30	37	73	140	5137	269																								
traders	7	18	2	3	4	5	4	33	4	20	274	31																								
relatives and friends	36	29	16	16	24	37	35	66	27	50	1908	151																								
doctors, lawyers and other prof.	0	0	2	1	1	2	0	0	1	1	53	3																								
others	4	56	7	17	4	8	2	5	4	9	255	19																								
all non-institutional agencies	194	568	175	467	256	526	104	177	178	333	12465	673																								
n.r. source	0	0	0	0	0	0	0	0	0	0	0	0																								
all agencies	292	1000	241	1000	364	1000	308	1000	313	1000	21864	1228																								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	5022	27205	14395	58419	24419	208825	26072	348248	69908	642696	X	X																								
estd. hhs reporting cash loan (00)	1468	X	3463	X	8899	X	8034	X	21864	X	X	X																								
sample hhs reporting cash loan	86	X	187	X	485	X	470	X	1228	X	X	X																								

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households(P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural	
	credit agency													number of hhs report. cash loan		
	ST			SC			OBC			others			all			
P	S	(3)	P	S	(5)	P	S	(7)	P	S	(9)	P	S	(11)	estd.(00)	sample
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
govt.	16	52	22	49	29	43	54	35	30	48	1507	91				
co-op. society/bank	43	284	256	508	213	465	452	226	221	462	11021	720				
commercial bank including RRB	86	411	79	161	86	228	239	91	87	230	4323	270				
insurance	0	0	10	8	2	6	4	4	4	5	176	8				
provident fund	0	0	0	0	0	0	1	2	1	1	41	5				
financial corporation/institution	16	206	2	6	9	55	53	7	8	52	381	22				
financial company	0	0	0	0	0	0	4	3	1	2	50	4				
other institutional agencies	0	0	9	15	10	15	12	9	9	13	460	28				
all institutional agencies	160	953	351	747	321	813	819	335	328	813	16371	1070				
landlord	-	-	-	-	-	-	-	-	-	-	-	0				
agriculturist moneylender	0	0	5	1	2	1	1	3	3	1	135	8				
professional moneylender	10	38	81	142	50	85	61	64	58	78	2919	236				
traders	0	0	20	7	1	1	1	4	5	1	225	20				
relatives and friends	30	6	54	96	55	98	82	58	55	91	2769	241				
doctors, lawyers and other prof.	0	0	0	0	1	2	0	0	0	1	19	1				
others	14	4	4	7	2	1	35	5	4	16	190	21				
all non-institutional agencies	54	47	156	253	103	187	181	123	116	187	5807	494				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	214	1000	442	1000	381	1000	1000	401	394	1000	19654	1419				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	576	1039	6226	43276	25890	526284	411480	17253	49945	982080	X	X				
estd. hhs reporting cash loan (00)	123	X	2751	X	9858	X	X	6922	19654	X	X	X				
sample hhs reporting cash loan	18	X	188	X	781	X	X	432	1419	X	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households(P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural sample		
	credit agency													number of hhs report. cash loan			
	ST			SC			OBC			others			all				
P	S	(3)	P	S	(5)	P	S	(7)	P	S	(9)	P	S	(11)	estd.(00)	(12)	(13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
govt.	11	26	3	12	5	5	2	9	5	9	491	31					
co-op. society/bank	72	653	68	164	112	271	112	374	96	336	8992	479					
commercial bank including RRB	43	170	51	311	74	288	59	170	60	238	5683	446					
insurance	0	0	2	10	0	0	0	0	0	1	41	3					
provident fund	0	0	0	0	1	1	0	0	0	0	27	2					
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	1	1					
financial company	0	0	0	0	0	0	1	2	0	0	14	2					
other institutional agencies	0	0	0	1	1	1	0	1	0	1	36	8					
all institutional agencies	119	849	115	497	180	566	159	556	152	585	14251	929					
landlord	4	2	4	7	4	2	2	4	4	3	356	22					
agriculturist moneylender	5	14	35	75	46	86	70	147	40	98	3784	123					
professional moneylender	36	100	73	313	80	251	54	162	65	211	6104	348					
traders	4	3	16	28	22	35	9	41	15	33	1380	80					
relatives and friends	11	14	9	27	16	18	15	17	14	18	1289	100					
doctors, lawyers and other prof.	0	0	0	1	0	0	0	0	0	0	6	1					
others	4	18	22	52	29	43	28	73	23	51	2138	137					
all non-institutional agencies	62	151	156	503	185	434	161	444	150	415	14149	772					
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0					
all agencies	170	1000	234	1000	307	1000	278	1000	261	1000	24522	1568					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	18556	88291	17499	77822	39603	396045	18386	287184	94044	849341	X	X					
estd. hhs reporting cash loan (00)	3158	X	4093	X	12168	X	5102	X	24522	X	X	X					
sample hhs reporting cash loan	292	X	272	X	730	X	274	X	1568	X	X	X					

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural sample	
	credit agency							all								number of hhs report. cash loan estd.(00)
	P	S	P	S	SC	P	S	P	S	P	S	P	S			
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)					
govt.	8	10	2	4	7	23	5	3	6	10	689	60				
co-op. society/bank	85	476	134	574	183	585	226	629	177	603	20971	1274				
commercial bank including RRB	36	429	61	307	48	156	44	204	47	209	5512	426				
insurance	0	0	0	0	1	25	0	0	0	8	37	2				
provident fund	0	0	0	0	1	3	2	4	1	3	123	6				
financial corporation/institution	0	0	0	4	1	8	3	7	2	7	190	17				
financial company	0	1	0	0	1	3	1	3	1	3	84	17				
other institutional agencies	7	6	9	7	3	5	2	4	4	5	456	27				
all institutional agencies	135	922	197	897	237	809	268	854	228	847	26915	1765				
landlord	0	1	0	0	1	0	1	1	1	1	96	6				
agriculturist moneylender	2	3	7	11	7	27	10	25	7	24	871	66				
professional moneylender	6	21	13	46	25	54	19	33	18	40	2178	219				
traders	1	1	3	1	4	8	3	1	3	3	330	18				
relatives and friends	23	48	24	39	40	95	53	57	40	66	4741	401				
doctors, lawyers and other prof.	0	0	3	1	0	0	1	19	1	11	103	3				
others	3	3	2	6	4	6	5	8	4	7	462	34				
all non-institutional agencies	35	78	49	103	76	191	90	146	72	153	8462	724				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	161	1000	235	1000	291	1000	321	1000	275	1000	32489	2338				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	17118	64213	17289	96545	39802	369496	43973	697761	118183	1228015	X	X				
estd. hhs reporting cash loan (00)	2751	X	4055	X	11569	X	14114	X	32489	X	X	X				
sample hhs reporting cash loan	240	X	335	X	845	X	918	X	2338	X	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural	
	credit agency													number of hhs report. cash loan		
	ST			SC			OBC			others			all			
P	S	(3)	P	S	(5)	P	S	(7)	P	S	(9)	P	S	(11)	estd.(00)	sample
(2)	(4)	(6)	(8)	(10)	(12)	(13)										
govt.	1	5	0	8	21	10	14	14	5	14	324	20				
co-op. society/bank	52	263	47	125	300	136	332	300	91	293	6009	348				
commercial bank including RRB	80	660	89	72	256	79	249	249	79	318	5212	381				
insurance	-	-	-	-	-	-	-	-	-	-	-	0				
provident fund	1	7	1	3	26	2	6	6	2	16	107	9				
financial corporation/institution	0	0	1	7	101	7	172	101	4	95	249	14				
financial company	0	0	0	0	0	0	1	0	0	0	2	1				
other institutional agencies	8	21	0	3	4	0	0	0	3	4	218	9				
all institutional agencies	141	956	137	210	708	227	774	708	179	740	11823	767				
landlord	0	1	1	1	1	0	0	0	0	1	29	6				
agriculturist moneylender	3	8	9	19	43	18	55	43	12	44	815	54				
professional moneylender	12	23	67	88	205	85	147	205	63	182	4147	260				
traders	0	0	0	2	3	0	0	3	1	1	46	5				
relatives and friends	23	13	17	21	34	16	21	34	20	24	1327	141				
doctors, lawyers and other prof.	0	0	1	1	2	0	0	2	1	1	36	3				
others	0	0	8	7	4	3	3	4	5	6	323	13				
all non-institutional agencies	39	44	102	136	292	122	226	292	100	260	6641	475				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	179	1000	226	323	1000	324	1000	1000	264	1000	17463	1181				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	18127	27682	13565	24893	106375	9614	68619	106375	66199	238919	X	X				
estd. hhs reporting cash loan (00)	3237	X	3066	X	8044	X	3116	X	17463	X	X	X				
sample hhs reporting cash loan	286	X	215	X	477	X	203	X	1181	X	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

credit agency	household social group														rural sample					
	ST				SC				OBC				others				all		number of hhs report. cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S		P	S	estd.(00)		(12)
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)			
govt.	0	0	2	1	0	0	3	13	2	11	59	5								
co-op. society/bank	79	284	40	88	58	120	72	214	57	190	1687	133								
commercial bank including RRB	0	0	33	185	34	350	86	300	56	286	1659	134								
insurance	0	0	0	0	0	0	1	1	0	1	12	1								
provident fund	-	-	-	-	-	-	-	-	-	-	-	0								
financial corporation/institution	0	0	0	0	0	0	3	15	1	12	37	2								
financial company	0	0	3	1	1	43	11	77	6	63	179	7								
other institutional agencies	0	0	0	0	0	0	1	2	0	2	11	1								
all institutional agencies	79	284	74	276	90	512	165	623	116	564	3448	273								
landlord	0	0	31	140	4	12	2	5	14	26	429	35								
agriculturist moneylender	0	0	44	190	20	186	44	159	40	165	1204	107								
professional moneylender	63	160	34	154	29	112	24	61	29	78	864	86								
traders	0	0	5	6	22	61	8	12	9	15	267	33								
relatives and friends	97	556	76	219	72	115	79	125	76	139	2282	184								
doctors, lawyers and other prof.	0	0	0	1	0	0	0	0	0	0	8	2								
others	0	0	9	15	2	1	6	14	7	14	203	17								
all non-institutional agencies	97	716	181	724	130	488	158	377	163	436	4868	433								
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0								
all agencies	177	1000	238	1000	205	1000	295	1000	257	1000	7676	661								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	109	177	12497	72480	4432	32641	12810	387257	29847	492554	X	X								
estd. hhs reporting cash loan (00)	19	X	2970	X	909	X	3777	X	7676	X	X	X								
sample hhs reporting cash loan	3	X	277	X	100	X	281	X	661	X	X	X								

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural		
	credit agency													number of hhs report. cash loan			
	ST			SC			OBC			others			all				
P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
govt.	3	4	1	3	1	5	2	13	2	6	108	15					
co-op. society/bank	61	139	57	76	55	128	53	115	56	118	3933	327					
commercial bank including RRB	138	435	67	156	50	190	47	156	69	210	4833	419					
insurance	-	-	-	-	-	-	-	-	-	-	-	0					
provident fund	1	0	0	0	0	0	1	2	0	0	28	5					
financial corporation/institution	0	0	0	0	0	1	0	2	0	1	12	5					
financial company	0	0	0	0	0	4	1	1	0	2	15	3					
other institutional agencies	0	0	2	1	0	0	0	0	0	0	26	4					
all institutional agencies	202	579	126	236	102	328	100	289	124	338	8720	756					
landlord	0	0	2	19	2	4	1	1	2	5	114	10					
agriculturist moneylender	38	214	81	272	52	138	50	121	55	168	3842	249					
professional moneylender	113	145	144	358	126	322	125	422	127	321	8931	614					
traders	12	25	40	67	54	145	25	77	38	106	2702	170					
relatives and friends	6	10	34	35	19	52	32	61	22	45	1526	107					
doctors, lawyers and other prof.	1	9	14	9	3	6	8	24	6	10	397	23					
others	3	18	2	4	5	6	1	5	3	7	227	23					
all non-institutional agencies	171	421	284	764	248	672	235	711	239	662	16769	1129					
n.r. source	0	0	0	0	0	0	0	0	0	0	1	1					
all agencies	347	1000	375	1000	327	1000	318	1000	338	1000	23752	1755					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	12703	107504	13920	148077	30972	459535	12604	129458	70199	844574	X	X					
estd. hhs reporting cash loan (00)	4403	X	5220	X	10126	X	4003	X	23752	X	X	X					
sample hhd's reporting cash loan	284	X	440	X	731	X	300	X	1755	X	X	X					

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural				
	credit agency														number of hhs report.				
	ST				SC				OBC				others				all		cash loan
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)		
govt.	5	29	8	10	6	31	0	0	6	28	667	28							
co-op. society/bank	148	558	47	142	91	242	167	484	82	238	9020	449							
commercial bank including RRB	0	0	25	124	53	180	47	116	45	172	4973	234							
insurance	0	0	0	0	4	10	0	0	3	9	329	14							
provident fund	0	0	2	7	4	5	39	47	4	6	459	16							
financial corporation/institution	0	0	1	9	1	0	0	0	1	1	119	5							
financial company	0	0	1	11	1	3	0	0	1	4	134	7							
other institutional agencies	0	0	4	4	9	10	30	5	8	9	889	26							
all institutional agencies	153	587	85	307	156	482	245	651	139	467	15333	731							
landlord	0	0	8	21	3	4	0	0	4	6	490	19							
agriculturist moneylender	62	248	12	38	15	39	3	128	14	42	1594	93							
professional moneylender	77	138	155	543	174	419	76	65	166	422	18341	836							
traders	0	0	3	4	3	4	6	69	3	6	303	16							
relatives and friends	8	27	32	53	20	40	19	86	23	43	2562	118							
doctors, lawyers and other prof.	0	0	0	5	0	0	0	0	0	1	11	1							
others	0	0	20	27	12	12	0	0	14	14	1493	14							
all non-institutional agencies	147	413	220	693	215	518	104	349	213	533	23474	1048							
n.r. source	0	0	0	0	0	0	0	0	0	0	0	0							
all agencies	300	1000	286	1000	323	1000	325	1000	313	1000	34533	1604							
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1128	3114	28630	114221	78259	879963	2165	27829	110182	1025128	X	X							
estd. hhs reporting cash loan (00)	338	X	8192	X	25298	X	704	X	34533	X	X	X							
sample hhd's reporting cash loan	14	X	395	X	1164	X	31	X	1604	X	X	X							

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														rural sample
	Uttaranchal credit agency													number of hhs report. cash loan	
	ST	SC			OBC			others			all				
P	S	P	S	P	S	P	S	P	S	P	S	P	S	(12)	(13)
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)				
govt.	0	0	0	36	0	0	0	8	0	0	0	14	5	2	
co-op. society/bank	28	1000	11	72	0	0	7	157	8	122	100	26	100	26	
commercial bank including RRB	0	0	31	329	60	828	18	401	24	449	285	61	285	61	
insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
provident fund	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
financial corporation/institution	0	0	2	4	0	0	0	0	1	1	7	1	7	1	
financial company	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
other institutional agencies	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
all institutional agencies	28	1000	45	441	60	828	26	566	33	586	396	90	396	90	
landlord	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
agriculturist moneylender	0	0	5	64	5	19	0	0	1	19	18	3	18	3	
professional moneylender	0	0	29	249	16	65	8	96	14	128	167	19	167	19	
traders	0	0	0	0	0	0	0	1	0	1	2	1	2	1	
relatives and friends	0	0	9	246	8	88	8	313	8	253	93	18	93	18	
doctors, lawyers and other prof.	0	0	0	0	0	0	0	24	0	13	2	1	2	1	
others	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
all non-institutional agencies	0	0	42	559	25	172	16	434	23	414	277	41	277	41	
n.r. source	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
all agencies	28	1000	84	1000	84	1000	42	1000	55	1000	661	128	661	128	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	324	204	3052	3379	808	2259	7774	7467	11959	13308	X	X	X	X	
estd. hhs reporting cash loan (00)	9	X	257	X	68	X	327	X	661	X	X	X	X	X	
sample hhd's reporting cash loan	3	X	52	X	14	X	59	X	128	X	X	X	X	X	

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Uttar Pradesh credit agency	household social group															rural number of hhs report cash loan estd.(00) sample										
	ST					SC					OBC						others					all				
	P	S	(3)	(4)	(5)	P	S	(6)	(7)	(8)	P	S	(9)	(10)	(11)		P	S	(12)	(13)	(14)	P	S	(15)	(16)	(17)
govt.	13	14	8	30	21	3	6	30	5	25	30	30	0	0	0	0	0	0	0	0	0	0	0	0	0	
co-op. society/bank	24	122	32	100	111	26	32	149	29	117	149	149	0	0	0	0	0	0	0	0	0	0	0	0	0	
commercial bank including RRB	143	652	92	304	380	49	74	471	67	386	471	471	0	0	0	0	0	0	0	0	0	0	0	0	0	
insurance	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	
provident fund	0	0	0	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial corporation/institution	0	0	0	0	1	0	0	1	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	1	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	2	3	5	32	34	3	4	10	4	28	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	
all institutional agencies	181	791	137	471	550	79	110	662	102	559	662	662	0	0	0	0	0	0	0	0	0	0	0	0	0	
landlord	0	0	2	5	3	1	1	8	1	5	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist moneylender	4	5	31	177	82	23	9	31	23	93	31	31	0	0	0	0	0	0	0	0	0	0	0	0	0	
professional moneylender	64	172	78	258	204	57	48	139	61	202	139	139	0	0	0	0	0	0	0	0	0	0	0	0	0	
traders	0	0	6	8	21	10	5	9	8	15	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	
relatives and friends	55	15	47	70	122	59	43	86	52	99	86	86	0	0	0	0	0	0	0	0	0	0	0	0	0	
doctors, lawyers and other prof.	0	0	2	3	4	2	2	6	2	4	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	13	17	3	8	14	6	6	57	5	23	57	57	0	0	0	0	0	0	0	0	0	0	0	0	0	
all non-institutional agencies	135	209	163	529	450	150	109	338	145	441	338	338	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.r. source	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	
all agencies	308	1000	286	1000	1000	216	204	1000	234	1000	1000	1000	0	0	0	0	0	0	0	0	0	0	0	0	0	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	2020	16165	61640	280782	114256	565009	43421	258009	221460	1120263	258009	258009	0	0	0	0	0	0	0	0	0	0	0	0	0	
estd. hhs reporting cash loan (00)	623	X	17622	X	24702	X	8844	X	51796	X	X	X	0	0	0	0	0	0	0	0	0	0	0	0	0	
sample hhs reporting cash loan	34	X	1231	X	1895	X	718	X	3879	X	X	X	0	0	0	0	0	0	0	0	0	0	0	0	0	

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households(P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

West Bengal credit agency	household social group														rural					
	ST				SC				OBC				all		number of hhs report. cash loan					
	P	S	(3)	(4)	P	S	(5)	(6)	P	S	(7)	(8)	P	S	(9)	(10)	S	(11)	(12)	(13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)								
govt.	26	198	39	219	39	149	21	79	28	119	3352	283								
co-op. society/bank	10	48	30	165	40	206	32	128	31	140	3742	295								
commercial bank including RRB	15	101	69	287	63	269	58	397	59	356	7173	656								
insurance	0	0	1	3	1	7	0	1	0	2	56	4								
provident fund	3	69	1	7	3	54	3	20	2	20	254	19								
financial corporation/institution	0	0	0	9	0	0	2	37	1	27	161	9								
financial company	0	0	0	7	0	0	0	2	0	3	18	3								
other institutional agencies	1	7	3	7	1	5	2	8	2	8	246	23								
all institutional agencies	56	421	141	704	148	690	115	671	121	675	14729	1267								
landlord	7	12	1	0	0	0	1	5	1	4	142	12								
agriculturist moneylender	3	15	5	16	9	20	8	23	7	21	828	48								
professional moneylender	22	31	30	105	39	149	38	108	35	108	4217	290								
traders	20	415	3	34	6	2	10	17	8	29	999	65								
relatives and friends	40	105	42	129	57	106	67	151	57	142	6932	516								
doctors, lawyers and other prof.	1	0	1	2	0	0	1	1	1	1	75	8								
others	0	0	5	10	10	34	10	23	8	20	944	53								
all non-institutional agencies	93	579	84	296	115	310	126	329	110	325	13402	946								
n.r. source	0	0	0	0	0	0	0	0	0	0	8	1								
all agencies	140	1000	215	1000	239	1000	226	1000	218	1000	26539	2113								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	7438	8612	37710	90043	6340	28240	70092	261550	121614	388445	X	X								
estd. hhs reporting cash loan (00)	1040	X	8113	X	1514	X	15872	X	26539	X	X	X								
sample hhs reporting cash loan	91	X	694	X	122	X	1206	X	2113	X	X	X								

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

credit agency	household social group														rural			
	ST				SC				OBC				others		all		number of hhs report. cash loan	
	P	S	S	P	P	S	S	P	P	S	S	P	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)						
govt.	9	36	10	29	6	19	9	23	8	23	11863	1130						
co-op. society/bank	48	294	46	183	73	237	91	349	69	273	102468	6544						
commercial bank including RRB	51	338	59	216	55	223	61	273	57	245	84286	7135						
insurance	0	2	1	1	1	5	1	1	1	3	1192	67						
provident fund	1	5	0	2	1	2	2	3	1	3	1594	123						
financial corporation/institution	0	4	0	6	1	10	1	14	1	11	1579	127						
financial company	0	2	0	2	1	4	1	9	1	6	863	79						
other institutional agencies	3	4	4	9	3	10	2	4	3	7	4446	319						
all institutional agencies	109	685	119	448	134	510	157	677	134	571	198594	15019						
landlord	1	3	7	23	3	8	3	7	4	10	5532	312						
agriculturist moneylender	16	94	39	151	38	99	25	83	33	100	48181	2514						
professional moneylender	33	107	77	276	88	246	45	117	69	196	101646	6098						
traders	7	31	6	14	12	37	7	17	9	26	13049	868						
relatives and friends	23	63	35	64	39	73	43	73	37	71	55348	4733						
doctors, lawyers and other prof.	0	2	2	3	1	2	1	5	1	3	1507	107						
others	2	14	11	21	12	25	7	23	9	23	13969	836						
all non-institutional agencies	81	315	170	552	183	490	126	323	155	429	228477	14850						
n.r. source	0	0	0	0	0	0	0	0	0	0	0	6						
all agencies	179	1000	271	1000	289	1000	257	1000	265	1000	391898	28094						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	150825	483434	325464	1510333	607603	5035569	394457	4117137	1478529	11146778	X	X						
estd. hhs reporting cash loan (00)	27038	X	88106	X	175427	X	101320	X	391898	X	X	X						
sample hhd's reporting cash loan	2779	X	6151	X	11579	X	7583	X	28094	X	X	X						

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	Andhra Pradesh														urban sample			
	credit agency																	
	household social group																	
	ST				SC				OBC				others				all	number of hhs report. cash loan
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
govt.	0	0	32	64	11	52	13	47	14	50	720	58						
co-op. society/bank	18	59	38	142	29	93	32	104	31	102	1569	139						
commercial bank including RRB	17	139	40	247	40	200	68	327	51	273	2580	211						
insurance	0	0	11	11	5	65	9	74	7	66	356	25						
provident fund	0	0	3	4	1	2	2	1	2	1	81	9						
financial corporation/institution	0	0	1	2	4	39	7	93	5	66	256	17						
financial company	0	0	10	21	3	12	1	3	3	7	152	13						
other institutional agencies	0	0	3	75	4	5	3	43	3	31	166	14						
all institutional agencies	36	199	123	566	94	469	123	693	108	598	5482	455						
landlord	0	0	3	1	1	0	3	3	2	2	99	6						
agriculturist moneylender	9	8	2	11	11	87	15	31	11	51	582	49						
professional moneylender	143	472	140	313	176	316	105	192	141	248	7165	517						
traders	5	4	7	6	6	14	4	4	5	8	269	31						
relatives and friends	0	0	47	25	33	52	32	49	33	48	1674	123						
doctors, lawyers and other prof.	0	0	2	2	4	11	1	0	2	4	111	9						
others	90	317	41	75	21	50	19	27	24	41	1234	106						
all non-institutional agencies	238	801	229	434	239	531	167	307	208	402	10524	801						
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0						
all agencies	262	1000	320	1000	319	1000	273	1000	298	1000	15118	1168						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1258	6575	5610	64739	22438	378609	21371	558590	50677	1008513	X	X						
estd. hhs reporting cash loan (00)	330	X	1796	X	7163	X	5828	X	15118	X	X	X						
sample hhs reporting cash loan	29	X	182	X	519	X	438	X	1168	X	X	X						

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Assam credit agency	household social group														urban			
	ST				SC				OBC				others		all		number of hhs report. cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
govt.	1	8	3	113	2	160	1	52	2	68	8	10						
co-op. society/bank	4	115	2	83	1	38	2	56	2	57	11	10						
commercial bank including RRB	5	638	3	636	7	460	14	583	11	573	58	42						
insurance	0	0	0	0	0	0	1	73	1	59	3	1						
provident fund	5	35	9	69	3	8	3	18	4	21	19	11						
financial corporation/institution	0	0	0	0	0	0	1	46	1	37	5	4						
financial company	-	-	-	-	-	-	-	-	-	-	-	-						
other institutional agencies	0	0	0	0	1	74	2	4	2	11	10	3						
all institutional agencies	11	796	17	901	13	741	25	832	22	825	111	79						
landlord	0	0	0	0	0	0	0	0	0	0	0	0						
agriculturist moneylender	-	-	-	-	-	-	-	-	-	-	-	-						
professional moneylender	4	24	14	67	7	53	16	67	14	65	72	21						
traders	0	0	1	7	0	0	2	6	1	6	7	3						
relatives and friends	64	178	13	15	39	114	20	88	24	87	123	50						
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	-						
others	1	2	1	10	3	92	1	7	1	16	6	9						
all non-institutional agencies	69	204	30	99	49	259	38	168	40	175	208	83						
n.r. source	-	-	-	-	-	-	-	-	-	-	-	-						
all agencies	76	1000	46	1000	63	1000	61	1000	60	1000	309	158						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	260	164	672	725	666	1230	3577	8883	5175	11001	X	X						
estd. hhs reporting cash loan (00)	20	X	31	X	42	X	217	X	309	X	X	X						
sample hhs reporting cash loan	17	X	17	X	20	X	104	X	158	X	X	X						

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Bihar	credit agency	household social group														urban		
		SC							others								all	number of hhs report. cash loan
		P	S	P	S	P	S	P	S	P	S	P	S	P	S			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)				
	govt.	0	0	6	472	1	7	3	120	2	101	28	7					
	co-op. society/bank	0	0	23	116	5	138	15	111	9	120	136	22					
	commercial bank including RRB	300	691	14	130	8	228	18	444	14	321	195	77					
	insurance	0	0	0	0	0	7	0	0	0	3	2	1					
	provident fund	13	32	4	14	3	61	7	106	5	73	66	12					
	financial corporation/institution	0	0	0	0	1	9	1	8	1	7	14	3					
	financial company	-	-	-	-	-	-	-	-	-	-	-	0					
	other institutional agencies	0	0	16	131	1	3	2	12	3	20	40	7					
	all institutional agencies	313	723	64	863	20	453	46	801	33	646	480	129					
	landlord	0	0	0	0	0	0	1	4	0	1	5	2					
	agriculturist moneylender	0	0	23	106	2	8	18	29	9	26	124	15					
	professional moneylender	268	277	29	26	25	147	11	29	23	91	329	58					
	traders	0	0	4	1	7	126	1	1	5	58	66	9					
	relatives and friends	0	0	6	4	35	235	15	68	26	135	378	88					
	doctors, lawyers and other prof.	0	0	0	0	0	9	0	0	0	4	2	1					
	others	0	0	0	0	4	24	8	68	5	38	68	13					
	all non-institutional agencies	268	277	63	137	68	547	54	199	65	354	930	184					
	n.r. source	-	-	-	-	-	-	-	-	-	-	-	0					
	all agencies	313	1000	126	1000	86	1000	100	1000	95	1000	1376	308					
	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	93	1358	1321	3985	8702	17177	4295	15179	14411	37699	X	X					
	estd. hhs reporting cash loan (00)	29	X	166	X	751	X	430	X	1376	X	X	X					
	sample hhs reporting cash loan	4	X	36	X	184	X	84	X	308	X	X	X					

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Chhattisgarh credit agency	household social group														urban sample	
	ST							all								estd.(00) cash loan
	P	S	P	S	P	S	SC	P	S	P	S	P	S	S		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)			
govt.	2	56	28	181	3	15	28	161	15	128	101	20				
co-op. society/bank	15	211	44	246	20	75	27	206	25	185	165	40				
commercial bank including RRB	32	435	35	152	26	321	32	392	31	353	206	41				
insurance	0	0	0	0	2	6	0	1	1	2	4	2				
provident fund	10	97	54	270	33	220	27	87	29	135	194	35				
financial corporation/institution	0	0	0	0	3	113	0	0	1	23	5	2				
financial company	0	0	0	0	0	0	2	34	1	21	5	1				
other institutional agencies	0	0	1	3	4	7	3	11	2	8	16	3				
all institutional agencies	52	799	130	853	88	757	101	892	91	855	604	127				
landlord	-	-	-	-	-	-	-	-	-	-	-	0				
agriculturist moneylender	-	-	-	-	-	-	-	-	-	-	-	0				
professional moneylender	0	0	6	12	41	86	39	84	27	71	179	30				
traders	5	16	11	11	3	37	5	3	5	12	35	10				
relatives and friends	22	185	38	109	23	121	21	21	24	61	162	43				
doctors, lawyers and other prof.	0	0	6	16	1	0	0	0	1	2	7	2				
others	0	0	0	0	0	0	2	1	1	0	5	1				
all non-institutional agencies	23	201	62	147	65	243	49	108	50	145	333	79				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	68	1000	174	1000	150	1000	140	1000	132	1000	882	195				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1387	3384	897	6699	1962	11824	2412	36741	6658	58648	X	X				
estd. hhs reporting cash loan (00)	94	X	156	X	294	X	338	X	882	X	X	X				
sample hhs reporting cash loan	25	X	35	X	72	X	63	X	195	X	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Delhi credit agency	household social group														urban sample	
	all													number of hhs report. cash loan		
	ST	SC			OBC			others			all					estd.(00)
P	S	P	S	P	S	P	S	P	S	P	S	P	S	(11)	(12)	
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
govt.	0	0	0	0	0	1	175	0	125	0	11	3				
co-op. society/bank	0	0	12	841	0	53	21	4	241	4	86	4				
commercial bank including RRB	0	0	0	0	1	250	349	4	254	4	101	18				
insurance	-	-	-	-	-	-	-	-	-	-	-	0				
provident fund	0	0	0	0	0	77	1	0	2	0	3	2				
financial corporation/institution	0	0	1	27	0	107	1	1	84	1	26	5				
financial company	0	0	0	0	0	32	0	0	23	0	1	1				
other institutional agencies	0	0	3	52	0	4	0	1	14	1	18	2				
all institutional agencies	0	0	16	920	2	384	684	11	743	10	247	35				
landlord	-	-	-	-	-	-	-	-	-	-	-	0				
agriculturist moneylender	0	0	0	0	0	0	4	0	3	0	1	1				
professional moneylender	0	0	0	1	0	2	81	1	58	1	29	6				
traders	0	0	0	33	0	0	0	0	9	0	3	2				
relatives and friends	0	0	6	25	4	551	104	4	90	5	109	21				
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0				
others	0	0	1	21	0	64	127	0	97	0	8	7				
all non-institutional agencies	0	0	7	80	4	616	316	5	257	5	128	35				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	0	0	23	1000	5	1000	1000	14	1000	15	360	68				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	410	0	6611	9148	3966	537	24411	12678	34095	23664	X	X				
estd. hhs reporting cash loan (00)	0	X	155	X	22	X	X	183	X	360	X	X				
sample hhdhs reporting cash loan	0	X	14	X	9	X	X	45	X	68	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Gujarat credit agency	household social group														urban sample				
	ST				SC				OBC				others				all	number of hhs report. cash loan estd.(00)	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S					
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)						
govt.	5	10	23	101	7	54	4	27	8	36	266	36	8	36	266	36			
co-op. society/bank	66	111	86	331	19	193	48	209	45	208	1585	165	45	208	1585	165			
commercial bank including RRB	0	0	5	30	22	125	22	101	19	88	664	79	19	88	664	79			
insurance	0	0	0	0	0	0	13	152	7	102	237	5	7	102	237	5			
provident fund	5	6	1	3	1	3	1	1	1	2	37	9	1	2	37	9			
financial corporation/institution	50	573	24	144	20	118	16	80	20	139	700	51	20	139	700	51			
financial company	0	0	2	23	2	2	6	31	4	23	141	17	4	23	141	17			
other institutional agencies	1	1	14	154	4	8	21	188	14	142	504	33	14	142	504	33			
all institutional agencies	90	702	146	788	70	502	126	790	110	741	3878	372	110	741	3878	372			
landlord	0	0	0	0	0	0	2	3	1	2	39	5	1	2	39	5			
agriculturist moneylender	0	0	4	4	1	6	0	0	1	1	31	4	1	1	31	4			
professional moneylender	19	7	31	58	32	125	18	108	24	96	838	73	24	96	838	73			
traders	16	258	3	0	8	10	2	8	5	32	178	13	5	32	178	13			
relatives and friends	46	34	109	148	121	350	56	87	82	124	2892	367	82	124	2892	367			
doctors, lawyers and other prof.	0	0	3	2	0	0	0	0	0	0	15	1	0	0	15	1			
others	0	0	0	0	1	6	0	4	0	3	16	4	0	3	16	4			
all non-institutional agencies	80	298	138	212	159	498	79	210	110	259	3895	457	110	259	3895	457			
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0			
all agencies	170	1000	284	1000	218	1000	200	1000	214	1000	7576	803	214	1000	7576	803			
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1706	54022	4452	50876	10603	77597	18571	372748	35332	555244	X	X	35332	555244	X	X			
estd. hhs reporting cash loan (00)	290	X	1262	X	2311	X	3713	X	7576	X	X	X	7576	X	X	X			
sample hhs reporting cash loan	25	X	94	X	263	X	421	X	803	X	X	X	803	X	X	X			

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	Haryana														urban sample								
	credit agency																						
	household social group																						
	ST				SC				OBC				others				all		number of hhs report. cash loan				
	P	S	(3)	(2)	P	S	(5)	(4)	P	S	(6)	(7)	P	S	(8)	(9)	P	S		(10)	(11)	estd.(00)	(12)
(1)																							(13)
govt.	0	0	0	25	104	28	67	9	21	21	67	9	21	9	21	17	42	206	21	42	206	21	
co-op. society/bank	0	0	0	21	37	36	48	19	214	36	48	19	214	19	214	24	151	286	48	151	286	48	
commercial bank including RRB	0	0	0	57	259	6	11	23	329	6	11	23	329	23	329	25	236	306	64	236	306	64	
insurance	0	0	0	0	0	1	1	1	11	1	1	1	11	1	11	1	7	9	4	7	9	4	
provident fund	0	0	0	5	9	2	5	2	15	2	5	2	15	2	15	3	11	33	8	11	33	8	
financial corporation/institution	0	0	0	0	0	5	51	3	80	5	51	3	80	3	80	3	64	35	7	64	35	7	
financial company	0	0	0	0	0	6	1	1	26	6	1	1	26	1	26	2	17	29	3	17	29	3	
other institutional agencies	0	0	0	0	0	0	0	3	55	0	0	3	55	3	55	2	35	20	2	35	20	2	
all institutional agencies	0	0	0	101	408	84	184	61	751	84	184	61	751	61	751	74	563	900	152	563	900	152	
landlord	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
agriculturist moneylender	0	0	0	28	96	19	21	0	1	19	21	0	1	0	1	10	16	124	6	16	124	6	
professional moneylender	0	0	0	87	345	51	161	16	46	51	161	16	46	16	46	38	107	467	66	107	467	66	
traders	0	0	0	10	5	5	38	2	13	5	38	2	13	2	13	4	19	52	13	19	52	13	
relatives and friends	65	292	31	31	107	93	146	31	99	93	146	31	99	31	99	47	112	569	77	112	569	77	
doctors, lawyers and other prof.	0	0	0	0	0	1	2	0	0	1	2	0	0	0	0	0	1	4	2	0	4	2	
others	65	708	19	19	38	33	448	7	91	33	448	7	91	7	91	16	183	195	32	183	195	32	
all non-institutional agencies	130	1000	171	171	592	178	816	55	249	178	816	55	249	55	249	108	437	1313	186	437	1313	186	
n.r. source	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
all agencies	130	1000	229	229	1000	218	1000	110	1000	218	1000	110	1000	110	1000	160	1000	1939	317	1000	1939	317	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	2.5	19	2277	2277	15631	3083	42580	6754	98710	3083	42580	6754	98710	6754	98710	12139	156940	X	X	156940	X	X	
estd. hhs reporting cash loan (00)	3	X	522	522	X	673	X	741	X	673	X	741	X	741	1939	X	X	X	X	X	X	X	
sample hhd's reporting cash loan	2	X	72	72	X	96	X	147	X	96	X	147	X	147	317	X	X	X	X	X	X	X	

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	Himachal Pradesh														urban sample			
	credit agency																	
	household social group																	
	ST				SC				OBC				others				all	number of hhs report. cash loan
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
govt.	48	943	10	148	7	45	31	241	24	233	36	21						
co-op. society/bank	27	12	69	692	25	231	6	16	21	72	31	17						
commercial bank including RRB	0	0	33	114	25	574	57	709	46	658	70	54						
insurance	0	0	0	0	0	0	3	1	2	0	3	2						
provident fund	-	-	-	-	-	-	-	-	-	-	-	-						
financial corporation/institution	0	0	5	14	0	0	0	0	1	1	1	1						
financial company	0	0	0	0	0	0	0	2	0	2	0	1						
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	1						
all institutional agencies	75	955	109	968	57	851	92	969	89	966	136	91						
landlord	-	-	-	-	-	-	-	-	-	-	-	-						
agriculturist moneylender	-	-	-	-	-	-	-	-	-	-	-	-						
professional moneylender	-	-	-	-	-	-	-	-	-	-	-	-						
traders	0	0	8	3	0	0	1	2	2	2	3	3						
relatives and friends	38	45	3	21	13	131	4	1	6	6	10	17						
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	-						
others	0	0	2	7	7	18	0	0	1	1	2	3						
all non-institutional agencies	38	45	13	32	20	149	5	3	10	10	15	23						
n.r. source	0	0	0	0	0	0	7	28	4	25	7	1						
all agencies	113	1000	123	1000	66	1000	103	1000	101	1000	155	111						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	50	240	269	2914	244	1122	972	35552	1535	39829	X	X						
estd. hhs reporting cash loan (00)	6	X	33	X	16	X	100	X	155	X	X	X						
sample hhd's reporting cash loan	5	X	17	X	16	X	73	X	111	X	X	X						

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Jammu & Kashmir credit agency	household social group													urban sample		
	ST						SC						number of hhs report. cash loan			
	P	S	P	S	P	S	P	S	P	S	P	S				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)				
govt.	0	0	3	7	0	0	5	464	5	296	15	11				
co-op. society/bank	0	0	0	0	0	0	1	27	1	17	2	5				
commercial bank including RRB	0	0	87	872	34	994	25	465	35	617	112	72				
insurance	0	0	4	101	0	0	0	1	1	36	3	3				
provident fund	0	0	0	0	0	0	0	1	0	1	0	1				
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	1				
financial company	0	0	0	0	0	0	0	4	0	2	0	1				
other institutional agencies	-	-	-	-	-	-	-	-	-	-	-	0				
all institutional agencies	0	0	93	980	34	994	32	962	41	969	132	93				
landlord	-	-	-	-	-	-	-	-	-	-	-	0				
agriculturist moneylender	-	-	-	-	-	-	-	-	-	-	-	0				
professional moneylender	0	0	1	1	0	0	0	0	0	0	0	1				
traders	-	-	-	-	-	-	-	-	-	-	-	0				
relatives and friends	0	0	10	19	2	6	9	38	9	30	29	30				
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0				
others	-	-	-	-	-	-	-	-	-	-	-	0				
all non-institutional agencies	0	0	11	20	2	6	9	38	9	31	30	31				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	0	0	104	1000	36	1000	41	1000	50	1000	162	124				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	0	0	482	4979	174	288	2561	9010	3217	14278	X	X				
estd. hhs reporting cash loan (00)	0	X	50	X	6	X	106	X	162	X	X	X				
sample hhdhs reporting cash loan	0	X	29	X	11	X	84	X	124	X	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Jharkhand credit agency	household social group														number of hhs report. cash loan	urban sample				
	ST				SC				OBC				others				all			
	P	S	P	S	P	S	P	S	P	S	P	S	P	S			P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)			
govt.	17	351	8	20	7	138	6	39	8	86	77	17								
co-op. society/bank	5	479	49	355	10	211	11	211	14	255	131	36								
commercial bank including RRB	5	155	7	166	33	465	19	536	19	431	183	39								
insurance	0	0	0	0	0	0	0	1	0	0	1	1								
provident fund	0	0	43	401	4	65	7	45	9	100	83	15								
financial corporation/institution	0	0	0	0	1	41	0	24	0	23	4	2								
financial company	-	-	-	-	-	-	-	-	-	-	-	0								
other institutional agencies	1	2	0	0	0	4	1	17	1	10	6	5								
all institutional agencies	28	987	64	943	49	924	41	873	44	906	412	106								
landlord	-	-	-	-	-	-	-	-	-	-	-	0								
agriculturist moneylender	-	-	-	-	-	-	-	-	-	-	-	0								
professional moneylender	1	1	4	23	3	20	7	13	4	15	42	19								
traders	1	1	0	0	8	5	0	0	3	1	24	5								
relatives and friends	6	12	64	34	18	51	11	60	18	50	169	40								
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0								
others	0	0	0	0	0	0	3	53	1	28	13	3								
all non-institutional agencies	7	13	68	57	28	76	22	127	26	94	247	67								
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0								
all agencies	35	1000	129	1000	77	1000	53	1000	66	1000	618	166								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1645	3559	1040	6511	2905	10653	3836	22522	9427	43244	X	X								
estd. hhs reporting cash loan (00)	58	X	135	X	223	X	202	X	618	X	X	X								
sample hhs reporting cash loan	16	X	25	X	56	X	69	X	166	X	X	X								

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	Karnataka														urban sample		
	credit agency																
	household social group																
	ST				SC				OBC				all				number of hhs report. cash loan
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
govt.	0	0	15	61	7	93	2	10	5	28	181	23					
co-op. society/bank	71	241	21	163	37	252	42	350	39	321	1359	172					
commercial bank including RRB	34	182	25	279	50	275	42	362	42	339	1472	212					
insurance	0	0	1	26	2	13	5	72	4	58	131	21					
provident fund	0	0	6	31	22	68	6	6	10	19	358	26					
financial corporation/institution	0	0	4	113	1	0	1	15	2	17	53	10					
financial company	3	7	0	17	10	10	1	19	4	17	134	10					
other institutional agencies	18	401	4	17	2	10	3	33	3	32	120	14					
all institutional agencies	126	831	72	706	127	722	102	867	106	831	3691	470					
landlord	0	0	1	2	1	3	1	1	1	1	30	7					
agriculturist moneylender	3	3	1	15	1	1	0	0	0	1	15	5					
professional moneylender	30	122	62	238	81	220	38	64	53	103	1847	206					
traders	0	0	1	0	9	10	4	4	5	5	180	17					
relatives and friends	24	39	20	38	15	40	30	58	25	53	858	108					
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0					
others	5	5	3	1	2	5	1	6	2	6	57	14					
all non-institutional agencies	50	169	88	294	110	278	75	133	86	169	2975	354					
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0					
all agencies	176	1000	158	1000	225	1000	172	1000	186	1000	6453	796					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	773	3850	4081	17830	9959	70113	19957	274821	34771	366614	X	X					
estd. hhs reporting cash loan (00)	136	X	644	X	2244	X	3429	X	6453	X	X	X					
sample hhs reporting cash loan	19	X	82	X	254	X	441	X	796	X	X	X					

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

credit agency	household social group														number of hhs report. cash loan	urban sample			
	ST				SC				OBC				others				all		
	P	S	P	S	P	S	P	S	P	S	P	S	P	S				estd.(00)	
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)				
govt.	0	0	49	178	36	85	32	131	35	109	611	59							
co-op. society/bank	59	13	149	380	206	442	157	344	183	390	3195	389							
commercial bank including RRB	260	987	66	207	87	232	95	218	90	231	1564	189							
insurance	0	0	0	0	2	1	5	35	3	17	51	7							
provident fund	0	0	24	141	6	11	14	19	10	20	182	16							
financial corporation/institution	0	0	19	26	13	48	11	31	13	39	221	29							
financial company	0	0	0	0	2	3	5	7	3	5	56	6							
other institutional agencies	0	0	7	10	9	20	5	13	8	16	132	22							
all institutional agencies	319	1000	288	941	329	842	293	799	313	827	5458	658							
landlord	-	-	-	-	-	-	-	-	-	-	-	0							
agriculturist moneylender	0	0	0	0	1	1	0	0	1	1	13	4							
professional moneylender	0	0	65	16	64	82	67	109	65	91	1128	123							
traders	0	0	0	0	1	0	6	26	3	12	49	8							
relatives and friends	0	0	27	24	43	61	34	54	38	56	661	111							
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0							
others	0	0	3	10	8	14	6	12	7	13	116	15							
all non-institutional agencies	0	0	94	50	107	158	107	201	106	173	1844	247							
n.r. source	0	0	1	9	0	0	0	0	0	0	1	1							
all agencies	319	1000	373	1000	392	1000	346	1000	373	1000	6510	829							
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	92	4327	1204	19123	9525	239656	6630	233339	17452	496445	X	X							
estd. hhs reporting cash loan (00)	29	X	449	X	3738	X	2293	X	6510	X	X	X							
sample lhds reporting cash loan	5	X	57	X	510	X	257	X	829	X	X	X							

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														number of hhs report. cash loan	urban sample	
	credit agency																
	ST				SC				OBC				all				
P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
govt.	14	76	2	2	14	72	29	171	18	108	553	41					
co-op. society/bank	30	333	38	73	40	134	16	110	29	110	876	118					
commercial bank including RRB	19	502	81	852	27	164	50	387	44	432	1329	203					
insurance	1	3	0	0	0	14	2	21	1	14	37	10					
provident fund	2	14	6	4	1	5	7	5	4	5	128	19					
financial corporation/institution	0	0	3	17	11	214	9	50	9	85	258	14					
financial company	0	0	2	0	0	1	15	145	7	75	197	8					
other institutional agencies	0	0	5	2	10	6	5	15	7	10	197	18					
all institutional agencies	66	928	131	951	92	610	121	903	109	838	3274	404					
landlord	-	-	-	-	-	-	-	-	-	-	-	0					
agriculturist moneylender	0	0	1	1	2	2	0	0	1	1	30	7					
professional moneylender	2	46	65	35	38	235	26	33	35	86	1049	127					
traders	1	1	8	1	3	8	2	2	3	3	99	21					
relatives and friends	1	7	8	3	41	118	28	51	29	58	876	83					
doctors, lawyers and other prof.	0	0	0	0	3	1	0	0	1	0	36	3					
others	1	19	26	8	15	26	5	11	12	14	356	42					
all non-institutional agencies	4	72	102	49	100	390	51	97	75	162	2257	269					
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0					
all agencies	71	1000	229	1000	180	1000	168	1000	177	1000	5322	649					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1546	2672	4329	99371	11637	117082	12613	233623	30125	452747	X	X					
estd. hhs reporting cash loan (00)	109	X	991	X	2099	X	2122	X	5322	X	X	X					
sample hhs reporting cash loan	24	X	113	X	252	X	260	X	649	X	X	X					

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														urban sample	
	credit agency							others								estd.(00) cash loan
	ST	SC		OBC		all			others		all					
P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
govt.	15	124	3	18	4	10	5	48	5	37	432	64				
co-op. society/bank	34	116	77	574	113	269	61	368	73	345	6487	827				
commercial bank including RRB	37	262	19	69	25	536	30	269	28	334	2462	305				
insurance	3	47	0	0	4	30	2	18	2	21	210	22				
provident fund	4	12	1	5	1	3	4	20	3	14	288	30				
financial corporation/institution	16	397	7	104	8	51	12	144	11	121	954	126				
financial company	0	0	3	43	2	19	3	25	3	24	242	22				
other institutional agencies	0	1	7	38	3	7	3	13	4	13	320	39				
all institutional agencies	108	959	114	852	150	924	112	906	119	909	10667	1359				
landlord	0	0	0	0	0	0	0	1	0	0	3	2				
agriculturist moneylender	0	0	0	0	0	0	0	0	0	0	23	6				
professional moneylender	7	10	8	32	19	22	6	25	9	24	805	170				
traders	4	4	0	0	2	0	1	1	1	1	123	19				
relatives and friends	22	26	17	115	46	45	27	60	30	58	2640	443				
doctors, lawyers and other prof.	0	0	0	0	1	2	0	0	0	1	24	3				
others	0	0	1	2	3	6	1	7	1	6	130	25				
all non-institutional agencies	33	40	26	148	71	76	36	94	41	91	3706	655				
n.r. source	1	1	0	0	0	0	0	0	0	0	2	1				
all agencies	139	1000	134	1000	210	1000	143	1000	155	1000	13844	1932				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	2470	35955	10929	84054	17928	395089	57979	841685	89306	1356783	X	X				
estd. hhs reporting cash loan (00)	344	X	1461	X	3765	X	8274	X	13844	X	X	X				
sample hhs reporting cash loan	59	X	239	X	480	X	1154	X	1932	X	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

credit agency	household social group														urban sample			
	ST				SC				OBC				all				number of hhs report. cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S		estd.(00)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)					
govt.	58	836	6	64	33	154	54	363	41	349	425	37						
co-op. society/bank	3	8	7	152	33	269	24	66	22	115	231	38						
commercial bank including RRB	10	32	27	379	41	471	88	474	58	427	609	77						
insurance	0	0	1	9	0	0	1	0	1	0	8	2						
provident fund	31	75	4	65	6	17	14	33	11	34	118	19						
financial corporation/institution	0	0	0	0	0	0	1	3	1	2	6	1						
financial company	-	-	-	-	-	-	-	-	-	-	-	0						
other institutional agencies	0	0	1	9	3	2	2	5	2	3	19	5						
all institutional agencies	101	951	45	678	114	913	173	944	130	931	1356	176						
landlord	-	-	-	-	-	-	-	-	-	-	-	0						
agriculturist moneylender	-	-	-	-	-	-	-	-	-	-	-	0						
professional moneylender	31	47	46	165	18	41	37	40	32	44	337	58						
traders	0	0	7	40	5	2	1	1	3	2	33	8						
relatives and friends	4	2	39	95	36	41	18	6	25	17	264	37						
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0						
others	0	0	25	21	5	3	5	9	8	7	79	4						
all non-institutional agencies	35	49	107	322	63	87	61	56	67	69	695	105						
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0						
all agencies	136	1000	152	1000	165	1000	231	1000	192	1000	1999	274						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	914	13811	1644	2749	2937	36862	4941	86473	10435	139895	X	X						
estd. hhs reporting cash loan (00)	125	X	250	X	485	X	1139	X	1999	X	X	X						
sample hhd's reporting cash loan	12	X	41	X	81	X	140	X	274	X	X	X						

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

credit agency	household social group														urban sample	
	ST							all								estd.(00) cash loan
	P	S	P	S	P	S	P	P	S	P	S	P	S			
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)					
govt.	89	754	12	398	19	267	15	169	15	221	250	40				
co-op. society/bank	159	217	5	26	11	78	17	112	14	96	226	40				
commercial bank including RRB	0	0	15	155	19	202	21	481	19	386	305	93				
insurance	0	0	0	0	0	0	0	8	0	5	4	1				
provident fund	0	0	6	72	1	3	1	14	2	19	34	12				
financial corporation/institution	0	0	1	13	0	0	1	37	1	27	18	7				
financial company	0	0	0	0	0	0	1	9	1	6	12	6				
other institutional agencies	0	0	0	1	1	1	3	4	2	3	27	6				
all institutional agencies	248	971	40	664	50	551	58	833	53	763	872	203				
landlord	0	0	1	1	0	0	0	0	0	0	5	1				
agriculturist moneylender	0	0	3	4	0	0	1	1	1	2	19	4				
professional moneylender	42	26	25	62	25	173	19	68	22	85	354	56				
traders	9	3	14	27	14	29	5	6	9	13	142	27				
relatives and friends	0	0	65	221	84	240	38	87	53	130	862	167				
doctors, lawyers and other prof.	0	0	0	0	0	0	0	1	0	1	3	1				
others	0	0	9	21	4	7	2	3	4	6	65	11				
all non-institutional agencies	42	29	113	336	123	449	62	167	85	237	1395	251				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	290	1000	150	1000	151	1000	114	1000	131	1000	2139	437				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	111	1577	4167	21487	2825	29466	9232	115661	16335	168191	X	X				
estd. hhs reporting cash loan (00)	32	X	626	X	427	X	1054	X	2139	X	X	X				
sample hhs reporting cash loan	8	X	112	X	97	X	220	X	437	X	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group															urban sample	
	credit agency			social group													number of hhs report. cash loan
	ST	SC			OBC			others			all						
P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
govt.	0	0	13	283	7	62	7	29	8	75	168	21					
co-op. society/bank	12	99	19	68	7	33	7	104	9	69	189	43					
commercial bank including RRB	55	253	17	57	17	189	26	317	23	228	493	122					
insurance	0	0	5	75	0	1	2	11	2	15	40	12					
provident fund	0	0	20	32	12	33	8	45	11	37	235	37					
financial corporation/institution	14	177	0	0	1	10	5	67	3	37	68	14					
financial company	0	0	0	0	3	70	2	21	2	38	44	4					
other institutional agencies	0	0	3	3	5	17	6	24	5	18	110	12					
all institutional agencies	69	529	73	517	50	414	57	618	57	517	1254	249					
landlord	0	0	1	9	0	0	0	1	0	2	6	2					
agriculturist moneylender	0	0	4	5	2	5	1	10	2	7	39	8					
professional moneylender	41	468	147	304	86	381	43	289	73	334	1592	185					
traders	0	0	25	107	12	32	5	15	10	34	222	51					
relatives and friends	3	4	28	21	39	143	13	61	24	89	531	105					
doctors, lawyers and other prof.	0	0	5	20	1	2	0	0	1	4	25	6					
others	0	0	6	16	16	22	3	7	8	14	181	16					
all non-institutional agencies	43	471	212	483	148	586	64	382	114	483	2507	357					
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0					
all agencies	100	1000	274	1000	190	1000	119	1000	165	1000	3615	579					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	719	5364	2887	25746	8145	83974	10166	85020	21917	200105	X	X					
estd. hhs reporting cash loan (00)	72	X	792	X	1546	X	1205	X	3615	X	X	X					
sample hhs reporting cash loan	13	X	94	X	224	X	248	X	579	X	X	X					

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

Tamil Nadu credit agency	household social group														urban		
	household social group														number of hhs report. cash loan		
	ST				SC				OBC				others		all		estd.(00)
P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
govt.	0	0	15	76	13	77	31	112	15	82	818	99					
co-op. society/bank	28	63	67	209	44	183	27	140	46	179	2486	323					
commercial bank including RRB	0	0	20	105	32	203	62	380	33	216	1788	212					
insurance	0	0	9	26	6	37	8	101	7	45	361	33					
provident fund	0	0	17	28	13	36	17	23	14	33	756	53					
financial corporation/institution	0	0	3	95	2	10	6	64	2	28	126	20					
financial company	0	0	6	2	1	2	3	3	2	3	124	12					
other institutional agencies	0	0	3	9	4	5	2	19	4	8	197	24					
all institutional agencies	28	63	126	550	105	553	147	842	111	592	6060	712					
landlord	0	0	0	0	2	10	0	0	2	7	88	7					
agriculturist moneylender	0	0	6	13	0	1	0	0	1	2	59	8					
professional moneylender	215	541	171	323	136	355	50	94	133	314	7278	747					
traders	0	0	12	4	3	4	0	0	4	4	229	24					
relatives and friends	17	38	45	109	26	72	42	63	30	75	1658	191					
doctors, lawyers and other prof.	0	0	0	0	0	1	0	0	0	1	18	6					
others	85	358	11	2	3	3	2	1	5	5	273	20					
all non-institutional agencies	318	937	221	450	161	447	87	158	164	408	8947	947					
n.r. source	-	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	346	1000	311	1000	251	1000	197	1000	255	1000	13938	1549					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	549	3162	7303	81743	41585	471522	5158	95205	54595	651631	X	X					
estd. hhs reporting cash loan (00)	190	X	2275	X	10455	X	1019	X	13938	X	X	X					
sample hhs reporting cash loan	12	X	240	X	1161	X	136	X	1549	X	X	X					

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group														number of hhs report. cash loan	urban sample
	Uttaranchal credit agency							all								
	P	S	P	S	P	S	P	P	S	P	S	P	S	estd.(00)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
govt.	18	145	13	291	0	0	12	324	11	308	33	16				
co-op. society/bank	0	0	11	310	0	0	3	16	4	22	13	8				
commercial bank including RRB	0	0	11	141	19	218	43	459	33	438	100	46				
insurance	66	33	0	0	0	0	1	4	2	4	5	3				
provident fund	66	424	5	188	0	0	1	5	3	11	8	5				
financial corporation/institution	0	0	0	0	7	31	0	0	1	1	3	1				
financial company	0	0	0	0	0	0	1	13	1	12	2	1				
other institutional agencies	0	0	0	0	0	0	2	106	1	98	4	2				
all institutional agencies	84	602	40	929	2.5	248	63	928	53	895	164	80				
landlord	-	-	-	-	-	-	-	-	-	-	-	-				
agriculturist moneylender	0	0	0	0	4	38	0	0	1	2	2	1				
professional moneylender	15	398	0	0	4	1	3	13	3	14	8	5				
traders	-	-	-	-	-	-	-	-	-	-	-	0				
relatives and friends	0	0	8	26	41	713	8	59	12	88	39	17				
doctors, lawyers and other prof.	-	-	-	-	-	-	-	-	-	-	-	0				
others	0	0	1	44	0	0	0	0	0	1	1	1				
all non-institutional agencies	15	398	10	71	49	752	10	72	16	105	49	24				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0				
all agencies	100	1000	49	1000	75	1000	72	1000	68	1000	210	103				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	44	67	614	335	444	638	1982	12787	3084	13827	X	X				
estd. hhs reporting cash loan (00)	4	X	30	X	33	X	143	X	210	X	X	X				
sample hhs reporting cash loan	3	X	15	X	15	X	70	X	103	X	X	X				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

	household social group													urban																		
	credit agency													number of hhs report.																		
	ST			SC			OBC			others			all			estd.(00)	sample															
P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P			S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)			
govt.	4	1000	6	69	2	10	3	78	3	50	186	55																				
co-op. society/bank	0	0	4	35	2	16	5	132	4	68	233	67																				
commercial bank including RRB	0	0	45	302	20	265	31	353	29	309	1790	264																				
insurance	0	0	0	0	2	27	0	13	1	16	64	5																				
provident fund	0	0	4	47	3	20	9	76	5	48	331	27																				
financial corporation/institution	0	0	0	4	2	8	1	26	1	15	79	12																				
financial company	0	0	0	0	2	27	1	16	1	17	85	13																				
other institutional agencies	0	0	4	15	5	113	2	13	4	53	228	33																				
all institutional agencies	4	1000	62	472	35	486	53	707	46	576	2902	467																				
landlord	0	0	2	3	1	10	2	3	2	6	101	4																				
agriculturist moneylender	0	0	0	0	1	3	1	14	1	7	51	12																				
professional moneylender	0	0	82	456	33	175	19	84	35	189	2173	279																				
traders	0	0	2	1	5	21	6	28	5	20	313	37																				
relatives and friends	0	0	33	58	72	292	32	155	49	191	3072	393																				
doctors, lawyers and other prof.	0	0	0	0	1	1	0	3	0	2	26	8																				
others	0	0	4	9	3	11	2	6	3	9	169	30																				
all non-institutional agencies	0	0	117	528	106	514	57	293	87	424	5457	708																				
n.r. source	-	-	-	-	-	-	-	-	-	-	-	-																				
all agencies	4	1000	173	1000	137	1000	108	1000	130	1000	8151	1146																				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	403	29	9905	49969	26890	106062	25459	111856	62667	267923	X	X																				
estd. hhs reporting cash loan (00)	2	X	1713	X	3678	X	2755	X	8151	X	X	X																				
sample hhs reporting cash loan	1	X	218	X	531	X	395	X	1146	X	X	X																				

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

West Bengal credit agency	household social group														number of hhs report. cash loan estd.(00) sample	urban sample (13)			
	ST				SC				OBC				others				all		
	P		S		P		S		P		S		P					S	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)							
govt.	4	112	13	125	14	176	12	110	12	115	515	79							
co-op. society/bank	8	201	19	96	25	208	15	89	16	95	678	143							
commercial bank including RRB	17	132	16	258	20	225	23	356	21	334	891	211							
insurance	0	0	0	0	0	0	1	4	1	4	29	6							
provident fund	26	213	18	77	7	31	17	61	17	64	697	91							
financial corporation/institution	17	254	5	44	8	35	2	96	3	87	142	21							
financial company	0	0	0	0	6	3	1	45	1	36	56	10							
other institutional agencies	2	1	3	2	0	0	5	12	5	10	189	18							
all institutional agencies	57	912	69	602	64	677	75	774	73	745	3017	552							
landlord	0	0	2	5	0	0	1	1	1	2	32	3							
agriculturist moneylender	0	0	2	3	0	0	0	0	0	1	18	3							
professional moneylender	0	0	60	158	31	172	26	50	34	71	1397	188							
traders	0	0	24	44	24	41	7	15	12	20	490	63							
relatives and friends	93	76	51	135	51	107	54	139	54	137	2219	350							
doctors, lawyers and other prof.	0	0	7	29	2	3	1	1	3	6	109	10							
others	43	11	4	23	0	0	8	19	7	19	275	43							
all non-institutional agencies	136	88	138	398	105	323	93	226	104	255	4327	625							
n.r. source	-	-	-	-	-	-	-	-	-	-	-	0							
all agencies	194	1000	201	1000	159	1000	162	1000	171	1000	7098	1135							
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	320	2463	9370	52996	2575	10735	29195	268419	41460	334613	X	X							
estd. hhs reporting cash loan (00)	62	X	1883	X	410	X	4743	X	7098	X	X	X							
sample hhs reporting cash loan	12	X	268	X	85	X	770	X	1135	X	X	X							

Table 7 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over credit agency for each household social group

India credit agency	household social group													urban					
	ST				SC				OBC				others			all		number of hhs report. cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample	
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)		
govt.	11	149	12	85	10	61	10	80	10	76	5758	945							
co-op. society/bank	25	110	36	213	42	192	215	215	36	205	20149	2778							
commercial bank including RRB	21	155	27	280	30	282	316	316	32	297	17603	2917							
insurance	1	12	2	9	3	28	45	45	3	35	1564	182							
provident fund	5	19	8	33	6	17	19	19	7	20	3682	509							
financial corporation/institution	9	330	4	50	5	42	79	79	5	70	2988	377							
financial company	0	0	2	11	2	11	3	27	2	20	1288	138							
other institutional agencies	1	13	4	31	4	13	4	39	4	29	2347	302							
all institutional agencies	67	788	88	712	96	646	820	820	93	751	51785	7728							
landlord	0	0	1	1	1	3	1	1	1	2	413	42							
agriculturist moneylender	1	0	3	7	2	17	6	6	2	9	1132	136							
professional moneylender	29	68	64	171	76	205	83	83	49	132	27396	3109							
traders	3	93	8	11	5	10	7	7	5	10	2534	389							
relatives and friends	16	27	36	77	44	92	68	68	36	76	19907	2997							
doctors, lawyers and other prof.	0	0	1	4	1	3	0	0	1	1	380	52							
others	11	23	8	15	7	25	14	14	6	18	3255	413							
all non-institutional agencies	58	212	113	287	129	354	180	180	94	249	52221	6834							
n.r. source	0	0	0	0	0	0	0	0	0	0	10	3							
all agencies	122	1000	192	1000	212	1000	1000	1000	178	1000	98870	13931							
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	16547	152778	80972	627012	192594	2156976	3595884	3595884	554976	6532656	X	X							
estd. hhs reporting cash loan (00)	2014	X	15523	X	40896	X	40434	X	98870	X	X	X							
sample hhd's reporting cash loan	573	X	2084	X	5232	X	6041	X	13931	X	X	X							

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

	household social group												rural					
	ST				SC				OBC				all				number of hhs reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
capital expenditure in farm business	64	273	52	105	72	172	119	285	76	199	10860	411						
current expenditure in farm business	103	225	56	115	97	185	131	193	94	177	13459	531						
expenditure in farm business	154	497	104	220	160	357	244	478	163	376	23183	901						
capital expenditure in non-farm business	2	2	20	31	34	57	24	67	26	54	3682	99						
current expenditure in non-farm business	2	2	3	2	14	34	11	16	10	22	1380	56						
expenditure in non-farm business	3	4	23	33	48	91	34	83	35	77	5032	154						
household expenditure	168	403	277	544	256	416	207	339	244	413	34794	1277						
expenditure on litigation	0	0	1	3	2	3	0	0	1	2	155	4						
repayment of debt	0	0	1	2	5	8	6	9	4	7	552	25						
financial investment expenditure	0	0	0	0	1	1	3	0	1	1	137	4						
others	25	96	35	198	38	123	27	90	34	124	4864	171						
expenditure in household	188	499	313	747	296	552	236	439	279	547	39778	1453						
n.f.	-	-	-	-	-	-	-	-	-	-	-	0						
any	315	1000	404	1000	449	1000	428	1000	423	1000	60253	2264						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	11111	43759	35666	248182	66074	747009	29599	469629	142450	1508580	X	X						
estd. hhs reporting cash loan (00)	3495	X	14409	X	29690	X	12659	X	60253	X	X	X						
sample hhd's reporting cash loan	152	X	513	X	1136	X	463	X	2264	X	X	X						

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group														rural										
	ST		SC				OBC				others				all		number of hhs reporting cash loan								
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)									
capital expenditure in farm business	11	241	1	7	3	51	7	236	6	182	245	66	51	1000	112	1000	63	1000	79	1000	75	1000	3139	615	
current expenditure in farm business	5	45	11	74	2	15	6	28	6	31	239	45	4420	1698	4474	2673	10286	4566	22414	17808	41595	26752	X	X	
expenditure in farm business	16	286	12	81	5	66	14	263	12	213	483	111	227	X	503	X	646	X	1762	X	3139	X	X	X	
capital expenditure in non-farm business	3	55	15	68	3	102	9	68	7	73	310	59	72	X	68	X	149	X	325	X	615	X	X	X	
current expenditure in non-farm business	3	12	14	135	5	39	5	62	5	62	228	43	any	51	1000	112	1000	63	1000	79	1000	75	1000	3139	615
expenditure in non-farm business	6	67	29	203	8	141	13	130	13	135	538	102	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	4420	1698	4474	2673	10286	4566	22414	17808	41595	26752	X	X
household expenditure	17	113	64	681	36	458	40	416	39	431	1634	271	estd. hhs reporting cash loan (00)	227	X	503	X	646	X	1762	X	3139	X	X	X
expenditure on litigation	2	14	0	0	1	4	3	10	2	8	72	26	sample hhd's reporting cash loan	72	X	68	X	149	X	325	X	615	X	X	X
repayment of debt	0	0	0	0	2	3	4	21	2	15	102	14													
financial investment expenditure	0	10	0	7	0	2	0	1	0	2	6	4													
others	10	509	6	29	11	325	11	158	11	196	438	94													
expenditure in household	29	647	71	716	50	792	55	607	53	652	2196	408													
n.r.	0	0	0	0	1	1	0	0	0	0	10	1													
any	51	1000	112	1000	63	1000	79	1000	75	1000	3139	615													
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	4420	1698	4474	2673	10286	4566	22414	17808	41595	26752	X	X													
estd. hhs reporting cash loan (00)	227	X	503	X	646	X	1762	X	3139	X	X	X													
sample hhd's reporting cash loan	72	X	68	X	149	X	325	X	615	X	X	X													

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Bihar	purpose of loan	household social group												rural																	
		ST			SC			OBC			others			all		number of hhs reporting cash loan															
		P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)																		
	capital expenditure in farm business	63	378	22	126	37	238	44	272	35	232	4076	495																		
	current expenditure in farm business	0	0	7	34	16	38	24	76	16	50	1825	204																		
	expenditure in farm business	63	378	29	160	53	276	66	348	50	281	5847	693																		
	capital expenditure in non-farm business	40	511	19	146	14	86	15	194	16	132	1816	215																		
	current expenditure in non-farm business	1	21	2	8	6	16	3	38	5	22	531	58																		
	expenditure in non-farm business	41	533	21	154	20	103	18	232	20	154	2339	272																		
	household expenditure	10	30	134	523	104	423	100	293	109	395	12765	966																		
	expenditure on litigation	0	0	0	4	0	3	0	0	0	2	36	5																		
	repayment of debt	0	0	2	3	9	13	5	5	7	9	771	56																		
	financial investment expenditure	5	28	0	0	0	0	1	0	0	0	43	7																		
	others	7	31	48	151	39	183	26	120	38	157	4460	327																		
	expenditure in household	22	89	185	682	151	621	132	419	154	564	17974	1352																		
	n.f.	0	0	4	4	0	0	0	1	1	1	101	3																		
	any	126	1000	232	1000	221	1000	199	1000	218	1000	25516	2263																		
	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1289	1063	26763	54053	67158	181784	21624	112768	116853	349668	X	X																		
	estd. hhs reporting cash loan (00)	162	X	6216	X	14828	X	4310	X	25516	X	X	X																		
	sample hhds reporting cash loan	23	X	477	X	1363	X	400	X	2263	X	X	X																		

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Chhattisgarh purpose of loan	household social group												rural													
	ST			SC			OBC			others			all		number of hhs reporting cash loan											
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)														
capital expenditure in farm business	54	401	46	254	65	612	46	736	57	521	2053	175														
current expenditure in farm business	52	334	107	89	46	96	66	97	59	125	2125	141														
expenditure in farm business	103	734	153	343	109	708	112	833	113	647	4107	311														
capital expenditure in non-farm business	15	72	24	67	20	84	11	13	18	68	660	72														
current expenditure in non-farm business	5	16	10	13	8	29	12	8	8	20	278	26														
expenditure in non-farm business	20	88	31	80	29	113	23	22	25	88	918	96														
household expenditure	41	118	99	171	73	157	58	141	63	153	2296	167														
expenditure on litigation	1	4	0	0	0	0	0	0	0	0	11	3														
repayment of debt	0	3	0	0	0	1	0	0	0	1	7	2														
financial investment expenditure	-	-	-	-	-	-	-	-	-	-	-	0														
others	11	53	14	406	11	21	4	5	11	111	402	27														
expenditure in household	47	177	113	577	84	179	62	146	72	266	2631	198														
n.f.	-	-	-	-	-	-	-	-	-	-	-	0														
any	158	1000	270	1000	212	1000	189	1000	198	1000	7186	583														
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	13598	18361	5147	32992	14853	69335	2719	22148	36316	142836	X	X														
estd. hhs reporting cash loan (00)	2142	X	1387	X	3142	X	514	X	7186	X	X	X														
sample hhds reporting cash loan	208	X	89	X	250	X	36	X	583	X	X	X														

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group															rural																																																																																																																																																																																												
	ST			SC			OBC			others			all			number of hhs reporting cash loan																																																																																																																																																																																												
	P	S	(2)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)																																																																																																																																																																																	
capital expenditure in farm business	33	245	38	74	48	278	46	246	43	242	2706	143	47	103	27	44	77	240	171	369	92	269	5759	195	77	349	65	118	122	517	206	616	131	511	8166	326	4	34	16	16	18	14	14	34	14	57	873	59	1	16	4	2	10	9	10	10	7	12	459	23	6	50	20	18	28	24	113	44	21	68	1329	81	106	346	137	821	144	107	258	308	125	339	7800	422	0	0	0	0	0	0	0	0	0	0	4	1	4	86	11	6	0	0	0	1	2	8	138	8	0	0	0	0	0	0	0	8	0	4	6	1	14	169	15	37	46	9	112	24	25	70	1581	70	119	601	164	864	188	117	370	341	150	420	9403	499	-	-	-	-	-	-	-	-	-	-	-	-	186	1000	244	1000	313	322	1000	1000	281	1000	17580	860	13162	57920	6585	67287	24954	17803	282599	329363	62504	737169	X	X	2448	X	1607	X	7800	5725	X	X	17580	X	X	X	176	X	74	X	361	249	X	X	860	X	X	X
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)																																																																																																																																																																																																												
estd. hhs reporting cash loan (00)																																																																																																																																																																																																												
sample hhs reporting cash loan																																																																																																																																																																																																												

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group												rural														
	ST			SC			OBC			others			all		number of hhs reporting cash loan												
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)
capital expenditure in farm business	0	0	0	61	236	40	211	460	87	87	460	62	348	1964	141	62	348	1964	348	1964	141	348	1964	141	348	1964	141
current expenditure in farm business	0	0	0	12	36	39	142	239	96	96	239	53	177	1662	130	53	177	1662	177	1662	130	177	1662	130	177	1662	130
expenditure in farm business	0	0	0	69	272	74	354	699	174	174	699	109	525	3437	257	109	525	3437	525	3437	257	525	3437	257	525	3437	257
capital expenditure in non-farm business	0	0	0	48	124	19	39	62	14	14	62	25	65	774	56	25	65	774	65	774	56	65	774	56	65	774	56
current expenditure in non-farm business	0	0	0	7	10	7	46	6	4	4	6	6	19	183	20	6	19	183	19	183	20	19	183	20	19	183	20
expenditure in non-farm business	0	0	0	56	133	26	85	68	18	18	68	30	84	957	76	30	84	957	84	957	76	84	957	76	84	957	76
household expenditure	0	0	0	190	483	134	489	173	79	79	173	127	319	3998	257	127	319	3998	319	3998	257	319	3998	257	319	3998	257
expenditure on litigation	0	0	0	0	0	3	48	2	1	1	2	2	15	51	3	2	15	51	15	51	3	15	51	3	15	51	3
repayment of debt	0	0	0	21	92	3	4	11	8	8	11	9	22	298	16	9	22	298	22	298	16	22	298	16	22	298	16
financial investment expenditure	0	0	0	0	1	0	0	7	3	3	7	1	4	37	2	1	4	37	4	37	2	4	37	2	4	37	2
others	0	0	0	16	17	8	18	40	24	24	40	16	30	502	54	16	30	502	30	502	54	30	502	54	30	502	54
expenditure in household	0	0	0	225	593	147	559	233	114	114	233	153	390	4829	327	153	390	4829	390	4829	327	390	4829	327	390	4829	327
n.f.	0	0	0	3	2	1	3	0	0	0	0	1	1	39	2	1	1	39	1	39	2	1	39	2	1	39	2
any	0	0	0	327	1000	238	1000	1000	277	277	1000	273	1000	8594	620	273	1000	8594	1000	8594	620	1000	8594	620	1000	8594	620
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	280	0	0	8074	61880	11464	119036	208034	11653	11653	208034	31472	388950	X	X	31472	388950	X	388950	X	X	388950	X	X	388950	X	X
estd. hhs reporting cash loan (00)	0	X	X	2638	X	2727	X	X	3230	3230	X	8594	X	X	X	8594	X	X	X	X	X	X	X	X	X	X	X
sample hhs reporting cash loan	0	X	X	178	X	197	X	X	245	245	X	620	X	X	X	620	X	X	X	X	X	X	X	X	X	X	X

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Himachal Pradesh purpose of loan	household social group													rural															
	ST			SC			OBC			others			all			number of hhs reporting cash loan													
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)																	
capital expenditure in farm business	4	9	19	57	18	85	19	103	18	88	211	88																	
current expenditure in farm business	7	86	10	37	2	3	8	34	8	28	90	30																	
expenditure in farm business	11	95	29	94	20	88	27	137	25	116	297	116																	
capital expenditure in non-farm business	9	212	24	241	22	408	14	340	18	337	212	93																	
current expenditure in non-farm business	6	93	2	11	1	6	3	17	3	16	30	18																	
expenditure in non-farm business	15	305	26	252	23	414	17	357	20	353	242	111																	
household expenditure	35	374	76	494	110	225	69	343	75	338	902	286																	
expenditure on litigation	0	0	3	13	1	4	5	18	3	13	37	11																	
repayment of debt	0	0	1	0	0	0	1	7	1	4	6	5																	
financial investment expenditure	-	-	-	-	-	-	-	-	-	-	-	0																	
others	12	226	22	147	81	269	30	138	36	175	433	112																	
expenditure in household	47	600	102	654	185	498	97	506	110	530	1321	409																	
n.f.	-	-	-	-	-	-	-	-	-	-	-	0																	
any	74	1000	150	1000	227	1000	139	1000	153	1000	1827	618																	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	902	2248	2772	9630	2164	15243	6122	35026	11960	62146	X	X																	
estd. hhs reporting cash loan (00)	66	X	417	X	491	X	853	X	1827	X	X	X																	
sample hhd's reporting cash loan	47	X	175	X	102	X	294	X	618	X	X	X																	

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	Jammu & Kashmir												rural	
	household social group						all							number of hhs reporting cash loan
	ST		SC		OBC		others		all		estd.(00)	sample		
P	S	P	S	P	S	P	S	P	S	P			S	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
capital expenditure in farm business	162	1000	19	581	10	172	14	461	15	442	160	75		
current expenditure in farm business	0	0	1	83	2	5	5	104	4	91	39	22		
expenditure in farm business	162	1000	20	663	12	177	18	565	19	533	198	97		
capital expenditure in non-farm business	0	0	2	45	3	12	4	227	4	188	38	25		
current expenditure in non-farm business	0	0	1	39	1	9	2	43	2	39	17	16		
expenditure in non-farm business	0	0	3	84	4	21	6	271	5	227	55	41		
household expenditure	0	0	14	223	18	336	8	105	10	139	102	52		
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	0		
repayment of debt	0	0	0	0	0	0	1	4	0	3	4	2		
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0		
others	0	0	2	30	9	465	1	55	2	97	22	15		
expenditure in household	0	0	16	253	27	802	9	165	12	240	128	69		
n.f.	-	-	-	-	-	-	-	-	-	-	-	0		
any	162	1000	38	1000	42	1000	33	1000	36	1000	374	203		
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	86	51	1595	948	1333	1246	7405	9364	10420	11610	X	X		
estd. hhs reporting cash loan (00)	14	X	60	X	56	X	244	X	374	X	X	X		
sample hhds reporting cash loan	2	X	41	X	22	X	138	X	203	X	X	X		

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group														rural					
	ST				SC				OBC				others				all		number of hhs reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)		
capital expenditure in farm business	28	514	45	183	22	147	41	83	29	180	1083	178								
current expenditure in farm business	5	68	6	17	15	69	7	17	9	46	340	54								
expenditure in farm business	33	581	51	200	37	217	48	100	39	226	1423	232								
capital expenditure in non-farm business	6	83	38	538	14	191	8	43	14	208	517	78								
current expenditure in non-farm business	0	0	1	4	6	72	2	58	3	47	110	18								
expenditure in non-farm business	6	83	39	543	21	263	10	101	17	255	626	96								
household expenditure	24	289	43	156	65	401	79	558	49	381	1803	212								
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	0								
repayment of debt	0	0	3	13	2	4	0	0	1	4	41	3								
financial investment expenditure	0	0	0	0	0	1	0	0	0	0	1	1								
others	5	47	21	88	25	115	25	241	17	134	639	82								
expenditure in household	29	336	67	257	92	521	97	799	67	519	2462	296								
n.f.	-	-	-	-	-	-	-	-	-	-	-	0								
any	66	1000	154	1000	149	1000	150	1000	120	1000	4431	617								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	13045	4805	5132	7997	14989	18079	3680	10548	36847	41428	X	X								
estd. hhs reporting cash loan (00)	860	X	791	X	2227	X	553	X	4431	X	X	X								
sample hhd's reporting cash loan	141	X	105	X	290	X	81	X	617	X	X	X								

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Karnataka purpose of loan	household social group												rural			
	ST			SC			OBC			others			all		number of hhs reporting cash loan	
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)	P (8)	S (9)	P (10)	S (11)	estd.(00)	sample				
capital expenditure in farm business	35	221	44	135	64	301	75	263	62	262	4318	240				
current expenditure in farm business	70	213	35	86	102	231	78	188	77	194	5381	274				
expenditure in farm business	100	434	77	221	153	532	145	451	131	456	9140	491				
capital expenditure in non-farm business	9	36	39	266	29	69	27	162	29	136	2003	96				
current expenditure in non-farm business	0	0	7	232	6	23	11	26	8	42	539	45				
expenditure in non-farm business	9	36	41	498	35	91	38	187	35	178	2482	140				
household expenditure	159	430	122	256	175	313	132	241	147	274	10282	581				
expenditure on litigation	3	2	0	0	1	1	0	0	1	1	39	3				
repayment of debt	3	5	3	5	5	5	3	16	3	11	243	11				
financial investment expenditure	0	0	0	0	1	3	1	8	1	5	59	3				
others	31	93	7	20	14	54	13	97	14	76	950	61				
expenditure in household	183	530	131	281	197	376	149	362	164	366	11497	655				
n.f.	-	-	-	-	-	-	-	-	-	-	-	0				
any	292	1000	241	1000	364	1000	308	1000	313	1000	21864	1228				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	5022	27205	14395	58419	24419	208825	26072	348248	69908	642696	X	X				
estd. hhs reporting cash loan (00)	1468	X	3463	X	8899	X	8034	X	21864	X	X	X				
sample hhds reporting cash loan	86	X	187	X	485	X	470	X	1228	X	X	X				

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group														rural					
	ST				SC				OBC				others				all		number of hhs reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample		
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)			
capital expenditure in farm business	38	133	30	48	35	141	52	65	40	105	2016	114								
current expenditure in farm business	0	0	4	3	20	43	40	46	24	42	1220	61								
expenditure in farm business	38	133	34	51	51	184	85	110	61	147	3022	167								
capital expenditure in non-farm business	0	0	51	98	31	97	30	136	33	113	1648	119								
current expenditure in non-farm business	0	0	7	22	16	50	11	73	13	58	654	49								
expenditure in non-farm business	0	0	58	120	47	147	36	208	44	172	2206	163								
household expenditure	74	97	302	530	224	413	225	400	232	412	11603	856								
expenditure on litigation	0	0	0	0	0	0	1	0	0	0	10	2								
repayment of debt	4	5	59	121	30	46	32	45	34	49	1685	92								
financial investment expenditure	0	0	4	7	8	23	4	6	6	15	313	17								
others	98	766	53	172	73	188	91	230	77	205	3853	278								
expenditure in household	176	867	387	829	316	669	329	681	328	681	16378	1190								
n.f.	-	-	-	-	-	-	-	-	-	-	-	0								
any	214	1000	442	1000	381	1000	401	1000	394	1000	19654	1419								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	576	1039	6226	43276	25890	526284	17253	411480	49945	982080	X	X								
estd. hhs reporting cash loan (00)	123	X	2751	X	9858	X	6922	X	19654	X	X	X								
sample hhs reporting cash loan	18	X	188	X	781	X	432	X	1419	X	X	X								

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	Madhya Pradesh															rural												
	household social group																number of hhs reporting cash loan											
	ST			SC			OBC			others			all					estd.(00)	sample									
P	S	(2)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)			P	S	(9)	P	S	(10)	P	S	(11)
capital expenditure in farm business	68	739	58	349	411	91	81	388	79	432	7385	492																
current expenditure in farm business	43	69	55	128	216	95	91	234	77	199	7219	347																
expenditure in farm business	104	808	109	477	627	177	154	622	145	630	13658	807																
capital expenditure in non-farm business	8	47	14	45	54	21	12	69	15	58	1448	147																
current expenditure in non-farm business	5	7	2	7	10	3	2	4	3	7	298	43																
expenditure in non-farm business	11	54	16	52	64	25	14	74	18	65	1724	188																
household expenditure	54	125	122	412	244	147	136	265	122	254	11460	627																
expenditure on litigation	0	0	3	8	1	1	1	0	1	1	94	7																
repayment of debt	0	0	1	1	31	6	6	12	4	19	361	13																
financial investment expenditure	0	0	0	0	1	0	0	0	0	0	21	2																
others	6	12	14	50	33	9	8	27	9	30	870	59																
expenditure in household	59	137	137	471	309	160	143	305	133	305	12462	694																
n.f.	-	-	-	-	-	-	-	-	-	-	-	0																
any	170	1000	234	1000	1000	307	278	1000	261	1000	24522	1568																
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	18556	88291	17499	77822	396045	39603	18386	287184	94044	849341	X	X																
estd. hhs reporting cash loan (00)	3158	X	4093	X	12168	X	5102	X	24522	X	X	X																
sample hhds reporting cash loan	292	X	272	X	730	X	274	X	1568	X	X	X																

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group												rural																	
	ST			SC			OBC			others			all		number of hhs reporting cash loan															
	P	S	(2)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	estd.(00)	sample				
capital expenditure in farm business	36	500	74	220	88	352	93	390	80	371	9506	596																		
current expenditure in farm business	51	136	54	76	104	173	119	173	104	173	11206	671																		
expenditure in farm business	87	635	123	295	183	559	198	563	166	545	19594	1218																		
capital expenditure in non-farm business	9	52	18	51	27	78	27	178	23	131	2743	235																		
current expenditure in non-farm business	6	11	5	12	8	17	13	21	9	19	1062	91																		
expenditure in non-farm business	15	62	23	63	35	95	40	199	32	150	3788	325																		
household expenditure	60	205	88	572	79	318	92	165	82	245	9720	796																		
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0																		
repayment of debt	0	0	1	1	0	1	1	3	1	2	96	13																		
financial investment expenditure	1	9	1	18	1	2	5	13	2	10	263	27																		
others	7	88	8	50	7	25	20	56	12	48	1398	107																		
expenditure in household	67	302	97	641	87	346	117	238	97	305	11430	936																		
n.f.	-	-	-	-	-	-	-	-	-	-	-	0																		
any	161	1000	235	1000	291	1000	321	1000	275	1000	32489	2338																		
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	17118	64213	17289	96545	39802	369496	43973	697761	118183	1228015	X	X																		
estd. hhs reporting cash loan (00)	2751	X	4055	X	11569	X	14114	X	32489	X	X	X																		
sample hhd's reporting cash loan	240	X	335	X	845	X	918	X	2338	X	X	X																		

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group														rural			
	ST				SC				OBC				others		all		number of hhs reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)						
capital expenditure in farm business	75	466	47	194	54	196	74	125	61	206	4067	271						
current expenditure in farm business	51	240	38	111	89	141	96	133	69	145	4589	267						
expenditure in farm business	126	706	85	305	141	337	169	257	130	352	8576	535						
capital expenditure in non-farm business	14	178	32	165	39	235	27	167	29	198	1910	148						
current expenditure in non-farm business	3	7	18	44	9	19	6	4	9	17	579	43						
expenditure in non-farm business	17	185	50	209	48	254	32	171	38	215	2489	191						
household expenditure	29	64	84	347	117	250	88	167	82	219	5433	400						
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	1						
repayment of debt	0	0	2	17	2	26	0	0	1	14	92	2						
financial investment expenditure	0	0	8	98	0	3	13	310	4	105	240	15						
others	12	45	10	24	42	130	54	95	29	94	1912	111						
expenditure in household	41	109	104	487	160	409	155	572	115	433	7634	526						
n.r.	0	0	0	0	0	0	0	0	0	0	1	1						
any	179	1000	226	1000	323	1000	324	1000	264	1000	17463	1181						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	18127	27682	13565	36243	24893	106375	9614	68619	66199	238919	X	X						
estd. hhs reporting cash loan (00)	3237	X	3066	X	8044	X	3116	X	17463	X	X	X						
sample hhd's reporting cash loan	286	X	215	X	477	X	203	X	1181	X	X	X						

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group														rural						
	ST				SC				OBC				others				all		number of hhs reporting cash loan		
	P		S		P		S		P		S		P		S		P		S		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
capital expenditure in farm business	0	0	8	56	20	317	83	394	42	339	1248	98									
current expenditure in farm business	35	171	7	30	20	84	52	113	28	99	849	63									
expenditure in farm business	35	171	15	87	40	401	126	507	66	438	1975	155									
capital expenditure in non-farm business	0	0	16	64	28	142	23	94	21	93	618	54									
current expenditure in non-farm business	0	0	3	6	5	26	8	25	5	22	158	18									
expenditure in non-farm business	0	0	18	70	30	169	32	119	26	115	767	70									
household expenditure	142	829	163	588	113	308	98	248	127	302	3805	353									
expenditure on litigation	0	0	3	6	0	0	3	27	3	22	75	5									
repayment of debt	0	0	1	5	5	28	4	12	3	12	88	12									
financial investment expenditure	0	0	0	0	0	0	7	10	3	8	92	3									
others	0	0	48	244	28	95	48	79	45	104	1338	98									
expenditure in household	142	829	209	843	147	431	156	375	176	448	5264	461									
n.f.	-	-	-	-	-	-	-	-	-	-	-	0									
any	177	1000	238	1000	205	1000	295	1000	257	1000	7676	661									
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	109	177	12497	72480	4432	32641	12810	387257	29847	492554	X	X									
estd. hhs reporting cash loan (00)	19	X	2970	X	909	X	3777	X	7676	X	X	X									
sample hhs reporting cash loan	3	X	277	X	100	X	281	X	661	X	X	X									

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Rajasthan purpose of loan	household social group												rural												
	ST				SC				OBC				others				all		number of hhs reporting cash loan						
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)							
capital expenditure in farm business	161	543	77	193	74	283	66	260	89	297	6254	461	57	63	48	100	57	102	51	93	54	96	3784	306	
current expenditure in farm business	215	606	124	293	124	386	113	353	138	392	9722	744	13	60	28	54	13	61	16	61	17	60	1172	124	
expenditure in farm business	2	2	5	14	5	16	4	7	4	12	309	39	15	62	33	68	19	77	20	68	21	72	1479	162	
capital expenditure in non-farm business	127	275	241	533	193	417	185	505	189	433	13288	897	0	0	0	0	1	2	0	0	0	1	25	4	
current expenditure in non-farm business	3	31	4	4	7	21	1	3	5	16	325	22	0	0	5	12	1	3	0	0	1	4	85	3	
expenditure in non-farm business	12	27	19	88	16	94	27	71	18	81	1234	92	142	332	262	638	213	537	206	579	208	535	14633	995	
household expenditure	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	2	0	0	0	0	0	1	8	6	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	347	1000	375	1000	327	1000	318	1000	338	1000	23752	1755	
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	12703	107504	13920	148077	30972	459535	12604	129458	70199	844574	X	X
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	estd. hhs reporting cash loan (00)	4403	X	5220	X	10126	X	4003	X	23752	X	X	X
others	142	332	262	638	213	537	206	579	208	535	14633	995	sample hhs reporting cash loan	284	X	440	X	731	X	300	X	1755	X	X	X
expenditure in household	0	0	0	0	0	0	0	0	0	0	0	0	any	347	1000	375	1000	327	1000	318	1000	338	1000	23752	1755
n.i.	0	0	0	0	0	0	0	0	0	0	0	0	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	12703	107504	13920	148077	30972	459535	12604	129458	70199	844574	X	X
any	347	1000	375	1000	327	1000	318	1000	338	1000	23752	1755	estd. hhs reporting cash loan (00)	4403	X	5220	X	10126	X	4003	X	23752	X	X	X
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	12703	107504	13920	148077	30972	459535	12604	129458	70199	844574	X	X	sample hhs reporting cash loan	284	X	440	X	731	X	300	X	1755	X	X	X
estd. hhs reporting cash loan (00)	4403	X	5220	X	10126	X	4003	X	23752	X	X	X	any	347	1000	375	1000	327	1000	318	1000	338	1000	23752	1755
sample hhs reporting cash loan	284	X	440	X	731	X	300	X	1755	X	X	X	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	12703	107504	13920	148077	30972	459535	12604	129458	70199	844574	X	X

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

	Tamil Nadu														rural													
	purpose of loan																											
	household social group																											
	ST			SC			OBC			others			all			number of hhs reporting cash loan												
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)
capital expenditure in farm business	0	0	0	17	81	42	157	31	45	35	145	3878	217															
current expenditure in farm business	115	414	414	30	73	57	122	57	96	50	116	5541	273															
expenditure in farm business	115	414	414	47	154	93	278	87	141	81	261	8912	464															
capital expenditure in non-farm business	7	7	7	3	10	23	88	11	202	17	82	1912	73															
current expenditure in non-farm business	62	248	248	1	4	20	49	1	6	15	44	1648	44															
expenditure in non-farm business	69	255	255	4	14	41	137	12	207	31	126	3445	114															
household expenditure	77	153	153	231	707	191	446	251	564	202	477	22211	1005															
expenditure on litigation	0	0	0	0	0	0	4	0	0	0	4	20	1															
repayment of debt	0	0	0	2	29	5	14	23	84	5	18	521	31															
financial investment expenditure	0	0	0	0	0	4	5	0	0	3	4	283	11															
others	39	178	178	16	96	25	116	6	4	23	111	2503	128															
expenditure in household	116	331	331	245	832	217	584	281	652	225	613	24739	1146															
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	0															
any	300	1000	1000	286	1000	323	1000	325	1000	313	1000	34533	1604															
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1128	3114	3114	28630	114221	78259	879963	2165	27829	110182	1025128	X	X															
estd. hhs reporting cash loan (00)	338	X	X	8192	X	25298	X	704	X	34533	X	X	X															
sample hhd's reporting cash loan	14	X	X	395	X	1164	X	31	X	1604	X	X	X															

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

	household social group																	rural			
	ST										all							cash loan		sample	
	P		S		P		S		P		S		P		S		P		S		
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	
capital expenditure in farm business	28	1000	19	251	31	314	13	179	16	233	193	46									
current expenditure in farm business	0	0	19	48	14	226	1	26	6	66	73	6									
expenditure in farm business	28	1000	38	299	45	540	13	206	22	298	266	52									
capital expenditure in non-farm business	0	0	6	22	22	291	3	118	5	121	61	18									
current expenditure in non-farm business	0	0	0	0	0	0	2	65	2	36	18	3									
expenditure in non-farm business	0	0	6	22	22	291	6	183	7	157	80	21									
household expenditure	0	0	33	617	17	169	21	589	24	516	281	46									
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	0									
repayment of debt	0	0	0	0	0	0	0	0	0	0	1	1									
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	2	1									
others	0	0	7	62	0	0	2	22	3	28	36	11									
expenditure in household	0	0	40	679	17	169	24	612	27	544	320	58									
n.i.	-	-	-	-	-	-	-	-	-	-	-	0									
any	28	1000	84	1000	84	1000	42	1000	55	1000	661	128									
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	324	204	3052	3379	808	2259	7774	7467	11959	13308	X	X									
estd. hhs reporting cash loan (00)	9	X	257	X	68	X	327	X	661	X	X	X									
sample hhd's reporting cash loan	3	X	52	X	14	X	59	X	128	X	X	X									

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

	Uttar Pradesh														rural													
	purpose of loan																											
	household social group																											
	ST			SC			OBC			others			all			number of hhs reporting cash loan												
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)
capital expenditure in farm business	149	705	82	82	260	52	355	71	446	65	357	14383	1074															
current expenditure in farm business	5	1	22	82	31	129	34	137	129	29	117	6325	441															
expenditure in farm business	154	705	103	342	81	484	101	584	92	475	20273	1483																
capital expenditure in non-farm business	6	6	26	98	16	98	14	77	92	3999	349																	
current expenditure in non-farm business	0	0	7	13	6	24	3	10	18	1261	82																	
expenditure in non-farm business	6	6	33	110	21	122	18	87	24	109	5258	430																
household expenditure	145	280	143	475	111	302	90	293	343	25686	1872																	
expenditure on litigation	0	0	1	7	0	7	0	0	5	187	14																	
repayment of debt	0	0	4	2	15	2	5	3	10	562	36																	
financial investment expenditure	0	0	0	0	0	0	0	0	0	57	8																	
others	11	8	17	52	16	68	8	32	15	3262	256																	
expenditure in household	157	288	165	541	128	392	99	329	414	29462	2165																	
n.r.	0	0	2	7	1	1	0	0	1	2	221	14																
any	308	1000	286	1000	216	1000	204	1000	234	1000	51796	3879																
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	2020	16165	61640	280782	114256	565009	43421	258009	221460	1120263	X	X																
estd. hhs reporting cash loan (00)	623	X	17622	X	24702	X	8844	X	51796	X	X	X																
sample hhs reporting cash loan	34	X	1231	X	1895	X	718	X	3879	X	X	X																

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	West Bengal												rural						
	ST						household social group						all		cash loan		sample		
	P	S	(3)	(4)	P	S	SC	OBC	P	S	(7)	(8)	P	S	(9)	(10)		(11)	(12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
capital expenditure in farm business	24	118	50	263	61	88	37	199	41	204	5037	411							
current expenditure in farm business	14	92	26	98	36	210	33	75	30	91	3605	286							
expenditure in farm business	38	210	72	361	97	298	69	274	70	295	8470	689							
capital expenditure in non-farm business	10	52	37	122	36	165	31	103	31	111	3829	359							
current expenditure in non-farm business	9	400	21	66	15	35	22	95	21	91	2503	163							
expenditure in non-farm business	19	452	56	188	51	200	52	198	51	202	6257	517							
household expenditure	67	220	70	374	89	444	90	300	82	326	10009	747							
expenditure on litigation	0	0	0	0	3	9	1	0	0	1	60	10							
repayment of debt	1	3	2	4	0	0	3	8	3	6	304	23							
financial investment expenditure	1	13	1	1	0	0	1	8	1	6	120	12							
others	20	102	22	72	17	49	26	176	24	141	2882	205							
expenditure in household	89	338	95	451	110	502	118	492	109	480	13237	985							
n.f.	0	1	0	0	0	0	1	36	1	24	112	12							
any	140	1000	215	1000	239	1000	226	1000	218	1000	26539	2113							
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	7438	8612	37710	90043	6340	28240	70092	261550	121614	388445	X	X							
estd. hhs reporting cash loan (00)	1040	X	8113	X	1514	X	15872	X	26539	X	X	X							
sample hhd's reporting cash loan	91	X	694	X	122	X	1206	X	2113	X	X	X							

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group												rural											
	ST			SC			OBC			others			all		number of hhs reporting cash loan									
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	(10)	(11)	(12)
capital expenditure in farm business	56	469	178	50	178	55	249	61	301	55	268	81932	6014											
current expenditure in farm business	43	122	82	31	82	56	144	63	163	51	142	75476	4453											
expenditure in farm business	97	591	260	79	260	106	393	118	464	102	410	151187	10176											
capital expenditure in non-farm business	9	54	79	24	79	22	83	21	112	21	92	30409	2654											
current expenditure in non-farm business	4	17	22	7	22	9	30	10	28	8	28	12356	1005											
expenditure in non-farm business	12	71	101	30	101	31	113	30	140	29	120	42305	3633											
household expenditure	68	248	512	152	512	146	367	108	281	129	350	190816	12773											
expenditure on litigation	0	0	3	1	3	1	4	0	3	1	3	880	104											
repayment of debt	1	18	13	4	13	5	16	4	12	4	14	6264	408											
financial investment expenditure	0	2	5	1	5	1	4	2	11	1	7	1769	127											
others	12	70	105	22	105	26	102	23	88	23	96	33927	2629											
expenditure in household	80	338	637	177	637	175	493	134	394	155	470	229106	15797											
n.f.	0	0	2	1	2	0	0	0	2	0	1	493	41											
any	179	1000	1000	271	1000	289	1000	257	1000	265	1000	391898	28094											
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	150825	483434	325464	1510333	607603	5035569	394457	4117137	1478529	11146778	X	X	X											
estd. hhs reporting cash loan (00)	27038	X	88106	X	175427	X	101320	X	391898	X	X	X	X											
sample hhs reporting cash loan	2779	X	6151	X	11579	X	7583	X	28094	X	X	X	X											

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Andhra Pradesh purpose of loan	household social group													urban															
	ST			SC			OBC			others			all		number of hhs reporting cash loan														
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
capital expenditure in farm business	5	17	2	6	8	31	13	27	9	27	476	38																	
current expenditure in farm business	0	0	2	0	8	96	13	43	9	60	459	35																	
expenditure in farm business	5	17	4	7	14	127	26	70	18	87	897	69																	
capital expenditure in non-farm business	8	40	19	93	19	79	26	91	22	86	1105	109																	
current expenditure in non-farm business	10	15	4	76	16	37	10	39	12	41	606	57																	
expenditure in non-farm business	18	54	23	169	35	116	36	130	34	127	1708	165																	
household expenditure	245	928	269	747	233	525	187	605	218	586	11027	834																	
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	0																	
repayment of debt	0	0	9	13	9	19	5	4	7	11	363	23																	
financial investment expenditure	0	0	0	0	1	3	1	56	1	32	32	4																	
others	0	0	29	65	47	209	28	136	36	158	1833	138																	
expenditure in household	245	928	295	824	281	757	220	800	256	786	12966	982																	
n.i.	-	-	-	-	-	-	-	-	-	-	-	0																	
any	262	1000	320	1000	319	1000	273	1000	298	1000	15118	1168																	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1258	6575	5610	64739	22438	378609	21371	558590	50677	1008513	X	X																	
estd. hhs reporting cash loan (00)	330	X	1796	X	7163	X	5828	X	15118	X	X	X																	
sample hhs reporting cash loan	29	X	182	X	519	X	438	X	1168	X	X	X																	

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Assam purpose of loan	household social group												urban																	
	ST			SC			OBC			others			all		number of hhs reporting cash loan															
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)			
capital expenditure in farm business	0	0	0	2	0	2	0	0	0	0	0	0	1	12	1	1	46	3	1	5	1	1	1	1	1	1	1	5	1	1
current expenditure in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	5	1	0	5	1	0	1	0	0	1	0	5	1	1
expenditure in farm business	0	0	0	2	0	2	0	0	0	0	0	0	0	18	0	0	51	3	0	51	3	0	3	0	0	3	0	5	3	6
capital expenditure in non-farm business	2	61	61	8	119	8	26	50	119	26	86	86	8	86	10	83	83	51	10	83	51	10	51	10	83	51	19	14	24	14
current expenditure in non-farm business	0	0	0	6	18	6	1	38	18	1	53	38	6	53	5	49	49	24	6	49	24	5	24	5	49	24	14	14	24	14
expenditure in non-farm business	2	61	61	14	136	14	27	88	136	27	139	88	13	139	14	132	132	75	13	132	75	14	75	14	132	75	33	33	75	33
household expenditure	12	179	179	21	201	21	25	547	201	25	199	547	29	199	27	238	238	138	27	238	138	27	138	27	238	138	79	79	138	79
expenditure on litigation	0	0	0	1	50	1	0	0	50	0	4	0	1	4	1	7	7	6	1	7	6	1	6	1	7	6	3	3	6	3
repayment of debt	42	111	111	0	0	0	1	2	0	1	21	2	0	21	3	19	19	13	0	19	13	3	13	3	19	13	7	7	13	7
financial investment expenditure	0	0	0	0	0	0	1	20	0	1	73	1	1	73	1	62	62	5	1	62	5	1	5	1	62	5	3	3	5	3
others	21	649	649	9	69	9	7	342	69	7	544	342	15	544	14	492	492	70	15	492	70	14	70	14	492	70	28	28	70	28
expenditure in household	75	939	939	30	320	30	35	912	320	35	842	912	47	842	45	817	817	232	47	817	232	45	232	45	817	232	120	120	232	120
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0
any	76	1000	1000	46	1000	46	63	1000	1000	63	1000	1000	61	1000	60	1000	1000	309	61	1000	309	60	309	60	1000	309	158	158	309	158
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	260	164	164	672	725	672	666	1230	725	666	8883	1230	3577	8883	5175	11001	11001	X	3577	11001	X	5175	X	5175	11001	X	X	X	X	X
estd. hhs reporting cash loan (00)	20	X	X	31	X	31	42	X	X	42	X	X	217	X	309	X	X	X	217	X	X	309	X	309	X	X	X	X	X	X
sample hhds reporting cash loan	17	X	X	17	X	17	20	X	X	20	X	X	104	X	158	X	X	X	104	X	X	158	X	158	X	X	X	X	X	X

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group												urban													
	ST			SC			OBC			others			all		number of hhs reporting cash loan											
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)
capital expenditure in farm business	0	0	0	1	82	4	49	6	38	4	47	64	19													
current expenditure in farm business	268	664	664	2	16	0	1	9	78	5	57	70	11													
expenditure in farm business	268	664	664	4	99	4	50	15	116	9	104	134	30													
capital expenditure in non-farm business	13	14	11	11	54	16	283	9	114	13	181	191	52													
current expenditure in non-farm business	268	277	12	12	9	12	23	4	22	11	31	158	22													
expenditure in non-farm business	281	291	22	22	63	28	306	13	136	24	211	349	74													
household expenditure	0	0	74	74	684	31	231	36	252	36	279	524	131													
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	-	0													
repayment of debt	19	14	4	4	1	5	10	6	133	5	59	78	15													
financial investment expenditure	0	0	10	10	101	0	1	4	46	2	30	29	4													
others	13	32	6	6	25	24	402	27	317	23	315	331	61													
expenditure in household	32	45	94	94	811	60	644	73	748	67	682	959	209													
n.r.	0	0	5	5	27	0	0	0	0	0	3	7	1													
any	313	1000	126	126	1000	86	1000	100	1000	95	1000	1376	308													
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	93	1358	1321	3985	8702	17177	4295	15179	14411	37699	X	X	X													
estd. hhs reporting cash loan (00)	29	X	166	X	751	X	430	X	1376	X	X	X	X													
sample hhs reporting cash loan	4	X	36	X	184	X	84	X	308	X	X	X	X													

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Chhattisgarh purpose of loan	household social group												urban														
	ST			SC			OBC			others			all		number of hhs reporting cash loan												
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)
capital expenditure in farm business	1	4	4	8	4	6	110	1	12	3	1	3	1	12	30	3	21	8									
current expenditure in farm business	0	0	0	7	79	9	10	3	2	10	2	5	3	2	12	5	32	11									
expenditure in farm business	1	4	4	15	83	14	120	4	14	163	4	8	4	14	43	8	52	18									
capital expenditure in non-farm business	9	36	27	27	47	16	163	19	255	163	19	17	19	255	200	17	113	31									
current expenditure in non-farm business	10	19	0	0	0	11	57	18	33	57	18	12	18	33	33	12	79	11									
expenditure in non-farm business	19	56	27	27	47	27	221	37	288	221	37	29	37	288	233	29	193	42									
household expenditure	39	861	90	90	590	103	630	95	451	630	95	85	95	451	527	85	567	118									
expenditure on litigation	0	0	0	0	0	0	0	1	25	0	1	1	1	25	16	1	3	1									
repayment of debt	1	4	4	17	44	1	3	0	0	3	0	3	0	0	6	3	18	4									
financial investment expenditure	0	0	0	0	0	0	0	0	2	0	0	0	0	2	1	0	1	1									
others	7	75	25	25	235	6	26	11	220	26	11	11	11	220	174	11	71	17									
expenditure in household	48	940	132	132	870	110	659	108	698	659	108	99	108	698	724	99	660	140									
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0									
any	68	1000	174	174	1000	150	1000	140	1000	1000	140	132	140	1000	1000	132	882	195									
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1387	3384	897	897	6699	1962	11824	2412	36741	11824	2412	6658	2412	36741	58648	6658	X	X									
estd. hhs reporting cash loan (00)	94	X	156	156	X	294	X	338	X	X	338	882	338	X	X	882	X	X									
sample hhs reporting cash loan	25	X	35	35	X	72	X	63	X	X	63	195	63	X	X	195	X	X									

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group																	urban										
	ST					SC					OBC					all		cash loan		sample								
	P	S	(3)	P	S	P	S	(4)	P	S	P	S	(5)	P	S	P	S	(6)	(7)		(8)	(9)	(10)	(11)	(12)	(13)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)																
capital expenditure in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	0	0	0	0	0	0	0	2	1	1	1	0	
current expenditure in farm business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
expenditure in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	0	0	0	0	0	0	0	2	1	1	1	0	
capital expenditure in non-farm business	0	0	3	59	2	307	7	224	5	181	114	14																
current expenditure in non-farm business	0	0	0	0	0	0	2	156	1	111	29	2																
expenditure in non-farm business	0	0	3	59	2	307	8	380	5	293	128	15																
household expenditure	0	0	19	905	3	624	5	391	8	533	198	38																
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	-	0														0	
repayment of debt	-	-	-	-	-	-	-	-	-	-	-	-	0														0	
financial investment expenditure	0	0	0	0	0	0	1	96	0	69	9	3															3	
others	0	0	1	36	1	69	1	130	1	104	24	12															12	
expenditure in household	0	0	21	941	4	693	6	617	10	705	231	53															53	
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	0														0	
any	0	0	23	1000	5	1000	14	1000	15	1000	360	68															68	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	410	0	6611	9148	3966	537	12678	24411	23664	34095	X	X																X
estd. hhs reporting cash loan (00)	0	X	155	X	22	X	183	X	360	X	X	X																X
sample hhdrs reporting cash loan	0	X	14	X	9	X	45	X	68	X	X	X															X	

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	Gujarat												urban			
	ST						household social group						all		number of hhs reporting cash loan	
	P	S	P	S	P	S	SC		OBC		others		P	S	estd.(00)	sample
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
capital expenditure in farm business	0	0	0	2	1	2	3	26	2	18	66	13				
current expenditure in farm business	5	4	0	0	3	10	4	5	3	5	116	26				
expenditure in farm business	5	4	0	2	4	12	7	31	5	23	182	39				
capital expenditure in non-farm business	0	0	11	37	20	235	25	152	21	138	730	89				
current expenditure in non-farm business	0	0	6	8	7	12	12	28	9	22	319	37				
expenditure in non-farm business	0	0	17	45	27	247	37	180	30	160	1048	126				
household expenditure	161	971	238	777	171	599	148	748	167	751	5901	563				
expenditure on litigation	0	0	0	0	0	0	1	0	1	0	19	1				
repayment of debt	26	24	0	0	0	10	1	5	2	7	71	5				
financial investment expenditure	0	0	0	0	1	10	1	2	1	3	19	7				
others	3	2	28	176	28	120	11	33	18	56	636	87				
expenditure in household	164	996	266	953	197	740	161	789	185	817	6543	657				
n.f.	-	-	-	-	-	-	-	-	-	-	-	0				
any	170	1000	284	1000	218	1000	200	1000	214	1000	7576	803				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1706	54022	4452	50876	10603	77597	18571	372748	35332	555244	X	X				
estd. hhs reporting cash loan (00)	290	X	1262	X	2311	X	3713	X	7576	X	X	X				
sample hhs reporting cash loan	25	X	94	X	263	X	421	X	803	X	X	X				

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	Haryana												urban		
	ST						household social group						number of hhs reporting		
	P	S	P	S	P	S	SC		OBC		others		all	cash loan	sample
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
capital expenditure in farm business	0	0	16	33	3	8	7	37	8	29	94	19			
current expenditure in farm business	0	0	18	69	10	47	0	0	6	20	71	7			
expenditure in farm business	0	0	29	102	12	56	7	37	13	49	153	25			
capital expenditure in non-farm business	0	0	33	161	31	163	20	364	25	289	302	60			
current expenditure in non-farm business	0	0	12	33	3	2	2	6	4	7	51	13			
expenditure in non-farm business	0	0	42	194	33	165	22	370	28	297	345	72			
household expenditure	0	0	145	682	108	276	58	374	87	378	1053	151			
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	0			
repayment of debt	0	0	0	0	7	65	0	4	2	20	24	3			
financial investment expenditure	0	0	0	0	0	0	3	16	1	10	18	2			
others	130	1000	26	23	60	439	25	198	34	246	414	73			
expenditure in household	130	1000	170	704	175	780	85	593	124	655	1505	227			
n.f.	-	-	-	-	-	-	-	-	-	-	-	0			
any	130	1000	229	1000	218	1000	110	1000	160	1000	1939	317			
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	25	19	2277	15631	3083	42580	6754	98710	12139	156940	X	X			
estd. hhs reporting cash loan (00)	3	X	522	X	673	X	741	X	1939	X	X	X			
sample hhs reporting cash loan	2	X	72	X	96	X	147	X	317	X	X	X			

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	Himachal Pradesh												urban																										
	household social group												number of hhs reporting																										
	ST			SC			OBC			others			all			cash loan																							
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	P	S	(12)	P	S	(13)						
capital expenditure in farm business	0	0	0	0	0	0	31	258	0	2	1	2	0	0	0	6	8	6	1	1	1	8	9	8	1	1	1	9	11	9	1	1	1	2	2	2			
current expenditure in farm business	0	0	0	0	0	0	2	4	7	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			
expenditure in farm business	0	0	0	0	0	0	33	262	7	2	1	2	2	1	2	2	1	2	2	1	2	2	1	2	2	1	2	2	1	2	2	1	2	2	1	2			
capital expenditure in non-farm business	27	12	12	12	66	12	8	57	66	22	274	22	4	12	4	4	15	4	4	15	4	4	15	4	4	15	4	4	15	4	4	15	4	4	15	4			
current expenditure in non-farm business	0	0	0	0	0	0	6	12	52	4	12	4	4	12	4	4	15	4	4	15	4	4	15	4	4	15	4	4	15	4	4	15	4	4	15	4			
expenditure in non-farm business	27	12	12	12	66	12	13	69	118	26	286	26	26	286	26	23	266	23	23	266	23	23	266	23	23	266	23	23	266	23	23	266	23	23	266	23			
household expenditure	31	30	30	90	708	90	26	651	708	41	269	41	41	269	41	47	310	47	47	310	47	47	310	47	47	310	47	47	310	47	47	310	47	47	310	47			
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
repayment of debt	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	0	0	0	0	0	0	0	0	0	0	0
financial investment expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
others	55	958	15	15	167	15	7	18	167	27	150	27	27	150	27	23	152	23	23	152	23	23	152	23	23	152	23	23	152	23	23	152	23	23	152	23			
expenditure in household	86	988	105	105	875	105	33	669	875	71	685	71	71	685	71	71	701	71	71	701	71	71	701	71	71	701	71	71	701	71	71	701	71	71	701	71			
n.f.	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	0	0	0	0	0	0	0	0	0	0	0
any	113	1000	123	123	1000	123	66	1000	1000	103	1000	103	103	1000	103	101	1000	101	101	1000	101	101	1000	101	101	1000	101	101	1000	101	101	1000	101	101	1000	101			
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	50	240	269	269	2914	269	244	1122	2914	972	3552	972	972	3552	972	1535	39829	1535	1535	39829	1535	1535	39829	1535	1535	39829	1535	1535	39829	1535	1535	39829	1535	1535	39829	1535			
estd. hhs reporting cash loan (00)	6	X	33	33	X	33	16	X	X	100	X	100	100	X	100	155	X	155	155	X	155	155	X	155	155	X	155	155	X	155	155	X	155	155	X	155			
sample hhs reporting cash loan	5	X	17	17	X	17	16	X	X	73	X	73	73	X	73	111	X	111	111	X	111	111	X	111	111	X	111	111	X	111	111	X	111	111	X	111			

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Jharkhand purpose of loan	household social group												urban														
	ST			SC			OBC			others			all		number of hhs reporting cash loan												
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)
capital expenditure in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	14	0	0	0	0	0	7	1	0	0	0	1000	618	166
current expenditure in farm business	0	0	0	0	0	0	1	42	0	1	42	0	0	4	0	0	0	0	0	12	3	0	0	0	1000	618	166
expenditure in farm business	3	141	2	2	12	7	7	31	10	7	31	10	10	350	7	7	203	66	203	203	17	7	203	66	203	66	17
current expenditure in non-farm business	0	0	0	0	0	0	1	25	1	1	25	1	1	5	1	1	9	5	9	9	9	1	9	9	1000	618	166
expenditure in non-farm business	3	141	2	2	12	8	8	56	12	8	56	12	12	355	8	8	212	75	212	212	22	8	212	75	212	75	22
household expenditure	28	596	79	79	275	33	33	435	29	33	435	29	29	270	35	35	338	334	338	338	103	35	338	334	338	334	103
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	0
repayment of debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	0
financial investment expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	0
others	4	264	48	48	713	36	36	466	21	36	466	21	21	357	26	26	430	243	430	430	42	26	430	243	430	243	42
expenditure in household	32	859	127	127	988	68	68	902	47	68	902	47	47	627	60	60	768	562	768	768	141	60	768	562	768	562	141
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	0
any	35	1000	129	129	1000	77	77	1000	53	77	1000	53	53	1000	66	66	1000	618	1000	1000	166	66	1000	618	1000	618	166
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1645	3559	1040	1040	6511	2905	2905	10653	3836	2905	10653	3836	3836	22522	9427	9427	43244	X	43244	43244	X	9427	43244	X	43244	X	X
estd. hhs reporting cash loan (00)	58	X	135	135	X	223	223	X	202	223	X	202	202	X	618	618	X	X	X	X	X	618	X	X	X	X	X
sample hhs reporting cash loan	16	X	25	25	X	56	56	X	69	56	X	69	69	X	166	166	X	X	X	X	X	166	X	X	X	X	X

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	Karnataka												urban																	
	household social group												number of hhs reporting																	
	ST			SC			OBC			others			all		cash loan															
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)	
capital expenditure in farm business	0	0	0	2	32	4	4	8	3	37	3	31	3	37	3	31	3	37	3	31	3	37	3	31	3	37	3	31	116	18
current expenditure in farm business	0	0	0	4	5	2	2	56	10	34	7	37	10	34	7	37	10	34	7	37	10	34	7	37	10	34	239	21	21	
expenditure in farm business	0	0	0	6	37	6	6	65	13	71	13	68	13	71	13	68	13	71	13	68	13	71	13	68	13	71	351	37	37	
capital expenditure in non-farm business	0	0	0	15	151	29	10	154	21	217	22	199	22	217	22	199	22	217	22	199	22	217	22	199	22	217	763	100	100	
current expenditure in non-farm business	0	0	0	9	29	10	10	32	9	32	9	31	9	32	9	31	9	32	9	31	9	32	9	31	9	32	324	61	61	
expenditure in non-farm business	0	0	0	24	180	40	40	185	29	249	31	231	29	249	31	231	29	249	31	231	29	249	31	231	29	249	1078	160	160	
household expenditure	171	941	129	129	769	162	119	650	119	569	133	598	133	569	133	598	133	569	133	598	133	569	133	598	133	569	4638	542	542	
expenditure on litigation	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	1	1	1	
repayment of debt	3	57	0	0	0	5	0	5	0	0	2	2	0	0	2	0	2	0	2	0	2	0	2	0	2	0	54	4	4	
financial investment expenditure	0	0	0	0	0	8	45	2	21	21	4	25	4	21	4	25	4	21	4	25	4	21	4	25	4	21	127	10	10	
others	2	2	1	1	14	10	12	88	10	88	10	77	10	88	10	77	10	88	10	77	10	88	10	77	10	88	346	60	60	
expenditure in household	176	1000	130	130	783	184	132	750	132	680	148	702	148	680	148	702	148	680	148	702	148	680	148	702	148	680	5145	613	613	
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
any	176	1000	158	158	1000	225	1000	172	1000	1000	186	1000	186	1000	1000	186	1000	186	1000	186	1000	186	1000	186	1000	186	1000	6453	796	796
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	773	3850	4081	17830	9959	70113	19957	274821	34771	366614	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
estd. hhs reporting cash loan (00)	136	X	644	X	2244	X	3429	X	6453	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
sample hhs reporting cash loan	19	X	82	X	254	X	441	X	796	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Kerala	purpose of loan	household social group												urban														
		ST			SC			OBC			others			all		number of hhs reporting cash loan												
		P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)															
	capital expenditure in farm business	0	0	0	0	14	12	8	6	11	9	187	23															
	current expenditure in farm business	0	0	3	2	7	6	1	0	4	3	73	14															
	expenditure in farm business	0	0	3	2	21	18	9	6	15	12	260	37															
	capital expenditure in non-farm business	60	54	30	44	70	219	33	117	53	163	921	117															
	current expenditure in non-farm business	80	33	8	15	21	27	15	38	18	32	316	42															
	expenditure in non-farm business	140	87	38	58	89	245	47	155	70	194	1217	154															
	household expenditure	161	912	224	695	245	510	244	625	243	575	4240	517															
	expenditure on litigation	0	0	0	0	1	1	0	0	0	0	7	1															
	repayment of debt	18	1	20	69	17	22	13	41	16	32	280	45															
	financial investment expenditure	0	0	4	0	8	14	2	11	6	12	96	10															
	others	0	0	92	165	45	191	50	161	50	174	868	126															
	expenditure in household	179	913	333	930	301	737	298	838	301	794	5257	671															
	n.f.	0	0	1	9	0	0	0	0	0	0	1	1															
	any	319	1000	373	1000	392	1000	346	1000	373	1000	6510	829															
	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	92	4327	1204	19123	9525	239656	6630	233339	17452	496445	X	X															
	estd. hhs reporting cash loan (00)	29	X	449	X	3738	X	2293	X	6510	X	X	X															
	sample hhds reporting cash loan	5	X	57	X	510	X	257	X	829	X	X	X															

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	Madhya Pradesh													urban sample
	household social group												number of hhs reporting cash loan	
	ST			SC			OBC			others				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
capital expenditure in farm business	0	0	5	2	9	21	2	14	5	13	153	41		
current expenditure in farm business	5	77	1	3	10	40	3	17	5	20	165	31		
expenditure in farm business	5	77	6	5	16	61	6	31	10	33	295	67		
capital expenditure in non-farm business	2	11	17	25	36	191	26	90	27	101	824	111		
current expenditure in non-farm business	0	0	3	6	2	3	3	37	3	21	79	34		
expenditure in non-farm business	2	11	20	31	38	195	29	127	30	123	894	143		
household expenditure	36	497	199	958	110	672	126	810	126	805	3793	389		
expenditure on litigation	0	0	0	0	0	2	0	0	0	1	2	2		
repayment of debt	0	0	0	0	0	3	0	0	0	1	5	2		
financial investment expenditure	2	29	0	0	0	2	0	0	0	1	8	5		
others	27	386	5	6	17	65	10	32	13	37	396	58		
expenditure in household	64	912	204	964	128	744	136	842	139	844	4188	452		
n.f.	-	-	-	-	-	-	-	-	-	-	-	0		
any	71	1000	229	1000	180	1000	168	1000	177	1000	5322	649		
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1546	2672	4329	99371	11637	117082	12613	233623	30125	452747	X	X		
estd. hhs reporting cash loan (00)	109	X	991	X	2099	X	2122	X	5322	X	X	X		
sample hhsds reporting cash loan	24	X	113	X	252	X	260	X	649	X	X	X		

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group															urban												
	ST			SC			OBC			others			all			number of hhs reporting cash loan												
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)	
capital expenditure in farm business	1	2	2	1	2	1	11	41	2	7	93	7	7	93	7	69	611	7	69	611	7	69	611	7	69	611	7	67
current expenditure in farm business	0	0	0	2	9	2	6	8	9	2	5	2	2	5	2	6	229	3	6	229	3	6	229	3	6	229	3	34
expenditure in farm business	1	2	2	3	11	3	17	49	11	9	98	9	9	98	9	75	826	9	75	826	9	75	826	9	75	826	9	97
capital expenditure in non-farm business	13	63	63	12	42	12	14	468	42	18	123	16	16	123	16	217	1432	16	217	1432	16	217	1432	16	217	1432	16	235
current expenditure in non-farm business	2	1	1	1	2	1	7	15	2	7	22	6	6	22	6	18	546	6	18	546	6	18	546	6	18	546	6	100
expenditure in non-farm business	14	64	64	13	43	13	21	483	43	24	145	22	22	145	22	235	1963	22	235	1963	22	235	1963	22	235	1963	22	330
household expenditure	84	284	284	102	710	102	148	318	710	93	574	105	105	574	105	500	9338	105	500	9338	105	500	9338	105	500	9338	105	1296
expenditure on litigation	0	0	0	3	9	3	0	0	9	1	3	1	1	3	1	2	95	1	2	95	1	2	95	1	2	95	1	5
repayment of debt	0	0	0	4	11	4	6	33	11	1	4	2	2	4	2	13	219	2	13	219	2	13	219	2	13	219	2	27
financial investment expenditure	34	639	639	10	121	10	12	63	121	5	36	7	7	36	7	65	662	7	65	662	7	65	662	7	65	662	7	68
others	8	9	9	7	87	7	15	54	87	17	140	15	15	140	15	108	1344	15	108	1344	15	108	1344	15	108	1344	15	181
expenditure in household	125	933	933	118	937	118	174	468	937	113	757	126	126	757	126	689	11282	126	689	11282	126	689	11282	126	689	11282	126	1546
n.f.	1	1	1	1	8	1	0	0	8	0	1	0	0	1	0	1	25	0	1	25	0	1	25	0	1	25	0	5
any	139	1000	1000	134	1000	134	210	1000	1000	143	1000	155	155	1000	155	1000	13844	155	1000	13844	155	1000	13844	155	1000	13844	155	1932
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	2470	35955	35955	10929	84054	10929	17928	395089	84054	57979	841685	89306	89306	841685	89306	1356783	X	89306	1356783	X	89306	1356783	X	89306	1356783	X	X	
estd. hhs reporting cash loan (00)	344	X	X	1461	X	1461	3765	X	8274	8274	X	13844	13844	X	13844	X	X	13844	X	X	13844	X	X	13844	X	X	X	
sample hhds reporting cash loan	59	X	X	239	X	239	480	X	1154	1154	X	1932	1932	X	1932	X	X	1932	X	X	1932	X	X	1932	X	X	X	

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group												urban																					
	ST			SC			OBC			others			all		number of hhs reporting cash loan																			
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)					
capital expenditure in farm business	19	24	0	0	63	1	130	8	9	18	343	11	10	105	106	316	39	391	37	25	88	17	296	404	56	151	4	10						
current expenditure in farm business	0	0	10	6	6	1	6	3	8	5	8	5	5	41	56	4	4	5	5	41	56	4	5	5	41	56	4	10						
expenditure in farm business	19	24	10	6	63	1	130	8	9	18	343	11	10	105	106	316	39	391	37	25	88	17	296	404	56	151	4	10						
capital expenditure in non-farm business	0	0	17	290	30	91	41	30	271	30	271	30	271	30	271	30	271	30	271	30	271	30	271	30	271	30	271	30	271	30	271			
current expenditure in non-farm business	0	0	9	21	6	6	11	11	37	8	8	8	8	25	88	17	296	404	56	151	4	10	10	10	10	10	10	10	10	10	10			
expenditure in non-farm business	0	0	25	310	36	97	52	39	296	39	296	39	296	39	296	39	296	39	296	39	296	39	296	39	296	39	296	39	296	39	296			
household expenditure	79	905	96	472	103	422	129	112	429	112	429	112	429	112	429	112	429	112	429	112	429	112	429	112	429	112	429	112	429	112	429			
expenditure on litigation	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
repayment of debt	0	0	8	45	2	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
financial investment expenditure	18	32	1	26	0	11	12	8	23	8	23	8	23	8	23	8	23	8	23	8	23	8	23	8	23	8	23	8	23	8	23	8	23	
others	20	40	12	84	19	125	37	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176	176
expenditure in household	117	976	117	627	122	560	179	148	599	148	599	148	599	148	599	148	599	148	599	148	599	148	599	148	599	148	599	148	599	148	599	148	599	
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
any	136	1000	152	1000	165	1000	231	192	1000	192	1000	231	192	1000	192	1000	231	192	1000	192	1000	231	192	1000	192	1000	231	192	1000	192	1000	231	192	1000
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	914	13811	1644	2749	2937	36862	4941	86473	10435	139895	10435	139895	10435	139895	10435	139895	10435	139895	10435	139895	10435	139895	10435	139895	10435	139895	10435	139895	10435	139895	10435	139895	10435	139895
estd. hhs reporting cash loan (00)	125	X	250	X	485	X	1139	X	1999	X	1999	X	1999	X	1999	X	1999	X	1999	X	1999	X	1999	X	1999	X	1999	X	1999	X	1999	X	1999	
sample hhs reporting cash loan	12	X	41	X	81	X	140	X	274	X	274	X	274	X	274	X	274	X	274	X	274	X	274	X	274	X	274	X	274	X	274	X	274	

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group														urban																
	ST			SC			OBC			others			all		number of hhs reporting cash loan																
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)		
capital expenditure in farm business	0	0	0	1	2	6	39	5	25	4	25	5	39	5	25	4	25	5	39	5	25	4	25	5	39	5	25	4	25	66	18
current expenditure in farm business	0	0	0	0	1	1	8	1	14	1	14	1	8	1	14	1	14	1	14	1	14	1	14	1	14	1	14	1	14	18	8
expenditure in farm business	0	0	0	2	4	7	46	6	39	5	46	6	39	6	39	5	46	6	39	6	39	5	46	6	39	6	39	83	26		
capital expenditure in non-farm business	0	0	0	2	7	16	95	15	329	12	244	15	95	15	329	12	244	15	329	12	244	15	329	12	244	15	329	194	42		
current expenditure in non-farm business	0	0	0	7	14	16	33	7	57	9	47	7	33	7	57	9	47	7	57	9	47	7	57	9	47	7	57	141	30		
expenditure in non-farm business	0	0	0	10	22	24	128	20	386	18	298	20	128	20	386	18	298	20	386	18	298	20	386	18	298	20	386	298	70		
household expenditure	290	997	116	116	639	73	217	54	293	75	331	54	217	54	293	75	331	54	293	75	331	54	293	75	331	54	293	1225	267		
expenditure on litigation	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	1		
repayment of debt	0	0	0	0	0	5	24	4	16	3	15	4	24	4	16	3	15	4	16	3	15	4	16	3	15	4	16	48	4		
financial investment expenditure	0	0	0	0	0	0	0	1	4	0	3	1	0	4	0	3	1	4	0	3	1	4	0	3	1	4	0	5	2		
others	9	3	3	25	335	47	585	31	261	32	325	31	585	31	261	32	325	31	261	32	325	31	261	32	325	31	261	520	80		
expenditure in household	290	1000	139	139	975	120	826	89	575	108	674	89	826	89	575	108	674	89	575	108	674	89	575	108	674	89	575	1771	347		
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
any	290	1000	150	150	1000	151	1000	114	1000	131	1000	114	1000	1000	1000	131	1000	114	1000	131	1000	114	1000	131	1000	114	1000	2139	437		
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	111	1577	4167	21487	2825	29466	9232	115661	16335	168191	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
estd. hhs reporting cash loan (00)	32	X	626	X	427	X	1054	X	2139	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
sample hhs reporting cash loan	8	X	112	X	97	X	220	X	437	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group															urban													
	ST			SC			OBC			others			all			number of hhs reporting cash loan													
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)
capital expenditure in farm business	28	58	1	1	5	3	5	41	5	3	41	5	3	41	5	5	21	99	5	21	99	5	21	99	5	21	99	99	18
current expenditure in farm business	0	0	2	4	2	1	7	4	4	1	4	1	1	4	1	1	5	29	1	5	29	1	5	29	1	5	29	29	13
expenditure in farm business	28	58	2	5	7	4	12	45	8	4	45	6	4	45	6	6	26	128	6	26	128	6	26	128	6	26	128	128	31
capital expenditure in non-farm business	17	400	22	75	18	12	129	71	35	12	71	16	12	71	16	16	105	347	16	105	347	16	105	347	16	105	347	347	85
current expenditure in non-farm business	12	332	9	10	4	11	33	35	11	11	35	8	11	35	8	8	39	179	8	39	179	8	39	179	8	39	179	179	43
expenditure in non-farm business	17	733	30	85	21	24	162	106	26	24	106	23	24	106	23	23	144	512	23	144	512	23	144	512	23	144	512	512	126
household expenditure	23	71	239	814	131	64	447	382	111	64	382	111	64	382	111	111	456	2430	111	456	2430	111	456	2430	111	456	2430	2430	349
expenditure on litigation	0	0	1	1	0	0	2	0	0	0	0	0	0	0	0	0	1	5	0	1	5	0	1	5	0	1	5	5	3
repayment of debt	22	68	1	9	8	9	17	145	9	9	145	8	9	145	8	8	72	178	8	72	178	8	72	178	8	72	178	178	9
financial investment expenditure	0	0	0	0	0	0	0	4	0	0	4	0	0	4	0	0	2	4	0	2	4	0	2	4	0	2	4	4	2
others	9	70	37	86	26	20	360	314	20	20	314	24	20	314	24	24	297	526	24	297	526	24	297	526	24	297	526	526	85
expenditure in household	54	209	252	910	166	92	825	845	92	92	845	139	92	845	139	139	828	3049	139	828	3049	139	828	3049	139	828	3049	3049	442
n.f.	0	0	0	0	0	1	0	4	0	1	4	0	1	4	0	0	1	6	0	1	6	0	1	6	0	1	6	6	1
any	100	1000	274	1000	190	119	1000	1000	1000	119	1000	165	119	1000	165	165	1000	3615	165	1000	3615	165	1000	3615	165	1000	3615	3615	579
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	719	5364	2887	25746	8145	10166	83974	85020	10166	10166	85020	21917	10166	85020	21917	21917	200105	X	21917	200105	X	21917	200105	X	21917	200105	X	X	X
estd. hhs reporting cash loan (00)	72	X	792	X	1546	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
sample hhs reporting cash loan	13	X	94	X	224	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	Tamil Nadu												urban			
	household social group												number of hhs reporting			
	ST			SC			OBC			others			all			cash loan
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)				
capital expenditure in farm business	0	0	2	1	4	13	1	8	4	11	199	22				
current expenditure in farm business	0	0	14	14	5	11	0	0	6	10	310	32				
expenditure in farm business	0	0	16	15	9	25	1	8	9	21	506	52				
capital expenditure in non-farm business	21	18	6	27	14	101	33	243	15	112	827	100				
current expenditure in non-farm business	0	0	8	82	19	61	15	81	17	66	930	90				
expenditure in non-farm business	21	18	15	109	32	162	48	324	31	178	1688	184				
household expenditure	323	895	255	686	193	652	147	555	198	643	10816	1197				
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	0				
repayment of debt	0	0	15	36	3	14	3	2	5	15	264	33				
financial investment expenditure	0	0	0	0	1	3	0	0	1	2	34	4				
others	2	86	30	154	24	145	27	111	25	141	1356	148				
expenditure in household	325	982	288	876	217	813	169	668	223	801	12188	1349				
n.f.	-	-	-	-	-	-	-	-	-	-	-	0				
any	346	1000	311	1000	251	1000	197	1000	255	1000	13938	1549				
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	549	3162	7303	81743	41585	471522	5158	95205	54595	651631	X	X				
estd. hhs reporting cash loan (00)	190	X	2275	X	10455	X	1019	X	13938	X	X	X				
sample hhs reporting cash loan	12	X	240	X	1161	X	136	X	1549	X	X	X				

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

Uttaranchal purpose of loan	household social group													urban																
	ST			SC			OBC			others			all		number of hhs reporting cash loan															
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)			
capital expenditure in farm business	0	0	0	4	29	4	3	4	4	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	4	4	3
current expenditure in farm business	0	0	0	2	4	3	3	151	1	1	4	1	1	4	1	1	11	1	1	1	1	1	1	1	11	11	4	4	4	3
expenditure in farm business	0	0	0	6	33	6	6	155	1	1	4	1	1	4	1	3	12	1	3	3	1	3	3	1	12	12	8	8	8	6
capital expenditure in non-farm business	0	0	0	1	15	18	8	581	8	8	149	8	8	149	8	8	165	8	8	8	8	8	8	8	165	165	16	25	25	16
current expenditure in non-farm business	0	0	0	0	0	7	3	37	0	7	46	3	3	46	3	3	45	3	3	3	3	3	3	3	45	45	5	8	8	5
expenditure in non-farm business	0	0	0	1	15	25	11	618	11	11	196	11	11	196	11	11	210	11	11	11	11	11	11	11	210	210	21	33	33	21
household expenditure	100	1000	27	27	716	195	49	548	49	49	548	49	49	548	49	538	538	42	42	42	42	42	42	42	538	538	55	130	130	55
expenditure on litigation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0
repayment of debt	0	0	0	0	0	4	5	0	0	0	3	0	0	3	0	1	3	1	1	1	1	1	1	1	3	3	2	3	3	2
financial investment expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0
others	0	0	0	15	236	10	27	27	12	12	248	12	12	248	12	237	237	12	12	12	12	12	12	12	237	237	19	37	37	19
expenditure in household	100	1000	42	42	952	43	227	227	61	61	799	61	61	799	61	777	777	55	55	55	55	55	55	55	777	777	76	170	170	76
n.r.	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	1	1	0	0	0	0	0	0	0	1	1	1	1	1	1
any	100	1000	49	49	1000	75	1000	1000	72	72	1000	68	68	1000	68	1000	1000	68	68	68	68	68	68	68	1000	1000	103	210	210	103
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	44	67	614	614	335	444	638	638	1982	1982	12787	3084	3084	12787	3084	13827	13827	3084	3084	3084	3084	3084	3084	3084	13827	13827	X	X	X	X
estd. hhs reporting cash loan (00)	4	X	30	30	X	33	X	X	143	143	X	210	210	X	210	X	X	210	210	210	210	210	210	210	X	X	X	X	X	X
sample hhs reporting cash loan	3	X	15	15	X	15	X	X	70	70	X	103	103	X	103	X	X	103	103	103	103	103	103	103	X	X	X	X	X	X

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	Uttar Pradesh												urban sample	
	household social group						all							number of hhs reporting cash loan estd.(00)
	ST		SC		OBC		others		all		estd.(00)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		(12)	(13)	
capital expenditure in farm business	0	0	0	10	36	8	78	6	116	7	86	464	73	
current expenditure in farm business	0	0	0	1	5	3	17	2	8	3	11	166	37	
expenditure in farm business	0	0	0	11	41	11	94	8	124	10	97	621	108	
capital expenditure in non-farm business	0	0	0	29	134	18	214	13	174	18	183	1112	183	
current expenditure in non-farm business	0	0	0	7	21	7	30	3	27	5	28	339	70	
expenditure in non-farm business	0	0	0	34	155	26	245	16	202	23	210	1425	250	
household expenditure	4	1000	128	128	756	91	441	70	503	88	526	5486	696	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	7	2	
repayment of debt	0	0	0	1	1	2	6	2	18	2	10	132	15	
financial investment expenditure	0	0	0	0	1	1	18	1	11	1	12	41	11	
others	0	0	0	7	46	12	194	13	143	12	145	734	102	
expenditure in household	4	1000	134	134	804	106	661	86	674	102	693	6374	819	
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	0	
any	4	1000	173	173	1000	137	1000	108	1000	130	1000	8151	1146	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	403	29	9905	9905	49969	26890	106062	25459	111856	62667	267923	X	X	
estd. hhs reporting cash loan (00)	2	X	1713	1713	X	3678	X	2755	X	8151	X	X	X	
sample hhds reporting cash loan	1	X	218	218	X	531	X	395	X	1146	X	X	X	

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	West Bengal																		urban sample										
	household social group																												
	ST						SC						OBC							others						all		number of hhs reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S		P	S	estd.(00)	(12)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)								
capital expenditure in farm business	0	0	0	1	8	29	2	16	2	14	92	19																	
current expenditure in farm business	43	11	5	12	10	12	1	1	3	3	132	20																	
expenditure in farm business	43	11	6	13	18	42	4	17	5	17	224	39																	
capital expenditure in non-farm business	0	0	16	73	16	227	18	209	17	187	718	150																	
current expenditure in non-farm business	37	9	6	37	3	13	15	43	12	41	505	74																	
expenditure in non-farm business	37	9	22	111	16	240	33	252	29	227	1215	222																	
household expenditure	86	354	160	762	114	562	111	596	122	620	5052	748																	
expenditure on litigation	0	0	0	1	0	0	0	0	0	0	12	5																	
repayment of debt	0	0	8	67	3	17	1	2	3	13	122	19																	
financial investment expenditure	0	0	0	0	0	0	2	13	1	11	52	6																	
others	27	626	10	47	11	140	17	119	15	112	631	124																	
expenditure in household	113	980	175	877	128	719	131	731	140	755	5825	894																	
n.f.	-	-	-	-	-	-	-	-	-	-	-	0																	
any	194	1000	201	1000	159	1000	162	1000	171	1000	7098	1135																	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	320	2463	9370	52996	2575	10735	29195	268419	41460	334613	X	X																	
estd. hhs reporting cash loan (00)	62	X	1883	X	410	X	4743	X	7098	X	X	X																	
sample hhs reporting cash loan	12	X	268	X	85	X	770	X	1135	X	X	X																	

Table 8 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over purpose of loan for each household social group

purpose of loan	household social group												urban													
	ST			SC			OBC			others			all		number of hhs reporting cash loan											
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)
capital expenditure in farm business	3	6	3	3	8	6	28	5	41	5	5	33	2796	452												
current expenditure in farm business	3	9	4	4	8	5	31	3	14	3	19	2183	331													
expenditure in farm business	6	15	6	6	16	11	59	8	55	8	52	4871	761													
capital expenditure in non-farm business	6	66	15	15	59	21	211	19	160	19	165	10341	1759													
current expenditure in non-farm business	5	20	5	5	29	11	32	8	34	9	32	4787	816													
expenditure in non-farm business	11	86	20	20	88	31	242	27	194	27	197	14896	2543													
household expenditure	89	685	150	148	759	148	503	101	581	124	575	68945	8980													
expenditure on litigation	0	0	0	0	1	0	0	0	1	0	1	164	26													
repayment of debt	5	13	4	4	16	5	19	2	13	3	15	1921	237													
financial investment expenditure	6	155	2	2	17	2	17	2	23	2	24	1229	172													
others	9	47	16	16	101	24	159	18	133	20	136	10915	1710													
expenditure in household	106	899	168	176	894	176	699	122	751	147	751	81592	10950													
n.r.	0	0	0	0	2	0	0	0	1	0	0	46	10													
any	122	1000	192	212	1000	153	1000	178	1000	98870	13931															
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	16547	152778	80972	627012	192594	2156976	264851	3595884	554976	6532656	X	X	X													
estd. hhs reporting cash loan (00)	2014	X	15523	X	40896	X	40434	X	98870	X	X	X	X													
sample hhs reporting cash loan	573	X	2084	X	5232	X	6041	X	13931	X	X	X	X													

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	household social group														rural			
	ST				SC				OBC				others		all		number of hhs reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)						
personal security	242	665	340	704	328	675	313	617	321	661	45748	1725						
surety security or guarantee of third party	4	9	19	52	34	74	30	75	27	69	3844	134						
crop	16	39	12	12	23	42	42	60	23	42	3327	122						
first charge on immovable property	38	191	21	60	41	77	32	61	34	72	4809	196						
mortgage of immovable property	26	82	21	143	41	82	65	130	40	107	5685	192						
bullion/ornaments	1	2	4	2	5	4	13	12	6	6	861	33						
share of companies, govt. securities and insurance policies etc.	0	0	1	1	5	1	1	1	3	1	379	11						
agricultural commodities	0	0	1	1	1	3	0	0	1	2	74	6						
other movable property	0	0	1	2	6	16	4	9	4	11	533	12						
other type of security	5	11	9	24	15	27	24	36	15	29	2112	75						
n.r.	0	0	0	0	0	0	0	0	0	0	6	1						
any	315	1000	404	1000	449	1000	428	1000	423	1000	60253	2264						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	11111	43759	35666	248182	66074	747009	29599	469629	142450	1508580	X	X						
estd. hhs reporting cash loan (00)	3495	X	14409	X	29690	X	12659	X	60253	X	X	X						
sample hhs reporting cash loan	152	X	513	X	1136	X	463	X	2264	X	X	X						

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Assam type of security	household social group												rural																		
	ST			SC			OBC			others			all			number of hhs reporting cash loan estd. sample (00)															
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)		P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)	
(1)	46	622	93	588	53	499	60	627	60	601	60	601	60	627	60	601	60	627	60	601	60	601	60	627	60	601	60	601	2497	453	
personal security	1	35	6	107	1	24	2	14	2	26	2	26	2	14	2	26	2	14	2	26	2	26	2	14	2	26	2	26	86	27	
surety security or guarantee of third party	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	2	2	
crop	0	0	0	58	1	50	2	35	1	38	1	38	1	35	1	38	1	35	1	38	1	38	1	35	1	38	1	38	55	21	
first charge on immovable property	2	329	7	108	2	97	4	118	4	127	4	127	4	118	4	127	4	118	4	127	4	127	4	118	4	127	4	127	160	42	
mortgage of immovable property	0	0	0	0	0	1	1	3	1	2	1	2	1	3	1	2	1	3	1	2	1	2	1	3	1	2	1	2	21	4	
bullion/ornaments	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	0	0	0
share of companies, govt. securities and insurance policies etc.	0	0	0	8	0	22	0	1	0	5	0	5	0	1	0	5	0	1	0	5	0	5	0	1	0	5	0	5	4	4	
agricultural commodities	0	0	0	0	0	0	0	2	0	1	0	1	0	2	0	1	0	2	0	1	0	1	0	2	0	1	0	4	3	3	
other movable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
other type of security	2	14	7	131	6	305	10	199	8	199	8	199	8	199	8	199	8	199	8	199	8	199	8	199	8	199	8	199	324	61	
n.r.	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	3	
any	51	1000	112	1000	63	1000	79	1000	75	1000	75	1000	75	1000	75	1000	75	1000	75	1000	75	1000	75	1000	75	1000	75	1000	3139	615	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	4420	1698	4474	2673	10286	4566	22414	17808	41595	26752	41595	26752	41595	17808	41595	26752	41595	17808	41595	26752	41595	26752	41595	17808	41595	26752	41595	26752	X	X	
estd. hhs reporting cash loan (00)	227	X	503	X	646	X	1762	X	3139	X	3139	X	3139	X	3139	X	3139	X	3139	X	3139	X	3139	X	3139	X	3139	X	X	X	
sample hhs reporting cash loan	72	X	68	X	149	X	325	X	615	X	615	X	615	X	615	X	615	X	615	X	615	X	615	X	615	X	615	X	X	X	

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Tables for Report No. 503

Bihar	type of security	household social group										rural	
		ST		SC		OBC		others		all		number of hhs reporting cash loan estd. sample (00)	number of hhs reporting cash loan (12)
		P	S	P	S	P	S	P	S	P	S		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
personal security	37	347	177	757	160	687	131	564	157	657	18347	1437	
surety security or guarantee of third party	13	168	14	42	7	24	9	21	9	26	1047	124	
crop	0	0	0	0	1	3	1	2	1	3	86	8	
first charge on immovable property	22	117	8	25	11	45	17	121	11	67	1341	191	
mortgage of immovable property	22	284	35	156	34	201	40	273	36	218	4151	420	
bullion/ornaments	0	0	2	5	2	4	1	2	2	4	190	11	
share of companies, govt.securities and insurance policies etc.	0	0	0	0	0	2	0	0	0	1	25	4	
agricultural commodities	0	0	0	0	0	1	0	0	0	0	24	3	
other movable property	5	28	0	8	0	0	0	0	0	1	13	5	
other type of security	10	35	2	6	9	31	7	16	7	22	866	103	
n.r.	18	22	0	0	0	1	0	1	0	1	40	4	
any	126	1000	232	1000	221	1000	199	1000	218	1000	25516	2263	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1289	1063	26763	54053	67158	181784	21624	112768	116853	349668	X	X	
estd. hhs reporting cash loan (00)	162	X	6216	X	14828	X	4310	X	25516	X	X	X	
sample hhd's reporting cash loan	23	X	477	X	1363	X	400	X	2263	X	X	X	

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	Chhattisgarh														rural number of hhs reporting cash loan estd. sample (00)
	ST				SC				household social group				all		
	P	S	P	S	P	S	P	S	OBC	P	S	P	S	P	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			
personal security	92	412	167	220	123	286	107	176	116	270	4228	361			
surety security or guarantee of third party	8	37	18	13	16	77	22	609	14	139	491	29			
crop	2	13	23	27	4	3	9	23	6	13	236	21			
first charge on immovable property	14	84	23	197	15	146	7	95	15	142	558	48			
mortgage of immovable property	33	351	58	522	62	482	18	47	48	407	1727	119			
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	3	1			
share of companies, govt.securities and insurance policies etc.	-	-	-	-	-	-	-	-	-	-	-	0			
agricultural commodities	0	0	0	0	0	0	8	4	1	1	23	2			
other movable property	0	0	0	0	0	0	0	0	0	0	2	1			
other type of security	14	103	5	20	5	6	17	47	9	28	337	19			
n.r.	-	-	-	-	-	-	-	-	-	-	-	0			
any	158	1000	270	1000	212	1000	189	1000	198	1000	7186	583			
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	13598	18361	5147	32992	14853	69335	2719	22148	36316	142836	X	X			
estd. hhs reporting cash loan (00)	2142	X	1387	X	3142	X	514	X	7186	X	X	X			
sample hhd's reporting cash loan	208	X	89	X	250	X	36	X	583	X	X	X			

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Gujarat type of security	household social group														rural													
	ST			SC			OBC			others			all			number of hhs reporting cash loan estd. sample (00)	(13)											
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)			P	S	(8)	P	S	(9)	P	S	(10)	P	S
(1)	107	420	178	865	207	455	289	141	415	289	141	415	164	38	156	156	85	2042	150	5	197	10261	556	101	48	84	96	10
personal security	26	116	34	25	38	85	250	48	156	250	48	156	38	25	2367	2367	1568	2572	150	5	197	10261	556	101	48	84	96	10
surety security or guarantee of third party	2	3	1	0	29	89	114	46	85	114	46	85	25	33	1568	1568	2042	2572	150	5	197	10261	556	101	48	84	96	10
crop	17	286	14	64	34	156	141	50	151	141	50	151	33	41	2042	2042	2572	2572	150	5	197	10261	556	101	48	84	96	10
first charge on immovable property	37	112	30	46	31	127	198	63	150	198	63	150	41	3	2572	2572	2572	2572	150	5	197	10261	556	101	48	84	96	10
mortgage of immovable property	12	39	0	0	1	4	1	2	5	1	2	5	3	3	197	197	197	197	5	1	40	10261	556	101	48	84	96	10
bullion/ornaments																												
share of companies, govt.securities and insurance policies etc.	3	9	0	0	0	0	0	0	0	0	0	0	1	1	40	40	40	40	1	1	40	10261	556	101	48	84	96	10
agricultural commodities	0	1	0	0	0	0	0	1	0	0	1	0	0	0	25	25	25	25	0	0	25	10261	556	101	48	84	96	10
other movable property	2	13	0	0	3	84	7	2	36	7	2	36	2	2	137	137	137	137	36	0	17	10261	556	101	48	84	96	10
other type of security	0	0	0	0	0	0	0	1	0	0	1	0	0	0	17	17	17	17	0	0	17	10261	556	101	48	84	96	10
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
any	186	1000	244	1000	313	1000	1000	322	1000	1000	322	1000	281	737169	17580	17580	17580	17580	1000	1000	17580	17580	860	860	860	860	860	860
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	13162	57920	6585	67287	24954	282599	329363	17803	62504	329363	17803	62504	62504	737169	17580	17580	17580	17580	737169	737169	17580	17580	860	860	860	860	860	860
estd. hhs reporting cash loan (00)	2448	X	1607	X	7800	X	X	5725	X	X	5725	X	X	17580	X	X	X	X	X	X	X	X	X	X	X	X	X	X
sample hhd's reporting cash loan	176	X	74	X	361	X	X	249	X	X	249	X	860	860	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Haryana type of security	household social group														rural					
	ST				SC				OBC				others				all		number of hhs reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd. (00)	sample		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)								
personal security	0	0	282	743	191	688	186	573	211	635	6640	477								
surety security or guarantee of third party	0	0	38	120	31	51	52	92	40	84	1262	69								
crop	0	0	0	0	2	10	5	10	3	9	84	11								
first charge on immovable property	0	0	10	25	18	139	30	164	20	134	637	37								
mortgage of immovable property	0	0	14	110	10	92	32	148	19	125	607	55								
bullion/ornaments	0	0	2	0	1	0	1	0	1	0	33	3								
share of companies, govt. securities and insurance policies etc.	0	0	0	0	1	0	0	0	0	0	7	1								
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0								
other movable property	0	0	0	0	1	15	0	4	0	7	14	2								
other type of security	0	0	1	1	1	2	2	8	1	5	39	7								
n.r.	0	0	0	0	1	3	0	0	0	1	15	1								
any	0	0	327	1000	238	1000	277	1000	273	1000	8594	620								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	280	0	8074	61880	11464	119036	11653	208034	31472	388950	X	X								
estd. hhs reporting cash loan (00)	0	X	2638	X	2727	X	3230	X	8594	X	X	X								
sample hhs reporting cash loan	0	X	178	X	197	X	245	X	620	X	X	X								

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	Himachal Pradesh																rural																
	ST						household social group						all					number of hhs reporting cash loan estd. sample (00)															
	P	S	(3)	(4)	(5)	(6)	P	S	(7)	(8)	(9)	(10)	P	S	(11)	(12)			(13)														
(1)	37	499	103	408	159	469	89	462	101	457	1210	364	18	201	20	120	51	334	23	214	27	228	320	94	0	0	0	0	0	11	6	1	2
personal security	14	235	13	242	13	159	14	110	13	147	158	67	4	65	19	213	3	17	167	14	131	167	95	0	0	0	1	3	2	2	3	2	
surety security or guarantee of third party	0	0	0	0	0	0	1	2	2	5	21	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
first charge on immovable property	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	0	0	0	0	
mortgage of immovable property	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	0	0	0	0	
bullion/ornaments	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	0	0	0	0	
share of companies, govt. securities and insurance policies etc.	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	0	0	0	0	
agricultural commodities	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	0	0	0	0	
other movable property	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	0	0	0	0	
other type of security	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	0	0	0	0	
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
any	74	1000	150	1000	227	1000	139	1000	153	1000	1827	618	902	2248	2772	9630	2164	15243	6122	35026	11960	62146	1827	618	66	X	X	X	X	X	X	X	X
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	47	X	X	X	X	X	X	X	X	X	X	X	47	X	X	X	X	X	X	X	X	X	X	X	47	X	X	X	X	X	X	X	X
estd. hhs reporting cash loan (00)	47	X	X	X	X	X	X	X	X	X	X	X	47	X	X	X	X	X	X	X	X	X	X	X	47	X	X	X	X	X	X	X	X
sample hhd's reporting cash loan	47	X	X	X	X	X	X	X	X	X	X	X	47	X	X	X	X	X	X	X	X	X	X	X	47	X	X	X	X	X	X	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Jammu & Kashmir type of security	household social group												rural																	
	ST			SC			OBC			others			all			number of hhs reporting cash loan														
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	estd. (00)	sample (12)	(13)
(1)	162	1000		16	276		26	675		11	201		5	213		6	210		15	261		15	154		15	261		154	93	
personal security	0	0		17	416		1	37		5	213		3	57		1	210		6	210		6	66		6	210		66	33	
surety security or guarantee of third party	0	0		0	10		3	57		6	138		1	11		4	118		4	118		4	46		4	118		46	11	
crop	0	0		1	28		1	11		2	25		1	24		1	24		1	24		1	15		1	24		15	11	
first charge on immovable property	0	0		4	270		4	103		10	405		8	360		8	360		8	360		8	84		8	360		84	55	
mortgage of immovable property	-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	0	
bullion/ornaments	-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-	
share of companies, govt. securities and insurance policies etc.	0	0		0	0		0	0		0	18		0	15		0	15		0	15		0	1		0	15		1	1	
agricultural commodities	0	0		0	0		8	117		0	0		1	13		1	13		1	13		1	10		1	13		10	1	
other movable property	-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	0	
other type of security	-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	0	
n.r.	-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-	0	
any	162	1000		38	1000		42	1000		33	1000		36	1000		36	1000		36	1000		36	374		36	1000		374	203	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	86	51		1595	948		1333	1246		7405	9364		10420	11610		10420	11610		10420	11610		10420	X		10420	11610		X	X	
estd. hhs reporting cash loan (00)	14	X		60	X		56	X		244	X		374	X		374	X		374	X		374	X		374	X		X	X	
sample hhs reporting cash loan	2	X		41	X		22	X		138	X		203	X		203	X		203	X		203	X		203	X		X	X	

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Jharkhand type of security	household social group											rural																																																																																																																																																																																								
	ST			SC			OBC			others			all		number of hhs reporting cash loan estd. sample																																																																																																																																																																																					
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)																																																																																																																																																																									
(1)	36	535	117	679	118	701	133	868	90	720	3325	413	4	56	3	14	6	96	5	11	54	180	38	5	42	8	37	9	59	1	8	40	233	33	4	35	1	1	4	39	3	34	30	128	23	9	207	11	38	7	60	6	22	63	300	71	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	0	2	25	0	0	0	0	0	0	0	1	3	29	1	0	0	1	4	0	0	2	57	0	15	12	2	7	100	14	226	4	45	1	1	1	6	75	233	38	n.f.	-	-	-	-	-	-	-	-	-	-	-	-	0	any	66	1000	154	1000	149	1000	150	1000	120	1000	4431	617	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	13045	4805	5132	7997	14989	18079	3680	10548	36847	41428	X	X	estd. hhs reporting cash loan (00)	860	X	791	X	2227	X	553	X	4431	X	X	X	sample hhs reporting cash loan	141	X	105	X	290	X	81	X	617	X	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Karnataka type of security	household social group													rural													
	ST			SC			OBC			others			all			number of hhs reporting cash loan estd. sample (00)	(12)	(13)									
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)				P	S	(8)	P	S	(9)	P	S	(10)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
personal security	216	629	191	709	283	567	139	198	205	383	14360	800															
surety security or guarantee of third party	10	32	9	22	11	20	21	51	14	37	993	72															
crop	6	29	4	17	20	50	24	49	18	46	1226	67															
first charge on immovable property	12	118	21	67	24	108	64	359	37	241	2617	140															
mortgage of immovable property	27	171	10	108	37	217	57	294	38	247	2657	146															
bullion/ornaments	1	1	7	16	8	7	9	14	7	12	520	31															
share of companies, govt.securities and insurance policies etc.	0	0	0	0	1	2	0	0	0	1	34	5															
agricultural commodities	0	0	1	1	0	1	7	9	3	5	208	6															
other movable property	16	17	5	54	3	7	3	8	4	12	310	17															
other type of security	6	2	2	6	8	22	10	17	7	17	497	28															
n.r.	-	-	-	-	-	-	-	-	-	-	-	0															
any	292	1000	241	1000	364	1000	308	1000	313	1000	21864	1228															
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	5022	27205	14395	58419	24419	208825	26072	348248	69908	642696	X	X															
estd. hhs reporting cash loan (00)	1468	X	3463	X	8899	X	8034	X	21864	X	X	X															
sample hhs reporting cash loan	86	X	187	X	485	X	470	X	1228	X	X	X															

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Kerala type of security	household social group													rural number of hhs reporting cash loan estd. sample (00)																
	ST			SC			OBC			others			all																	
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P		S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)
(1)	214	1000	442	1000	381	1000	401	1000	394	1000	1000	1000	401	1000	394	1000	1000	1000	401	1000	394	1000	1000	1000	401	1000	394	1000	1000	1000
personal security	163	716	232	401	141	231	158	208	158	208	208	208	158	208	158	208	208	208	158	208	158	208	208	208	158	208	158	7916	641	641
surety security or guarantee of third party	4	22	105	84	33	47	63	111	63	111	111	111	63	111	63	111	111	111	63	111	63	111	111	111	63	111	63	2601	158	158
crop	0	0	3	26	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	106	8	8
first charge on immovable property	0	0	60	243	78	201	84	273	84	273	273	273	84	273	84	273	273	273	84	273	84	273	273	273	84	273	84	3844	243	243
mortgage of immovable property	36	250	56	174	132	429	139	332	139	332	332	332	139	332	139	332	332	332	139	332	139	332	332	332	139	332	139	6170	383	383
bullion/ornaments	13	12	53	38	65	56	38	15	38	15	15	15	38	15	38	15	15	15	38	15	38	15	15	15	38	15	38	2664	168	168
share of companies, govt.securities and insurance policies etc.	0	0	10	8	2	3	4	12	4	12	12	12	4	12	4	12	12	12	4	12	4	12	12	12	4	12	4	184	9	9
agricultural commodities	0	0	3	1	2	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71	5	5
other movable property	0	0	0	0	1	5	12	16	12	16	16	16	12	16	12	16	16	16	12	16	12	16	16	16	12	16	12	244	19	19
other type of security	0	0	12	25	10	14	13	32	13	32	32	32	13	32	13	32	32	32	13	32	13	32	32	32	13	32	13	549	40	40
n.r.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
any	214	1000	442	1000	381	1000	401	1000	394	1000	1000	1000	401	1000	394	1000	1000	1000	401	1000	394	1000	1000	1000	401	1000	394	19654	1419	1419
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	576	1039	6226	43276	25890	526284	17253	411480	17253	411480	411480	411480	17253	411480	17253	411480	411480	411480	17253	411480	17253	411480	411480	411480	17253	411480	17253	982080	X	X
estd. hhs reporting cash loan (00)	123	X	2751	X	9858	X	6922	X	6922	X	X	X	6922	X	6922	X	X	X	6922	X	6922	X	X	X	6922	X	6922	19654	X	X
sample hhd's reporting cash loan	18	X	188	X	781	X	432	X	432	X	X	X	432	X	432	X	X	X	432	X	432	X	X	X	432	X	432	1419	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	Madhya Pradesh														rural													
	ST			SC			household social group				all			number of hhs reporting cash loan estd. sample (00)														
	P	S	(2)	P	S	(4)	P	S	(5)	P	S	(6)	P			S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S
personal security	91	278	164	544	210	512	190	578	174	513	16378	969	56															
surety security or guarantee of third party	9	30	14	42	11	11	10	28	11	22	1052	38	38															
crop	5	3	4	11	6	16	11	29	7	18	613	344	205															
first charge on immovable property	41	590	43	266	71	237	71	208	60	266	5645	271	13															
mortgage of immovable property	30	85	27	101	43	144	28	151	34	136	3235	205	13															
bullion/ornaments	0	0	0	0	6	18	1	1	3	9	271	13	13															
share of companies, govt.securities and insurance policies etc.	0	0	2	5	0	0	0	0	0	1	38	2	2															
agricultural commodities	0	0	2	18	2	39	3	2	2	20	192	6	6															
other movable property	0	1	1	1	0	0	0	0	0	0	33	6	6															
other type of security	7	15	5	13	9	23	3	3	7	14	638	43	43															
n.r.	-	-	-	-	-	-	-	-	-	-	-	0	0															
any	170	1000	234	1000	307	1000	278	1000	261	1000	24522	1568	1568															
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	18556	88291	17499	77822	39603	396045	18386	287184	94044	849341	X	X	X															
estd. hhs reporting cash loan (00)	3158	X	4093	X	12168	X	5102	X	24522	X	X	X	X															
sample hhs reporting cash loan	292	X	272	X	730	X	274	X	1568	X	X	X	X															

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Maharashtra type of security	household social group										rural	
	ST		SC		OBC		others		all		number of hhs reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
personal security	96	373	119	363	121	326	142	225	125	274	14776	1231
surety security or guarantee of third party	14	386	23	115	34	94	47	141	34	138	4073	300
crop	8	21	11	19	22	41	30	175	21	114	2535	130
first charge on immovable property	19	46	43	126	63	221	64	167	54	174	6424	368
mortgage of immovable property	24	166	43	358	73	298	63	247	58	267	6844	418
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	3	2
share of companies, govt. securities and insurance policies etc.	1	1	0	0	1	9	3	6	1	6	148	8
agricultural commodities	0	0	2	5	0	0	4	4	2	3	230	14
other movable property	0	1	0	0	0	7	3	4	1	4	130	11
other type of security	3	5	3	14	2	5	7	32	4	21	531	40
n.r.	0	0	0	0	0	0	0	0	0	0	4	1
any	161	1000	235	1000	291	1000	321	1000	275	1000	32489	2338
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	17118	64213	17289	96545	39802	369496	43973	697761	118183	1228015	X	X
estd. hhs reporting cash loan (00)	2751	X	4055	X	11569	X	14114	X	32489	X	X	X
sample hhs reporting cash loan	240	X	335	X	845	X	918	X	2338	X	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Orissa	type of security	household social group														rural number of hhs reporting cash loan estd. sample (00)										
		ST		SC		OBC				others				all												
		P	S	P	S	P	S	P	S	P	S	P	S	P	S		(11)	(12)	(13)							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)								
personal security	91	357	156	608	209	519	172	299	161	451	10625	765	surety security or guarantee of third party	11	76	3	16	41	14	12	34	798	39			
crop	1	3	2	6	1	3	5	2	2	3	115	9	first charge on immovable property	14	89	17	32	105	50	27	184	1774	102			
mortgage of immovable property	57	458	52	274	81	323	112	263	73	314	4837	286	bullion/ornaments	0	2	0	0	0	0	0	0	5	1			
share of companies, govt. securities and insurance policies etc.	0	0	0	0	0	0	2	14	0	4	22	3	agricultural commodities	-	-	-	-	-	-	-	-	-	0			
other movable property	0	0	0	0	0	2	1	0	0	1	18	3	other type of security	5	16	1	3	6	3	3	8	168	21			
n.f.	-	-	-	-	-	-	-	-	-	-	-	0	any	179	1000	226	1000	323	1000	324	1000	264	1000	17463	1181	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	18127	27682	13565	36243	24893	106375	9614	68619	66199	238919	X	X	estd. hhs reporting cash loan (00)	3237	X	3066	X	8044	X	3116	X	17463	X	X	X	X
sample hhs reporting cash loan	286	X	215	X	477	X	203	X	1181	X	X	X	sample hhs reporting cash loan	286	X	215	X	477	X	203	X	1181	X	X	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Punjab type of security	household social group													rural																
	ST			SC			OBC			others			all			number of hhs reporting cash loan														
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	estd. (00)	sample (12)	(13)
(1)	97	716	177	177	683	128	128	413	413	140	294	294	154	360	360	4586	419													
personal security	79	284	37	37	98	57	57	201	201	28	107	107	36	112	112	1083	106													
surety security or guarantee of third party	0	0	0	0	0	0	0	0	0	29	161	161	12	127	127	369	18													
crop	0	0	2	2	29	10	10	40	40	65	277	277	30	225	225	902	61													
first charge on immovable property	0	0	13	13	105	20	20	315	315	45	153	153	28	157	157	829	64													
mortgage of immovable property	0	0	0	0	0	0	0	0	0	4	3	3	2	3	3	50	2													
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
share of companies, govt.securities and insurance policies etc.	0	0	0	0	0	0	0	0	0	1	1	1	0	1	1	12	1													
agricultural commodities	0	0	0	0	0	0	0	0	0	3	1	1	1	1	1	42	1													
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	1													
other type of security	0	0	19	19	84	8	8	31	31	6	2	2	12	16	16	354	25													
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-													
any	177	1000	238	238	1000	205	205	1000	1000	295	1000	1000	257	1000	1000	7676	661													
estd. no. of hhs.(00)/	109	177	12497	12497	72480	4432	4432	32641	32641	12810	387257	387257	29847	492554	492554	X	X													
amount of cash loan (Rs.000)	19	X	2970	2970	X	909	909	X	3777	3777	X	7676	7676	X	X	X	X													
estd. hhs reporting cash loan (00)	3	X	277	277	X	100	100	X	281	281	X	661	661	X	X	X	X													
sample hhd's reporting cash loan																														

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Rajasthan type of security	household social group																		rural	
	ST		SC		OBC		others		all		number of hhs reporting cash loan estd. sample (00)		P		S		estd. sample (00)			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
personal security	193	359	296	776	261	667	254	739	254	658	17860	1302								
surety security or guarantee of third party	29	230	20	51	18	54	9	17	19	70	1306	95								
crop	11	42	6	8	9	39	4	2	8	28	543	37								
first charge on immovable property	73	186	28	63	25	123	19	69	33	112	2321	178								
mortgage of immovable property	50	138	27	76	29	111	29	160	33	116	2289	198								
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	6	3								
share of companies, govt.securities and insurance policies etc.	0	0	0	0	0	0	0	1	0	0	0	1								
agricultural commodities	2	4	1	1	2	2	0	0	1	2	100	7								
other movable property	4	28	1	7	1	1	0	0	1	5	83	5								
other type of security	4	11	9	16	1	3	10	12	5	8	344	23								
n.r.	0	0	0	2	0	0	0	0	0	1	8	6								
any	347	1000	375	1000	327	1000	318	1000	338	1000	23752	1755								
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	12703	107504	13920	148077	30972	459535	12604	129458	70199	844574	X	X								
estd. hhs reporting cash loan (00)	4403	X	5220	X	10126	X	4003	X	23752	X	X	X								
sample hhd's reporting cash loan	284	X	440	X	731	X	300	X	1755	X	X	X								

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	household social group														rural																																																																																																																																																						
	ST				SC				OBC				others				all		number of hhs reporting cash loan																																																																																																																																																		
	P	S	(3)	(4)	P	S	(5)	(6)	P	S	(7)	(8)	P	S	(9)	(10)	P	S	(11)	(12)	estd. (00)	sample																																																																																																																																															
(1)	190	523	230	688	229	539	171	379	228	551	25095	1148	33	143	10	30	5	2	11	30	1225	62	77	333	1	38	0	6	34	702	32	0	0	10	56	0	13	62	1461	77	0	0	14	148	77	29	144	3232	146	0	0	43	95	111	62	95	6807	276	0	0	0	3	0	2	13	274	12	0	0	0	4	0	3	7	304	10	0	0	1	43	3	4	39	390	20	0	0	2	29	8	5	26	573	27	-	-	-	-	-	-	-	-	0	300	1000	286	1000	323	1000	313	1000	34533	1604	1128	3114	28630	114221	78259	879963	2165	27829	110182	1025128	X	X	338	X	8192	X	25298	X	704	X	34533	X	X	X	X	14	X	395	X	1164	X	31	X	1604	X	X	X	X														
personal security	190	523	230	688	229	539	171	379	228	551	25095	1148	surety security or guarantee of third party	33	143	10	30	5	2	11	30	1225	62	crop	77	333	1	38	0	6	34	702	32	first charge on immovable property	0	0	10	56	0	13	62	1461	77	mortgage of immovable property	0	0	14	148	77	29	144	3232	146	bullion/ornaments	0	0	43	95	111	62	95	6807	276	share of companies, govt. securities and insurance policies etc.	0	0	0	3	0	2	13	274	12	agricultural commodities	0	0	0	4	0	3	7	304	10	other movable property	0	0	1	43	3	4	39	390	20	other type of security	0	0	2	29	8	5	26	573	27	n.r.	-	-	-	-	-	-	-	-	0	any	300	1000	286	1000	323	1000	313	1000	34533	1604	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1128	3114	28630	114221	78259	879963	2165	27829	110182	1025128	X	X	estd. hhs reporting cash loan (00)	338	X	8192	X	25298	X	704	X	34533	X	X	X	X	sample hhs reporting cash loan	14	X	395	X	1164	X	31	X	1604	X	X	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	household social group														rural			
	ST		SC				OBC				others				all		number of hhs reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd.	sample		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)		
personal security	0	0	56	488	57	455	27	546	36	507	425	84						
surety security or guarantee of third party	0	0	15	175	15	267	1	34	6	109	66	15						
crop	0	0	0	0	11	110	0	0	1	19	9	1						
first charge on immovable property	28	1000	4	18	0	0	9	167	8	114	91	16						
mortgage of immovable property	0	0	3	43	2	168	4	238	3	173	41	9						
bullion/ornaments	0	0	7	239	0	0	0	0	2	61	20	1						
share of companies, govt.securities and insurance policies etc.	-	-	-	-	-	-	-	-	-	-	-	0						
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0						
other movable property	-	-	-	-	-	-	-	-	-	-	-	0						
other type of security	0	0	0	36	0	0	1	15	1	18	11	4						
n.f.	-	-	-	-	-	-	-	-	-	-	-	0						
any	28	1000	84	1000	84	1000	42	1000	55	1000	661	128						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	324	204	3052	3379	808	2259	7774	7467	11959	13308	X	X						
estd. hhs reporting cash loan (00)	9	X	257	X	68	X	327	X	661	X	X	X						
sample hhs reporting cash loan	3	X	52	X	14	X	59	X	128	X	X	X						

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	household social group														rural			
	ST				SC				OBC				others		all		reporting cash loan	
	P	S	P	S	P	S	P	S	P	S	P	S	P	S	P	S	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)						
personal security	171	404	185	603	148	454	122	380	153	474	33936	2488						
surety security or guarantee of third party	39	104	18	70	11	60	12	51	13	61	2910	239						
crop	0	0	3	8	2	4	2	8	2	6	445	29						
first charge on immovable property	56	428	31	110	23	192	38	235	29	185	6350	424						
mortgage of immovable property	50	64	49	180	38	253	43	291	42	241	9271	732						
bullion/ornaments	0	0	2	2	1	2	1	3	1	2	268	16						
share of companies, govt. securities and insurance policies etc.	0	0	0	0	0	0	1	6	0	1	71	9						
agricultural commodities	0	0	1	4	1	7	1	3	1	5	159	19						
other movable property	0	0	1	1	0	13	1	4	0	8	97	7						
other type of security	0	0	6	15	4	12	2	19	4	14	894	79						
n.r.	0	0	1	6	2	3	0	0	1	3	285	25						
any	308	1000	286	1000	216	1000	204	1000	234	1000	51796	3879						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	2020	16165	61640	280782	114256	565009	43421	258009	221460	1120263	X	X						
estd. hhs reporting cash loan (00)	623	X	17622	X	24702	X	8844	X	51796	X	X	X						
sample hhs reporting cash loan	34	X	1231	X	1895	X	718	X	3879	X	X	X						

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

West Bengal type of security	household social group											rural												
	ST			SC			OBC			others		all		reporting cash loan										
	P	S	(3)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)
(1)	108	799	146	564	178	668	164	475	155	517	18909	1530	10	58	16	78	11	42	21	80	18	76	2198	166
personal security	1	12	0	0	0	0	1	2	1	2	74	8	9	59	5	45	10	59	13	148	10	116	1242	104
surety security or guarantee of third party	7	49	28	217	32	161	28	212	27	206	3265	235	0	0	3	14	0	0	5	22	4	18	430	25
crop	0	0	3	0	0	0	0	0	0	0	0	0	0	0	6	3	24	0	0	0	1	3	72	7
first charge on immovable property	0	0	1	6	3	24	0	0	1	3	72	7	0	0	2	14	10	7	2	7	2	6	235	12
mortgage of immovable property	0	0	0	2	14	10	2	7	2	6	235	12	0	0	0	8	0	3	1	3	1	4	75	9
bullion/ornaments	8	23	20	65	11	36	4	20	10	31	1209	81	0	1	0	2	0	31	1	31	1	21	113	13
share of companies, govt. securities and insurance policies etc.	140	1000	215	1000	239	1000	226	1000	218	1000	26539	2113	0	0	1	2	1000	0	226	1000	218	1000	26539	2113
agricultural commodities	7438	8612	37710	90043	6340	28240	70092	261550	121614	388445			0	0	1	2	10	7	2	7	2	6	235	12
other movable property	1040	X	8113	X	1514	X	15872	X	26539	X	X	X	0	0	0	8	0	3	1	3	1	4	75	9
other type of security	91	X	694	X	122	X	1206	X	2113	X	X	X	0	0	0	65	11	36	4	20	10	31	1209	81
n.r.	0	1	0	0	2	0	1	31	1	21	113	13	0	0	0	2	0	0	1	31	1	21	113	13
any	140	1000	215	1000	239	1000	226	1000	218	1000	26539	2113	0	0	1	2	1000	0	226	1000	218	1000	26539	2113
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	7438	8612	37710	90043	6340	28240	70092	261550	121614	388445			0	0	1	2	10	7	2	7	2	6	235	12
estd. hhs reporting cash loan (00)	1040	X	8113	X	1514	X	15872	X	26539	X	X	X	0	0	0	8	0	3	1	3	1	4	75	9
sample hhs reporting cash loan	91	X	694	X	122	X	1206	X	2113	X	X	X	0	0	0	65	11	36	4	20	10	31	1209	81

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (\$) as on 30.6.2002 over type of security for each household social group

security type of	India													rural																
	ST			SC			household social group						number of hhs reporting cash loan																	
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)			P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	estd. (00)
(1)	109	413	197	638	195	514	152	380	175	477	258636	18141	175	380	175	477	258636	18141	175	380	175	477	258636	18141	175	380	175	477	258636	18141
personal security	12	139	18	61	18	53	24	101	19	76	28093	2057	19	101	19	76	28093	2057	19	101	19	76	28093	2057	19	101	19	76	28093	2057
surety security or guarantee of third party	5	22	4	9	9	29	13	69	8	41	12332	645	8	69	8	41	12332	645	8	69	8	41	12332	645	8	69	8	41	12332	645
crop	23	242	20	95	30	133	36	192	29	155	42488	2809	29	192	29	155	42488	2809	29	192	29	155	42488	2809	29	192	29	155	42488	2809
first charge on immovable property	29	150	30	156	43	197	45	219	39	197	58291	4224	39	219	39	197	58291	4224	39	219	39	197	58291	4224	39	219	39	197	58291	4224
mortgage of immovable property	1	5	7	11	13	26	5	7	8	16	12492	631	8	7	8	16	12492	631	8	7	8	16	12492	631	8	7	8	16	12492	631
bullion/ornaments																														
share of companies, govt.securities and insurance policies etc.	0	1	1	1	1	4	1	3	1	3	1336	90	4	3	1	3	1336	90	4	3	1	3	1336	90	4	3	1	3	1336	90
agricultural commodities	0	1	1	2	1	7	2	2	1	5	1733	103	7	2	1	5	1733	103	7	2	1	5	1733	103	7	2	1	5	1733	103
other movable property	1	9	1	4	2	18	2	6	1	11	2104	140	18	6	1	11	2104	140	18	6	1	11	2104	140	18	6	1	11	2104	140
other type of security	6	17	7	22	7	18	7	20	7	19	9976	973	18	20	7	19	9976	973	18	20	7	19	9976	973	18	20	7	19	9976	973
n.r.	0	0	0	1	0	1	0	2	0	1	487	60	1	2	0	1	487	60	1	2	0	1	487	60	1	2	0	1	487	60
any	179	1000	271	1000	289	1000	257	1000	265	1000	391898	28094	1000	1000	265	1000	391898	28094	1000	1000	265	1000	391898	28094	1000	1000	265	1000	391898	28094
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	150825	483434	325464	1510333	607603	5035569	394457	4117137	1478529	11146778			394457	4117137	1478529	11146778			394457	4117137	1478529	11146778			394457	4117137	1478529	11146778		
estd. hhs reporting cash loan (00)	27038	X	88106	X	175427	X	101320	X	391898	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
sample hhs reporting cash loan	2779	X	6151	X	11579	X	7583	X	28094	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Andhra Pradesh type of security	household social group													urban												
	ST			SC			OBC			others			all			number of hhs reporting cash loan estd. sample (00)	(13)									
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)			P	S	(8)	P	S	(9)	P	S	(10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	185	633	271	618	254	545	199	485	231	517	11697	882		
personal security	54	274	11	73	19	58	12	31	16	45	819	79	0	0	1	2	0	1	3	4	2	2	78	8		
surety security or guarantee of third party	5	29	14	95	14	160	22	186	17	169	855	78	0	0	19	169	34	193	25	191	28	189	1405	103		
crop	4	7	6	2	8	7	18	17	12	12	592	36	0	0	0	0	0	0	0	0	0	0	0	0		
first charge on immovable property	0	0	2	3	3	3	5	9	3	6	174	14	0	0	0	0	1	0	0	0	0	0	16	1		
mortgage of immovable property	0	0	8	28	1	1	1	0	1	2	74	9	28	58	14	9	8	31	11	77	11	55	538	47		
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0		
share of companies, govt.securities and insurance policies etc.	0	0	0	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	0	0	0	0		
other type of security	28	58	14	9	8	31	11	77	11	55	538	47	0	0	0	0	0	0	0	0	0	0	0	0		
n.r.	262	1000	320	1000	319	1000	273	1000	298	1000	15118	1168	0	0	0	0	0	0	0	0	0	0	0	0		
any	1258	6575	5610	64739	22438	378609	21371	558590	50677	1008513	X	X	0	0	0	0	0	0	0	0	0	0	0	0		
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	330	X	1796	X	7163	X	5828	X	15118	X	X	X	0	0	0	0	0	0	0	0	0	0	0	0		
estd. hhs reporting cash loan (00)	29	X	182	X	519	X	438	X	1168	X	X	X	0	0	0	0	0	0	0	0	0	0	0	0		
sample hhd's reporting cash loan																										

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Assam type of security	household social group														urban											
	ST			SC			OBC			others			all			number of hhs reporting cash loan estd. sample (00)	(13)									
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)			P	S	(8)	P	S	(9)	P	S	(10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)														
personal security	71	362	42	893	52	674	44	302	46	384	240	120														
surety security or guarantee of third party	0	0	1	58	0	0	1	19	1	19	3	4														
crop	-	-	-	-	-	-	-	-	-	-	-	0														
first charge on immovable property	0	0	0	0	1	20	2	73	2	61	8	7														
mortgage of immovable property	5	638	2	49	2	200	6	391	5	351	25	11														
bullion/ornaments	0	0	0	0	0	0	0	1	0	1	1	1														
share of companies, govt.securities and insurance policies etc.	0	0	0	0	1	52	2	91	1	80	7	6														
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0														
other movable property	0	0	0	0	0	0	1	48	1	39	4	2														
other type of security	0	0	0	0	7	53	5	75	4	67	23	7														
n.f.	-	-	-	-	-	-	-	-	-	-	-	0														
any	76	1000	46	1000	63	1000	61	1000	60	1000	309	158														
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	260	164	672	725	666	1230	3577	8883	5175	11001	X	X														
estd. hhs reporting cash loan (00)	20	X	31	X	42	X	217	X	309	X	X	X														
sample hhs reporting cash loan	17	X	17	X	20	X	104	X	158	X	X	X														

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Bihar type of security	household social group															urban number of hhs reporting cash loan estd. (00)														
	ST			SC			OBC			others			all																	
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)		P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)
(1)	268	941	0	56	372	68	704	17	3	4	4	7	59	7	172	390	551	390	66	77	66	5	77	5	66	551	66	551	949	191
personal security	0	0	-	12	18	2	17	-	-	2	2	63	2	2	63	3	35	3	3	35	3	3	35	3	3	35	3	39	14	14
surety security or guarantee of third party	13	14	-	7	59	9	224	12	161	12	10	173	10	173	143	46	0	0	-	-	-	-	-	-	-	-	-	-	-	0
crop	0	0	-	13	32	0	28	11	125	4	64	54	4	64	54	5	1	1	0	0	0	0	0	0	0	0	0	1	1	0
first charge on immovable property	19	14	-	35	521	3	10	9	89	8	96	115	8	96	115	34	7	7	1	1	1	1	1	1	1	1	1	7	7	1
mortgage of immovable property	0	0	-	5	27	0	0	0	0	0	0	0	0	0	0	0	3	3	3	3	3	3	3	3	3	3	3	7	7	1
bullion/ornaments	313	1000	126	1000	86	1000	100	1000	95	1000	1376	1376	95	1000	1376	308	308	308	308	308	308	308	308	308	308	308	308	1376	1376	308
share of companies, govt. securities and insurance policies etc.	93	1358	1321	3985	8702	17177	4295	15179	14411	4295	15179	14411	4295	15179	14411	37699	37699	37699	37699	37699	37699	37699	37699	37699	37699	37699	37699	X	X	X
agricultural commodities	29	X	166	X	751	X	430	X	1376	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
other movable property	4	X	36	X	184	X	84	X	308	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
other type of security																														
n.r.																														
any																														
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)																														
estd. hhs reporting cash loan (00)																														
sample hhs reporting cash loan																														

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Chhattisgarh type of security	household social group															urban	
	ST			SC			OBC			others			all			number of hhs reporting cash loan estd. sample (00)	(13)
	P	S	(3)	P	S	(5)	P	S	(7)	P	S	(9)	P	S	(11)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)					
personal security	64	649	152	779	104	640	82	337	94	466	627	143					
surety security or guarantee of third party	1	23	2	5	12	29	15	57	9	44	63	12					
crop	0	0	0	0	0	0	0	0	0	0	1	1					
first charge on immovable property	0	0	0	0	2	2	5	160	3	101	17	7					
mortgage of immovable property	8	249	8	3	13	275	17	363	13	298	86	23					
bullion/ornaments	0	0	1	1	14	4	0	0	4	1	29	2					
share of companies, govt.securities and insurance policies etc.	0	0	0	0	6	38	0	0	2	8	12	2					
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0					
other movable property	-	-	-	-	-	-	-	-	-	-	-	0					
other type of security	8	78	28	213	1	11	26	83	15	83	103	18					
n.f.	-	-	-	-	-	-	-	-	-	-	-	0					
any	68	1000	174	1000	150	1000	140	1000	132	1000	882	195					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1387	3384	897	6699	1962	11824	2412	36741	6658	58648	X	X					
estd. hhs reporting cash loan (00)	94	X	156	X	294	X	338	X	882	X	X	X					
sample hhd's reporting cash loan	25	X	35	X	72	X	63	X	195	X	X	X					

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Delhi type of security	household social group											urban																											
	ST			SC			OBC			others		all		reporting cash loan																									
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	estd. (00)	sample	(12)	(13)								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)						
personal security	0	0	0	19	902	4	746	8	637	10	710	242	46																										
surety security or guarantee of third party	0	0	0	0	18	1	250	0	37	0	35	7	4																										
crop	-	-	-	-	-	-	-	-	-	-	-	-	-																										
first charge on immovable property	0	0	0	0	0	0	0	1	147	0	105	11	5																										
mortgage of immovable property	0	0	0	4	79	0	0	2	89	2	85	45	7																										
bullion/ornaments	-	-	-	-	-	-	-	-	-	-	-	-	-																										
share of companies, govt.securities and insurance policies etc.	-	-	-	-	-	-	-	-	-	-	-	-	-																										
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	-	-																										
other movable property	-	-	-	-	-	-	-	-	-	-	-	-	-																										
other type of security	0	0	0	0	1	0	4	5	90	3	65	69	7																										
n.f.	-	-	-	-	-	-	-	-	-	-	-	-	-																										
any	0	0	0	23	1000	5	1000	14	1000	15	1000	360	68																										
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	410	0	0	6611	9148	3966	537	12678	24411	23664	34095	68	X																										
estd. hhs reporting cash loan (00)	0	X	X	155	X	22	X	183	X	360	X	45	X																										
sample hhs reporting cash loan	0	X	X	14	X	9	X	45	X	68	X	68	X																										

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Gujarat type of security	household social group													urban number of hhs reporting cash loan estd. sample (00)															
	ST			SC			OBC			others			all																
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P		S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)
(1)	100	119	184	408	408	163	536	536	109	353	353	134	361	361	134	361	361	134	361	361	134	361	361	134	361	361	134	4738	529
personal security	49	244	46	124	124	30	134	134	30	130	130	33	141	141	33	141	141	33	141	141	33	141	141	33	141	141	33	1153	124
surety security or guarantee of third party	0	0	4	11	11	0	0	0	1	2	2	1	2	2	1	2	2	1	2	2	1	2	2	1	2	2	1	32	5
crop	19	262	27	239	239	13	131	131	34	248	248	26	232	232	26	232	232	26	232	232	26	232	232	26	232	232	26	919	86
first charge on immovable property	38	375	28	216	216	12	153	153	22	188	188	20	204	204	20	204	204	20	204	204	20	204	204	20	204	204	20	723	79
mortgage of immovable property	0	0	0	0	0	0	5	5	0	0	0	0	1	1	0	1	1	0	1	1	0	1	1	0	1	1	0	3	1
bullion/ornaments	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	0
share of companies, govt.securities and insurance policies etc.	0	0	0	0	0	0	0	0	0	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	39	3
agricultural commodities	0	0	0	0	0	0	0	0	0	21	21	1	14	14	1	14	14	1	14	14	1	14	14	1	14	14	1	34	1
other movable property	0	0	0	0	0	1	3	3	9	47	47	5	32	32	5	32	32	5	32	32	5	32	32	5	32	32	5	177	14
other type of security	0	0	2	4	4	6	39	39	5	8	8	5	11	11	5	11	11	5	11	11	5	11	11	5	11	11	5	166	9
n.t.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
any	170	1000	284	1000	1000	218	1000	1000	200	1000	1000	214	1000	1000	214	1000	1000	214	1000	1000	214	1000	1000	214	1000	1000	214	7576	803
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1706	54022	4452	50876	50876	10603	77597	77597	18571	372748	372748	35332	555244	555244	35332	555244	555244	35332	555244	555244	35332	555244	555244	35332	555244	555244	35332	X	X
estd. hhs reporting cash loan (00)	290	X	1262	X	X	2311	X	X	3713	X	X	7576	X	X	7576	X	X	7576	X	X	7576	X	X	7576	X	X	7576	X	X
sample hhd's reporting cash loan	25	X	94	X	X	263	X	X	421	X	X	803	X	X	803	X	X	803	X	X	803	X	X	803	X	X	803	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households(P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Haryana type of security	household social group												urban									
	ST			SC			others						all		number of hhs reporting cash loan estd. sample (00)	(13)						
	P	S	(3)	P	S	(5)	P	S	(6)	P	S	(7)	P	S			(8)	P	S	(9)	P	S
(1)	130	1000	177	625	196	755	79	618	127	656	1543	242										
personal security	0	0	65	232	14	22	5	23	19	44	226	29										
surety security or guarantee of third party	0	0	0	0	1	11	0	0	0	3	4	1										
crop	0	0	4	28	30	210	10	122	14	136	168	22										
first charge on immovable property	0	0	23	111	1	3	15	203	13	140	153	32										
mortgage of immovable property	0	0	3	5	0	0	0	0	1	0	7	1										
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0										
share of companies, govt. securities and insurance policies etc.	0	0	0	0	0	0	1	10	1	6	9	3										
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0										
other movable property	0	0	0	0	0	0	1	13	0	8	4	1										
other type of security	0	0	0	0	0	0	3	10	2	7	20	4										
n.r.	0	0	0	0	0	0	0	1	0	0	2	1										
any	130	1000	229	1000	218	1000	110	1000	160	1000	1939	317										
estd. no. of hhs.(00)/																						
amount of cash loan (Rs.000)	25	19	2277	15631	3083	42580	6754	98710	12139	156940	X	X										
estd. hhs reporting cash loan (00)	3	X	522	X	673	X	741	X	1939	X	X	X										
sample hhs reporting cash loan	2	X	72	X	96	X	147	X	317	X	X	X										

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	Himachal Pradesh															urban number of hhs reporting cash loan estd. sample (00)													
	ST			household social group						others							all												
	P	S	(3)	P	S	SC	P	S	(5)	P	S	OBC	P	S	(7)			P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)
(1)	113	1000	0	108	781	41	409	53	488	16	77	0	238	23	30	62	511	70	8	219	30	6	23	30	145	25	1000	155	111
personal security	0	0	0	2	25	0	0	16	77	-	-	-	238	23	30	62	511	70	8	219	30	6	23	30	145	25	1000	155	111
surety security or guarantee of third party	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
crop	0	0	0	0	0	13	221	9	238	9	23	350	7	-	-	8	219	30	6	23	30	6	23	30	13	9	1000	155	111
first charge on immovable property	0	0	0	0	0	9	350	7	23	7	-	-	-	-	-	6	219	30	6	23	30	6	23	30	9	7	1000	155	111
mortgage of immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
bullion/ornaments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
share of companies, govt.securities and insurance policies etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
other movable property	0	0	0	20	193	8	20	14	146	7	28	0	4	25	1000	13	145	25	4	25	1000	4	28	1000	21	7	1000	155	111
other type of security	0	0	0	0	0	0	0	7	28	7	-	-	4	25	1000	4	25	1000	4	25	1000	4	28	1000	21	7	1000	155	111
n.r.	113	1000	123	108	781	41	409	53	488	16	77	0	238	23	30	62	511	70	8	219	30	6	23	30	145	25	1000	155	111
any	50	240	269	33	2914	244	1122	972	35552	100	100	100	73	111	1000	1535	39829	39829	155	39829	39829	111	111	1000	155	111	1000	155	111
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	6	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
estd. hhs reporting cash loan (00)	5	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
sample hhs reporting cash loan	5	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Jammu & Kashmir type of security	household social group												urban																
	ST			SC			OBC			others			all		number of hhs reporting cash loan														
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)	(13)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)																	
personal security	0	0	12	41	4	40	13	236	13	164	41	55																	
surety security or guarantee of third party	0	0	47	220	18	530	19	202	24	215	76	28																	
crop	-	-	-	-	-	-	-	-	-	-	-	0																	
first charge on immovable property	0	0	28	489	4	141	2	71	6	218	19	12																	
mortgage of immovable property	0	0	13	149	9	288	5	473	7	356	22	20																	
bullion/ornaments	-	-	-	-	-	-	-	-	-	-	-	0																	
share of companies, govt.securities and insurance policies etc.	0	0	0	0	0	0	0	9	0	6	0	1																	
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0																	
other movable property	0	0	0	0	0	0	0	1	0	1	1	1																	
other type of security	0	0	4	101	0	0	1	8	1	40	4	7																	
n.f.	-	-	-	-	-	-	-	-	-	-	-	0																	
any	0	0	104	1000	36	1000	41	1000	50	1000	162	124																	
estd. no. of hhs.(00)/																													
amount of cash loan (Rs.000)	0	0	482	4979	174	288	2561	9010	3217	14278	X	X																	
estd. hhs reporting cash loan (00)	0	X	50	X	6	X	106	X	162	X	X	X																	
sample hhd's reporting cash loan	0	X	29	X	11	X	84	X	124	X	X	X																	

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Jharkhand type of security	household social group												urban																					
	ST			SC			OBC			others			all			number of hhs reporting cash loan estd. sample (00)																		
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)		P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)				
(1)	19	418	0	79	0	0	105	0	0	62	3	3	474	38	3	35	649	46	35	649	46	35	649	46	35	649	46	505	429	20	109			
personal security	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0
surety security or guarantee of third party	2	226	45	45	716	4	716	4	221	4	7	7	221	92	9	7	92	9	7	92	9	7	92	9	7	92	9	228	87	21	21			
crop	11	341	2	2	21	5	21	5	145	5	6	6	145	129	6	6	129	6	6	129	6	6	129	6	6	129	6	134	59	20	20			
first charge on immovable property	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	7	1	1	1			
mortgage of immovable property	3	15	5	5	159	1	159	1	59	1	1	1	59	47	2	1	47	2	1	47	2	1	47	2	1	47	2	64	18	5	5			
bullion/ornaments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
share of companies, govt. securities and insurance policies etc.	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	2	1	1	1			
agricultural commodities	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	2	1	1	1			
other movable property	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	2	1	1	1			
other type of security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	16	7	7			
n.r.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
any	35	1000	129	129	1000	77	1000	77	1000	77	1000	53	1000	1000	66	53	1000	66	53	1000	66	53	1000	66	53	1000	66	1000	618	166	166			
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	1645	3559	1040	1040	6511	2905	6511	2905	10653	2905	3836	3836	10653	9427	9427	3836	22522	9427	3836	22522	9427	3836	22522	9427	3836	22522	9427	43244	X	X	X			
estd. hhs reporting cash loan (00)	58	X	135	135	X	223	X	223	X	X	202	202	X	618	618	202	X	618	202	X	618	202	X	618	202	X	618	X	X	X	X			
sample hhs reporting cash loan	16	X	25	25	X	56	X	56	X	X	69	69	X	166	166	69	X	166	69	X	166	69	X	166	69	X	166	X	X	X	X			

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Karnataka type of security	household social group												urban number of hhs reporting cash loan estd. sample (00)																																																																																																																																																																							
	ST			SC			OBC			others				all																																																																																																																																																																						
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)			P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)	(12)	(13)																																																																																																																																																					
(1)	138	797	125	699	159	489	103	217	122	299	4256	497	3	57	19	131	20	86	18	119	18	113	639	104	0	0	1	2	1	5	3	10	2	9	74	7	0	0	0	14	12	100	20	335	15	271	511	67	11	82	12	146	17	211	22	266	20	248	679	97	2	3	1	2	14	66	3	3	6	15	215	20	0	0	0	0	2	1	1	5	1	4	42	7	-	-	-	-	-	-	-	-	-	-	-	0	4	15	1	7	2	22	1	5	1	9	45	8	17	46	0	0	6	19	9	38	7	33	247	24	-	-	-	-	-	-	-	-	-	-	-	0	176	1000	158	1000	225	1000	172	1000	186	1000	6453	796	773	3850	4081	17830	9959	70113	19957	274821	34771	366614	X	X	136	X	644	X	2244	X	3429	X	6453	X	X	X	19	X	82	X	254	X	441	X	796	X	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Kerala type of security	household social group												urban													
	ST			SC			OBC			others			all		reporting cash loan											
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)	P	S	(9)	P	S	(10)	(11)	(12)
(1)	120	790	193	319	173	237	154	244	244	167	248	2910	372													
personal security	140	87	50	108	37	55	74	102	102	53	79	920	102													
surety security or guarantee of third party	-	-	-	-	-	-	-	-	-	-	-	-	0													
crop	59	13	26	31	81	274	45	103	103	64	182	1113	136													
first charge on immovable property	0	0	94	492	115	375	131	445	445	119	409	2072	230													
mortgage of immovable property	102	110	9	2	49	31	15	4	4	34	18	588	74													
bullion/ornaments	0	0	0	0	3	2	6	22	22	4	11	65	7													
share of companies, govt.securities and insurance policies etc.	-	-	-	-	-	-	-	-	-	-	-	-	0													
agricultural commodities	0	0	0	0	8	20	6	5	5	6	12	111	19													
other movable property	0	0	17	39	4	4	15	75	75	9	39	156	20													
other type of security	0	0	1	9	0	0	0	0	0	0	0	1	1													
n.r.	319	1000	373	1000	392	1000	346	1000	1000	373	1000	6510	829													
any	92	4327	1204	19123	9525	239656	6630	233339	233339	17452	496445	X	X													
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	29	X	449	X	3738	X	2293	X	6510	X	X	X	X													
estd. hhs reporting cash loan (00)	5	X	57	X	510	X	257	X	829	X	X	X	X													
sample hhd's reporting cash loan																										

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	Madhya Pradesh																		urban number of hhs reporting cash loan estd. sample (00)										
	ST			SC			household social group						others			all													
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(8)		P	S	(9)	P	S	(10)	P	S	(11)	(12)
(1)	66	740	133	149	110	429	93	316	104	311	3130	419	104	311	316	104	311	316	104	311	316	104	311	316	104	311	316	3130	419
personal security	1	19	10	11	27	27	10	51	16	36	484	54	16	36	51	16	36	51	16	36	51	16	36	51	16	36	51	484	54
surety security or guarantee of third party	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
crop	2	175	69	827	19	266	55	522	41	521	1220	99	41	521	522	41	521	522	41	521	522	41	521	522	41	521	522	1220	99
first charge on immovable property	0	0	3	1	27	239	10	64	15	95	458	59	15	95	64	15	95	64	15	95	64	15	95	64	15	95	64	458	59
mortgage of immovable property	0	0	13	2	1	0	6	8	5	4	152	12	5	4	8	5	4	8	5	4	8	5	4	8	5	4	8	152	12
bullion/ornaments	2	54	0	0	3	8	2	19	2	12	59	9	2	12	19	2	12	19	2	12	19	2	12	19	2	12	19	59	9
share of companies, govt.securities and insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
agricultural commodities	1	13	5	3	1	1	6	8	4	5	110	10	4	5	8	4	5	8	4	5	8	4	5	8	4	5	8	110	10
other movable property	0	0	8	7	7	29	3	12	5	15	153	22	5	15	12	5	15	12	5	15	12	5	15	12	5	15	12	153	22
other type of security	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
n.i.	71	1000	229	1000	180	1000	168	1000	177	1000	5322	649	177	1000	1000	177	1000	1000	177	1000	1000	177	1000	1000	177	1000	1000	5322	649
any	1546	2672	4329	99371	11637	117082	12613	233623	30125	452747	X	X	30125	452747	233623	30125	452747	233623	30125	452747	233623	30125	452747	233623	30125	452747	233623	X	X
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	109	X	991	X	2099	X	2122	X	5322	X	X	X	5322	X	X	5322	X	X	5322	X	X	5322	X	X	5322	X	X	X	X
estd. hhs reporting cash loan (00)	24	X	113	X	252	X	260	X	649	X	X	X	649	X	X	649	X	X	649	X	X	649	X	X	649	X	X	X	X
sample hhd's reporting cash loan																													

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	household social group														urban																																																																																																																																																																																
	ST				SC				OBC				others				all		number of hhs reporting cash loan																																																																																																																																																																												
	P	S	(3)	(4)	P	S	(5)	(6)	P	S	(7)	(8)	P	S	(9)	(10)	P	S	(11)	(12)	estd. (00)	sample																																																																																																																																																																									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)																																																																																																																																																																									
personal security	56	109	71	356	114	180	68	243	77	228	6917	1085	surety security or guarantee of third party	21	75	34	56	32	178	37	174	3286	389	crop	0	0	0	0	1	1	1	19	1	12	66	12	first charge on immovable property	53	617	18	268	33	529	22	229	25	329	2197	241	mortgage of immovable property	7	139	8	93	16	102	22	286	19	216	1662	220	bullion/ornaments	0	1	1	1	0	0	0	1	0	1	31	10	share of companies, govt. securities and insurance policies etc.	4	3	0	3	2	13	2	7	2	8	157	23	agricultural commodities	0	0	0	0	1	0	0	0	0	0	12	3	other movable property	4	55	3	6	3	8	1	12	2	11	164	36	other type of security	0	0	5	27	4	4	5	25	4	18	393	34	n.r.	1	1	1	8	0	1	0	2	0	2	31	8	any	139	1000	134	1000	210	143	1000	155	1000	13844	1932	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	2470	35955	10929	84054	17928	395089	57979	841685	89306	1356783	X	X	estd. hhs reporting cash loan (00)	344	X	1461	X	3765	X	8274	X	13844	X	X	X	sample hhs reporting cash loan	59	X	239	X	480	X	1154	X	1932	X	X	X
n.r.	1	1	1	8	0	1	0	2	0	2	31	8	any	139	1000	134	1000	210	143	1000	155	1000	13844	1932	estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	2470	35955	10929	84054	17928	395089	57979	841685	89306	1356783	X	X	estd. hhs reporting cash loan (00)	344	X	1461	X	3765	X	8274	X	13844	X	X	X	sample hhs reporting cash loan	59	X	239	X	480	X	1154	X	1932	X	X	X																																																																																																																																

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Orissa type of security	household social group												urban																	
	ST			SC			OBC			others			all		number of hhs reporting cash loan estd. sample (00)	(12)	(13)													
	P	S	(3)	P	S	(4)	P	S	(5)	P	S	(6)	P	S				(7)	P	S	(8)	P	S	(9)	P	S	(10)	P	S	(11)
(1)	124	965	90	14	21	965	90	14	21	475	126	143	36	69	397	143	36	69	397	590	62	69	574	128	25	69	574	1339	261	178
personal security	8	0	0	0	0	0	0	0	0	0	4	9	0	0	0	4	9	0	0	0	62	74	0	6	74	58	8	0	0	
surety security or guarantee of third party	0	0	0	0	0	0	0	0	0	0	4	9	0	0	0	4	9	0	0	0	62	74	0	6	74	58	8	0	0	
crop	0	0	0	0	0	0	0	0	0	0	4	9	0	0	0	4	9	0	0	0	62	74	0	6	74	58	8	0	0	
first charge on immovable property	0	0	0	0	0	0	0	0	0	0	4	9	0	0	0	4	9	0	0	0	62	74	0	6	74	58	8	0	0	
mortgage of immovable property	0	0	0	0	0	0	0	0	0	0	4	9	0	0	0	4	9	0	0	0	62	74	0	6	74	58	8	0	0	
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	4	9	0	0	0	4	9	0	0	0	62	74	0	6	74	58	8	0	0	
share of companies, govt. securities and insurance policies etc.	0	0	0	0	0	0	0	0	0	0	4	9	0	0	0	4	9	0	0	0	62	74	0	6	74	58	8	0	0	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	4	9	0	0	0	4	9	0	0	0	62	74	0	6	74	58	8	0	0	
other movable property	0	0	0	0	0	0	0	0	0	0	4	9	0	0	0	4	9	0	0	0	62	74	0	6	74	58	8	0	0	
other type of security	3	15	25	7	15	25	7	15	25	21	3	6	0	0	1	3	6	0	0	31	31	21	8	21	81	12	1	12	1	
n.r.	0	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	0	0	1	1	12	1	12	1	1	
any	136	1000	152	1000	1000	1000	152	1000	1000	1000	165	231	192	1000	1000	165	231	192	1000	1000	1000	1000	1000	192	1000	1999	274	274	274	
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	914	13811	1644	2749	2937	36862	4941	86473	139895	86473	10435	139895	139895	139895	139895	10435	139895	139895	139895	139895	139895	139895	139895	139895	139895	139895	139895	139895	139895	139895
estd. hhs reporting cash loan (00)	125	X	250	X	485	X	1139	X	1999	X	1999	X	1999	X	X	1999	X	1999	X	X	X	X	X	X	X	X	X	X	X	X
sample hhs reporting cash loan	12	X	41	X	81	X	140	X	274	X	274	X	274	X	X	274	X	274	X	X	X	X	X	X	X	X	X	X	X	X

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Punjab type of security	household social group														urban								
	ST				SC				OBC				others				all		number of hhs reporting cash loan				
	P	S	(3)	(4)	P	S	(5)	(6)	P	S	(7)	(8)	P	S	(9)	(10)	P	S	(11)	(12)	estd.	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)											
personal security	49	727	129	545	93	278	69	332	88	353	1445	304											
surety security or guarantee of third party	241	273	10	82	6	15	20	131	16	106	267	52											
crop	-	-	-	-	-	-	-	-	-	-	-	0											
first charge on immovable property	0	0	6	212	10	136	7	42	7	80	117	25											
mortgage of immovable property	0	0	3	158	12	112	15	365	11	291	182	42											
bullion/ornaments	0	0	0	0	3	5	0	0	1	1	11	2											
share of companies, govt.securities and insurance policies etc.	0	0	0	0	0	0	0	1	0	1	3	1											
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0											
other movable property	0	0	0	0	0	0	0	1	0	0	4	2											
other type of security	0	0	2	2	40	455	10	129	13	169	212	28											
n.t.	-	-	-	-	-	-	-	-	-	-	-	0											
any	290	1000	150	1000	151	1000	114	1000	131	1000	2139	437											
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	111	1577	4167	21487	2825	29466	9232	115661	16335	168191	X	X											
estd. hhs reporting cash loan (00)	32	X	626	X	427	X	1054	X	2139	X	X	X											
sample hhs reporting cash loan	8	X	112	X	97	X	220	X	437	X	X	X											

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Rajasthan type of security	household social group														urban				
	ST				SC				OBC				others				all		number of hhs reporting cash loan estd. sample (00)
	P	S	P	(3)	P	S	P	(5)	P	S	P	(7)	P	S	P	(9)	P	S	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)							
personal security	72	767	234	496	158	608	86	505	132	554	2890	445							
surety security or guarantee of third party	28	58	1	3	13	15	4	46	8	28	171	29							
crop	0	0	1	1	0	0	1	2	0	1	8	3							
first charge on immovable property	0	0	24	406	6	73	10	145	10	145	220	47							
mortgage of immovable property	0	0	12	80	16	259	12	184	13	197	282	44							
bullion/ornaments	0	0	1	0	4	18	0	0	2	7	37	9							
share of companies, govt.securities and insurance policies etc.	0	0	1	2	1	17	5	101	3	51	61	8							
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0							
other movable property	0	0	0	0	0	7	1	1	0	4	11	4							
other type of security	12	175	10	12	1	2	3	13	3	12	74	14							
n.t.	-	-	-	-	-	-	-	-	-	-	-	1							
any	100	1000	274	1000	190	1000	119	1000	165	1000	3615	579							
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	719	5364	2887	25746	8145	83974	10166	85020	21917	200105	X	X							
estd. hhs reporting cash loan (00)	72	X	792	X	1546	X	1205	X	3615	X	X	X							
sample hhs reporting cash loan	13	X	94	X	224	X	248	X	579	X	X	X							

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	household social group														urban			
	ST			SC			OBC			others			all			number of hhs reporting cash loan (00)	estd. sample	
	P	S	(3)	P	S	(5)	P	S	(6)	P	S	(7)	P	S	(9)			P
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)						
personal security	221	963	216	531	170	499	133	477	173	502	9438	1035						
surety security or guarantee of third party	21	18	17	77	15	66	10	38	15	63	823	98						
crop	0	0	0	0	1	1	4	20	1	4	56	3						
first charge on immovable property	0	0	11	75	12	80	13	209	12	98	637	74						
mortgage of immovable property	0	0	21	213	26	263	15	109	24	233	1324	160						
bullion/ornaments	104	19	79	51	45	60	36	52	50	57	2715	263						
share of companies, govt.securities and insurance policies etc.	0	0	4	4	4	5	4	7	4	5	220	23						
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0						
other movable property	0	0	4	49	4	8	6	49	4	19	235	26						
other type of security	0	0	0	0	4	18	10	38	4	19	216	34						
n.t.	-	-	-	-	-	-	-	-	-	-	-	0						
any	346	1000	311	1000	251	1000	197	1000	255	1000	13938	1549						
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	549	3162	7303	81743	41585	471522	5158	95205	54595	651631	X	X						
estd. hhs reporting cash loan (00)	190	X	2275	X	10455	X	1019	X	13938	X	X	X						
sample hhs reporting cash loan	12	X	240	X	1161	X	136	X	1549	X	X	X						

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

Urban type of security	household social group												urban				
	ST			SC			OBC			others			all			number of hhs reporting cash loan estd. sample (00)	(13)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)					
personal security	100	967	35	605	42	326	29	297	33	309	102	60					
surety security or guarantee of third party	0	0	1	68	8	147	2	5	2	13	7	6					
crop	-	-	-	-	-	-	-	-	-	-	-	0					
first charge on immovable property	0	0	5	48	0	0	24	216	16	201	51	10					
mortgage of immovable property	0	0	0	0	10	57	13	377	10	351	31	17					
bullion/ornaments	-	-	-	-	-	-	-	-	-	-	-	0					
share of companies, govt. securities and insurance policies etc.	66	33	0	0	0	0	2	7	2	7	6	4					
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0					
other movable property	0	0	0	0	0	0	4	76	3	70	8	5					
other type of security	0	0	12	279	13	469	3	21	6	48	18	7					
n.r.	0	0	0	0	0	0	0	1	0	1	1	1					
any	100	1000	49	1000	75	1000	72	1000	68	1000	210	103					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	44	67	614	335	444	638	1982	12787	3084	13827	X	X					
estd. hhs reporting cash loan (00)	4	X	30	X	33	X	143	X	210	X	X	X					
sample hhs reporting cash loan	3	X	15	X	15	X	70	X	103	X	X	X					

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	Uttar Pradesh																urban number of hhs reporting cash loan estd. sample (00)
	household social group																
	ST		SC		OBC		others		all		P		S		estd. sample (00)		
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)						
personal security	4	1000	137	764	110	614	69	482	97	587	6078	815					
surety security or guarantee of third party	0	0	11	49	12	96	4	59	8	72	527	88					
crop	0	0	0	0	0	1	0	0	0	1	11	2					
first charge on immovable property	0	0	10	34	5	58	14	140	9	88	585	77					
mortgage of immovable property	0	0	10	103	11	114	23	291	15	186	961	135					
bullion/ornaments	0	0	2	2	2	3	0	1	1	2	76	11					
share of companies, govt.securities and insurance policies etc.	0	0	0	0	0	1	1	17	0	7	21	7					
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0					
other movable property	0	0	0	0	2	94	0	0	1	37	56	3					
other type of security	0	0	10	48	3	19	1	10	4	21	230	41					
n.r.	0	0	1	1	0	0	0	0	0	0	9	2					
any	4	1000	173	1000	137	1000	108	1000	130	1000	8151	1146					
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	403	29	9905	49969	26890	106062	25459	111856	62667	267923	X	X					
estd. hhs reporting cash loan (00)	2	X	1713	X	3678	X	2755	X	8151	X	X	X					
sample hhs reporting cash loan	1	X	218	X	531	X	395	X	1146	X	X	X					

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

type of security	West Bengal													urban number of hhs reporting cash loan estd. sample (00)
	ST			household social group						all			number of hhs reporting cash loan estd. sample (00)	
	P	S	P	SC	S	P	S	OBC	P	S	P	S		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
personal security	182	433	176	709	138	680	128	489	140	529	5791	897		
surety security or guarantee of third party	0	0	13	60	0	0	10	112	10	100	403	55		
crop	-	-	-	-	-	-	-	-	-	-	-	0		
first charge on immovable property	17	254	0	0	2	26	8	150	6	123	250	47		
mortgage of immovable property	12	313	10	170	17	182	9	147	9	153	391	83		
bullion/ornaments	0	0	1	2	0	0	2	3	2	3	76	11		
share of companies, govt.securities and insurance policies etc.	0	0	1	7	1	37	2	10	2	10	69	18		
agricultural commodities	-	-	-	-	-	-	-	-	-	-	-	0		
other movable property	0	0	0	0	0	28	1	12	1	11	28	9		
other type of security	0	0	10	51	2	46	11	76	10	71	421	54		
n.r.	0	0	0	0	0	0	0	0	0	0	3	2		
any	194	1000	201	1000	159	1000	162	1000	171	1000	7098	1135		
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	320	2463	9370	52996	2575	10735	29195	268419	41460	334613	X	X		
estd. hhs reporting cash loan (00)	62	X	1883	X	410	X	4743	X	7098	X	X	X		
sample hhs reporting cash loan	12	X	268	X	85	X	770	X	1135	X	X	X		

Table 9 : Number of households reporting cash loans outstanding as on 30.6.2002 per thousand households (P) and per thousand distribution of amount of cash loans outstanding (S) as on 30.6.2002 over type of security for each household social group

India	type of security	household social group														urban								
		ST				SC				OBC				others				all		reporting cash loan				
		P	S	(3)	(4)	P	S	(5)	(6)	P	S	(7)	(8)	P	S	(9)	(10)	P	S	(11)	(12)	estd. (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)												
personal security	80	346	140	477	146	437	93	367	118	400	65521	9089												
surety security or guarantee of third party	18	130	18	89	21	81	18	102	19	94	10392	1412												
crop	0	0	0	1	0	1	1	6	1	4	346	45												
first charge on immovable property	12	254	14	251	16	211	18	214	16	217	9147	1152												
mortgage of immovable property	9	233	13	134	24	207	20	236	20	216	11126	1706												
bullion/ornaments	4	4	9	8	15	21	3	6	8	11	4653	492												
share of companies, govt. securities and insurance policies etc.	1	2	1	4	2	6	2	11	2	9	1027	155												
agricultural commodities	0	0	0	0	0	0	0	2	0	1	66	8												
other movable property	1	14	2	11	2	12	2	12	2	12	1050	159												
other type of security	5	17	7	24	5	23	6	43	6	34	3344	551												
n.r.	0	0	1	2	0	0	0	1	0	1	80	22												
any	122	1000	192	1000	212	1000	153	1000	178	1000	98870	13931												
estd. no. of hhs.(00)/ amount of cash loan (Rs.000)	16547	152778	80972	627012	192594	2156976	264851	3595884	554976	6532656	X	X												
estd. hhs reporting cash loan (00)	2014	X	15523	X	40896	X	40434	X	98870	X	X	X												
sample hhs reporting cash loan	573	X	2084	X	5232	X	6041	X	13931	X	X	X												

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions						no. of sample hhs reporting						
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borro wing in cash	repay- ment of loan taken during the year (full or part)	repayment of any loan (full or part)	loan written off (full or part)
		P	A	P	A	P	A	P	A					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andhra Pradesh														
scheduled tribe	76	279	1959	79	111	197	774	2	0	10805	141	45	99	1
scheduled caste	247	334	3765	115	632	275	1819	4	14	35227	429	127	300	6
other backward class	471	308	5098	108	529	269	2101	2	5	67054	805	284	703	7
others	206	404	8861	158	728	310	3077	12	64	29379	385	129	276	5
all	1000	332	5306	118	564	274	2132	4	19	142465	1760	585	1378	19
Assam														
scheduled tribe	106	113	601	45	78	68	143	1	1	4420	146	67	101	2
scheduled caste	107	127	1009	43	67	94	318	9	15	4469	115	38	74	5
other backward class	247	88	227	38	69	59	161	5	8	10286	221	93	153	12
others	539	142	731	62	106	102	280	3	11	22418	744	327	496	21
all	1000	124	622	52	90	87	240	4	10	41595	1226	525	824	40
Bihar														
scheduled tribe	11	33	20	10	3	23	29	-	-	1304	5	2	7	0
scheduled caste	229	147	656	28	37	84	152	0	3	26806	320	62	183	2
other backward class	575	156	1129	29	68	104	347	3	11	67140	809	159	565	16
others	185	102	1238	28	149	81	932	5	27	21584	209	52	157	12
all	1000	143	1028	28	75	94	406	3	12	116853	1343	275	912	30

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions						no. of sample hhs reporting					rural									
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borrowing in cash	repayment of loan taken during the year (full or part)		repayment of any loan (full or part)	loan written off (full or part)							
(1)	(2)	P	A	P	A	P	A	P	A	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Chhattisgarh																						
scheduled tribe	376	115	606	36	66	68	236	1	6	13662	141	33	86	4								
scheduled caste	143	212	1361	60	160	144	1083	-	-	5192	68	14	39	0								
other backward class	409	188	1965	43	428	98	1539	5	31	14865	224	48	106	5								
others	72	177	4788	86	1045	130	5337	4	11	2601	27	15	27	3								
all	1000	163	1569	46	298	95	1256	3	16	36319	460	110	258	12								
Gujarat																						
scheduled tribe	212	116	673	47	141	141	1251	1	2	13260	114	44	124	1								
scheduled caste	106	138	1830	42	111	135	1924	0	0	6596	42	12	32	1								
other backward class	402	165	5762	40	571	131	2444	0	0	25106	201	46	142	1								
others	281	198	5772	64	1090	225	6950	12	232	17542	126	39	133	3								
all	1000	161	4270	49	577	160	3401	4	66	62504	483	141	431	6								
Haryana																						
scheduled tribe	3	-	-	-	-	-	-	-	-	86	0	0	0	0								
scheduled caste	262	169	4043	48	839	131	1619	1	5	8251	91	22	69	2								
other backward class	357	173	9680	55	1327	114	2824	7	232	11238	118	43	103	4								
others	378	232	12720	72	1862	169	5756	4	74	11913	182	61	134	2								
all	1000	194	9327	59	1398	139	3610	4	112	31488	391	126	306	8								

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions												no. of sample hhs reporting																			
		borrowing in cash			repayment of loan taken during the year (full or part)			repayment of any loan (full or part)			loan written off (full or part)			repayment of any loan (full or part)			loan written off (full or part)																
		P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)	P	A	(8)	P	A	(9)	P	A	(10)	estd. no. of hhs (00)	(11)	repayment of loan taken during the year (full or part)	(12)	repayment of any loan (full or part)	(13)	loan written off (full or part)	(14)	(15)		
Himachal Pradesh																																	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)																		
scheduled tribe	75	66	2448	22	126	59	737	-	-	-	-	892	30	11	34	0																	
scheduled caste	233	160	3442	62	399	139	1029	5	18	18	2789	123	44	129	6																		
other backward class	179	155	2759	42	580	138	2718	5	12	12	2138	70	16	57	4																		
others	514	104	3866	33	348	98	1481	3	13	13	6150	187	74	230	7																		
all	1000	123	3464	40	384	112	1541	4	13	13	11970	410	145	450	17																		
Jammu & Kashmir																																	
scheduled tribe	8	2	59	-	-	-	-	-	-	-	86	1	0	0	0																		
scheduled caste	152	16	1241	8	25	20	83	0	1	1	1579	17	10	28	1																		
other backward class	128	21	182	10	113	22	268	8	391	391	1333	9	2	8	2																		
others	712	29	1870	10	146	33	543	0	4	4	7423	134	48	143	4																		
all	1000	26	1544	10	122	30	434	1	53	53	10421	161	60	179	7																		
Jharkhand																																	
scheduled tribe	353	46	216	26	41	38	77	1	2	2	13005	75	27	47	5																		
scheduled caste	140	88	439	9	9	41	155	1	2	2	5150	54	11	36	2																		
other backward class	407	71	2976	26	263	59	457	9	6	6	14986	136	36	110	12																		
others	100	54	190	24	27	61	432	5	12	12	3678	38	14	37	2																		
all	1000	63	1368	23	126	49	278	5	4	4	36819	303	88	230	21																		

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during I.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions						no. of sample hhs reporting						
		borrowing in cash			repayment of any loan			loan written off (full or part)	estd. no. of hhs (00)	borro wing in cash	repay- ment of loan taken during the year (full or part)	repayment of any loan (full or part)	loan written off (full or part)	
		P	A	P	A	P	A							P
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Karnataka														
scheduled tribe	71	148	1432	82	202	211	1470	1	1	4986	53	22	62	2
scheduled caste	207	194	1969	87	223	231	1321	6	33	14460	168	67	163	6
other backward class	349	210	3637	115	625	364	2800	11	37	24409	298	146	447	15
others	373	253	7156	87	1107	245	3389	6	24	26059	413	162	411	10
all	1000	218	4446	96	691	281	2619	7	29	69914	932	397	1083	33
Kerala														
scheduled tribe	11	99	534	13	46	185	331	-	-	557	9	2	14	0
scheduled caste	124	343	3531	199	606	354	1660	5	565	6173	158	84	166	2
other backward class	519	384	10762	172	1163	371	4907	2	23	25927	793	332	745	7
others	346	337	14557	176	1828	404	5702	4	77	17271	391	193	416	5
all	1000	359	11066	175	1312	378	4729	3	108	49928	1351	611	1341	14
Madhya Pradesh														
scheduled tribe	195	115	937	33	166	75	436	1	2	18561	149	53	106	2
scheduled caste	192	136	1287	21	103	66	354	1	3	18274	143	29	90	4
other backward class	414	212	4118	34	228	94	1085	1	38	39516	452	107	266	5
others	199	213	5783	34	518	91	3584	6	643	19006	150	40	111	5
all	1000	179	3288	31	250	85	1317	2	145	95357	894	229	573	16

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during I.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions										no. of sample hhs reporting			
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borro wing in cash	repay- ment of loan taken during the year (full or part)	repayment of any loan (full or part)	loan written off (full or part)	
		P	A	P	A	P	A	P	A						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Maharashtra															
scheduled tribe	145	73	1134	21	243	69	837	4	109	17128	106	35	101	2	
scheduled caste	144	95	1471	44	216	120	1144	-	-	17008	136	59	159	0	
other backward class	338	157	4186	50	453	145	1998	5	51	39864	416	129	404	12	
others	373	208	5807	74	704	206	2867	1	4	44092	520	171	535	4	
all	1000	155	3957	54	482	153	2031	3	35	118092	1178	394	1199	18	
Orissa															
scheduled tribe	273	91	398	14	46	41	183	1	2	18048	151	19	63	3	
scheduled caste	205	144	656	43	86	98	276	4	14	13573	135	47	99	4	
other backward class	377	175	1502	59	185	149	656	2	6	24951	305	92	242	5	
others	145	189	5080	76	552	201	1725	7	9	9628	123	40	121	3	
all	1000	148	1548	46	180	117	605	3	7	66199	714	198	525	15	
Punjab															
scheduled tribe	4	323	1648	244	816	341	986	-	-	109	3	2	4	0	
scheduled caste	422	263	4096	85	665	173	1538	11	34	12591	261	79	180	8	
other backward class	147	250	5841	78	1100	137	2644	9	271	4399	78	19	51	3	
others	427	415	24974	140	6760	261	12435	11	231	12754	355	133	237	7	
all	1000	327	13264	108	3334	206	6354	10	153	29853	697	233	472	18	

Table 10: Number per thousand households (P), reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions										no. of sample hhs reporting			
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borro wing in cash	repay- ment of loan taken during the year (full or part)	repayment of any loan (full or part)	loan written off (full or part)	
		P	A	P	A	P	A	P	A						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Rajasthan															
scheduled tribe	182	134	1639	23	94	99	769	-	-	12776	104	19	80	0	
scheduled caste	193	155	2198	35	154	153	978	8	47	13596	164	34	148	14	
other backward class	442	191	4993	35	519	119	1786	5	63	31029	400	78	269	13	
others	183	128	2766	23	170	100	947	4	34	12874	146	31	119	4	
all	1000	162	3435	31	307	118	1291	4	43	70276	814	162	616	31	
Tamil Nadu															
scheduled tribe	11	261	2357	244	513	487	961	-	-	1191	17	12	22	0	
scheduled caste	261	416	3981	253	653	378	1600	1	28	28710	560	308	500	5	
other backward class	709	418	8371	240	1236	405	3784	2	8	78053	1523	823	1450	9	
others	20	422	9	180	580	359	2898	-	-	2172	37	14	32	0	
all	1000	416	7231	242	1064	398	3167	2	13	110126	2137	1157	2004	14	
Uttaranchal															
scheduled tribe	27	16	648	0	0	22	510	-	-	323	1	0	2	0	
scheduled caste	267	124	1755	58	147	95	388	-	-	3156	30	12	38	0	
other backward class	68	63	2019	47	1073	103	2643	3	55	808	8	5	14	1	
others	637	25	404	9	136	45	340	0	1	7528	34	18	60	1	
all	1000	54	882	25	200	62	515	0	4	11814	73	35	114	2	

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions						no. of sample hhs reporting						
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borro wing in cash	repay- ment of loan taken during the year (full or part)	repayment of any loan (full or part)	loan written off (full or part)
		P	A	P	A	P	A	P	A					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Uttar Pradesh														
scheduled tribe	8	71	537	18	24	94	719	4	4	1864	12	2	8	1
scheduled caste	278	177	1412	27	153	103	481	9	28	61402	777	111	405	37
other backward class	518	202	2240	38	229	94	840	6	61	114539	1515	266	740	48
others	196	159	3428	37	355	99	1037	5	41	43286	536	110	309	15
all	1000	186	2227	35	231	97	777	7	47	221214	2841	489	1462	101
West Bengal														
scheduled tribe	61	162	666	29	42	64	116	-	-	7428	101	17	47	0
scheduled caste	310	167	1093	40	88	98	367	5	37	37735	487	118	301	14
other backward class	52	182	1602	35	116	97	636	9	347	6342	85	19	52	4
others	576	201	1626	54	139	131	763	5	73	70066	956	229	598	25
all	1000	187	1400	47	116	115	594	5	72	121605	1629	383	998	43

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions										no. of sample hhs reporting														
		borrowing in cash					repayment of any loan					repayment of any loan					loan written off									
		P	A	(3)	(4)	(5)	P	A	(6)	(7)	(8)	P	A	(9)	(10)	(11)	P	A	(12)	(13)	(14)	P	A	(15)	(16)	
type of credit agencies: institutional																										
type of credit agencies: non- institutional																										
type of credit agencies: all agencies																										
scheduled tribe	102	42	503	14	79	40	326	1	15	150287	731	262	807	27												
scheduled caste	220	47	891	18	140	54	405	3	27	325755	1115	393	1341	79												
other backward class	411	89	2297	31	248	81	961	2	26	608733	3114	1095	3177	108												
others	267	105	3516	33	520	99	1869	2	60	394453	2583	984	2868	72												
all	1000	79	2130	27	280	76	1016	2	34	1479407	7543	2734	8193	286												
scheduled tribe	102	78	385	22	38	51	207	0	1	150287	1810	587	994	30												
scheduled caste	220	165	1138	55	135	113	480	2	4	325755	3442	967	2008	50												
other backward class	411	157	1976	54	255	119	850	2	12	608733	6259	2007	4308	87												
others	267	122	1849	39	238	82	710	3	23	394453	3886	1205	2399	75												
all	1000	141	1596	47	202	101	666	2	12	1479407	15398	4766	9709	242												
scheduled tribe	102	116	888	36	118	88	534	1	15	150287	2507	844	1770	57												
scheduled caste	220	205	2030	70	276	158	885	4	31	325755	4437	1331	3216	128												
other backward class	411	232	4273	82	502	185	1811	4	38	608733	8926	3015	7065	191												
others	267	208	5365	69	758	168	2579	5	83	394453	6165	2136	5028	147												
all	1000	208	3726	71	481	165	1682	4	46	1479407	22036	7326	17079	523												

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions						no. of sample hhs reporting							
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		urban					
		P	A	P	A	P	A	P	A	estd. no. of hhs (00)	borro- wing in cash	repay- ment of loan taken during the year (full or part)	repayment of any loan (full or part)	loan written off (full or part)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Andhra Pradesh															
scheduled tribe	22	296	3272	115	395	219	1278	-	-	-	1122	27	17	26	0
scheduled caste	103	354	10291	255	1646	433	6450	3	6	6	5186	141	104	196	3
other backward class	447	290	6003	186	988	366	4907	6	23	23	22548	422	267	542	10
others	428	297	14580	169	2016	325	7723	4	21	21	21563	391	241	487	7
all	1000	300	10052	184	1482	352	6189	4	20	20	50418	981	629	1251	20
Assam															
scheduled tribe	50	86	632	38	120	95	286	-	-	-	260	24	11	24	0
scheduled caste	130	122	592	39	151	67	437	-	-	-	672	28	14	23	0
other backward class	129	86	1080	50	220	105	736	11	11	11	666	29	16	32	1
others	691	61	1827	33	350	73	897	0	7	7	3577	119	61	132	3
all	1000	73	1510	36	296	78	786	2	6	6	5175	200	102	211	4
Bihar															
scheduled tribe	6	268	805	-	-	13	153	-	-	-	93	1	0	1	0
scheduled caste	92	121	791	45	116	115	610	-	-	-	1329	35	15	36	0
other backward class	614	83	735	28	134	56	376	6	9	9	8847	134	46	104	5
others	288	69	1249	14	62	61	814	6	29	29	4146	40	16	57	3
all	1000	84	888	26	111	62	522	5	14	14	14416	210	77	198	8

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions												no. of sample hhs reporting				
		borrowing in cash			repayment of loan taken during the year (full or part)			repayment of any loan (full or part)			loan written off (full or part)			urban				
		P	A	P	A	P	A	P	A	P	A	P	A	estd. no. of hhs (00)	borro- wing in cash	repay- ment of loan taken during the year (full or part)	repayment of any loan (full or part)	loan written off (full or part)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)				
Chhattisgarh																		
scheduled tribe	212	73	4233	49	673	99	1649	-	-	1421	19	12	27	0				
scheduled caste	134	89	3228	69	564	149	2401	10	36	897	21	13	30	1				
other backward class	294	130	4382	74	776	148	2877	2	6	1971	58	32	64	2				
others	359	106	7522	76	1611	155	4367	-	-	2404	58	35	69	0				
all	1000	104	5323	69	1026	140	3088	2	7	6694	156	92	190	3				
Delhi																		
scheduled tribe	18	79	150	28	63	28	63	-	-	421	9	4	4	0				
scheduled caste	276	25	129	5	12	27	1300	-	-	6565	59	21	28	0				
other backward class	175	29	363	16	97	19	127	-	-	4144	33	14	18	0				
others	531	21	1036	8	32	22	800	0	16	12617	87	33	61	2				
all	1000	25	652	9	39	23	808	0	9	23747	188	72	111	2				
Gujarat																		
scheduled tribe	47	103	2844	50	357	162	7388	-	-	1652	14	9	23	0				
scheduled caste	130	157	4014	97	591	283	3033	-	-	4601	47	32	84	0				
other backward class	298	94	2611	44	543	151	2280	0	6	10526	131	61	165	2				
others	525	103	5282	66	792	187	5593	1	6	18533	208	107	346	2				
all	1000	107	4207	63	671	188	4356	0	5	35313	400	209	618	4				

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions						no. of sample hhs reporting					urban		
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borrowing in cash	repayment of any loan taken during the year (full or part)		repayment of any loan (full or part)	loan written off (full or part)
		P	A	P	A	P	A	P	A						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Haryana															
scheduled tribe	2	-	-	-	-	-	-	-	-	25	0	0	0	0	
scheduled caste	186	227	3685	100	1061	230	3005	11	31	2274	49	19	61	4	
other backward class	251	153	6105	60	1566	158	4600	6	25	3059	55	16	58	4	
others	561	132	4664	32	439	95	2456	5	130	6837	113	41	124	8	
all	1000	155	4834	51	837	136	3091	6	85	12194	217	76	243	16	
Himachal Pradesh															
scheduled tribe	33	89	23771	-	-	47	2808	8	16	51	3	0	1	1	
scheduled caste	187	126	4703	83	808	134	2018	-	-	287	23	15	25	0	
other backward class	103	75	1433	23	44	92	1094	-	-	157	10	3	12	0	
others	677	72	6695	58	1633	133	6012	2	8	1036	40	25	69	2	
all	1000	83	6352	57	1261	126	4653	2	6	1531	76	43	107	3	
Jammu & Kashmir															
scheduled tribe	-	-	-	-	-	-	-	-	-	0	0	0	0	0	
scheduled caste	151	14	902	13	153	107	1872	-	-	486	7	6	24	0	
other backward class	53	9	328	9	79	42	655	-	-	172	4	4	13	0	
others	796	15	2864	14	311	48	1068	0	1	2560	33	24	91	1	
all	1000	15	2432	14	275	57	1167	0	0	3218	44	34	128	1	

Table 10: Number per thousand households (P), reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions										no. of sample hhs reporting			
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borro wing in cash	repay- ment of loan taken during the year (full or part)	repayment of any loan (full or part)	loan written off (full or part)	
		P	A	P	A	P	A	P	A						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Jharkhand															
scheduled tribe	175	73	2274	26	214	49	594	3	5	1650	16	6	14	1	
scheduled caste	111	66	1266	25	279	130	2154	18	178	1051	16	6	21	5	
other backward class	308	54	1550	17	241	66	1298	6	24	2910	53	19	47	4	
others	407	71	2923	22	292	53	1223	4	10	3843	61	31	70	5	
all	1000	66	2203	21	261	65	1240	6	32	9453	146	62	152	15	
Karnataka															
scheduled tribe	22	206	4462	135	3363	243	4301	3	28	775	19	10	23	1	
scheduled caste	118	215	7084	198	1323	326	2902	-	-	4114	90	65	122	0	
other backward class	286	200	8108	108	814	274	2508	4	21	9962	202	115	296	3	
others	574	140	7257	81	778	206	3941	1	2	20021	400	219	530	3	
all	1000	167	7417	103	910	240	3417	2	8	34873	711	409	971	7	
Kerala															
scheduled tribe	5	317	10810	132	45	465	9577	-	-	83	4	2	6	0	
scheduled caste	74	392	4008	170	485	375	3564	1	18	1273	51	25	59	1	
other backward class	550	372	14755	201	1571	432	5879	7	65	9489	459	223	506	6	
others	371	266	24663	156	2729	383	9087	13	271	6404	190	95	245	4	
all	1000	334	17620	181	1913	410	6916	9	138	17252	704	345	816	11	

Table 10: Number per thousand households (P), reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions						no. of sample hhs reporting					urban		
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borro- wing in cash	repay- ment of loan taken during the year (full or part)		repayment of any loan (full or part)	loan written off (full or part)
		P	A	P	A	P	A	P	A						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Madhya Pradesh															
scheduled tribe	53	101	1241	62	290	113	773	6	25	1600	24	14	28	2	
scheduled caste	143	138	4415	59	357	198	4712	1	5	4300	60	31	93	1	
other backward class	390	93	4673	50	577	160	2197	1	10	11714	152	87	207	4	
others	413	68	4991	46	516	146	4009	1	6	12418	147	91	233	4	
all	1000	90	4585	50	505	157	3230	1	8	30033	383	223	561	11	
Maharashtra															
scheduled tribe	27	106	4525	97	759	188	3513	-	-	2431	27	18	55	0	
scheduled caste	123	127	3661	87	838	188	2880	0	2	11038	147	104	263	2	
other backward class	199	105	5116	69	694	212	3967	1	4	17783	250	159	454	4	
others	651	88	8360	59	961	168	4247	0	2	58285	584	384	1128	5	
all	1000	97	7032	65	888	179	4003	0	3	89538	1008	665	1900	11	
Orissa															
scheduled tribe	87	132	6004	110	1064	147	5008	-	-	909	12	8	14	0	
scheduled caste	158	152	2441	75	146	155	578	-	-	1652	38	19	38	0	
other backward class	281	164	3273	79	323	203	1859	3	30	2928	70	37	89	2	
others	474	135	17775	58	453	170	3526	1	3	4950	96	38	119	1	
all	1000	146	10256	71	421	175	2721	2	10	10440	216	102	260	3	

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions						no. of sample hhs reporting					urban		
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borro- wing in cash	repay- ment of loan taken during the year (full or part)		repayment of any loan (full or part)	loan written off (full or part)
		P	A	P	A	P	A	P	A						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Punjab															
scheduled tribe	7	220	2713	68	336	302	3054	-	-	111	4	3	9	0	
scheduled caste	250	102	2244	47	350	140	1255	6	54	4092	96	41	102	2	
other backward class	172	81	4331	38	311	114	1765	-	-	2819	48	25	72	0	
others	570	86	6501	48	1036	123	3046	6	97	9326	193	96	223	6	
all	1000	90	5035	46	735	127	2377	5	69	16349	341	165	406	8	
Rajasthan															
scheduled tribe	31	114	5403	32	857	74	3511	-	-	672	11	5	14	0	
scheduled caste	131	143	6301	72	457	215	1819	12	65	2876	50	26	76	1	
other backward class	366	132	5383	54	442	123	1925	18	54	8056	151	65	169	6	
others	473	87	12002	64	1860	117	2924	3	226	10400	134	69	192	8	
all	1000	112	8632	60	1127	131	2432	9	135	22005	346	165	451	15	
Tamil Nadu															
scheduled tribe	10	610	3736	280	1014	405	4077	-	-	544	13	8	13	0	
scheduled caste	136	378	5508	249	1333	421	4576	-	-	7378	309	210	330	0	
other backward class	757	351	9645	230	1553	389	4766	1	10	41189	1538	976	1661	9	
others	97	221	14018	135	2903	272	7111	1	6	5267	136	92	183	2	
all	1000	345	9449	224	1649	382	4960	1	8	54377	1996	1286	2187	11	

Table 10: Number per thousand households (P) reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

household social group	per thousand distn. of hhs by social group	type of transactions						no. of sample hhs reporting					urban		
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borro- wing in cash	repay- ment of loan taken during the year (full or part)		repayment of any loan (full or part)	loan written off (full or part)
		P	A	P	A	P	A	P	A						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Uttaranchal															
scheduled tribe	14	457	82408	441	8733	477	9409	-	-	41	4	3	5	0	
scheduled caste	192	29	1050	21	241	74	828	-	-	577	13	7	19	0	
other backward class	151	46	1688	40	395	80	978	4	13	456	6	5	13	1	
others	643	23	2171	19	233	85	1915	1	7	1938	25	20	78	2	
all	1000	33	2972	28	374	87	1667	1	6	3011	48	35	115	3	
Uttar Pradesh															
scheduled tribe	7	4	882	4	540	8	573	-	-	423	1	1	2	0	
scheduled caste	159	126	2085	33	195	113	922	4	46	10029	149	53	155	7	
other backward class	433	113	2189	32	243	81	739	1	4	27307	423	127	306	8	
others	401	79	3221	28	263	87	1267	1	37	25256	266	97	279	15	
all	1000	101	2578	30	245	88	979	1	24	63025	841	278	742	30	
West Bengal															
scheduled tribe	8	173	1119	152	355	307	2232	-	-	323	9	5	15	0	
scheduled caste	226	158	4065	67	547	168	1551	7	26	9390	212	93	241	7	
other backward class	61	152	3533	93	444	174	1294	4	75	2534	68	36	81	3	
others	705	128	3160	54	426	154	2009	4	27	29264	557	268	709	19	
all	1000	137	3371	60	454	159	1864	4	29	41511	846	402	1046	29	

Table 10: Number per thousand households (P), reporting borrowings in cash, repayments and loans written off during 1.7.02 to 30.6.03 and corresponding average amount (Rs.) per household (A) by household social group

India household social group	per thousand distn. of hhs by social group	type of transactions										no. of sample hhs reporting				
		borrowing in cash		repayment of loan taken during the year (full or part)		repayment of any loan (full or part)		loan written off (full or part)		estd. no. of hhs (00)	borro- wing in cash	repay- ment of loan taken during the year (full or part)	repayment of any loan (full or part)	loan written off (full or part)		
		P	A	P	A	P	A	P	A							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
type of credit agencies: institutional																
scheduled tribe	30	59	2762	44	543	89	2053	1	15	16398	257	171	470	31		
scheduled caste	146	54	2446	39	369	104	1698	2	15	80735	619	458	1164	23		
other backward class	347	66	3692	44	469	115	1993	1	10	192231	1652	1058	2713	43		
others	478	55	6169	39	724	111	3088	1	22	265302	2048	1443	4187	64		
all	1000	59	4668	41	578	111	2475	1	16	554678	4576	3130	8534	161		
type of credit agencies: non- institutional																
scheduled tribe	30	79	656	32	110	58	602	0	1	16398	417	167	263	8		
scheduled caste	146	129	1450	66	278	123	890	1	4	80735	1167	546	1094	13		
other backward class	347	145	2150	76	380	139	1168	2	6	192231	3357	1732	3048	37		
others	478	66	1085	26	169	59	619	1	12	265302	2371	978	2060	46		
all	1000	103	1494	50	256	96	848	1	8	554678	7314	3423	6465	104		
type of credit agencies: all agencies																
scheduled tribe	30	133	3418	75	654	143	2657	1	16	16398	665	333	715	39		
scheduled caste	146	171	3896	97	647	210	2588	3	19	80735	1702	957	2120	36		
other backward class	347	200	5843	115	848	236	3161	3	16	192231	4793	2704	5448	79		
others	478	116	7253	64	893	162	3711	2	33	265302	4283	2359	5984	109		
all	1000	153	6162	87	834	194	3326	3	25	554678	11445	6353	14267	263		

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 59th 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 th round, the households having land area 0.005 hectare or more were considered. Two cut-off points, X and Y, were 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.
2	$0.005 = L < X$	
3	$X = L < Y$	
4	$Y = L$	

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 th 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 = mpce < B	
3	B = mpce < C	
4	mpce = 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 59th 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 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. The number of sample villages/blocks and the number of households surveyed in visit 1, for different state/u.t.'s and all-India are given in Table A at the end of this chapter. It may be noted from Table 1 of Appendix A that out of these 10309 FSUs and 143285 SSUs, the Debt and Investment Schedule (Schedule 18.2) could be canvassed for both the visits in 139039 SSUs (89718 in rural sector and 49321 in urban sector) of 10297 (6551 in rural sector and 3746 in urban sector) FSUs.

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

\hat{X} , \hat{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:

$$\hat{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} D_i^* \left[\frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right] : j = 1(1)7$$

(ii) For all selected households:

$$\hat{Y} = \sum_{j=1}^7 \hat{Y}_j$$

(b) Estimation formula for other strata:

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

$$\hat{Y}_j = \frac{Z}{n_j} \sum_{i=1}^{n_j} \frac{1}{z_i} D_i^* \left[\frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right] : j = 1(1)7$$

(ii) For all selected households:

$$\hat{Y} = \sum_{j=1}^7 \hat{Y}_j$$

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:

$$\hat{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} D_i^* \left[\frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right] ; j = 1(1)7$$

(ii) For all selected households:

$$\hat{Y} = \sum_{j=1}^7 \hat{Y}_j$$

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

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

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

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

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

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

2.7 *Estimates of error:*

The estimated variances of the above estimates will be as follows:

A) For aggregate \hat{Y} :

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

where $V\hat{a}r(\hat{Y}_s)$ are as given below.

a) For strata with PPSWR selection at first stage (i.e. for all rural strata except stratum 1):

$$V\hat{a}r_{ppswr}(\hat{Y}_s) = \sum_j V\hat{a}r(\hat{Y}_{sj})$$

$$\text{where } V\hat{a}r_{ppswr}(\hat{Y}_{sj}) = \frac{1}{n_{sj}(n_{sj} - 1)} \left[\sum_{i=1}^{n_{sj}} \frac{Z_s^2 \hat{Y}_{sij}^2}{Z_{si}^2} - n_{sj} \hat{Y}_{sj}^2 \right],$$

$$\hat{Y}_{sij} = D_{si}^* \left[\frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right]$$

b) For strata with SRSWOR selection at first stage (i.e. for rural stratum 1 and all urban strata):

$$Var\hat{r}_{srswor}(\hat{Y}_s) = \frac{1}{4} (\hat{Y}_{s1} - \hat{Y}_{s2})^2 ,$$

where \hat{Y}_{s1} and \hat{Y}_{s2} are the estimates for sub-sample 1 and sub-sample 2, respectively, for stratum 's'.

B) For ratio \hat{R} :

$$M\hat{S}E(\hat{R}) = \frac{1}{(\hat{X})^2} \left[\sum_s M\hat{S}E_s(\hat{R}) + \sum_{s'} M\hat{S}E_{s'}(\hat{R}) \right]$$

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):

$$M\hat{S}E_s(\hat{R}) = \frac{1}{n_s(n_s - 1)} \sum_{i=1}^{n_s} \left[\frac{Z_s}{z_{si}} (\hat{Y}_{si} - \hat{R}\hat{X}_{si}) - \frac{1}{n_s} \sum_{i=1}^{n_s} \frac{Z_s}{z_{si}} (\hat{Y}_{si} - \hat{R}\hat{X}_{si}) \right]^2$$

where

$$\hat{Y}_{si} = \sum_j \hat{Y}_{sij} , \quad \hat{X}_{si} = \sum_j \hat{X}_{sij} ,$$

$$\hat{Y}_{sij} = D_{si}^* \left[\frac{H_{si1j}}{h_{si1j}} \sum_{k=1}^{h_{si1j}} y_{si1jk} + \frac{H_{si2j}}{h_{si2j}} \sum_{k=1}^{h_{si2j}} y_{si2jk} \right] ,$$

$$\hat{X}_{sij} = D_{si}^* \left[\frac{H_{si1j}}{h_{si1j}} \sum_{k=1}^{h_{si1j}} x_{si1jk} + \frac{H_{si2j}}{h_{si2j}} \sum_{k=1}^{h_{si2j}} x_{si2jk} \right]$$

b) For strata with SRSWOR selection at first stage (i.e. for rural stratum 1 and all urban strata):

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

C) Estimates of RSE:

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

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

Table A: Number of sample villages/blocks allotted and number of village/blocks and households surveyed (considering only those village/blocks and households where Schedule 18.2 could be canvassed in visit 1)

state / u.t.	FSUs allotted		FSUs surveyed		households 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 Ilands	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
all-India	6784	3824	6552	3757	91192	52093

Appendix C

Schedule on Debt and Investment

APPENDIX – C

Schedule on Debt and Investment

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

*

GOVERNMENT OF INDIA
NATIONAL SAMPLE SURVEY ORGANISATION
SOCIO-ECONOMIC SURVEY

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

*

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

VISIT NUMBER – 1

[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 (V) 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	[REDACTED]										
	(iii) scrutiny	[REDACTED]										
	(iv) despatch											
3.	no. of addl. sheets attached				[REDACTED]			[REDACTED]				
4.	total time taken to canvass schedule 18.2 (in minutes)				[REDACTED]			[REDACTED]				
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.	household consumer expenditure (Rs.) during last 30 days (items 11 to 13)			
		code (5-digit)								
3.	principal occupation (NCO-1968)	description:				11.	out of purchase			
		code (3-digit)								
4.	household type (code)				12.	out of home-grown, home produced stock, free collection and transfer receipts etc				
5.	religion (code)									
6.	social group (code)				13.	total (items 11+12)				
7.	whether operated any land for agricultural activities during last 365 days (yes-1, no-2)				14.	household monthly per capita consumer expenditure (Rs. 0.00) (item13 / item1)				
8.	if yes in item 7, area operated by the household (hectares 0.000)									

Codes for Block 3

<p>item 4: household type: <i>for rural areas: self-employed in non-agriculture-1, agricultural labour-2, other labour-3, self-employed in agriculture-4, others-9.</i></p> <p><i>for urban areas: self-employed-1, regular wage/salary earning-2, casual labour-3, others-9.</i></p>	<p>item 5: religion: <i>Hinduism-1, Islam-2, Christianity -3, Sikhism-4, Jainism-5, Buddhism-6, Zoroastrianism-7, others-9</i></p>	<p>item 6 : social group: <i>scheduled tribe-1, scheduled caste-2, other backward class-3, others-9.</i></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 -1, spouse of head -2, married child -3, spouse of married child - 4, unmarried child -5, grand child -6, father/mother/ father-in-law/ mother-in-law - 7, brother / sister/ brother-in-law/ sister-in-law/ other relatives - 8, servant/employees/ other non-relatives -9.</p> <p>col 6: marital status code : never married - 1, currently married - 2, widowed - 3, divorced/ seperated - 4.</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 -10, 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 & 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- 2, orchards and plantations(including forest)- 3, area put to non- agricultural uses : water bodies - 4, exclusively for non-farm business - 5, other non-agricultural uses -6 ; residential area including housesite-7, other areas -9.

[6] buildings and other constructions owned by the household on date of survey and related transactions during 01-07-2002 to date of survey													
srl. no.	item	owned as on the date of survey		value (Rs.) of the transactions during 01-07-2002 to the date of survey						owned as on 30.06.2002			
		floor area (sq. mtrs 0.00)	value (Rs.)	acquisition			disposal			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									
sr. 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	
		no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)
(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								

[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)									
sr.l. no	item	owned as on date of survey		transactions during 01-07-2002 to date of survey		assets owned as on 30-06-2002		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.
		no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
21.	buffalo								
	(iii) buffalo(female) not calved even once								
22.	(iv) others								
23.	(c) males over 3 years								
	(i) male buffalo for work/breeding								
24.	(ii) others								
25.	Sub total (items 1 to 24)								
26.	other large heads*								
27.	Elephant								
28.	Horse, mule & pony								
29.	Donkey								
30.	Camel								
	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 birds								
	Cock								
38.	Hen								
39.	Chicken								
40.	Duck & duckling								
41.	Other poultry birds*								
42.	Sub total (items 37 to 41)								
43.	others								
44.	total (items 25+31+36 + 42+ 43)								

[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)	value (Rs.) (cols. 4+8-6)	
1.	sickle, axe, spade & chopper										
2.	plough (wooden / iron)										
3.	harrow, seed-drill, sprayer & duster, 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									
sl. no	item	owned as on date of survey		transactions during 01-07-2002 to date of survey		disposal		owned as on 30-06-2002	
		no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	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.)	disposal	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)	no.	value (Rs.) (6)	no.	value (Rs.) (8)	no.	value (Rs.) (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
1.	bedstead											
2.	steel / wooden almirah / dressing table											
3.	other furniture & fixtures	x		x		x		x				
4.	radio, record player/tape recorder/stereo/musical instruments for household use											
5.	television, VCR/VCP/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				

[12] shares & debentures owned by the household in co-operative societies & companies as on the date of survey and related transactions during 01-07-2002 to date of survey					
srl. no.	type of institution	value as on the date of survey (Rs)		value as on 30-06-2002 (Rs.)	
		acquisition (Rs.)	disposal (Rs.)	acquisition (Rs.)	disposal (Rs.)
(1)	(2)	(4)	(5)	(6)	(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 to 7)				

[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.)	
		sign*	value	acquisition (Rs.)	disposal (Rs.)	sign*	value
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government certificates viz. NSC, Indira vikas patra, kisan vikas patra, RBI Bonds etc.						
2.	deposit in post office including national saving scheme deposits						
3.	deposit in co-operative society/bank						
4.	deposit in commercial bank						
5.	deposit in non-banking company						
6.	chit contribution made						
7.	deposit with individuals						
8.	insurance premium						
9.	annuity certificates						
10.	provident fund						
11.	cash in hand			X	X		X
12.	other financial assets						
13.	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.

[14] cash loans and kind loans receivable by household against different securities/heads on the date of survey and related transactions during 01-07-2002 to		date of survey		amount receivable as on 30-06-2002 (cols. 3+5-4) (Rs.)	
srl. no	securities/heads	amount receivable as on date of survey (Rs.)	value of transactions during 01-07-2002 to date of survey		amount receivable as on 30-06-2002 (cols. 3+5-4) (Rs.)
			lent out (Rs.)	received as repayment (Rs.)	
(1)	(2)	(3)	(4)	(5)	(6)
1.	promissary note				
2.	mortgage of real estate				
3.	pledge of bullion & ornaments/ other moveable property				
4.	unsecured loan				
5.	professional dues, trade credit				
6.	kind loans				
7.	others				
8.	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 01.07.2002 to date of survey		if yes in col. 4, number of cash loans repaid during 01.07.2002 to date of survey		if yes in col. 7, number of cash loans written off by				
whether any cash loan outstanding on the date of survey (yes - 1, no - 2))	if yes in col 1, number of cash loans outstanding to the		if yes in col. 4, number of cash loans repaid during 01.07.2002 to date of survey		if yes in col. 7, number of cash loans written off by			
	institutional agency	non-institutional agency	institutional agency	non-institutional agency	institutional agency	non-institutional agency		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

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

[15.2] particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transactions of loans during 01-07-2002 to date of survey

date of borrowing	borrowings								total amount (Rs) repaid during	total amount (Rs) written off during	amount (Rs) outstanding as on date of survey			total amount outstanding (Rs) as on 30.06.02* [cols. 14 to 19 + 23-20]														
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)			(10)	(11)	(12)		(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)		
A. institutional agencies																												
B. non-institutional agencies																												

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

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

Codes for Block 15.2:

<p>col 4: period of loan : loan remained unpaid on 30.06.2002 - 1, loan taken during 01.07.2002 to 30.09.2002 -2, loan taken during 01.10.2002 to 31.12.2002 - 3, loan taken during 01.01.2003 to date of survey - 4</p> <p>col. 6 : credit agencies : government -01, co-operative society/bank -02, commercial bank including regional rural bank -03, insurance -04, provident fund -05, financial corporation/institution-06, financial company-07, other institutional agencies -08, landlord -09, agricultural money lender - 10, professional money lender -11, trader -12, relatives and friends -13, doctors, lawyers and other professional s - 14, others- 99</p>	<p>col 7: scheme of lending: Differential Rate of Interest (DRI) scheme - 1, Prime Minister's Rozgar Yojana (PMRY) - 2, Swarnjayanti Gramin Swarozagar Yojana(SGSY) - 3, Swarna Jayanti Sahari Rozgar Yojana(SJSRY) - 4, advances to minority communities - 5, scheme for liberalization and rehabilitation of scavengers - 6, exclusive state schemes -7, other schemes - 8, not covered under any scheme - 9.</p> <p>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. - 07, agricultural commodities -08, movable property other than bullion, ornaments, shares, agricultural commodities etc. - 09, other type of security - 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 & above but less than 1 year-4, one year & above-5</p>	<p>col 4: source : trader -1, relatives & friends -2, doctor, lawyers and other professionals- 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.) – 1, additions (incl. reclamation of land / construction) -2, major repairs & alterations (including renewal & replacement) -3, improvement (incl. bunding and other land improvements/normal annual replanting in case of orchard and plantations) -4, normal repairs & maintenance -5

[18] Particulars of sale and loss of assets during 01-07-2002 to 31-12-2002					
srl. no.	item description	amount received from sale (Rs)	value (Rs.) of loss		salvage value of discarded assets (Rs.)
			by natural calamities etc.	due to other reasons	
(1)	(2)	(3)	(4)	(5)	(6)
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 SCHEDULE18.2 : DEBT AND INVESTMENT

CENTRAL		*
STATE		

VISIT NUMBER – 2

[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 (V) 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	
		no.	value (Rs.)	acquisition		disposal		no. (cols.3+7-5)	value (Rs.) (cols. 4+8-6)
				no.	value (Rs.)	no.	value (Rs.)		
(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/VCD, DVD Player, home theatre, multimedia PC								
6.	other goods for recreation , entertainment and hobby	x		x		x		x	
7.	pressure cooker/ household utensils								
8.	gas/electric oven/cooking range/ microwave oven								
9.	electric fan, clock/ watch, water filter / electric iron/ sewing machine								
10.	refrigerator/ air cooler/ air conditioner/ washing machine								
11.	other cooking and household appliances	x		x		x		x	
12.	therapeutic appliances and other personal goods								
13.	bullions & ornaments	x		x		x		x	
14.	other durables	x		x		x		x	
15.	total (items 1 to 14)	x		x		x		x	

[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 - 1, no - 2)	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 - 1, no - 2)	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 - 1, no - 2)	if yes in col. 7, number of cash loans written off by	
	institutional agency	non-institutional agency		institutional agency	non-institutional agency		institutional agency	non-institutional agency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

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

[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 – 1, 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 – 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 – 6</p> <p>col. 6 :credit agencies : government -01, co-operative society/bank -02, commercial bank including regional rural bank -03, insurance -04, provident fund-05, financial corporation/institution -06, financial company -07, other institutional agencies -08, landlord -09, agricultural money lender-10, professional money lender -11, trader -12, relatives and friends -13, doctors, lawyers and other professionals -14, others- 99</p>	<p>col 7: scheme of lending: Differential Rate of Interest (DRI)scheme – 1, Prime Minister’s Rozgar Yojana (PMRY) – 2, Swarnjayanti Grainm Swarozagar Yojana(SGSY) – 3, Swarna Jayanti Sahari Rozgar Yojana(SJSRY) – 4, advances to minority communities – 5, scheme for liberalization and rehabilitation of scavengers – 6, exclusive state schemes – 7, others schemes – 8, not covered under any scheme – 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. – 07, agricultural commodities -08, movable property other than bullion, ornaments, shares, agricultural commodities etc. – 09, other type of security – 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 & above but less than 1 year-4, one year & above-5</p>	<p>col 4: source: trader -1; relatives & friends -2, doctor, lawyers and other professionals– 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 01-01-2003 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.

[17.2] expenditure incurred by the household on specified items during 01.01.2003 to 30.06.2003

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

Codes for Block 17.2

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

col 3: purpose of expenditure:

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

[18] Particulars of sale and loss of assets during 01-01-2003 to 30-06-2003					
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.	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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27	402	Level and Pattern of Consumer Expenditure	250	710
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