

INDEBTEDNESS OF RURAL HOUSEHOLDS AS ON 30.6.1991

DEBT AND INVESTMENT SURVEY

NSS FORTY-EIGHTH ROUND

January - December 1992



NATIONAL SAMPLE SURVEY ORGANISATION

DEPARTMENT OF STATISTICS

MINISTRY OF PLANNING & PROGRAMME IMPLEMENTATION

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PREFACE

The National Sample Survey Organisation (NSSO) has been conducting All-India surveys decennially on Debt and Investment since its 26th round (1971-72) in both rural and urban areas. These surveys generate basic quantitative information on assets, liabilities and capital expenditure in the household sector of the economy. The All-India Debt and Investment Survey (AIDIS), which was carried out as part of the 48th round of the NSSO during the period January to December 1992, was the fifth such survey conducted at the all-India level. Prior to 1971-72, two surveys viz. "All-India Rural Credit Survey" and "All-India Rural Debt and Investment Survey" had been completed in 1951-52 and in 1961-62 respectively by the Reserve Bank of India (RBI) for rural areas only.

The present report is the first part of the second report in the series of five reports planned to be brought out on the basis of data collected in the 48th round (January to December 1992). This report gives the estimates of indebted households and the amount of debt classified by various correlates at the state and all-India level in rural sector. This consists of three Chapters and one Appendix. Chapters one and two of the report deal with the introduction and brief note on sample design and estimation procedure respectively. Chapter three deals with summary results of the survey and their comparison with the results of the previous surveys.

The field work of the survey was done by the Field Operations Division, data processing and tabulation work were handled by the Data Processing Division and the Computer Centre respectively. The Survey Design and Research Division was responsible for designing the survey and preparing this report.

I am thankful to the members of the Working Group for their valuable guidance at various phases of the work - from designing of the schedule of enquiry to the preparation of this report. I am very much grateful to the members of the Governing Council, Heads of various Divisions of NSSO and their colleagues for their contributions in preparing the report.

*New Delhi
July, 1998*

*(S. Ray)
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HIGHLIGHTS

Magnitude of household debt

Out of the overall aggregate outstanding debt of Rs. 37,343 crores reported by the household sector as on 30.6.91, rural households accounted for roughly 60%, i.e., Rs. 22,211 crores.

Cultivator households owed Rs.17,668 crores, which was about four-fifths of the outstanding debt of rural households.

Prevalence of indebtedness by credit agency

In 1991, over 23 per cent of rural households were found to be indebted.

One out of every six rural households was indebted to institutional agencies. Only one out of 10 households was indebted to non-institutional agencies.

In states like Andhra Pradesh, Rajasthan and Tamil Nadu, where incidence of debt was found to be relatively high, an exceptionally high proportion of households was indebted to non-institutional agencies.

Debt burden by asset holding and credit agency

A sharp rich-poor divide prevailed in rural areas with respect to the burden of debt. This burden was as high as 14% for the poorest households viz. those owning assets less than Rs.5,000, but only 1% for the richest, namely, those owning assets at least Rs.2.5 lakhs.

The rich-poor divide was even sharper when the credit agency was non-institutional. For loans taken from such an agency, the debt burden, as a ratio of household assets, was just 0.22% for the richest, but a heavy 8% for the poorest households.

Share of debt by credit agency

The rise in the share of institutional debt of rural households has slowed down and the share was 64% in 1991, after increasing rapidly from 17% in 1961 to 29% in 1971 and 61% in 1981.

Among institutional agencies, cooperative societies and commercial banks were the two most important sources in both rural and urban areas in 1991. They together accounted for 55% of the rural and 39% of the urban debt.

Among non-institutional agencies, professional money lenders were of prime importance in 1991, when they disbursed about 10% of the aggregate debt in rural and urban areas. Relatives and friends had advanced 5% of the rural and 10% of the urban debt.

Continued to next page

HIGHLIGHTS(contd.)

Cost of servicing debt

Out of the total debt of rural households in 1991, about 66% and 22% were at simple and compound interest respectively. Only about 4% of the rural debt was extended at concessional rates, while about 9% was free of any interest burden.

In states like Haryana, Orissa, etc., a remarkably high share of the rural debt was contracted at a relatively low rate of simple interest (less than 15%). Similarly in many states including Bihar, Punjab etc. most of the rural debt contracted at compound interest was at a relatively moderate rate of interest (between 10% to 15%).

Duration of debt

About 60% of the rural debt in 1991 was of relatively short duration - 37% for less than a year and 23% for between 1 to 2 years.

In Orissa on the other hand, as much as 64% of the rural debt was of more than 2 years duration .

Debt according to purpose

Debt incurred just for household expenditure, other than those for expenditure on fixed capital, accounted for about a third of the outstanding debt of households in both rural and urban areas in 1991.

This share was even higher -- as high as 60% -- for the rural poor, who owned assets valued at less than Rs.10,000. Only about 11% of the debt of such poor households was for productive purposes.

Current liabilities

For rural India, in 1991, incidence of current liabilities was 13% and the average value of current liabilities was Rs.210.

The average value of current liabilities for cultivators was about Rs.250, which was much larger than that for non-cultivators -- Rs.129.

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Chapter 1

Introduction

1. The Report in Perspective

1.1.1 The All-India Debt and Investment Survey (AIDIS) was carried out as part of the 48th Round of the National Sample Survey Organisation (NSSO) during January to December 1992. This was the fifth such survey conducted at the all-India level. At present, the decennially conducted AIDIS is the only nation-wide enquiry providing data on household assets, indebtedness and capital expenditure.

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

1.3.1 *Plan for release of results:* The first Report (NSS Report No.419) gave the survey estimates on assets and liabilities (cash loans) of rural and urban households as on 30th June 1991. The present report is the first part of the second in a series of five reports to be brought out on the AIDIS conducted in the NSS 48th round. In general, the estimates are provided for the country as a whole, as well as for all the states and union territories.

1.3.2 The second report in the series is planned to be brought out in two parts -- one for rural areas and the other for urban areas. It will cover several aspects of household indebtedness like number of households

reporting cash loans and current liabilities, average amount of current liabilities and distribution of outstanding cash dues of households by various characteristics, such as rate of interest, duration of loan, credit agency etc. The present report is the first part and deals with rural areas only.

1.3.3 The third report would examine different aspects of the related flow variables by tabulating the number of households reporting current borrowings and repayments, amount of borrowings and repayments etc. by different variables like type of loan, nature of interest, type of security, type of mortgage etc. The fourth report will deal with selected aspects of household assets and liabilities for different social groups. In the fifth report, some broad features of capital expenditure, sale and loss of physical assets by the rural and urban households during the agricultural year 1991-92 are proposed to be discussed.

2. Background

2.1.1 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.

2.1.2 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".

2.1.3 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 survey during July 1971-September 1972. During this survey, for the first time since its inception, the scope of the Debt and Investment Survey was extended to urban areas as well. Since then, NSSO is regularly conducting AIDIS once in ten years. The fourth decennial survey on Debt and Investment was conducted in the NSS 37th round survey during the calendar year 1982. In this survey, data for AIDIS and LHS were collected from the same set of sample households.

2.1.4 The present AIDIS was also carried out along with the LHS in the NSS 48th round(1992). Although the objectives of the survey remained the same as those of the earlier surveys, some changes were made in the sampling design to suit the requirements of the AIDIS. First, 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.

3. Scope

3.1.1 *Items of enquiry:* In the present AIDIS(1992), the NSSO collected information on the assets and liabilities position of the households as on 30.6.1991. The details of all financial transactions, particularly those of cash borrowings and repayments, during the agricultural year 1991-92 (AY 91-92) 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.

3.2.1 *Geographical coverage:* The 48th Round was planned to cover the whole of Indian Union except

- (i) Ladakh and Kargil districts of Jammu & Kashmir,
- (ii) 768 interior villages of Nagaland (out of a total of 1119 villages) located beyond 5 kms. of a bus route,
- (iii) 172 villages in Andaman & Nicobar Islands (out of a total of 520 villages) which are inaccessible throughout the year.

However, the survey could not be conducted in certain districts of Jammu & Kashmir viz. Anantnag, Pulwana, Srinagar, Badgam, Baramula and Kupwara, and the district of Amritsar in Punjab due to unfavourable field conditions.

4. Method of data collection

4.1.1 The survey used the interview method of data collection from a sample of randomly selected households. 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 the two visits.

4.2.1 *Survey period:* The survey period for the 48th round survey was the calendar year 1992. In order to reduce recall error, particulars relating to the entire agricultural year were collected by visiting each sample household twice during the survey period. The first visit to the sample households was made during a period of 8 months, January to August, while the second visit was made during a shorter period of 4 months-September to December. The longer period for the first visit was kept in view of the higher workload for the field staff for it compared to the second visit.

4.2.2 During the first visit to a sample household, the investigator collected information on assets owned on the date of survey as well as addition and depletion of assets during the period 1st July 1991 to the date of survey. The estimates of asset possessed by the households as on 30.6.1991 are based on these data. The survey used the same procedure for assessing the indebtedness position of the households as on 30.6.1991. The estimates of cash dues outstanding on 30.6.91 presented in this report are based on the first-visit data on dues outstanding on the date of survey and borrowings and repayments made between 1st July 1991 and the date of survey, both days included.

4.2.3 In addition, the first-visit schedule provided for collection of data on the amount and other particulars of borrowings and repayments during the first half of the AY 91-92, i.e. during 1.7.1991 to 31.12.1991. The data on capital expenditure and acquisition, disposal and loss of assets of the households during 1.7.1991 to 31.12.1991 were also collected in the first visit.

4.2.4 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 91-92, i.e., during 1.1.1992 to 30.6.1992. Similarly, data on capital expenditure and acquisition, disposal and loss of assets during 1.1.1992 to 30.6.1992 were collected in the second visit. No provision was kept for the collection of information on assets in the schedule of the second visit. Other differences between the second and first visit schedules were mostly due to the fact that information pertained to two different halves of AY 91-92 in the two visits.

5. Valuation of Physical Assets

5.1.1 The survey evaluated a physical asset acquired prior to 30th June 1991 at the current market price of such an asset in its existing condition prevailing in the locality. An asset which was disposed of during the reference period (i.e. during 1.7.1991 to the date of survey) in a manner other than by sale was also evaluated at the current market price. If an asset was disposed of by way of sale during the reference period, the sale price was considered as the value of the asset.

5.1.2 On the other hand, if a physical asset was acquired by way of purchase or construction during the reference period, the purchase price or the total expenditure incurred on construction was taken as its

value. To evaluate an asset acquired through own-account construction, the value of labour and materials supplied from the household stock, imputed at current market price, was included in the total expenditure.

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

6. Reference Period

6.1.1 All the estimates of assets and liabilities presented in this report are for a fixed reference date of 30.6.1991. These are based entirely on the data collected during the first visit to the sample households. As stated in Section 4, the position of assets and liabilities of the sample households as on 30.6.1991 was derived from the stock data on the date of survey and the data on transactions during the intervening period.

6.1.2 The estimates of number of households presented in this report are based on data with a moving reference point, from 1.1.1992 to 31.8.1992, which spans a period of eight months. These estimates, therefore, may be taken to represent the households existing as on 30.4.1992, the mid-point of the eight-month period.

7. Sample Design

7.1.1 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) for both the sectors. The selection of villages was done with probability proportional to population (with replacement), based mainly on the 1981 census list of villages. The selection of urban blocks was done with equal probability without replacement based on Urban Frame Survey (UFS) conducted by the NSSO on an on-going basis. The details of the sample design and estimation procedure adopted for the survey are given in Chapter 2 of this report.

7.2.1 *Sample size - first stage units:* In all, 9052 villages were planned to be surveyed in this round. Of these, 4328 villages were allocated to the central sample which was the part surveyed mainly by the NSSO field staff. The remaining villages were allocated to the state sample, which was the part to be surveyed by the state agencies. In the urban sector, the allocations for the central and state samples were 2484 and 3076 respectively. This report is based on the estimates obtained from the central sample alone. The number of villages and urban blocks actually surveyed as the central sample were 4231 and 2419 respectively.

7.2.2 *Sample size - second stage units:* For the AIDIS, 9 households from every sample village and every urban block were planned to be surveyed. In the central sample, the actual number of households surveyed was 36425 in the rural sector and 20606 in the urban sector.

8. Concepts and Definitions

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

8.2.1 *Household*: A household was a group of persons who normally lived together and took food from a common kitchen. However, a boarding house, a hotel or a hostel was treated as a cluster of households, where each individual boarder formed a separate household. If, however, a group of persons among them normally pooled their income for spending, they together were treated as constituting a single household. Barracks of military and paramilitary forces, orphanages and vagrant-houses were excluded from the scope of the survey.

8.2.2 *Household size*: The size of a household was taken to be the number of members normally residing in it. This size included temporary stay-aways but excluded temporary visitors and guests of the household.

8.3.1 *Household assets*: Household assets represented all that were owned by the household and had money value. These included all physical assets, financial assets and dues receivable on loans.

8.3.2 However, the AIDIS does not include crops standing in the fields and stock of commodities held by the household in the household assets. Currency notes and coins in hand were also not considered as assets in any of the earlier surveys owing to difficulties in collecting reliable data on them. However, in the present survey, an attempt was made to collect the amount of cash in hand of the household, as on the date of survey. The estimates of household assets, presented in this report, include the amount of cash held by the households as on the date of survey.

8.4.1 *Liabilities*: All claims against the household held by others were considered liabilities of the household. Thus, liabilities of a household included all loans of the

household, irrespective of whether they were in cash or kind, unpaid bills of grocers, doctors, lawyers etc. Different kinds of liabilities are defined below :

8.4.2 *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 contracted without any interest from relatives and friends, it was considered as cash loan. Dues payable by the household owing to hire-purchase of goods was treated as cash loans.

8.4.3 *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.

8.4.4 *Other liabilities*: As distinguished from cash loans, 'other liabilities' comprised all liabilities arising out of purchase of goods and services for consumption from traders, doctors, lawyers etc. Some households buy goods from grocers, milkmen etc. on credit and make payment at regular intervals. All such dues payable by the household were considered as 'other liabilities', if they were not repaid within the due dates. Similarly, outstanding taxes, rent payable to Government, other public bodies, landlords etc., were included under 'other liabilities'. In addition, 'other liabilities' included trade debt arising out of various commercial transactions made by the household.

8.4.5 *Current liabilities* : All "kind loans" and "other liabilities" of a household, as defined above, taken together constituted its current liabilities.

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

8.5.2 *Classification of rural households*: The rural households were classified into two types namely, cultivator and non-cultivator households.

Cultivator households: All rural households operating at least 0.002 hectare of land during the AY 91-92 were treated as 'cultivator households'.

Non-cultivator households: All rural households operating no land or land less than 0.002 hectare were considered as non-cultivator households.

8.5.3 *Classification of urban households*: In urban areas, each household was categorised in one of the following two groups, namely, self-employed and 'others' as per the definitions given below :

Self-employed: Persons engaged in the farm or non-farm enterprises of their households are called self-employed workers. In urban areas, a household was considered as self-employed, if more than 50% of its income during the 365 days preceding the date of survey was derived from self-employment of its members.

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

8.5.4 *Major household type*: This refers to *cultivator* and *non-cultivator* (i.e. other than cultivator) households for the rural areas and *self-employed* and *other* (i.e. other than self-employed) households for the urban areas.

8.6.1 *Credit agency* : A person, an association of persons or an organisation dispensing loans to a household was deemed as a credit agency. Credit agencies were of institutional or non-institutional nature.

8.6.2 *Institutional agencies* : The specific forms of institutional credit agencies considered in this survey are defined below :

(i) *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'.

(ii) *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'.

(iii) *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'.

(iv) *Insurance*: All loans taken from Life Insurance Corporation, Postal Life Insurance and other insurance funds will be considered as loans taken from 'insurance'.

(v) *Provident Fund*: Loans taken from the Provident Fund account, such as Contibutory 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'.

(vi) *Other Institutional Agencies* : Some households may report loans taken from institutions other than those listed above. 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. Financial and Investment companies which are Public Limited Companies, whether in the private or public sector, were also classified under this category of institutional agencies.

8.6.3 *Non-Institutional Agencies*: The specific forms of Non-Institutional agencies considered in the survey are defined below:

(i) *Landlord* : The credit agency for loans given by landlords to their own tenants has been taken as 'landlord'. 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.

(ii) *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 classified as an 'agriculturist

money lender' but as a 'professional money lender'.

(iii) *Professional money lender*: A professional money lender was a person who earned a major part of his income from money lending.

(iv) *Trader*: A trader here is defined as a person whose principal occupation was trading.

(v) *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.

(vi) *Doctors, lawyers & other professionals*: The term is self-explanatory.

(vii) *Others* : Any non-institutional credit agency not covered above was considered under this category.

8.7.1 *Scheme of lending* : Sometimes, institutional agencies advance loans under various programmes or schemes for development of a particular community, area, industry etc. The different schemes of lending considered in the survey are integrated rural development programme (IRDP), differential rates of interest (DRI), self-employment scheme for educated unemployed youth, self-employment programme for urban youth, financial assistance to ex-servicemen for self-employment, advances to minority communities and employment guarantee scheme (EGS). In addition, institutional loans covered under some other specific scheme, other than those stated above, were considered under 'other schemes'. However, if institutional loans did not come under any

specific scheme, at all, they were regarded as not covered under any scheme.

8.8.1 *Purpose of loan* : The reason why a household contracted a loan is given by the purpose of loan. Even if the loan amount was utilised for a purpose other than that for which it was borrowed. Only the original purpose of borrowing was considered. If more than one purposes were involved, the purpose for which the maximum amount of loan was originally intended to be spent was considered. The purpose of borrowing varies: to incur expenditure in items relating to *farm business* or *non-farm business* or *other household uses*. 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, eg. paddy hulling and gur making. Although gur making is a manufacturing activity, this was covered under farm business for the purpose of this survey only when such activity was carried out in the farm by indigeneous method. Thus, such activities, when they were carried out under the registered sector and also under the un-registered sector outside the farm, were excluded from the purview of the farm business. Farm business also included activities ancillary to agriculture, like livestock raising, poultry, fishing, dairy farm activities, bee keeping and other allied activities.

(ii) *Non-farm business* : Non-farm business was defined as all household economic activities other than those covered in the farm business. Thus it covered manufacturing and repairing services, mining and quarrying, trade, transport and profession and services. However, all non-farm business enterprises which were registered under section 2m(i) or 2m(ii) and section 85 of Factories Act, 1948,

were excluded from the scope of this survey. Bidi and cigar manufacturing establishments, registered under Bidi and Cigar workers Act 1966, were also kept outside the coverage of this survey.

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

(iv) *Current expenditure in farm business* : This comprised the current expenditure in the farm business for raw materials etc. and that for normal repairs and maintenance of buildings, construction, machinery and equipment including transport equipment, furniture & fixtures and household durables.

(v) *Other expenditure in farm business* : This comprised some items of expenditure in the farm business, other than those covered under capital or current expenditure in farm business. Such items included purchase of land and land rights and old purchase of buildings, other constructions, machinery and equipment, including transport equipment, furniture & fixtures and household durables.

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

(vii) *Current expenditure in non-farm business*: This was made up of the current expenditure in non-farm business for raw materials etc. and normal repairs and

maintenance of buildings, construction, machinery and equipment including transport equipment, furniture and fixtures and household durables.

(viii) *Other expenditure in non-farm business*: This comprised some items of expenditure in the non-farm business other than those covered under capital or current expenditure in the non-farm business. Such items included purchase of land and land rights and old purchase of buildings, other constructions, machinery and equipment, including transport equipment, furniture & fixtures and household durables.

(ix) *Capital expenditure for residential building in household* : This comprised the expenditure incurred in household on account of new purchase, own construction, major repairs, bunding and other land improvement including reclamation of land, alterations and improvement of buildings and other constructions.

(x) *Current expenditure in household*: This was made up of the current expenditure in household for raw materials etc. and that for normal repairs and maintenance of buildings, construction, machinery and equipment including transport equipment, furniture and fixtures and household durables.

(xi) *Other expenditure in household*: This comprised some items of expenditure in household, other than those covered under capital or current expenditure in household. Such items included purchase of land and land rights and old purchase of buildings, other constructions, machinery and equipment, including transport equipment, furnitures and fixtures and household durables. Further, all new purchases of the items mentioned under 'old purchase' and household expenditure on varied items such as on education, marriage, financial investment, repayment of debt etc. were also included under this head.

8.9.1 *Type of loan* : Loans were generally given for a specific period. Short-term loans were advanced for a period upto 12 months, medium-term loans, for a period ranging from 1 to 3 years and long-term loans, for a period exceeding 3 years. Short-term loans were sometimes given against pledge of commodities and without any pledge on other occasions.

8.10.1 *Type of Security*: Loans could differ by the type of security attached to them. The various types of security considered in the survey are: personal security, surety security or guarantee by third party, crop, first charge on immovable property, mortgage of immovable property, bullion/ornaments, shares of companies, government securities and insurance policies, agricultural commodities, movable property other than bullion, share etc. and agricultural commodities. 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.

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

8.11.1 *Rate of interest* : For any loan taken by a household, this was the amount payable, per hundred rupees of loan, to the lender, per annum.

8.12.1 *Terms of interest* : For any loan taken by a household, rate of the interest payable per annum could be charged by the lender in four ways. These were : simple,

compound, concessional or nil. The last type meant that the concerned loan was 'interest free'. The other three types are self-explanatory. In the appendix tables, however, the expression "nature of interest" has been used in place of "terms of interest".

8.13.1 *Duration of loan*: This is the length of time between the actual date on which a loan was taken and the fixed date 30.6.91.

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

9. Contents of the Report

9.1.1 This report contains three chapters, including the present introductory chapter, and an appendix. Chapter 2 gives a fairly detailed description of the sample design and estimation procedure used for the survey. Chapter 3 discusses the main findings on outstanding cash dues and current liabilities of households as obtained from the survey data analysis. The detailed data, based on which this report is brought out, are presented in the Appendix.

9.2.1 *Appendix*: The Appendix of the report contains tables providing estimates of cash dues and current liabilities, by various characteristics of the loans taken by households as on 30th June 1991, at the state and all-India level, for rural areas only. For the purpose of compatibility with the figures reported in Report 419, the first report in this series, the term 'indebted households' would continue to stand for those households who had some cash loans outstanding as on 30.6.91.

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

9.2.3 All the estimates presented in this report are based on the central sample data only. However, to get an idea of sub-sample variations, only the basic distribution of households classified by major household type have been presented, separately for each sub-sample, in Table no. 2R of the appendix.

Chapter 2

Sample Design and Estimation Procedure

1. Sample Design

1.1.1 A stratified two-stage sampling design was adopted for the survey with the first stage units as census villages for rural areas and the Urban Frame Survey blocks for urban areas. Households formed the second stage units in both rural and urban areas.

1.2.1 *Sampling frame for first stage units (FSU's)*: In the rural sector, the sampling frame in most of the strata was the 1981 census list of villages. However, in Assam, where the 1981 census was not undertaken, and in a few districts of other states, where the available list as per 1981 census was incomplete, the 1971 census list of villages was used. In the urban sector, the sampling frames used in most cases were the lists of NSS Urban Frame Survey (UFS) blocks. However, the 1991 census houselisting enumeration blocks were considered as the sampling units for some of the new towns declared as urban areas in the 1991 population census.

1.3.1 *Stratification*: Each state/union territory (u.t.) was divided into one or more agro-economic regions by grouping contiguous districts which are similar with respect to population density and crop pattern. In Gujarat, however, some districts were sub-

divided for the purpose of region formation on the basis of location of dry areas and the distribution of tribal population in the state. The total number of regions formed in the India as whole was 78.

1.3.2 In the rural sector, within each region, each district with a rural population of less than 1.8 million according to the 1981 census formed a single basic stratum. Districts with larger population were divided into two or more strata, depending on population, by grouping contiguous tehsils, similar as far as possible in respect of rural population density and crop pattern. In Gujarat, however, in the case of districts extending over more than one region, the portion of a district falling in each region constituted a separate stratum even if the rural population of the district as a whole was less than 1.8 million. Further, in Assam, the strata formed for the earlier NSS rounds on the basis of 1971 census rural population exactly in the above manner, but with a cut-off of 1.5 million population, were retained as the strata for rural sampling.

1.3.3 In the urban sector, strata were formed, again within NSS regions, on the basis of 1981 (1991 in some of the new towns) census population of towns. Each city with a population 10 lakhs or more formed a separate

stratum by itself. The remaining towns of each region were

grouped to form three different strata on the basis of 1981 (1991 in a few cases) census population. The strata were formed as details stated below :

Composition of Urban Strata :

stratum no.	population size class of towns
1	all towns with a population of less than 50,000
2	all towns with a population of 50,000 to 1,99,999
3	all towns with a population of 2,00,000 to 9,99,999
4	all towns with a population of 1 million and above

1.4.1 *Allocation of sample:* A total all-India sample of 6,812 first stage units (4,328 villages and 2,484 urban blocks) - determined on the basis of investigator strength in different states/u.t.'s and the expected workload per investigator - was initially allocated to the states/u.t.'s in proportion to central field staff available. The sample thus obtained for each state/u.t. was then allocated to its rural and urban sectors considering the relative sizes of the rural and urban population with almost double weightage being given for the urban sector. Within each sector of state/u.t., the allotted sample size was re-allocated to the different strata in proportion to the stratum population. All allocations were adjusted so that the sample size for a stratum was at least a

multiple of 4 for the rural and urban sectors separately. This was done to accomplish

equal sized samples in each sub-sample and sub-round. The only exception was Daman & Diu for which the first stage rural sample comprised 2 villages only.

1.5.1 *Selection of first stage units:* The selection of sample villages was PPS (with replacement) with population as the size variable, in the form of two independent sub-samples. The sample blocks were selected by simple random sampling without replacement, also in the form of two independent sub-samples.

1.5.2 *Arunachal Pradesh:* For the rural areas of Arunachal Pradesh, a cluster sampling procedure was followed. The field staff were supplied with a list of sample "nucleus" villages and were advised to select clusters of villages, each cluster being formed around a nucleus village, according to prescribed guidelines. The nucleus villages were selected circular systematically with equal probability, in the form of two independent sub-samples.

1.6.1 *Selection of hamlet-groups/sub-blocks:* Large villages and blocks were divided into a suitable number of hamlet-groups and sub-blocks, respectively, having more or less equal population content. Two hamlet-groups were then selected from large villages, whereas only one sub-block was selected from the large blocks. The hamlet-groups were selected circular systematically and the sub-block with equal probability.

1.7.1 *Selection of households:* Two different procedures of selection of households were used for the rural and urban sectors. Different procedures for the two sectors were necessary,

since in the rural sector schedules of enquiry for LHS survey and Debt & Investment survey were required

to be canvassed in two separate sets of sample households, while in the urban sector, both the schedules were to be canvassed in the same set of sample households.

1.7.2 In the rural sector, nine households were selected from each sample village/selected hamlet groups. For selecting a sample of nine households, each sample village/hamlet group was subdivided into 7 AIDIS sub-strata 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 LHS sub-strata by area of land possessed by them. Households possessing either no land or land less than 0.005 acre were grouped in sub-stratum 1. The rest of the households were then arranged in ascending order by area of land possessed and classified into three sub-strata, 2, 3 and 4, such that the total area of land possessed by the households in each of the 3 sub-strata was nearly the same. Each of the LHS sub-strata 1 and 2 was further divided into "indebted" and "not indebted" groups to form AIDIS sub-stratum 1 to 4. AIDIS sub-strata 5 to 7 are formed by first merging LHS substrata numbers 3 and 4 and then sub-divided by the merged group into 3 classes, viz., (a) indebted to institutional agencies with or without being indebted to non-institutional agencies
(b) indebted to non-institutional agencies alone
and

(c) not indebted. Independent sample of size 1,1,1,2,1,1&2 were selected circular systematically from the AIDIS sub-strata 1,2,3,4,5,6 and 7 respectively

1.7.3 In the urban sector, a sample of 9 households was selected from each sample urban block/sub-block. The households of a sample block/sub-block were classified into 7 AIDIS sub-strata, considering the monthly per capita consumption expenditure (mpce) and indebtedness status of the households. For this, the households were first grouped in three mpce classes, viz., less than A, A to B and B & above. The cut-off points A and B were determined at the state-level on the basis of mpce obtained from the survey on consumer expenditure, NSS 43rd Round, such that the mpce classes, below A, A to B, and B and above, respectively constituted 30 p.c., 60 p.c., and 10 p.c. of the urban population of the state. These mpce classes were further sub-divided by indebtedness status of the households to form 7 AIDIS sub-strata. Independent samples were selected circular systematically from each of the sub-stratum. The number of households was selected from sub-strata 1, 2, 3, 4, 5, 6 and 7 respectively 1, 1, 1, 1, 2, 2 & 1.

1.8.1 *Sample size:* In all, the survey covered 57,031 households spread over 6,650 sample villages/blocks. The number of sample villages and blocks surveyed, and the number of sample households surveyed, are given for different state/u.t.'s and all-India in Appendix Table 1R & 1U respectively for rural and urban sectors.

2. ESTIMATION PROCEDURE

2.1.1 The estimation procedure adopted in the 48th round for schedule 18.2 is briefly indicated here.

2.2.1 *Notations:* The notations used for describing the estimation procedure are given below :

s : subscript for sth stratum
i : subscript for ith village/block
t : subscript for tth sub-stratum (i.e. household-strata within a village/block)
j : subscript for jth sample house-hold

L : total number of rural/urban strata in the state
p : village population (used for sampling and as per frame)
P : total population of a rural stratum (as per frame)

N : total number of blocks in an urban stratum as per frame. This notation is also used for total number of villages in a rural stratum of Arunachal Pradesh as per frame

n : number surveyed villages/blocks including depopulated and zero cases available for tabulation (excluding casualty and other not received cases)

C : number of census villages in a surveyed revenue village

D : number of hamlet-groups/sub-blocks formed

H : total number of households in the frame
h : number of surveyed households (available for tabulation) in a sub-stratum

x , y : values of characteristics

X or Y : total of x or y at the state level

\bar{y} : estimate of Y from the sample for rural sector

$D' = D$ if $D=1$
 $=D/2$ if $D \geq 4$

Comment:

2.2.2 *Estimates of aggregates:* As sampling procedures were different for the rural and the urban sectors, the estimation formulae used for the two sectors was also different.

2.2.3 *Rural:* For the states and u.t.s, other than Arunachal Pradesh and Lakshadweep, the estimates for the aggregate for the sth stratum is given by

$$\bar{Y}_s = \frac{P_s}{n_s} \sum_{i=1}^{ns} \frac{D'_{si}}{C_{si}} \frac{1}{p_{si}} \sum_{t=1}^7 \frac{H_{sit}}{h_{sit}} \sum_{j=1}^{hsit} y_{sitj}$$

For Arunachal Pradesh ,

$$\bar{Y}_s = \frac{N_s}{n_s} \sum_{i=1}^{ns} \sum_{t=1}^7 \sum_{j=1}^{hsit} \frac{H_{sit}}{h_{sit}} y_{sitj}$$

and for Lakshadweep,

$$\bar{Y}_s = \frac{7}{n_s} \sum_{i=1}^{ns} \frac{D'_{si}}{C_{si}} \sum_{t=1}^7 \sum_{j=1}^{hsit} \frac{H_{sit}}{h_{sit}} y_{sitj}$$

2.2.4 *Urban:* For all the states, the estimate of aggregate of the s^{th} stratum is given by

$$\bar{Y}_s = \frac{N_s}{n_s} \sum_{i=1}^{n_s} D_{si} \sum_{t=1}^7 \frac{H_{sit}}{h_{sit}} \sum_{j=1}^{h_{sit}} y_{sitj}$$

2.2.5 *State/u.t. level estimates:* The aggregate estimates at the state /u.t. levels were worked out separately for the rural and urban sectors. For both the sectors, the aggregate estimate at the state/u.t. level was obtained as

$$\bar{Y} = \sum_{s=1}^L \bar{Y}_s$$

2.2.6 *Subsample estimates :* Each subsample estimate was based on the data collected from the surveyed FSUs of the respective subsample. For each state/u.t. (or national level estimate) two subsample estimates were obtained separately for the rural and urban sectors. The formulae given

above were used for this purpose, taking n_s as the number of surveyed FSUs of the respective subsample.

2.2.7 *Combined estimate:* The 'combined' estimates for the rural or urban sector of a state/u.t. (or national level estimate) were obtained as the simple averages of the subsamplewise estimates for the respective sectors. All the estimates presented in this report are based on the combined estimates of the aggregates, unless otherwise specified.

2.2.8 *Estimates of ratios:* Let X and Y be the respective totals of two characteristics **X** and **Y** at the state/u.t./national level. Thus the estimate of ratio $R = Y/X$ is obtained as

$$\bar{R} = \frac{\bar{Y}}{\bar{X}} \quad \text{where} \quad \bar{X}$$

and \bar{Y} are the estimates of X and Y respectively. Both the subsample and the combined estimates of ratios were obtained in this way.

Chapter 3

SUMMARY OF FINDINGS

1. INTRODUCTION

1.1.1 As stated in Chapter 1, the present report is the second in the series of reports on Debt & Investment Survey, NSS 48th round. While the first report (Report no.419) contained estimates of different items of household assets and also of the total assets and liabilities (cash loans) of the households, the present one gives the estimates of households reporting outstanding debt and the amount of such reported debt classified by various correlates at the state and all-India level in the rural sector. Report no. 421, following this report, shall present such estimates for the urban sector. These estimates are based on the Central sample data only. Total household debt has been discussed in these two reports in terms of cash dues outstanding as on 30.6.91 (as done in Report no. 419). In this chapter an attempt is made to bring out the salient features of indebtedness in the household sector of rural India. Further, for the sake of comparison, a few key estimates are presented also for urban areas.

1.1.2 At the outset, a preliminary discussion is made in Section 2 of the magnitude of the aggregate outstanding debt as on 30.6.91.

Next, the incidence of indebtedness is discussed in some detail¹. It is followed by a study on the variation of the average amount of

debt and debt-asset ratio by asset holding classes and nature of credit agency in Section 4. The distribution of outstanding cash dues of households on 30.6.91 by various characteristics like credit agencies, terms and rate of interest of loans, duration of loan, type of loan, type of security and purpose of loan is discussed successively in Sections 5 to 11.

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

1.1.4 Section 12 explores whether there exists any relationship between the size of outstanding cash dues of a household and the value of assets owned by it. Last, but not the least, the theme of current liabilities is taken up for discussion in Section 13. The aggregate amount of cash liabilities of households, as well as the prevalence and the magnitude of such liabilities are discussed at some length.

¹ This aspect was dealt with, to an extent, in Report no. 419. It is further studied here by analysing its variation by asset holding and nature of credit agency.

2. AGGREGATE OUTSTANDING DEBT

2.1.1 Table 1 shows that the aggregate amount of debt outstanding on 30th June, 1991 reported by the households in the country (rural and urban sectors combined) was estimated at Rs. 37,343 crores. Of the total outstanding debt, the share of rural households was 59 per cent. On the other hand, the urban households, which constituted 26 per cent of all households in the country in 1991² accounted for 41 per cent of the total outstanding debt.

Table 1
Total amount of outstanding cash dues (on 30.6.91) of households in rural and urban India

	rural	urban	total
no. of households (mill.)	116	42	158
p.c of households	74	26	100
total amount of debt (Rs. crores)	22,211	15,132	37,343
p.c. of share of debt	59	41	100

2.1.2 Table 2 presents the amount of outstanding debt by *Occupational category* of rural households as on the last date in the month of June in the years 1961, 1971, 1981³ and

² Strictly speaking, the estimates of number of households pertain to a moving reference point, as stated in Section 6 of Chapter 1. However, since all other estimates of this report relate to 30.6.91 for the present round, 1991 is given as the reference point for the estimates of number of households. This convention was followed in the earlier rounds as well.

³ In earlier rounds of AIDIS, 'total household debt' included 'debt in kind' which formed a very small part - less than 3% - of the total debt. To that extent, any exercise in comparison over different rounds of AIDIS suffers, since the figures reported on incidence and level of indebtedness in earlier AIDIS

1991. The table reveals that between the two broad categories of households in the rural sector, namely *cultivators* and *non-cultivators*, as high as 80 % of the total debt reported by rural households (amounting to Rs. 17,668 crores) in 1991 was accounted for by the *cultivator* households, which constituted 66 per cent of rural households (*Figure 1*).

Table 2
Amount of total outstanding debt by occupational category of rural households

occupational category	as on June 30			
	1961	1971	1981	1991
cultivator	1,670 (85.3)	3,374 (87.68)	5,737 (92.64)	17,668 (79.55)
non-cultivator	286 (14.6)	474 (12.32)	456 (7.36)	4,543 (20.45)
all	1,956 (100)	3,848 (100)	6,193 (100)	22,211 (100)

Source of estimates of 1961,1971: RBI(1977)
& of 1981: NSS Report No.322

Note : Figures in parentheses indicate percentage shares

The remaining 20 per cent of debt (Rs. 4,543 crores) was shared by the different categories of *non-cultivator* households, which formed about 34% of all rural households (See Fig. 1)

2.1.3 Estimates in Table 2 also indicate that the aggregate amount of outstanding debt of rural households has been increasing over the years during the last three decades. After a two-fold increase in the total debt between 1961 and 1971 (from Rs. 1,956 crores to Rs. 3,848 crores), the rise during the 1970s was about one and a half times (from Rs. 3,848 crores to Rs. 6,193 crores). The rise was sharpest -- about three-fold -- in the eighties, the value rising to Rs.22,211 crores in 1991. However,

rounds are strictly not comparable with those of 1991.

due to the rise in the prices of commodities during the intervening period, such upward trend in the aggregate amount of outstanding debt may not -- in real terms -- be of much significance. In fact, while the increase in the value of total assets was proportionately more than the increase in the total debt during the 1970s⁴, both the former and the debt rose about three-fold during the decade ending 1991⁵. It may be noted that the share of *cultivator* households in the total debt had steadily increased over the years till 1981, from 85 per cent in 1961 to 88 per cent in 1971 and as high as 93 per cent in 1981, but it has steeply fallen to about 80% in 1991. The ten-fold rise in the amount of aggregate debt of *non-cultivator* households during the 1980s may be noted in this connection.

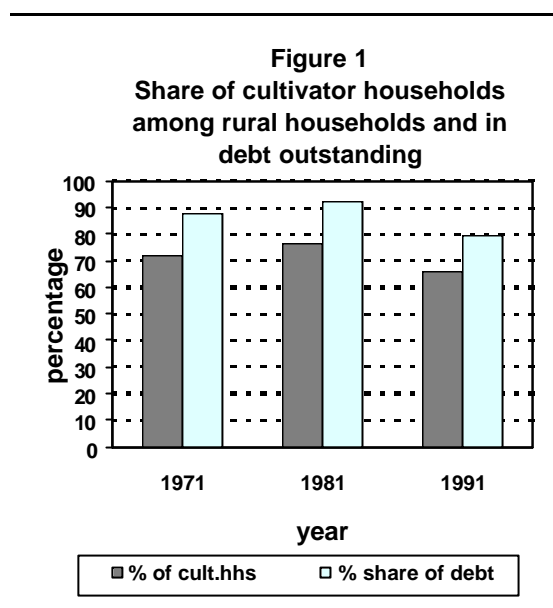
2.1.4 Having discussed the magnitude of debt outstanding in the rural household sector, the structure and other related aspects of indebtedness of rural households classified by various correlates are analysed in subsequent paragraphs.

3. PREVALENCE OF INDEBTEDNESS IN 1991

3.1.1 *Indebtedness and household assets holding*: Indebtedness of households, in terms of the percentage of indebted households (IOI) and average amount of debt per household (AOD), was discussed briefly for different occupational categories in Report no. 419. The following paragraph looks into the prevalence of indebtedness among households

⁴ NSS Report No. 318 : Assets and Liabilities of Rural and Urban Households.

⁵ NSS Report No. 419 : Household Assets and Liabilities as on 30.6.91.



belonging to different asset holding classes (AHC) in 1991 for rural areas.

Table 3
Percentage of rural households indebted (IOI) on 30.6.91 to institutional and non-institutional credit agencies by household assets holding class (AHC)

AHC (Rs. 000)	IOI to		
	inst. agency	non-inst. agency	any
less than 5	5.3	7.4	11.8
5 - 10	9.8	10.3	19.9
10 - 20	10.7	10.8	20.3
20 - 30	15.5	9.5	24.1
30 - 50	15.3	11.0	24.5
50 - 70	15.8	10.1	23.9
70 - 100	16.8	9.6	24.0
100 - 150	19.4	11.2	26.9
150 - 250	20.2	8.8	25.6
250 & above	25.5	7.9	29.7
all classes	15.6	9.8	23.4

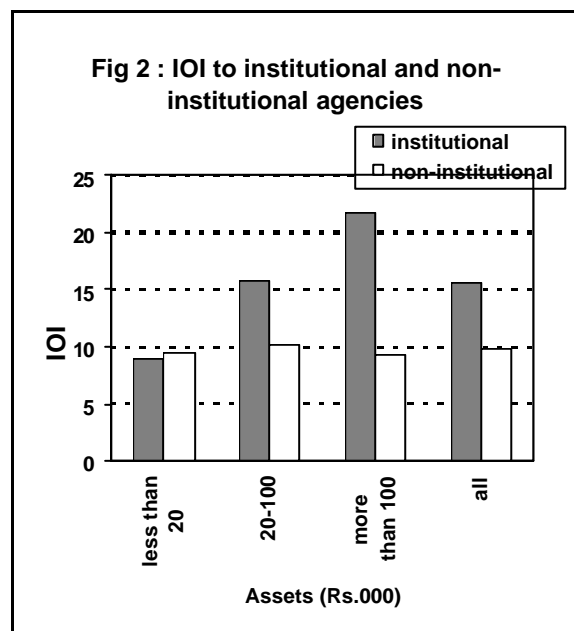
Note: Only effective households have been considered while deriving percentages for the 48th Round. These may, therefore, differ from the estimates given in the Appendix tables. However, the differences are too small to vitiate any pattern or trend. This holds true for all those tables presented in this chapter from which "not recorded" cases have been excluded.

3.1.2 Table 3 shows the percentage of indebted households, by AHC for institutional

and *non*-institutional credit agencies as obtained from the survey. It is seen that IOI increased marginally over the various AHCs, when these classes are arranged in an ascending order of magnitude. However, a marginal drop is noted in a couple of AHCs. A sharp rise in IOI is noticeable from the lowest AHC to the next class -- from 12% to 20%. In all the higher classes barring the highest one, IOI is seen to range between 20% to 27% - pretty close to the overall average of 23%. In the highest class, it is observed to be 30%, which was the highest among all AHCs.

3.2 IOI to Credit Agencies and Assets Holding:

3.2.1 The primacy attached to the study of institutional credit since the days of the first All India Rural Credit Survey in 1951-52 is reason enough to warrant a between-agency-type comparison of variation of IOI by AHCs.



3.2.2 *Institutional agencies:* Table 3 shows that, in rural areas, as per survey results, the top AHC had a decidedly higher incidence -- about 26% -- of indebtedness to institutional agencies. This is about 5 times the value of IOI in the lowest AHC. In fact, the percentage of households indebted to institutional agencies increases with AHC, when these classes are arranged in an ascending order. The reported figure was below 10% or so for the "poor" households, i.e. those with assets valued at less than Rs. 20 thousand . The IOI was between 15% to 17% for households with asset holding between Rs. 20 thousand to Rs. one lakh. However, the survey results show that about a fifth or more of the "rich" households, i.e. those with assets worth Rs. 1 lakh or more, were indebted to institutional agencies in 1991.(See Fig.2)

3.2.3 *Non-institutional agencies:* Table 3 does not show a definite rising or declining pattern in IOI by AHCs. Unlike institutional loans, IOI to *non*-institutional agencies was of the same order (about 7%) for the lowest and highest AHCs. The IOI, which fluctuated as one moves from the lowest to the highest AHCs, varied within a narrow band of 7% to 11% over the entire range of AHCs. Thus, there is no discernible pattern with respect to household asset holding as regards the percentage of households reporting indebtedness to non-institutional agencies (see Figure 2) .

3.3 Statelevel Variation in IOI by Nature of Credit agency

3.3.1 A brief discussion on the incidence of indebtedness (IOI) and its variation among states has already been included in Report 419. However, before proceeding to analyse the distribution of the magnitude of outstanding debt by credit agency, it is worthwhile to look into the spread of indebtedness by different agencies from Table 4.

3.3.2 In rural India as a whole, the results of the survey showed that institutional agencies had financed the debt of one out of every six households, much more than that of the *non*-institutional agencies which had advanced credit to only one out of ten households. Considering all agencies together, an estimated 23% (less than one out of four households) of the rural households had reported indebtedness in 1991.

3.3.3 *Inter-state variation*: Indebtedness was reported to be more widespread in Andhra Pradesh, Kerala, Rajasthan and Tamil Nadu than in the other states. In these states, the value of IOI exceeded 30%. In all these states, except Kerala, IOI to *non*-institutional agencies varied in the range of 19% to 22%, while the all-India figure was only 9.8%. The IOI to institutional agencies in these states was close to the all-India average of 15.6%. Kerala, however, is an exception in this group, with IOI for institutional agencies showing a high figure of 28.3% -- the highest among all the 17 major states presented in Table 4. Other states reporting high IOI (about 20% or more) to institutional agencies are Karnataka, Haryana (each 22%), West Bengal (21%) and

Maharashtra(20%). For *non*-institutional agencies, almost all the states other than Andhra Pradesh, Rajasthan and Tamil Nadu reported IOI value either close to or much lower than 9.8%, the national average for rural areas.

Table 4
Incidence of indebtedness (IOI) to institutional and non-institutional agencies for 17 major states on 30.6.91

states	IOI to		
	inst. agency	non-inst. agency	any
Andhra Pradesh	16.5	21.8	34.6
Assam	3.0	3.2	6.2
Bihar	9.4	7.1	16.2
Gujarat	12.0	5.3	16.5
Haryana	21.6	10.1	27.7
Himachal Pradesh	13.0	9.9	21.5
Jammu & Kashmir	8.5	6.2	14.0
Karnataka	22.0	7.1	28.1
Kerala	28.3	6.4	30.7
Madhya Pradesh	15.1	7.0	20.8
Maharashtra	19.5	5.4	22.4
Orissa	18.5	6.2	23.3
Punjab	18.1	10.2	25.1
Rajasthan	13.8	18.5	30.2
Tamil Nadu	16.7	18.7	29.6
Uttar Pradesh	12.5	7.7	18.9
West Bengal	20.6	7.6	26.3
India	15.6	9.8	23.4

4. AMOUNT OF DEBT AND DEBT-ASSET RATIO

4.1.1 The average amount of debt per household (AOD) and debt-asset ratio (hereafter referred to as DAR) by occupational categories of households were discussed briefly in Report no. 419. This section deals with two allied questions involving relationship between assets and debt of a household. They are:

1. How does DAR behave for households belonging to different asset holding classes?
2. Does the behaviour of DAR differ for loans from institutional agencies and those from *non-institutional* agencies ?

4.2 Variation of DAR over AHCs :

4.2.1 Table 5 provides an answer to the first of the two questions raised above. The AOD and the average amount of total assets per household (AVA) for each AHC are given therein.

4.2.2 Table 5 shows that for rural areas, on 30.6.91, although the households in the higher asset classes usually reported a higher average debt, they, in general, had to bear a lower debt burden. The debt-asset ratio steadily decreased with a rise in asset class. In other words, the households with low-valued assets, i.e. the poorer households, had to carry, relatively speaking, a heavier burden of debt compared to the households with high-valued assets i.e. the richer households.

Table 5

Average amount of debt (AOD) and debt-asset ratio(DAR) by household assets holding class (AHC) on 30.6.91

asset holding class (Rs. 000)	AVA	AOD			debt-asset ratio			Rural
		institutional	non-institutional	all	institutional	non-institutional	all	
less than 5	2,495	148	201	351	5.93	8.06	14.09	
5 - 10	7,554	303	346	677	4.01	4.58	8.97	
10 - 20	14,649	357	460	886	2.44	3.14	6.05	
20 - 30	24,730	615	284	951	2.49	1.15	3.84	
30 - 50	39,364	678	548	1,261	1.72	1.39	3.20	
50 - 70	59,342	897	779	1,724	1.51	1.31	2.91	
70 - 100	83,945	960	619	1,656	1.14	0.74	1.97	
100 - 150	122,384	1,374	887	2,390	1.12	0.72	1.95	
150 - 250	192,459	1,643	790	2,532	0.85	0.41	1.32	
250 & above	544,091	5,344	1,223	6,647	0.98	0.22	1.22	
all classes	107,007	1,221	624	1,906	1.14	0.58	1.78	

Note : 1. AOD from institutional and non-institutional do not add up to 'all' AOD as for some loans credit agency is not specified.

2. AVA stands for average value of assets.

4.3 Variation of DAR by AHCs and by nature of credit agency

4.3.1 An attempt is now made to answer the second question raised earlier in this section. Table 5, which shows the values of AOD and DAR separately by the type of credit agencies involved: institutional and *non*-institutional, is used to arrive at the answer.

4.3.2 *Institutional debts*: Table 5 shows that both the variables, AVA and average amount of institutional debt (AODI) systematically increased with AHC, though the rise between two successive AHCs for both these variables is seen to be the highest from the lowest AHC to the AHC Rs. 5,000 to 10,000 and the penultimate AHC to the top AHC. The variable DARI, i.e. the ratio of institutional debt to assets, also shows a similar pattern of decreasing values with an increase in asset holdings for most of the AHCs.

4.3.3 *Non-institutional debts*: The DAR of households reporting loans from *non*-institutional agencies closely resembled the pattern for the loans from institutional agencies, the inter-AHC variation in average amount of *non*-institutional debt (AODN) shows an entirely different character. Values of AODN decreased over successive AHCs on three occasions and the difference in its value at the two extremes was much less spectacular than those shown by AODI. However, in terms of debt burden by AHCs, the message of Table 5 is quite clear: the poorest households (at the lowest AHC) and the richest (top AHC) stand in stark contrast. For the poorest households, values of DARI and DARN were quite high : 5.93% and 8.06% respectively, which were substantially larger than the corresponding values of 0.98% and 0.22% for the richest

households. Thus, the richest households were saddled with far less debt burden than the poorest, irrespective of the type of credit agency from where the loan was availed of. However, when the agency was of a *non*-institutional nature, this burden is found to be lighter (0.22%) for the richest but heavier (8.06%) for the poorest.

5. INSTITUTIONAL CREDIT IN TOTAL CASH DEBT

5.1.1 In view of the fact that the institutional credit agencies have an impact on the cost of borrowing, an attempt is made to examine the role of institutional and *non*-institutional agencies in providing loans to different segments of households in the rural sector.

5.2 Change in share of institutional credit in total cash debt

5.2.1 For long, the household sector, particularly in rural India, was exploited by the traditional credit agencies like agricultural money lender, professional money lender, landlords, traders etc. It seems that their stranglehold which was gradually loosening during the 1960s, was very nearly broken during the 1970s, with the institutional agencies making steady inroads into the rural scene.

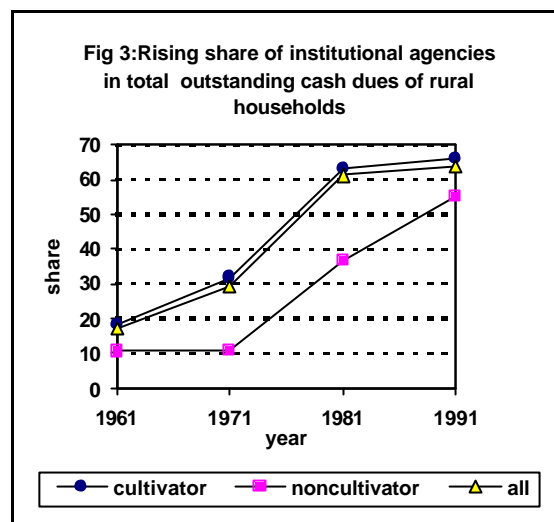
5.2.2 *In rural India*: Table 6 shows that the share of institutional credit agencies in the outstanding cash dues of the rural households at the all-India level increased from 17% in 1961 to 29% in 1971 and then leapt to 61% in 1981. During the following decade, the share rose by just about 5 percentage points and stood at 64% in 1991.

Table 6
Percentage share of institutional agencies in outstanding cash debt of rural households for occupational categories in 1961,1971,1981 and 1991

year	occupational category		all
	cultivator	non-cultivator	
1961	18.4	10.5	17.3
1971	31.7	10.8	29.2
1981	63.2	36.7	61.2
1991	66.3	55.3	64.0

source : As for Table 2

5.2.3 *By occupational categories:* Fig 3 depicts a sharp rise in the share of institutional credit agencies between 1961 and 1971 in the case of *cultivator* households only, with no visible change among the *non-cultivator* households. However, during the decade ending 1981, there had been a two-fold increase (from 32% to 63%) in the share of institutional credit agencies in the case of *cultivators*, while for the *non-cultivators*, the percentage -- rise was even steeper -- more than three times (from 11% to 37%). In the decade ending 1991, the increasing trend in the share of institutional agencies continued but the pace of increase was arrested, with the rise being less than 3 percentage points for *cultivators* and about 18 percentage points for *non-cultivators*. (See Figure 3)



5.3 State-level changes during 1971 to 1991

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

5.3.2 *State-specific variation in 1981:* A snapshot of this variation in 1981 showed that institutional credit agencies accounted for more than three-fourths of the TCD in Maharashtra (86%), Orissa (81%), Kerala (79%), Karnataka (78%) and Haryana (76%). In contrast, not even 50% of the debt was contracted through the institutional credit agencies in Assam (31%), Andhra Pradesh (41%), Rajasthan (41%), Jammu & Kashmir (44%), Tamil Nadu (44%) and Bihar (47%).

Table 7
Percentage share of institutional agencies in outstanding cash debt of rural households in 17 major states in 1971,1981 and 1991

state	1971	1981	1991
Andhra Pradesh	13.7	40.9	34.0
Assam	34.7	30.6	66.0
Bihar	10.7	47.2	73.0
Gujarat	46.9	70.0	75.0
Haryana	26.4	75.8	73.0
Himachal Pradesh	23.9	74.5	62.0
Jammu & Kashmir	20.4	43.5	76.0
Karnataka	29.7	78.2	78.0
Kerala	44.4	78.6	92.0
Madhya Pradesh	31.6	66.3	73.0
Maharashtra	67.4	86.4	82.0
Orissa	30.0	81.0	80.0
Punjab	36.0	74.2	79.0
Rajasthan	9.4	40.9	40.0
Tamil Nadu	22.1	44.3	58.0
Uttar Pradesh	23.4	55.1	69.0
West Bengal	30.6	65.5	82.0
India	29.2	61.2	66.0

Source : As for Table 2

Note : As given under Table 3

5.3.3 *Changes during 1980s* : By 1991, the picture had changed in some of the 17 major states (see Table 7). Of the 17 states, 5 have shown a fall in the share of institutional agencies, notable among whom are Himachal Pradesh and Andhra Pradesh, where the fall in percentage share from 1981 values had been to the tune of 12 and 6 percentage points respectively. With this fall, Andhra Pradesh, with a share of institutional agencies of just 34%, joins league with Rajasthan as being the only two states where share of such agencies was less than 50%. On the other hand, the other 12 major states had registered a rise in the share, which, barring a few with marginal to

moderate rise, can be described as sharp to spectacular.

5.3.4 In Assam, Jammu & Kashmir and Bihar, the share has shot up by 35, 33 & 26 percentage points respectively. In West Bengal, Tamil Nadu, Uttar Pradesh and Kerala, the rise has exceeded 13 percentage points. With this rise, institutional loans accounted for about 92% of the reported debt in rural Kerala, virtually wiping out the *non*-institutional agencies from there. In all the other states except Kerala, where the share of institutional loans had risen to about 80% in 1981, viz. Haryana , Orissa , Karnataka and Maharashtra , the shares in 1991 hovered close to the 1981 values. Except in Andhra Pradesh(34%), Rajasthan (40%), Tamil Nadu(58%) and Himachal Pradesh(62%), the share of institutions is about three-fourths or more.

5.4 Share of institutional agencies by AHC

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

5.4.2 Table 8, which gives the percentage shares of the amount of debt contracted from institutional and *non*-institutional credit agencies for each AHC at all-India level, reveals that the households of the lower asset groups were more dependent on the *non*-institutional credit agencies. The share of debt from the institutional credit agencies was 42 per cent in the case of lowest asset group of "less than Rs. 5,000" as against a high 81 per cent in the

highest asset group of "Rs. 2.5 lakhs and above".

Table 8

Share of Institutional agencies in total cash dues outstanding on 30.6.91 of rural households by asset holding class

household assets holding (AHC) (Rs.000)	institutional agency	non-inst. agency	all
less than 5	42	58	100
5 - 10	47	53	100
10 - 20	44	56	100
20 - 30	68	32	100
30 - 50	55	45	100
50 - 70	53	47	100
70 - 100	61	39	100
100 - 150	61	39	100
150 - 250	68	32	100
250 & above	81	19	100
all classes	66	34	100

Note : As given under Table 3

5.5 Relative position of different credit agencies

5.5.1 Table 9 shows the percentage distribution of total outstanding cash dues of rural and urban households by credit agencies within the institutional and non-institutional types as obtained from the survey. It is observed from the table that, at the all India level, among the institutional credit agencies, the co-operative societies and the commercial banks were the two most important agencies both in the rural and urban sectors.

Table 9

Percentage share of different credit agencies in cash dues outstanding on 30.6.91 of rural and urban households

credit agency	rural	urban
1. government etc.	6.1	11.1
2 .co-operative societies	21.6	17.2
3. commercial banks etc.	33.7	21.6
4. insurance	0.3	1.4
5. provident fund	0.7	3.3
6. other institutional	1.6	15.5
All institutional agencies	64.0	70.0
7. land lord	4.0	0.6
8. agri. money lender	7.0	1.2
9. prof. money lender	10.5	9.0
10. relatives & friends	5.5	9.6
11. others including doctors.,traders etc	5.7	6.4
All non- instit. agencies	32.7	26.8
unspecified	3.3	3.2
All agencies	100	100

5.5.2 *Institutional agencies:* In rural areas, these two agencies together accounted for 56 per cent of the outstanding cash debt, with Banks (34%) accounting for a greater share than the societies (22%). However, only 39 per cent of the TCD in urban areas was loaned from co-operative societies and commercial banks, their respective shares being 17 and 22 per cent. Among the specified institutional agencies, the government departments came next in the urban sector, accounting for 11 per cent of the outstanding cash dues, as against 6 per cent in the rural sector. The share of 'other institutional' agencies was quite substantial (15.5%) in urban areas, presumably due to large-sized household loans from various financial institutions for purpose of house-building/renovation or acquiring high-valued household durable goods.

Table 10
Percentage distribution of outstanding cash dues of cultivator households by credit agencies in 1971, 1981 and 1991

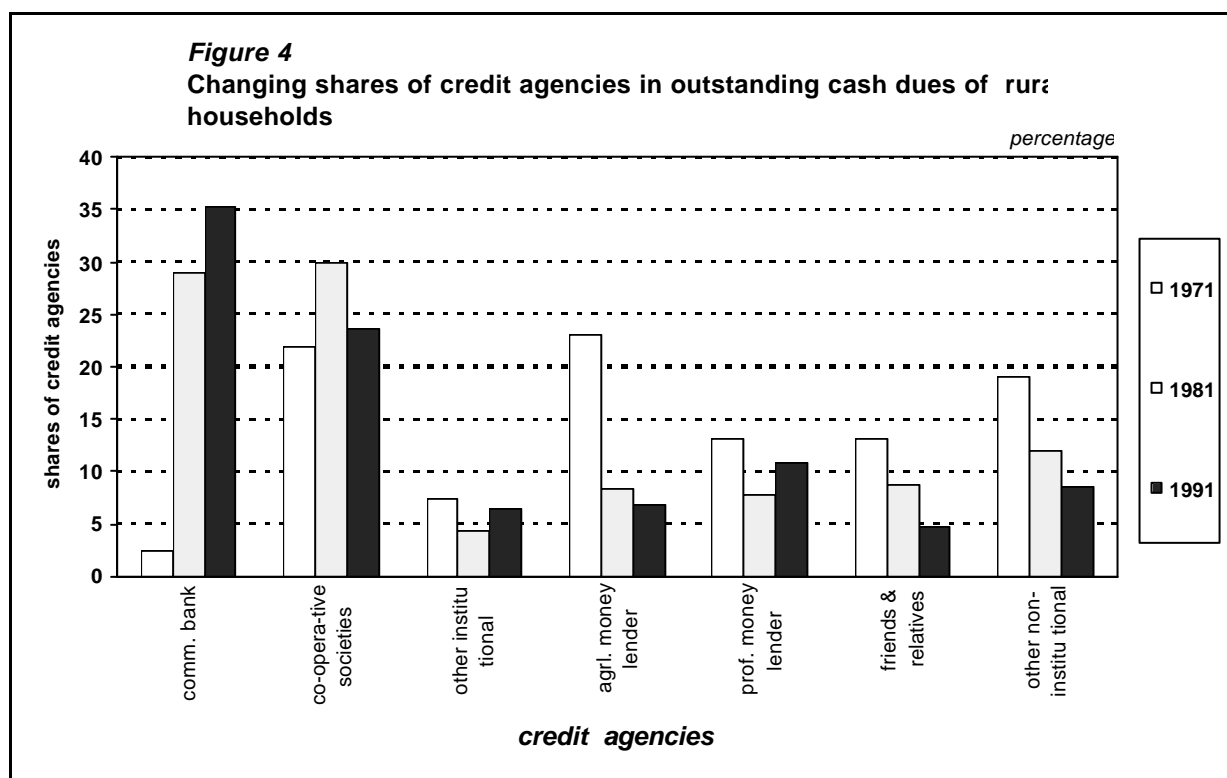
credit agency	Rural		
	1971	1981	1991
1. government etc.	7.1	3.9	5.7
2. co-operative societies	22.0	29.9	23.6
3. commercial banks etc.	2.4	28.9	35.2
4. insurance	0.1	0.3	0.2
5. provident fund	0.1	0.2	0.5
6. All institutional agencies	31.7	63.2	66.3
7. land lord	8.1	3.6	3.7
8. agri. money lender	23.0	8.3	6.8
9. prof money lender	13.1	7.8	10.7
10. traders	8.4	3.2	2.2
11. relatives & friends	13.1	8.7	4.6
12. others	2.6	5.2	2.6
All non-institutional agencies	68.3	36.8	30.6
All agencies	100.0	100.0	100.0

Source of Estimates: As for Table 7

5.5.3 *Non-institutional agencies:* Among the non-institutional credit agencies, money lenders -- both professional and agricultural -- in that order, were found to be important sources of finance in rural areas, their respective shares being 10.5 per cent and 7 per cent. The share of relatives and friends was 5.5 percent of the cash dues of rural households. In urban areas, relatives and friends with a share of 9.6 per cent, was the most important non-institutional credit agency, followed by professional money lenders (9%) and agricultural money lenders (1%).

5.6 Changing role of credit agencies

5.6.1 To assess the changes in the relative position of the different credit agencies over the years, the results of NSS 48th (1991), 37th



(1981) and 26th (1971) rounds are presented in Table 10 for the *cultivator* households in the rural sector at all-India level.

5.6.2 *Institutional agencies*: As is evident from the table, the most remarkable performance was that of the commercial banks etc. While the share of co-operative societies in the outstanding cash dues of cultivator households increased from 22% in 1971 to 30% in 1981 only to drop to 24% in 1991, that of commercial banks rose to 35% in 1991, after rising sharply to 29% in 1981 from a meagre 2% in 1971. It appears that the large number of branches that were set up by various commercial banks in 1970s and the subsequent introduction of rural banking schemes have driven the commercial banks to assume the role of principal credit agency in rural areas. It may be of interest to note that the share of government departments in the outstanding cash dues of cultivator households, after showing a decline from 7% in 1971 to 4% in 1981, again rose to 6% in 1991. (See Fig.4)

5.6.3 *Non-institutional agencies*: The combined share of all the *non-institutional* credit agencies in the outstanding cash dues of cultivator households recorded a sharp decline of more than 30 percentage points during 1970s but the decline got arrested in the 1980s -- the fall being just of about 6 percentage points. The decline is found to be the steepest for the credit agency "agricultural money lenders", whose share came down to 7% in 1991 from about 8 per cent in 1981 and 23 per cent in 1971. However, the share of "professional money lenders" has reported a rise to about 11% in 1991, after registering a fall to 8% in 1981 from about 13% in 1971. Relatives and friends appear to be gradually losing their importance as source of credit. From 13% in 1971, their share fell to 9% in

1981, and dipped further down to 5% in 1991. (see Fig.4)

6. SCHEMES OF LENDING

6.1.1 The discussion in the preceding section clearly brings out the predominance of institutional agencies over *non-institutional* ones in terms of loans advanced to Indian households in general. It could now be of interest to study how these cash loans were advanced by the Institutional agencies (IAG) to households. To this end, distribution of cash dues of rural households which arose from cash loans given by IAGs against various schemes of lending in 1991 is examined in detail in the subsequent paragraphs.

6.1.2 A first look into Tables 7R of the Appendix suggests that the percentage share of household cash dues arising out of loans advanced by IAGs under a number of individual schemes do not show any appreciable value. Thus, for a sharper presentation, such schemes have been merged into some of the other significant categories in Table 11.

6.2.1 *Groupings of lending schemes*: In 1991, in rural India as a whole, it is seen that certain specific programmes/schemes such as 'Employment Generation schemes', 'advances to minorities' and various 'self-employment' schemes had not become significant means of disbursal of loans to households. As per the convention stated above, the three schemes for 'self-employment' have been merged to form a single group termed 'SELF-EMP' in Table 11. 'EGS' and 'advances to minority' have been clubbed together into a category 'other schemes'. The individual percentage shares of 'EGS' and 'advances to minority' was less than

Table 11
Percentage distribution of dues outstanding on 30.6.91 of rural households by scheme of lending in 17 major states

State	scheme of lending					all
	IRDP	DRI	self-emp.	other	unspecified	
Andhra Pradesh	13.7	1.2	1.8	43.2	40.1	100
Assam	33.2	0.1	5.2	25.1	36.4	100
Bihar	33.4	1.1	4.4	36.4	24.7	100
Gujarat	19.5	2.5	1.2	31.1	45.8	100
Haryana	29.2	0.9	3.4	35.8	30.6	100
Himachal Pradesh	11.9	1.8	10.3	44.7	31.4	100
Jammu Kashmir	9.3	0.0	2.0	44.6	44.0	100
Karnataka	20.3	4.8	4.9	49.1	21.0	100
Kerala	7.7	0.6	13.3	58.5	19.8	100
Madhya Pradesh	36.2	2.0	2.6	35.6	23.6	100
Maharashtra	16.9	1.3	2.6	53.1	26.1	100
Orissa	21.7	0.6	8.8	56.0	13.0	100
Punjab	8.7	0.1	1.5	71.8	17.9	100
Rajasthan	22.0	0.1	12.9	27.1	38.0	100
Tamil Nadu	19.6	1.2	7.4	46.4	25.4	100
Uttar Pradesh	33.4	0.6	3.0	33.2	29.8	100
West Bengal	37.3	2.4	6.5	39.9	13.9	100
All-India	23.1	1.4	5.2	44.0	26.3	100

1% at the national level. (see Table 7R in the Appendix).

6.2.2 *In rural India:* The survey results as presented in Table 11 suggests that in rural India, a majority of loans disbursed by IAGs were not given under the well-defined schemes such as DRI, or "self-employment programmes" but under "other schemes" or even in the category "not covered under any scheme." About 44% and 26% of the TCD in 1991 arising from loans advanced by IAGs to rural households was accounted by "other schemes" or was "not covered under any scheme" respectively. Out of the balance share of 30%,

about three-fourths was accounted for by IRDP, and roughly a sixth by the "self-employment" group.

6.3.1 *Inter-state variation:* In some states like Uttar Pradesh, West Bengal, Madhya Pradesh, Haryana, Assam and Bihar, the share of IRDP ranges from 30% to 37% which is significantly above the national level average of about 23%. However, in some other states like Kerala, Punjab and Jammu & Kashmir, this share was very low-- merely 8% to 9%. The share of IRDP was also quite low in a few other states such as Himachal Pradesh and Andhra Pradesh about 12% to 14%.

7. PAYMENT OF INTEREST

7.1.1 To get an idea of the interest burden to be borne by the indebted households, two factors need to be seen in conjunction. These are: first, the terms of payment of interest and secondly, the actual rate of interest (henceforth referred to as ROI, in brief).

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

7.1.3 However, the percentage share of the quantum of cash debt is first studied over different categories of TOI. The scope of the study is subsequently extended to address to the aspect of varying interest rates.

7.2.1 *Categories of TOI:* Table 12 shows that on 30.6.91, the percentage share of the aggregate amount of debt (to be referred ,in brief, as PSAOD henceforth) for the category "concessional" was the least - a paltry 4%. The corresponding PSAOD for the category "interest free loans" was quite significant at 9%. Shares of debt incurred for loans taken on "simple interest" and "compound interest" were 66% and 22% respectively.

Table 12
Percentage distribution of amount of cash debt by terms of interest in 1981 and 1991

terms of interest	Rural	
	1981	1991
int.free	12	9
simple	69	66
compound	11	22
concessional	2	4
all	100	100

Source of Estimates of 1981 :NSS Report No. 328

Note : As given under Table 3

7.3 Changes during 1980s

7.3.1 Table 12 shows the percentage distribution of amount of cash debt by TOI for the rural areas in 1981 and 1991. Compared to 30.6.81, a much higher share of debt had to be serviced at a "compound rate" of interest on 30.6.91. The PSAOD for this category of TOI has nearly doubled to about 22% on 30.6.91 from a figure of 11% on 30.6.81. For the category "concessional", too, the PSAOD is observed to have risen from a low 2% in 1981 to about 4% in 1991. However, PSAOD obtained "interest free" is seen to have decreased marginally from 12% in 1981 to about 9% in 1991. Similar is the case for loans taken on "simple interest"; PSAOD obtained on simple interest marginally declined from 69% in 1981 to 66% in 1991.

7.4 Terms of Interest

7.4.1 *Inter-state variation in PSAOD by TOI:* Based on the survey data, a study has been made on the inter-state variation of the PSAOD by TOI for cash debt outstanding on 30.6.91 of rural households. The study shows some interesting results. Rather wide inter-state differences are observed the 4 categories of TOI. It is seen from Table 13 that more than a third of the entire amount of debt contracted by rural households of Assam and Himachal Pradesh was free of interest, with the PSAOD being high also in a few other states like Jammu & Kashmir(27%) and Gujarat(22%). In contrast, the shares of interest free debt are seen to be quite low - only 3% for some other states like Andhra Pradesh, Haryana and Rajasthan.

Table 13
Percentage distribution of amount of cash debt on 30.6.91 by terms of interest for 17 major states

state	terms of interest				all
	int.fre e	simple	comp- ound	conces - sional	
Andhra Pradesh	3.2	86.1	9.3	1.3	100
Assam	42.3	45.4	8.8	3.6	100
Bihar	10.6	35.5	43.1	10.7	100
Gujarat	21.8	61.6	11.6	5.0	100
Haryana	3.0	80.4	15.5	1.0	100
Himachal Pradesh	33.8	40.8	18.0	7.3	100
Jammu & Kashmir	27.1	21.3	50.5	1.1	100
Karnataka	5.9	68.9	20.5	4.6	100
Kerala	5.3	42.2	38.0	14.5	100
Madhya Pradesh	2.7	65.2	25.4	6.6	100
Maharashtra	12.9	62.6	19.5	5.1	100
Orissa	5.0	67.7	25.9	1.4	100
Punjab	8.1	59.2	31.8	0.9	100
Rajasthan	3.6	76.4	18.8	1.2	100
Tamil Nadu	13.0	73.0	13.6	0.4	100
Uttar Pradesh	12.6	56.9	25.7	4.8	100
West Bengal	13.3	43.4	37.5	5.9	100
India	9.0	65.9	22.1	4.2	100

Note :As given under Table 3

7.4.2 It is observed that more than 10% of the aggregate outstanding debt of households of Kerala and Bihar was obtained at a "concessional rate" of interest. On the other hand, a relatively very small share of debt was contracted on concessional terms by households of Tamil Nadu and the value of PSAOD was just 1% for states such as Punjab, Haryana and Jammu & Kashmir.

7.4.3 Contracting loans at a simple rate of interest appears to be the most prevalent practice in most states, with the exception of a few like Jammu & Kashmir and Bihar. In these two states, of the total debt outstanding on 30.6.91, only about a fifth and a third respectively were obtained on simple interest. The share (PSAOD) taken on "simple interest", was found to be about two-fifths for some states like Himachal Pradesh, Kerala and West Bengal. However, such PSAOD figures were distinctly high in states like Andhra Pradesh, Haryana and Rajasthan, which reported values of 86%, 80% and 76% respectively.

7.4.4 Share of debt contracted at compound ROI varied significantly between a low 9% to a high 51% over the different major states. States such as Jammu & Kashmir, Bihar, Kerala and West Bengal reported high PSAOD values which stood at 51%, 43%, 38% and 38% respectively. On the other side, states like Assam, Andhra Pradesh and Gujarat reported far lower figures of PSAOD at 9%, 9% and 12% respectively given on compound interest..

7.5 Differing rates by terms of interest

7.5.1 Variation over ROIs for different TOI:

As stated earlier, the quantum of interest to be paid by indebted households depends on both the TOI and the actual rate of interest (ROI) at which the loans are contracted. However, by definition, "interest free" loans get excluded from the ambit of this extended study. Further, for "concessional" loans, the figures of PSAOD to the overall quantum of outstanding debt is found to be very low on 30.6.91 for virtually all the states. Thus, not much insight is likely to be gained from further disaggregation of these loans by different rates of interest. Hence, only such debt as was incurred for loans contracted at simple or compound rates of interest have been further disaggregated by ROI categories.

7.5.2 For the purpose of better presentation, some of the classes of ROI given in detailed Tables 3 and 4 in the Appendix have been merged as follows for the category "simple interest" loans. All cases of ROI less than 15% have been merged in one ROI category called SL, with all ROIs exceeding 15% being shown under a second ROI category named SH. For TOI category "compound interest", three ROI categories have been formed. The first ROI category, called CL, cover those cases for which ROI is less than 10%. The second ROI category, named CM captures all those loans whose ROI is equal to or more than 10% but less than 15% while the third ROI category called CH relates to loans with ROI exceeding 15%. Since a higher amount of interest had to be paid by households for loans bearing "compound interest", one more ROI category was made by splitting the range of ROI '0% to 15%' in two parts. Table 14 presents the percentage distribution of debt outstanding on 30.6.91 by these ROI-TOI categories. It may be noted that CH and CM represent two categories of loans which are relatively more costly to service.

7.6 Different rates of simple interest

7.6.1 Table 14 shows that, at the national level, aggregate quantum of debt contracted by rural households at a "simple interest" seems to be roughly equally distributed among loans contracted at a rate of 15% or more and less than 15%.

7.6.2 *Inter-State variations:* However, the picture emerging from the statelevel figures shown in Table 14 appears to depict a different picture. At the state level, such equal distribution of total debt contracted at relatively higher (SH) or lower (SL) category occurs only in Maharashtra. In no other major state, the percentage shares of the two categories are found to be close enough. The difference in the PSAOD between these two categories is highly pronounced - more than 25% - in certain states like Andhra Pradesh, Haryana, Rajasthan and West Bengal. This difference also exceeds 20% in a few other states like Orissa, Madhya Pradesh and Himachal Pradesh.

7.6.3 When the above statelevel variations in the difference of PSAOD between the two ROI categories of "simple interest" are viewed along with the findings (stated earlier in para 7.4.3) for the TOI category "simple interest" as a whole, some interesting aspects come to light. First, the 3 states showing the highest shares for TOI category "simple interest" are found to be the ones for which the difference between the two ROI categories of "simple interest" is the most remarkable. Secondly, relative preponderance of the ROI category SL compared to the other category SH could be found in most of the states. The exceptional states were Andhra Pradesh, Rajasthan and Tamil Nadu, whose figures of PSAOD at

Table 14
Percentage distribution of cash debt outstanding on 30.6.91 by Rate/ Terms of interest category for 17 major states

State	int.free	SL	SH	CL	CM	CH	con- cess.	Rural all
Andhra Pradesh	3.2	18.8	67.3	0.6	2.1	6.6	1.3	100
Assam	42.3	29.8	15.6	1.3	4.0	3.5	3.6	100
Bihar	10.6	27.1	8.4	0.6	28.9	13.6	10.7	100
Gujarat	21.8	35.6	26.0	0.3	7.4	3.9	5.0	100
Haryana	3.0	53.1	27.3	1.2	10.8	3.5	1.0	100
Himachal Pradesh	33.8	30.6	10.2	1.4	8.2	8.4	7.3	100
Jammu & Kashmir	27.1	18.8	2.5	0.4	9.2	40.9	1.1	100
Karnataka	5.9	41.5	27.4	0.1	14.1	6.3	4.6	100
Kerala	5.3	26.1	16.1	1.4	19.9	16.7	14.5	100
Madhya Pradesh	2.7	42.7	22.5	5.2	8.6	11.6	6.6	100
Maharashtra	12.9	32.4	30.2	0.1	5.1	14.3	5.1	100
Orissa	5.0	45.7	22.0	0.0	24.7	1.2	1.4	100
Punjab	8.1	35.6	23.6	0.3	28.2	3.3	0.9	100
Rajasthan	3.6	24.0	52.4	0.1	3.1	15.6	1.2	100
Tamil Nadu	13.0	28.3	44.7	0.2	3.9	9.5	0.4	100
Uttar Pradesh	12.6	36.1	20.8	1.2	19.8	4.7	4.8	100
West Bengal	13.3	35.0	8.4	1.5	22.6	13.4	5.9	100
India	9.0	32.7	33.2	1.0	11.7	9.4	4.2	100

Note : As given under Table 3

67%,52% and 45% respectively, are found to be noticeably higher for the TOI category SH. Thus, among the 3 states showing the highest share for the TOI category "simple", a major amount of the loans for two of them was accepted at a relatively higher rate of interest.

7.6.4 Last, but not the least, Tables 13 and 14 show that in the states reporting a lower share of debt taken on "simple interest", the share of debt taken on high interest rates was also relatively low. The concerned states are Bihar, Himachal Pradesh, Jammu & Kashmir and Kerala . In these states, share of debt taken on SL, though less than the national average (33%), ranged between 19% to 31%. They were not phenomenally low like 3% (for Jammu

& Kashmir) or 8% (for Bihar) as observed for the corresponding shares under the ROI category SH.

7.7 Different rates of compound interest

7.7.1 For the TOI category "compound interest", at the national level, aggregate volume of debt contracted at a relatively low rate - less than 10% - of interest, is found to be minimal. The share of this ROI category, viz. CL, was a paltry 1% . Thus , a major part of debt outstanding on 30.6.91 and contracted at a compound rate was reported at a ROI of 10% to 15% or more than 15%. Between these two categories, share of outstanding debt was

slightly more (12%) for the ROI category CH than that (9%) for the category CM.

7.7.2 *Inter-State variations* : The statelevel variations among the three ROI categories

broadly followed the national pattern for these categories. It is seen from Table 14 that the category CL had a very low share (of about 1%) in almost all the states. The only exception to this pattern was Madhya Pradesh, which reported a share of 5%. Between the other two categories, CM and CH, 10 out of 17 major states reported a higher percentage share in CM. Of these ten states, Bihar, Orissa, Punjab and West Bengal, each with shares between 23% to 29% represent relatively higher values under this category. Among the 7 states for which share was higher under the category CH than under CM, Jammu & Kashmir showing a very high share of 41% in this category was an exceptional state. Other states showing high share under CM were Rajasthan (16%) and Kerala (17%).

7.7.3 The statelevel variations observed in the preceding analysis may now be seen along with the observations for the NOI category "compound", earlier in para 7.4.4. The pattern emerging is summarised below:

First, the share of the quantum of debt contracted at relatively low rates of interest, viz. less than 10% was hardly worth notice in any state.

Secondly, states with a significantly low share of "compound interest" debt as a whole did not indicate any concentration in any particular ROI category. In such states viz. Andhra, Assam or Gujarat, values of share in either of the two categories of CH or CM are observed to be much below their respective values at the national level.

Finally, for states with a significantly high share for TOI category "compound" also, no concentration in a particular category is observed. In states like Bihar, Punjab, Kerala or West Bengal, share of CM was high, but so was the share of CH high in states like Jammu & Kashmir, Kerala, Bihar, Punjab, Kerala or West Bengal.

8. DURATION OF CASH DUES

8.1.1 *Cash dues according to duration* : An analysis of the cash dues reported as outstanding for varying periods of time for the previous rounds and the present one is attempted in this section. Table 15 gives the percentage distribution of total amount of cash dues(TCD) outstanding on 30th June of 1962, 1971, 1981 and 1991 by duration of debt for rural households.

8.1.2 Table 15 reveals that about three-fourths of the rural TCD outstanding on 30.6.91 had

duration of debt (no. of years)	Rural			
	1962	1971	1981	1991
below 1	39	37	36	37
1-2	21	23	20	23
2-3	12	17	12	14
3-4	8	9	7	8
4-5	5	4	4	5
5-10	9	10	18	9
10 & above	6	1	2	3
all	100	100	100	100

Sources of Estimates of 1962 & 1971 : RBI (1977), [figs. rounded off to the nearest integer]
and of 1981 : NSS Report No.322

Note: Effective households only have been considered while deriving the percentages for each year

been contracted for a relatively short duration. The break-up of this is as follows: 37% for less than 1 year, 23% between 1 to 2 years and 14% between 2 to 3 years. Debt outstanding for each of the other durations was relatively low - 9% or less. Debt outstanding beyond 10 years formed an insignificant share of 3% of the TCD.

8.1.3 It may not be out of place to mention here that an amount might remain outstanding for a long period of time owing to the inability of the households to repay the loan within the stipulated period or a loan might be contracted on a long term basis to be repaid over a number of years.

8.2 Changes during three decades

8.2.1 *1960s*: It is interesting to note the changes in the percentage distribution of cash dues by the duration of debt which took place in rural India during the last three decades as revealed from Table 15. Between 1962 and 1971, the share of the cash dues outstanding for a long period of 10 years and above had declined from 6 per cent in 1962 to little over 1 per cent in 1971. So also the share of dues outstanding for a short period of less than 1 year had come down from 39 per cent to 37 per cent. But the share remained more or less the same for the dues that remained outstanding for a fairly long period of 5-10 years, the percentage being 9 in 1962 as against 10 in 1971. On the other hand, the percentage of the dues outstanding for 1-5 years recorded an

increase during the decade. The trend appeared to be reversed between 1971 and 1981.

8.2.2 *1970s*: In contrast to the change in the pattern of duration of debt during 1962-1971, the proportion of cash dues outstanding exhibited considerable increase from 10 per cent and 1 per cent in 1971 to 18 per cent and 2 per cent in 1981 respectively for the duration slabs of 5-10 years and 10 years & above, while the percentage share registered a decline for the period of 1-5 years during the decade ending 1981.

8.2.3 *1980s*: Table 15 exhibits a broad similarity between 1981 and 1991 as regards the duration-specific percentage shares of TCD. The only worthwhile difference observed is for debts of duration 5-10 yrs., which had a high share of 18% in 1981 but fell substantially to about 10% in 1991.

8.3 Statelevel variation in 1991

8.3.1 Survey data as presented in Table 16 show the percentage distribution of cash dues outstanding on 30.6.91 by duration of debt for the major states. No large variation is observed in Table 16 among the states for most of the duration categories. However, for relatively shorter duration debts, Orissa reported quite low figures compared to the corresponding national figures. Only 22% and 14% of TCD in rural Orissa had

been taken for a duration of less than one year and 1 to 2 years respectively.

8.3.3 Among the other categories of duration, not much state-wise variation is observed for

Table 16

Percentage distribution of cash dues outstanding on 30.6.91 by duration of debt for 17 major states

State	duration of debt (year)							Rural
	1	1-2	2-3	3-4	4-5	5-10	10 & above	all
Andhra Pradesh	42	27	12	6	4	7	2	100
Assam	44	18	15	4	2	15	2	100
Bihar	28	32	16	7	8	8	1	100
Gujarat	36	20	17	9	1	13	5	100
Haryana	33	27	12	9	4	11	4	100
Himachal Pradesh	39	17	16	9	10	7	2	100
Jammu & Kashmir	34	25	11	5	14	10	1	100
Karnataka	33	25	17	8	7	10	1	100
Kerala	33	21	11	13	10	8	4	100
Madhya Pradesh	39	23	12	8	7	9	3	100
Maharashtra	38	19	15	7	10	10	2	100
Orissa	22	14	20	15	5	19	5	100
Punjab	42	26	14	6	4	5	3	100
Rajasthan	28	22	18	8	6	9	9	100
Tamil Nadu	41	25	14	9	2	7	2	100
Uttar Pradesh	48	20	12	7	5	8	1	100
West Bengal	37	25	12	13	3	8	1	100
India	37	23	14	8	5	9	3	100

Note : As given under Table 15

8.3.2 As for the loans of older vintage (exceeding 5 yrs), Orissa and Rajasthan are found to stand out. Orissa reported 19% of its TCD outstanding for debts between 5 to 10 years. This was more than double the reported national figure for this category of debt. Rajasthan also reported a high share (9%) of its TCD outstanding for 10 years or more -- about three times the reported national figure.

loans pending for 2-3 years and 3-4 years. Again, Orissa was the only state to report high share of TCD - about 20% and 15% for durations of 2-3 years and 3-4 years respectively. However, some state-wise variation is observed for debts of duration of 4-5 years.

Jammu & Kashmir, Maharashtra, Himachal Pradesh and Kerala reported 10% or more of their TCD under this category, while Gujarat

and Assam reported this share as only 1% to 2 %.

8.4.1 *Variation by AHC*: From the survey results presented in Table 17 it seems that duration-specific distribution of TCD was broadly similar for all AHCs. A somewhat uneven pattern is noticeable in the lowest AHC (viz. less the Rs. 5,000) for duration categories 2-3 years and 3-4 years. The percentage is somewhat lower for duration 2-3 years and higher for duration 3-4 years.

9. TYPE OF LOAN

9.1.1 *Loan by term* : The classification of loans by their type, in fact, refers to the term for which the loans were contracted . All loans contracted for a period of 12 months or less are called "short term" loans. Such loans were taken sometimes against some pledge (of commodity) and sometimes without it. "Medium term" loans were contracted for a duration of one to three years and "long term" loans for a period exceeding three years. Table 18 gives

the percentage of indebted households (P) and average amount outstanding(AOD) by type of loan based on the survey data. Since any household could take loans of different types, the P-values for different types are non-additive. It is seen from this table that a higher proportion of households took longer-term loans and the AOD also rose with the duration of loan.

9.2.1 However, going by the incidence, medium term borrowing appeared to be marginally more prevalent than other types in the rural areas, with nearly 9% of all households opting for them. However, availing of "long term" loans and "short-term non-pledged" loans were almost equally prevalent. With the incidence of such types of loans ranging between 6% to 9%, not much significant difference was found for the IOI between the two occupational categories. However, AOD for *cultivators* was nearly double the corre-

Table 17
Percentage distribution of cash dues outstanding on 30.6.91 by duration of debt for each asset holding class

Asset holding class (Rs.000)	duration of debt (in years)							all
	1	1	2	3	4	5	10	
	2	3	4	5	10	above		
less than 5	43	27	9	14	3	5	0	100
5 - 10	32	30	15	6	3	13	1	100
10 - 20	34	29	11	8	4	7	7	100
20 - 30	37	24	15	6	5	12	1	100
30 - 50	42	22	12	9	6	7	2	100
50 - 70	40	25	12	4	3	10	5	100
70 - 100	41	21	12	11	6	8	2	100
100 - 150	35	20	14	8	6	12	5	100
150 - 200	34	24	17	9	6	7	2	100
250 & above	37	23	15	8	6	8	2	100
all classes	37	23	14	8	5	9	3	100

Table 18
Percentage of indebted households (P) and average amount outstanding (A) on 30.6.91 by type of loan

type of loan	Rural					
	cultivator		non-cultivator		all	
	P	A	P	A	P	A
short term pledged	4.5	248	2.0	98	3.6	197
short term non-pledged	6.8	323	5.6	203	6.4	282
medium term	9.4	712	6.8	328	8.5	582
long term	8.4	1006	5.9	520	7.6	841
all	25.9	2294	18.5	1151	23.4	1906

Note: 'P' columns are non-additive as a household may report loans against more than one row (here, type of loan)

sponding value for *non-cultivators* for almost each type of loan.

Table 19
Percentage of indebted households (P) and percentage share (S) in total outstanding debt on 30.6.91 by type of security

type of security	Rural					
	cultivator		non-cultivator		all	
	P	S	P	S	P	S
personal security	15.4	44.2	13.4	60.6	14.7	47.6
surety security etc.	2.4	8.8	1.7	6.1	2.2	8.3
crop	1.0	2.6	0.2	0.6	0.7	2.2
first charge on immovable property	2.1	9.5	0.6	3.7	1.6	8.3
mortgage of immovable property	5.7	28.3	2.4	19.8	4.6	26.6
bullion/ornaments	1.0	1.7	0.6	1.3	0.9	1.6
share of companies etc.	0.1	0.2	0.0	0.4	0.1	0.2
agricultural commodities	0.1	0.3	0.0	0.0	0.1	0.3
other movable property	0.1	0.3	0.1	0.1	0.1	0.2
other type of security	1.2	3.2	0.9	6.3	1.1	3.8
unspecified	1.3	0.8	0.8	1.0	1.1	0.8
t o t a l	25.9	100.0	18.5	100.0	23.4	100.0

Note: As under Table 18 for 'P' columns

10. TYPE OF SECURITY

10.1 Loans against security:

10.1.1 Type of security against which loans are advanced is an important constraint that often forces the borrowers to take loans at higher rates of interest. Hence a study of this factor becomes an integral feature of any analytical study of indebtedness. Some results relating to types of security on the basis of the survey data are presented in Table 19.

10.1.2 *Incidence*: It is seen from Table 19 that the highest percentage of households that were indebted in 1991 had taken loans against

personal security. The next three important security types were mortgage of immovable property (5%), surety security etc. (2%) and first charge on immovable property (2%). All these percentages should be viewed against the overall percentage of indebted households, viz. 23.4%.

10.1.3 *Percentage share*: The estimates of percentage share(S) of debt against different security types is seen to follow almost the same priority order as that of security types in Table 19. As such, the personal security is seen to account for the highest share (48%) of the TCD while mortgage of immovable property (27%), first charge on immovable property (8%) and surety security (8%) accounted for other high shares of the TCD.

10.2 Type of security and occupation category

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

10.2.2 *Percentage share*: The above story is seen to be repeated for the percentage share(s) of debt according to different types of security. Interestingly, however, the percentage share of debt for households taking loans on 'personal security' is found to be distinctly more for *non-cultivators* (61) than for *cultivators* (44).

11. DEBT ACCORDING TO PURPOSE

11.1.1 One of the important aspects of a loan is the purpose for which it is taken. This is because the loans taken and utilised for productive purposes such as capital or current expenditure in household enterprises (agricultural or *non-agricultural*) can be expected to accelerate the economic activity of the households and ultimately promote their economic welfare. Hence if a large number of households have taken loans for productive purposes it is a sign of flourishing economic activity in the society. On the other hand, purposes like meeting household expenditure may be considered as 'unproductive purposes' as the money spent on them neither results in production of goods and services nor brings any economic prosperity to the households. Such loans, if large or frequent, may lead to perpetual debt and misery. Any study of indebtedness, therefore, would be incomplete

without a knowledge of the distribution of debt according to different purposes. The distribution, as obtained from the survey data, is presented in Table 20.

11.2 Purposes of incurring debt in rural and urban areas in 1991

11.2.1 *Incidence of indebtedness*: Table 20 shows that when all households are considered, 'household expenditure' was the single most important reason for taking loans in both the rural(12.6%) and urban(17.2%) areas. It may be noted that the term 'household expenditure' has been used above in a broad sense as it included expenditure on purchase of residential land, building, construction, renovation of building etc. The other reasons for borrowing money according to their importance were capital expenditure in farm business(2.6%) and "others" in farm business(2.7%) in the rural sector, and capital expenditure in *non-farm* business(1.5%) in the urban sector. It is necessary to mention here that these percentage figures should be assessed in relation to overall percentage of indebted households which was 23.4 in the rural areas and 19.3 in the urban areas.

11.2.2 *Percentage share of debt according to purposes*: Although fewer loans may be taken for a particular purpose, the average amount of loans may be large enough to affect the importance of that purpose, especially in the allocation of loan funds by the financial institutions. In this respect, the percentage shares of debt by different purposes in the total volume of debt provide a measure of their relative importance. The estimates of these percentage shares (S) for rural and urban sectors have been presented in Table 20.

11.2.3 *In rural areas:* It is observed that among rural households, debt incurred for purposes of 'other household expenditure' and 'capital expenditure in farm business' accounted for the highest portions of the TCD viz. 33% and 12% respectively, with 'other expenditure on farm business' coming third with a share of 10%. A disquieting feature observed from Table 20 is that a substantial 23% of the outstanding household debt reflected loans whose purpose did not fall under any of the specified categories. Thus, tables presented in this Section viz. Tables 20,21 and 22 are based on all households, including those under the "not recorded" or 'not specified' category.

11.2.4 *In urban areas:* The situation was somewhat different in the urban sector where 'capital expenditure for residential buildings' and 'other household expenditure', 'capital expenditure in non-farm business' and 'other expenditure in non-farm business' are seen to account for the largest shares, viz. 37.9%, 34.3%, 10.8%, and 6.1% respectively in the total debt incurred by urban households. However, unlike in the rural areas, hardly 1.8% of the TCD in the urban areas in 1991 was accounted for by loans whose purpose did not fall under any of the categories stated in Table 20.

11.3 Shift in debt according to purposes since 1971

11.3.1 In order to study the changes in the distribution of cash debt by purposes during the period 1971 to 1991, the percentage shares of cash dues by different purposes at three points of time, namely 30.6.1971, 30.6.1981 and 30.6.91 in the rural areas, as obtained from the present survey and two earlier ones on

Table 20
Percentage of indebted households (P) and share(S) in total debt on 30.6.91 by purpose

purpose	rural		urban	
	P	S	P	S
<i>in farm business:</i>				
capital expnd.	2.6	12.0	0.4	2.5
current expnd.	1.1	2.7	0.1	0.1
others	2.7	9.8	0.3	1.0
<i>in non-farm business:</i>				
capital expnd.	1.0	5.8	1.5	10.8
current expnd.	0.7	2.0	0.8	4.0
others	1.5	5.1	1.0	6.1
<i>in household:</i>				
capital expnd. for residential bldg.	1.3	6.5	4.2	37.9
current expnd.	0.2	0.5	0.5	1.5
others	11.1	33.1	12.5	34.3
<i>unspecified</i>	5.4	22.8	0.9	1.8
any	23.4	100	19.3	100

Note: As under Table 18 for 'P' columns

AIDIS have been presented in Table 21. The category 'productive purposes' is obtained by merging the capital and current expenditures in farm and non-farm business.

11.3.2 *Shares by purpose in 1991:* The survey results presented in Table 20 and Appendix 8R suggest that the pattern for cultivator households was similar to that of all rural households but for non-cultivator households, the largest share belonged to 'other household expenditure' (43%) with other important categories being 'capital expenditure for residential building in household'(11.8%), 'other expenditure in non-farm business' (11.2%) and 'capital expenditure in non-farm business' (9.8%).

11.3.3 *Changes during the 1970s and 1980s:*
From the survey results, it appears that the most prominent change in rural areas occurred in the share of debt incurred for productive purposes, which fell to 23% in 1991 after having increased considerably from 50% in 1971 to 69% in 1981⁶. This fall is noticed to affect both

household expenditure, whose share increased to 40% in 1991 from 22% in 1981. Further, a considerable amount of total debt-- about 23% -- appears to have been incurred for purposes that were not falling under any of the categories described in Table 21. It may be noted that the 3 separate categories for 'household

Table 21

Percentage distribution of amount of cash debt by purpose for each occupational category in 1971, 1981 and 1991

purpose	Rural								
	cultivator			non- cultivator			all household		
	1971	1981	1991	1971	1981	1991	1971	1981	1991
in farm business:									
<i>capital expnd.</i>	34.7	45.2	14.4	5.0	8.6	2.4	31.2	42.5	12.0
<i>current expnd.</i>	15.0	18.5	3.2	2.5	5.9	0.7	13.5	17.6	2.7
in non-farm business:									
<i>capital expnd.</i>	3.2	6.3	4.7	8.0	19.0	9.8	3.7	7.3	5.8
<i>current expnd.</i>	1.1	1.6	1.5	5.7	4.3	3.8	1.7	1.8	2.0
productive purposes	54.0	71.6	23.8	21.2	37.8	16.7	50.1	69.2	22.5
<i>household expenditure</i>	37.8	20.1	36.1	63.3	50.9	55.2	40.9	22.3	40.1
<i>other purposes</i>	7.9	8.1	14.9	15.1	11.2	14.6	8.7	8.3	14.6
<i>unspecified</i>	0.3	0.2	25.2	0.4	0.1	13.5	0.3	0.2	22.8
all purposes	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source of Estimates of 1971 & 1981 :NSS Report No. 328

the occupational categories, although it is more pronounced for *cultivators* - 54% in 1981 to 24% in 1991. This fall appears to stem from a higher portion of debt being incurred to meet

expenditure' in 1991 have been merged in Table 21 to facilitate comparability with corresponding figures from the earlier rounds.

11.4 Purpose of incurring debt vis-a-vis household assets

11.4.1 There is a general presumption that the poorer households (i.e. households with less value of assets) borrow mostly for unproductive purposes like incurring household expenditure

⁶ This could possibly be due to a different procedure being followed in the 48th round, from that in the earlier rounds, to record the different purposes for which loans were taken by households. The procedures followed in the 48th, 37th and 26th rounds are stated in 'A note on recording purposes of loan' after this chapter.

and other similar needs whereas the comparatively richer households (i.e. households with higher valued assets) would borrow mainly for productive purposes like operating and expanding their household enterprises. In order to find out whether the results of the 48th round survey substantiate this view, the percentage share of debt classified by different purposes for households belonging to successive asset holding groups has been presented in Table 22. With the objective of condensing the results and focussing on the major features the first four purposes relating to capital and current expenditures on farm or non-farm business have been clubbed together under the term 'productive purposes' while the three purposes under household expenditure have been grouped under 'household' expenditure.

11.4.2 From Table 22, it appears that the survey results tend to confirm the presumption stated above, that is, households of the lower asset groups incurred a relatively small part of their debt for productive purposes. In the rural sector, the percentage share of debt for productive purposes is seen to increase from 11.4% in the bottom asset class (upto Rs. 5,000) to 27% in the top asset class (Rs. 250,000 and above). Further, the percentage share of debt against 'household expenditure' is seen to decrease from about 58% in the bottom AHC to about 23% in the top asset holding class.

12. SIZE OF DEBT BY HOUSEHOLD ASSET HOLDING CLASS

12.1 Size distribution of outstanding cash dues

12.1.1 The average cash dues outstanding per household which was estimated as Rs. 1906

Table 22

Percentage share of debt on 30.6.91 by purposes for each asset holding class

Asset holding class(Rs. 000)	production			hhd expend	Rural
	farm	non-farm	all		unspecified
less than 5	2.2	9.2	11.4	58.3	12.8
5 - 10	3.4	8.5	11.9	61.5	12.0
10 - 20	3.1	13.5	16.6	59.7	12.5
20 - 30	9.7	8.7	18.4	48.7	16.9
30 - 50	7.6	6.1	13.7	55.2	17.7
50 - 70	19.6	9.2	28.8	40.7	15.8
70 - 100	14.1	3.8	17.9	49.7	17.4
100 - 150	13.2	6.2	19.4	47.1	17.2
150 - 200	19.9	5.6	25.5	40.2	17.0
250 & above	18.1	8.9	27.0	23.1	35.7
all classes	14.7	7.8	22.5	40.1	22.8

and Rs. 3,618 respectively for the rural and

Table 23

Percentage of households reporting (P) outstanding debt on 30.6.91 and percentage share (S) of such debt over size group of debt

size group of outstanding debt (Rs.000)	rural		urban	
	P	S	P	S
less than 0.5	5.3	0.2	4.5	0.1
0.5-1.0	2.4	0.9	1.2	0.2
1.0-2.0	4.5	3.5	2.1	0.9
2.0-5.0	8.7	15.5	6.0	6.0
5.0-10.0	5.9	22.5	5.5	11.9
10.0-20.0	2.7	19.5	4.3	17.6
20.0-50.0	1.2	18.5	2.2	20.0
50.0-100.0	0.3	10.2	0.8	15.5
100.0 & above	0.1	9.3	0.6	27.7
all size	23.4	100.0	19.3	100.0

urban areas at the all-India level (Report no.

Table 24
Percentage distribution of amount of cash dues by size of debt on 30.6.91 for each asset holding class

Asset holding class (Rs.000) (AHC)	debt size (Rs. 000)					Rural
	less than 5	5 - 10	10 - 20	20 - 50	50 & above	all
less than 5	43	28	14	9	6	100
5 - 10	48	32	15	3	2	100
10 - 20	34	30	20	12	4	100
20 - 50	23	26	18	19	15	100
50 & above	13	20	21	22	25	100
all classes	20	23	20	19	20	100

419, Sec.6) indicates the general level of indebtedness in the household sector. But the percentage distribution of indebted households and of amounts of cash dues outstanding by the size group of such dues reflects the debt borne by different groups of households.

12.1.2 Tables 13R and 13U in the Appendix show the percentage of households reporting outstanding debt on 30.6.91 as well as the share of such debt over the size group of outstanding dues by household asset holding. Table 23 has been generated from Tables 13R and 13U by considering the size of debt alone for all rural and urban households. Table 23 shows that the percentage of households reporting small-sized debt (upto Rs.5,000) was much higher than that of households taking large debt (Rs.50,000 or more) in both rural and urban areas.

12.1.3 Table 23 further shows that the households reporting debt of small size (up to Rs.5000) accounted for 20% and 7% of the TCD in the rural and urban areas respectively. The corresponding shares of

households reporting debt of large size (Rs. 50,000 or more) were 20% and above 40% in the rural and urban areas respectively. Thus, it follows that the numerically small percentage of households, both in rural and urban areas, which incurred large-sized debts accounted for a substantial share of the TCD - equal to or even more - than that accounted for by the far more numerous households incurring small-sized debts.

12.2 Asset holding and size of debt

12.2.1 In the above table, all the ten size groups for both the variables - size of debt and asset holding of a household - were taken into consideration. However, for the purpose of sharper presentation, five categories, with identical class intervals for both the variables, have been determined and corresponding percentage shares of TCD for each AHC category by size of debt have been derived and presented in Table 24. The figures show that households belonging to the five categories by their size of debt accounted for roughly the same portion (about 20%) of the total cash dues in the rural areas.

12.2.2 *Category-wise shares* : Although, the share in TCD in the five categories of debt size was found to be almost equal, Table 24 shows that substantial differences in the values of shares existed over AHCs, for almost each of these categories. For the lowest category viz. debt size less than Rs. 5000, the shares are found to fall sharply over the AHCs. This falling pattern is seen in the next category (i.e. debt size between Rs.5 to 10 thousand) too, but the pattern gets virtually reversed in the top two categories viz. debt of Rs. 20,000 or more . The table shows that a major portion - 85% or more - of the TCD of the poorer households (i.e. those owning assets less than Rs. 20,000

Table 25
Percentage of households reporting current liabilities(P) on the date of survey and average value(Rs.) of such liabilities(A) by nature of liabilities for each occupational category

occupational category	Rural					
	for all hhs reporting current liabilities by nature of liabilities					
	cash		kind		cash &/or kind	
	P	A	P	A	P	A
cultivator	8.1	183	5.3	69	13.2	252
non-cultivator	6.7	93	4.8	36	11.4	129
all	7.6	152	5.2	58	12.6	210

Note: In any row, 'P' values are non-additive as a household may report both cash and kind liabilities.

corresponding to the three lower AHC categories) was accounted by debts of small size viz. upto Rs. 20,000.

12.2.3 If households are further analysed by looking at the portion of debt borne by them in loans in excess of their asset holdings, the table shows that for the lowest AHC category, more than half of the TCD was on debt whose size exceeded Rs. 5,000. The share of TCD in the next higher AHC for borrowings exceeding Rs. 10,000 dropped abruptly to 20%. For each of the subsequent AHC categories too, share of TCD for households saddled with borrowings exceeding the value of their assets was about 15%.

13. CURRENT LIABILITIES

13.1.1 Till now, all discussions on household liabilities were concentrated on cash loans only as the outstanding cash dues of households accounted for more than 97% of the total household debt at the national level from 1961

to 1981. RBI(1977) monograph on "Indebtedness of rural households and availability of institutional finance" and NSS Report No. 322 "Some aspects of indebtedness of rural and urban households" (1985) may be seen in this regard (see also footnote 3 in sec.2 of this chapter). However, in the earlier rounds of AIDIS, any liability, other than loans taken in cash by a household, was covered under 'kind' loan. In the present survey, liabilities of a household other than cash loans could be 'kind loans' or 'other liabilities'(see Chapter 1). The following discussion is based on a clubbing of these two items under "current liabilities" of a household. Such a table on current liabilities has been generated for the first time from the Debt & Investment survey.

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

13.2 Incidence and average value of current liabilities

13.2.1 As per the survey data presented in Table 25, incidence of current liabilities (hereafter, referred to as IOCL in brief) in 1991⁷ was 13% in rural India. This figure as

⁷ Following the convention stated earlier, reference period is taken as 1991. However, all estimates pertaining to current liabilities are based on the actual date of survey, which was a moving reference day. Since estimates of outstanding cash dues of households for this survey have been generated as on 30.6.91, strictly speaking, these cannot be added to the estimates of households current liabilities to arrive at the "total debt" of households as on the date of survey for the present round..

markedly lower than 23%, the reported incidence of indebtedness (see Section 3) in rural India. Further, the estimated average value of current liabilities per household (referred to subsequently as AOCL in brief) in 1991 was Rs. 210, which was about one tenth of the value of average amount of cash dues per household (see NSS Report 419), which was estimated as Rs. 1,906.

13.2.2 *Differences by occupation category:* Table 25 reveals that not much difference existed between the two occupational categories in the percentage of households reporting current liabilities in 1991. The story, however, was different for AOCL. *Cultivators* reported a distinctly higher value (Rs.252) of AOCL than the *non-cultivator* households(Rs.129) at the national level.

13.3 Duration of outstanding current liabilities

13.3.1 *Incidence:* For rural households, Table 26 shows that about half of the reported current liabilities were for "less than 3 months". The incidence decreased as the duration of outstanding liabilities increased till one year.

13.3.2 *Share of aggregate outstanding current liabilities :* Table 26 tells that, for rural India as a whole, the share of the aggregate quantum of current liabilities, by different periods for which they remained due, was the maximum - about 35% - for the longest outstanding period viz. 1 year or more. However, the two shortest periods : "less than 3 months" and "3 to 6 months" are seen to

Table 26
Percentage of households reporting current liabilities (P) on the date of survey and their percentage share (S) in total current liabilities by duration

duration of outstanding liabilities	Rural	
	P	S
less than 3 months	6.4	24
3-6 months	3.1	24
6-12 months	1.7	17
1 year or more	2.0	35
all	12.6	100

Note: The 'P' column is non-additive as a household may report liabilities of different durations.

account for 24% each, leaving the balance 17% for the period "6-12 months".

A note on recording purposes of loans

The procedure followed for recording purposes of loans in different AIDIS rounds is stated below.

(I) In AIDIS 26th Round (1971-72)

The purposes were classified into 11 categories as stated below :

1. Capital expenditure on farm business
2. Current expenditure on farm business
3. Capital expenditure on non-farm business
4. Current expenditure on non-farm business
5. Household expenditure
6. Expenditure on litigation
7. Repayment of debt
8. Financial investments
9. Others
10. More than one purpose
11. Unspecified

(II) In AIDIS 37th Round (1981-82)

The purposes were classified into 10 categories as stated below :

1. Capital expenditure on farm business
2. Current expenditure on farm business
3. Capital expenditure on non-farm business
4. Current expenditure on non-farm business
5. Household expenditure
6. Expenditure on litigation
7. Repayment of debt
8. Financial investments
9. Others
10. Unspecified

(III) In AIDIS 48 th Round (1991-92)

The purposes were determined by a combination of codes of :

- (A) whether taken for farm, non-farm or household expenditure, and
(B) type of expenditure.

The codes for (A) were as follows :

<u>(A)</u>	<u>code</u>
for farm business	1
for non-farm business	2
for household	3

The codes for (B) were as follows :

<u>Type of expenditure (B)</u>	<u>code</u>
(new) purchase, own construction, major repairs, additions, alterations & improvement of other constructions	01
(old) purchase of buildings & other constructions	02
purchase of land & land rights	03
bunding & other land improvement including reclamation of land	04
purchase of livestock (in farm business only)	05
(new) purchase, own construction, major repairs & improvement of machinery & equipments, including transport equipments, furniture fixtures & household durables	06
(old) purchase of machinery & equipments including transport equipments, furniture & fixtures & household durables	07
current expenditure for raw materials etc. & those for normal repairs & maintenance of buildings construction machinery & equipments including transport equipments, furniture & fixtures & household durables	08
expenditure on education	09
marriage in the household	10
financial investment by the household	11
repayment of debt by the household	12
other household expenditure	13
any other type of expenditure not mentioned above	99

The various purposes were recorded as per the code combinations as indicated below :

<u>Purpose</u>	<u>Combinations of (A) codes with (B) codes</u>	
<u>in farm business</u>	<u>(A) code</u>	<u>(B) code</u>
capital expenditure	1	01 or 04
current expenditure	1	08
others	1	02 or 03 or 07 or 99 or any other code other than 01-13 or 99
<u>in non-farm business</u>		
capital expenditure	2	01 or 04 or 06
current expenditure	2	08
others	2	02 or 03 or 07 or 99 or any code other than 01-13 or 99
<u>in household</u>		
capital expenditure for residential building	3	01 or 04
current expenditure	3	08
others	3	02 or 03 or 06 or 07 or 09 or 10 or 11 or 12 or 13 or 99 or any code other than 01-13 or 99
<u>unspecified</u>		
	(a) code other than 1,2,3	any code
	(b)	
	1	05 or 06 or 09 or 10 or 11 or 12 or 13
	2	05 or 09 or 10 or 11 or 12 or 13
	3	05

APPENDIX

Table(1R) : Distribution of surveyed villages and households by sub-sample

State/U.T.	number of surveyed village			number of surveyed households		
	s.s.-1	s.s.-2	comb.	s.s.-1	s.s.-2	comb.
	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	152	152	304	1343	1336	2679
Assam	92	92	184	797	795	1592
Bihar	202	202	404	1728	1707	3435
Gujarat	68	68	136	596	598	1194
Harayana	30	30	60	270	269	539
Himachal Pradesh	56	56	112	478	474	952
Jammu And Kashmir	40	40	80	345	350	695
Karnataka	80	80	160	710	693	1403
Kerala	84	84	168	747	729	1476
Madhya Pradesh	162	162	324	1394	1398	2792
Maharashtra	136	136	272	1211	1176	2387
Manipur	28	28	56	224	223	447
Meghalaya	30	30	60	178	165	343
Nagaland	16	16	32	140	139	279
Orissa	96	96	192	846	838	1684
Punjab	57	58	115	492	510	1002
Rajasthan	90	90	180	764	764	1528
Sikkim	12	12	24	100	97	197
Tamil Nadu	114	114	228	1012	1022	2034
Tripura	52	45	97	466	398	864
Uttar Pradesh	264	264	528	2299	2341	4640
West Bengal	128	126	254	1152	1108	2260
Andaman & Nicobar Is.	20	20	40	173	179	352
Arunachal Pradesh	47	42	89	287	252	539
Chandigarh	4	4	8	36	35	71
Dadra And Nagar Haveli	8	8	16	72	71	143
Delhi	4	4	8	34	32	66
Goa	8	8	16	72	45	117
Laksha Dweep	4	4	8	32	27	59
Mizoram	26	26	52	225	226	451
Pondicherry	8	8	16	62	71	133
Daman And Diu	4	4	8	36	36	72
All-India	2122	2109	4231	18321	18104	36425

Table (2R) : Distribution of estimated number of households by major household type and sub-sample Rural

state/u.t	estd. number of households(00)						no. of sample households						
	cultivator			non-cultivator			all households			cultivator		non-	
	s.s.-1	s.s.-2	comb.	s.s.-1	s.s.-2	comb.	s.s.-1	s.s.-2	comb.	s.s.-1	s.s.-2	s.s.-1	s.s.-2
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh	57361	68614	62987	52472	47460	49966	109833	116074	112954	767	843	576	493
Assam	22305	26802	24553	9719	9680	9700	32024	36482	34253	554	600	243	195
Bihar	84522	80356	82439	35781	35725	35753	120303	116081	118192	1296	1270	432	437
Gujarat	28178	30480	29329	19447	19067	19257	47626	49547	48586	406	426	190	172
Harayana	16030	12025	14028	11904	8993	10448	27935	21017	24476	169	184	101	85
Himachal Pradesh	7403	8617	8010	1888	1128	1508	9290	9745	9517	385	400	93	74
Jammu And Kashmir	4417	4254	4336	775	607	691	5192	4861	5027	302	312	43	38
Karnataka	39796	37356	38576	17609	16492	17051	57405	53849	55627	507	510	203	183
Kerala	30530	31382	30956	9169	8132	8650	39699	39514	39606	585	582	162	147
Madhya Pradesh	65564	67768	66666	27678	27216	27447	93241	94983	94113	1023	1050	371	348
Maharashtra	58173	56767	57470	36716	39210	37963	94889	95977	95433	838	821	373	355
Manipur	1562	1306	1434	405	501	453	1967	1807	1887	172	161	52	62
Meghalaya	1781	1957	1869	360	575	467	2141	2531	2336	144	128	34	37
Nagaland	795	601	698	56	66	61	851	667	759	127	122	13	17
Orissa	39307	39965	39636	22014	14479	18247	61321	54444	57882	601	617	245	221
Punjab	9293	8955	9124	13069	10430	11749	22362	19385	20874	279	305	213	205
Rajasthan	44922	48084	46503	13283	9411	11347	58204	57495	57850	576	603	188	161
Sikkim	466	541	504	126	35	81	592	577	584	76	87	24	10
Tamil Nadu	39289	39769	39529	51661	49631	50646	90951	89401	90176	564	572	448	450

Table (2R) : Distribution of estimated number of households by major household type and sub-sample Rural

state/ut	estd. number of households(00)						no. of sample households						
							all households						
	s.s.-1 (2)	s.s.-2 (3)	comb. (4)	s.s.-1 (5)	s.s.-2 (6)	comb. (7)	s.s.-1 (8)	s.s.-2 (9)	comb. (10)	s.s.-1 (11)	s.s.-2 (12)	s.s.-1 (13)	s.s.-2 (14)
Tripura	1702	1392	1547	2588	2806	2697	4290	4197	4244	203	163	263	235
Uttar Pradesh	139186	148470	143828	45020	44043	44532	184206	192514	188360	1773	1840	526	501
West Bengal	61841	61696	61769	32360	33627	32993	94201	95322	94762	814	776	338	332
Andaman & Nicobar Islands	228	166	197	93	192	142	321	358	339	134	103	39	76
Arunachal Pradesh	1064	1548	1306	166	285	225	1230	1832	1531	244	217	43	35
Chandigarh	13	5	9	237	199	218	249	204	227	11	8	25	27
Dadra And Nagar Haveli	194	131	162	33	75	54	227	206	216	57	45	15	26
Delhi	309	368	338	786	1282	1034	1095	1649	1372	13	12	21	20
Goa	786	387	587	648	555	601	1434	942	1188	44	24	28	21
Laksha Dweep	41	30	35	5	0	2	45	30	38	27	25	5	2
Mizoram	845	678	762	70	93	81	915	771	843	193	184	32	42
Pondicherry	71	167	119	498	448	473	570	614	592	23	36	39	35
Daman And Diu	41	48	44	73	47	60	114	95	104	23	24	13	12
India	758013	780683	769349	40670	38248	39459	116472	116317	1163947	1293	1305	5391	5054
				9	7	8	2	1		0	0		

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
ANDHRA PRADESH							
interest-free	nil	20	25	33	41	26	30
simple	less than 6	8	13	12	102	10	39
	6 - 10	14	20	8	30	12	23
	10 - 15	75	117	37	104	58	113
	15 - 20	73	113	25	73	52	101
	20 & above	219	535	156	505	191	526
	unspecified	-	-	2	8	1	2
	all	325	798	225	823	280	805
compound	less than 6	1	6	-	-	0	4
	6 - 10	2	2	1	2	1	2
	10 - 15	16	25	9	9	13	20
	15 - 20	23	30	10	18	17	26
	20 & above	19	44	10	15	15	35
	unspecified	-	-	-	-	-	-
	all	55	107	26	44	43	88
concessional	less than 6	0	0	-	-	0	0
	6 - 10	-	-	-	-	-	-
	10 - 15	6	14	3	6	5	12
	15 - 20	0	-	-	-	0	-
	20 & above	0	0	-	-	0	0
	unspecified	-	-	-	-	-	-
	all	6	14	3	6	5	12
not specified	unspecified	31	55	18	87	25	64
any	nil	20	25	33	41	26	30
	less than 6	9	19	12	102	10	43
	6 - 10	16	22	9	32	13	25
	10 - 15	97	156	48	119	75	145
	15 - 20	95	143	35	91	69	127
	20 & above	237	579	164	520	204	562
	unspecified	31	55	20	95	26	67
		all	399	1000	278	1000	346
estd. no. of hhs.(00)		62987		49966		112954	
amount (Rs.000)		20716932		8770661		29487593	
no. of sample households reporting cash loan outstanding		559		232		791	

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household		
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)	
ASSAM								
interest free	nil	39	366	26	328	35	355	
simple	less than 6	1	18	1	16	1	17	
	6 - 10	1	21	2	7	2	17	
	10 - 15	10	176	15	313	12	216	
	15 - 20	0	104	4	153	1	119	
	20 & above	1	17	-	-	0	12	
	unspecified	1	7	0	7	1	7	
	all		14	343	23	495	16	388
compound	less than 6	0	9	-	-	0	6	
	6 - 10	0	6	-	-	0	5	
	10 - 15	3	46	1	7	2	34	
	15 - 20	-	-	-	-	-	-	
	20 & above	-	-	4	98	1	29	
	unspecified	2	45	0	5	1	33	
	all		5	106	5	110	5	107
concessional	less than 6	-	-	-	-	-	-	
	6 - 10	2	3	-	-	1	2	
	10 - 15	-	-	1	17	0	5	
	15 - 20	1	22	-	-	0	15	
	20 & above	1	11	-	-	0	8	
	unspecified	3	63	3	48	3	59	
	all		6	99	4	65	5	89
not specified	unspecified	6	85	2	2	5	61	
any	nil	39	366	26	328	35	355	
	less than 6	1	27	1	16	1	24	
	6 - 10	3	31	2	7	3	24	
	10 - 15	13	221	17	337	14	255	
	15 - 20	1	126	4	153	2	134	
	20 & above	1	29	4	98	2	49	
	unspecified	10	200	6	61	9	159	
	all		65	1000	54	1000	62	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	24553		9700		34253
amount (Rs.000)		607818		253922	861740
no. of sample households rep orting cash loan outstanding	199		58		257

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
BIHAR							
interest free	nil	30	104	29	87	30	101
simple	less than 6	5	15	2	9	4	14
	6 - 10	2	7	1	7	2	7
	10 - 15	46	275	20	104	38	238
	15 - 20	3	21	4	5	3	18
	20 & above	18	46	27	121	21	62
	unspecified	1	8	0	0	1	6
	all	74	372	55	247	68	345
compound	less than 6	0	1	-	-	0	1
	6 - 10	1	3	2	12	1	5
	10 - 15	26	251	21	367	24	276
	15 - 20	3	17	3	46	3	23
	20 & above	19	116	23	72	21	107
	unspecified	1	1	-	-	0	1
	all	49	389	46	497	48	412
concessional	less than 6	1	5	3	15	2	7
	6 - 10	1	9	3	24	1	12
	10 - 15	16	85	4	23	12	72
	15 - 20	1	13	0	0	1	10
	20 & above	0	1	0	1	0	1
	unspecified	1	4	1	59	1	16
	all	20	117	11	122	17	118
not specified	unspecified	11	17	9	48	10	24
any	nil	30	104	29	87	30	101
	less than 6	6	21	5	25	6	22
	6 - 10	4	19	5	43	4	24
	10 - 15	87	611	45	493	74	586
	15 - 20	6	51	8	51	7	51
	20 & above	38	164	51	194	42	170
	unspecified	13	30	10	107	12	47
	all	172	1000	140	1000	162	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	82439		35753		118192
amount (Rs.000)		5868606		1597583	7466190
no. of sample households rep orting cash loan outstanding	619		198		817

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
GUJARAT							
interest free	nil	44	142	44	601	44	195
simple	less than 6	4	7	8	27	6	9
	6 - 10	1	2	2	7	2	2
	10 - 15	74	333	20	114	52	308
	15 - 20	42	217	3	22	27	194
	20 & above	17	42	5	13	12	39
	unspecified	7	6	-	-	4	5
	all	140	606	36	183	99	557
compound	less than 6	2	3	-	-	1	3
	6 - 10	-	-	-	-	-	-
	10 - 15	11	66	8	69	10	66
	15 - 20	7	40	0	1	4	35
	20 & above	-	-	-	-	-	-
	unspecified	2	62	4	83	3	64
	all	22	170	12	153	18	168
concessional	less than 6	0	1	-	-	0	1
	6 - 10	1	1	1	3	1	1
	10 - 15	5	40	-	-	3	36
	15 - 20	-	-	-	-	-	-
	20 & above	2	8	-	-	1	7
	unspecified	0	2	-	-	0	2
	all	9	53	1	3	6	47
not specified	unspecified	15	30	3	59	10	33
any	nil	44	142	44	601	44	195
	less than 6	6	11	8	27	7	13
	6 - 10	2	3	3	9	3	4
	10 - 15	88	439	28	183	64	409
	15 - 20	49	257	3	23	31	230
	20 & above	19	50	5	13	13	46
	unspecified	25	99	7	142	18	104
	all	214	1000	91	1000	165	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	29329	19257	48586
amount (Rs.000)	7214494	937915	8152409
no. of sample households rep orting cash loan outstanding	218	58	276

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
HARYANA							
interest free	nil	10	8	15	82	12	29
simple	less than 6	10	20	27	55	17	30
	6 - 10	15	67	21	13	17	52
	10 - 15	138	421	91	457	118	431
	15 - 20	39	59	8	13	26	46
	20 & above	91	209	66	241	80	218
	unspecified	5	1	-	-	3	1
	all	243	776	201	779	225	777
compound	less than 6	-	-	5	10	2	3
	6 - 10	6	12	-	-	4	9
	10 - 15	13	145	1	2	8	104
	15 - 20	2	14	10	13	6	14
	20 & above	2	7	6	51	4	20
	unspecified	-	-	-	-	-	-
	all	23	178	22	76	23	149
concessional	less than 6	-	-	3	3	1	1
	6 - 10	-	-	-	-	-	-
	10 - 15	6	11	5	5	6	9
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	6	11	8	8	7	10
not specified	unspecified	62	27	65	55	63	35
any	nil	10	8	15	82	12	29
	less than 6	10	20	35	68	21	34
	6 - 10	21	79	21	13	21	61
	10 - 15	158	576	97	464	132	544
	15 - 20	41	73	18	26	31	59
	20 & above	93	215	71	292	84	237
	unspecified	65	28	65	55	65	36
		all	284	1000	268	1000	277

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	14028	10448	24476
amount (Rs.000)	7695522	3065760	10761282
no. of sample households rep orting cash loan outstanding	119	60	179

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** on **30.6.91**

nature of interest	rate of interest (%)	cultivator		non-cultivator		all household	
		P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
HIMACHAL PRADESH							
interest free	nil	83	334	83	151	83	305
simple	less than 6	16	42	5	185	14	65
	6 - 10	3	22	-	-	3	19
	10 - 15	50	213	38	79	48	192
	15 - 20	8	29	40	185	13	54
	20 & above	7	38	14	37	8	38
	unspecified	0	0	5	17	1	3
	all	84	345	98	504	86	370
compound	less than 6	2	9	8	34	3	13
	6 - 10	-	-	-	-	-	-
	10 - 15	16	66	20	118	17	74
	15 - 20	5	89	-	-	4	75
	20 & above	1	2	-	-	1	1
	unspecified	2	4	3	-	2	3
	all	27	170	31	151	27	167
concessional	less than 6	19	55	22	88	20	60
	6 - 10	1	0	-	-	0	0
	10 - 15	2	5	-	-	2	4
	15 - 20	0	1	-	-	0	1
	20 & above	0	1	-	-	0	1
	unspecified	-	-	-	-	-	-
	all	23	63	22	88	22	67
not specified	unspecified	31	88	34	107	32	91
any	nil	83	334	83	151	83	305
	less than 6	38	106	35	306	37	138
	6 - 10	4	23	-	-	3	19
	10 - 15	68	284	58	197	67	270
	15 - 20	14	119	40	185	18	130
	20 & above	8	41	14	37	9	41
	unspecified	33	92	42	124	35	97
	all	218	1000	201	1000	215	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	8010	1508	9517
amount (Rs.000)	970835	185009	1155844
no. of sample households rep orting cash loan outstanding	231	42	273

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household		
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)	
JAMMU & KASHMIR								
interest free	nil	51	240	44	434	50	258	
simple	less than 6	3	6	4	56	3	11	
	6 - 10	4	13	5	33	4	15	
	10 - 15	29	153	24	153	28	153	
	15 - 20	-	-	-	-	-	-	
	20 & above	8	26	-	-	7	24	
	unspecified	5	18	1	1	4	16	
	all	46	216	34	243	45	218	
compound	less than 6	-	-	-	-	-	-	
	6 - 10	0	5	-	-	0	4	
	10 - 15	25	92	4	55	22	88	
	15 - 20	2	223	22	254	5	226	
	20 & above	10	181	-	-	9	163	
	unspecified	0	1	-	-	0	1	
	all	39	502	26	309	37	483	
concessional	less than 6	0	0	-	-	0	0	
	6 - 10	-	-	-	-	-	-	
	10 - 15	2	8	-	-	1	7	
	15 - 20	0	2	-	-	0	2	
	20 & above	0	1	-	-	0	1	
	unspecified	8	9	3	14	7	9	
	all	10	21	3	14	9	20	
not specified	unspecified	16	22	-	-	14	20	
any	nil	51	240	44	434	50	258	
	less than 6	3	6	4	56	3	11	
	6 - 10	4	18	5	33	5	19	
	10 - 15	56	253	28	208	52	249	
	15 - 20	3	225	22	254	5	228	
	20 & above	18	208	-	-	16	188	
	unspecified	21	50	4	15	18	47	
		all	148	1000	88	1000	140	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	4336	691	5027
amount (Rs.000)	499225	53079	552304
no. of sample households rep orting cash loan outstanding	172	19	191

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
KARNATAKA							
interest free	nil	56	49	18	95	45	55
simple	less than 6	34	54	29	125	33	62
	6 - 10	15	49	4	21	12	45
	10 - 15	97	270	74	363	90	280
	15 - 20	48	163	15	114	38	158
	20 & above	37	98	18	96	31	98
	unspecified	3	4	3	5	3	4
	all	210	638	138	725	188	648
compound	less than 6	-	-	-	-	-	-
	6 - 10	0	1	0	1	0	1
	10 - 15	24	147	3	14	18	132
	15 - 20	6	32	6	134	6	44
	20 & above	10	16	2	5	8	15
	unspecified	1	0	-	-	1	0
	all	39	197	11	154	30	192
concessional	less than 6	2	1	1	4	2	1
	6 - 10	2	3	0	3	2	3
	10 - 15	10	13	2	7	7	13
	15 - 20	6	30	-	-	4	26
	20 & above	-	-	-	-	-	-
	unspecified	1	2	-	-	1	2
	all	20	49	3	14	15	45
not specified	unspecified	44	66	20	12	36	60
any	nil	56	49	18	95	45	55
	less than 6	36	55	31	129	34	64
	6 - 10	18	53	4	24	14	50
	10 - 15	131	430	78	384	115	425
	15 - 20	60	225	22	248	48	228
	20 & above	47	114	20	101	39	113
	unspecified	50	73	22	17	41	67
	all	331	1000	170	1000	281	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	38576	17051	55627
amount (Rs.000)	12514900	1588204	14103103
no. of sample households rep orting cash loan outstanding	312	95	407

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
KERALA							
interest free	nil	42	57	36	18	41	52
simple	less than 6	3	2	29	146	9	20
	6 - 10	18	21	10	24	16	21
	10 - 15	92	222	32	168	79	216
	15 - 20	61	110	28	187	54	119
	20 & above	27	28	20	128	25	40
	unspecified	-	-	0	0	0	0
	all	177	383	106	654	162	416
compound	less than 6	4	6	-	-	3	5
	6 - 10	5	8	4	15	5	9
	10 - 15	43	215	16	55	37	196
	15 - 20	54	152	58	133	55	150
	20 & above	14	16	6	13	12	15
	unspecified	2	2	-	-	2	2
	all	112	399	80	217	105	377
concessional	less than 6	6	5	-	-	5	5
	6 - 10	8	8	5	15	7	9
	10 - 15	24	141	19	44	23	129
	15 - 20	0	0	-	-	0	0
	20 & above	-	-	4	-	1	-
	unspecified	2	-	3	2	2	0
	all	40	155	32	61	38	143
not specified	unspecified	16	7	30	50	19	12
any	nil	42	57	36	18	41	52
	less than 6	13	13	29	146	16	29
	6 - 10	31	37	20	54	28	39
	10 - 15	158	579	67	267	138	541
	15 - 20	114	262	86	321	108	269
	20 & above	40	43	30	141	38	55
	unspecified	20	9	33	51	22	14
	all	328	1000	235	1000	307	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	30956	8650	39606
amount (Rs.000)	11939491	1652512	13592003
no. of sample households rep orting cash loan outstanding	362	84	446

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
MADHYA PRADESH							
interest free	nil	9	21	15	50	10	25
simple	less than 6	5	14	8	36	6	17
	6 - 10	3	6	8	47	4	11
	10 - 15	72	385	49	213	65	363
	15 - 20	10	52	2	17	7	48
	20 & above	43	164	20	122	36	158
	unspecified	5	20	5	26	5	21
	all	129	641	89	460	118	618
compound	less than 6	1	4	0	2	1	4
	6 - 10	2	50	-	-	1	44
	10 - 15	32	83	10	52	26	79
	15 - 20	11	46	3	44	9	46
	20 & above	22	42	37	182	27	60
	unspecified	4	8	2	12	3	8
	all	64	233	53	291	61	241
concessional	less than 6	1	2	12	36	4	6
	6 - 10	-	-	1	12	0	2
	10 - 15	15	35	22	138	17	48
	15 - 20	-	-	0	0	0	0
	20 & above	1	4	1	6	1	4
	unspecified	1	1	1	3	1	2
	all	19	43	37	195	24	62
not specified	unspecified	24	61	4	4	18	54
any	nil	9	21	15	50	10	25
	less than 6	7	20	21	73	11	27
	6 - 10	5	56	9	59	6	57
	10 - 15	119	504	81	403	108	491
	15 - 20	21	99	5	61	16	94
	20 & above	66	209	58	309	64	222
	unspecified	33	91	12	45	27	85
		all	222	1000	175	1000	208

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	66666	27447	94113
amount (Rs.000)	13070047	1919057	14989103
no. of sample households rep orting cash loan outstanding	489	156	645

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** on **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
MAHARASHTRA							
interest free	nil	45	98	24	258	37	127
simple	less than 6	7	16	4	32	6	19
	6 - 10	8	16	8	30	8	18
	10 - 15	111	293	44	241	84	283
	15 - 20	95	260	28	182	68	246
	20 & above	22	59	5	17	15	52
	unspecified	2	1	-	-	1	1
	all	224	645	86	502	169	619
compound	less than 6	-	-	1	2	0	0
	6 - 10	1	1	1	2	1	1
	10 - 15	14	34	4	121	10	50
	15 - 20	18	150	8	62	14	134
	20 & above	3	7	4	9	3	7
	unspecified	0	-	-	-	0	-
	all	35	192	15	196	27	193
concessional	less than 6	3	2	1	6	2	2
	6 - 10	4	14	2	10	3	13
	10 - 15	8	27	3	21	6	26
	15 - 20	3	4	1	3	2	3
	20 & above	0	7	1	1	1	6
	unspecified	-	-	-	-	-	-
	all	17	53	7	40	13	51
not specified	unspecified	17	12	6	4	13	11
any	nil	45	98	24	258	37	127
	less than 6	10	18	6	40	8	22
	6 - 10	13	30	11	42	12	32
	10 - 15	131	354	48	383	98	359
	15 - 20	113	414	36	246	83	383
	20 & above	25	73	10	26	19	65
	unspecified	19	13	6	4	14	12
	all	290	1000	125	1000	224	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	57470	37963	95433
amount (Rs.000)	16608220	3752175	20360396
no. of sample households rep orting cash loan outstanding	485	155	640

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
MANIPUR							
interest free	nil	19	370	12	107	17	292
simple	less than 6	3	105	16	297	6	162
	6 - 10	-	-	20	523	5	156
	10 - 15	3	360	1	15	3	257
	15 - 20	-	-	1	12	0	4
	20 & above	2	82	-	-	1	57
	unspecified	3	37	-	-	3	26
	all	11	584	38	847	18	663
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
concessional	less than 6	-	-	4	11	1	3
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	4	11	1	3
not specified	unspecified	1	45	2	35	2	42
any	nil	19	370	12	107	17	292
	less than 6	3	105	21	307	7	165
	6 - 10	-	-	20	523	5	156
	10 - 15	3	360	1	15	3	257
	15 - 20	-	-	1	12	0	4
	20 & above	2	82	-	-	1	57
	unspecified	5	83	2	35	4	68
	all	31	1000	56	1000	37	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	1434	453	1887
amount (Rs.000)	12927	5509	18435
no. of sample households rep orting cash loan outstanding	24	14	38

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
MEGHALAYA							
interest free	nil	1	180	4	1000	2	315
simple	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	1	425	-	-	1	355
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	1	118	-	-	1	99
	all	2	543	-	-	2	454
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
concessional	less than 6	1	277	-	-	1	232
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	1	277	-	-	1	232
not specified	unspecified	-	-	-	-	-	-
any	nil	1	180	4	1000	2	315
	less than 6	1	277	-	-	1	232
	6 - 10	-	-	-	-	-	-
	10 - 15	1	425	-	-	1	355
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	1	118	-	-	1	99
	all	5	1000	4	1000	4	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	1869		467		2336	
amount (Rs.000)		2266		446		2711
no. of sample households rep orting cash loan outstanding	10		1		11	

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest	rate of interest (%)	cultivator		non-cultivator		all household	
		P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
NAGALAND							
interest free	nil	26	515	2	3	24	392
simple	less than 6	1	65	-	-	1	49
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	0	10	-	-	0	7
	all	1	74	-	-	1	56
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
concessional	less than 6	5	323	-	-	4	245
	6 - 10	-	-	8	997	1	240
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	0	16	-	-	0	12
	all	5	339	8	997	5	497
not specified	unspecified	1	73	-	-	1	55
any	nil	26	515	2	3	24	392
	less than 6	5	387	-	-	5	294
	6 - 10	-	-	8	997	1	240
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	2	98	-	-	2	75
	all	33	1000	10	1000	31	1000
estd. no. of hhs.(00)		698		61		759	

Household Indebtedness : Rural
1991-92

Appendix

amount (Rs.000)		3608		1142		4750
no. of sample households reporting cash loan outstanding	35		3		38	

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** on **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
ORISSA							
interest free	nil	19	45	31	82	23	49
simple	less than 6	1	-	-	-	0	-
	6 - 10	1	5	-	-	1	4
	10 - 15	106	426	58	611	91	447
	15 - 20	2	1	0	1	1	1
	20 & above	66	237	9	49	48	216
	unspecified	3	5	0	2	2	5
	all	170	674	68	664	138	673
compound	less than 6	-	-	-	-	-	-
	6 - 10	1	0	-	-	0	0
	10 - 15	93	245	29	237	73	244
	15 - 20	3	11	9	11	5	11
	20 & above	1	1	0	1	0	1
	unspecified	-	-	-	-	-	-
	all	97	257	37	249	78	257
concessional	less than 6	3	8	-	-	2	7
	6 - 10	0	0	0	0	0	0
	10 - 15	7	7	0	0	5	6
	15 - 20	-	-	-	-	-	-
	20 & above	0	1	-	-	0	1
	unspecified	0	1	1	5	0	2
	all	11	17	1	6	8	16
not specified	unspecified	17	7	9	-	15	6
any	nil	19	45	31	82	23	49
	less than 6	4	8	-	-	3	7
	6 - 10	2	5	0	0	1	5
	10 - 15	204	679	86	848	167	698
	15 - 20	5	12	10	13	6	12
	20 & above	67	239	9	50	49	218
	unspecified	20	13	10	7	17	12
	all	279	1000	132	1000	233	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	39636	18247	57882
amount (Rs.000)	5417338	682224	6099562
no. of sample households rep orting cash loan outstanding	396	105	501

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
PUNJAB							
interest free	nil	55	56	71	152	64	80
simple	less than 6	15	31	11	23	13	29
	6 - 10	5	3	1	1	3	3
	10 - 15	115	303	33	366	69	318
	15 - 20	15	139	14	158	15	144
	20 & above	32	79	52	114	43	88
	unspecified	-	-	-	-	-	-
	all	162	554	106	663	131	581
compound	less than 6	2	1	2	5	2	2
	6 - 10	-	-	4	5	2	1
	10 - 15	106	317	49	154	74	277
	15 - 20	21	37	6	4	12	29
	20 & above	1	4	-	-	0	3
	unspecified	-	-	-	-	-	-
	all	124	360	61	169	89	313
concessional	less than 6	2	6	-	-	1	4
	6 - 10	-	-	1	2	0	0
	10 - 15	4	7	-	-	2	5
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	6	13	1	2	3	10
not specified	unspecified	17	17	8	15	12	17
any	nil	55	56	71	152	64	80
	less than 6	19	37	13	28	16	35
	6 - 10	5	3	6	9	5	4
	10 - 15	225	627	82	520	145	601
	15 - 20	37	176	20	163	27	173
	20 & above	33	83	52	114	44	91
	unspecified	17	17	8	15	12	17
	all	300	1000	214	1000	251	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	9124		11749		20874
amount (Rs.000)		6501073		2118433	8619506
no. of sample households rep orting cash loan outstanding	164		95		259

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
RAJASTHAN							
interest free	nil	22	32	26	49	23	35
simple	less than 6	2	11	13	108	4	25
	6 - 10	1	1	-	-	1	1
	10 - 15	86	229	47	67	78	205
	15 - 20	35	119	18	27	32	106
	20 & above	138	371	115	562	134	399
	unspecified	3	2	10	14	4	4
	all	225	733	179	777	216	739
compound	less than 6	-	-	-	-	-	-
	6 - 10	2	2	-	-	1	1
	10 - 15	22	34	2	6	18	30
	15 - 20	4	14	-	-	3	12
	20 & above	45	138	41	133	44	138
	unspecified	0	0	-	-	0	0
	all	65	188	43	138	60	180
concessional	less than 6	-	-	-	-	-	-
	6 - 10	1	1	-	-	1	1
	10 - 15	3	6	12	36	4	11
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	1	2	-	-	1	2
	all	5	9	12	36	6	13
not specified	unspecified	18	39	2	-	15	33
any	nil	22	32	26	49	23	35
	less than 6	2	11	13	108	4	25
	6 - 10	4	4	-	-	3	3
	10 - 15	109	269	60	108	100	246
	15 - 20	39	133	18	27	35	117
	20 & above	182	509	156	694	177	536
	unspecified	22	43	12	14	20	39
	all	313	1000	254	1000	302	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	46503	11347	57850
amount (Rs.000)	17657410	2983149	20640559
no. of sample households rep orting cash loan outstanding	328	79	407

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
SIKKIM							
interest free	nil	3	62	6	144	3	69
simple	less than 6	-	-	-	-	-	-
	6 - 10	5	104	-	-	4	95
	10 - 15	25	432	-	-	21	397
	15 - 20	3	90	-	-	2	83
	20 & above	-	-	-	-	-	-
	unspecified	13	278	2	60	12	260
	all	46	904	2	60	40	835
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	3	34	6	92	4	39
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	3	34	6	92	4	39
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	17	704	2	58
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	17	704	2	58
not specified	unspecified	-	-	-	-	-	-
any	nil	3	62	6	144	3	69
	less than 6	-	-	-	-	-	-
	6 - 10	5	104	-	-	4	95
	10 - 15	28	466	23	796	27	493
	15 - 20	3	90	-	-	2	83
	20 & above	-	-	-	-	-	-
	unspecified	13	278	2	60	12	260
	all	52	1000	31	1000	49	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	504		81		584
amount (Rs.000)		10819		970	11789
no. of sample households rep orting cash loan outstanding	35		4		39

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
TAMIL NADU							
interest free	nil	60	72	61	236	61	125
simple	less than 6	11	27	7	13	9	23
	6 - 10	9	29	4	19	6	26
	10 - 15	134	213	67	243	96	223
	15 - 20	65	217	9	27	34	155
	20 & above	204	299	110	225	151	275
	unspecified	15	12	-	-	7	8
	all	338	797	169	529	243	710
compound	less than 6	-	-	-	-	-	-
	6 - 10	4	2	1	1	2	2
	10 - 15	22	37	16	39	19	37
	15 - 20	8	16	7	160	8	63
	20 & above	15	39	5	6	9	28
	unspecified	-	-	-	-	-	-
	all	44	95	28	206	35	131
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	4	4	0	5	2	4
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	0	0	-	-	0	0
	all	4	4	0	5	2	4
not specified	unspecified	28	33	19	25	23	30
any	nil	60	72	61	236	61	125
	less than 6	11	27	7	13	9	23
	6 - 10	13	31	4	20	8	28
	10 - 15	155	253	83	287	115	264
	15 - 20	73	233	13	188	40	218
	20 & above	218	338	115	231	160	303
	unspecified	43	45	19	25	30	38
	all	388	1000	224	1000	296	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	39529	50646	90176
amount (Rs.000)	14961823	7191836	22153658
no. of sample households rep orting cash loan outstanding	417	207	624

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
TRIPURA							
interest free	nil	44	205	18	45	28	115
simple	less than 6	2	6	-	-	1	3
	6 - 10	8	29	2	6	4	16
	10 - 15	46	166	77	437	66	318
	15 - 20	14	27	6	22	9	24
	20 & above	-	-	2	10	1	6
	unspecified	3	6	20	82	14	49
	all	73	233	107	558	95	415
compound	less than 6	-	-	2	6	1	3
	6 - 10	3	7	-	-	1	3
	10 - 15	37	144	34	152	35	148
	15 - 20	4	9	-	-	1	4
	20 & above	-	-	-	-	-	-
	unspecified	12	38	2	7	5	20
	all	56	197	38	165	45	179
concessional	less than 6	6	28	3	17	4	22
	6 - 10	25	80	25	109	25	96
	10 - 15	17	68	3	10	8	35
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	20	47	10	48	13	48
	all	67	223	40	184	50	201
not specified	unspecified	45	142	16	47	27	89
any	nil	44	205	18	45	28	115
	less than 6	8	34	5	23	6	28
	6 - 10	36	116	27	116	30	116
	10 - 15	99	378	115	599	109	502
	15 - 20	18	36	6	22	11	28
	20 & above	-	-	2	10	1	6
	unspecified	80	232	48	185	59	206
	all	266	1000	219	1000	236	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	1547		2697		4244
amount (Rs.000)		259498		329934	589431
no. of sample households rep orting cash loan outstanding	107		128		235

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
UTTAR PRADESH							
interest free	nil	34	111	36	153	35	117
simple	less than 6	5	16	10	63	6	23
	6 - 10	4	18	5	38	4	21
	10 - 15	57	292	52	292	56	292
	15 - 20	3	32	2	8	3	29
	20 & above	33	162	34	184	33	165
	unspecified	5	14	6	12	5	14
	all	101	534	106	597	102	544
compound	less than 6	2	11	6	3	3	10
	6 - 10	1	1	-	-	1	1
	10 - 15	37	195	18	121	33	184
	15 - 20	3	22	0	1	3	19
	20 & above	7	23	8	33	7	25
	unspecified	4	13	3	26	4	15
	all	53	265	35	185	49	253
concessional	less than 6	1	2	-	-	1	1
	6 - 10	1	2	-	-	1	2
	10 - 15	10	42	12	39	11	41
	15 - 20	0	1	-	-	0	1
	20 & above	0	0	0	1	0	0
	unspecified	1	3	2	7	1	4
	all	13	51	14	46	13	50
not specified	unspecified	18	39	16	19	18	36
any	nil	34	111	36	153	35	117
	less than 6	8	29	16	67	10	34
	6 - 10	6	22	5	38	6	24
	10 - 15	103	529	82	452	98	517
	15 - 20	6	56	2	9	5	49
	20 & above	40	185	42	217	40	190
	unspecified	27	70	26	64	27	69
	all	192	1000	181	1000	189	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	143828	44532	188360
amount (Rs.000)	23981486	4256814	28238300
no. of sample households rep orting cash loan outstanding	902	247	1149

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
WEST BENGAL							
interest free	nil	60	126	47	100	56	119
simple	less than 6	9	17	2	6	7	15
	6 - 10	11	54	0	0	7	40
	10 - 15	99	288	49	168	82	258
	15 - 20	9	17	2	3	7	13
	20 & above	25	67	22	48	24	62
	unspecified	6	38	4	42	5	39
	all	149	481	77	268	124	428
compound	less than 6	4	5	0	1	3	4
	6 - 10	3	11	1	3	3	9
	10 - 15	73	217	20	157	55	202
	15 - 20	7	34	4	334	6	109
	20 & above	4	14	1	0	3	11
	unspecified	2	4	2	5	2	4
	all	91	286	28	500	69	339
concessional	less than 6	4	10	2	9	3	9
	6 - 10	2	5	-	-	1	4
	10 - 15	16	37	9	45	14	39
	15 - 20	0	1	-	-	0	1
	20 & above	-	-	-	-	-	-
	unspecified	3	10	1	13	2	11
	all	25	63	13	67	21	64
not specified	unspecified	29	45	27	66	28	50
any	nil	60	126	47	100	56	119
	less than 6	17	32	5	15	13	28
	6 - 10	17	70	1	3	11	53
	10 - 15	186	542	78	370	148	499
	15 - 20	16	52	6	337	13	123
	20 & above	29	81	23	48	27	73
	unspecified	37	97	33	126	36	104
	all	307	1000	182	1000	263	1000

Household Indebtedness : Rural
1991-92

Appendix

estd. no. of hhs.(00)	61769		32993		94762
amount (Rs.000)		9535755		3167539	12703294
no. of sample households rep orting cash loan outstanding	512		152		664

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household		
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)	
ANDMAN & NICOBAR ISL								
interest free	nil	98	125	78	483	90	184	
simple	less than 6	8	20	1	-	5	17	
	6 - 10	71	234	27	157	53	221	
	10 - 15	95	416	17	141	62	371	
	15 - 20	27	138	14	105	21	133	
	20 & above	18	28	4	88	12	38	
	unspecified	-	-	-	-	-	-	
	all	192	836	61	491	137	780	
compound	less than 6	-	-	-	-	-	-	
	6 - 10	-	-	-	-	-	-	
	10 - 15	-	-	-	-	-	-	
	15 - 20	-	-	-	-	-	-	
	20 & above	-	-	-	-	-	-	
	unspecified	-	-	1	7	1	1	
	all	-	-	1	7	1	1	
concessional	less than 6	-	-	-	-	-	-	
	6 - 10	11	14	1	20	7	15	
	10 - 15	0	7	-	-	0	6	
	15 - 20	-	-	-	-	-	-	
	20 & above	-	-	-	-	-	-	
	unspecified	-	-	-	-	-	-	
	all	12	21	1	20	7	20	
not specified	unspecified	4	18	-	-	3	15	
any	nil	98	125	78	483	90	184	
	less than 6	8	20	1	-	5	17	
	6 - 10	83	248	28	176	60	236	
	10 - 15	95	423	17	141	62	377	
	15 - 20	27	138	14	105	21	133	
	20 & above	18	28	4	88	12	38	
	unspecified	4	18	1	7	3	16	
		all	250	1000	128	1000	199	1000

Household Indebtedness : Rural
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Appendix

estd. no. of hhs.(00)	197		142		339
amount (Rs.000)		43847		8550	52397
no. of sample households rep orting cash loan outstanding	80		27		107

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
ARUNACHAL PRADESH							
interest free	nil	18	679	1	21	15	565
simple	less than 6	-	-	-	-	-	-
	6 - 10	1	22	-	-	0	18
	10 - 15	1	51	6	642	2	154
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	5	84	-	-	4	69
	all	7	157	6	642	6	241
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	2	44	-	-	2	37
	15 - 20	-	-	-	-	-	-
	20 & above	0	6	-	-	0	5
	unspecified	-	-	-	-	-	-
	all	2	51	-	-	2	42
concessional	less than 6	-	-	-	-	-	-
	6 - 10	1	17	-	-	1	14
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	0	8	3	337	1	65
	unspecified	-	-	-	-	-	-
	all	1	25	3	337	1	79
not specified	unspecified	3	88	3	-	3	73
any	nil	18	679	1	21	15	565
	less than 6	-	-	-	-	-	-
	6 - 10	2	39	-	-	1	32
	10 - 15	3	96	6	642	3	190
	15 - 20	-	-	-	-	-	-
	20 & above	0	14	3	337	1	70
	unspecified	8	172	3	-	7	142
	all	30	1000	10	1000	27	1000

Household Indebtedness : Rural
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Appendix

estd. no. of hhs.(00)	1306		225		1531
amount (Rs.000)		17048		3575	20623
no. of sample households rep orting cash loan outstanding	39		5		44

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
CHANDIGARH							
interest free	nil	40	26	63	168	62	132
simple	less than 6	-	-	2	4	2	3
	6 - 10	-	-	-	-	-	-
	10 - 15	82	71	1	4	4	21
	15 - 20	42	453	-	-	2	114
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	82	525	3	8	6	138
compound	less than 6	-	-	72	695	69	521
	6 - 10	-	-	-	-	-	-
	10 - 15	46	444	10	27	11	132
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	56	83	54	62
	unspecified	-	-	-	-	-	-
	all	46	444	102	806	99	715
concessional	less than 6	16	6	3	10	3	9
	6 - 10	-	-	1	8	1	6
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	16	6	4	18	4	15
not specified	unspecified	-	-	-	-	-	-
any	nil	40	26	63	168	62	132
	less than 6	16	6	76	710	74	533
	6 - 10	-	-	1	8	1	6
	10 - 15	129	515	11	32	15	153
	15 - 20	42	453	-	-	2	114
	20 & above	-	-	56	83	54	62
	unspecified	-	-	-	-	-	-
	all	185	1000	134	1000	136	1000

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Appendix

estd. no. of hhs.(00)	9		218		227	
amount (Rs.000)		9550		28420		37970
no. of sample households rep orting cash loan outstanding	6		13		19	

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
DADRA & NAGAR HAVELI							
interest free	nil	139	470	76	957	123	604
simple	less than 6	1	8	-	-	1	6
	6 - 10	59	203	-	-	45	147
	10 - 15	8	104	-	-	6	75
	15 - 20	-	-	2	38	1	10
	20 & above	-	-	1	5	0	1
	unspecified	10	215	-	-	7	156
	all	79	530	3	43	60	396
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
not specified	unspecified	-	-	-	-	-	-
any	nil	139	470	76	957	123	604
	less than 6	1	8	-	-	1	6
	6 - 10	59	203	-	-	45	147
	10 - 15	8	104	-	-	6	75
	15 - 20	-	-	2	38	1	10
	20 & above	-	-	1	5	0	1
	unspecified	10	215	-	-	7	156
	all	217	1000	79	1000	183	1000

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Appendix

estd. no. of hhs.(00)	162		54		216	
amount (Rs.000)		5365		2043		7408
no. of sample households rep orting cash loan outstanding	29		6		35	

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

<i>as</i>		<i>on</i>				<i>30.6.91</i>	
Rural		cultivator		non-cultivator		all household	
nature of interest	rate of interest (%)	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
DELHI							
interest free	nil	170	319	53	250	82	284
simple	less than 6	-	-	-	-	-	-
	6 - 10	-	-	0	4	0	2
	10 - 15	13	92	3	5	6	48
	15 - 20	64	450	49	116	52	282
	20 & above	20	116	35	356	31	237
	unspecified	-	-	-	-	-	-
	all	96	659	88	480	90	569
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
concessional	less than 6	-	-	20	201	15	101
	6 - 10	-	-	-	-	-	-
	10 - 15	13	22	-	-	3	11
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	20	70	15	35
	unspecified	-	-	-	-	-	-
	all	13	22	20	271	18	147
not specified	unspecified	48	-	-	-	12	-
any	nil	170	319	53	250	82	284
	less than 6	-	-	20	201	15	101
	6 - 10	-	-	0	4	0	2
	10 - 15	13	114	3	5	6	59
	15 - 20	64	450	49	116	52	282
	20 & above	20	116	55	426	46	272
	unspecified	48	-	-	-	12	-
	all	235	1000	112	1000	142	1000
estd. no. of hhs.(00)		338		1034		1372	
amount (Rs.000)			198873		202386		401259
no. of sample households reporting cash loan outstanding		9		9		18	

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

<i>as</i>		<i>on</i>				<i>30.6.91</i>	
Rural		cultivator		non-cultivator		all household	
nature of interest	rate of interest (%)	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
GOA							
interest free	nil	66	59	64	294	65	232
simple	less than 6	14	12	1	0	7	3
	6 - 10	28	688	17	302	22	405
	10 - 15	99	173	68	251	83	230
	15 - 20	10	24	116	152	63	118
	20 & above	2	1	-	-	1	0
	unspecified	1	12	-	-	1	3
	all	148	910	202	706	175	760
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	5	26	-	-	3	7
	unspecified	-	-	-	-	-	-
	all	5	26	-	-	3	7
concessional	less than 6	-	-	-	-	-	-
	6 - 10	6	6	-	-	3	1
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	6	6	-	-	3	1
not specified	unspecified	2	-	-	-	1	-
any	nil	66	59	64	294	65	232
	less than 6	14	12	1	0	7	3
	6 - 10	33	694	17	302	25	406
	10 - 15	99	173	68	251	83	230
	15 - 20	10	24	116	152	63	118
	20 & above	8	27	-	-	4	7
	unspecified	3	12	-	-	1	3
	all	193	1000	203	1000	198	1000
estd. no. of hhs.(00)		587		601		1188	
amount (Rs.000)			232994		642538		875531

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no. of sample households reporting cash loan outstanding	28	7	35
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Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
LAKSHADWEEP							
interest free	nil	125	349	-	-	117	349
simple	less than 6	-	-	-	-	-	-
	6 - 10	1	1	-	-	1	1
	10 - 15	32	166	-	-	30	166
	15 - 20	29	322	-	-	27	322
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	63	489	-	-	59	489
compound	less than 6	-	-	-	-	-	-
	6 - 10	15	123	-	-	14	123
	10 - 15	4	7	-	-	4	7
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	19	130	-	-	18	130
concessional	less than 6	-	-	-	-	-	-
	6 - 10	1	16	-	-	1	16
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	1	16	-	-	1	16
not specified	unspecified	21	16	-	-	20	16
any	nil	125	349	-	-	117	349
	less than 6	-	-	-	-	-	-
	6 - 10	18	140	-	-	17	140
	10 - 15	36	174	-	-	34	174
	15 - 20	29	322	-	-	27	322
	20 & above	-	-	-	-	-	-
	unspecified	21	16	-	-	20	16
	all	193	1000	-	-	181	1000

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estd. no. of hhs.(00)	35		2		38
amount (Rs.000)		9412		0	9412
no. of sample households rep orting cash loan outstanding	21		0		21

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
MIZORAM							
interest free	nil	33	373	13	329	31	371
simple	less than 6	1	101	-	-	1	96
	6 - 10	-	-	7	671	1	35
	10 - 15	1	15	-	-	1	14
	15 - 20	3	242	-	-	2	229
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	5	358	7	671	5	374
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	0	63	-	-	0	59
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	0	63	-	-	0	59
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
not specified	unspecified	2	206	-	-	2	196
any	nil	33	373	13	329	31	371
	less than 6	1	101	-	-	1	96
	6 - 10	-	-	7	671	1	35
	10 - 15	1	15	-	-	1	14
	15 - 20	3	304	-	-	3	288
	20 & above	-	-	-	-	-	-
	unspecified	2	206	-	-	2	196
	all	41	1000	20	1000	39	1000

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estd. no. of hhs.(00)	762		81		843	
amount (Rs.000)		28069		1561		29629
no. of sample households rep orting cash loan outstanding	21		3		24	

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
PONDICHERRY							
interest free	nil	28	621	-	-	6	504
simple	less than 6	8	6	0	13	2	7
	6 - 10	-	-	-	-	-	-
	10 - 15	103	211	18	154	35	200
	15 - 20	-	-	8	103	7	19
	20 & above	4	2	34	652	28	125
	unspecified	-	-	-	-	-	-
	all	113	219	60	921	71	351
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	37	110	-	-	7	89
	15 - 20	-	-	29	79	24	15
	20 & above	3	34	-	-	1	27
	unspecified	-	-	-	-	-	-
	all	40	144	29	79	31	132
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
not specified	unspecified	21	17	9	-	12	13
any	nil	28	621	-	-	6	504
	less than 6	8	6	0	13	2	7
	6 - 10	-	-	-	-	-	-
	10 - 15	140	321	18	154	43	289
	15 - 20	-	-	38	182	30	34
	20 & above	7	36	34	652	28	152
	unspecified	21	17	9	-	12	13
	all	202	1000	90	1000	112	1000

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Appendix

estd. no. of hhs.(00)	119		473		592
amount (Rs.000)		75485		17555	93039
no. of sample households rep orting cash loan outstanding	19		11		30

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** *on* **30.6.91**

nature of interest (1)	rate of interest (%) (2)	cultivator		non-cultivator		all household	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
DAMAN AND DIU							
interest free	nil	108	97	93	844	99	456
simple	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	1	57	-	-	1	30
	15 - 20	10	35	10	23	10	29
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	11	92	10	23	10	59
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	7	1	-	-	3	1
	15 - 20	14	810	-	-	6	421
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	21	811	-	-	9	422
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
not specified	unspecified	10	-	38	133	26	64
any	nil	108	97	93	844	99	456
	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	8	58	-	-	3	30
	15 - 20	24	845	10	23	16	450
	20 & above	-	-	-	-	-	-
	unspecified	10	-	38	133	26	64
	all	134	1000	140	1000	137	1000

estd. no. of hhs.(00)	44		60		104
amount (Rs.000)		9697		8958	18654
no. of sample households reporting cash loan outstanding	11		8		19

Table (3R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type

as **Rural** on **30.6.91**

nature of interest	rate of interest (%)	cultivator		non-cultivator		all household	
		P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
INDIA							
interest free	nil	35	70	36	136	36	84
simple	less than 6	7	18	9	56	8	25
	6 - 10	6	22	5	24	6	22
	10 - 15	78	268	46	222	67	259
	15 - 20	29	115	11	61	23	104
	20 & above	61	200	53	234	58	207
	unspecified	4	8	2	9	3	8
	all	164	630	117	606	148	625
compound	less than 6	1	3	1	2	1	3
	6 - 10	2	6	1	2	1	6
	10 - 15	33	120	14	72	27	110
	15 - 20	10	47	6	72	8	52
	20 & above	12	37	10	31	11	36
	unspecified	2	5	1	5	1	5
	all	56	219	31	185	48	212
concessional	less than 6	2	3	2	5	2	3
	6 - 10	1	3	1	4	1	3
	10 - 15	10	31	6	22	8	29
	15 - 20	1	3	0	0	0	3
	20 & above	0	1	0	1	0	1
	unspecified	1	2	1	5	1	3
	all	15	44	9	36	13	42
not specified	unspecified	22	37	15	38	19	37
any	nil	35	70	36	136	36	84
	less than 6	10	24	11	63	11	32
	6 - 10	9	31	6	30	8	31
	10 - 15	120	419	65	316	102	398
	15 - 20	39	165	17	133	31	158

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20 & above	74	239	62	266	70	244
unspecified	28	52	19	56	24	53
all	259	1000	185	1000	234	1000
estd. no. of hhs.(00)	769349		394598		1163948	
amount (Rs.000)		176680431		45429457		222109887
no. of sample households reporting cash loan outstanding	6958		2281		9239	

Note: P: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households

S: Per thousand distribution of amount of cash loans outstanding as on 30.6.91

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	type of est.	major household type :all household												Rural		
		rate of interest (%) class												estd. no. hhs(00)/a mt (Rs.000)	no.of sampl hhs	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ANDHRA PRADESH																
less than 5	P	24	2	-	-	-	11	4	15	56	-	54	4	153	18932	413
	S	28	74	-	-	-	34	8	109	499	-	244	3	1000	1042238	
5 - 10	P	29	1	-	1	5	23	16	46	132	-	110	14	327	14390	258
	S	38	2	-	2	13	151	47	67	462	-	205	14	1000	2227985	
10 - 20	P	40	27	-	-	5	12	18	69	105	16	94	17	333	16980	325
	S	48	138	-	-	10	29	23	67	303	175	166	41	1000	4009012	
20 - 30	P	25	0	-	-	25	18	58	62	129	-	56	39	336	11810	227
	S	32	0	-	-	54	117	145	65	262	-	185	140	1000	1610780	
30 - 50	P	39	11	-	6	10	22	60	69	137	-	128	22	424	16441	312
	S	69	66	-	5	4	22	40	174	284	-	297	38	1000	4336612	
50 - 70	P	2	0	1	-	3	73	80	62	164	-	61	64	410	8923	221
	S	6	1	1	-	7	163	50	70	247	-	212	245	1000	2850351	
70 - 100	P	26	3	-	5	6	36	49	74	112	-	127	18	364	8250	231
	S	63	2	-	74	6	61	69	99	412	-	169	44	1000	2396425	
100 - 150	P	22	25	9	-	46	61	102	180	206	1	67	55	587	7022	226
	S	16	11	2	-	50	63	78	185	463	-	93	39	1000	3624997	
150 - 250	P	0	9	-	-	18	50	135	129	170	-	71	30	410	5618	242
	S	0	45	-	-	23	27	168	211	293	-	214	18	1000	2507889	
250 & above	P	1	27	-	15	21	83	129	132	118	-	67	60	379	4587	224
	S	-	38	-	6	14	68	133	150	441	-	71	80	1000	4881304	
all classes	P	26	9	1	2	11	30	48	69	123	2	86	26	346	112954	2679
	S	30	43	0	8	17	68	77	127	362	24	176	67	1000	29487593	

ASSAM

less than 5	P	13	-	-	-	14	12	3	-	-	-	-	12	42	1473	88
	S	43	-	-	-	143	716	98	-	-	-	-	-	1000	11660	
5 - 10	P	44	2	-	-	-	11	-	-	-	-	-	1	58	2757	121
	S	538	9	-	-	-	343	-	-	-	-	-	28	1000	20800	
10 - 20	P	45	-	-	6	1	9	4	-	-	-	-	5	71	5906	217
	S	550	-	-	16	28	186	107	-	-	-	-	113	1000	105859	
20 - 30	P	46	2	2	-	-	11	2	2	-	-	10	10	75	3421	140
	S	275	3	2	-	-	219	26	50	-	-	254	140	1000	98385	
30 - 50	P	30	-	0	-	-	7	11	-	-	-	3	11	59	6076	277
	S	291	-	12	-	-	121	214	-	-	-	76	285	1000	138227	
50 - 70	P	34	1	0	1	-	3	3	6	-	-	-	2	48	4771	205
	S	465	3	2	19	-	44	45	370	-	-	-	22	1000	91554	
70 - 100	P	45	1	0	2	2	12	8	-	-	-	4	10	80	3705	209
	S	533	8	3	33	12	145	112	-	-	-	49	105	1000	140810	
100 - 150	P	14	-	0	-	0	3	8	-	-	-	-	11	35	3249	160
	S	258	-	123	-	45	328	195	-	-	-	-	51	1000	30530	
150 - 250	P	17	4	1	0	4	8	5	9	-	-	-	19	67	2322	129
	S	124	2	4	2	29	64	62	516	-	-	-	173	1000	148798	

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250 & above	P	82	-	-	-	-	4	42	-	-	-	-	54	151	573	46
	S	329	-	-	-	-	11	293	-	-	-	-	367	1000	75117	
all classes	P	35	1	0	1	1	8	6	2	-	-	2	9	62	34253	1592
	S	355	1	8	10	14	137	118	134	-	-	49	159	1000	861740	
			6													

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. holding (Rs.000)	type of est.	major household type :all household											Rural		no.of samp l hhds	
		rate of interest (%) class											estd. no.	hhs(00)/a mt (Rs.000)		
(1)	(2)	nil (3)	upto 4 (4)	4-6 (5)	6-8 (6)	8-10 (7)	10-12 (8)	12-15 (9)	15-20 (10)	20-25 (11)	25-30 (12)	30 & above (13)	n.r (14)	(15)	(16)	(17)
BIHAR																
less than 5	P	1	13	3	2	16	4	38	0	3	-	10	3	87	7007	184
	S	2	20	5	34	26	33	319	1	16	-	109	5	1000	106688	
5 - 10	P	51	4	4	-	4	25	19	7	11	0	102	5	225	10342	253
	S	108	19	13	-	57	189	64	39	8	0	491	10	1000	457622	
10 - 20	P	35	0	11	1	3	20	28	3	1	3	37	8	138	15529	346
	S	218	8	56	10	36	93	137	7	1	4	319	112	1000	537349	
20 - 30	P	23	6	0	2	0	26	30	2	6	1	43	23	158	14174	310
	S	136	24	2	12	2	285	201	6	35	2	177	121	1000	505508	
30 - 50	P	41	3	1	5	1	42	42	3	0	3	31	18	180	15814	417
	S	163	20	6	38	4	216	352	20	1	3	130	47	1000	752763	
50 - 70	P	45	-	6	1	2	47	40	23	3	15	30	16	188	12514	317
	S	88	-	11	1	1	205	378	50	4	10	114	40	1000	918438	
70 - 100	P	30	-	2	1	1	41	54	4	4	1	31	4	168	10961	347
	S	173	-	6	3	16	256	302	52	40	2	141	9	1000	600085	
100 - 150	P	21	1	1	-	-	25	35	8	1	4	33	19	131	10918	346
	S	90	2	8	-	-	166	239	118	0	4	213	160	1000	634867	
150 - 250	P	11	7	0	4	-	41	42	4	1	6	10	10	133	9727	382
	S	61	56	1	38	-	277	323	30	3	11	181	18	1000	602845	
250 & above	P	21	1	-	1	2	72	67	12	0	1	15	9	185	11207	533
	S	50	2	-	0	9	150	673	72	1	1	30	13	1000	235002	
all classes	P	30	3	3	2	2	35	39	7	3	4	35	12	162	118192	3435
	S	101	13	8	9	15	189	397	51	7	16	147	47	1000	746619	
																0

GUJARAT

less than 5	P	24	1	-	-	-	-	-	-	-	-	-	-	25	2121	38
	S	991	9	-	-	-	-	-	-	-	-	-	-	1000	6187	
5 - 10	P	47	-	-	-	-	-	50	25	-	-	-	-	122	1770	30
	S	208	-	-	-	-	-	612	179	-	-	-	-	1000	80249	
10 - 20	P	14	-	19	-	2	8	16	0	-	-	-	4	60	4153	87
	S	369	-	129	-	22	202	276	3	-	-	-	-	1000	56137	
20 - 30	P	33	-	0	-	-	21	19	8	4	-	-	-	77	5081	86
	S	595	-	1	-	-	84	221	43	56	-	-	-	1000	189425	
30 - 50	P	50	-	6	-	3	13	52	5	5	-	-	34	164	8317	156
	S	506	-	11	-	6	118	201	49	18	-	-	90	1000	613581	

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50 - 70	P	37	-	18	-	6	0	4	25	18	-	-	18	114	5731	125
	S	155	-	74	-	16	0	110	235	157	-	-	252	1000	247495	
70 - 100	P	26	7	-	-	2	18	32	56	-	-	21	30	176	7024	163
	S	213	25	-	-	7	21	218	303	-	-	88	125	1000	826394	
100 - 150	P	111	-	-	-	5	29	31	25	14	3	-	2	199	5166	158
	S	393	-	-	-	10	59	212	237	47	43	-	-	1000	788843	
150 - 250	P	22	-	-	-	3	16	122	17	17	-	23	10	185	4550	152
	S	72	-	-	-	4	40	519	155	23	-	113	74	1000	814750	
250 & above	P	63	6	2	-	1	50	156	136	-	-	13	40	429	4674	199
	S	119	-	11	-	1	62	404	265	-	-	13	126	1000	452934	
all classes	P	44	2	5	-	3	17	49	31	7	0	6	18	165	48586	1194
	S	195	3	10	-	4	59	351	230	14	4	27	104	1000	815240	

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	type of est.	major household type :all household Rural													estd. no. hhs(00)/amt (Rs.000)	no.of sampl hhds
		rate of interest (%) class														
(1)	(2)	nil (3)	upto 4 (4)	4-6 (5)	6-8 (6)	8-10 (7)	10-12 (8)	12-15 (9)	15-20 (10)	20-25 (11)	25-30 (12)	30& above (13)	n.r (14)	all (15)	(16)	(17)
HARYANA																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	191	5
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	208	-	-	-	-	208	527	7
	S	-	-	-	-	-	-	-	1000	-	-	-	-	1000	38348	
10 - 20	P	18	-	-	-	-	-	27	-	55	-	44	66	125	1848	38
	S	42	-	-	-	-	-	28	-	407	-	522	-	1000	321666	
20 - 30	P	3	-	19	-	68	75	55	38	64	-	42	99	354	1988	38
	S	7	-	134	-	88	104	124	113	193	-	187	51	1000	336955	
30 - 50	P	4	20	72	10	-	24	95	-	2	-	4	117	283	2434	45
	S	4	48	166	8	-	164	307	-	11	-	52	241	1000	612000	
50 - 70	P	30	-	28	-	44	134	101	2	254	-	4	16	488	1737	34
	S	221	-	21	-	9	121	44	4	562	-	19	-	1000	699463	
70 - 100	P	-	-	40	-	-	28	85	29	88	-	-	-	269	1496	27
	S	-	-	45	-	-	3	160	117	675	-	-	-	1000	410669	
100 - 150	P	16	-	24	-	-	50	167	-	31	-	-	33	247	1467	30
	S	110	-	105	-	-	209	507	-	70	-	-	-	1000	548807	
150 - 250	P	36	-	3	24	12	26	75	29	46	-	19	61	230	3693	70
	S	54	-	2	90	274	19	165	70	262	-	27	37	1000	104892	
250 & above	P	5	1	9	16	-	31	137	46	80	-	6	76	284	9095	245
	S	4	10	4	34	-	53	646	65	158	-	-	27	1000	674444	
all classes	P	12	3	18	11	10	38	101	31	72	-	12	65	277	24476	539
	S	29	9	25	31	30	66	478	59	209	-	28	36	1000	1076128	

HIMACHAL PRADESH

less than 5	P	-	-	-	-	-	-	4	-	-	-	-	-	4	265	24
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	123	
5 - 10	P	341	-	25	-	-	-	27	-	-	-	-	97	478	85	15

Household Indebtedness : Rural
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	S	557	-	26	-	-	-	178	-	-	-	-	240	1000	13500	
10 - 20	P	40	-	18	-	-	4	77	-	1	-	-	67	141	405	53
	S	299	-	90	-	-	10	270	-	2	-	-	329	1000	28948	
20 - 30	P	135	-	82	-	-	-	43	-	40	-	-	26	300	493	50
	S	494	-	193	-	-	-	118	-	182	-	-	13	1000	53288	
30 - 50	P	73	-	34	-	-	13	17	19	-	-	5	25	174	1116	92
	S	315	-	351	-	-	55	16	95	-	-	28	140	1000	72944	
50 - 70	P	88	9	55	5	4	26	37	-	-	-	-	39	235	1235	106
	S	328	12	198	68	5	130	225	-	-	-	-	35	1000	96907	
70 - 100	P	78	-	28	-	-	1	81	36	-	4	-	50	210	1743	154
	S	114	-	131	-	-	5	323	153	-	20	-	253	1000	17734	
															9	
100 - 150	P	125	7	45	10	4	20	35	8	11	5	15	23	266	1363	149
	S	500	-	96	50	19	66	74	17	89	16	28	45	1000	21325	
															9	
150 - 250	P	55	1	30	-	1	-	78	24	3	-	-	38	213	1500	156
	S	389	0	78	-	1	-	328	75	3	-	-	126	1000	19022	
															3	
250 & above	P	77	-	18	-	-	16	84	32	-	-	2	24	203	1312	153
	S	176	-	136	-	-	32	306	318	-	-	9	23	1000	30930	
															2	
all classes	P	83	2	35	2	1	10	56	18	4	2	3	35	215	9517	952
	S	305	1	137	15	4	36	233	130	25	6	9	97	1000	1155844	

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	type of est.	major household type :all household													Rural	
		rate of interest (%) class													estd. no. hhs(00)/amt (Rs.000)	no.of sampl hhd
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
JAMMU & KASHMIR																
less than 5	P	-	-	-	-	-	-	24	-	-	-	-	-	24	37	7
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	863	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	34	4
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	66	-	-	-	40	-	-	-	-	-	-	6	71	90	16
	S	552	-	-	-	436	-	-	-	-	-	-	12	1000	4077	
20 - 30	P	5	-	-	-	-	5	-	-	-	-	-	4	13	132	17
	S	360	-	-	-	-	540	-	-	-	-	-	99	1000	332	
30 - 50	P	50	-	3	-	-	28	27	-	-	-	19	-	121	329	47
	S	351	-	16	-	-	289	179	-	-	-	165	-	1000	15137	
50 - 70	P	89	-	19	-	-	4	88	33	-	-	-	2	224	463	73
	S	297	-	51	-	-	28	357	266	-	-	-	1	1000	50642	
70 - 100	P	29	-	3	-	8	14	22	-	-	-	1	10	84	941	108
	S	215	-	140	-	192	114	308	-	-	-	10	21	1000	21215	
100 - 150	P	77	-	2	-	-	38	32	-	-	-	23	37	194	1077	143
	S	449	-	3	-	-	181	120	-	-	-	90	158	1000	100408	
150 - 250	P	53	-	-	5	2	9	40	6	19	-	5	32	162	1104	149
	S	279	-	-	-	13	35	128	61	44	-	6	29	1000	17481	
250 & above	P	21	-	-	-	5	6	39	6	23	-	2	7	102	821	131
	S	116	-	-	-	14	67	162	550	52	-	16	24	1000	18481	
															9	
all classes	P	50	-	3	1	3	16	36	5	8	-	8	18	140	5027	695
	S	258	-	11	-	19	81	167	228	15	-	29	47	1000	55230	
										9						4

KARNATAKA

less than 5	P	11	-	21	-	-	1	2	-	-	-	-	26	61	3237	74
	S	58	-	531	-	-	22	31	-	-	-	-	358	1000	54447	
5 - 10	P	-	1	16	3	4	48	30	4	22	-	32	2	163	1938	61
	S	-	7	64	14	45	144	147	10	373	-	194	2	1000	112735	
10 - 20	P	39	-	9	-	0	32	21	1	19	-	11	2	121	5874	117
	S	171	-	119	-	2	297	110	28	228	-	44	-	1000	223564	
20 - 30	P	18	47	30	-	-	67	22	45	6	-	26	30	256	4484	87
	S	16	194	57	-	-	229	43	220	40	-	45	156	1000	519593	
30 - 50	P	52	2	62	-	20	38	32	4	28	-	3	30	255	7823	171
	S	123	12	173	-	107	71	163	15	212	-	14	111	1000	738848	
50 - 70	P	20	25	56	-	4	45	85	78	10	-	8	68	335	6233	139
	S	19	10	142	-	8	192	229	218	29	-	86	67	1000	885865	
70 - 100	P	60	6	23	5	4	69	77	25	6	-	47	49	327	8388	191
	S	77	82	13	6	19	109	397	154	18	-	88	37	1000	201563	
															6	
100 - 150	P	68	-	-	24	7	108	72	129	49	1	19	58	393	6670	156
	S	84	-	-	54	26	93	146	356	163	3	39	36	1000	261555	

Household Indebtedness : Rural
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150 - 250	P	62	15	9	17	9	10	76	64	26	-	16	33	283	6167	190
	S	92	114	9	103	20	35	216	323	33	-	37	18	1000	194439	2
250 & above	P	54	-	-	5	20	178	167	99	17	2	19	86	435	4812	217
	S	12	-	-	3	19	271	339	204	11	5	38	98	1000	499246	6
all classes	P	45	10	25	6	8	61	62	48	19	0	19	41	281	55627	1403
	S	55	36	28	26	24	164	261	228	62	2	48	67	1000	1410310	9
															3	

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	typ of est.	major household type :all household												Rural		
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all	estd. no. hhs(00)/amt (Rs.000)	no.of sampl hhd
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
KERALA																
less than 5	P	3	-	-	1	-	28	14	43	18	-	-	78	179	1255	66
	S	-	-	-	2	-	99	55	479	18	-	-	346	1000	184634	
5 - 10	P	9	-	64	-	2	-	2	27	-	-	-	-	104	1204	48
	S	61	-	673	-	23	-	81	162	-	-	-	-	1000	53044	
10 - 20	P	28	-	-	-	21	18	48	74	6	-	-	-	152	2346	80
	S	28	-	-	-	418	83	228	218	25	-	-	-	1000	161781	
20 - 30	P	1	-	13	46	17	73	43	67	79	-	-	29	283	2672	81
	S	2	-	18	99	23	553	71	124	65	-	-	44	1000	451001	
30 - 50	P	55	9	15	17	24	77	32	77	20	5	24	25	286	5349	152
	S	122	1	8	26	28	88	26	615	9	14	49	14	1000	151987	
50 - 70	P	46	15	76	49	36	72	35	222	9	27	55	7	448	3169	93
	S	42	15	255	34	58	126	25	254	14	-	178	-	1000	104067	
70 - 100	P	45	-	4	14	20	58	56	81	27	1	28	19	251	4977	134
	S	74	-	16	1	75	209	209	339	16	-	52	10	1000	760757	
100 - 150	P	89	-	17	2	10	75	53	138	22	-	59	18	384	4343	145
	S	58	-	13	3	23	65	139	557	11	-	127	5	1000	144210	
150 - 250	P	36	-	-	1	11	84	150	105	10	-	16	21	341	6198	228
	S	91	-	-	2	23	138	491	211	2	-	40	3	1000	206106	
250 & above	P	33	3	6	14	8	69	135	133	11	4	0	31	338	8093	449
	S	24	1	4	11	3	213	591	131	8	4	-	11	1000	591707	
all classes	P	41	3	15	14	15	66	77	108	19	4	20	22	307	39606	1476
	S	52	2	28	14	25	172	369	269	11	3	41	14	1000	1359200	

MADHYA PRADESH

less than 5	P	28	13	-	-	-	36	18	4	-	4	24	8	119	6455	190
	S	113	157	-	-	-	302	143	88	-	3	109	83	1000	205965	
5 - 10	P	28	4	13	-	1	42	27	1	5	-	14	31	158	7185	190
	S	109	55	29	-	1	197	320	2	68	-	56	163	1000	286677	
10 - 20	P	-	30	3	0	8	42	51	11	46	5	44	9	214	12863	289
	S	-	81	14	1	33	152	225	29	223	2	202	37	1000	950340	
20 - 30	P	10	10	2	13	2	64	39	6	-	5	70	39	228	9905	238
	S	37	45	1	76	3	279	140	75	-	2	272	70	1000	767788	
30 - 50	P	4	1	2	1	-	43	38	29	20	-	41	28	188	14159	347
	S	13	1	19	4	-	235	198	101	100	-	244	84	1000	111783	
50 - 70	P	5	1	2	3	2	45	55	18	29	3	10	15	186	9951	258
	S	17	7	4	25	7	211	376	46	170	10	62	66	1000	933921	
70 - 100	P	13	5	-	9	6	33	63	18	13	5	55	17	204	9735	299
	S	19	17	-	57	3	138	375	45	20	-	204	122	1000	119574	

Household Indebtedness : Rural
1991-92

Appendix

100 - 150	P	12	-	-	-	4	100	83	12	14	-	54	44	267	8	9435	320
	S	13	-	-	-	23	361	242	37	42	-	98	184	1000	3	245254	
150 - 250	P	7	6	-	-	2	53	84	15	33	1	34	50	240	1	6647	284
	S	39	43	-	-	3	132	344	93	145	0	93	109	1000	7	121638	
250 & above	P	13	14	-	-	5	58	131	44	45	1	38	39	267	1	7777	377
	S	27	19	-	-	100	91	375	152	89	-	106	40	1000	7	586190	
all classes	P	10	9	2	3	3	51	58	16	22	2	40	27	208	7	94113	2792
	S	25	23	3	10	46	179	312	94	88	1	133	85	1000	3	1498910	

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	type of est.	major household type :all household												Rural		
		rate of interest (%) class												estd. no. hhs(00)/a mt (Rs.000)	no.of sampl hhs	
		nil	up to 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
MAHARASHTRA																
less than 5	P	1	-	7	4	3	7	9	15	3	-	9	1	57	11157	179
	S	36	-	324	82	68	93	100	217	10	-	71	-	1000	282114	
5 - 10	P	10	-	6	1	-	7	9	9	3	-	0	2	46	7152	146
	S	109	-	153	23	-	296	137	150	48	-	13	71	1000	106341	
10 - 20	P	19	3	19	4	32	26	14	18	4	-	10	6	142	9779	215
	S	471	8	54	30	119	147	66	86	10	-	4	4	1000	736221	
20 - 30	P	44	-	5	-	3	43	78	70	-	19	22	50	270	8098	167
	S	159	-	21	-	9	147	200	383	-	9	55	17	1000	992735	
30 - 50	P	16	-	-	4	4	18	46	60	0	-	10	13	152	13952	314
	S	95	-	-	33	3	133	196	443	-	-	76	21	1000	1101728	
50 - 70	P	42	-	4	7	7	15	71	100	3	-	-	6	226	9353	238
	S	27	-	2	6	39	30	150	713	11	-	-	22	1000	2450852	
70 - 100	P	46	0	4	-	-	38	130	66	-	1	17	5	254	9753	266
	S	224	2	1	-	-	268	296	123	-	7	69	11	1000	2115404	
100 - 150	P	39	2	25	5	17	20	103	163	17	14	6	27	349	9559	278
	S	64	5	46	8	52	57	186	409	88	38	24	21	1000	2570304	
150 - 250	P	114	-	7	7	11	78	98	175	16	-	22	15	408	8561	278
	S	241	-	20	5	24	129	167	289	57	-	57	11	1000	3569328	
250 & above	P	54	-	4	10	-	51	188	178	-	-	25	24	411	8068	306
	S	61	-	8	14	-	40	432	420	-	-	23	3	1000	6435367	
all classes	P	37	1	8	4	8	29	72	83	4	3	12	14	224	95433	2387
	S	127	1	20	11	21	96	263	383	23	6	35	12	1000	20360396	

MANIPUR

less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	3
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67	21
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	33	-	-	-	-	-	-	-	-	-	-	-	1	34	121	36
	S	948	-	-	-	-	-	-	-	-	-	-	-	52	1000	224	
20 - 30	P	5	-	-	-	-	-	-	-	-	-	-	-	5	5	133	29
	S	1000	-	-	-	-	-	-	-	-	-	-	-	-	1000	621	
30 - 50	P	56	-	9	-	-	-	5	-	-	-	-	-	2	73	391	76
	S	680	-	186	-	-	-	92	-	-	-	-	-	42	1000	2610	
50 - 70	P	16	8	-	-	-	-	-	-	-	-	-	-	1	25	309	65
	S	860	109	-	-	-	-	-	-	-	-	-	-	31	1000	2709	
70 - 100	P	-	-	7	-	-	-	1	2	-	-	3	-	13	286	62	
	S	-	-	97	-	-	-	122	98	-	-	683	-	1000	699		
100 - 150	P	1	-	11	34	-	-	1	-	-	-	-	23	69	268	71	
	S	5	-	187	578	-	-	17	-	-	-	-	212	1000	4977		
150 - 250	P	5	-	13	-	-	-	6	-	-	-	7	-	30	200	59	
	S	132	-	114	-	-	-	568	-	-	-	186	-	1000	3132		
250 & above	P	-	-	2	-	-	-	12	-	-	-	-	-	14	97	25	
	S	-	-	264	-	-	-	736	-	-	-	-	-	1000	3463		
all classes	P	17	1	6	5	-	-	3	0	-	-	1	4	37	1887	447	

Household Indebtedness : Rural
1991-92

Appendix

S	292	16	149	156	-	-	257	4	-	-	57	68	1000	18435
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Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	type of est.	major household type :all household													Rural		
		rate of interest (%) class													estd. no. hhs(000)/amt (Rs.000)	no.of sampl hhs	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
MEGHALAYA																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75	16
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	131	22
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	7	-	-	-	-	-	-	-	-	-	-	-	5	12	325	46
	S	646	-	-	-	-	-	-	-	-	-	-	-	354	1000	755	
20 - 30	P	-	-	2	-	-	-	-	-	-	-	-	-	-	2	478	64
	S	-	-	1000	-	-	-	-	-	-	-	-	-	-	1000	179	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	608	84
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	264	35
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	4	-	-	-	2	-	-	-	-	-	-	6	211	32
	S	-	-	710	-	-	-	290	-	-	-	-	-	-	1000	632	
100 - 150	P	3	-	-	-	-	-	6	-	-	-	-	-	-	8	161	24
	S	368	-	-	-	-	-	632	-	-	-	-	-	-	1000	581	
150 - 250	P	29	-	-	-	-	-	17	-	-	-	-	-	-	46	61	13
	S	269	-	-	-	-	-	731	-	-	-	-	-	-	1000	564	
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	7
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
all classes	P	2	-	1	-	-	-	1	-	-	-	-	-	1	4	2336	343
	S	315	-	232	-	-	-	355	-	-	-	-	-	99	1000	2711	

NAGALAND

less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	4
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	519	-	-	-	-	-	-	-	-	-	-	-	-	519	17	13
	S	1000	-	-	-	-	-	-	-	-	-	-	-	-	1000	192	
20 - 30	P	21	-	-	-	-	-	-	-	-	-	-	-	-	21	34	20
	S	1000	-	-	-	-	-	-	-	-	-	-	-	-	1000	42	
30 - 50	P	37	-	-	2	-	-	-	-	-	-	-	-	3	43	106	40
	S	689	-	-	261	-	-	-	-	-	-	-	-	51	1000	977	
50 - 70	P	3	-	-	-	-	-	-	-	-	-	-	-	1	3	228	77
	S	575	-	-	-	-	-	-	-	-	-	-	-	425	1000	135	
70 - 100	P	8	10	-	-	-	-	-	-	-	-	-	-	3	22	232	68
	S	241	589	-	-	-	-	-	-	-	-	-	-	169	1000	1256	
100 - 150	P	19	-	10	-	-	-	-	-	-	-	-	-	2	32	89	37
	S	512	-	454	-	-	-	-	-	-	-	-	-	34	1000	1019	
150 - 250	P	7	-	10	-	-	-	-	-	-	-	-	-	-	16	37	11
	S	205	-	795	-	-	-	-	-	-	-	-	-	-	1000	244	
250 & above	P	-	-	-	119	-	-	-	-	-	-	-	-	-	119	2	3
	S	-	-	-	100	-	-	-	-	-	-	-	-	-	1000	883	

Household Indebtedness : Rural
1991-92

Appendix

all classes					0												
	P	24	3	2	1	-	-	-	-	-	-	-	2	31	759	279	
	S	392	156	138	240	-	-	-	-	-	-	75	1000	4750			

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	typ of est.	major household type :all household												Rural		
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all	estd. no. hhs(00)/amt (Rs.000)	no.of sampl hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ORISSA																
less than 5	P	1	-	14	0	-	35	33	15	-	2	16	8	115	6838	222
	S	14	-	11	0	-	379	286	23	-	15	145	27	1000	188800	
5 - 10	P	62	-	-	-	-	64	74	7	-	-	39	8	238	6809	181
	S	89	-	-	-	-	356	478	25	-	-	52	-	1000	220078	
10 - 20	P	6	-	3	2	-	106	66	-	3	4	71	17	236	9698	225
	S	6	-	4	17	-	440	248	-	6	6	265	6	1000	736953	
20 - 30	P	9	-	-	2	3	56	136	-	7	47	30	7	278	7821	196
	S	13	-	-	4	1	249	452	-	8	158	114	1	1000	591952	
30 - 50	P	33	-	3	1	-	42	141	2	-	1	50	34	243	9016	247
	S	147	-	-	10	-	162	496	2	-	2	150	32	1000	903603	
50 - 70	P	4	-	-	-	2	25	107	7	3	-	11	5	144	7595	165
	S	44	-	-	-	8	144	730	9	17	-	35	14	1000	463404	
70 - 100	P	45	-	-	-	-	87	175	17	3	9	47	25	353	4249	157
	S	79	-	-	-	-	217	362	14	2	14	311	0	1000	734940	
100 - 150	P	25	-	-	-	-	161	150	15	42	-	29	23	323	2916	133
	S	12	-	-	-	-	160	303	27	105	-	377	17	1000	983573	
150 - 250	P	22	-	-	-	-	74	119	15	19	-	4	18	243	1876	103
	S	48	-	-	-	-	514	354	42	23	-	9	9	1000	444484	
250 & above	P	113	12	-	-	-	82	202	3	18	24	24	95	400	1062	55
	S	23	22	-	-	-	323	589	4	10	7	14	9	1000	831777	
all classes	P	23	0	3	1	1	65	106	6	5	8	37	17	233	57882	1684
	S	49	3	4	4	1	270	427	12	23	20	175	12	1000	609956	

PUNJAB

less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	362	14
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	166	-	-	-	-	-	166	438	15
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	43323	
10 - 20	P	86	-	-	5	-	-	51	-	-	-	29	-	171	1279	54
	S	170	-	-	12	-	-	366	-	-	-	453	-	1000	81787	
20 - 30	P	113	13	-	-	-	21	56	-	-	-	36	20	207	1702	61
	S	633	144	-	-	-	3	158	-	-	-	40	22	1000	125925	
30 - 50	P	67	-	-	18	-	37	95	27	18	-	64	13	292	2545	84
	S	98	-	-	18	-	163	463	11	24	-	97	22	1000	631930	
50 - 70	P	69	-	14	-	3	-	82	6	50	-	57	-	259	2127	75
	S	267	-	34	-	7	-	314	23	221	-	135	-	1000	303864	
70 - 100	P	92	12	59	-	-	21	69	28	51	-	39	21	221	1607	67
	S	297	88	128	-	-	-	215	72	11	-	117	71	1000	200972	
100 - 150	P	54	-	12	-	3	-	32	44	-	-	1	-	114	1977	73
	S	55	-	45	-	7	-	753	14	-	-	-	-	1000	506832	
150 - 250	P	80	10	-	8	-	54	184	12	1	-	19	16	308	2018	80
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Household Indebtedness : Rural
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Appendix

250 & above	S	143	139	-	-	-	84	552	27	11	-	44	-	1000	775187	479
	P	43	3	15	1	3	39	219	48	30	-	13	17	309	6819	
	S	42	8	9	1	2	64	554	21	80	-	2	19	1000	5949687	
									9							
all classes	P	64	4	12	4	1	26	129	27	21	-	28	12	251	20874	1002
	S	80	22	13	2	2	64	537	17	66	-	25	17	1000	8619506	
									3							

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	typ of est.	major household type :all household												Rural		
		rate of interest (%) class	estd. no.	no.of												
(1)	(2)	nil	upt o 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all	hhs(00)/a mt (Rs.000)	sampl hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
RAJASTHAN																
less than 5	P	-	-	-	-	-	1	15	-	-	-	-	-	17	1628	57
	S	-	-	-	-	-	103	897	-	-	-	-	-	1000	16919	
5 - 10	P	5	-	-	-	-	-	2	4	187	-	-	-	198	1592	48
	S	4	-	-	-	-	-	5	7	985	-	-	-	1000	462499	
10 - 20	P	39	41	-	-	9	11	104	-	180	-	45	6	421	3586	93
	S	43	30	-	-	5	23	65	-	523	-	34	-	1000	1049881	
20 - 30	P	1	-	-	-	-	6	103	43	80	-	135	6	316	3390	78
	S	2	-	-	-	-	20	225	99	257	-	384	13	1000	489305	
30 - 50	P	2	-	-	-	2	31	57	59	246	-	95	13	415	6221	142
	S	1	-	-	-	-	55	70	41	634	-	174	24	1000	1763207	
50 - 70	P	50	-	-	2	-	38	73	40	127	-	63	57	376	6536	147
	S	84	-	-	3	-	64	121	46	667	-	10	6	1000	3267268	
70 - 100	P	37	0	-	-	7	4	102	15	191	-	44	19	329	8832	198
	S	67	1	-	-	7	5	196	48	577	-	80	19	1000	2386983	
100 - 150	P	26	-	-	-	-	31	51	40	164	-	6	14	260	9119	223
	S	30	-	-	-	-	25	38	160	582	-	18	148	1000	3216554	
150 - 250	P	6	9	-	2	-	31	86	27	115	-	2	24	258	8395	253
	S	31	74	-	2	-	44	173	101	551	-	4	20	1000	2468525	
250 & above	P	25	-	-	1	4	20	102	60	49	-	-	17	239	8549	289
	S	11	-	-	1	4	18	489	230	219	-	-	29	1000	5519418	
all classes	P	23	4	-	1	2	22	78	35	141	-	36	20	302	57850	1528
	S	35	25	-	1	2	31	215	117	496	-	40	39	1000	2064055	

9

SIKKIM

less than 5	P	27	-	-	-	-	-	-	-	-	-	-	-	27	17	9
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	139	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	9	9	22	9
	S	-	-	-	-	-	-	-	-	-	-	-	1000	1000	58	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	35	15
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	18	-	-	-	-	-	51	-	-	-	-	-	69	27	6
	S	258	-	-	-	-	-	742	-	-	-	-	-	1000	920	
30 - 50	P	6	-	-	-	8	-	8	14	-	-	-	19	52	60	21
	S	80	-	-	-	130	-	61	489	-	-	-	240	1000	1463	
50 - 70	P	-	-	-	-	18	-	32	8	-	-	-	-	59	52	17
	S	-	-	-	-	195	-	562	243	-	-	-	-	1000	1072	
70 - 100	P	-	-	-	-	-	-	49	-	-	-	-	30	80	76	26
	S	-	-	-	-	-	-	495	-	-	-	-	505	1000	1877	
100 - 150	P	-	-	-	-	-	4	26	-	-	-	-	-	30	90	33
	S	-	-	-	-	-	363	637	-	-	-	-	-	1000	1160	
150 - 250	P	-	-	-	-	-	-	34	-	-	-	-	24	58	122	33
	S	-	-	-	-	-	-	507	-	-	-	-	493	1000	3082	
250 & above	P	8	-	-	-	14	-	23	-	-	-	-	3	47	84	28

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Appendix

	S	157	-	-	-	358	-	392	-	-	-	-	93	1000	2018	
all classes	P	3	-	-	-	4	1	27	2	-	-	-	12	49	584	197
	S	69	-	-	-	95	36	458	83	-	-	-	260	1000	1178	9

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	type of est.	major household type :all household												Rural		
		rate of interest (%) class												estd. no. hhs(00)/a mt (Rs.000)	no.of sampl hhs	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
TAMIL NADU																
less than 5	P	29	-	19	-	3	23	13	3	33	-	67	20	169	14034	315
	S	342	-	29	-	44	87	15	47	128	-	256	52	1000	542988	
5 - 10	P	30	-	-	-	-	70	37	10	14	-	93	13	207	11588	196
	S	103	-	-	-	-	288	230	30	82	-	260	6	1000	638657	
10 - 20	P	49	-	20	-	3	32	64	8	24	-	109	14	249	15027	248
	S	197	-	79	-	1	196	85	24	83	-	296	39	1000	1397171	
20 - 30	P	89	-	-	18	5	44	84	8	39	-	163	25	377	7951	155
	S	148	-	-	77	15	97	140	12	208	-	255	46	1000	1456236	
30 - 50	P	105	-	15	-	4	55	52	33	85	-	185	54	332	13535	242
	S	127	-	16	-	16	52	115	151	185	-	317	21	1000	1890931	
50 - 70	P	82	-	-	1	6	49	36	48	115	10	84	54	299	7125	156
	S	438	-	-	1	10	63	59	56	176	4	138	56	1000	2159755	
70 - 100	P	60	-	1	-	-	29	127	32	69	12	115	45	315	6731	171
	S	89	-	1	-	-	50	333	24	172	18	276	37	1000	1873831	
100 - 150	P	77	-	-	6	27	71	95	104	51	-	136	20	406	5134	167
	S	154	-	-	6	14	149	244	124	70	-	229	12	1000	2182987	
150 - 250	P	24	-	-	-	1	59	136	103	58	-	148	23	364	4586	189
	S	73	-	-	-	0	56	298	153	135	-	268	17	1000	2357452	
250 & above	P	83	11	-	22	20	38	293	273	87	-	128	43	601	4463	195
	S	23	45	-	41	6	27	200	478	56	-	71	53	1000	7653652	
all classes	P	61	1	9	3	5	45	72	40	51	2	119	30	296	90176	2034
	S	125	16	7	20	8	74	190	218	113	2	189	38	1000	22153658	

TRIPURA

less than 5	P	6	-	24	-	-	1	59	-	-	-	-	36	118	593	134
	S	14	-	23	-	-	10	687	-	-	-	-	53	1000	31612	
5 - 10	P	7	-	-	3	1	35	122	19	-	-	-	30	217	456	85
	S	23	-	-	17	7	146	650	53	-	-	-	103	1000	46442	
10 - 20	P	34	-	-	-	26	5	43	16	-	-	-	37	161	558	90
	S	208	-	-	-	159	37	304	107	-	-	-	185	1000	45204	
20 - 30	P	12	-	-	21	66	22	107	-	-	-	11	18	256	474	95
	S	47	-	-	64	201	88	530	-	-	-	42	27	1000	81087	
30 - 50	P	27	6	5	28	7	37	49	-	-	-	-	109	261	766	149
	S	83	29	39	104	36	108	154	-	-	-	-	446	1000	108216	
50 - 70	P	50	6	-	-	14	16	124	-	-	-	-	92	267	395	77
	S	143	23	-	-	64	124	451	-	-	-	-	195	1000	66147	
70 - 100	P	2	-	-	31	15	47	162	2	-	-	-	70	329	387	90
	S	1	-	-	59	31	163	571	5	-	-	-	171	1000	89730	
100 - 150	P	72	-	-	15	3	87	58	7	-	-	-	100	311	349	70
	S	294	-	-	30	7	224	143	11	-	-	-	291	1000	80384	
150 - 250	P	80	-	-	30	28	-	20	112	-	-	-	13	283	168	46
	S	354	-	-	99	121	-	93	278	-	-	-	55	1000	20268	
250 & above	P	67	-	-	37	9	10	130	60	-	-	-	35	335	98	28
	S	189	-	-	89	88	7	360	114	-	-	-	152	1000	20342	

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all classes	P	28	2	4	14	16	27	83	11	-	-	1	59	236	4244	864
	S	115	8	20	49	67	116	385	28	-	-	6	206	1000	589431	

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	typ of est.	major household type :all household												Rural		
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all	estd. no. hhs(00)/a mt (Rs.000)	no.of sampl hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
UTTAR PRADESH																
less than 5	P	49	1	-	2	-	2	6	9	1	-	94	31	173	3334	143
	S	163	4	-	20	-	9	51	46	7	-	530	170	100	145503	0
5 - 10	P	25	-	2	6	-	42	69	0	-	-	89	5	194	7206	189
	S	24	-	14	7	-	204	294	0	-	-	453	4	100	644851	0
10 - 20	P	46	5	4	-	2	17	55	3	5	-	33	46	197	17357	370
	S	157	2	31	-	9	152	330	13	3	-	162	140	100	1242757	0
20 - 30	P	50	1	20	3	5	48	70	3	6	-	31	23	213	13561	280
	S	112	6	101	8	26	245	348	11	11	-	83	49	100	1211912	0
30 - 50	P	25	6	8	1	-	8	63	1	2	0	58	38	183	27639	546
	S	112	4	45	2	-	42	302	10	5	1	361	115	100	2621801	0
50 - 70	P	64	2	6	-	6	32	47	-	-	3	39	32	190	21101	450
	S	244	5	50	-	19	89	180	-	-	5	359	49	100	3315091	0
70 - 100	P	29	3	3	4	0	18	73	4	3	-	23	28	157	24938	523
	S	50	8	16	7	0	63	469	20	95	-	104	166	100	2867278	0
100 - 150	P	36	1	9	8	1	11	95	10	4	5	23	16	188	23099	584
	S	150	7	29	5	9	61	489	41	23	13	139	34	100	2932949	0
150 - 250	P	23	6	9	3	4	32	89	3	8	1	28	18	187	24799	622
	S	92	42	17	11	9	171	440	20	15	0	110	74	100	3414743	0
250 & above	P	21	2	2	2	9	12	128	19	6	-	19	25	212	25325	933
	S	95	1	9	6	37	57	546	108	18	-	84	40	100	9841416	0
all classes	P	35	3	7	3	3	21	77	5	4	1	35	27	189	188360	4640
	S	117	8	26	5	19	89	427	49	21	2	167	69	100	2823830	0

WEST BENGAL

less than 5	P	28	-	14	1	-	20	34	-	-	-	25	29	131	7414	212
	S	149	-	10	6	-	247	193	-	-	-	10	289	1000	233946	5
5 - 10	P	26	-	5	-	4	73	35	6	-	-	37	10	178	10288	197
	S	156	-	22	-	22	422	231	23	-	-	118	4	1000	391019	280
10 - 20	P	66	8	7	-	0	42	45	2	0	-	17	15	200	16092	280
	S	219	39	43	-	1	181	392	8	0	-	54	62	1000	907330	191
20 - 30	P	38	-	5	13	1	71	54	12	4	-	1	56	235	11133	191
	S	144	-	17	57	2	227	266	32	9	-	6	241	1000	858079	277
30 - 50	P	62	-	23	16	12	139	79	5	-	-	34	25	350	13977	277
	S	85	-	51	25	57	420	136	43	-	-	136	47	1000	2153682	0

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50 - 70	P	57	-	15	11	3	74	80	26	-	3	15	68	270	9737	231
	S	73	-	54	52	9	297	144	180	-	3	48	140	1000	805987	
70 - 100	P	77	0	5	-	14	67	165	18	3	-	42	41	349	8264	218
	S	79	0	8	-	70	151	344	31	14	-	54	251	1000	1581916	
100 - 150	P	54	-	21	-	9	76	105	19	-	-	27	26	288	7873	262
	S	135	-	38	-	7	188	456	31	-	-	104	41	1000	1626328	
150 - 250	P	100	4	4	-	11	96	160	43	14	-	53	43	362	6547	240
	S	120	-	2	-	54	110	219	394	24	-	48	30	1000	2826081	
250 & above	P	56	12	-	18	-	96	71	21	-	-	2	103	363	3437	152
	S	131	2	-	88	-	211	341	53	-	-	2	173	1000	1318925	
all classes	P	56	2	11	6	5	76	77	13	2	0	25	36	263	94762	226 0
	S	119	3	25	21	33	225	274	123	8	0	65	104	1000	1270329	4

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	type of est.	major household type :all household												Rural		
		rate of interest (%) class												estd. no. hhs(00)/amt (Rs.000)	no.of sampl hhs	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ANDMAN & NICOBAR																
less than 5	P	-	-	-	-	41	32	-	-	-	-	-	-	73	43	32
	S	-	-	-	-	450	550	-	-	-	-	-	-	1000	1614	
5 - 10	P	18	-	-	-	38	-	-	-	-	-	-	-	56	31	29
	S	354	-	-	-	646	-	-	-	-	-	-	-	1000	399	
10 - 20	P	147	-	-	2	68	41	-	40	-	-	10	-	227	49	45
	S	182	-	-	-	219	183	-	226	-	-	189	-	1000	3981	
20 - 30	P	3	-	-	-	-	-	18	24	-	-	13	-	55	23	21
	S	15	-	-	-	-	-	144	666	-	-	175	-	1000	833	
30 - 50	P	74	2	-	2	40	28	-	-	-	-	-	-	146	57	52
	S	555	33	-	22	229	161	-	-	-	-	-	-	1000	3703	
50 - 70	P	124	-	-	-	97	70	30	-	-	-	-	-	256	29	27
	S	170	-	-	-	271	526	33	-	-	-	-	-	1000	10206	
70 - 100	P	237	-	4	-	14	106	-	-	-	-	100	6	326	30	30
	S	498	-	-	-	9	260	-	-	-	-	220	14	1000	4106	
100 - 150	P	234	-	-	-	136	89	12	56	-	-	12	12	383	24	36
	S	302	-	-	-	252	173	9	232	-	-	32	-	1000	5779	
150 - 250	P	33	-	10	-	47	61	69	46	-	-	-	13	218	31	37
	S	64	-	64	-	117	49	531	156	-	-	-	19	1000	10519	
250 & above	P	43	-	54	28	133	110	111	94	-	-	-	9	408	21	43
	S	43	-	8	179	184	98	214	223	-	-	-	51	1000	11258	
all classes	P	90	0	5	2	57	49	18	21	-	-	12	3	199	339	35
	S	184	2	15	40	196	215	162	133	-	-	38	16	1000	52397	2
ARUNACHAL PRADES																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	90	31
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	6	-	-	-	-	-	5	-	-	-	-	-	11	65	31
	S	432	-	-	-	-	-	568	-	-	-	-	-	1000	265	
10 - 20	P	29	-	-	-	-	-	2	-	-	-	-	4	35	166	87
	S	612	-	-	-	-	-	373	-	-	-	-	15	1000	4782	
20 - 30	P	9	-	-	7	-	-	-	-	3	-	-	16	28	215	72
	S	218	-	-	112	-	-	-	-	473	-	-	196	1000	2543	
30 - 50	P	58	-	-	-	-	2	5	-	-	-	-	11	76	229	10
	S	781	-	-	-	-	17	143	-	-	-	-	59	1000	6466	1
50 - 70	P	27	-	-	-	-	6	-	-	-	-	3	37	72	121	73
	S	565	-	-	-	-	41	-	-	-	-	20	374	1000	5307	
70 - 100	P	-	-	-	-	-	7	1	-	-	-	-	-	9	192	54
	S	-	-	-	-	-	666	334	-	-	-	-	-	1000	646	
100 - 150	P	-	-	-	2	-	-	1	-	-	-	-	-	2	445	65
	S	-	-	-	802	-	-	198	-	-	-	-	-	1000	474	
150 - 250	P	-	-	-	-	-	-	-	-	-	-	-	-	-	6	16
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
250 & above	P	-	-	-	-	-	-	-	-	-	-	76	-	76	3	9
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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above	S	-	-	-	-	-	-	-	-	-	-	100	-	1000	139	
												0				
all classes	P	15	-	-	1	-	2	2	-	0	-	0	7	27	1531	53
	S	565	-	-	32	-	37	154	-	58	-	12	142	1000	20623	9

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	type of est.	major household type :all household												Rural			
		rate of interest (%) class												estd. no. hhs(00)/amt (Rs.000)	no.of sampl hhs		
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r			all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
CHANDIGARH																	
less than 5	P	32	-	-	-	-	-	-	-	-	-	-	-	-	32	130	9
	S	1000	-	-	-	-	-	-	-	-	-	-	-	-	1000	2104	
5 - 10	P	507	-	507	-	-	-	-	-	-	-	-	-	-	507	1	2
	S	86	-	914	-	-	-	-	-	-	-	-	-	-	1000	122	
10 - 20	P	-	-	-	-	-	-	43	-	-	-	-	-	-	43	12	7
	S	-	-	-	-	-	-	1000	-	-	-	-	-	-	1000	209	
20 - 30	P	971	-	971	-	-	-	-	-	-	-	-	971	-	971	8	2
	S	73	-	927	-	-	-	-	-	-	-	-	-	-	1000	10673	
30 - 50	P	49	-	426	-	-	-	-	-	-	-	-	-	-	475	18	6
	S	109	-	891	-	-	-	-	-	-	-	-	-	-	1000	11082	
50 - 70	P	-	-	-	-	-	-	255	-	-	-	-	-	-	255	8	5
	S	-	-	-	-	-	-	1000	-	-	-	-	-	-	1000	713	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	-	-	41	-	21	-	-	-	-	313	-	-	-	374	14	9
	S	-	-	101	-	78	-	-	-	-	821	-	-	-	1000	2876	
150 - 250	P	15	-	-	-	-	11	-	-	-	-	-	-	-	26	24	7
	S	671	-	-	-	-	329	-	-	-	-	-	-	-	1000	366	
250 & above	P	61	-	17	-	-	45	48	45	-	-	-	-	-	172	8	20
	S	67	-	6	-	-	55	431	441	-	-	-	-	-	1000	9823	
all classes	P	62	-	74	-	1	3	13	2	-	19	34	-	-	136	227	71
	S	132	-	533	-	6	17	136	114	-	62	-	-	-	1000	37970	

DADRA & NAGAR HA

less than 5	P	-	-	-	-	-	-	-	-	-	2	-	-	2	13	4	
	S	-	-	-	-	-	-	-	-	-	1000	-	-	1000	10		
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	5	7	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
10 - 20	P	283	-	-	-	-	-	-	-	-	-	-	-	-	283	13	8
	S	1000	-	-	-	-	-	-	-	-	-	-	-	-	1000	180	
20 - 30	P	28	-	-	-	-	-	-	-	-	-	-	-	-	28	24	16
	S	1000	-	-	-	-	-	-	-	-	-	-	-	-	1000	53	
30 - 50	P	193	-	3	23	48	-	-	-	-	-	-	27	-	295	58	34
	S	468	-	14	125	27	-	-	-	-	-	-	366	-	1000	3155	
50 - 70	P	186	-	-	-	-	-	-	-	-	-	-	-	-	186	42	24
	S	1000	-	-	-	-	-	-	-	-	-	-	-	-	1000	693	
70 - 100	P	55	-	-	83	45	18	-	4	-	-	-	-	-	204	29	22
	S	719	-	-	107	14	119	-	42	-	-	-	-	-	1000	1850	
100 - 150	P	56	-	-	33	45	-	-	-	-	-	-	-	-	135	23	17
	S	699	-	-	278	22	-	-	-	-	-	-	-	-	1000	907	
150 - 250	P	37	-	-	13	-	-	-	-	-	-	-	-	-	50	7	6
	S	186	-	-	814	-	-	-	-	-	-	-	-	-	1000	137	
250 & above	P	64	-	-	-	-	-	318	-	-	-	-	-	-	378	3	5
	S	200	-	-	-	-	-	800	-	-	-	-	-	-	1000	423	

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all classes	P	123	-	1	21	24	2	4	1	-	0	-	7	183	216	143
	S	604	-	6	129	18	30	46	10	-	1	-	156	1000	7408	

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	type of est.	major household type :all household												Rural		
		rate of interest (%) class												estd. no. hhs(00)/amt (Rs.000)	no.of sampl hhs	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
DELHI																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	123	3
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	26	-	-	-	-	-	-	-	-	-	-	-	26	56	2
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	734	
10 - 20	P	89	-	-	-	-	-	-	-	-	-	-	-	89	31	2
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	2446	
20 - 30	P	-	-	-	-	-	-	-	-	248	-	248	-	248	112	4
	S	-	-	-	-	-	-	-	-	-	-	1000	-	1000	54391	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	147	5
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	-	6	1
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	-	2	1
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	68	85	-	-	-	-	-	-	-	-	85	68	153	240	5
	S	77	684	-	-	-	-	-	-	-	-	239	-	1000	59376	
150 - 250	P	-	-	-	-	-	-	-	72	-	-	-	-	72	282	10
	S	-	-	-	-	-	-	-	1000	-	-	-	-	1000	53923	
250 & above	P	247	-	-	1	-	-	20	139	18	-	24	-	285	372	33
	S	461	-	-	3	-	-	103	256	100	-	76	-	1000	230389	
all classes	P	82	15	-	0	-	-	6	52	25	-	41	12	142	1372	66
	S	284	101	-	2	-	-	59	282	58	-	215	-	1000	401259	

GOA

less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	60	6
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	9	3
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	3	-	-	-	-	-	-	474	-	-	-	-	477	146	9
	S	4	-	-	-	-	-	-	996	-	-	-	-	1000	97098	
20 - 30	P	-	-	69	-	-	-	-	-	-	-	-	-	69	11	4
	S	-	-	100	-	-	-	-	-	-	-	-	-	1000	274	
				0												
30 - 50	P	-	-	19	-	-	-	-	-	-	-	-	-	19	164	9
	S	-	-	100	-	-	-	-	-	-	-	-	-	1000	653	
				0												
50 - 70	P	-	-	-	-	-	-	200	18	-	-	-	18	217	56	8
	S	-	-	-	-	-	-	967	33	-	-	-	-	1000	8952	
70 - 100	P	-	-	13	-	-	25	29	13	-	-	13	-	93	109	14
	S	-	-	66	-	-	216	310	366	-	-	42	-	1000	6183	
100 - 150	P	76	-	-	26	43	124	30	-	-	-	-	-	222	234	21
	S	-	-	-	8	869	74	49	-	-	-	-	-	1000	22331	
															5	
150 - 250	P	87	10	-	30	-	20	-	16	-	-	-	6	150	110	18
	S	480	53	-	83	-	21	-	180	-	-	-	182	1000	15684	

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250 & above	P	169	-	8	-	35	18	141	7	10	-	-	-	244	289	25
	S	372	-	2	-	303	0	309	2	11	-	-	-	1000	52337	2
all classes	P	65	1	6	8	17	33	52	63	3	-	1	1	198	1188	117
	S	232	1	3	4	403	21	209	118	7	-	0	3	1000	87553	1

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	typ of est.	major household type :all household												Rural		no.of sampl hhd
		rate of interest (%) class												estd. no.	no.of hhs(000)	
(1)	(2)	nil (3)	upto 4 (4)	4-6 (5)	6-8 (6)	8-10 (7)	10-12 (8)	12-15 (9)	15-20 (10)	20-25 (11)	25-30 (12)	30& above (13)	n.r (14)	all (15)	hhs(000) (16)	(17)
LAKSHADWEEP																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	2	1
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	667	-	-	-	-	-	-	-	-	-	-	-	667	1	6
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	74	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	207	207	4	3
	S	-	-	-	-	-	-	-	-	-	-	-	100	1000	148	
100 - 150	P	6	-	-	-	1	11	6	90	-	-	-	-	114	8	13
	S	45	-	-	-	10	54	28	863	-	-	-	-	1000	466	
150 - 250	P	170	-	-	-	5	-	87	-	-	-	-	-	178	12	14
	S	388	-	-	-	28	-	584	-	-	-	-	-	1000	263	
250 & above	P	180	-	-	-	64	-	11	34	-	-	-	-	255	9	20
	S	355	-	-	-	204	-	9	431	-	-	-	-	1000	608	
all classes	P	117	-	-	-	17	2	32	27	-	-	-	20	181	38	59
	S	349	-	-	-	140	3	171	322	-	-	-	16	1000	941	

MIZORAM

less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	19	16
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	57	31
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	83	-	-	-	-	-	-	-	-	-	-	10	93	144	83
	S	532	-	-	-	-	-	-	-	-	-	-	468	1000	1092	
20 - 30	P	57	-	-	-	-	-	-	-	-	-	-	-	57	144	80
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	3317	
30 - 50	P	15	-	-	2	1	-	2	-	-	-	-	1	21	208	10
	S	431	-	-	239	65	-	70	-	-	-	-	196	1000	3453	
50 - 70	P	19	-	-	-	-	-	2	-	-	-	-	-	21	144	71
	S	676	-	-	-	-	-	324	-	-	-	-	-	1000	541	
70 - 100	P	-	-	11	-	-	-	-	20	-	-	-	-	31	97	46
	S	-	-	296	-	-	-	-	704	-	-	-	-	1000	9632	
100 - 150	P	-	-	-	-	-	-	-	-	-	-	-	-	-	26	13

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150 - 250	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	4
	P	-	-	-	-	-	-	-	134	-	-	-	-	134	3	
250 & above	S	-	-	-	-	-	-	-	1000	-	-	-	-	1000	1760	0
	P	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
all classes	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	45 1
	P	31	-	1	0	0	-	1	3	-	-	-	2	39	843	
	S	371	-	96	28	8	-	14	288	-	-	-	196	1000	2962 9	

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	typ of est.	major household type :all household												Rural		
		rate of interest (%) class												estd. no.	no.of	
(1)	(2)	nil (3)	upto 4 (4)	4-6 (5)	6-8 (6)	8-10 (7)	10-12 (8)	12-15 (9)	15-20 (10)	20-25 (11)	25-30 (12)	30& above (13)	n.r (14)	all (15)	hhs(00)/amt (Rs.000) (16)	sampl hhs (17)
PONDICHERRY																
less than 5	P	-	-	-	-	-	-	25	-	-	-	-	-	25	114	20
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	425	
5 - 10	P	-	-	-	-	-	-	-	126	-	-	-	-	126	112	16
	S	-	-	-	-	-	-	-	1000	-	-	-	-	1000	1396	
10 - 20	P	-	-	-	-	-	10	-	-	-	-	45	-	55	122	15
	S	-	-	-	-	-	-	-	1000	-	-	-	-	1000	1355	
20 - 30	P	-	-	-	-	-	110	-	-	-	-	890	-	1000	1355	10
	S	-	-	-	-	-	-	84	-	-	-	4	84	89	53	0
30 - 50	P	-	15	-	-	-	128	15	-	-	-	-	-	143	14	7
	S	-	236	-	-	-	764	-	-	-	-	-	-	1000	940	
50 - 70	P	-	-	-	-	-	-	-	44	-	-	260	-	304	40	8
	S	-	-	-	-	-	-	-	48	-	-	952	-	1000	10746	
70 - 100	P	-	-	-	-	-	-	65	-	-	-	-	-	65	53	10
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	2561	
100 - 150	P	-	51	-	-	-	-	150	-	-	-	-	-	201	18	9
	S	-	53	-	-	-	-	947	-	-	-	-	-	1000	7887	
150 - 250	P	-	-	-	-	-	-	-	97	-	-	-	85	182	18	10
	S	-	-	-	-	-	-	-	720	-	-	-	280	1000	1792	
250 & above	P	70	-	-	-	-	35	151	-	4	-	12	20	283	47	28
	S	735	-	-	-	-	27	184	-	2	-	40	12	1000	63745	
all classes	P	6	2	-	-	-	8	35	30	0	-	28	12	112	592	133
	S	504	7	-	-	-	28	261	34	1	-	151	13	1000	93039	

DAMAN AND DIU

less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	3	1
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	12	3
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	359	-	-	-	-	-	-	-	-	-	-	-	359	5	2
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	186	
20 - 30	P	108	-	-	-	-	-	-	-	-	-	-	48	156	14	7
	S	480	-	-	-	-	-	-	-	-	-	-	520	1000	798	
30 - 50	P	164	-	-	-	-	-	-	132	-	-	-	-	295	4	5
	S	516	-	-	-	-	-	-	484	-	-	-	-	1000	421	
50 - 70	P	348	-	-	-	-	-	-	-	-	-	-	-	348	10	5
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	3323	
70 - 100	P	5	-	-	-	-	-	-	-	-	-	-	106	112	15	9
	S	60	-	-	-	-	-	-	-	-	-	-	940	1000	829	
100 - 150	P	75	-	-	-	-	-	-	-	-	-	-	-	75	17	9

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150 - 250	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	3755	
	P	406	-	-	-	-	-	-	172	-	-	-	172	578	3	7
250 & above	S	611	-	-	-	-	-	-	389	-	-	-	-	1000	878	
	P	25	-	-	-	-	-	16	29	-	-	-	-	56	22	24
all classes	S	6	-	-	-	-	-	67	928	-	-	-	-	1000	8465	
	P	99	-	-	-	-	-	3	16	-	-	-	26	137	104	72
	S	456	-	-	-	-	-	30	450	-	-	-	64	1000	18654	

Table (4R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91

hhd. asset holding (Rs.000)	typ of est.	major household type :all household											Rural			
		rate of interest (%) class											estd. no. hhs(00)/a mt (Rs.000)	no.of sampl hhs		
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above			n.r	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
INDIA																
less than 5	P	18	2	7	1	2	15	15	8	18	0	33	12	118	87045	2519
	S	106	43	62	10	2	110	87	104	196	1	181	76	1000	3058977	
5 - 10	P	31	1	4	1	2	39	32	15	30	0	60	10	199	86335	2226
	S	65	5	16	2	1	188	157	49	275	0	212	18	1000	5847142	
10 - 20	P	36	9	8	1	5	30	40	14	27	3	45	16	203	140559	3511
	S	123	79	25	3	2	119	135	44	181	56	169	46	1000	12718373	
20 - 30	P	33	4	6	6	6	43	58	21	26	5	45	30	241	109570	2834
	S	101	17	25	28	2	185	200	84	99	10	149	80	1000	10417123	
30 - 50	P	39	3	10	4	5	38	56	23	34	0	55	29	245	167576	4565
	S	101	17	27	11	1	119	169	138	143	1	200	59	1000	21127839	
50 - 70	P	41	2	11	3	5	40	58	36	35	4	29	32	239	120005	3532
	S	132	3	33	7	1	111	157	146	193	7	129	68	1000	20692151	
70 - 100	P	39	2	5	3	4	34	83	27	31	2	42	24	240	123320	3934
	S	96	13	9	14	1	106	296	87	164	3	123	76	1000	20426562	
100 - 150	P	42	2	8	4	8	46	77	54	38	3	30	25	269	112393	3985
	S	86	4	15	8	2	111	227	181	176	7	97	59	1000	26864391	
150 - 250	P	36	5	4	4	6	44	97	46	32	1	29	24	256	105393	4038
	S	98	32	6	14	2	101	285	186	126	0	91	32	1000	26680867	
250 & above	P	33	4	3	6	6	48	137	70	27	1	21	36	297	111753	5281
	S	47	11	5	12	1	88	441	210	83	1	38	45	1000	74276464	
all classes	P	36	4	7	3	5	38	66	31	30	2	40	24	234	1163948	3642
	S	84	17	14	11	3	108	290	158	136	6	102	53	1000	22210988	

Note : P: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households
S : Per thousand distribution of amount of cash loans outstanding as on 30.6.91

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency (1)	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
govt.	18	29	9	20	14	26
co-op. society/bank	100	142	32	80	70	124
commercial bank including rrb	109	164	53	131	84	154
insurance	0	1	-	-	0	1
provident fund	2	3	2	1	2	2
other institutional agencies	7	3	1	0	5	2
all institutional agencies	222	341	93	232	165	309
land lord	53	187	20	78	39	154
agriculturist money lender	91	197	68	170	81	189
professional money lender	62	148	72	225	66	171
traders	12	17	5	64	9	31
doctors, lawyers etc.	0	1	0	0	0	1
relatives and friends	9	9	15	21	12	13
others	29	46	30	73	29	54
all non-institutional agencies	241	605	190	630	218	613
unspecified source	40	53	30	138	36	78
all agencies	399	1000	278	1000	346	1000
estd. no. of h.hs.(00)	62987		49966		112954	
amount(rs.000)		20716932		8770661		29487593
no. of reporting sample households	559		232		791	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
ASSAM						
govt.	9	179	9	180	9	179
co-op. society/bank	4	44	11	175	6	83
commercial bank including rrb	14	372	11	280	14	345
insurance	-	-	0	5	0	2
provident fund	0	2	1	11	1	5
other institutional agencies	1	13	6	76	2	32
all institutional agencies	29	610	35	727	30	644
land lord	-	-	0	0	0	0
agriculturist money lender	1	8	-	-	1	5
professional money lender	2	44	2	13	2	35
traders	5	37	-	-	3	26
doctors, lawyers etc.	1	3	-	-	1	2
relatives and friends	24	201	14	120	21	177
others	7	75	4	140	6	94
all non-institutional agencies	37	367	20	273	32	339
unspecified source	3	24	2	-	3	17
all agencies	65	1000	54	1000	62	1000
estd. no. of h.hs.(00)	24553		9700		34253	
amount(rs.000)		607818		253922		861740
no. of reporting sample households	199		58		257	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
BIHAR						
govt.	13	80	4	29	10	69
co-op. society/bank	47	238	11	64	36	201
commercial bank including rrb	47	385	42	312	46	369
insurance	0	0	2	13	1	3
provident fund	1	3	0	0	1	2
other institutional agencies	1	36	6	237	2	79
all institutional agencies	107	742	64	655	94	724
land lord	10	17	9	22	10	18
agriculturist money lender	14	55	21	188	16	84
professional money lender	23	94	15	21	20	79
traders	4	14	6	17	4	15
doctors, lawyers etc.	-	-	0	1	0	0
relatives and friends	15	53	20	56	16	54
others	4	21	14	36	7	24
all non-institutional agencies	67	255	81	341	71	273
unspecified source	8	3	2	3	6	3
all agencies	172	1000	140	1000	162	1000
estd. no. of h.hs.(00)	82439		35753		118192	
amount(rs.000)		5868606		1597583		7466190
no. of reporting sample households	619		198		817	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
GUJARAT						
govt.	12	43	8	64	10	45
co-op. society/bank	107	427	16	169	71	397
commercial bank including rrb	49	311	25	144	40	292
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	2	4	-	-	1	4
all institutional agencies	166	785	49	377	120	738
land lord	1	3	6	49	3	8
agriculturist money lender	2	4	2	18	2	5
professional money lender	9	30	1	12	6	28
traders	0	1	1	57	1	7
doctors, lawyers etc.	0	0	-	-	0	0
relatives and friends	41	107	34	474	38	149
others	6	57	4	2	5	51
all non-institutional agencies	59	201	44	612	53	248
unspecified source	6	14	1	11	4	13
all agencies	214	1000	91	1000	165	1000
estd. no. of h.hs.(00)	29329		19257		48586	
amount(rs.000)		7214494		937915		8152409
no. of reporting sample households	218		58		276	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
govt.	10	32	11	4	11	24
co-op. society/bank	134	270	66	128	105	230
commercial bank including rrb	119	452	96	393	109	435
insurance	-	-	-	-	-	-
provident fund	2	1	2	2	2	1
other institutional agencies	5	19	18	60	10	31
all institutional agencies	239	774	186	587	216	721
land lord	21	37	52	183	34	78
agriculturist money lender	27	59	20	74	24	63
professional money lender	26	86	1	4	15	63
traders	16	17	21	62	18	30
doctors, lawyers etc.	1	-	-	-	1	-
relatives and friends	9	4	7	61	8	21
others	8	13	5	10	6	12
all non-institutional agencies	98	215	105	394	101	266
unspecified source	57	11	42	19	50	13
all agencies	284	1000	268	1000	277	1000
estd. no. of h.hs.(00)	14028		10448		24476	
amount(rs.000)		7695522		3065760		10761282
no. of reporting sample households	119		60		179	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HIMACHAL PRADESH						
govt.	8	22	58	126	16	39
co-op. society/bank	66	216	88	223	69	217
commercial bank including rrb	53	289	56	541	54	329
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	3	7	-	-	2	6
all institutional agencies	126	533	151	890	130	591
land lord	0	3	13	10	2	4
agriculturist money lender	6	19	-	-	5	16
professional money lender	3	24	12	27	5	25
traders	-	-	3	3	1	1
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	87	352	33	69	79	307
others	3	18	36	-	8	15
all non-institutional agencies	99	416	97	110	99	367
unspecified source	19	50	16	-	18	42
all agencies	218	1000	201	1000	215	1000
estd. no. of h.hs.(00)	8010		1508		9517	
amount(rs.000)		970835		185009		1155844
no. of reporting sample households	231		42		273	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
JAMMU & KASHMIR						
govt.	15	53	2	13	13	49
co-op. society/bank	24	101	3	2	21	91
commercial bank including rrb	43	424	53	495	45	430
insurance	0	1	-	-	0	1
provident fund	-	-	2	21	0	2
other institutional agencies	6	163	7	383	6	184
all institutional agencies	88	741	67	914	85	758
land lord	6	22	-	-	5	20
agriculturist money lender	9	18	-	-	8	16
professional money lender	3	6	-	-	2	6
traders	7	22	5	20	7	22
doctors, lawyers etc.	0	0	-	-	0	0
relatives and friends	39	181	37	66	39	170
others	1	10	-	-	1	9
all non-institutional agencies	65	259	42	86	62	242
unspecified source	14	-	-	-	12	-
all agencies	148	1000	88	1000	140	1000
estd. no. of h.hs.(00)	4336		691		5027	
amount(rs.000)		499225		53079		552304
no. of reporting sample households	172		19		191	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KARNATAKA						
govt.	34	46	17	84	29	50
co-op. society/bank	97	226	33	179	77	221
commercial bank including rrb	134	438	69	342	114	427
insurance	1	5	3	20	1	7
provident fund	1	2	4	-	2	2
other institutional agencies	6	12	7	137	6	26
all institutional agencies	259	729	132	762	220	733
land lord	10	30	13	59	11	33
agriculturist money lender	16	55	10	52	14	54
professional money lender	16	52	1	4	11	47
traders	5	8	4	14	5	8
doctors, lawyers etc.	1	1	-	-	1	1
relatives and friends	21	20	11	83	18	27
others	16	32	5	24	13	31
all non-institutional agencies	84	197	44	236	71	202
unspecified source	43	73	16	2	35	65
all agencies	331	1000	170	1000	281	1000
estd. no. of h.hs.(00)	38576		17051		55627	
amount(rs.000)		12514900		1588204		14103103
no. of reporting sample households	312		95		407	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
KERALA						
govt.	45	232	43	194	45	227
co-op. society/bank	198	489	62	216	168	456
commercial bank including rrb	89	170	82	344	87	191
insurance	0	1	-	-	0	1
provident fund	-	-	11	16	2	2
other institutional agencies	12	28	13	51	12	31
all institutional agencies	308	920	196	820	283	907
land lord	2	0	1	1	2	0
agriculturist money lender	2	2	-	-	2	1
professional money lender	22	22	30	53	24	26
traders	6	7	-	-	5	6
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	30	40	25	40	29	40
others	8	0	5	80	7	10
all non-institutional agencies	65	71	61	173	64	84
unspecified source	11	9	18	7	13	9
all agencies	328	1000	235	1000	307	1000
estd. no. of h.hs.(00)	30956		8650		39606	
amount(rs.000)		11939491		1652512		13592003
no. of reporting sample households	362		84		446	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
MADHYA PRADESH						
govt.	8	14	32	184	15	36
co-op. society/bank	78	215	32	190	64	212
commercial bank including rrb	81	466	67	304	77	445
insurance	-	-	-	-	-	-
provident fund	0	0	0	1	0	0
other institutional agencies	2	22	1	2	1	19
all institutional agencies	159	717	131	681	151	712
land lord	7	20	4	27	6	21
agriculturist money lender	24	84	18	72	22	83
professional money lender	34	137	22	146	30	138
traders	8	8	3	3	6	8
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	6	9	2	1	5	8
others	3	10	5	32	4	13
all non-institutional agencies	77	269	53	282	70	270
unspecified source	17	14	15	38	17	17
all agencies	222	1000	175	1000	208	1000
estd. no. of h.hs.(00)	66666		27447		94113	
amount(rs.000)		13070047		1919057		14989103
no. of reporting sample households	489		156		645	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
MAHARASHTRA						
govt.	12	46	8	74	11	51
co-op. society/bank	178	463	46	418	125	454
commercial bank including rrb	76	293	45	181	64	272
insurance	3	7	0	22	2	9
provident fund	1	4	5	44	3	12
other institutional agencies	3	6	1	2	2	5
all institutional agencies	257	818	101	742	195	804
land lord	4	9	2	6	3	8
agriculturist money lender	10	33	8	47	9	36
professional money lender	14	38	2	5	9	32
traders	4	5	3	2	4	4
doctors, lawyers etc.	2	4	-	-	1	4
relatives and friends	37	72	16	195	28	95
others	4	4	1	2	2	4
all non-institutional agencies	69	165	31	257	54	182
unspecified source	17	16	5	1	12	13
all agencies	290	1000	125	1000	224	1000
estd. no. of h.hs.(00)	57470		37963		95433	
amount(rs.000)		16608220		3752175		20360396
no. of reporting sample households	485		155		640	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
MANIPUR						
govt.	4	118	4	33	4	92
co-op. society/bank	7	415	6	69	7	311
commercial bank including rrb	-	-	1	12	0	4
insurance	0	48	-	-	0	34
provident fund	1	117	1	15	1	87
other institutional agencies	-	-	14	88	3	26
all institutional agencies	13	697	26	217	16	554
land lord	-	-	-	-	-	-
agriculturist money lender	1	33	-	-	1	23
professional money lender	-	-	-	-	-	-
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	14	87	8	74	12	84
others	4	154	21	688	8	314
all non-institutional agencies	18	274	29	763	21	420
unspecified source	1	28	2	20	1	26
all agencies	31	1000	56	1000	37	1000
estd. no. of h.hs.(00)	1434		453		1887	
amount(rs.000)		12927		5509		18435
no. of reporting sample households	24		14		38	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
MEGHALAYA						
govt.	3	610	4	1000	3	674
co-op. society/bank	1	277	-	-	1	232
commercial bank including rrb	-	-	-	-	-	-
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	-	-	-	-	-	-
all institutional agencies	4	887	4	1000	4	906
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	-	-	-	-	-	-
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	0	113	-	-	0	94
others	-	-	-	-	-	-
all non-institutional agencies	0	113	-	-	0	94
unspecified source	-	-	-	-	-	-
all agencies	5	1000	4	1000	4	1000
estd. no. of h.hs.(00)	1869		467		2336	
amount(rs.000)		2266		446		2711
no. of reporting sample households	10		1		11	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
NAGALAND						
govt.	0	32	4	774	1	210
co-op. society/bank	0	25	4	223	1	73
commercial bank including rrb	5	355	-	-	5	270
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	-	-	-	-	-	-
all institutional agencies	6	413	8	997	6	553
land lord	-	-	-	-	-	-
agriculturist money lender	3	39	-	-	2	30
professional money lender	0	5	-	-	0	3
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	24	530	2	3	22	403
others	-	-	-	-	-	-
all non-institutional agencies	27	574	2	3	25	436
unspecified source	0	14	-	-	0	10
all agencies	33	1000	10	1000	31	1000
estd. no. of h.hs.(00)	698		61		759	
amount(rs.000)		3608		1142		4750
no. of reporting sample households	35		3		38	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
	ORISSA					
govt.	22	53	6	215	17	71
co-op. society/bank	72	218	40	195	62	215
commercial bank including rrb	131	446	52	416	106	442
insurance	0	0	-	-	0	0
provident fund	1	2	5	19	2	4
other institutional agencies	1	1	2	66	2	9
all institutional agencies	222	720	104	910	185	741
land lord	4	3	-	-	2	3
agriculturist money lender	14	33	1	11	10	30
professional money lender	40	103	5	37	29	96
traders	0	0	-	-	0	0
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	11	37	21	33	14	36
others	10	17	4	10	8	16
all non-institutional agencies	76	193	31	90	62	182
unspecified source	19	87	9	-	16	77
all agencies	279	1000	132	1000	233	1000
estd. no. of h.hs.(00)	39636		18247		57882	
amount(rs.000)		5417338		682224		6099562
no. of reporting sample households	396		105		501	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
PUNJAB						
govt.	10	23	13	30	12	25
co-op. society/bank	125	233	38	100	76	201
commercial bank including rrb	148	548	71	569	105	553
insurance	7	7	-	-	3	6
provident fund	-	-	4	12	2	3
other institutional agencies	4	7	-	-	2	5
all institutional agencies	259	819	121	711	181	792
land lord	7	16	27	33	19	20
agriculturist money lender	3	2	25	57	16	15
professional money lender	6	15	15	41	11	21
traders	8	31	2	10	5	26
doctors, lawyers etc.	1	4	-	-	0	3
relatives and friends	55	63	54	128	54	79
others	13	47	7	20	10	41
all non-institutional agencies	82	178	117	289	102	205
unspecified source	13	3	0	0	6	2
all agencies	300	1000	214	1000	251	1000
estd. no. of h.hs.(00)	9124		11749		20874	
amount(rs.000)		6501073		2118433		8619506
no. of reporting sample households	164		95		259	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

Rural						
credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
RAJASTHAN						
govt.	14	37	17	51	14	39
co-op. society/bank	56	74	13	16	48	66
commercial bank including rrb	89	289	40	51	79	254
insurance	0	1	-	-	0	1
provident fund	1	1	8	5	2	2
other institutional agencies	2	4	17	23	5	7
all institutional agencies	149	406	94	146	138	368
land lord	8	22	24	89	11	31
agriculturist money lender	35	69	56	204	39	89
professional money lender	76	297	64	206	74	284
traders	38	95	29	193	36	110
doctors, lawyers etc.	-	-	1	0	0	0
relatives and friends	7	5	4	5	6	5
others	36	19	17	110	32	32
all non-institutional agencies	190	507	163	808	185	551
unspecified source	31	88	26	46	30	82
all agencies	313	1000	254	1000	302	1000
estd. no. of h.hs.(00)	46503		11347		57850	
amount(rs.000)		17657410		2983149		20640559
no. of reporting sample households	328		79		407	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

Rural						
credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SIKKIM						
govt.	11	274	2	60	10	257
co-op. society/bank	2	70	17	704	4	122
commercial bank including rrb	30	544	6	92	27	507
insurance	-	-	-	-	-	-
provident fund	0	4	-	-	0	4
other institutional agencies	1	17	-	-	0	16
all institutional agencies	44	910	25	856	41	906
land lord	-	-	-	-	-	-
agriculturist money lender	6	46	-	-	5	42
professional money lender	-	-	-	-	-	-
traders	2	44	-	-	2	40
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	0	-	6	144	1	12
others	-	-	-	-	-	-
all non-institutional agencies	8	90	6	144	8	94
unspecified source	-	-	-	-	-	-
all agencies	52	1000	31	1000	49	1000
estd. no. of h.hs.(00)	504		81		584	
amount(rs.000)		10819		970		11789
no. of reporting sample households	35		4		39	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
TAMIL NADU						
govt.	20	15	17	71	18	33
co-op. society/bank	134	189	39	145	80	175
commercial bank including rrb	107	365	46	242	72	325
insurance	1	-	1	19	1	6
provident fund	6	4	7	51	7	19
other institutional agencies	17	8	5	24	10	13
all institutional agencies	249	581	104	552	167	571
land lord	25	43	17	40	21	42
agriculturist money lender	50	63	13	15	29	48
professional money lender	118	187	88	143	101	173
traders	9	22	9	13	9	20
doctors, lawyers etc.	6	14	1	5	3	11
relatives and friends	33	31	29	128	31	63
others	34	50	18	82	25	61
all non-institutional agencies	239	411	146	426	187	416
unspecified source	31	8	20	22	25	13
all agencies	388	1000	224	1000	296	1000
estd. no. of h.hs.(00)	39529		50646		90176	
amount(rs.000)	14961823		7191836		22153658	
no. of reporting sample households	417		207		624	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
TRIPURA						
govt.	64	201	70	315	68	265
co-op. society/bank	46	123	28	132	35	128
commercial bank including rrb	125	483	105	512	112	499
insurance	0	0	-	-	0	0
provident fund	0	-	1	3	1	2
other institutional agencies	-	-	-	-	-	-
all institutional agencies	233	807	204	962	215	894
land lord	-	-	-	-	-	-
agriculturist money lender	1	2	2	7	1	5
professional money lender	5	32	-	-	2	14
traders	9	54	1	0	4	24
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	30	100	12	31	19	61
others	1	5	-	-	0	2
all non-institutional agencies	45	193	15	38	26	106
unspecified source	7	-	2	-	4	-
all agencies	266	1000	219	1000	236	1000
estd. no. of h.hs.(00)	1547		2697		4244	
amount(rs.000)		259498		329934		589431
no. of reporting sample households	107		128		235	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
UTTAR PRADESH						
govt.	12	50	18	190	14	72
co-op. society/bank	43	145	31	124	40	142
commercial bank including rrb	81	463	57	364	76	448
insurance	0	-	-	-	0	-
provident fund	1	3	2	1	1	3
other institutional agencies	2	7	1	5	2	7
all institutional agencies	130	669	108	684	125	671
land lord	3	13	13	29	5	16
agriculturist money lender	24	86	25	84	24	86
professional money lender	16	80	9	22	14	71
traders	3	20	3	8	3	18
doctors, lawyers etc.	1	2	-	-	1	2
relatives and friends	28	91	26	94	27	92
others	5	19	10	46	6	23
all non-institutional agencies	76	312	79	282	77	308
unspecified source	14	19	19	33	15	22
all agencies	192	1000	181	1000	189	1000
estd. no. of h.hs.(00)	143828		44532		188360	
amount(rs.000)		23981486		4256814		28238300
no. of reporting sample households	902		247		1149	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
WEST BENGAL						
govt.	30	133	27	74	29	118
co-op. society/bank	96	237	31	90	73	201
commercial bank including rrb	130	377	49	528	102	415
insurance	1	15	-	-	1	12
provident fund	8	52	1	3	6	40
other institutional agencies	2	5	5	105	3	30
all institutional agencies	257	820	111	800	206	815
land lord	3	2	-	-	2	1
agriculturist money lender	12	29	1	0	8	22
professional money lender	14	34	18	45	15	37
traders	7	15	7	9	7	14
doctors, lawyers etc.	-	-	3	5	1	1
relatives and friends	44	89	39	78	42	86
others	5	8	8	55	6	20
all non-institutional agencies	76	178	74	192	76	182
unspecified source	13	2	7	8	11	3
all agencies	307	1000	182	1000	263	1000
estd. no. of h.hs.(00)	61769		32993		94762	
amount(rs.000)		9535755		3167539		12703294
no. of reporting sample households	512		152		664	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDAMAN & NICOBAR IS						
govt.	104	466	27	189	72	420
co-op. society/bank	39	101	13	99	28	101
commercial bank including rrb	59	267	20	144	43	247
insurance	-	-	-	-	-	-
provident fund	45	60	16	53	32	59
other institutional agencies	16	22	-	-	9	18
all institutional agencies	214	915	75	485	155	845
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	17	4	4	88	12	18
traders	2	1	-	-	1	1
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	68	56	62	427	65	116
others	17	24	-	-	10	20
all non-institutional agencies	73	85	66	515	70	155
unspecified source	1	-	-	-	1	-
all agencies	250	1000	128	1000	199	1000
estd. no. of h.hs.(00)	197		142		339	
amount(rs.000)		43847		8550		52397
no. of reporting sample households	80		27		107	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
ARUNACHAL PRADESH						
govt.	15	499	1	21	13	416
co-op. society/bank	0	18	-	-	0	15
commercial bank including rrb	3	43	1	42	3	43
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	6	213	-	-	5	176
all institutional agencies	24	773	3	63	21	650
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	-	-	2	499	0	87
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	3	53	-	-	2	44
others	2	141	3	101	3	134
all non-institutional agencies	5	194	4	600	5	264
unspecified source	1	33	3	337	1	86
all agencies	30	1000	10	1000	27	1000
estd. no. of h.hs.(00)	1306		225		1531	
amount(rs.000)		17048		3575		20623
no. of reporting sample households	39		5		44	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
CHANDIGARH						
govt.	16	6	3	10	3	9
co-op. society/bank	39	413	81	723	80	645
commercial bank including rrb	90	555	7	55	10	181
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	-	-	-	-	-	-
all institutional agencies	145	974	91	788	93	835
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	-	-	56	83	54	62
traders	-	-	2	4	2	3
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	40	26	57	80	57	67
others	-	-	19	44	19	33
all non-institutional agencies	40	26	79	212	78	165
unspecified source	-	-	-	-	-	-
all agencies	185	1000	134	1000	136	1000
estd. no. of h.hs.(00)	9		218		227	
amount(rs.000)		9550		28420		37970
no. of reporting sample households	6		13		19	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DADRA & NAGAR HAVELI						
govt.	70	374	-	-	53	271
co-op. society/bank	15	67	2	38	12	59
commercial bank including rrb	22	276	-	-	16	200
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	-	-	-	-	-	-
all institutional agencies	107	717	2	38	81	530
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	-	-	-	-	-	-
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	111	283	75	957	102	469
others	-	-	1	5	0	2
all non-institutional agencies	111	283	76	962	102	470
unspecified source	-	-	-	-	-	-
all agencies	217	1000	79	1000	183	1000
estd. no. of h.hs.(00)	162		54		216	
amount(rs.000)		5365		2043		7408
no. of reporting sample households	29		6		35	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DELHI						
govt.	-	-	-	-	-	-
co-op. society/bank	86	49	49	116	58	83
commercial bank including rrb	93	416	4	8	26	211
insurance	-	-	-	-	-	-
provident fund	20	3	49	198	41	102
other institutional agencies	4	179	-	-	1	89
all institutional agencies	203	648	52	323	89	484
land lord	-	-	3	12	2	6
agriculturist money lender	-	-	35	356	27	179
professional money lender	20	116	-	-	5	58
traders	32	188	-	-	8	93
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	13	26	2	39	4	32
others	-	-	20	271	15	137
all non-institutional agencies	64	330	59	677	60	505
unspecified source	61	22	-	-	15	11
all agencies	235	1000	112	1000	142	1000
estd. no. of h.hs.(00)	338		1034		1372	
amount(rs.000)		198873		202386		401259
no. of reporting sample households	9		9		18	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

Rural						
credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GOA						
govt.	36	690	-	-	18	184
co-op. society/bank	25	60	121	154	74	129
commercial bank including rrb	90	142	81	552	86	443
insurance	-	-	-	-	-	-
provident fund	15	22	-	-	8	6
other institutional agencies	12	47	-	-	6	12
all institutional agencies	172	961	203	706	188	774
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	2	4	-	-	1	1
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	50	35	63	294	56	225
others	-	-	-	-	-	-
all non-institutional agencies	51	39	63	294	57	226
unspecified source	2	-	-	-	1	-
all agencies	193	1000	203	1000	198	1000
estd. no. of h.hs.(00)	587		601		1188	
amount(rs.000)		232994		642538		875531
no. of reporting sample households	28		7		35	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
LAKSHADWEEP						
govt.	19	142	-	-	18	142
co-op. society/bank	38	308	-	-	36	308
commercial bank including rrb	63	186	-	-	59	186
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	-	-	-	-	-	-
all institutional agencies	84	636	-	-	78	636
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	-	-	-	-	-	-
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	146	364	-	-	137	364
others	-	-	-	-	-	-
all non-institutional agencies	146	364	-	-	137	364
unspecified source	-	-	-	-	-	-
all agencies	193	1000	-	-	181	1000
estd. no. of h.hs.(00)	35		2		38	
amount(rs.000)		9412		0		9412
no. of reporting sample households	21		0		21	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

Rural						
credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MIZORAM						
govt.	33	975	20	1000	32	976
co-op. society/bank	-	-	-	-	-	-
commercial bank including rrb	0	6	-	-	0	6
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	-	-	-	-	-	-
all institutional agencies	34	981	20	1000	32	982
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	-	-	-	-	-	-
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	7	19	-	-	6	18
others	-	-	-	-	-	-
all non-institutional agencies	7	19	-	-	6	18
unspecified source	2	-	-	-	2	-
all agencies	41	1000	20	1000	39	1000
estd. no. of h.hs.(00)	762		81		843	
amount(rs.000)		28069		1561		29629
no. of reporting sample households	21		3		24	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PONDICHERRY						
govt.	21	23	-	-	4	18
co-op. society/bank	114	270	27	257	44	268
commercial bank including rrb	48	589	29	79	33	493
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	-	-	-	-	-	-
all institutional agencies	184	882	56	336	82	779
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	55	118	34	664	38	221
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	-	-	-	-	-	-
others	-	-	-	-	-	-
all non-institutional agencies	55	118	34	664	38	221
unspecified source	-	-	9	-	8	-
all agencies	202	1000	90	1000	112	1000
estd. no. of h.hs.(00)	119		473		592	
amount(rs.000)		75485		17555		93039
no. of reporting sample households	19		11		30	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
DAMAN AND DIU						
govt.	-	-	-	-	-	-
co-op. society/bank	-	-	-	-	-	-
commercial bank including rrb	25	902	10	23	16	480
insurance	-	-	-	-	-	-
provident fund	-	-	-	-	-	-
other institutional agencies	7	1	-	-	3	1
all institutional agencies	32	903	10	23	19	480
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	-	-	-	-	-	-
traders	-	-	-	-	-	-
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	108	97	130	977	121	520
others	-	-	-	-	-	-
all non-institutional agencies	108	97	130	977	121	520
unspecified source	10	-	-	-	4	-
all agencies	134	1000	140	1000	137	1000
estd. no. of h.hs.(00)	44		60		104	
amount(rs.000)		9697		8958		18654
no. of reporting sample households	11		8		19	

Table (5R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91

credit agency	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
INDIA						
govt.	17	57	15	76	17	61
co-op. society/bank	85	236	33	142	67	216
commercial bank including rrb	88	352	52	279	75	337
insurance	1	2	0	6	1	3
provident fund	2	5	3	15	2	7
other institutional agencies	4	11	4	34	4	16
all institutional agencies	184	663	103	553	156	640
land lord	10	37	11	49	11	40
agriculturist money lender	24	68	21	82	23	71
professional money lender	31	107	29	98	31	105
traders	7	22	6	36	7	25
doctors, lawyers etc.	1	2	1	1	1	2
relatives and friends	24	46	22	88	23	55
others	11	24	11	53	11	30
all non-institutional agencies	101	306	91	406	98	327
unspecified source	19	31	14	40	18	33
all agencies	259	1000	185	1000	234	1000
estd. no. of h.hs.(00)	769349		394598		1163948	
amount(rs.000)		176680431		45429457		222109887
no. of reporting sample households	6958		2281		9239	

Note : P=Number of households reporting cash loans outstanding as on 30.6.91 per thousand households.

S=Per thousand distribution of amount of cash loans outstanding as on 30.6.91

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

major household type : all households																
hhd asset holding Rs.(000)	type of estd	credit agencies														no. of reporting hhs
		govt.	co-op. /bank	comm. banks incl. RRB	ins. an. ce	provi. dent fund	other inst. agen -cies	all inst. agencies	land-lord	agr.& prof. money lender	relative s & friends	oth r incl. doc t trdr etc.	all non-inst. agen -cies	n.r	all agen -cies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ANDHRA PRADESH																
less than 5	P	2	2	25	-	-	-	30	6	92	14	27	135	3	153	62
	S	4	3	117	-	-	-	123	6	462	20	379	866	11	1000	
5 - 10	P	11	41	42	-	-	-	91	22	153	14	55	220	27	327	63
	S	25	152	102	-	-	-	279	51	539	32	70	693	28	1000	
10 - 20	P	10	39	70	-	-	4	118	55	139	19	54	248	22	333	82
	S	6	30	150	-	-	1	187	262	259	27	51	599	215	1000	
20 - 30	P	25	74	101	-	9	10	198	16	138	12	-	166	40	336	54
	S	68	269	161	-	4	4	506	35	287	3	-	325	170	1000	
30 - 50	P	38	91	51	-	1	9	189	72	146	9	36	262	60	424	112
	S	68	70	82	-	1	2	223	307	320	3	53	683	94	1000	
50 - 70	P	25	129	81	-	-	-	226	35	132	-	16	182	100	410	74
	S	78	146	73	-	-	-	297	102	294	-	177	574	129	1000	
70 - 100	P	1	69	97	-	13	22	201	62	130	12	28	224	25	364	86
	S	1	76	206	-	22	19	324	207	311	42	63	623	54	1000	
100 - 150	P	1	128	224	-	-	-	337	41	303	21	110	396	33	587	98
	S	0	114	191	-	-	-	306	115	428	15	122	680	15	1000	
150 - 250	P	5	157	199	-	-	-	320	29	166	-	37	231	37	410	80
	S	7	215	191	-	-	-	412	12	427	-	123	563	25	1000	
250 & above	P	6	161	211	5	1	-	313	75	138	-	38	196	42	379	80
	S	7	185	227	4	0	-	423	155	375	-	30	560	16	1000	
all classes	P	14	70	84	0	2	5	165	39	144	12	38	218	36	346	791
	S	26	124	154	1	2	2	309	154	360	13	86	613	78	1000	
ASSAM																
less than 5	P	1	26	2	-	-	-	29	-	-	13	1	13	12	42	7
	S	29	859	69	-	-	-	957	-	-	40	3	43	-	1000	
5 - 10	P	5	-	6	-	-	1	13	0	2	9	34	45	-	58	11
	S	198	-	171	-	-	28	398	3	91	110	399	602	-	1000	
10 - 20	P	11	6	9	-	1	6	33	-	6	28	5	38	-	71	35
	S	268	114	78	-	2	101	563	-	50	151	235	437	-	1000	
20 - 30	P	15	16	7	-	1	-	28	-	13	24	10	47	-	75	29
	S	314	304	118	-	1	-	736	-	69	154	41	264	-	1000	
30 - 50	P	8	0	22	0	1	4	36	-	0	18	8	26	7	59	44
	S	224	6	479	10	11	67	799	-	9	99	87	194	7	1000	
50 - 70	P	3	1	13	-	0	-	17	-	-	26	6	32	0	48	30
	S	96	7	473	-	2	-	579	-	-	349	72	421	-	1000	
70 - 100	P	18	8	13	-	1	-	39	-	-	30	8	38	8	80	44
	S	215	32	171	-	9	-	428	-	-	372	105	477	95	1000	
100 - 150	P	4	10	12	-	-	-	27	-	-	8	1	8	2	35	17
	S	167	28	593	-	-	-	788	-	-	194	18	212	-	1000	
150 - 250	P	15	7	30	-	1	4	50	-	-	13	13	16	-	67	26
	S	76	4	768	-	4	28	880	-	-	75	46	120	-	1000	
250 & above	P	10	11	24	-	-	14	57	-	34	31	60	94	-	151	14
	S	56	155	91	-	-	34	336	-	258	48	359	664	-	1000	

all classes	P	9	6	14	0	1	2	30	0	3	21	9	32	3	62	257
	S	179	83	345	2	5	32	644	0	40	177	122	339	17	1000	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

major household type : all households																
hhd asset holding Rs.(000)	type of asset	credit agencies													all agencies	no. of reporting hh
		govt. /bank	co-op. societies	com. banks	ins. ura nce	provi d- ent fund	other inst. agen -cies	all inst. agen -cies	lan dlo rd	agr.& prof. money lender	relative s & friends	othr incl. doct trdr etc.	all non-inst. agen -cies	n.r		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
BIHAR																
less than 5	P	18	7	33	-	0	-	60	3	11	0	15	30	3	87	36
	S	143	84	577	-	1	-	806	5	123	0	66	194	-	1000	
5 - 10	P	3	16	44	7	-	12	82	24	60	31	33	148	5	225	68
	S	19	83	288	39	-	42	471	57	338	23	100	519	10	1000	
10 - 20	P	5	20	31	1	-	-	56	15	42	19	15	82	1	138	81
	S	74	53	182	2	-	-	311	68	423	178	19	689	1	1000	
20 - 30	P	5	20	48	-	3	-	77	24	40	14	8	83	2	158	68
	S	69	134	443	-	24	-	669	101	109	79	42	331	-	1000	
30 - 50	P	9	63	51	1	1	-	123	6	31	15	5	57	12	180	106
	S	42	317	430	5	5	-	798	7	137	48	8	199	2	1000	
50 - 70	P	15	34	58	-	-	0	109	1	77	25	6	99	10	188	87
	S	80	206	371	-	-	4	661	5	267	43	21	335	4	1000	
70 - 100	P	17	32	59	-	0	4	107	15	30	15	-	61	2	168	92
	S	92	262	431	-	1	-	786	17	137	59	-	213	1	1000	
100 - 150	P	13	30	30	-	2	-	73	1	20	11	26	59	13	131	71
	S	115	138	292	-	3	-	547	1	249	23	172	444	9	1000	
150 - 250	P	5	37	51	-	-	-	93	1	26	7	8	42	10	133	84
	S	40	248	434	-	-	-	722	2	132	35	110	278	-	1000	
250 & above	P	18	89	48	0	3	10	155	-	15	17	5	33	5	185	124
	S	68	229	370	1	-	241	908	-	40	47	3	90	2	1000	
all classes	P	10	36	46	1	1	2	94	10	37	16	12	71	6	162	817
	S	69	201	369	3	2	79	724	18	162	54	39	273	3	1000	
GUJARAT																
less than 5	P	-	1	-	-	-	-	1	-	-	24	-	24	-	25	3
	S	-	9	-	-	-	-	9	-	-	991	-	991	-	1000	
5 - 10	P	-	50	25	-	-	-	75	46	-	1	-	47	-	122	5
	S	-	612	179	-	-	-	792	204	-	4	-	208	-	1000	
10 - 20	P	-	3	42	-	-	-	46	-	11	3	-	14	4	60	14
	S	-	40	591	-	-	-	631	-	319	50	-	369	-	1000	
20 - 30	P	0	32	16	-	-	-	48	-	4	33	-	37	-	77	13
	S	4	259	85	-	-	-	349	-	56	595	-	651	-	1000	
30 - 50	P	7	43	67	-	-	-	116	4	-	44	2	51	-	164	33
	S	19	106	362	-	-	-	488	57	-	445	10	512	-	1000	
50 - 70	P	25	21	11	-	-	6	63	-	5	35	13	40	11	114	22
	S	237	262	34	-	-	71	605	-	149	149	7	306	89	1000	
70 - 100	P	5	102	28	-	-	-	135	4	21	17	3	45	3	176	41
	S	11	433	261	-	-	-	704	18	88	123	64	293	3	1000	
100 - 150	P	2	72	27	-	-	2	100	-	-	110	-	110	5	199	36
	S	0	329	224	-	-	12	565	-	-	392	-	392	43	1000	
150 - 250	P	6	149	17	-	-	1	167	-	30	21	2	52	2	185	41
	S	27	634	99	-	-	6	766	-	152	70	3	225	9	1000	
250 & above	P	46	201	128	-	-	-	360	-	1	57	34	92	9	429	68
	S	58	414	356	-	-	-	828	-	2	69	91	162	10	1000	

*Household Indebtedness : Rural
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Appendix

all classes	P	10	71	40	-	-	1	120	3	8	38	6	53	4	165	276
	S	45	397	292	-	-	4	738	8	33	149	58	248	13	1000	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

major household type : all households																
hhd asset holding Rs.(000)	type of asset	credit agencies											n.r	all agencies	no.of reporting hhs	
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land-lord	agr.& prof. money lender	relative & friends	other incl. doctor etc.				non-inst. agencies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
HARYANA																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	208	208	-	208	1
	S	-	-	-	-	-	-	-	-	-	-	100	1000	-	1000	-
10 - 20	P	36	1	26	-	-	-	64	102	1	-	14	117	29	125	7
	S	-	1	27	-	-	-	28	940	4	-	28	972	-	1000	-
20 - 30	P	26	180	79	-	-	16	284	77	9	3	27	113	64	354	14
	S	39	302	174	-	-	77	591	231	23	7	148	409	-	1000	-
30 - 50	P	-	58	167	-	10	12	234	46	2	4	20	70	73	283	15
	S	-	229	368	-	8	104	709	88	63	4	48	203	89	1000	-
50 - 70	P	-	158	167	-	-	15	282	28	200	30	39	273	16	488	18
	S	-	35	163	-	-	28	226	35	496	221	23	774	-	1000	-
70 - 100	P	-	96	85	-	-	-	181	60	7	-	21	88	-	269	13
	S	-	133	192	-	-	-	325	308	142	-	225	675	-	1000	-
100 - 150	P	24	60	99	-	-	91	241	-	19	6	12	37	33	247	10
	S	10	321	199	-	-	252	877	-	25	53	45	123	-	1000	-
150 - 250	P	-	92	102	-	8	-	187	8	35	22	-	52	70	230	23
	S	-	141	551	-	10	-	703	-	234	8	-	242	55	1000	-
250 & above	P	12	134	123	-	-	4	246	24	44	5	26	99	59	284	78
	S	28	271	520	-	-	12	831	38	95	4	28	164	5	1000	-
all classes	P	11	105	109	-	2	10	216	34	39	8	24	101	50	277	179
	S	24	230	435	-	1	31	721	78	126	21	41	266	13	1000	-
HIMACHAL PRADESH																
less than 5	P	-	4	-	-	-	-	4	-	-	-	-	-	-	4	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	-
5 - 10	P	85	12	40	-	-	-	137	-	-	341	-	341	12	478	6
	S	24	38	166	-	-	-	443	-	-	557	-	557	-	1000	-
10 - 20	P	-	67	90	-	-	-	100	10	1	40	-	52	57	141	12
	S	-	175	523	-	-	-	698	-	2	299	-	302	-	1000	-
20 - 30	P	-	43	78	-	-	-	121	6	35	133	6	179	26	300	17
	S	-	118	176	-	-	-	294	35	147	492	19	693	13	1000	-
30 - 50	P	33	49	33	-	-	-	115	11	-	59	-	71	-	174	22
	S	26	210	375	-	-	-	851	-	-	149	-	149	-	1000	-
50 - 70	P	2	38	80	-	-	9	130	-	17	86	2	105	27	235	33
	S	13	214	398	-	-	12	636	-	36	323	5	364	-	1000	-
70 - 100	P	38	107	35	-	-	-	149	-	4	45	33	82	38	210	51
	S	25	424	193	-	-	-	641	-	20	113	1	133	225	1000	-
100 - 150	P	6	51	87	-	-	-	145	-	30	125	8	163	-	266	47
	S	4	127	216	-	-	-	347	-	140	500	14	653	-	1000	-
150 - 250	P	3	90	42	-	-	7	130	-	3	81	1	84	11	213	46

*Household Indebtedness : Rural
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Appendix

250 & above	S	12	319	126	-	-	28	485	-	3	499	3	504	11	1000	
	P	20	87	39	-	-	-	136	2	1	71	4	79	17	203	38
all classes	S	43	131	593	-	-	-	766	9	5	158	42	215	19	1000	
	P	16	69	54	-	-	2	130	2	10	79	8	99	18	215	273
	S	39	217	329	-	-	6	591	4	41	307	16	367	42	1000	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

major household type : all households																
hhd asset holding Rs.(000)	type of estd	credit agencies													all agenc ies	no.of repor ting hh
		co-op. societ y /bank	comm . banks incl. RRB	insu ranc e	provi -dent fund	other inst. agen -cies	all inst. agen cie s	land lord	agr.& prof. money lender	relative s & friends	othr incl. doctr etc.	non-inst. agen -cies	n.r			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
JAMMU & KASHMIR																
less than 5	P	-	-	24	-	-	-	24	-	-	-	-	-	-	24	1
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	-	-	46	-	-	-	46	-	-	26	40	66	-	71	4
	S	-	-	448	-	-	-	448	-	-	286	266	552	-	1000	
20 - 30	P	-	5	4	-	-	-	8	-	-	-	5	5	-	13	3
	S	-	540	99	-	-	-	640	-	-	-	360	360	-	1000	
30 - 50	P	-	23	23	-	-	7	53	-	25	44	6	69	-	121	15
	S	-	76	219	-	-	43	338	-	190	338	134	662	-	1000	
50 - 70	P	-	19	101	-	-	-	120	14	2	63	37	115	-	224	23
	S	-	41	568	-	-	-	609	76	4	196	114	391	-	1000	
70 - 100	P	3	13	34	-	-	3	51	2	1	22	8	33	6	84	22
	S	7	116	488	-	-	140	751	24	4	184	38	249	-	1000	
100 - 150	P	23	14	68	-	-	-	106	17	9	70	7	103	19	194	48
	S	53	78	325	-	-	-	456	66	26	411	41	544	-	1000	
150 - 250	P	25	28	29	1	2	20	103	-	25	36	1	63	30	162	40
	S	106	91	136	2	6	458	799	-	20	177	3	201	-	1000	
250 & above	P	12	39	33	-	-	3	87	-	4	15	1	20	3	102	35
	S	17	113	737	-	-	98	964	-	14	8	13	36	-	1000	
all classes	P	13	21	45	0	0	6	85	5	10	39	8	62	12	140	191
	S	49	91	430	1	2	184	758	20	22	170	31	242	-	1000	
KARNATAKA																
less than 5	P	21	-	3	-	-	-	24	-	18	11	9	37	-	61	10
	S	531	-	53	-	-	-	584	-	215	56	145	416	-	1000	
5 - 10	P	16	35	53	-	-	-	104	22	3	-	29	54	5	163	15
	S	64	77	277	-	-	-	418	37	8	-	186	566	15	1000	
10 - 20	P	7	21	22	-	12	2	64	31	12	23	-	66	6	121	27
	S	91	253	176	-	-	23	543	22	100	121	-	450	7	1000	
20 - 30	P	35	49	85	1	-	-	170	-	33	18	4	55	40	256	19
	S	93	243	351	1	-	-	688	-	136	16	1	153	159	1000	
30 - 50	P	65	51	71	-	-	-	187	4	26	9	27	67	25	255	44
	S	180	132	335	-	-	-	647	15	200	20	107	342	11	1000	
50 - 70	P	16	48	224	-	-	-	288	10	25	7	15	57	55	335	38
	S	60	86	632	-	-	-	779	29	112	14	67	221	-	1000	
70 - 100	P	34	76	137	-	-	-	244	3	17	15	38	73	56	327	68
	S	43	92	547	-	-	-	682	3	54	26	55	137	181	1000	
100 - 150	P	41	121	171	-	-	38	328	32	66	46	7	142	14	393	57
	S	56	191	210	-	-	120	577	10	268	48	1	419	5	1000	
150 - 250	P	16	137	63	8	-	10	233	2	6	18	21	47	44	283	48
	S	26	489	180	16	-	20	731	8	17	64	148	237	32	1000	
250 & above	P	9	188	227	6	6	6	396	9	29	21	22	80	73	435	81
	S	27	223	592	13	5	2	863	10	47	2	1	60	78	1000	
all classes	P	29	77	114	1	2	6	220	11	25	18	18	71	35	281	407

S 50 221 427 7 2 26 733 33 101 27 40 202 65 1000

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

maior household type : all households																
hhd asset holding Rs.(000)	typ e of estd	credit agencies											n.r	all agen cies	no.of repo rting hh	
		go vt.	co-op. /bank	comm . banks incl. RRB	ins ura nce	provi- dent fund	other inst. agen -cies	all inst. agen cies	land lord	agr.& prof. money lender	relative s & friends	othr incl. doct trdr etc.				all non-inst. agen -cies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
KERALA																
less than 5	P	-	73	50	-	52	-	157	-	-	26	18	43	3	179	11
	S	-	88	566	-	73	-	728	-	-	272	-	272	-	100	0
5 - 10	P	-	55	63	-	-	-	95	-	-	9	-	9	-	104	8
	S	-	373	566	-	-	-	939	-	-	61	-	61	-	100	0
10 - 20	P	29	102	26	-	-	-	142	2	2	5	-	9	-	152	21
	S	208	623	147	-	-	-	977	7	1	14	-	23	-	100	0
20 - 30	P	59	162	72	-	-	9	265	-	18	1	-	19	15	283	22
	S	162	662	125	-	-	30	979	-	19	2	-	21	-	100	0
30 - 50	P	46	128	108	-	-	6	256	9	21	23	13	55	23	286	51
	S	42	665	139	-	-	7	853	1	37	73	26	137	10	100	0
50 - 70	P	104	200	117	-	9	17	427	-	111	29	2	123	15	448	40
	S	311	224	253	-	12	19	820	-	97	3	-	100	80	100	0
70 - 100	P	29	182	39	-	-	8	227	1	36	45	-	77	5	251	40
	S	165	579	84	-	-	44	873	0	53	74	-	127	-	100	0
100 - 150	P	50	167	63	2	-	33	312	1	19	69	54	143	13	384	48
	S	79	531	71	8	-	135	823	1	35	48	94	177	-	1000	0
150 - 250	P	61	177	113	-	-	20	329	-	12	18	9	38	14	341	75
	S	218	377	248	-	-	42	885	-	35	66	5	106	10	100	0
250 & above	P	30	221	117	-	-	7	325	-	18	29	11	58	16	338	130
	S	322	429	207	-	-	10	968	-	8	20	5	32	-	100	0
all classes	P	45	168	87	0	2	12	283	2	25	29	12	64	13	307	446
	S	227	456	191	1	2	31	907	0	28	40	16	84	9	100	0
MADHYA PRADESH																
less than 5	P	4	27	53	-	1	-	81	7	24	0	18	48	-	119	36
	S	2	223	549	-	9	-	783	83	96	0	38	217	-	100	0
5 - 10	P	-	29	68	-	-	-	97	-	46	17	1	64	4	158	42
	S	-	339	387	-	-	-	727	-	260	12	1	273	-	100	0
10 - 20	P	30	40	83	-	-	5	159	9	46	-	8	62	28	214	73
	S	90	103	389	-	-	12	594	45	223	-	62	330	76	100	0
20 - 30	P	28	38	82	-	-	-	148	-	54	16	7	65	34	228	61
	S	96	118	502	-	-	-	716	-	246	4	5	255	29	100	0
30 - 50	P	26	50	52	-	-	-	127	-	57	1	7	65	14	188	64
	S	171	169	300	-	-	-	640	-	341	1	19	360	-	100	0
50 - 70	P	12	80	57	-	-	-	150	3	30	-	8	41	-	186	52

*Household Indebtedness : Rural
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Appendix

	S	64	407	286	-	-	-	757	10	223	-	10	243	-	100	
															0	
70 - 100	P	7	85	47	-	-	-	132	30	44	4	19	87	8	204	71
	S	24	495	194	-	-	-	714	129	147	5	6	286	-	100	
															0	
100 - 150	P	3	97	119	-	-	1	204	10	64	7	12	93	24	267	80
	S	4	197	480	-	-	2	683	29	249	3	34	314	3	100	
															0	
150 - 250	P	6	88	90	-	-	2	179	1	78	3	16	96	11	240	66
	S	58	194	341	-	-	23	616	12	214	9	59	293	91	100	
															0	
250 & above	P	7	122	132	-	1	5	229	-	86	8	7	92	36	267	100
	S	3	164	557	-	0	42	767	-	202	15	8	225	8	100	
															0	
all classes	P	15	64	77	-	0	1	151	6	52	5	10	70	17	208	645
	S	36	212	445	-	0	19	712	21	221	8	21	270	17	100	
															0	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural																
major household type : all households																
hhd asset holding Rs.(000)	type of asset	credit agencies													all agencies	no.of reporting hh
		govt.	co-op. society /bank	com. bank	insurance	provident fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relative & friends	othr. incl. doctr etc.	all non-inst. agencies	n.r		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
MAHARASHTRA																
less than 5	P	2	5	20	-	0	0	27	5	23	1	-	29	2	57	33
	S	45	59	293	-	3	4	404	10	540	36	-	586	10	1000	
5 - 10	P	1	21	17	-	-	-	39	-	2	2	7	12	-	46	20
	S	29	238	562	-	-	-	829	-	71	8	93	171	-	1000	
10 - 20	P	12	22	90	-	-	-	118	4	-	19	11	34	2	142	41
	S	68	76	351	-	-	-	495	26	-	468	10	505	-	1000	
20 - 30	P	15	144	67	-	0	-	210	-	35	29	14	74	46	270	53
	S	41	528	225	-	-	-	794	-	63	71	71	204	2	1000	
30 - 50	P	9	80	45	-	-	-	132	0	12	15	-	28	9	152	68
	S	50	360	417	-	-	-	828	0	81	91	-	172	-	1000	
50 - 70	P	28	125	54	-	-	1	205	-	1	38	0	39	6	226	73
	S	122	734	109	-	-	3	968	-	6	24	3	32	-	1000	
70 - 100	P	6	178	44	13	-	5	232	5	7	44	0	52	11	254	62
	S	9	499	149	39	-	6	702	34	23	185	2	245	53	1000	
100 - 150	P	4	186	111	-	4	9	302	0	49	30	10	90	20	349	88
	S	41	386	311	-	16	15	769	0	162	43	8	213	18	1000	
150 - 250	P	31	280	60	2	21	4	371	3	34	72	34	124	7	408	99
	S	115	355	127	24	46	10	676	5	124	150	21	300	24	1000	
250 & above	P	1	268	145	7	5	1	385	18	21	43	6	79	22	411	103
	S	8	484	408	4	5	2	911	9	22	48	6	85	4	1000	
all classes	P	11	125	64	2	3	2	195	3	18	28	8	54	12	224	640
	S	51	454	272	9	12	5	804	8	67	95	11	182	13	1000	
MANIPUR																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	2	-	-	-	-	-	2	-	-	30	-	30	1	34	4
	S	255	-	-	-	-	-	255	-	-	693	-	693	52	1000	
20 - 30	P	-	-	-	5	-	-	5	-	-	-	-	-	5	5	1
	S	-	-	-	1000	-	-	1000	-	-	-	-	-	-	1000	
30 - 50	P	8	5	-	-	-	5	18	-	4	48	-	53	2	73	10
	S	170	92	-	-	-	22	284	-	164	510	-	674	42	1000	
50 - 70	P	9	8	-	-	7	-	24	-	-	1	-	1	-	25	5
	S	291	109	-	-	590	-	990	-	-	10	-	10	-	1000	
70 - 100	P	-	1	2	-	-	7	9	-	-	-	3	3	-	13	4
	S	-	122	98	-	-	97	317	-	-	-	683	683	-	1000	
100 - 150	P	-	23	-	-	-	-	23	-	-	1	45	45	5	69	6
	S	-	158	-	-	-	-	158	-	-	5	765	771	71	1000	
150 - 250	P	5	6	-	-	-	13	24	-	-	-	7	7	-	30	6
	S	132	568	-	-	-	114	814	-	-	-	186	186	-	1000	
250 & above	P	-	12	-	-	-	-	12	-	-	-	2	2	-	14	2
	S	-	736	-	-	-	-	736	-	-	-	264	264	-	1000	
all classes	P	4	7	0	0	1	3	16	-	1	12	8	21	1	37	38
	S	92	311	4	34	87	26	554	-	23	84	314	420	26	1000	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

hhd asset holding Rs.(000)	type of asset	major household type : all households														no.of reporting hh
		credit agencies														
(1)	(2)	govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land	agr.& prof. money lender	relative & friends	other incl. doctr etc.	non-inst. agencies	n.r	all agencies	(17)
MEGHALAYA																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	11	-	-	-	-	-	11	-	-	1	-	1	-	12	3
	S	945	-	-	-	-	-	945	-	-	55	-	55	-	1000	
20 - 30	P	-	2	-	-	-	-	2	-	-	-	-	-	-	2	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
70 - 100	P	2	4	-	-	-	-	6	-	-	-	-	-	-	6	2
	S	290	710	-	-	-	-	1000	-	-	-	-	-	-	1000	
100 - 150	P	6	-	-	-	-	-	6	-	-	3	-	3	-	8	3
	S	632	-	-	-	-	-	632	-	-	368	-	368	-	1000	
150 - 250	P	46	-	-	-	-	-	46	-	-	-	-	-	-	46	2
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
all classes	P	3	1	-	-	-	-	4	-	-	0	-	0	-	4	11
	S	674	232	-	-	-	-	906	-	-	94	-	94	-	1000	
NAGALAND																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	-	-	-	-	-	-	-	-	19	500	-	519	-	519	4
	S	-	-	-	-	-	-	-	-	86	914	-	1000	-	1000	
20 - 30	P	-	-	-	-	-	-	-	-	-	21	-	21	-	21	3
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
30 - 50	P	-	2	-	-	-	-	2	-	17	20	-	37	3	43	9
	S	-	261	-	-	-	-	261	-	145	543	-	689	51	1000	
50 - 70	P	-	1	-	-	-	-	1	-	-	3	-	3	-	3	3
	S	-	425	-	-	-	-	425	-	-	575	-	575	-	1000	
70 - 100	P	1	-	10	-	-	-	10	-	-	11	-	11	-	22	8
	S	93	-	497	-	-	-	589	-	-	411	-	411	-	1000	
100 - 150	P	-	2	10	-	-	-	12	-	-	19	-	19	-	32	7
	S	-	34	454	-	-	-	488	-	-	512	-	512	-	1000	
150 - 250	P	-	-	10	-	-	-	10	-	-	7	-	7	-	16	3
	S	-	-	795	-	-	-	795	-	-	205	-	205	-	1000	
250 & above	P	119	-	-	-	-	-	119	-	-	-	-	-	-	119	1
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	
all classes	P	1	1	5	-	-	-	6	-	3	22	-	25	0	31	38
	S	210	73	270	-	-	-	553	-	33	403	-	436	10	1000	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

hhd asset holding Rs.(000)	type of asset	major household type : all households														no.of reporting hh
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relative & friends	othr incl. doctr etc.	all non inst. agencies	n. r agencies	all agencies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ORISSA																
less than 5	P	6	32	61	-	-	-	99	-	15	0	5	20	5	115	50
	S	58	285	479	-	-	-	822	-	155	0	22	178	-	1000	
5 - 10	P	4	40	112	1	-	-	157	-	39	49	0	89	8	238	47
	S	34	140	695	3	-	-	872	-	52	76	0	128	-	1000	
10 - 20	P	15	50	110	-	-	2	177	7	68	-	8	79	13	236	67
	S	45	112	541	-	-	21	719	8	252	-	16	276	5	1000	
20 - 30	P	27	54	119	-	-	-	200	-	71	7	-	78	5	278	64
	S	184	215	313	-	-	-	712	-	280	8	-	288	-	1000	
30 - 50	P	12	93	89	-	3	4	199	-	36	27	21	77	22	243	82
	S	39	253	387	-	7	6	692	-	123	140	45	308	0	1000	
50 - 70	P	18	34	82	-	-	-	128	3	6	4	6	15	3	144	50
	S	79	165	651	-	-	-	895	12	43	44	6	105	-	1000	
70 - 100	P	25	95	191	-	-	9	303	2	55	17	2	76	24	353	55
	S	34	102	456	-	-	43	636	0	321	41	2	364	-	1000	
100 - 150	P	59	144	116	-	-	-	281	14	20	11	12	57	70	323	38
	S	39	92	375	-	-	-	506	2	1	10	14	27	467	1000	
150 - 250	P	13	20	168	-	14	-	214	2	3	15	19	39	18	243	27
	S	287	38	585	-	22	-	932	3	9	23	23	59	9	1000	
250 & above	P	26	215	86	-	81	-	380	-	5	10	50	65	95	400	21
	S	12	639	307	-	9	-	967	-	8	5	18	31	2	1000	
all classes	P	17	62	106	0	2	2	185	2	39	14	8	62	16	233	501
	S	71	215	442	0	4	9	741	3	126	36	16	182	77	1000	

PUNJAB

less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	166	-	-	-	166	-	-	-	-	-	-	166	2
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	
10 - 20	P	-	1	55	-	-	-	56	41	-	45	29	115	-	171	10
	S	-	2	375	-	-	-	377	70	-	101	453	623	-	1000	
20 - 30	P	-	68	15	-	11	-	94	22	26	68	30	133	-	207	13
	S	-	117	98	-	87	-	301	15	16	346	186	699	-	1000	

*Household Indebtedness : Rural
1991-92*

Appendix

30 - 50	P	-	60	105	-	-	-	164	55	77	54	-	175	-	292	24
	S	-	228	481	-	-	-	708	43	155	93	-	292	-	1000	
50 - 70	P	-	12	57	32	-	-	101	43	84	51	3	161	1	259	22
	S	-	15	203	157	-	-	376	56	306	250	12	623	1	1000	
70 - 100	P	-	57	99	-	21	-	156	-	39	92	11	103	12	221	16
	S	-	128	288	-	71	-	486	-	128	297	-	425	88	1000	
100 - 150	P	38	17	31	-	-	-	86	-	-	54	7	60	-	114	12
	S	25	21	865	-	-	-	911	-	-	55	33	89	-	1000	
150 - 250	P	64	169	78	-	-	-	263	-	-	72	19	91	-	308	25
	S	211	256	243	-	-	-	710	-	-	141	150	290	-	1000	
250 & above	P	6	121	185	-	-	5	277	10	10	45	17	73	14	309	135
	S	7	224	610	-	-	8	848	18	16	50	67	152	-	1000	
all classes	P	12	76	105	3	2	2	181	19	26	54	13	102	6	251	259
	S	25	201	553	6	3	5	792	20	37	79	69	205	2	1000	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

hhd asset holding Rs.(000)	type of investment	major household type : all households														no.of reporting hh
		co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relative & friends	othr incl. doctr etc.	all non-inst. agencies	n.r	all agencies		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
RAJASTHAN																
less than 5	P	8	-	8	-	-	-	17	-	-	-	-	-	-	17	3
	S	656	-	344	-	-	-	1000	-	-	-	-	-	-	1000	
5 - 10	P	-	2	7	-	2	-	11	12	-	-	127	127	60	198	6
	S	-	5	9	-	1	-	15	43	-	-	439	877	107	1000	
10 - 20	P	18	100	33	-	-	-	152	2	177	11	86	273	6	421	31
	S	15	76	30	-	-	-	121	4	525	15	335	879	-	1000	
20 - 30	P	12	9	53	-	-	57	131	19	94	-	71	185	60	316	20
	S	30	-	122	-	-	142	295	78	210	-	192	480	225	1000	
30 - 50	P	14	67	94	-	2	-	145	-	247	-	101	349	12	415	45
	S	42	25	97	-	2	-	166	-	668	-	152	820	14	1000	
50 - 70	P	5	42	148	-	-	3	166	22	113	-	115	236	52	376	44
	S	29	4	237	-	-	3	273	27	655	-	44	727	-	1000	
70 - 100	P	12	40	76	-	8	7	144	11	145	20	66	222	36	329	69
	S	40	55	129	-	4	24	252	76	459	25	102	663	86	1000	
100 - 150	P	4	44	79	-	-	-	127	6	120	12	34	150	41	260	54
	S	50	102	78	-	-	-	229	7	496	8	20	531	240	1000	
150 - 250	P	24	42	55	-	3	-	114	9	61	-	76	141	40	258	69
	S	27	103	118	-	7	-	255	40	274	-	219	533	211	1000	
250 & above	P	29	67	100	1	-	3	186	2	37	3	35	76	-	239	66
	S	49	91	607	3	-	0	751	2	64	-	183	249	-	1000	
all classes	P	14	48	79	0	2	5	138	11	111	6	68	185	30	302	407
	S	39	66	254	1	2	7	368	31	373	5	142	551	82	1000	
SIKKIM																
less than 5	P	-	-	-	-	-	-	-	-	-	27	-	27	-	27	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
5 - 10	P	9	-	-	-	-	-	9	-	-	-	-	-	-	9	1
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20 - 30	P	-	51	-	-	-	-	51	-	-	-	18	18	-	69	2
	S	-	742	-	-	-	-	742	-	-	-	258	258	-	1000	
30 - 50	P	11	7	34	-	-	-	52	-	-	3	-	3	-	52	8
	S	210	296	494	-	-	-	1000	-	-	-	-	-	-	1000	
50 - 70	P	-	-	59	-	-	-	59	-	-	-	-	-	-	59	3
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	
70 - 100	P	12	-	65	-	3	-	80	-	-	-	-	-	-	80	7
	S	112	-	862	-	26	-	1000	-	-	-	-	-	-	1000	
100 - 150	P	4	-	26	-	-	-	30	-	-	-	-	-	-	30	4
	S	363	-	637	-	-	-	1000	-	-	-	-	-	-	1000	
150 - 250	P	24	-	10	-	-	-	34	-	25	-	-	25	-	58	5
	S	493	-	344	-	-	-	838	-	162	-	-	162	-	1000	
250 & above	P	5	8	24	-	-	3	42	-	-	-	6	6	-	47	8
	S	253	158	379	-	-	93	883	-	-	-	117	117	-	1000	
all classes	P	10	4	27	-	0	0	41	-	5	1	2	8	-	49	39

S	257	122	507	-	4	16	906	-	42	12	40	94	-	1000
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Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

hhd asset holding Rs.(000)	type of establishment	maior household type : all households														no.of reporting hh
		credit agencies														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
TAMIL NADU																
less than 5	P	-	37	22	-	-	-	58	35	83	13	11	131	11	169	56
	S	-	191	123	-	-	-	314	92	243	145	195	675	11	1000	
5 - 10	P	13	56	60	-	-	2	132	-	70	22	8	92	24	207	43
	S	60	238	314	-	-	8	620	-	216	70	26	311	69	1000	
10 - 20	P	22	50	26	-	-	16	111	19	128	12	39	179	12	249	66
	S	70	212	139	-	-	22	443	86	113	86	268	553	4	1000	
20 - 30	P	29	60	126	-	10	-	206	11	144	59	38	227	3	377	53
	S	36	112	426	-	16	-	589	10	196	111	88	405	5	1000	
30 - 50	P	36	73	36	-	5	17	157	17	178	75	49	244	64	332	83
	S	48	223	139	-	20	24	454	31	361	71	77	539	6	1000	
50 - 70	P	-	68	65	-	31	-	142	49	115	39	38	220	41	299	42
	S	-	69	134	-	141	-	345	108	162	264	84	618	37	1000	
70 - 100	P	6	147	50	-	5	9	198	19	134	14	58	189	24	315	55
	S	14	366	61	-	3	2	446	52	260	5	230	547	8	1000	
100 - 150	P	33	112	157	-	22	27	312	14	135	28	60	224	9	406	70
	S	8	195	308	-	10	14	535	57	198	50	153	458	7	1000	
150 - 250	P	12	147	157	1	3	6	270	27	167	11	39	217	27	364	70
	S	0	196	253	-	-	3	453	64	391	28	45	529	18	1000	
250 & above	P	40	259	299	11	16	41	481	23	209	30	34	260	30	601	86
	S	53	132	547	18	5	22	776	11	170	12	25	217	6	1000	
all classes	P	18	80	72	1	7	10	167	21	128	31	34	187	25	296	624
	S	33	175	325	6	19	13	571	42	221	63	91	416	13	1000	
TRIPURA																
less than 5	P	18	60	36	-	-	-	114	-	-	1	3	4	8	118	24
	S	204	380	413	-	-	-	998	-	-	0	2	2	-	1000	
5 - 10	P	17	90	93	-	7	-	207	-	10	-	-	10	-	217	24
	S	57	420	451	-	21	-	950	-	50	-	-	50	-	1000	
10 - 20	P	14	38	75	-	-	-	127	-	-	34	-	34	-	161	20
	S	68	265	459	-	-	-	792	-	-	208	-	208	-	1000	
20 - 30	P	38	69	140	-	-	-	246	-	3	8	-	11	-	256	30
	S	259	253	459	-	-	-	971	-	6	23	-	29	-	1000	
30 - 50	P	85	10	145	-	-	-	239	-	-	22	-	22	7	261	43
	S	295	58	581	-	-	-	934	-	-	66	-	66	-	1000	
50 - 70	P	162	9	68	-	-	-	239	-	21	29	-	50	14	267	20
	S	492	33	332	-	-	-	857	-	126	18	-	143	-	1000	
70 - 100	P	110	6	207	-	-	-	323	-	-	1	6	6	-	329	28
	S	259	22	702	-	-	-	984	-	-	1	16	16	-	1000	
100 - 150	P	116	7	155	-	-	-	271	-	-	40	32	72	-	311	24
	S	290	6	439	-	-	-	735	-	-	100	165	265	-	1000	
150 - 250	P	120	-	91	-	-	-	211	-	-	71	11	71	-	283	11
	S	320	-	368	-	-	-	688	-	-	280	32	312	-	1000	
250 & above	P	119	10	188	3	3	-	307	-	-	28	-	28	-	335	11
	S	264	29	572	3	-	-	868	-	-	132	-	132	-	1000	
all classes	P	68	35	112	0	1	-	215	-	3	19	4	26	4	236	235
	S	265	128	499	0	2	-	894	-	19	61	26	106	-	1000	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural																
major household type : all households																
hhd asset holding Rs.(000)	type of asset	credit agencies													all agencies	no. of reporting hh
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	landlord	agr. & prof. money lender	relatives & friends	othr incl. doctr etc.	non-inst. agencies	n.r		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
UTTAR PRADESH																
less than 5	P	10	22	18	-	-	-	50	20	79	25	18	141	1	173	26
	S	57	127	112	-	-	-	296	19	392	90	21	702	3	1000	
5 - 10	P	3	42	75	-	-	-	119	19	44	19	24	95	22	194	46
	S	16	153	317	-	-	-	486	12	206	16	64	412	103	1000	
10 - 20	P	14	23	53	-	-	-	87	10	51	36	13	109	21	197	94
	S	72	144	372	-	-	-	589	36	181	105	48	370	41	1000	
20 - 30	P	14	29	117	-	-	-	153	5	27	33	8	72	28	213	90
	S	95	106	595	-	-	-	796	13	51	70	18	153	51	1000	
30 - 50	P	12	25	66	-	-	2	101	13	49	17	12	88	15	183	141
	S	82	119	355	-	-	6	561	18	255	26	126	425	14	1000	
50 - 70	P	9	40	60	2	-	-	106	4	36	54	11	101	17	190	122
	S	31	98	259	-	-	-	388	5	347	218	34	605	8	1000	
70 - 100	P	14	36	63	-	-	1	110	2	37	24	7	69	9	157	115
	S	53	131	445	-	-	1	630	1	274	37	47	359	11	1000	
100 - 150	P	17	44	78	-	-	2	135	1	31	38	9	68	9	188	141
	S	119	184	377	-	-	22	702	2	97	145	40	285	14	1000	
150 - 250	P	14	46	95	-	6	2	146	1	40	19	6	57	12	187	150
	S	76	109	556	-	15	11	767	2	96	73	43	214	20	1000	
250 & above	P	19	73	94	-	2	5	174	1	24	13	12	46	15	212	224
	S	73	169	526	-	2	8	778	19	75	79	25	199	23	1000	
all classes	P	14	40	76	0	1	2	125	5	38	27	10	77	15	189	1149
	S	72	142	448	-	3	7	671	16	157	92	43	308	22	1000	
WEST BENGAL																
less than 5	P	12	22	60	-	-	3	96	-	9	16	23	48	4	131	37
	S	68	94	678	-	-	5	844	-	0	110	45	156	-	1000	
5 - 10	P	42	24	48	-	-	-	115	9	39	18	-	64	16	178	45
	S	249	101	451	-	-	-	800	41	99	36	-	176	23	1000	
10 - 20	P	17	44	68	-	-	1	130	-	3	59	9	70	2	200	66
	S	96	280	381	-	-	2	759	-	3	214	25	241	-	1000	
20 - 30	P	12	51	109	-	4	-	171	-	12	29	30	68	9	235	60
	S	91	139	433	-	10	-	672	-	32	81	214	328	0	1000	
30 - 50	P	40	91	155	-	-	-	286	3	38	44	8	83	7	350	92
	S	63	260	448	-	-	-	771	-	146	72	7	225	4	1000	
50 - 70	P	29	67	121	-	0	4	221	-	30	56	12	94	25	270	75
	S	309	169	365	-	3	13	859	-	42	67	32	141	-	1000	
70 - 100	P	45	139	94	-	32	-	295	1	28	43	35	93	13	349	72
	S	127	197	341	-	223	-	888	0	17	48	46	112	-	1000	
100 - 150	P	26	104	91	-	25	19	245	5	20	18	14	55	10	288	80
	S	59	249	236	-	77	201	822	-	104	39	21	164	14	1000	
150 - 250	P	40	133	145	8	9	7	305	-	53	94	13	122	26	362	83
	S	108	106	537	52	5	15	824	-	48	109	19	176	-	1000	
250 & above	P	42	144	176	-	1	-	322	-	2	49	2	53	2	363	54
	S	179	304	392	-	2	-	877	-	2	103	18	123	-	1000	
all classes	P	29	73	102	1	6	3	206	2	23	42	14	76	11	263	664

S	118	201	415	12	40	30	815	1	59	86	35	182	3	1000
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Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural																
major household type : all households																
hhd asset holding Rs.(000)	type of establishment	credit agencies													all agencies	no. of reporting hh
		co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	landlord	agr. & prof. money lender	relatives & friends	other incl. doct trdr etc.	non-inst. agencies	n.r.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ANDMAN & NICOBAR																
less than 5	P	41	-	32	-	-	-	73	-	-	-	-	-	-	73	3
	S	450	-	550	-	-	-	1000	-	-	-	-	-	-	1000	
5 - 10	P	4	26	8	-	18	-	56	-	-	-	-	-	-	56	5
	S	418	176	52	-	354	-	1000	-	-	-	-	-	-	1000	
10 - 20	P	101	36	10	-	29	23	177	-	10	118	-	129	-	227	13
	S	330	194	36	-	69	69	698	-	189	113	-	302	-	1000	
20 - 30	P	15	3	24	-	3	-	43	-	-	-	13	13	-	55	4
	S	108	36	666	-	15	-	825	-	-	-	175	175	-	1000	
30 - 50	P	55	2	15	-	5	-	77	-	-	74	-	74	-	146	16
	S	316	64	65	-	16	-	460	-	-	540	-	540	-	1000	
50 - 70	P	108	34	-	-	73	-	215	-	-	41	10	51	-	256	10
	S	792	38	-	-	47	-	877	-	-	118	5	123	-	1000	
70 - 100	P	46	71	40	-	31	10	125	-	104	207	100	210	-	326	12
	S	91	131	54	-	43	7	326	-	-	454	220	674	-	1000	
100 - 150	P	39	135	100	-	192	69	353	-	12	178	-	190	12	383	14
	S	72	465	82	-	215	62	897	-	32	71	-	103	-	1000	
150 - 250	P	98	-	124	-	33	-	218	-	-	-	-	-	-	218	11
	S	325	-	611	-	64	-	1000	-	-	-	-	-	-	1000	
250 & above	P	258	12	169	-	-	3	402	-	-	19	3	22	-	408	19
	S	557	48	352	-	-	27	984	-	-	16	-	16	-	1000	
all classes	P	72	28	43	-	32	9	155	-	12	65	11	70	1	199	107
	S	420	101	247	-	59	18	845	-	18	116	21	155	-	1000	

ARUNACHAL PRADES

less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	5	-	-	-	5	-	-	-	6	6	-	11	2
	S	-	-	568	-	-	-	568	-	-	-	432	432	-	1000	
10 - 20	P	8	-	-	-	-	-	8	-	2	8	17	28	-	35	8
	S	45	-	-	-	-	-	45	-	373	103	479	955	-	1000	
20 - 30	P	16	-	-	-	-	9	25	-	-	-	-	-	7	28	6
	S	331	-	-	-	-	196	527	-	-	-	-	-	473	1000	
30 - 50	P	34	-	17	-	-	9	60	-	-	11	3	13	3	76	13
	S	597	-	114	-	-	83	794	-	-	63	56	119	87	1000	
50 - 70	P	50	-	-	-	-	23	72	-	-	-	-	-	-	72	10
	S	593	-	-	-	-	407	1000	-	-	-	-	-	-	1000	

*Household Indebtedness : Rural
1991-92*

Appendix

70 - 100	P	-	1	-	-	-	7	9	-	-	-	-	-	-	9	2
	S	-	334	-	-	-	666	1000	-	-	-	-	-	-	1000	
100 - 150	P	2	1	-	-	-	-	2	-	-	-	-	-	-	2	2
	S	802	198	-	-	-	-	1000	-	-	-	-	-	-	1000	
150 - 250	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
250 & above	P	76	-	-	-	-	-	76	-	-	-	-	-	-	76	1
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	
all classes	P	13	0	3	-	-	5	21	-	0	2	3	5	1	27	4
	S	416	15	43	-	-	176	650	-	87	44	134	264	86	1000	4

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

maior household type : all households																
hhd asset holding Rs.(000)	type of est d	credit agencies													all agenci es	no. of rep orti ng hh
		govt.	co-op. societ y /bank RRB	comm . banks incl. RRB	ins ura nce	provi dent fund	other inst. agen -cies	all inst. agen -cies	land lord	agr.& prof. money lender	relative s & friends	othr incl. doct trdr etc.	all non- inst. agen -cies	n.r		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
CHANDIGARH																
less than 5	P	-	-	-	-	-	-	-	-	-	32	32	32	-	32	1
	S	-	-	-	-	-	-	-	-	-	400	600	1000	-	1000	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	507	507	-	507	1
	S	-	-	-	-	-	-	-	-	-	-	1000	1000	-	1000	
10 - 20	P	-	14	29	-	-	-	43	-	-	-	-	-	-	43	2
	S	-	316	684	-	-	-	1000	-	-	-	-	-	-	1000	
20 - 30	P	-	971	-	-	-	-	971	-	971	971	-	971	-	971	1
	S	-	927	-	-	-	-	927	-	-	73	-	73	-	1000	
30 - 50	P	-	426	49	-	-	-	475	-	-	-	-	-	-	475	2
	S	-	891	109	-	-	-	1000	-	-	-	-	-	-	1000	
50 - 70	P	-	255	-	-	-	-	255	-	-	-	-	-	-	255	2
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
100 - 150	P	41	-	21	-	-	-	61	-	313	-	-	313	-	374	3
	S	101	-	78	-	-	-	179	-	821	-	-	821	-	1000	
150 - 250	P	-	-	11	-	-	-	11	-	-	15	-	15	-	26	2
	S	-	-	329	-	-	-	329	-	-	671	-	671	-	1000	
250 & above	P	17	41	53	-	-	-	111	-	-	61	-	61	-	172	5
	S	6	402	525	-	-	-	933	-	-	67	-	67	-	1000	
all classes	P	3	80	10	-	-	-	93	-	54	57	20	78	-	136	19
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DADRA & NAGAR HA																
less than 5	P	-	-	-	-	-	-	-	-	-	-	2	2	-	2	1
	S	-	-	-	-	-	-	-	-	-	-	1000	1000	-	1000	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	-	-	-	-	-	-	-	-	-	281	2	283	-	283	2
	S	-	-	-	-	-	-	-	-	-	992	8	1000	-	1000	
20 - 30	P	-	-	-	-	-	-	-	-	-	28	-	28	-	28	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
30 - 50	P	76	27	52	-	-	-	155	-	-	140	-	140	-	295	12
	S	359	7	399	-	-	-	766	-	-	234	-	234	-	1000	
50 - 70	P	35	-	-	-	-	-	35	-	-	151	-	151	-	186	4
	S	382	-	-	-	-	-	382	-	-	618	-	618	-	1000	
70 - 100	P	127	4	18	-	-	-	149	-	-	55	-	55	-	204	7
	S	121	42	119	-	-	-	281	-	-	719	-	719	-	1000	
100 - 150	P	79	-	-	-	-	-	79	-	-	56	-	56	-	135	4
	S	301	-	-	-	-	-	301	-	-	699	-	699	-	1000	
150 - 250	P	13	-	-	-	-	-	13	-	-	37	-	37	-	50	2
	S	814	-	-	-	-	-	814	-	-	186	-	186	-	1000	
250 & above	P	-	318	-	-	-	-	318	-	-	64	-	64	-	378	2
	S	-	800	-	-	-	-	800	-	-	200	-	200	-	1000	
all classes	P	53	12	16	-	-	-	81	-	-	102	0	102	-	183	35
	S	271	59	200	-	-	-	530	-	-	469	2	470	-	1000	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

major household type : all households																
hhd asset holding Rs.(000)	type of investment	credit agencies													all agencies	no. of reporting hh
		co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relative & friends	other incl. doct trdr etc.	non-inst. agencies	n.r			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
DELHI																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	26	-	26	-	26	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	-
10 - 20	P	-	-	-	-	-	-	-	89	-	-	-	89	-	89	1
	S	-	-	-	-	-	-	-	1000	-	-	-	1000	-	1000	-
20 - 30	P	-	-	-	-	-	-	-	-	248	-	-	248	-	248	1
	S	-	-	-	-	-	-	-	-	1000	-	-	1000	-	1000	-
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100 - 150	P	-	68	-	-	-	-	68	-	-	-	85	85	68	153	2
	S	-	77	-	-	-	-	77	-	-	-	923	923	-	1000	-
150 - 250	P	-	-	72	-	-	-	72	-	-	-	-	-	-	72	1
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	-
250 & above	P	-	170	40	-	153	4	231	-	41	12	29	83	11	285	1
	S	-	124	133	-	177	155	589	-	177	53	162	392	19	1000	2
all classes	P	-	58	26	-	41	1	89	2	31	4	23	60	15	142	1
	S	-	83	211	-	102	89	484	6	237	32	230	505	11	1000	8
GOA																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	-	474	3	-	-	-	477	-	-	-	-	-	-	477	2
	S	-	996	4	-	-	-	1000	-	-	-	-	-	-	1000	-
20 - 30	P	-	69	-	-	-	-	69	-	-	-	-	-	-	69	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	-
30 - 50	P	-	19	-	-	-	-	19	-	-	-	-	-	-	19	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	-
50 - 70	P	18	-	200	-	-	-	217	-	-	-	-	-	18	217	3
	S	33	-	967	-	-	-	1000	-	-	-	-	-	-	1000	-
70 - 100	P	-	51	42	-	-	-	93	-	-	-	-	-	-	93	6
	S	-	567	433	-	-	-	1000	-	-	-	-	-	-	1000	-
100 - 150	P	26	-	167	-	-	30	222	-	-	76	-	76	-	222	7
	S	8	-	943	-	-	49	1000	-	-	-	-	-	-	1000	-
150 - 250	P	6	36	30	-	-	-	59	-	10	81	-	91	-	150	6
	S	-	291	201	-	-	-	492	-	53	455	-	508	-	1000	-
250 & above	P	47	17	149	-	31	-	236	-	-	138	-	138	-	244	9
	S	303	14	311	-	10	-	637	-	-	363	-	363	-	1000	-
all classes	P	18	74	86	-	8	6	188	-	1	56	-	57	1	198	3
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5

S	184	129	443	-	6	12	774	-	1	225	-	226	-	1000
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Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding

Rural

hhd asset holding Rs.(000)	type of estd	major household type : all households													no.of repor ting hh	
		co-op. societ y /bank	com m. bank s incl. RRB	ins ura nce	provi dent fund	oth er ins t. agen - cie s	all inst. agen cies	lan d	agr.& prof. money lender	relatives & friends	othr incl. doctr trdr etc.	all non- inst. agen cies	n.r	all agencie s		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
LAKSHADWEEP																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 - 70	P	-	-	-	-	-	-	-	-	-	667	-	667	-	667	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	-
70 - 100	P	-	-	-	-	-	-	-	-	-	207	-	207	-	207	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	-
100 - 150	P	7	-	101	-	-	-	108	-	-	6	-	6	-	114	5
	S	38	-	917	-	-	-	955	-	-	45	-	45	-	1000	-
150 - 250	P	5	87	84	-	-	-	92	-	-	170	-	170	-	178	6
	S	28	460	124	-	-	-	612	-	-	388	-	388	-	1000	-
250 & above	P	64	34	45	-	-	-	108	-	-	180	-	180	-	255	8
	S	204	276	164	-	-	-	645	-	-	355	-	355	-	1000	-
all classes	P	18	36	59	-	-	-	78	-	-	137	-	137	-	181	21
	S	142	308	186	-	-	-	636	-	-	364	-	364	-	1000	-
MIZORAM																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	90	-	-	-	-	-	90	-	-	3	-	3	10	93	5
	S	994	-	-	-	-	-	994	-	-	6	-	6	-	1000	-
20 - 30	P	45	-	-	-	-	-	45	-	-	13	-	13	-	57	5
	S	972	-	-	-	-	-	972	-	-	28	-	28	-	1000	-
30 - 50	P	20	-	-	-	-	-	20	-	-	1	-	1	1	21	7
	S	997	-	-	-	-	-	997	-	-	3	-	3	-	1000	-
50 - 70	P	-	-	2	-	-	-	2	-	-	19	-	19	-	21	4
	S	-	-	324	-	-	-	324	-	-	676	-	676	-	1000	-
70 - 100	P	31	-	-	-	-	-	31	-	-	-	-	-	-	31	2
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	-
100 - 150	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150 - 250	P	134	-	-	-	-	-	134	-	-	-	-	-	-	134	1
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	-
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
all classes	P	32	-	0	-	-	-	32	-	-	6	-	6	2	39	24

S 976 - 6 - - - 982 - - 18 - 18 - 1000

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural

major household type : all households																
hhd asset holding Rs.(000)	type of estd	credit agencies														no.of reporting hh
		govt.	co-op. society/bank	com. bank incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	landlord	agr.& prof. money lender	relatives & friends	othr incl. doctr etc.	non-inst. agencies	n.r	all agencies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PONDICHERRY																
less than 5	P	-	25	-	-	-	-	25	-	-	-	-	-	-	25	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
5 - 10	P	-	2	124	-	-	-	126	-	-	-	-	-	-	126	2
	S	-	4	996	-	-	-	1000	-	-	-	-	-	-	1000	
10 - 20	P	-	10	-	-	-	-	10	-	45	-	-	45	-	55	2
	S	-	110	-	-	-	-	110	-	890	-	-	890	-	1000	
20 - 30	P	-	84	-	-	-	-	84	-	4	-	-	4	84	89	2
	S	-	968	-	-	-	-	968	-	32	-	-	32	-	1000	
30 - 50	P	128	15	-	-	-	-	143	-	15	-	-	15	-	143	2
	S	764	-	-	-	-	-	764	-	236	-	-	236	-	1000	
50 - 70	P	-	44	-	-	-	-	44	-	260	-	-	260	-	304	3
	S	-	48	-	-	-	-	48	-	952	-	-	952	-	1000	
70 - 100	P	-	65	-	-	-	-	65	-	-	-	-	-	-	65	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
100 - 150	P	-	201	-	-	-	-	201	-	-	-	-	-	-	201	2
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
150 - 250	P	-	97	-	-	-	-	97	-	85	-	-	85	-	182	3
	S	-	720	-	-	-	-	720	-	280	-	-	280	-	1000	
250 & above	P	17	137	122	-	-	-	276	-	102	-	-	102	-	283	12
	S	16	156	698	-	-	-	869	-	131	-	-	131	-	1000	
all classes	P	4	44	33	-	-	-	82	-	38	-	-	38	8	112	30
	S	18	268	493	-	-	-	779	-	221	-	-	221	-	1000	
DAMAN AND DIU																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	-	-	-	-	-	-	-	-	-	359	-	359	-	359	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
20 - 30	P	-	-	-	-	-	-	-	-	-	156	-	156	-	156	3
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
30 - 50	P	-	-	132	-	-	-	132	-	-	164	-	164	-	295	2
	S	-	-	484	-	-	-	484	-	-	516	-	516	-	1000	
50 - 70	P	-	-	-	-	-	-	-	-	-	348	-	348	-	348	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
70 - 100	P	-	-	-	-	-	-	-	-	-	112	-	112	-	112	2
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
100 - 150	P	-	-	-	-	-	-	-	-	-	75	-	75	-	75	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
150 - 250	P	-	-	172	-	-	-	172	-	-	406	-	406	172	578	5
	S	-	-	389	-	-	-	389	-	-	611	-	611	-	1000	
250 & above	P	-	-	31	-	-	13	45	-	-	25	-	25	-	56	4
	S	-	-	993	-	-	2	994	-	-	6	-	6	-	1000	
all classes	P	-	-	16	-	-	3	19	-	-	121	-	121	4	137	19
	S	-	-	480	-	-	1	480	-	-	520	-	520	-	1000	

Table (6R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91

Rural																
major household type : all households																
hhd asset holding Rs.(000)	type of estd	govt.	co-op. society /bank	comm. banks incl. RRB	ins. ura nce	provi dent fund	other inst. agen -cies	all inst. agen cies	lan d lor	agr.& prof. y lende r	relative s & friends	othr incl. doctr etc.	all non- inst. agen -cies	n.r	all agencie s	no.of repor ting hh
INDIA																
less than 5	P	5	17	30	-	1	0	53	9	45	9	14	74	4	118	403
	S	38	102	275	-	5	1	420	35	293	68	177	573	7	1000	
5 - 10	P	10	33	53	1	0	2	98	13	58	19	22	103	14	199	464
	S	41	157	242	3	0	4	448	85	302	32	93	511	41	1000	
10 - 20	P	15	35	56	0	1	3	107	16	56	22	20	108	12	203	798
	S	49	116	231	0	0	6	403	133	208	85	93	519	78	1000	
20 - 30	P	18	55	83	0	3	3	155	8	54	23	13	95	21	241	714
	S	79	222	330	0	6	11	647	26	152	63	58	299	54	1000	
30 - 50	P	23	62	69	0	1	3	153	14	63	24	18	110	22	245	116
	S	68	198	262	0	3	8	538	74	249	54	58	435	27	1000	6
50 - 70	P	18	62	79	1	2	2	158	10	52	29	17	101	24	239	914
	S	79	189	230	2	16	4	520	35	275	88	53	452	28	1000	
70 - 100	P	16	81	69	1	4	4	168	12	49	23	19	96	16	240	105
	S	44	231	271	4	21	9	580	57	196	57	65	374	45	1000	4
100 - 150	P	17	83	94	0	3	9	194	8	60	31	23	112	17	269	107
	S	45	206	274	0	7	42	575	34	224	58	55	371	55	1000	9
150 - 250	P	19	103	90	1	5	4	202	4	48	25	19	88	20	256	111
	S	75	235	304	10	10	14	649	13	165	67	68	312	39	1000	6
250 & above	P	19	135	127	1	3	6	255	9	39	21	17	79	23	297	153
	S	62	248	470	4	2	18	804	20	91	34	38	184	12	1000	1
all classes	P	17	67	75	1	2	4	156	11	53	23	18	98	18	234	923
	S	61	216	337	3	7	16	640	40	176	55	57	327	33	1000	9

Note : P = Number of households reporting cash loans outstanding as on 30.6.91 per thousand households

S = Per thousand distribution of amount of cash loans outstanding as on 30.6.91

Table (7R) : Number of households reporting cash loans outstanding to institutional agencies per thousand households and per thousand distribution of amount of such loans by scheme of lending as on 30.6.91

Rural

major household type : all households														
scheme of lending														
State	type of estd	self employment for									not recd.	total inst. loan	estd.no. of hhs(00)/ amount (000)	no. of reporting sampl hhs
		IRDP	DRI	edu. un-empl youth h	urban youth h	ex-serv ice man n	adv. to minor ity comm unity	E G S	other schm.	not under any speci. sche m				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andhra Pradesh	P	27	3	3	-	-	8	0	70	57	-	165	112954	405
	S	137	12	18	-	-	30	1	401	401	-	1000	9107310	
Assam	P	15	0	1	-	-	1	0	8	8	-	30	34253	153
	S	332	1	52	-	-	26	0	225	364	-	1000	555284	
Bihar	P	39	0	3	0	-	0	2	32	18	-	94	118192	554
	S	334	11	39	5	-	6	12	346	247	-	1000	5403732	
Gujarat	P	35	5	3	0	-	-	-	34	44	-	120	48586	205
	S	195	25	6	6	-	-	-	311	458	-	1000	6017821	
Haryana	P	89	4	11	1	-	5	2	61	48	-	216	24476	144
	S	292	9	31	3	-	0	2	356	306	-	1000	7755830	
Himachal Pradesh	P	21	5	4	-	1	0	1	50	50	-	130	9517	186
	S	119	18	31	-	72	2	9	436	314	-	1000	682568	
Jammu & Kashmir	P	18	-	2	0	0	0	1	40	23	-	85	5027	132
	S	93	-	17	2	1	2	8	436	440	-	1000	418516	
Karnataka	P	82	12	4	0	1	1	-	103	27	-	220	55627	300
	S	203	48	21	26	2	2	-	489	210	-	1000	10337584	
Kerala	P	50	4	5	0	2	4	4	149	91	-	283	39606	390
	S	77	6	74	-	59	6	11	568	198	-	1000	12333194	
Madhya Pradesh	P	73	5	2	1	-	0	3	47	24	-	151	94113	486
	S	362	20	23	3	-	0	5	351	236	-	1000	10677970	
Maharashtra	P	48	2	5	0	0	1	2	84	58	-	195	95433	540
	S	169	13	22	3	1	1	13	517	261	-	1000	16376847	

Table (7R) : Number of households reporting cash loans outstanding to institutional agencies per thousand households and per thousand distribution of amount of such loans by scheme of lending as on 30.6.91

Rural

major household type : all households														
State	type of estid	scheme of lending										total inst. loan	estd.no. of hhs(00)/ amount (000)	no. of reporting sampl hhs
		self employment for					adv. to minority community	E G S	other schm.	not under any specific	not recd.			
		IRDP	DRI	edu. un-empl youth	urban youth	ex-serviceman								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Manipur	P	2	1	-	-	-	-	2	3	9	-	16	1887	21
	S	51	24	-	-	-	-	189	454	283	-	1000	10212	
Meghalaya	P	2	-	-	-	-	-	1	-	2	-	4	2336	9
	S	648	-	-	-	-	-	181	-	171	-	1000	2456	
Nagaland	P	4	-	0	-	-	-	-	1	-	-	6	759	11
	S	435	-	13	-	-	-	-	551	-	-	1000	2627	
Orissa	P	60	3	6	0	1	2	3	80	35	-	185	57882	418
	S	217	6	78	5	5	3	29	528	130	-	1000	4522266	
Punjab	P	26	2	4	0	1	1	-	109	43	-	181	20874	203
	S	87	1	14	1	0	54	-	664	179	-	1000	6830216	
Rajasthan	P	43	2	2	1	1	2	5	45	41	-	138	57850	234
	S	220	1	8	12	109	13	24	234	380	-	1000	7594851	
Sikkim	P	2	2	-	-	-	-	-	31	7	-	41	584	35
	S	39	22	-	-	-	-	-	783	156	-	1000	10675	
Tamil Nadu	P	59	2	2	-	0	0	0	83	37	-	167	90176	367
	S	196	12	71	-	3	3	0	461	254	-	1000	12658878	
Tripura	P	127	-	1	-	-	2	-	63	21	-	215	4244	211
	S	603	-	8	-	-	11	-	280	98	-	1000	526853	
Uttar Pradesh	P	59	3	2	0	-	1	2	32	28	-	125	188360	794
	S	334	6	28	2	-	5	5	322	298	-	1000	18944759	
West Bengal	P	106	5	7	2	-	1	2	62	29	-	206	94762	511
	S	373	24	55	10	-	1	32	366	139	-	1000	10357039	

Table (7R) : Number of households reporting cash loans outstanding to institutional agencies per thousand households and per thousand distribution of amount of such loans by scheme of lending as on 30.6.91

Rural

major household type : all households														
scheme of lending														
State	type of estid	self employment for										total inst. loan	estd.no. of hhs(00)/ amount(000)	no. of reporting sampl hhs
		IRDP	DRI	edu. un-empl youth	urban youth	servic -e man	adv. to min orit y com - mun i	other schm E G S	not unde r any speci - sche m	not recd.				
(1)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andaman & Nicobar Island	P	89	-	4	-	-	-	-	61	35	-	155	339	90
	S	460	-	71	-	-	-	-	385	84	-	1000	44258	
Arunachal Pradesh	P	19	1	-	-	-	-	-	1	-	-	21	1531	32
	S	945	34	-	-	-	-	-	21	-	-	1000	13404	
Chandigarh	P	-	-	5	-	-	-	-	74	14	-	93	227	14
	S	-	-	40	-	-	-	-	654	306	-	1000	31694	
Dadra & Nagar Haveli	P	55	-	-	-	-	-	-	25	1	-	81	216	18
	S	582	-	-	-	-	-	-	398	20	-	1000	3924	
Delhi	P	-	-	3	-	-	-	-	50	37	-	89	1372	11
	S	-	-	95	-	-	-	-	578	327	-	1000	194147	
Goa	P	1	32	4	-	-	-	-	64	89	-	188	1188	32
	S	0	29	3	-	-	-	-	772	196	-	1000	677810	
Lakshadweep	P	50	-	-	-	-	-	-	55	-	-	78	38	15
	S	399	-	-	-	-	-	-	601	-	-	1000	5983	
Mizoram	P	27	0	0	-	-	-	-	5	-	-	32	843	18
	S	558	60	8	-	-	-	-	374	-	-	1000	29095	
Pondicherry	P	12	-	8	-	-	-	-	25	42	-	82	592	23
	S	625	-	29	-	-	-	-	33	312	-	1000	72485	
Daman and Diu	P	6	1	-	6	-	-	-	3	4	-	19	104	5
	S	23	61	-	876	-	-	-	2	38	-	1000	8963	
All-India	P	55	3	3	1	0	2	2	60	37	-	156	116394	6567
	S	231	14	35	5	12	7	9	424	263	-	1000	14220925	8

Note : P = Number of households reporting cash loans outstanding as on 30.6.91 to institutional agencies per thousand household

S = Per thousand distribution of amount of cash loans outstanding as on 30.6.91 to institutional agencies

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
<i>in farm business</i>						
capital expenditure	67	129	6	5	40	92
current expenditure	24	42	3	2	15	30
others	114	239	8	28	67	176
<i>in non-farm business</i>						
capital expenditure	9	19	15	85	12	39
current expenditure	12	14	10	60	11	28
others	17	22	24	107	20	47
<i>in household</i>						
capital expenditure for residential buildings	19	58	28	147	23	84
current expenditure	3	3	3	10	3	5
others	186	385	187	455	186	406
<i>unspecified</i>	50	91	24	101	38	94
<i>any</i>	399	1000	278	1000	346	1000
estd. no. of h.hs.(00)	62987	0	49966	0	112954	0
amount (Rs.000)		20716932	0	8770661	0	29487593
no. of reporting sample households	559	0	232	0	791	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ASSAM						
<i>in farm business</i>						
capital expenditure	1	8	0	0	0	6
current expenditure	0	7	0	0	0	5
others	7	101	2	105	6	102
<i>in non-farm business</i>						
capital expenditure	3	49	3	42	3	47
current expenditure	2	29	0	0	1	20
others	3	28	13	325	6	115
<i>in household</i>						
capital expenditure for residential buildings	2	27	1	43	2	32
current expenditure	0	2	2	3	1	2
others	39	524	31	346	37	471
<i>unspecified</i>	12	225	7	136	10	199
<i>any</i>	65	1000	54	1000	62	1000
estd. no. of h.hs.(00)	24553	0	9700	0	34253	0
amount (Rs.000)		607818	0	253922	0	861740
no. of reporting sample households	199	0	58	0	257	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
BIHAR						
<i>in farm business</i>						
capital expenditure	11	82	4	19	9	69
current expenditure	17	68	0	0	12	54
others	9	60	4	28	8	53
<i>in non-farm business</i>						
capital expenditure	5	77	2	18	4	64
current expenditure	0	6	6	82	2	22
others	11	66	11	82	11	69
<i>in household</i>						
capital expenditure for residential buildings	4	8	1	15	3	9
current expenditure	0	3	2	15	1	5
others	82	389	99	655	87	446
<i>unspecified</i>	43	242	18	87	36	209
<i>any</i>	172	1000	140	1000	162	1000
estd. no. of h.hs.(00)	82439	0	35753	0	118192	0
amount (Rs.000)		5868606	0	1597583	0	7466190
no. of reporting sample households	619	0	198	0	817	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GUJARAT						
<i>in farm business</i>						
capital expenditure	37	188	0	1	23	167
current expenditure	21	75	2	13	13	68
others	50	180	4	20	32	162
<i>in non-farm business</i>						
capital expenditure	2	8	9	53	5	13
current expenditure	5	5	1	7	4	5
others	5	11	16	258	9	39
<i>in household</i>						
capital expenditure for residential buildings	7	28	0	0	4	25
current expenditure	1	4	0	0	1	4
others	46	161	47	504	47	201
<i>unspecified</i>	57	340	15	145	40	317
<i>any</i>	214	1000	91	1000	165	1000
estd. no. of h.hs.(00)	29329	0	19257	0	48586	0
amount (Rs.000)		7214494	0	937915	0	8152409
no. of reporting sample households	218	0	58	0	276	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
<i>in farm business</i>						
capital expenditure	64	166	5	4	39	120
current expenditure	5	5	0	0	3	3
others	55	99	3	2	33	71
<i>in non-farm business</i>						
capital expenditure	3	1	28	70	14	21
current expenditure	8	15	5	36	6	21
others	6	27	32	28	17	27
<i>in household</i>						
capital expenditure for residential buildings	18	24	25	100	21	46
current expenditure	5	37	0	0	3	26
others	98	188	126	350	110	234
<i>unspecified</i>	123	439	101	410	114	430
<i>any</i>	284	1000	268	1000	277	1000
estd. no. of h.hs.(00)	14028	0	10448	0	24476	0
amount (Rs.000)		7695522	0	3065760	0	10761282
no. of reporting sample households	119	0	60	0	179	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HIMACHAL PRADESH						
<i>in farm business</i>						
capital expenditure	17	40	0	0	14	33
current expenditure	1	3	0	0	1	3
others	7	40	14	23	8	37
<i>in non-farm business</i>						
capital expenditure	7	67	14	87	8	70
current expenditure	0	76	9	34	2	69
others	15	54	6	63	14	55
<i>in household</i>						
capital expenditure for residential buildings	29	149	3	183	25	154
current expenditure	6	41	16	72	8	46
others	110	398	119	372	112	394
<i>unspecified</i>	55	134	38	165	52	139
<i>any</i>	218	1000	201	1000	215	1000
estd. no. of h.hs.(00)	8010	0	1508	0	9517	0
amount (Rs.000)		970835	0	185009	0	1155844
no. of reporting sample households	231	0	42	0	273	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU & KASHMIR						
<i>in farm business</i>						
capital expenditure	2	12	0	0	2	11
current expenditure	0	11	0	0	0	10
others	7	17	0	0	6	15
<i>in non-farm business</i>						
capital expenditure	16	448	4	346	15	438
current expenditure	2	4	0	0	2	3
others	10	49	31	334	13	77
<i>in household</i>						
capital expenditure for residential buildings	7	41	2	13	7	38
current expenditure	-	0	5	18	1	2
others	59	255	41	145	57	244
<i>unspecified</i>	52	164	23	143	48	162
<i>any</i>	148	1000	88	1000	140	1000
estd. no. of h.hs.(00)	4336	0	691	0	5027	0
amount (Rs.000)		499225	0	53079	0	552304
no. of reporting sample households	172	0	19	0	191	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KARNATAKA						
<i>in farm business</i>						
capital expenditure	59	213	0	0	41	189
current expenditure	6	5	10	30	7	8
others	45	126	9	18	34	114
<i>in non-farm business</i>						
capital expenditure	11	25	2	5	8	23
current expenditure	5	11	30	167	13	29
others	1	1	3	18	2	3
<i>in household</i>						
capital expenditure for residential buildings	21	77	3	33	16	72
current expenditure	3	5	0	1	2	4
others	134	242	74	430	116	263
<i>unspecified</i>	104	295	58	298	90	295
<i>any</i>	331	1000	170	1000	281	1000
estd. no. of h.hs.(00)	38576	0	17051	0	55627	0
amount (Rs.000)		12514900	0	1588204	0	14103103
no. of reporting sample households	312	0	95	0	407	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
<i>in farm business</i>						
capital expenditure	59	145	2	79	47	137
current expenditure	-	0	0	0	0	0
others	24	56	0	0	19	49
<i>in non-farm business</i>						
capital expenditure	28	130	26	141	28	131
current expenditure	7	15	9	63	7	21
others	16	106	26	60	18	101
<i>in household</i>						
capital expenditure for residential buildings	79	211	67	214	76	212
current expenditure	3	1	4	6	3	2
others	146	279	105	299	137	281
<i>unspecified</i>	40	57	35	137	39	66
<i>any</i>	328	1000	235	1000	307	1000
estd. no. of h.hs.(00)	30956	0	8650	0	39606	0
amount (Rs.000)		11939491	0	1652512	0	13592003
no. of reporting sample households	362	0	84	0	446	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MADHYA PRADESH						
<i>in farm business</i>						
capital expenditure	37	128	7	48	28	118
current expenditure	6	20	9	32	7	21
others	36	116	7	44	28	106
<i>in non-farm business</i>						
capital expenditure	9	73	23	162	13	84
current expenditure	2	2	2	11	2	3
others	17	34	43	235	25	60
<i>in household</i>						
capital expenditure for residential buildings	3	5	1	9	2	6
current expenditure	-	0	0	0	0	0
others	89	273	71	368	84	285
<i>unspecified</i>	56	349	23	91	47	316
<i>any</i>	222	1000	175	1000	208	1000
estd. no. of h.hs.(00)	66666	0	27447	0	94113	0
amount (Rs.000)		13070047	0	1919057	0	14989103
no. of reporting sample households	489	0	156	0	645	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MAHARASHTRA						
<i>in farm business</i>						
capital expenditure	64	288	15	99	44	253
current expenditure	29	61	2	3	18	50
others	69	123	3	107	43	120
<i>in non-farm business</i>						
capital expenditure	12	84	7	75	10	82
current expenditure	5	19	5	25	5	20
others	7	18	12	33	9	21
<i>in household</i>						
capital expenditure for residential buildings	11	24	8	125	10	43
current expenditure	1	1	0	1	0	1
others	85	186	59	455	74	236
<i>unspecified</i>	67	197	24	78	50	175
<i>any</i>	290	1000	125	1000	224	1000
estd. no. of h.hs.(00)	57470	0	37963	0	95433	0
amount (Rs.000)		16608220	0	3752175	0	20360396
no. of reporting sample households	485	0	155	0	640	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MANIPUR						
<i>in farm business</i>						
capital expenditure	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	1	33	1	15	1	28
<i>in non-farm business</i>						
capital expenditure	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	1	245	0	0	1	172
<i>in household</i>						
capital expenditure for residential buildings	-	0	6	54	1	16
current expenditure	-	0	0	0	0	0
others	27	572	50	931	32	679
<i>unspecified</i>	3	150	0	0	2	105
<i>any</i>	31	1000	56	1000	37	1000
estd. no. of h.hs.(00)	1434	0	453	0	1887	0
amount (Rs.000)		12927	0	5509	0	18435
no. of reporting sample households	24	0	14	0	38	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MEGHALAYA						
<i>in farm business</i>						
capital expenditure	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	-	0	0	0	0	0
<i>in non-farm business</i>						
capital expenditure	1	118	4	1000	2	263
current expenditure	-	0	0	0	0	0
others	-	0	0	0	0	0
<i>in household</i>						
capital expenditure for residential buildings	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	1	180	0	0	1	150
<i>unspecified</i>	2	702	0	0	2	587
<i>any</i>	5	1000	4	1000	4	1000
estd. no. of h.hs.(00)	1869	0	467	0	2336	0
amount (Rs.000)		2266	0	446	0	2711
no. of reporting sample households	10	0	1	0	11	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
NAGALAND						
<i>in farm business</i>						
capital expenditure	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	1	76	0	0	1	58
<i>in non-farm business</i>						
capital expenditure	1	106	0	0	1	80
current expenditure	-	0	0	0	0	0
others	2	134	0	0	2	102
<i>in household</i>						
capital expenditure for residential buildings	3	237	4	774	3	366
current expenditure	-	0	0	0	0	0
others	25	360	6	226	23	328
<i>unspecified</i>	1	87	0	0	1	66
<i>any</i>	33	1000	10	1000	31	1000
estd. no. of h.hs.(00)	698	0	61	0	759	0
amount (Rs.000)		3608	0	1142	0	4750
no. of reporting sample households	35	0	3	0	38	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ORISSA						
<i>in farm business</i>						
capital expenditure	33	106	1	15	23	96
current expenditure	12	22	0	0	9	20
others	26	119	12	98	22	116
<i>in non-farm business</i>						
capital expenditure	18	53	5	221	14	72
current expenditure	9	18	6	32	8	20
others	26	106	23	139	25	110
<i>in household</i>						
capital expenditure for residential buildings	4	10	1	7	3	10
current expenditure	1	13	1	27	1	15
others	117	372	80	389	105	374
<i>unspecified</i>	64	181	14	71	48	169
<i>any</i>	279	1000	132	1000	233	1000
estd. no. of h.hs.(00)	39636	0	18247	0	57882	0
amount (Rs.000)		5417338	0	682224	0	6099562
no. of reporting sample households	396	0	105	0	501	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
<i>in farm business</i>						
capital expenditure	60	53	7	16	30	44
current expenditure	25	69	2	0	12	52
others	88	154	8	12	43	119
<i>in non-farm business</i>						
capital expenditure	11	55	3	7	7	43
current expenditure	-	0	5	7	3	2
others	11	12	33	288	24	80
<i>in household</i>						
capital expenditure for residential buildings	7	16	25	82	17	32
current expenditure	4	6	2	0	3	5
others	88	181	136	368	115	227
<i>unspecified</i>	103	455	27	220	60	397
<i>any</i>	300	1000	214	1000	251	1000
estd. no. of h.hs.(00)	9124	0	11749	0	20874	0
amount (Rs.000)		6501073	0	2118433	0	8619506
no. of reporting sample households	164	0	95	0	259	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
RAJASTHAN						
<i>in farm business</i>						
capital expenditure	38	119	17	53	34	110
current expenditure	6	5	0	0	5	5
others	17	28	0	0	13	24
<i>in non-farm business</i>						
capital expenditure	12	24	17	57	13	29
current expenditure	6	13	2	1	5	11
others	10	11	12	12	10	11
<i>in household</i>						
capital expenditure for residential buildings	9	20	22	120	12	35
current expenditure	1	0	6	3	2	0
others	193	508	171	731	188	541
<i>unspecified</i>	90	270	21	23	77	234
<i>any</i>	313	1000	254	1000	302	1000
estd. no. of h.hs.(00)	46503	0	11347	0	57850	0
amount (Rs.000)		17657410	0	2983149	0	20640559
no. of reporting sample households	328	0	79	0	407	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SIKKIM						
<i>in farm business</i>						
capital expenditure	1	26	0	0	1	24
current expenditure	-	0	0	0	0	0
others	21	324	0	0	18	297
<i>in non-farm business</i>						
capital expenditure	2	79	2	60	2	77
current expenditure	-	0	17	704	2	58
others	5	142	0	0	4	130
<i>in household</i>						
capital expenditure for residential buildings	7	144	0	0	6	132
current expenditure	0	4	0	0	0	4
others	6	127	12	235	7	136
<i>unspecified</i>	10	154	0	0	9	142
<i>any</i>	52	1000	31	1000	49	1000
estd. no. of h.hs.(00)	504	0	81	0	584	0
amount (Rs.000)		10819	0	970	0	11789
no. of reporting sample households	35	0	4	0	39	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TAMIL NADU						
<i>in farm business</i>						
capital expenditure	76	186	5	12	36	130
current expenditure	42	63	5	5	21	45
others	61	108	10	51	32	89
<i>in non-farm business</i>						
capital expenditure	10	37	11	229	11	100
current expenditure	0	1	2	2	1	1
others	13	20	17	56	15	32
<i>in household</i>						
capital expenditure for residential buildings	36	52	15	150	24	84
current expenditure	7	15	0	0	3	10
others	223	314	147	375	181	334
<i>unspecified</i>	111	202	55	120	80	175
<i>any</i>	388	1000	224	1000	296	1000
estd. no. of h.hs.(00)	39529	0	50646	0	90176	0
amount (Rs.000)		14961823	0	7191836	0	22153658
no. of reporting sample households	417	0	207	0	624	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TRIPURA						
<i>in farm business</i>						
capital expenditure	15	41	1	2	6	19
current expenditure	-	0	0	0	0	0
others	19	144	4	33	10	82
<i>in non-farm business</i>						
capital expenditure	5	16	26	148	18	90
current expenditure	-	0	0	1	0	1
others	35	124	30	170	32	150
<i>in household</i>						
capital expenditure for residential buildings	14	103	17	77	16	88
current expenditure	-	0	0	0	0	0
others	100	260	71	242	81	250
<i>unspecified</i>	88	311	72	327	78	320
<i>any</i>	266	1000	219	1000	236	1000
estd. no. of h.hs.(00)	1547	0	2697	0	4244	0
amount (Rs.000)		259498	0	329934	0	589431
no. of reporting sample households	107	0	128	0	235	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
<i>in farm business</i>						
capital expenditure	22	108	5	19	18	94
current expenditure	8	17	5	16	7	17
others	18	100	6	20	15	88
<i>in non-farm business</i>						
capital expenditure	5	30	9	65	6	36
current expenditure	3	9	8	54	4	16
others	7	21	21	116	11	35
<i>in household</i>						
capital expenditure for residential buildings	9	54	6	34	9	51
current expenditure	1	2	0	0	1	2
others	82	293	106	500	88	324
<i>unspecified</i>	69	367	36	176	61	338
<i>any</i>	192	1000	181	1000	189	1000
estd. no. of h.hs.(00)	143828	0	44532	0	188360	0
amount (Rs.000)		23981486	0	4256814	0	28238300
no. of reporting sample households	902	0	247	0	1149	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
WEST BENGAL						
<i>in farm business</i>						
capital expenditure	17	40	5	6	12	32
current expenditure	24	40	1	15	16	33
others	36	64	4	10	25	51
<i>in non-farm business</i>						
capital expenditure	19	46	14	79	18	54
current expenditure	31	85	13	51	25	76
others	29	131	19	371	26	191
<i>in household</i>						
capital expenditure for residential buildings	6	44	11	135	8	67
current expenditure	4	4	3	3	4	4
others	107	322	101	281	105	312
<i>unspecified</i>	83	225	20	51	61	181
<i>any</i>	307	1000	182	1000	263	1000
estd. no. of h.hs.(00)	61769	0	32993	0	94762	0
amount (Rs.000)		9535755	0	3167539	0	12703294
no. of reporting sample households	512	0	152	0	664	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDMAN & NICOBAR IS.						
<i>in farm business</i>						
capital expenditure	31	183	0	0	18	153
current expenditure	-	0	0	0	0	0
others	2	4	0	0	1	3
<i>in non-farm business</i>						
capital expenditure	21	102	8	119	15	105
current expenditure	3	3	0	0	2	2
others	5	17	12	162	8	41
<i>in household</i>						
capital expenditure for residential buildings	27	170	12	44	21	150
current expenditure	6	10	4	136	6	30
others	97	169	56	266	80	185
<i>unspecified</i>	137	342	37	272	95	331
<i>any</i>	250	1000	128	1000	199	1000
estd. no. of h.hs.(00)	197	0	142	0	339	0
amount (Rs.000)		43847	0	8550	0	52397
no. of reporting sample households	80	0	27	0	107	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ARUNACHAL PRADESH						
<i>in farm business</i>						
capital expenditure	3	51	0	0	3	42
current expenditure	-	0	0	0	0	0
others	0	6	0	0	0	5
<i>in non-farm business</i>						
capital expenditure	2	32	1	21	2	30
current expenditure	1	17	0	0	1	14
others	1	11	2	499	1	96
<i>in household</i>						
capital expenditure for residential buildings	1	34	0	0	1	28
current expenditure	-	0	0	0	0	0
others	12	445	5	438	11	444
<i>unspecified</i>	11	404	4	42	10	341
<i>any</i>	30	1000	10	1000	27	1000
estd. no. of h.hs.(00)	1306	0	225	0	1531	0
amount (Rs.000)		17048	0	3575	0	20623
no. of reporting sample households	39	0	5	0	44	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CHANDIGARH						
<i>in farm business</i>						
capital expenditure	-	0	21	82	20	61
current expenditure	-	0	0	0	0	0
others	-	0	0	0	0	0
<i>in non-farm business</i>						
capital expenditure	7	30	4	43	4	39
current expenditure	-	0	0	0	0	0
others	16	6	3	13	4	11
<i>in household</i>						
capital expenditure for residential buildings	-	0	94	802	90	600
current expenditure	-	0	0	0	0	0
others	40	26	37	32	38	30
<i>unspecified</i>	121	938	10	29	14	258
<i>any</i>	185	1000	134	1000	136	1000
estd. no. of h.hs.(00)	9	0	218	0	227	0
amount (Rs.000)		9550	0	28420	0	37970
no. of reporting sample households	6	0	13	0	19	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DADRA & NAGAR HAVELI						
<i>in farm business</i>						
capital expenditure	9	128	0	0	7	93
current expenditure	-	0	0	0	0	0
others	14	9	0	0	11	6
<i>in non-farm business</i>						
capital expenditure	14	203	0	0	10	147
current expenditure	-	0	0	0	0	0
others	-	0	0	0	0	0
<i>in household</i>						
capital expenditure for residential buildings	41	277	24	310	37	286
current expenditure	-	0	0	0	0	0
others	109	224	55	690	95	353
<i>unspecified</i>	31	159	0	0	23	115
<i>any</i>	217	1000	79	1000	183	1000
estd. no. of h.hs.(00)	162	0	54	0	216	0
amount (Rs.000)		5365	0	2043	0	7408
no. of reporting sample households	29	0	6	0	35	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DELHI						
<i>in farm business</i>						
capital expenditure	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	32	188	27	121	28	154
<i>in non-farm business</i>						
capital expenditure	4	179	1	4	2	91
current expenditure	-	0	0	35	0	18
others	-	0	0	0	0	0
<i>in household</i>						
capital expenditure for residential buildings	-	0	9	87	6	44
current expenditure	-	0	0	0	0	0
others	92	438	101	750	99	595
<i>unspecified</i>	119	194	0	4	30	98
<i>any</i>	235	1000	112	1000	142	1000
estd. no. of h.hs.(00)	338	0	1034	0	1372	0
amount (Rs.000)		198873	0	202386	0	401259
no. of reporting sample households	9	0	9	0	18	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GOA						
<i>in farm business</i>						
capital expenditure	18	37	0	0	9	10
current expenditure	51	71	0	0	25	19
others	8	27	115	151	62	118
<i>in non-farm business</i>						
capital expenditure	16	64	0	0	8	17
current expenditure	-	0	1	0	1	0
others	6	6	1	1	4	2
<i>in household</i>						
capital expenditure for residential buildings	38	728	80	844	59	813
current expenditure	-	0	0	0	0	0
others	33	46	6	4	19	16
<i>unspecified</i>	29	22	0	0	15	6
<i>any</i>	193	1000	203	1000	198	1000
estd. no. of h.hs.(00)	587	0	601	0	1188	0
amount (Rs.000)		232994	0	642538	0	875531
no. of reporting sample households	28	0	7	0	35	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
LAKSHADWEEP						
<i>in farm business</i>						
capital expenditure	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	-	0	0	0	0	0
<i>in non-farm business</i>						
capital expenditure	1	66	0	0	1	66
current expenditure	1	1	0	0	1	1
others	3	3	0	0	2	3
<i>in household</i>						
capital expenditure for residential buildings	62	553	0	0	58	553
current expenditure	-	0	0	0	0	0
others	122	372	0	0	115	372
<i>unspecified</i>	3	5	0	0	3	5
<i>any</i>	193	1000	0	0	181	1000
estd. no. of h.hs.(00)	35	0	2	0	38	0
amount (Rs.000)		9412	0	0	0	9412
no. of reporting sample households	21	0	0	0	21	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MIZORAM						
<i>in farm business</i>						
capital expenditure	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	15	203	0	0	14	192
<i>in non-farm business</i>						
capital expenditure	4	53	0	0	4	50
current expenditure	1	101	0	0	1	96
others	1	9	0	0	1	8
<i>in household</i>						
capital expenditure for residential buildings	1	65	0	0	1	62
current expenditure	-	0	0	0	0	0
others	16	361	14	472	16	367
<i>unspecified</i>	2	208	5	528	3	225
<i>any</i>	41	1000	20	1000	39	1000
estd. no. of h.hs.(00)	762	0	81	0	843	0
amount (Rs.000)		28069	0	1561	0	29629
no. of reporting sample households	21	0	3	0	24	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PONDICHERRY						
<i>in farm business</i>						
capital expenditure	137	402	0	0	27	326
current expenditure	-	0	0	0	0	0
others	9	10	0	0	2	8
<i>in non-farm business</i>						
capital expenditure	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	-	0	14	207	11	39
<i>in household</i>						
capital expenditure for residential buildings	28	65	23	571	24	160
current expenditure	7	13	0	0	1	11
others	60	23	47	198	49	56
<i>unspecified</i>	50	487	15	24	22	399
<i>any</i>	202	1000	90	1000	112	1000
estd. no. of h.hs.(00)	119	0	473	0	592	0
amount (Rs.000)		75485	0	17555	0	93039
no. of reporting sample households	19	0	11	0	30	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	Rural					
	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DAMAN AND DIU						
<i>in farm business</i>						
capital expenditure	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	-	0	0	0	0	0
<i>in non-farm business</i>						
capital expenditure	14	810	0	0	6	421
current expenditure	77	69	38	473	54	263
others	1	57	0	0	1	30
<i>in household</i>						
capital expenditure for residential buildings	-	0	0	0	0	0
current expenditure	-	0	0	0	0	0
others	32	51	103	527	72	279
<i>unspecified</i>	20	14	0	0	8	7
<i>any</i>	134	1000	140	1000	137	1000
estd. no. of h.hs.(00)	44	0	60	0	104	0
amount (Rs.000)		9697	0	8958	0	18654
no. of reporting sample households	11	0	8	0	19	0

Table 8R: Number of households reporting cash loans outstanding per thousand households and amount per thousand distribution of of cash loans outstanding over purpose of loan for each major household type as on 30.6.91

purpose of loan	major household type					
	cultivator		non cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
INDIA						
<i>in farm business</i>						
capital expenditure	37	144	6	24	26	120
current expenditure	15	32	3	7	11	27
others	38	114	6	34	27	98
<i>in non-farm business</i>						
capital expenditure	10	47	11	98	10	58
current expenditure	6	15	7	38	7	20
others	12	35	20	112	15	51
<i>in household</i>						
capital expenditure for residential buildings	13	51	12	118	13	65
current expenditure	2	5	1	4	2	5
others	112	305	109	430	111	331
<i>unspecified</i>	67	252	31	135	54	228
<i>any</i>	259	1000	185	1000	234	1000
estd. no. of h.hs.(00)	769349	0	394598	0	1163948	0
amount (Rs.000)		176680431	0	45429457	0	222109887
no. of reporting sample households	6958	0	2281	0	9239	0

Note: P: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households
S: Per thousand distribution of amount of cash loans outstanding as on 30.6.91

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

		major household type :all household										Rural		
household holdings (Rs.000)	typ of est *	purpose of loan										estd.no. hhs(00) amount (Rs.000)	no.of rept. sam phhds	
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied			any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
ANDHRA PRADESH														
less than 5	P	-	1	1	2	1	31	13	-	112	8	153	18932	62
	S	-	2	2	4	0	325	97	-	543	27	1000	104223	
5 - 10	P	7	8	7	5	26	25	13	2	221	30	327	14390	63
	S	16	21	13	10	49	131	20	6	671	63	1000	222798	
10 - 20	P	23	18	20	33	4	32	30	3	205	26	333	16980	82
	S	13	4	25	230	6	71	154	14	425	59	1000	400901	
20 - 30	P	39	6	65	10	-	30	30	4	175	77	336	11810	54
	S	41	-	44	26	-	134	117	14	519	106	1000	161078	
30 - 50	P	46	20	63	20	21	8	27	0	242	40	424	16441	112
	S	79	27	80	9	49	20	75	1	517	143	1000	433661	
50 - 70	P	111	10	107	6	13	1	11	4	136	53	410	8923	74
	S	190	-	238	3	98	-	40	1	209	221	1000	285035	
70 - 100	P	56	6	109	1	6	18	5	10	209	37	364	8250	86
	S	82	9	211	0	6	35	76	20	481	81	1000	239642	
100 - 150	P	88	31	269	13	-	12	75	2	249	55	587	7022	98
	S	135	43	285	2	-	12	169	-	291	63	1000	362499	
150 - 250	P	79	42	122	5	53	2	10	10	169	46	410	5618	80
	S	152	49	224	22	62	20	23	-	420	29	1000	250788	
250 & above	P	62	59	194	2	2	0	35	-	126	68	379	4587	80
	S	122	82	382	8	6	0	49	-	260	91	1000	488130	
all classes	P	40	15	67	12	11	20	23	3	186	38	346	112954	791
	S	92	30	176	39	28	47	84	5	406	94	1000	294875	
ASSAM														
less than 5	P	-	-	-	-	-	-	-	-	30	12	42	1473	7
	S	-	-	-	-	-	-	-	-	284	716	1000	11660	
5 - 10	P	-	-	3	-	-	-	3	6	42	6	58	2757	11
	S	-	-	116	-	-	-	20	32	661	171	1000	20800	
10 - 20	P	-	-	8	5	-	3	-	-	50	5	71	5906	35
	S	-	-	238	102	-	33	-	-	500	127	1000	105859	
20 - 30	P	-	-	15	-	7	12	-	2	36	13	75	3421	29
	S	-	-	129	-	88	271	-	10	256	246	1000	98385	
30 - 50	P	-	-	8	2	2	7	-	-	35	11	59	6076	44
	S	-	-	192	19	64	165	-	-	308	252	1000	138227	
50 - 70	P	-	-	1	3	-	11	-	-	21	12	48	4771	30
	S	-	-	14	30	-	422	-	-	224	310	1000	91554	
70 - 100	P	2	-	5	3	-	5	7	-	37	22	80	3705	44
	S	6	-	42	54	-	27	98	-	503	270	1000	140810	
100 - 150	P	-	-	2	2	-	6	4	-	19	4	35	3249	17
	S	-	-	81	282	-	133	74	-	269	161	1000	30530	
150 - 250	P	4	-	1	3	-	-	0	-	52	7	67	2322	26
	S	29	-	26	46	-	-	1	-	842	56	1000	148798	
250 & above	P	-	15	8	16	-	-	11	-	93	8	151	573	14
	S	-	58	102	18	-	-	144	-	579	98	1000	75117	
all classes	P	0	0	6	3	1	6	2	1	37	10	62	34253	257
	S	6	5	102	47	20	115	32	2	471	199	1000	861740	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household										Rural		
		purpose of loan										estd.no. hhs(00) amount (Rs.000)	no.of rept. sam phhd s	
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied			any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
BIHAR														
less than 5	P	-	-	3	4	2	0	0	-	47	34	87	7007	36
	S	-	-	20	34	70	7	0	-	449	419	1000	106688	
5 - 10	P	8	-	2	1	-	14	0	3	184	35	225	10342	68
	S	44	-	10	5	-	32	1	3	685	221	1000	457622	
10 - 20	P	4	3	1	3	0	14	1	-	87	26	138	15529	81
	S	14	16	12	17	6	58	1	-	745	132	1000	537349	
20 - 30	P	0	5	4	-	1	18	2	3	97	33	158	14174	68
	S	0	30	59	-	4	164	2	43	449	248	1000	505508	
30 - 50	P	8	28	4	7	2	8	2	-	104	31	180	15814	106
	S	42	72	27	55	19	66	17	-	552	150	1000	752763	
50 - 70	P	10	4	8	3	10	18	14	3	96	46	188	12514	87
	S	46	11	57	29	98	131	21	17	476	114	1000	918438	
70 - 100	P	8	7	15	4	1	11	3	-	84	38	168	10961	92
	S	45	58	121	41	13	63	5	-	414	239	1000	600085	
100 - 150	P	5	12	10	2	-	9	2	-	68	36	131	10918	71
	S	27	42	85	20	-	120	2	-	530	175	1000	634867	
150 - 250	P	10	23	9	13	-	2	4	-	40	41	133	9727	84
	S	64	107	67	66	-	8	46	-	353	289	1000	602845	
250 & above	P	39	35	24	7	2	8	2	-	42	41	185	11207	124
	S	140	79	48	136	16	43	1	-	294	242	1000	235002	
all classes	P	9	12	8	4	2	11	3	1	87	36	162	118192	817
	S	69	54	53	64	22	69	9	5	446	209	1000	746619	
GUJARAT														
less than 5	P	-	-	-	-	-	-	-	-	24	1	25	2121	3
	S	-	-	-	-	-	-	-	-	991	9	1000	6187	
5 - 10	P	-	-	-	-	1	-	-	-	96	25	122	1770	5
	S	-	-	-	-	4	-	-	-	816	179	1000	80249	
10 - 20	P	-	-	-	-	28	10	-	-	11	15	60	4153	14
	S	-	-	-	-	279	227	-	-	319	175	1000	56137	
20 - 30	P	17	-	25	0	-	-	-	-	37	6	77	5081	13
	S	57	-	268	1	-	-	-	-	651	22	1000	189425	
30 - 50	P	3	26	17	15	1	30	-	-	40	36	164	8317	33
	S	6	69	43	53	1	373	-	-	249	207	1000	613581	
50 - 70	P	16	5	-	9	0	2	-	-	52	29	114	5731	22
	S	334	49	-	74	0	5	-	-	207	330	1000	247495	
70 - 100	P	18	9	30	-	7	13	-	-	43	60	176	7024	41
	S	60	66	129	-	25	56	-	-	326	338	1000	826394	
100 - 150	P	50	8	29	-	1	2	39	-	65	24	199	5166	36
	S	95	33	141	-	2	8	183	-	232	306	1000	788843	
150 - 250	P	22	34	76	-	-	11	-	-	42	45	185	4550	41
	S	122	218	284	-	-	32	-	-	173	171	1000	814750	
250 & above	P	86	29	122	8	0	-	2	6	76	129	429	4674	68
	S	229	53	176	12	0	-	13	6	138	373	1000	452934	
all classes	P	23	13	32	5	4	9	4	1	47	40	165	48586	276
	S	167	68	162	13	5	39	25	4	201	317	1000	815240	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household										Rural		
		purpose of loan										estd.no. hhs(00 amount (Rs.000)	no.of rept. sam phhd s	
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied			any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
HARYANA														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	191	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	208	-	208	527	1
	S	-	-	-	-	-	-	-	-	1000	-	1000	38348	
10 - 20	P	-	-	-	-	-	36	-	-	106	49	125	1848	7
	S	-	-	-	-	-	-	-	-	943	57	1000	321666	
20 - 30	P	26	-	-	60	-	32	16	-	201	115	354	1988	14
	S	39	-	-	178	-	38	77	-	568	101	1000	336955	
30 - 50	P	-	-	-	-	-	51	25	-	133	106	283	2434	15
	S	-	-	-	-	-	92	164	-	520	225	1000	612000	
50 - 70	P	9	-	9	17	-	35	100	-	152	270	488	1737	18
	S	-	-	-	15	-	9	242	-	385	350	1000	699463	
70 - 100	P	22	47	-	31	-	7	60	-	128	35	269	1496	13
	S	45	85	-	19	-	5	110	-	610	126	1000	410669	
100 - 150	P	31	-	-	91	52	19	6	24	55	43	247	1467	10
	S	70	-	-	252	358	25	53	105	98	39	1000	548807	
150 - 250	P	28	-	79	-	-	2	-	10	65	101	230	3693	23
	S	61	-	160	-	-	8	-	216	105	450	1000	104892	
250 & above	P	77	-	54	0	9	7	16	-	98	137	284	9095	78
	S	172	-	89	1	4	29	18	-	146	542	1000	674444	
all classes	P	39	3	33	14	6	17	21	3	110	114	277	24476	179
	S	120	3	71	21	21	27	46	26	234	430	1000	107612	
HIMACHAL PRADESH														
less than 5	P	-	-	-	-	-	-	-	-	-	4	4	265	1
	S	-	-	-	-	-	-	-	-	-	1000	1000	123	
5 - 10	P	-	-	-	100	-	-	-	-	353	36	478	85	6
	S	-	-	-	380	-	-	-	-	594	26	1000	13500	
10 - 20	P	-	-	-	7	-	15	-	-	52	78	141	405	12
	S	-	-	-	40	-	105	-	-	302	553	1000	28948	
20 - 30	P	-	-	-	2	2	-	59	13	191	33	300	493	17
	S	-	-	-	2	3	-	224	36	612	122	1000	53288	
30 - 50	P	19	-	20	3	11	11	-	15	79	26	174	1116	22
	S	95	-	62	8	85	112	-	11	382	245	1000	72944	
50 - 70	P	4	-	-	8	-	40	12	-	119	79	235	1235	33
	S	2	-	-	30	-	171	46	-	516	234	1000	96907	
70 - 100	P	11	-	2	6	-	13	23	8	132	44	210	1743	51
	S	38	-	34	76	-	34	126	72	487	133	1000	177349	
100 - 150	P	25	-	7	13	-	6	40	5	137	85	266	1363	47
	S	29	-	-	19	-	26	254	10	471	191	1000	213259	
150 - 250	P	6	2	14	3	-	13	45	14	99	47	213	1500	46
	S	32	15	101	6	-	84	176	88	394	102	1000	190223	
250 & above	P	37	3	13	15	2	11	24	8	89	41	203	1312	38
	S	40	-	43	168	238	27	168	60	213	43	1000	309302	
all classes	P	14	1	8	8	2	14	25	8	112	52	215	9517	273
	S	33	3	37	70	69	55	154	46	394	139	1000	115584	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household Rural											estd.no. hhs(00) amount (Rs.000)	no.of rept. sam phhd s	
		purpose of loan													
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied	any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
JAMMU & KASHMIR															
less than 5	P	-	-	-	-	-	24	-	-	-	-	24	37	1	
	S	-	-	-	-	-	100	-	-	-	-	1000	863		
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	34	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
10 - 20	P	-	-	-	-	-	-	-	-	66	46	71	90	4	
	S	-	-	-	-	-	-	-	-	552	448	1000	4077		
20 - 30	P	-	-	-	-	-	-	-	-	5	8	13	132	3	
	S	-	-	-	-	-	-	-	-	360	640	1000	332		
30 - 50	P	-	-	-	4	6	14	6	9	41	46	121	329	15	
	S	-	-	-	68	13	98	134	61	345	281	1000	15137		
50 - 70	P	-	-	-	-	2	65	26	-	103	28	224	463	23	
	S	-	-	-	-	24	428	124	-	383	42	1000	50642		
70 - 100	P	-	-	6	-	-	7	0	-	41	31	84	941	22	
	S	-	-	46	-	-	104	6	-	478	365	1000	21215		
100 - 150	P	6	-	1	22	-	5	16	0	59	105	194	1077	48	
	S	21	-	12	221	-	25	119	0	244	358	1000	100408		
150 - 250	P	2	-	4	36	5	9	1	-	66	47	162	1104	40	
	S	23	-	7	551	-	63	4	-	290	62	1000	174811		
250 & above	P	-	0	24	11	1	6	-	-	52	18	102	821	35	
	S	-	30	26	662	3	13	-	-	123	143	1000	184819		
all classes	P	2	0	6	15	2	13	7	1	57	48	140	5027	191	
	S	11	10	15	438	3	77	38	2	244	162	1000	552304		
KARNATAKA															
less than 5	P	-	-	-	-	1	-	1	-	59	18	61	3237	10	
	S	-	-	-	-	34	-	22	-	944	-	1000	54447		
5 - 10	P	-	-	-	4	38	2	1	3	87	27	163	1938	15	
	S	-	-	-	45	80	3	12	8	732	119	1000	112735		
10 - 20	P	1	1	9	0	17	3	3	-	73	15	121	5874	27	
	S	28	8	94	2	216	37	53	-	421	140	1000	223564		
20 - 30	P	4	15	10	12	20	1	-	-	149	75	256	4484	19	
	S	20	26	2	46	108	1	-	-	589	208	1000	519593		
30 - 50	P	15	-	16	2	15	0	27	-	110	93	255	7823	44	
	S	80	-	33	1	19	2	44	-	371	451	1000	738848		
50 - 70	P	17	-	10	-	7	-	10	-	150	185	335	6233	38	
	S	67	-	79	-	8	-	32	-	381	433	1000	885865		
70 - 100	P	39	-	74	20	14	7	30	-	99	68	327	8388	68	
	S	151	-	198	27	40	12	141	-	191	240	1000	201563		
100 - 150	P	30	17	61	7	11	-	10	6	184	128	393	6670	57	
	S	83	15	79	22	11	-	37	8	514	229	1000	261555		
150 - 250	P	90	2	44	7	14	1	17	12	97	47	283	6167	48	
	S	403	10	142	2	85	1	19	19	153	165	1000	194439		
250 & above	P	197	40	59	25	-	-	37	-	110	178	435	4812	81	
	S	246	7	120	35	-	-	105	-	108	378	1000	499246		
all classes	P	41	7	34	8	13	2	16	2	116	90	281	55627	407	
	S	189	8	114	23	29	3	72	4	263	295	1000	141031		

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	purpose of loan										estd.no. hhs(00) amount (Rs.000)	no.of rept. sam phhd s	
		in farm business			in non-farm			in household			unspec-ified			any
		capital expen	curr expen	othe	capital expen	curr expen	othe	capital expen	curr expen	oth				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
KERALA														
less than 5	P	-	-	-	4	-	28	26	-	125	3	179	1255	11
	S	-	-	-	450	-	99	35	-	416	-	1000	184634	
5 - 10	P	-	-	-	30	-	4	-	-	70	-	104	1204	8
	S	-	-	-	293	-	92	-	-	615	-	1000	53044	
10 - 20	P	-	-	-	15	5	8	56	-	71	13	152	2346	21
	S	-	-	-	152	25	63	469	-	212	79	1000	161781	
20 - 30	P	-	-	-	43	17	20	100	-	118	39	283	2672	22
	S	-	-	-	104	16	22	212	-	606	40	1000	451001	
30 - 50	P	19	-	6	24	-	20	59	13	151	43	286	5349	51
	S	16	-	7	49	-	53	83	10	750	32	1000	151987	
50 - 70	P	30	-	35	35	22	31	145	-	204	104	448	3169	40
	S	68	-	26	25	27	96	368	-	144	247	1000	104067	
70 - 100	P	45	-	27	11	3	7	48	-	128	18	251	4977	40
	S	181	-	106	27	5	28	243	-	358	52	1000	760757	
100 - 150	P	22	-	18	32	-	12	120	9	226	34	384	4343	48
	S	45	-	33	60	-	2	132	5	655	68	1000	144210	
150 - 250	P	60	-	34	17	5	26	91	-	141	45	341	6198	75
	S	100	-	98	44	39	60	378	-	203	76	1000	206106	
250 & above	P	118	-	23	44	15	19	60	1	94	39	338	8093	130
	S	229	-	51	222	27	168	175	1	82	46	1000	591707	
all classes	P	47	-	19	28	7	18	76	3	137	39	307	39606	446
	S	137	-	49	131	21	101	212	2	281	66	1000	135920	
MADHYA PRADESH														
less than 5	P	0	-	-	9	21	15	-	-	64	15	119	6455	36
	S	5	-	-	146	191	120	-	-	342	196	1000	205965	
5 - 10	P	7	-	2	19	1	36	-	-	70	30	158	7185	42
	S	16	-	50	99	1	296	-	-	311	227	1000	286677	
10 - 20	P	15	-	9	11	0	56	1	-	92	30	214	12863	73
	S	18	-	16	60	1	307	3	-	463	132	1000	950340	
20 - 30	P	27	16	8	14	-	46	4	-	95	45	228	9905	61
	S	132	70	123	95	-	163	12	-	258	147	1000	767788	
30 - 50	P	22	1	5	38	4	26	2	-	70	39	188	14159	64
	S	57	1	36	211	5	172	-	-	388	128	1000	111783	
50 - 70	P	11	30	45	-	-	21	3	-	58	21	186	9951	52
	S	98	59	289	-	-	106	15	-	295	138	1000	933921	
70 - 100	P	38	2	50	3	0	12	1	-	91	28	204	9735	71
	S	168	27	280	6	3	29	2	-	360	124	1000	119574	
100 - 150	P	53	2	56	4	-	10	5	-	112	107	267	9435	80
	S	143	7	131	11	-	11	8	-	346	344	1000	245254	
150 - 250	P	62	2	80	3	-	5	5	-	94	43	240	6647	66
	S	308	5	205	4	-	16	6	-	362	94	1000	121638	
250 & above	P	52	18	39	17	-	-	5	-	94	117	267	7777	100
	S	96	26	44	136	-	-	5	-	179	514	1000	586190	
all classes	P	28	7	28	13	2	25	2	-	84	47	208	94113	645
	S	118	21	106	84	3	60	6	-	285	316	1000	149891	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household										Rural		
		purpose of loan										estd.no. hhs(00 amount (Rs.000)	no.of rept. sam phhd s	
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied			any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
MAHARASHTRA														
less than 5	P	1	4	2	3	-	5	-	-	31	12	57	11157	33
	S	4	38	26	84	-	47	-	-	629	173	1000	282114	
5 - 10	P	7	-	-	2	1	9	-	-	16	10	46	7152	20
	S	296	-	-	49	27	138	-	-	224	265	1000	106341	
10 - 20	P	2	7	6	16	6	20	-	2	52	37	142	9779	41
	S	20	4	51	46	49	44	-	7	644	135	1000	736221	
20 - 30	P	28	20	73	9	8	18	5	-	88	84	270	8098	53
	S	56	62	248	13	37	81	16	-	321	164	1000	992735	
30 - 50	P	13	16	24	7	6	12	6	-	41	35	152	13952	68
	S	47	67	216	78	71	22	43	-	294	162	1000	110172	
50 - 70	P	43	22	31	15	7	14	1	-	61	49	226	9353	73
	S	542	18	25	123	14	51	6	-	151	71	1000	245085	
70 - 100	P	72	20	63	3	-	7	32	-	75	36	254	9753	62
	S	208	65	230	9	-	6	143	-	255	83	1000	211540	
100 - 150	P	61	25	55	19	16	3	13	3	126	88	349	9559	88
	S	241	60	106	78	30	10	46	5	246	178	1000	257030	
150 - 250	P	113	13	90	17	2	1	25	-	183	73	408	8561	99
	S	185	58	90	63	4	1	63	-	395	138	1000	356932	
250 & above	P	135	60	107	10	5	5	22	-	95	93	411	8068	103
	S	304	51	119	119	19	14	23	-	81	271	1000	643536	
all classes	P	44	18	43	10	5	9	10	0	74	50	224	95433	640
	S	253	50	120	82	20	21	43	1	236	175	1000	203603	
MANIPUR														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	15	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	67	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	34	-	34	121	4
	S	-	-	-	-	-	-	-	-	1000	-	1000	224	
20 - 30	P	-	-	-	-	-	5	-	-	-	5	5	133	1
	S	-	-	-	-	-	100	-	-	-	-	1000	621	
30 - 50	P	-	-	3	-	-	-	-	-	64	5	73	391	10
	S	-	-	101	-	-	-	-	-	807	92	1000	2610	
50 - 70	P	-	-	-	-	-	-	8	-	17	-	25	309	5
	S	-	-	-	-	-	-	109	-	891	-	1000	2709	
70 - 100	P	-	-	1	-	-	-	-	-	12	-	13	286	4
	S	-	-	122	-	-	-	-	-	878	-	1000	699	
100 - 150	P	-	-	1	-	-	-	-	-	68	1	69	268	6
	S	-	-	17	-	-	-	-	-	983	-	1000	4977	
150 - 250	P	-	-	1	-	-	-	-	-	25	5	30	200	6
	S	-	-	27	-	-	-	-	-	432	541	1000	3132	
250 & above	P	-	-	-	-	-	12	-	-	2	-	14	97	2
	S	-	-	-	-	-	736	-	-	264	-	1000	3463	
all classes	P	-	-	1	-	-	1	1	-	32	2	37	1887	38
	S	-	-	28	-	-	172	16	-	679	105	1000	18435	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household											Rural	
		purpose of loan											estd.no. hhs(00) amount (Rs.000)	no.of rept. sam phhd s
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied	any		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
MEGHALAYA														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	75	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	131	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	11	-	-	-	-	1	-	12	325	3
	S	-	-	-	945	-	-	-	-	55	-	1000	755	
20 - 30	P	-	-	-	-	-	-	-	-	-	2	2	478	1
	S	-	-	-	-	-	-	-	-	-	1000	1000	179	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	608	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	264	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	-	-	-	-	-	-	-	6	6	211	2
	S	-	-	-	-	-	-	-	-	-	1000	1000	632	
100 - 150	P	-	-	-	-	-	-	-	-	3	6	8	161	3
	S	-	-	-	-	-	-	-	-	368	632	1000	581	
150 - 250	P	-	-	-	-	-	-	-	-	29	17	46	61	2
	S	-	-	-	-	-	-	-	-	269	731	1000	564	
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	23	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
all classes	P	-	-	-	2	-	-	-	-	1	2	4	2336	11
	S	-	-	-	263	-	-	-	-	150	587	1000	2711	
NAGALAND														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	7	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	6	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	519	-	519	17	4
	S	-	-	-	-	-	-	-	-	1000	-	1000	192	
20 - 30	P	-	-	-	-	-	-	-	-	21	-	21	34	3
	S	-	-	-	-	-	-	-	-	1000	-	1000	42	
30 - 50	P	-	-	-	-	-	-	2	-	41	-	43	106	9
	S	-	-	-	-	-	-	356	-	644	-	1000	977	
50 - 70	P	-	-	1	-	-	-	-	-	2	-	3	228	3
	S	-	-	447	-	-	-	-	-	553	-	1000	135	
70 - 100	P	-	-	3	-	-	-	9	-	9	2	22	232	8
	S	-	-	170	-	-	-	404	-	240	185	1000	1256	
100 - 150	P	-	-	-	9	-	17	-	-	6	-	32	89	7
	S	-	-	-	374	-	474	-	-	152	-	1000	1019	
150 - 250	P	-	-	-	-	-	-	-	-	12	4	16	37	3
	S	-	-	-	-	-	-	-	-	667	333	1000	244	
250 & above	P	-	-	-	-	-	-	119	-	-	-	119	2	1
	S	-	-	-	-	-	-	1000	-	-	-	1000	883	
all classes	P	-	-	1	1	-	2	3	-	23	1	31	759	38
	S	-	-	58	80	-	102	366	-	328	66	1000	4750	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household										Rural		
		purpose of loan										estd.no. hhs(00 amount (Rs.000)	no.of rept. sam phhd s	
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied			any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
ORISSA														
less than 5	P	9	3	18	2	4	17	2	-	48	17	115	6838	50
	S	184	21	115	16	38	117	18	-	347	143	1000	188800	
5 - 10	P	8	-	12	-	17	35	12	-	132	27	238	6809	47
	S	37	-	132	-	47	220	65	-	355	144	1000	220078	
10 - 20	P	22	3	15	25	5	33	-	-	109	45	236	9698	67
	S	158	2	49	105	22	129	-	-	422	113	1000	736953	
20 - 30	P	14	4	11	16	18	9	1	-	136	75	278	7821	64
	S	63	3	18	138	65	41	2	-	432	237	1000	591952	
30 - 50	P	36	11	25	11	5	37	2	-	109	50	243	9016	82
	S	134	39	96	9	21	190	2	-	460	49	1000	903603	
50 - 70	P	16	8	14	15	1	15	1	-	55	21	144	7595	50
	S	147	21	173	76	5	105	16	-	336	122	1000	463404	
70 - 100	P	32	16	57	31	10	33	6	14	119	98	353	4249	55
	S	81	19	57	83	27	104	6	96	345	183	1000	734940	
100 - 150	P	69	25	20	6	4	44	5	9	162	71	323	2916	38
	S	39	24	34	9	6	183	25	18	602	60	1000	983573	
150 - 250	P	34	32	38	21	-	5	2	-	97	41	243	1876	27
	S	202	43	129	308	-	10	3	-	226	78	1000	444484	
250 & above	P	33	61	103	36	-	-	-	-	182	150	400	1062	21
	S	16	15	376	29	-	-	-	-	62	503	1000	831777	
all classes	P	23	9	22	14	8	25	3	1	105	48	233	57882	501
	S	96	20	116	72	20	110	10	15	374	169	1000	609956	
PUNJAB														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	362	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	156	-	-	10	-	166	438	2
	S	-	-	-	-	-	984	-	-	16	-	1000	43323	
10 - 20	P	-	-	-	-	-	-	1	-	169	-	171	1279	10
	S	-	-	-	-	-	-	2	-	998	-	1000	81787	
20 - 30	P	-	-	-	-	-	-	30	11	171	6	207	1702	13
	S	-	-	-	-	-	-	46	-	922	31	1000	125925	
30 - 50	P	-	-	36	-	24	38	29	-	184	61	292	2545	24
	S	-	-	39	-	19	93	57	-	411	381	1000	631930	
50 - 70	P	-	-	-	14	-	5	31	-	185	27	259	2127	22
	S	-	-	-	34	-	6	198	-	694	68	1000	303864	
70 - 100	P	12	-	-	7	1	59	44	-	125	11	221	1607	16
	S	12	-	-	19	12	128	188	-	606	35	1000	200972	
100 - 150	P	32	-	-	-	-	36	-	-	72	6	114	1977	12
	S	13	-	-	-	-	865	-	-	110	12	1000	506832	
150 - 250	P	55	37	97	1	-	40	-	20	63	92	308	2018	25
	S	27	132	187	11	-	65	-	53	224	301	1000	775187	
250 & above	P	64	25	89	14	-	10	14	-	82	119	309	6819	135
	S	58	58	144	59	-	12	23	-	157	489	1000	594968	
all classes	P	30	12	43	7	3	24	17	3	115	60	251	20874	259
	S	44	52	119	43	2	80	32	5	227	397	1000	861950	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	purpose of loan										estd.no. hhs(00) amount (Rs.000)	no.of rept. sam phhd s	
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in house hold capi tal expe n	curr expe n	oth	unspec -fied			any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
RAJASTHAN														
less than 5	P	-	-	-	-	-	7	-	-	1	8	17	1628	3
	S	-	-	-	-	-	241	-	-	103	656	1000	16919	
5 - 10	P	-	-	-	-	-	-	2	-	187	9	198	1592	6
	S	-	-	-	-	-	-	1	-	985	14	1000	462499	
10 - 20	P	-	2	-	25	-	-	-	-	367	47	421	3586	31
	S	-	0	-	29	-	-	-	-	965	5	1000	104988	
20 - 30	P	55	1	7	6	6	39	-	-	194	7	316	3390	20
	S	338	4	7	13	4	85	-	-	531	18	1000	489305	
30 - 50	P	52	10	3	5	-	15	23	-	321	111	415	6221	45
	S	19	6	12	4	-	16	39	-	784	119	1000	176320	
50 - 70	P	44	1	24	12	26	19	26	-	202	115	376	6536	44
	S	341	3	-	39	43	8	90	-	399	77	1000	326726	
70 - 100	P	38	-	20	39	11	-	25	15	217	62	329	8832	69
	S	43	-	11	52	39	-	85	4	628	138	1000	238698	
100 - 150	P	27	-	15	12	-	16	4	-	163	61	260	9119	54
	S	84	-	71	5	-	10	11	-	694	124	1000	321655	
150 - 250	P	37	5	6	6	-	2	4	-	162	57	258	8395	69
	S	132	10	4	21	-	7	19	-	661	147	1000	246852	
250 & above	P	31	18	25	4	-	8	7	-	64	138	239	8549	66
	S	46	9	38	43	-	16	11	-	249	589	1000	551941	
all classes	P	34	5	13	13	5	10	12	2	188	77	302	57850	407
	S	110	5	24	29	11	11	35	0	541	234	1000	206405	
SIKKIM														
less than 5	P	-	-	-	-	-	-	-	-	27	-	27	17	1
	S	-	-	-	-	-	-	-	-	1000	-	1000	139	
5 - 10	P	-	-	-	9	-	-	-	-	-	-	9	22	1
	S	-	-	-	1000	-	-	-	-	-	-	1000	58	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	35	0
	S	-	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	51	-	-	-	18	-	69	27	2
	S	-	-	-	-	742	-	-	-	258	-	1000	920	
30 - 50	P	7	-	31	-	-	-	3	-	11	3	52	60	8
	S	193	-	587	-	-	-	80	-	61	80	1000	1463	
50 - 70	P	-	-	18	8	-	-	-	-	-	32	59	52	3
	S	-	-	195	243	-	-	-	-	-	562	1000	1072	
70 - 100	P	-	-	49	-	-	-	-	3	18	9	80	76	7
	S	-	-	495	-	-	-	-	26	353	127	1000	1877	
100 - 150	P	-	-	-	-	-	-	4	-	5	21	30	90	4
	S	-	-	-	-	-	-	363	-	207	430	1000	1160	
150 - 250	P	-	-	35	-	-	10	14	-	-	-	58	122	5
	S	-	-	488	-	-	344	167	-	-	-	1000	3082	
250 & above	P	-	-	-	7	-	14	12	-	6	8	47	84	8
	S	-	-	-	292	-	234	251	-	117	106	1000	2018	
all classes	P	1	-	18	2	2	4	6	0	7	9	49	584	39
	S	24	-	297	77	58	130	132	4	136	142	1000	11789	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household										Rural		
		purpose of loan										estd.no. hhs(00 amount (Rs.000)	no.of rept. sam phhd s	
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied			any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
TAMIL NADU														
less than 5	P	-	6	0	6	3	12	2	-	124	47	169	14034	56
	S	-	-	2	19	12	98	7	-	672	190	1000	542988	
5 - 10	P	12	-	-	3	-	34	7	-	131	50	207	11588	43
	S	33	-	-	15	-	88	24	-	544	295	1000	638657	
10 - 20	P	19	23	10	10	5	16	20	3	159	78	249	15027	66
	S	65	11	47	42	7	1	61	8	494	265	1000	139717	
20 - 30	P	21	24	59	31	-	-	28	-	197	106	377	7951	53
	S	67	57	168	52	-	-	50	-	381	224	1000	145623	
30 - 50	P	41	4	31	-	-	9	47	6	215	101	332	13535	83
	S	129	5	85	-	-	54	210	49	385	82	1000	189093	
50 - 70	P	45	17	20	22	-	1	5	-	211	81	299	7125	42
	S	52	15	45	256	-	1	8	-	532	93	1000	215975	
70 - 100	P	68	31	103	1	-	15	36	5	155	74	315	6731	55
	S	113	78	149	2	-	56	89	3	452	58	1000	187383	
100 - 150	P	61	78	60	27	0	11	35	-	227	72	406	5134	70
	S	169	91	122	122	2	94	64	-	223	115	1000	218298	
150 - 250	P	85	40	40	13	-	23	24	19	208	94	364	4586	70
	S	183	94	79	11	-	12	74	46	340	161	1000	235745	
250 & above	P	138	70	123	21	1	43	74	10	338	150	601	4463	86
	S	169	37	89	157	2	19	103	2	187	235	1000	765365	
all classes	P	36	21	32	11	1	15	24	3	181	80	296	90176	624
	S	130	45	89	100	1	32	84	10	334	175	1000	221536	
TRIPURA														
less than 5	P	1	-	1	-	1	17	-	-	79	18	118	593	24
	S	3	-	14	-	9	324	-	-	453	196	1000	31612	
5 - 10	P	24	-	-	1	-	28	-	-	76	89	217	456	24
	S	63	-	-	2	-	95	-	-	364	475	1000	46442	
10 - 20	P	12	-	-	4	-	3	-	-	30	111	161	558	20
	S	108	-	-	29	-	22	-	-	122	719	1000	45204	
20 - 30	P	-	-	-	2	-	43	15	-	42	155	256	474	30
	S	-	-	-	9	-	257	51	-	104	579	1000	81087	
30 - 50	P	0	-	14	27	-	38	28	-	90	70	261	766	43
	S	1	-	98	117	-	171	100	-	256	258	1000	108216	
50 - 70	P	-	-	-	13	-	87	3	-	117	82	267	395	20
	S	-	-	-	117	-	282	2	-	364	234	1000	66147	
70 - 100	P	-	-	22	62	-	49	37	-	75	85	329	387	28
	S	-	-	56	170	-	113	217	-	151	293	1000	89730	
100 - 150	P	18	-	52	55	-	-	60	-	84	50	311	349	24
	S	41	-	365	162	-	-	180	-	159	93	1000	80384	
150 - 250	P	-	-	-	-	-	20	-	-	229	34	283	168	11
	S	-	-	-	-	-	93	-	-	756	151	1000	20268	
250 & above	P	-	-	32	60	-	51	31	-	155	7	335	98	11
	S	-	-	152	114	-	129	147	-	416	41	1000	20342	
all classes	P	6	-	10	18	0	32	16	-	81	78	236	4244	235
	S	19	-	82	90	1	150	88	-	250	320	1000	589431	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

		major household type :all household										Rural		
household holdings (Rs.000)	typ of est *	purpose of loan										estd.no. hhs(00) amount (Rs.000)	no.of rept. sam phhd s	
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied			any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
UTTAR PRADESH														
less than 5	P	11	-	-	11	-	14	-	-	85	67	173	3334	26
	S	78	-	-	69	-	13	-	-	494	347	1000	145503	
5 - 10	P	19	-	12	23	7	35	-	-	107	20	194	7206	46
	S	44	-	24	136	36	178	-	-	486	96	1000	644851	
10 - 20	P	3	6	12	9	14	2	15	3	117	45	197	17357	94
	S	13	5	23	16	124	12	31	20	474	281	1000	124275	
20 - 30	P	15	17	6	11	6	17	4	-	108	73	213	13561	90
	S	58	77	13	58	64	81	17	-	367	266	1000	121191	
30 - 50	P	4	7	11	5	2	18	7	1	106	46	183	27639	141
	S	10	11	29	26	5	101	31	7	575	205	1000	262180	
50 - 70	P	6	2	24	6	4	9	11	-	98	58	190	21101	122
	S	81	11	243	17	12	37	47	-	402	149	1000	331509	
70 - 100	P	24	3	8	1	1	1	17	-	68	69	157	24938	115
	S	131	9	21	16	3	6	66	-	410	338	1000	286727	
100 - 150	P	15	4	20	5	3	14	9	-	85	49	188	23099	141
	S	65	12	89	36	16	39	58	-	348	337	1000	293294	
150 - 250	P	29	11	14	6	3	11	0	-	66	82	187	24799	150
	S	168	43	51	53	12	59	2	-	263	351	1000	341474	
250 & above	P	41	13	26	2	5	4	9	1	68	77	212	25325	224
	S	112	10	106	37	5	4	78	1	183	464	1000	984141	
all classes	P	18	7	15	6	4	11	9	1	88	61	189	188360	1149
	S	94	17	88	36	16	35	51	2	324	338	1000	282383	
WEST BENGAL														
less than 5	P	0	-	4	6	9	10	-	9	72	35	131	7414	37
	S	4	-	24	52	156	40	-	-	634	90	1000	233946	
5 - 10	P	-	-	10	14	18	22	2	-	103	17	178	10288	45
	S	-	-	16	156	238	184	30	-	311	65	1000	391019	
10 - 20	P	10	-	7	15	14	23	3	4	104	26	200	16092	66
	S	19	-	22	44	128	185	11	5	467	119	1000	907330	
20 - 30	P	11	14	21	22	42	20	16	4	64	39	235	11133	60
	S	16	49	78	57	162	48	84	10	335	163	1000	858079	
30 - 50	P	14	29	34	18	35	25	8	7	104	106	350	13977	92
	S	66	33	55	50	85	85	79	5	186	355	1000	215368	
50 - 70	P	11	24	19	24	31	28	1	-	116	80	270	9737	75
	S	35	33	40	43	84	131	6	-	432	195	1000	805987	
70 - 100	P	28	42	58	23	13	14	14	-	137	75	349	8264	72
	S	27	124	35	35	36	52	45	-	404	243	1000	158191	
100 - 150	P	7	28	26	30	38	34	19	1	81	74	288	7873	80
	S	8	38	82	106	95	126	242	1	160	142	1000	162632	
150 - 250	P	42	18	56	4	25	56	21	10	153	115	362	6547	83
	S	43	6	54	7	25	448	31	6	265	116	1000	282608	
250 & above	P	8	16	49	18	10	45	4	2	165	82	363	3437	54
	S	17	8	41	103	41	217	19	4	440	110	1000	131892	
all classes	P	12	16	25	18	25	26	8	4	105	61	263	94762	664
	S	32	33	51	54	76	191	67	4	312	181	1000	127032	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household										Rural		no.of sam phhd s	
		purpose of loan										any	estd.no. hhs(00) amount (Rs.000)		
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
ANDAMAN & NICOBAR IS.															
less than 5	P	-	-	-	32	-	-	-	-	-	-	41	73	43	3
	S	-	-	-	550	-	-	-	-	-	-	450	1000	1614	
5 - 10	P	-	-	-	4	-	-	-	-	18	34	56	31	5	
	S	-	-	-	418	-	-	-	-	354	228	1000	399		
10 - 20	P	-	-	-	-	-	6	-	-	147	119	227	49	13	
	S	-	-	-	-	-	32	-	-	376	592	1000	3981		
20 - 30	P	-	-	-	24	-	-	3	-	18	13	55	23	4	
	S	-	-	-	666	-	-	36	-	123	175	1000	833		
30 - 50	P	-	-	-	-	7	10	30	11	40	47	146	57	16	
	S	-	-	-	-	22	73	92	314	250	247	1000	3703		
50 - 70	P	56	-	-	14	-	41	-	-	83	127	256	29	10	
	S	517	-	-	20	-	118	-	-	52	293	1000	10206		
70 - 100	P	-	-	-	33	4	6	-	-	241	186	326	30	12	
	S	-	-	-	39	11	14	-	-	707	230	1000	4106		
100 - 150	P	-	-	-	12	-	-	107	53	209	155	383	24	14	
	S	-	-	-	84	-	-	297	73	328	218	1000	5779		
150 - 250	P	10	-	-	40	-	15	66	-	38	97	218	31	11	
	S	50	-	-	216	-	46	458	-	74	156	1000	10519		
250 & above	P	203	-	18	6	-	-	37	-	30	219	408	21	19	
	S	197	-	14	68	-	-	82	-	81	557	1000	11258		
all classes	P	18	-	1	15	2	8	21	6	80	95	199	339	107	
	S	153	-	3	105	2	41	150	30	185	331	1000	52397		
ARUNACHAL PRADESH															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	90	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
5 - 10	P	-	-	-	-	-	-	-	-	6	5	11	65	2	
	S	-	-	-	-	-	-	-	-	432	568	1000	265		
10 - 20	P	-	-	-	-	-	2	5	-	25	3	35	166	8	
	S	-	-	-	-	-	373	59	-	538	30	1000	4782		
20 - 30	P	9	-	-	-	7	-	-	-	3	16	28	215	6	
	S	218	-	-	-	112	-	-	-	473	196	1000	2543		
30 - 50	P	9	-	-	1	-	4	1	-	48	12	76	229	13	
	S	37	-	-	12	-	29	14	-	798	110	1000	6466		
50 - 70	P	5	-	3	18	-	-	-	-	-	47	72	121	10	
	S	13	-	20	103	-	-	-	-	-	864	1000	5307		
70 - 100	P	-	-	-	-	-	-	1	-	-	7	9	192	2	
	S	-	-	-	-	-	-	334	-	-	666	1000	646		
100 - 150	P	-	-	-	-	-	-	-	-	1	2	2	445	2	
	S	-	-	-	-	-	-	-	-	198	802	1000	474		
150 - 250	P	-	-	-	-	-	-	-	-	-	-	-	6	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
250 & above	P	-	-	-	-	-	-	-	-	-	76	76	3	1	
	S	-	-	-	-	-	-	-	-	-	1000	1000	139		
all classes	P	3	-	0	2	1	1	1	-	11	10	27	1531	44	
	S	42	-	5	30	14	96	28	-	444	341	1000	20623		

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household											Rural		
		purpose of loan											estd.no. hhs(00 amount (Rs.000)	no.of rept. sam phhd s	
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied	any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
CHANDIGARH															
less than 5	P	32	-	-	-	-	-	-	-	-	-	-	32	130	1
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	2104	
5 - 10	P	-	-	-	-	-	-	-	-	-	507	-	507	1	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	122	
10 - 20	P	-	-	-	-	-	14	-	-	-	-	29	43	12	2
	S	-	-	-	-	-	316	-	-	-	-	684	1000	209	
20 - 30	P	-	-	-	-	-	-	971	-	971	-	-	971	8	1
	S	-	-	-	-	-	-	927	-	73	-	-	1000	10673	
30 - 50	P	-	-	-	49	-	-	426	-	-	-	-	475	18	2
	S	-	-	-	109	-	-	891	-	-	-	-	1000	11082	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	255	255	8	2
	S	-	-	-	-	-	-	-	-	-	-	1000	1000	713	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	4	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	21	-	-	-	-	41	313	-	-	-	-	374	14	3
	S	78	-	-	-	-	101	821	-	-	-	-	1000	2876	
150 - 250	P	-	-	-	-	-	-	-	-	15	11	26	24	2	2
	S	-	-	-	-	-	-	-	-	671	329	1000	366		
250 & above	P	-	-	-	7	-	17	61	-	-	85	172	8	5	5
	S	-	-	-	29	-	6	67	-	-	897	1000	9823		
all classes	P	20	-	-	4	-	4	90	-	38	14	136	227	19	
	S	61	-	-	39	-	11	600	-	30	258	1000	37970		
DADRA & NAGAR HAVELI															
less than 5	P	-	-	-	-	-	-	-	-	2	-	2	13	1	1
	S	-	-	-	-	-	-	-	-	1000	-	1000	10		
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	5	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	0		
10 - 20	P	-	-	-	-	-	-	-	-	283	-	283	13	2	2
	S	-	-	-	-	-	-	-	-	1000	-	1000	180		
20 - 30	P	-	-	-	-	-	-	-	-	28	-	28	24	1	1
	S	-	-	-	-	-	-	-	-	1000	-	1000	53		
30 - 50	P	-	-	-	21	-	-	56	-	140	77	295	58	12	12
	S	-	-	-	317	-	-	248	-	234	201	1000	3155		
50 - 70	P	-	-	-	-	-	-	35	-	151	-	186	42	4	4
	S	-	-	-	-	-	-	382	-	618	-	1000	693		
70 - 100	P	-	-	45	35	-	-	58	-	48	18	204	29	7	7
	S	-	-	14	49	-	-	229	-	590	119	1000	1850		
100 - 150	P	22	-	45	-	-	-	68	-	-	-	135	23	4	4
	S	262	-	22	-	-	-	715	-	-	-	1000	907		
150 - 250	P	13	-	-	-	-	-	-	-	37	-	50	7	2	2
	S	814	-	-	-	-	-	-	-	186	-	1000	137		
250 & above	P	318	-	-	-	-	-	-	-	64	-	378	3	2	2
	S	800	-	-	-	-	-	-	-	200	-	1000	423		
all classes	P	7	-	11	10	-	-	37	-	95	23	183	216	35	35
	S	93	-	6	147	-	-	286	-	353	115	1000	7408		

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household Rural											estd.no. hhs(00 amount (Rs.000))	no.of rept. sam phhd s	
		purpose of loan													
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied	any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
DELHI															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	123	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	26	-	-	-	-	-	-	-	26	56	1
	S	-	-	-	1000	-	-	-	-	-	-	-	1000	734	
10 - 20	P	-	-	-	-	-	-	-	-	89	-	89	31	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	2446		
20 - 30	P	-	-	248	-	-	-	-	-	248	-	248	112	1	
	S	-	-	450	-	-	-	-	-	550	-	1000	54391		
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	147	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	6	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	2	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
100 - 150	P	-	-	-	-	-	-	-	-	85	68	153	240	2	
	S	-	-	-	-	-	-	-	-	923	77	1000	59376		
150 - 250	P	-	-	-	-	-	-	-	-	72	-	72	282	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	53923		
250 & above	P	-	-	29	4	1	-	24	-	173	66	285	372	12	
	S	-	-	162	155	31	-	76	-	425	151	1000	230389		
all classes	P	-	-	28	2	0	-	6	-	99	30	142	1372	18	
	S	-	-	154	91	18	-	44	-	595	98	1000	401259		
GOA															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	60	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	9	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
10 - 20	P	-	-	474	-	-	3	-	-	-	-	477	146	2	
	S	-	-	996	-	-	4	-	-	-	-	1000	97098		
20 - 30	P	-	-	-	-	69	-	-	-	-	-	69	11	1	
	S	-	-	-	-	100	-	-	-	-	-	1000	274		
30 - 50	P	-	-	-	-	-	-	-	-	19	-	19	164	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	653		
50 - 70	P	191	-	-	-	-	26	-	-	-	18	217	56	3	
	S	951	-	-	-	-	49	-	-	-	-	1000	8952		
70 - 100	P	-	25	-	-	-	-	-	-	42	26	93	109	6	
	S	-	216	-	-	-	-	-	-	676	108	1000	6183		
100 - 150	P	-	117	-	30	-	-	43	-	-	32	222	234	7	
	S	-	68	-	49	-	-	869	-	-	14	1000	223315		
150 - 250	P	-	-	33	6	-	-	-	-	87	36	150	110	6	
	S	-	-	255	182	-	-	-	-	480	83	1000	15684		
250 & above	P	-	-	4	7	-	8	207	-	19	7	244	289	9	
	S	-	-	4	2	-	2	989	-	3	-	1000	523372		
all classes	P	9	25	62	8	1	4	59	-	19	15	198	1188	35	
	S	10	19	118	17	0	2	813	-	16	6	1000	875531		

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	purpose of loan										estd.no. hhs(00 amount (Rs.000))	no.of rept. sam phhd s		
		in farm business			in non-farm			in household			unspec -fied			any	
		capit al expe n	curr expe n	othe	capit al expe n	curr expe n	othe	capit al expe n	curr expe n	oth					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
LAKSHA DWEEP															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	0
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	0
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	0
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	2	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	0
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	2	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	0
50 - 70	P	-	-	-	-	-	-	667	-	-	-	667	1	1	
	S	-	-	-	-	-	-	1000	-	-	-	1000	74	0	
70 - 100	P	-	-	-	-	-	-	-	-	207	-	207	4	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	148	0	
100 - 150	P	-	-	-	-	6	11	6	-	90	1	114	8	5	
	S	-	-	-	-	28	54	45	-	863	10	1000	466	0	
150 - 250	P	-	-	-	3	-	-	84	-	91	-	178	12	6	
	S	-	-	-	235	-	-	349	-	416	-	1000	2639	0	
250 & above	P	-	-	-	-	-	-	45	-	198	12	255	9	8	
	S	-	-	-	-	-	-	688	-	305	6	1000	6086	0	
all classes	P	-	-	-	1	1	2	58	-	115	3	181	38	21	
	S	-	-	-	66	1	3	553	-	372	5	1000	9412	0	
MIZORAM															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	19	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	57	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0	0	
10 - 20	P	-	-	40	-	-	-	3	-	40	10	93	144	5	
	S	-	-	263	-	-	-	6	-	263	468	1000	10926	0	
20 - 30	P	-	-	38	-	-	-	-	-	20	-	57	144	5	
	S	-	-	817	-	-	-	-	-	183	-	1000	3317	0	
30 - 50	P	-	-	-	14	-	2	-	-	2	3	21	208	7	
	S	-	-	-	428	-	70	-	-	67	435	1000	3453	0	
50 - 70	P	-	-	2	-	-	-	-	-	19	1	21	144	4	
	S	-	-	216	-	-	-	-	-	676	108	1000	541	0	
70 - 100	P	-	-	-	-	11	-	-	-	20	-	31	97	2	
	S	-	-	-	-	296	-	-	-	704	-	1000	9632	0	
100 - 150	P	-	-	-	-	-	-	-	-	-	-	-	26	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0	0	
150 - 250	P	-	-	-	-	-	-	134	-	-	-	134	3	1	
	S	-	-	-	-	-	-	1000	-	-	-	1000	1760	0	
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	0	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0	0	
all classes	P	-	-	14	4	1	1	1	-	16	3	39	843	24	
	S	-	-	192	50	96	8	62	-	367	225	1000	29629	0	

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household										Rural			
		purpose of loan										estd.no. hhs(00) amount (Rs.000)	no.of rept. sam phhd s		
		in farm capi tal expe n	business curr n	othe	in non-farm capi tal expe n	curr n	othe	in household capi tal expe n	curr n	oth	unspec -fied			any	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
PONDICHERY															
less than 5	P	-	-	-	-	-	-	-	-	-	-	25	25	114	1
	S	-	-	-	-	-	-	-	-	-	-	1000	1000	425	
5 - 10	P	-	-	-	-	-	-	-	-	-	126	-	126	112	2
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	1396	
10 - 20	P	-	-	-	-	-	-	10	-	45	-	55	122	2	
	S	-	-	-	-	-	-	110	-	890	-	1000	1355		
20 - 30	P	-	-	-	-	-	84	-	-	4	84	89	53	2	
	S	-	-	-	-	-	968	-	-	32	-	1000	2191		
30 - 50	P	-	-	-	-	-	15	-	-	-	128	143	14	2	
	S	-	-	-	-	-	236	-	-	-	764	1000	940		
50 - 70	P	-	-	-	-	-	-	244	-	59	-	304	40	3	
	S	-	-	-	-	-	-	918	-	82	-	1000	10746		
70 - 100	P	65	-	-	-	-	-	-	-	-	-	65	53	1	
	S	1000	-	-	-	-	-	-	-	-	-	1000	2561		
100 - 150	P	150	-	-	-	-	-	-	-	51	-	201	18	2	
	S	947	-	-	-	-	-	-	-	53	-	1000	7887		
150 - 250	P	-	-	-	-	-	97	-	-	85	-	182	18	3	
	S	-	-	-	-	-	720	-	-	280	-	1000	1792		
250 & above	P	214	-	22	-	-	-	70	17	95	89	283	47	12	
	S	319	-	11	-	-	-	77	16	12	565	1000	63745		
all classes	P	27	-	2	-	-	11	24	1	49	22	112	592	30	
	S	326	-	8	-	-	39	160	11	56	399	1000	93039		
DAMAN AND DIU															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	3	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	12	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
10 - 20	P	-	-	-	-	359	-	-	-	-	-	359	5	1	
	S	-	-	-	-	100	-	-	-	-	-	1000	186		
20 - 30	P	-	-	-	-	108	-	-	-	48	-	156	14	3	
	S	-	-	-	-	480	-	-	-	520	-	1000	798		
30 - 50	P	-	-	-	-	164	-	-	-	132	-	295	4	2	
	S	-	-	-	-	516	-	-	-	484	-	1000	421		
50 - 70	P	-	-	-	-	-	-	-	-	348	-	348	10	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	3323		
70 - 100	P	-	-	-	-	5	-	-	-	106	-	112	15	2	
	S	-	-	-	-	60	-	-	-	940	-	1000	829		
100 - 150	P	-	-	-	-	75	-	-	-	-	-	75	17	1	
	S	-	-	-	-	100	-	-	-	-	-	1000	3755		
150 - 250	P	-	-	-	-	66	-	-	-	344	344	578	3	5	
	S	-	-	-	-	361	-	-	-	489	150	1000	878		
250 & above	P	-	-	-	29	-	3	-	-	25	-	56	22	4	
	S	-	-	-	928	-	65	-	-	7	-	1000	8465		
all classes	P	-	-	-	6	54	1	-	-	72	8	137	104	19	
	S	-	-	-	421	263	30	-	-	279	7	1000	18654		

Table (9R) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91

household holdings (Rs.000)	typ of est *	major household type :all household Rural											estd.no. of hhs(00)/ amount (Rs.000)	no.of report samp. hhds	
		purpose of loan													
		in farm capi tal expe n	business curr expe n	othe	in non-farm capi tal expe n	curr expe n	othe	in household capi tal expe n	curr expe n	oth	unspec -fied	any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
INDIA															
less than 5	P	1	2	2	4	3	14	4	1	76	23	118	87045	403	
	S	17	5	13	59	33	162	38	-	545	128	1000	3058977		
5 - 10	P	7	1	5	7	9	23	5	1	127	27	199	86335	464	
	S	26	8	17	42	43	128	15	3	598	120	1000	5847142		
10 - 20	P	10	6	9	13	7	20	9	2	117	35	203	140559	798	
	S	27	4	36	101	34	75	66	8	523	125	1000	12718373		
20 - 30	P	17	10	24	13	9	19	12	1	116	57	241	109570	714	
	S	62	35	84	52	35	75	51	5	431	169	1000	10417123		
30 - 50	P	19	12	21	11	8	17	14	2	123	56	245	167576	1166	
	S	55	21	59	34	27	75	67	7	478	177	1000	21127839		
50 - 70	P	24	9	26	10	8	14	13	1	107	63	239	120005	914	
	S	185	11	105	59	33	41	63	1	343	158	1000	20692151		
70 - 100	P	34	9	40	9	4	10	17	3	107	53	240	123320	1054	
	S	107	34	121	23	15	29	85	7	405	174	1000	20426562		
100 - 150	P	32	14	44	12	6	13	20	2	121	62	269	112393	1079	
	S	104	28	112	43	19	52	84	5	382	172	1000	26864391		
150 - 250	P	47	14	42	8	6	11	13	4	106	65	256	105393	1116	
	S	157	42	105	36	20	69	56	17	329	170	1000	26680867		
250 & above	P	69	24	56	11	4	9	18	1	94	95	297	111753	1531	
	S	152	29	115	81	8	27	61	1	169	357	1000	74276464		
all classes	P	26	11	27	10	7	15	13	2	111	54	234	1163948	9239	
	S	120	27	98	58	20	51	65	5	331	228	1000	222109887		

Note: P: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households
S: Per thousand distribution of amount of cash loans outstanding as on 30.6.91

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
ANDHRA PRADESH						
personal security	278	622	233	783	258	670
surety security etc.	23	88	13	7	19	64
crop	22	27	1	2	12	19
first charge on immovable property	40	71	9	29	26	59
mortgage of immovable property	71	152	22	114	50	141
bullion/ornaments	18	21	2	5	11	17
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	0	0	0	0
other type of security	12	17	14	60	13	30
unspecified	11	2	1	0	7	2
t o t a l	399	1000	278	1000	346	1000
estd. no. of hhs.(00)/amount (rs.000)	62987	20716932	49966	8770661	112954	29487593
no. of reporting sample hhs.	559		232		791	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ASSAM						
personal security	45	580	33	584	42	581
surety security etc.	5	55	1	12	4	43
crop	-	-	-	-	-	-
first charge on immovable property	2	54	-	-	1	38
mortgage of immovable property	11	271	17	295	13	278
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	2	32	6	110	3	55
unspecified	2	7	2	-	2	5
t o t a l	65	1000	54	1000	62	1000
estd. no. of hhs.(00)/amount (rs.000)	24553	607818	9700	253922	34253	861740
no. of reporting sample hhs.	199		58		257	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
BIHAR						
personal security	99	479	100	348	99	451
surety security etc.	11	69	4	33	9	62
crop	8	51	1	60	6	53
first charge on immovable property	9	73	6	39	8	66
mortgage of immovable property	34	215	23	203	30	213
bullion/ornaments	-	-	0	2	0	0
share of companies etc.	0	-	-	-	0	-
agricultural commodities	2	23	-	-	1	18
other movable property	1	4	-	-	0	3
other type of security	13	75	12	315	13	127
unspecified	9	10	1	1	6	8
t o t a l	172	1000	140	1000	162	1000
estd. no. of hhs.(00)/amount (rs.000)	82439	5868606	35753	1597583	118192	7466190
no. of reporting sample hhs.	619		198		817	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
GUJARAT						
personal security	102	419	61	725	86	454
surety security etc.	36	164	11	88	26	155
crop	17	48	-	-	10	42
first charge on immovable property	22	42	11	109	18	50
mortgage of immovable property	36	282	9	72	25	258
bullion/ornaments	3	6	-	-	2	6
share of companies etc.	1	7	-	-	0	6
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	2	4	1	0
other type of security	0	2	0	1	0	2
unspecified	9	31	-	-	5	27
t o t a l	214	1000	91	1000	165	1000
estd. no. of hhs.(00)/amount (rs.000)	29329	7214494	19257	937915	48586	8152409
no. of reporting sample hhs.	218		58		276	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
personal security	128	330	196	556	157	394
surety security etc.	36	96	43	38	39	80
crop	19	74	-	-	11	53
first charge on immovable property	22	52	5	44	15	50
mortgage of immovable property	100	385	40	359	75	377
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	6	34	-	-	4	25
other movable property	-	-	-	-	-	-
other type of security	9	13	2	1	6	10
unspecified	57	15	30	2	45	11
t o t a l	284	1000	268	1000	277	1000
estd. no. of hhs.(00)/amount (rs.000)	14028	7695522	10448	3065760	24476	10761282
no. of reporting sample hhs.	119		60		179	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
HIMACHAL PRADESH						
personal security	159	623	154	560	158	613
surety security etc.	16	123	57	257	23	144
crop	1	1	-	-	0	0
first charge on immovable property	5	21	-	-	5	18
mortgage of immovable property	37	182	16	94	33	168
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	7	48	-	-	6	40
unspecified	15	1	21	90	16	16
t o t a l	218	1000	201	1000	215	1000
estd. no. of hhs.(00)/amount (rs.000)	8010	970835	1508	185009	9517	1155844
no. of reporting sample hhs.	231		42		273	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU & KASHMIR						
personal security	76	298	39	163	71	285
surety security etc.	36	256	24	199	34	251
crop	9	33	-	-	8	30
first charge on immovable property	8	95	-	-	7	86
mortgage of immovable property	19	295	40	310	22	296
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	1	1	3	328	1	32
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	3	21	-	-	3	19
unspecified	15	1	-	-	13	1
t o t a l	148	1000	88	1000	140	1000
estd. no. of hhs.(00)/amount (rs.000)	4336	499225	691	53079	5027	552304
no. of reporting sample hhs.	172		19		191	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KARNATAKA						
personal security	171	343	110	595	152	372
surety security etc.	25	44	23	196	24	61
crop	20	28	12	22	18	27
first charge on immovable property	51	242	6	24	37	217
mortgage of immovable property	78	287	11	31	58	258
bullion/ornaments	6	8	0	1	4	7
share of companies etc.	-	-	3	20	1	2
agricultural commodities	3	1	-	-	2	1
other movable property	2	3	-	-	1	3
other type of security	21	43	18	110	20	50
unspecified	26	1	14	-	23	1
t o t a l	331	1000	170	1000	281	1000
estd. no. of hhs.(00)/amount (rs.000)	38576	12514900	17051	1588204	55627	14103103
no. of reporting sample hhs.	312		95		407	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
personal security	138	210	151	502	141	245
surety security etc.	30	32	17	45	28	34
crop	5	5	-	-	4	4
first charge on immovable property	57	331	27	77	50	300
mortgage of immovable property	115	357	43	321	99	353
bullion/ornaments	52	26	52	21	52	26
share of companies etc.	0	1	-	-	0	1
agricultural commodities	-	-	-	-	-	-
other movable property	1	5	-	-	1	5
other type of security	10	32	7	4	10	29
unspecified	8	0	13	30	9	4
t o t a l	328	1000	235	1000	307	1000
estd. no. of hhs.(00)/amount (rs.000)	30956	11939491	8650	1652512	39606	13592003
no. of reporting sample hhs.	362		84		446	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
MADHYA PRADESH						
personal security	125	398	126	682	125	435
surety security etc.	14	45	31	156	19	59
crop	6	9	2	2	5	8
first charge on immovable property	28	171	8	38	22	154
mortgage of immovable property	49	327	17	84	40	296
bullion/ornaments	6	7	-	-	4	6
share of companies etc.	-	-	-	-	-	-
agricultural commodities	1	3	0	3	1	3
other movable property	0	3	0	0	0	2
other type of security	9	32	8	34	9	32
unspecified	18	6	3	-	13	6
t o t a l	222	1000	175	1000	208	1000
estd. no. of hhs.(00)/amount (rs.000)	66666	13070047	27447	1919057	94113	14989103
no. of reporting sample hhs.	489		156		645	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(2)	(3)	(4)	(5)	(6)	(7)
MAHARASHTRA						
personal security	117	208	72	612	99	283
surety security etc.	58	176	21	107	43	163
crop	21	54	1	0	13	44
first charge on immovable property	28	86	3	13	18	72
mortgage of immovable property	96	461	29	264	69	425
bullion/ornaments	3	5	-	-	2	4
share of companies etc.	-	-	-	-	-	-
agricultural commodities	1	1	-	-	1	1
other movable property	3	6	-	-	2	5
other type of security	4	3	0	1	3	3
unspecified	12	-	5	3	9	1
t o t a l	290	1000	125	1000	224	1000
estd. no. of hhs.(00)/amount (rs.000)	57470	16608220	37963	3752175	95433	20360396
no. of reporting sample hhs.	485		155		640	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
MANIPUR						
personal security	25	707	48	911	30	768
surety security etc.	1	17	1	15	1	17
crop	-	-	-	-	-	-
first charge on immovable property	0	2	-	-	0	1
mortgage of immovable property	4	248	6	54	5	190
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	2	23	2	20	2	22
other movable property	-	-	-	-	-	-
other type of security	0	1	-	-	0	1
unspecified	1	2	-	-	1	1
t o t a l	31	1000	56	1000	37	1000
estd. no. of hhs.(00)/amount (rs.000)	1434	12927	453	5509	1887	18435
no. of reporting sample hhs.	24		14		38	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MEGHALAYA						
personal security	2	538	-	-	1	449
surety security etc.	2	185	4	1000	2	319
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	1	277	-	-	1	232
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	-	-	-	-	-	-
unspecified	-	-	-	-	-	-
t o t a l	5	1000	4	1000	4	1000
estd. no. of hhs.(00)/amount (rs.000)	1869	2266	467	446	2336	2711
no. of reporting sample hhs.	10		1		11	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
NAGALAND						
personal security	29	739	2	3	26	562
surety security etc.	0	23	4	774	1	203
crop	-	-	-	-	-	-
first charge on immovable property	3	141	-	-	3	107
mortgage of immovable property	1	42	-	-	1	32
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	1	56	4	223	1	96
unspecified	-	-	-	-	-	-
t o t a l	33	1000	10	1000	31	1000
estd. no. of hhs.(00)/amount (rs.000)	698	3608	61	1142	759	4750
no. of reporting sample hhs.	35		3		38	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ORISSA						
personal security	176	587	98	645	151	594
surety security etc.	15	54	4	35	12	52
crop	5	7	0	1	4	6
first charge on immovable property	11	30	1	6	8	27
mortgage of immovable property	39	181	16	218	32	186
bullion/ornaments	11	32	2	5	8	29
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	1	7	0	1
other movable property	5	7	-	-	4	6
other type of security	30	95	7	53	23	90
unspecified	16	7	16	29	16	10
t o t a l	279	1000	132	1000	233	1000
estd. no. of hhs.(00)/amount (rs.000)	39636	5417338	18247	682224	57882	6099562
no. of reporting sample hhs.	396		105		501	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
personal security	138	247	155	578	147	328
surety security etc.	74	113	69	196	71	134
crop	20	32	-	-	9	24
first charge on immovable property	38	136	2	5	18	103
mortgage of immovable property	70	379	12	221	37	340
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	15	7	0	0	7	6
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	5	27	-	-	2	20
unspecified	20	59	-	-	9	45
t o t a l	300	1000	214	1000	251	1000
estd. no. of hhs.(00)/amount (rs.000)	9124	6501073	11749	2118433	20874	8619506
no. of reporting sample hhs.	164		95		259	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(1)	(2)	(3)	(4)	(5)	(6)
RAJASTHAN						
personal security	250	739	221	908	245	764
surety security etc.	29	53	10	28	26	50
crop	4	8	-	-	3	7
first charge on immovable property	9	17	13	46	9	21
mortgage of immovable property	33	147	14	10	30	127
bullion/ornaments	0	0	-	-	0	0
share of companies etc.	1	1	-	-	0	1
agricultural commodities	0	0	-	-	0	0
other movable property	0	0	-	-	0	0
other type of security	8	25	1	7	7	22
unspecified	11	9	2	-	9	7
t o t a l	313	1000	254	1000	302	1000
estd. no. of hhs.(00)/amount (rs.000)	46503	17657410	11347	2983149	57850	20640559
no. of reporting sample hhs.	328		79		407	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SIKKIM						
personal security	10	258	-	-	9	237
surety security etc.	1	30	23	848	4	98
crop	-	-	-	-	-	-
first charge on immovable property	6	194	-	-	5	178
mortgage of immovable property	28	424	2	60	25	394
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	0	11	-	-	0	10
other movable property	-	-	-	-	-	-
other type of security	5	83	6	92	5	83
unspecified	-	-	-	-	-	-
t o t a l	52	1000	31	1000	49	1000
estd. no. of hhs.(00)/amount (rs.000)	504	10819	81	970	584	11789
no. of reporting sample hhs.	35		4		39	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TAMIL NADU						
personal security	286	512	171	431	221	485
surety security etc.	39	118	18	60	28	99
crop	17	42	2	11	9	32
first charge on immovable property	16	21	6	75	10	39
mortgage of immovable property	63	188	37	178	48	185
bullion/ornaments	75	95	25	50	47	81
share of companies etc.	2	1	1	19	1	7
agricultural commodities	2	4	-	-	1	3
other movable property	10	4	9	-	9	2
other type of security	17	15	13	163	15	63
unspecified	22	0	13	14	17	5
t o t a l	388	1000	224	1000	296	1000
estd. no. of hhs.(00)/amount (rs.000)	39529	14961823	50646	7191836	90176	22153658
no. of reporting sample hhs.	417		207		624	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TRIPURA						
personal security	210	722	159	698	178	709
surety security etc.	21	65	25	142	23	108
crop	-	-	3	19	2	11
first charge on immovable property	12	82	-	-	4	36
mortgage of immovable property	21	111	23	113	22	112
bullion/ornaments	4	7	-	-	1	3
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	0	3	-	-	0	1
other type of security	4	9	9	27	7	19
unspecified	7	-	2	-	4	-
t o t a l	266	1000	219	1000	236	1000
estd. no. of hhs.(00)/amount (rs.000)	1547	259498	2697	329934	4244	589431
no. of reporting sample hhs.	107		128		235	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
personal security	115	408	121	601	117	437
surety security etc.	14	83	10	34	13	75
crop	5	18	1	3	4	15
first charge on immovable property	12	52	3	22	10	47
mortgage of immovable property	43	350	35	265	41	337
bullion/ornaments	4	8	7	18	4	10
share of companies etc.	1	1	-	-	0	1
agricultural commodities	1	2	-	-	1	2
other movable property	1	3	2	13	1	5
other type of security	12	68	7	28	11	62
unspecified	8	8	12	17	9	9
t o t a l	192	1000	181	1000	189	1000
estd. no. of hhs.(00)/amount (rs.000)	143828	23981486	44532	4256814	188360	28238300
no. of reporting sample hhs.	902		247		1149	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
WEST BENGAL						
personal security	173	465	110	292	151	422
surety security etc.	24	99	19	53	23	88
crop	4	1	8	14	5	4
first charge on immovable property	19	53	2	14	13	43
mortgage of immovable property	88	314	20	489	64	358
bullion/ornaments	6	15	4	25	6	17
share of companies etc.	2	16	0	0	1	12
agricultural commodities	1	2	-	-	1	1
other movable property	1	-	-	-	0	-
other type of security	13	23	14	61	13	32
unspecified	13	12	12	51	12	22
t o t a l	307	1000	182	1000	263	1000
estd. no. of hhs.(00)/amount (rs.000)	61769	9535755	32993	3167539	94762	12703294
no. of reporting sample hhs.	512		152		664	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDMAN & NICOBAR ISL						
personal security	210	418	105	671	166	459
surety security etc.	7	43	-	-	4	36
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	50	452	4	136	31	400
bullion/ornaments	16	1	-	-	9	1
share of companies etc.	10	30	-	-	6	25
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	23	42	19	192	21	66
unspecified	4	14	-	-	2	12
t o t a l	250	1000	128	1000	199	1000
estd. no. of hhs.(00)/amount (rs.000)	197	43847	142	8550	339	52397
no. of reporting sample hhs.	80		27		107	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ARUNACHAL PRADESH						
personal security	25	848	8	958	23	867
surety security etc.	0	5	-	-	0	4
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	2	43	1	42	2	43
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	1	41	-	-	0	34
other movable property	-	-	-	-	-	-
other type of security	2	63	-	-	2	52
unspecified	1	-	3	-	1	-
t o t a l	30	1000	10	1000	27	1000
estd. no. of hhs.(00)/amount (rs.000)	1306	17048	225	3575	1531	20623
no. of reporting sample hhs.	39		5		44	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CHANDIGARH						
personal security	122	550	73	201	75	289
surety security etc.	39	413	25	104	25	181
crop	-	-	-	-	-	-
first charge on immovable property	24	36	72	695	70	530
mortgage of immovable property	-	-	-	-	-	-
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	-	-	-	-	-	-
unspecified	-	-	-	-	-	-
t o t a l	185	1000	134	1000	136	1000
estd. no. of hhs.(00)/amount (rs.000)	9	9550	218	28420	227	37970
no. of reporting sample hhs.	6		13		19	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DADRA & NAGAR HAVELI						
personal security	137	382	76	957	122	541
surety security etc.	34	438	-	-	25	317
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	47	180	3	43	36	142
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	-	-	-	-	-	-
unspecified	-	-	-	-	-	-
t o t a l	217	1000	79	1000	183	1000
estd. no. of hhs.(00)/amount (rs.000)	162	5365	54	2043	216	7408
no. of reporting sample hhs.	29		6		35	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DELHI						
personal security	112	471	108	992	109	733
surety security etc.	54	29	0	4	14	16
crop	-	-	-	-	-	-
first charge on immovable property	4	50	-	-	1	25
mortgage of immovable property	-	-	-	-	-	-
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	4	179	-	-	1	89
other type of security	60	271	3	5	17	137
unspecified	48	-	-	-	12	-
t o t a l	235	1000	112	1000	142	1000
estd. no. of hhs.(00)/amount (rs.000)	338	198873	1034	202386	1372	401259
no. of reporting sample hhs.	9		9		18	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GOA						
personal security	136	842	202	999	169	957
surety security etc.	6	6	1	1	3	3
crop	-	-	-	-	-	-
first charge on immovable property	2	6	-	-	1	2
mortgage of immovable property	76	146	-	-	37	39
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	3	-	-	-	2	-
other movable property	-	-	-	-	-	-
other type of security	-	-	-	-	-	-
unspecified	7	1	-	-	4	0
t o t a l	193	1000	203	1000	198	1000
estd. no. of hhs.(00)/amount (rs.000)	587	232994	601	642538	1188	875531
no. of reporting sample hhs.	28		7		35	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
LAKSHADWEEP						
personal security	167	620	-	-	156	620
surety security etc.	-	-	-	-	-	-
crop	-	-	-	-	-	-
first charge on immovable property	1	66	-	-	1	66
mortgage of immovable property	10	195	-	-	9	195
bullion/ornaments	8	101	-	-	8	101
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	3	3	-	-	2	3
unspecified	49	16	-	-	46	16
t o t a l	193	1000	-	-	181	1000
estd. no. of hhs.(00)/amount (rs.000)	35	9412	2	0	38	9412
no. of reporting sample hhs.	21		0		21	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MIZORAM						
personal security	14	265	-	-	13	252
surety security etc.	-	-	-	-	-	-
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	6	519	2	143	5	500
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	15	199	-	-	13	188
other movable property	-	-	-	-	-	-
other type of security	6	16	5	528	6	43
unspecified	2	-	13	329	3	17
t o t a l	41	1000	20	1000	39	1000
estd. no. of hhs.(00)/amount (rs.000)	762	28069	81	1561	843	29629
no. of reporting sample hhs.	21		3		24	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PONDICHERY						
personal security	169	375	79	858	97	466
surety security etc.	28	91	9	121	13	97
crop	-	-	-	-	-	-
first charge on immovable property	2	6	-	-	0	5
mortgage of immovable property	50	485	1	21	11	397
bullion/ornaments	9	10	1	0	2	8
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	3	34	-	-	1	27
unspecified	-	-	9	-	8	-
t o t a l	202	1000	90	1000	112	1000
estd. no. of hhs.(00)/amount (rs.000)	119	75485	473	17555	592	93039
no. of reporting sample hhs.	19		11		30	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DAMAN AND DIU						
personal security	98	83	93	844	95	448
surety security etc.	16	37	10	23	13	30
crop	-	-	-	-	-	-
first charge on immovable property	1	57	-	-	1	30
mortgage of immovable property	14	810	38	133	28	485
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	10	14	-	-	4	7
unspecified	10	-	-	-	4	-
t o t a l	134	1000	140	1000	137	1000
estd. no. of hhs.(00)/amount (rs.000)	44	9697	60	8958	104	18654
no. of reporting sample hhs.	11		8		19	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Rural					
	major household type					
	cultivator		non-cultivator		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
INDIA						
personal security	154	442	134	606	147	476
surety security etc.	24	88	17	61	22	83
crop	10	26	2	6	7	22
first charge on immovable property	21	95	6	37	16	83
mortgage of immovable property	57	283	24	198	46	266
bullion/ornaments	10	17	6	13	9	16
share of companies etc.	1	2	0	4	1	2
agricultural commodities	1	3	0	0	1	3
other movable property	1	3	1	1	1	2
other type of security	12	32	9	63	11	38
unspecified	13	8	8	10	11	8
t o t a l	259	1000	185	1000	234	1000
estd. no. of hhs.(00)/amount (rs.000)	769349	176680431	394598	45429457	1163948	222109887
no. of reporting sample hhs.	6958		2281		9239	

Note : P=Number of households reporting cash loans outstanding as on 30.6.91 per thousand households
S=Per thousand distribution of amount outstanding as on 30.6.91

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		personal security	surety security	crop	first charge on imm prop	mortgage of imm prop	bullion/ornaments	share of comp	agr. commodities	other movable prop	other type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
ANDHRA PRADESH														
less than 5	P	148	7	-	-	2	-	-	-	-	5	0	153	
	S	961	7	-	-	4	-	-	-	-	27	-	1000	
5 - 10	P	265	20	15	11	19	3	-	-	1	13	1	327	
	S	717	25	18	13	178	1	-	-	1	48	-	1000	
10 - 20	P	257	24	2	12	28	9	-	-	-	20	-	333	
	S	813	71	4	11	29	12	-	-	-	60	-	1000	
20 - 30	P	199	18	11	48	84	-	-	-	-	23	15	336	
	S	518	10	9	194	141	-	-	-	-	128	-	1000	
30 - 50	P	325	25	4	28	60	10	-	-	-	10	4	424	
	S	751	14	12	19	177	5	-	-	-	18	4	1000	
50 - 70	P	273	25	51	46	53	10	-	-	-	12	10	410	
	S	697	2	79	93	109	8	-	-	-	6	5	1000	
70 - 100	P	270	7	13	34	29	18	-	-	-	17	26	364	
	S	756	13	31	34	50	52	-	-	-	56	8	1000	
100 - 150	P	452	24	39	50	98	62	-	-	-	8	6	587	
	S	707	14	14	58	145	56	-	-	-	6	-	1000	
150 - 200	P	293	4	18	57	106	6	-	-	-	4	15	410	
	S	722	2	32	90	147	3	-	-	-	5	-	1000	
250 & above	P	225	42	2	41	179	36	-	-	-	14	19	379	
	S	333	279	3	98	269	11	-	-	-	7	-	1000	
all classes	P	258	19	12	26	50	11	-	-	0	13	7	346	
	S	670	64	19	59	141	17	-	-	0	30	2	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households

household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ASSAM													
less than 5	P	17	2	-	-	-	-	-	-	-	23	12	42
	S	178	69	-	-	-	-	-	-	-	753	-	1000
5 - 10	P	51	2	-	-	4	-	-	-	-	-	-	58
	S	737	91	-	-	173	-	-	-	-	-	-	1000
10 - 20	P	47	7	-	-	16	-	-	-	-	0	-	71
	S	677	24	-	-	295	-	-	-	-	3	-	1000
20 - 30	P	56	2	-	-	27	-	-	-	-	0	-	75
	S	589	35	-	-	374	-	-	-	-	3	-	1000
30 - 50	P	38	5	-	3	12	-	-	-	-	2	6	59
	S	581	44	-	97	247	-	-	-	-	15	17	1000
50 - 70	P	34	1	-	-	13	-	-	-	-	-	1	48
	S	728	36	-	-	228	-	-	-	-	-	9	1000
70 - 100	P	58	3	-	-	10	-	-	-	-	9	-	80
	S	734	34	-	-	90	-	-	-	-	143	-	1000
100 - 150	P	16	2	-	-	9	-	-	-	-	8	2	35
	S	603	2	-	-	201	-	-	-	-	195	-	1000
150 - 200	P	47	4	-	10	5	-	-	-	-	-	-	67
	S	346	77	-	122	455	-	-	-	-	-	-	1000
250 & above	P	62	14	-	16	48	-	-	-	-	11	-	151
	S	448	34	-	18	355	-	-	-	-	144	-	1000
all classes	P	42	4	-	1	13	-	-	-	-	3	2	62
	S	581	43	-	38	278	-	-	-	-	56	4	1000

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
BIHAR														
less than 5	P	70	2	-	-	8	-	-	-	-	8	3	87	
	S	669	25	-	-	141	-	-	-	-	157	8	1000	
5 - 10	P	160	-	0	24	28	-	-	-	-	19	-	225	
	S	493	-	2	138	166	-	-	-	-	201	-	1000	
10 - 20	P	98	15	0	2	13	-	-	-	-	19	1	138	
	S	577	44	2	29	134	-	-	-	-	205	8	1000	
20 - 30	P	86	8	15	5	35	-	-	-	-	15	2	158	
	S	484	53	143	52	160	-	-	-	-	108	-	1000	
30 - 50	P	96	20	3	13	31	-	-	0	0	18	10	180	
	S	480	154	24	70	125	-	-	1	2	141	1	1000	
50 - 70	P	117	3	7	11	53	1	-	-	3	15	8	188	
	S	534	34	2	42	273	4	-	-	17	94	-	1000	
70 - 100	P	108	4	6	2	43	-	-	-	1	6	2	168	
	S	582	61	78	25	206	-	-	-	9	37	1	1000	
100 - 150	P	87	14	6	-	17	-	-	1	-	6	12	131	
	S	524	67	160	-	216	-	-	4	-	29	-	1000	
150 - 200	P	73	11	4	12	30	-	-	3	-	1	10	133	
	S	468	87	29	91	311	-	-	6	-	6	3	1000	
250 & above	P	87	6	16	11	39	-	3	9	-	17	10	185	
	S	299	55	57	95	234	-	-	54	-	189	18	1000	
all classes	P	99	9	6	8	30	0	0	1	0	13	6	162	
	S	451	62	53	66	213	0	-	18	3	128	7	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
GUJARAT														
less than 5	P	25	-	-	-	-	-	-	-	-	-	-	25	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
5 - 10	P	47	75	-	-	-	-	-	-	-	-	-	122	
	S	208	792	-	-	-	-	-	-	-	-	-	1000	
10 - 20	P	41	16	-	-	2	-	-	-	-	1	4	60	
	S	628	337	-	-	22	-	-	-	-	13	-	1000	
20 - 30	P	43	24	4	8	2	-	-	-	4	-	-	77	
	S	573	264	99	43	3	-	-	-	19	-	-	1000	
30 - 50	P	82	15	32	-	34	-	-	-	3	-	-	164	
	S	596	47	86	-	270	-	-	-	-	-	-	1000	
50 - 70	P	55	13	-	33	6	-	-	-	-	-	8	114	
	S	402	118	-	279	153	-	-	-	-	-	47	1000	
70 - 100	P	63	21	8	53	27	13	3	-	-	-	3	176	
	S	365	153	63	192	107	56	60	-	-	-	3	1000	
100 - 150	P	138	26	3	-	31	-	-	-	-	9	2	199	
	S	419	81	12	-	350	-	-	-	-	139	-	1000	
150 - 200	P	110	33	25	23	22	-	-	-	-	0	-	185	
	S	477	222	200	58	39	-	-	-	-	4	-	1000	
250 & above	P	211	71	8	34	93	-	-	-	-	6	25	429	
	S	452	155	11	28	331	-	-	-	-	-	23	1000	
all classes	P	86	26	10	18	25	2	0	-	1	2	4	165	
	S	454	155	42	50	258	6	6	-	0	14	15	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
HARYANA														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	208	-	-	-	-	-	-	208	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
10 - 20	P	117	55	-	9	-	-	-	-	-	-	29	125	
	S	972	-	-	28	-	-	-	-	-	-	-	1000	
20 - 30	P	201	144	-	-	41	-	-	-	-	-	64	354	
	S	569	315	-	-	116	-	-	-	-	-	-	1000	
30 - 50	P	225	24	-	13	22	-	-	11	-	10	22	283	
	S	660	18	-	157	50	-	-	109	-	5	-	1000	
50 - 70	P	413	84	-	-	28	-	-	-	-	5	16	488	
	S	894	85	-	-	21	-	-	-	-	1	-	1000	
70 - 100	P	154	28	-	22	50	-	-	-	-	16	-	269	
	S	761	3	-	45	101	-	-	-	-	90	-	1000	
100 - 150	P	134	24	-	6	43	-	-	31	-	10	33	247	
	S	305	105	-	53	296	-	-	227	-	14	-	1000	
150 - 200	P	113	17	11	10	76	-	-	-	-	11	51	230	
	S	251	70	8	8	638	-	-	-	-	17	8	1000	
250 & above	P	123	23	24	26	123	-	-	2	-	11	64	284	
	S	292	82	83	56	454	-	-	11	-	11	11	1000	
all classes	P	157	39	11	15	75	-	-	4	-	9	44	277	
	S	394	80	53	50	377	-	-	25	-	13	8	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
HIMACHAL PRADESH														
less than 5	P	-	-	-	-	4	-	-	-	-	-	-	4	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
5 - 10	P	353	40	-	-	-	-	-	-	-	85	12	478	
	S	594	166	-	-	-	-	-	-	-	240	-	1000	
10 - 20	P	57	19	-	-	10	-	-	-	-	8	57	141	
	S	378	42	-	-	95	-	-	-	-	24	460	1000	
20 - 30	P	245	5	-	-	17	-	-	-	-	34	26	300	
	S	907	5	-	-	31	-	-	-	-	44	13	1000	
30 - 50	P	127	18	-	-	41	-	-	-	-	-	-	174	
	S	533	229	-	-	238	-	-	-	-	-	-	1000	
50 - 70	P	184	35	-	-	13	-	-	-	-	3	27	235	
	S	665	162	-	-	149	-	-	-	-	24	-	1000	
70 - 100	P	156	39	1	5	27	-	-	-	-	13	21	210	
	S	470	192	1	38	142	-	-	-	-	156	-	1000	
100 - 150	P	195	10	2	20	68	-	-	-	-	1	-	266	
	S	705	34	1	31	226	-	-	-	-	2	-	1000	
150 - 200	P	164	16	-	4	32	-	-	-	-	2	6	213	
	S	836	45	-	35	82	-	-	-	-	1	-	1000	
250 & above	P	137	27	-	1	43	-	-	-	-	10	13	203	
	S	469	262	-	2	223	-	-	-	-	45	-	1000	
all classes	P	158	23	0	5	33	-	-	-	-	7	14	215	
	S	613	144	0	18	168	-	-	-	-	44	12	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
JAMMU & KASHMIR														
less than 5	P	-	24	-	-	-	-	-	-	-	-	-	24	
	S	-	1000	-	-	-	-	-	-	-	-	-	1000	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	46	66	-	-	-	-	-	-	-	-	-	71	
	S	278	722	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	4	4	-	-	-	-	4	-	-	-	-	13	
	S	360	540	-	-	-	-	99	-	-	-	-	1000	
30 - 50	P	96	23	-	2	-	-	-	-	-	-	-	121	
	S	851	112	-	38	-	-	-	-	-	-	-	1000	
50 - 70	P	115	71	8	-	34	-	-	-	-	6	-	224	
	S	415	270	39	-	270	-	-	-	-	5	-	1000	
70 - 100	P	43	27	4	1	7	-	4	-	-	-	6	84	
	S	324	266	127	22	246	-	14	-	-	-	-	1000	
100 - 150	P	120	52	15	6	11	-	0	-	-	4	19	194	
	S	623	261	66	21	4	-	0	-	-	24	-	1000	
150 - 200	P	59	20	13	23	49	-	-	-	-	1	30	162	
	S	225	121	18	16	612	-	-	-	-	7	-	1000	
250 & above	P	38	25	4	3	26	-	2	-	-	11	3	102	
	S	72	357	12	225	201	-	94	-	-	38	-	1000	
all classes	P	71	34	8	7	22	-	1	-	-	4	12	140	
	S	285	251	30	86	296	-	32	-	-	20	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
KARNATAKA														
less than 5	P	40	-	-	20	-	-	-	-	-	2	-	61	
	S	486	-	-	483	-	-	-	-	-	31	-	1000	
5 - 10	P	124	30	-	-	5	-	4	-	-	-	-	163	
	S	822	147	-	-	21	-	10	-	-	-	-	1000	
10 - 20	P	98	3	-	4	12	-	-	-	-	17	2	121	
	S	757	21	-	25	-	-	-	-	-	197	-	1000	
20 - 30	P	181	20	15	-	5	21	-	-	-	33	-	256	
	S	644	108	26	-	21	67	-	-	-	134	-	1000	
30 - 50	P	155	20	2	30	24	0	-	-	8	21	23	255	
	S	558	99	1	44	129	2	-	-	53	115	-	1000	
50 - 70	P	127	37	25	37	43	-	-	11	-	65	55	335	
	S	527	100	10	101	77	-	-	7	-	177	-	1000	
70 - 100	P	183	34	16	52	67	-	-	-	-	3	24	327	
	S	317	164	6	184	314	-	-	-	-	14	0	1000	
100 - 150	P	222	20	24	43	139	11	-	-	-	34	11	393	
	S	508	17	40	78	323	2	-	-	-	32	-	1000	
150 - 200	P	156	21	27	20	67	-	8	8	-	3	12	283	
	S	533	29	44	152	217	-	16	6	-	4	-	1000	
250 & above	P	153	49	62	140	154	13	-	-	-	29	55	435	
	S	147	39	31	408	314	12	-	-	-	48	2	1000	
all classes	P	152	24	18	37	58	4	1	2	1	22	21	281	
	S	372	61	27	217	258	7	2	1	3	51	1	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
KERALA														
less than 5	P	92	37	-	-	34	-	-	-	-	-	25	179	
	S	154	27	-	-	547	-	-	-	-	-	272	1000	
5 - 10	P	-	4	-	30	23	44	-	-	-	2	-	104	
	S	-	42	-	281	131	464	-	-	-	81	-	1000	
10 - 20	P	37	20	-	30	37	43	-	-	1	29	-	152	
	S	365	89	-	257	173	69	-	-	16	30	-	1000	
20 - 30	P	162	-	-	13	72	91	-	-	-	-	15	283	
	S	246	-	-	44	616	94	-	-	-	-	-	1000	
30 - 50	P	150	-	-	56	101	29	-	-	-	2	9	286	
	S	244	-	-	539	202	9	-	-	-	7	-	1000	
50 - 70	P	315	56	11	12	116	83	-	-	-	-	5	448	
	S	652	29	10	34	273	1	-	-	-	-	-	1000	
70 - 100	P	114	47	8	64	51	42	-	-	-	-	4	251	
	S	356	161	-	283	156	44	-	-	-	-	-	1000	
100 - 150	P	168	58	-	25	114	103	2	-	-	23	13	384	
	S	310	53	-	227	333	59	8	-	-	11	-	1000	
150 - 200	P	151	11	-	70	149	36	-	-	-	8	8	341	
	S	336	49	-	87	504	20	-	-	-	4	-	1000	
250 & above	P	112	33	11	81	123	44	-	-	2	21	10	338	
	S	115	18	7	410	364	17	-	-	10	59	-	1000	
all classes	P	141	28	4	50	99	52	0	-	1	10	9	307	
	S	245	34	4	300	353	26	1	-	5	29	4	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
MADHYA PRADESH														
less than 5	P	48	29	8	13	24	-	-	-	-	5	-	119	
	S	339	270	18	102	193	-	-	-	-	77	-	1000	
5 - 10	P	126	1	-	-	4	-	-	-	0	17	15	158	
	S	837	3	-	-	18	-	-	-	1	35	108	1000	
10 - 20	P	169	35	0	5	28	-	-	-	-	8	2	214	
	S	689	99	0	18	158	-	-	-	-	36	-	1000	
20 - 30	P	172	6	5	16	30	12	-	-	-	3	14	228	
	S	728	16	2	17	231	-	-	-	-	6	-	1000	
30 - 50	P	82	27	5	31	26	-	-	-	-	24	13	188	
	S	485	169	19	168	85	-	-	-	-	73	-	1000	
50 - 70	P	91	19	3	9	36	2	-	-	-	29	-	186	
	S	593	71	10	22	73	29	-	-	-	203	-	1000	
70 - 100	P	130	0	7	41	27	9	-	-	-	10	12	204	
	S	474	2	46	158	294	6	-	-	-	20	-	1000	
100 - 150	P	145	30	11	33	69	2	-	-	-	3	11	267	
	S	411	114	5	59	399	8	-	-	-	4	-	1000	
150 - 200	P	133	2	2	27	72	12	-	8	-	14	11	240	
	S	462	48	10	39	328	24	-	15	-	57	17	1000	
250 & above	P	137	27	7	47	100	7	-	3	4	6	28	267	
	S	300	21	1	285	371	1	-	4	6	11	1	1000	
all classes	P	125	19	5	22	40	4	-	1	0	13	10	208	
	S	435	59	8	154	296	6	-	3	2	34	4	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
MAHARASHTRA														
less than 5	P	35	13	0	0	6	-	-	-	-	2	1	57	
	S	711	170	3	1	72	-	-	-	-	44	-	1000	
5 - 10	P	33	12	-	-	1	-	-	-	-	1	-	46	
	S	545	413	-	-	19	-	-	-	-	23	-	1000	
10 - 20	P	80	23	-	3	26	-	-	-	-	10	2	142	
	S	744	112	-	7	104	-	-	-	-	33	-	1000	
20 - 30	P	129	52	3	8	79	-	-	-	-	6	45	270	
	S	501	122	1	8	354	-	-	-	-	14	-	1000	
30 - 50	P	80	14	1	3	54	1	-	-	-	7	9	152	
	S	372	100	2	10	504	5	-	-	-	6	-	1000	
50 - 70	P	106	78	2	7	56	-	-	-	-	1	2	226	
	S	265	558	15	5	156	-	-	-	-	1	-	1000	
70 - 100	P	137	38	-	19	82	3	-	-	-	0	-	254	
	S	370	153	-	106	367	2	-	-	-	2	-	1000	
100 - 150	P	146	82	35	24	111	-	-	-	-	-	17	349	
	S	343	190	51	51	366	-	-	-	-	-	-	1000	
150 - 200	P	148	74	40	57	128	-	-	6	22	-	5	408	
	S	267	51	116	143	394	-	-	1	28	-	-	1000	
250 & above	P	109	64	66	74	173	17	-	2	-	0	14	411	
	S	120	85	50	89	644	10	-	1	-	1	-	1000	
all classes	P	99	43	13	18	69	2	-	1	2	3	9	224	
	S	283	163	44	72	425	4	-	1	5	3	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
MANIPUR														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	30	-	-	-	-	-	-	2	-	1	-	34	
	S	693	-	-	-	-	-	-	255	-	52	-	1000	
20 - 30	P	5	-	-	-	-	-	-	-	-	-	5	5	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
30 - 50	P	66	-	-	-	-	-	-	7	-	-	-	73	
	S	866	-	-	-	-	-	-	134	-	-	-	1000	
50 - 70	P	16	-	-	-	8	-	-	-	-	-	1	25	
	S	881	-	-	-	109	-	-	-	-	-	10	1000	
70 - 100	P	12	-	-	-	1	-	-	-	-	-	-	13	
	S	878	-	-	-	122	-	-	-	-	-	-	1000	
100 - 150	P	49	5	-	1	18	-	-	-	-	-	1	68	
	S	836	62	-	5	97	-	-	-	-	-	-	1000	
150 - 200	P	29	-	-	-	1	-	-	-	-	-	-	30	
	S	973	-	-	-	27	-	-	-	-	-	-	1000	
250 & above	P	2	-	-	-	12	-	-	-	-	-	-	14	
	S	264	-	-	-	736	-	-	-	-	-	-	1000	
all classes	P	30	1	-	0	5	-	-	2	-	0	1	37	
	S	768	17	-	1	190	-	-	22	-	1	1	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
MEGHALAYA														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	1	11	-	-	-	-	-	-	-	-	-	12	
	S	55	945	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	-	-	-	-	2	-	-	-	-	-	-	2	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
70 - 100	P	2	-	-	-	4	-	-	-	-	-	-	6	
	S	290	-	-	-	710	-	-	-	-	-	-	1000	
100 - 150	P	8	-	-	-	-	-	-	-	-	-	-	8	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
150 - 200	P	17	29	-	-	-	-	-	-	-	-	-	46	
	S	731	269	-	-	-	-	-	-	-	-	-	1000	
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
all classes	P	1	2	-	-	1	-	-	-	-	-	-	4	
	S	449	319	-	-	232	-	-	-	-	-	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
NAGALAND														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	519	-	-	-	-	-	-	-	-	-	-	519	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	21	-	-	-	-	-	-	-	-	-	-	21	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
30 - 50	P	40	-	-	-	-	-	-	-	-	2	-	42	
	S	739	-	-	-	-	-	-	-	-	261	-	1000	
50 - 70	P	3	-	-	-	-	-	-	-	-	-	-	3	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
70 - 100	P	10	-	-	9	2	-	-	-	-	1	-	22	
	S	427	-	-	404	121	-	-	-	-	48	-	1000	
100 - 150	P	29	-	-	-	-	-	-	-	-	3	-	32	
	S	861	-	-	-	-	-	-	-	-	139	-	1000	
150 - 200	P	12	4	-	-	-	-	-	-	-	-	-	16	
	S	667	333	-	-	-	-	-	-	-	-	-	1000	
250 & above	P	-	120	-	-	-	-	-	-	-	-	-	120	
	S	-	1000	-	-	-	-	-	-	-	-	-	1000	
all classes	P	26	1	-	3	1	-	-	-	-	1	-	31	
	S	562	203	-	107	32	-	-	-	-	96	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
ORISSA														
less than 5	P	85	4	-	-	9	-	-	-	0	25	1	115	
	S	520	29	-	-	115	-	-	-	1	333	1	1000	
5 - 10	P	192	3	7	-	9	6	-	-	-	-	30	238	
	S	762	23	19	-	90	16	-	-	-	-	90	1000	
10 - 20	P	170	7	5	1	39	5	-	-	-	30	12	236	
	S	732	10	21	2	91	18	-	-	-	125	-	1000	
20 - 30	P	144	28	1	12	23	-	-	-	5	62	7	278	
	S	533	142	1	24	46	-	-	-	12	238	3	1000	
30 - 50	P	169	18	8	11	23	1	-	-	16	6	21	243	
	S	587	139	17	24	148	10	-	-	30	40	5	1000	
50 - 70	P	100	12	-	17	6	20	-	2	-	1	2	144	
	S	603	66	-	170	32	102	-	11	-	16	-	1000	
70 - 100	P	164	10	1	19	91	28	-	-	3	45	36	353	
	S	482	17	1	49	271	74	-	-	6	85	14	1000	
100 - 150	P	215	5	-	4	82	21	-	-	-	35	15	323	
	S	656	8	-	5	171	21	-	-	-	139	-	1000	
150 - 200	P	141	11	-	9	79	15	-	-	-	-	22	243	
	S	499	69	-	18	337	54	-	-	-	-	24	1000	
250 & above	P	224	12	24	-	125	22	-	-	-	39	71	400	
	S	566	7	-	-	396	3	-	-	-	27	-	1000	
all classes	P	151	12	4	8	32	8	-	0	4	23	15	233	
	S	594	52	6	27	186	29	-	1	6	92	8	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
PUNJAB														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	166	-	-	-	-	-	-	-	-	-	166	
	S	-	1000	-	-	-	-	-	-	-	-	-	1000	
10 - 20	P	137	34	-	-	-	-	-	-	-	-	-	171	
	S	788	212	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	173	45	9	-	-	-	-	-	-	-	-	207	
	S	863	70	67	-	-	-	-	-	-	-	-	1000	
30 - 50	P	214	79	-	-	9	-	-	-	-	-	-	292	
	S	529	168	-	-	303	-	-	-	-	-	-	1000	
50 - 70	P	172	55	-	-	3	-	33	-	-	-	-	259	
	S	567	268	-	-	7	-	159	-	-	-	-	1000	
70 - 100	P	194	70	-	11	5	-	-	-	-	12	-	221	
	S	619	221	-	51	9	-	-	-	-	101	-	1000	
100 - 150	P	95	50	-	-	1	-	-	-	-	-	-	114	
	S	848	151	-	-	1	-	-	-	-	-	-	1000	
150 - 200	P	156	105	84	41	9	-	-	-	-	-	-	308	
	S	384	101	259	222	34	-	-	-	-	-	-	1000	
250 & above	P	129	82	-	39	106	-	10	-	-	9	19	309	
	S	218	117	-	119	455	-	-	-	-	26	64	1000	
all classes	P	147	71	9	18	37	-	7	-	-	4	6	251	
	S	328	134	24	103	340	-	6	-	-	20	44	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
RAJASTHAN														
less than 5	P	17	-	-	-	-	-	-	-	-	-	-	17	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
5 - 10	P	194	4	-	-	-	-	-	-	-	-	-	198	
	S	993	7	-	-	-	-	-	-	-	-	-	1000	
10 - 20	P	332	41	-	16	22	-	-	-	-	13	6	421	
	S	759	10	-	19	11	-	-	-	-	202	-	1000	
20 - 30	P	310	-	3	-	3	-	-	-	-	-	-	316	
	S	962	-	22	-	17	-	-	-	-	-	-	1000	
30 - 50	P	358	59	2	10	3	-	-	-	-	37	2	415	
	S	812	47	6	24	12	-	-	-	-	99	-	1000	
50 - 70	P	252	20	-	18	82	-	-	-	-	-	52	376	
	S	810	8	-	9	134	-	-	-	-	-	39	1000	
70 - 100	P	270	31	1	6	31	-	-	-	-	2	6	329	
	S	846	72	6	33	34	-	-	-	-	8	-	1000	
100 - 150	P	230	27	-	-	36	-	-	-	-	2	-	260	
	S	852	35	-	-	111	-	-	-	-	2	-	1000	
150 - 200	P	223	5	5	5	20	-	2	-	2	11	6	258	
	S	844	14	18	6	88	-	7	-	3	19	1	1000	
250 & above	P	157	31	15	26	34	2	1	2	-	-	4	239	
	S	562	106	11	47	269	1	-	1	-	-	4	1000	
all classes	P	245	26	3	9	30	0	0	0	0	7	9	302	
	S	764	50	7	21	127	0	1	0	0	22	7	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
SIKKIM														
less than 5	P	-	27	-	-	-	-	-	-	-	-	-	27	
	S	-	1000	-	-	-	-	-	-	-	-	-	1000	
5 - 10	P	-	-	-	-	9	-	-	-	-	-	-	9	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
20 - 30	P	18	51	-	-	-	-	-	-	-	-	-	69	
	S	258	742	-	-	-	-	-	-	-	-	-	1000	
30 - 50	P	7	4	-	7	15	-	-	4	-	14	-	52	
	S	193	47	-	296	160	-	-	82	-	221	-	1000	
50 - 70	P	18	8	-	32	-	-	-	-	-	-	-	59	
	S	195	243	-	562	-	-	-	-	-	-	-	1000	
70 - 100	P	19	-	-	-	49	-	-	-	-	12	-	80	
	S	393	-	-	-	495	-	-	-	-	112	-	1000	
100 - 150	P	-	-	-	7	23	-	-	-	-	-	-	30	
	S	-	-	-	476	524	-	-	-	-	-	-	1000	
150 - 200	P	10	-	-	-	48	-	-	-	-	-	-	58	
	S	326	-	-	-	674	-	-	-	-	-	-	1000	
250 & above	P	8	-	-	5	19	-	-	-	-	14	-	47	
	S	158	-	-	253	366	-	-	-	-	223	-	1000	
all classes	P	9	4	-	5	25	-	-	0	-	5	-	49	
	S	237	98	-	178	394	-	-	10	-	83	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
TAMIL NADU														
less than 5	P	151	11	-	6	7	19	-	-	-	0	7	169	
	S	682	110	-	19	188	0	-	-	-	0	-	1000	
5 - 10	P	146	24	-	7	11	34	-	-	-	0	-	207	
	S	656	135	-	18	56	133	-	-	-	1	-	1000	
10 - 20	P	167	31	-	4	12	53	-	-	23	9	10	249	
	S	651	150	-	39	37	52	-	-	5	65	-	1000	
20 - 30	P	339	2	-	2	58	17	-	-	-	45	-	377	
	S	765	6	-	2	129	15	-	-	-	83	-	1000	
30 - 50	P	264	20	5	-	95	44	3	0	34	9	44	332	
	S	646	48	4	-	225	62	5	1	-	10	-	1000	
50 - 70	P	164	4	2	1	98	65	-	-	-	58	31	299	
	S	325	14	1	1	353	152	-	-	-	154	-	1000	
70 - 100	P	233	89	12	18	67	46	2	10	-	15	19	315	
	S	524	203	12	34	107	29	1	34	-	56	-	1000	
100 - 150	P	297	23	30	35	66	55	1	-	7	24	6	406	
	S	647	32	75	32	152	33	2	-	5	22	-	1000	
150 - 200	P	268	32	36	11	89	42	-	-	2	8	14	364	
	S	435	31	101	0	309	100	-	-	16	8	-	1000	
250 & above	P	420	94	66	75	70	182	6	-	-	45	27	601	
	S	340	155	35	84	165	104	18	-	-	99	-	1000	
all classes	P	221	28	9	10	48	47	1	1	9	16	16	296	
	S	485	99	32	39	185	81	7	3	2	68	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
TRIPURA														
less than 5	p	72	30	-	-	5	-	-	-	-	10	8	118	
	S	619	280	-	-	36	-	-	-	-	65	-	1000	
5 - 10	P	150	41	-	-	23	-	-	-	-	2	-	217	
	S	598	218	-	-	173	-	-	-	-	11	-	1000	
10 - 20	P	133	26	-	-	2	-	-	-	-	-	-	161	
	S	829	160	-	-	11	-	-	-	-	-	-	1000	
20 - 30	P	198	2	-	3	46	-	-	-	-	8	-	256	
	S	761	9	-	4	203	-	-	-	-	23	-	1000	
30 - 50	P	188	23	6	-	20	-	-	-	-	24	7	261	
	S	690	141	32	-	72	-	-	-	-	65	-	1000	
50 - 70	P	181	68	12	-	28	-	-	-	-	-	14	267	
	S	538	325	44	-	94	-	-	-	-	-	-	1000	
70 - 100	P	297	-	-	15	18	-	-	-	-	-	-	329	
	S	751	-	-	158	92	-	-	-	-	-	-	1000	
100 - 150	P	216	10	-	7	68	17	-	-	-	-	-	311	
	S	770	1	-	5	201	23	-	-	-	-	-	1000	
150 - 200	P	281	-	-	2	-	-	-	-	-	-	-	283	
	S	952	-	-	48	-	-	-	-	-	-	-	1000	
250 & above	p	228	-	-	91	9	-	-	-	-	7	-	335	
	s	604	-	-	266	88	-	-	-	41	-	-	1000	
all classes	p	178	23	2	4	22	1	-	-	0	7	4	236	
	s	709	108	11	36	112	3	-	-	1	19	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
UTTAR PRADESH														
less than 5	P	162	4	-	-	22	-	-	-	-	3	-	173	
	S	816	54	-	-	99	-	-	-	-	31	-	1000	
5 - 10	P	128	9	-	6	28	9	-	16	-	18	2	194	
	S	697	-	-	40	165	41	-	30	-	27	-	1000	
10 - 20	P	140	1	-	1	37	-	3	-	-	9	20	197	
	S	596	4	-	4	243	-	11	-	-	89	54	1000	
20 - 30	P	138	26	5	13	29	2	2	-	4	15	9	213	
	S	586	87	33	62	139	1	5	-	35	45	7	1000	
30 - 50	P	121	10	1	14	32	12	-	-	-	7	5	183	
	S	569	52	0	61	266	24	-	-	-	24	4	1000	
50 - 70	P	127	12	8	7	34	1	-	1	3	18	8	190	
	S	723	24	10	25	144	1	-	0	14	59	0	1000	
70 - 100	P	117	18	-	6	36	2	-	-	-	1	5	157	
	S	544	95	-	19	327	3	-	-	-	5	8	1000	
100 - 150	P	113	11	4	7	46	1	-	-	-	15	4	188	
	S	452	106	16	27	351	-	-	-	-	48	-	1000	
150 - 200	P	89	23	7	12	55	13	-	-	1	17	6	187	
	S	391	129	18	71	298	46	-	-	5	43	-	1000	
250 & above	P	95	11	12	22	61	1	-	2	2	20	11	212	
	S	226	78	26	62	484	2	-	2	3	107	11	1000	
all classes	P	117	13	4	10	41	4	0	1	1	13	8	189	
	S	437	75	15	47	337	10	1	2	5	64	8	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	MA JOR	(10)	(11)	(12)	(13)	(14)	
WESTBENGAL														
less than 5	P	92	8	-	6	6	9	-	-	-	9	15	131	
	S	488	43	-	129	45	-	-	-	-	237	57	1000	
5 - 10	P	111	28	26	-	13	-	0	-	-	-	10	178	
	S	607	176	110	-	104	-	2	-	-	-	-	1000	
10 - 20	P	130	22	-	14	19	-	-	-	-	14	2	200	
	S	641	65	-	129	138	-	-	-	-	28	-	1000	
20 - 30	P	137	31	14	-	47	-	-	-	-	7	9	235	
	S	569	135	4	-	266	-	-	-	-	18	9	1000	
30 - 50	P	210	19	-	16	67	8	-	-	2	32	13	350	
	S	537	133	-	33	139	37	-	-	-	58	63	1000	
50 - 70	P	173	17	6	6	82	-	4	6	-	13	19	270	
	S	643	78	11	14	190	-	6	21	-	36	-	1000	
70 - 100	P	187	19	-	25	113	17	5	-	-	11	14	349	
	S	517	60	-	17	349	6	2	-	-	49	1	1000	
100 - 150	P	139	5	-	11	121	4	-	1	-	26	12	288	
	S	321	4	-	13	540	17	-	-	-	70	34	1000	
150 - 200	P	174	46	-	41	151	24	8	-	-	11	27	362	
	S	173	67	-	69	592	36	52	-	-	9	2	1000	
250 & above	P	141	49	10	39	137	3	-	-	-	2	2	363	
	S	331	167	-	57	442	3	-	-	-	1	-	1000	
all classes	P	151	23	5	13	64	6	1	1	0	14	12	263	
	S	422	88	4	43	358	17	12	1	-	37	17	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
A NDAMAN & NICOBAR														
less than 5	P	53	-	-	-	-	-	-	-	-	20	-	73	
	S	504	-	-	-	-	-	-	-	-	496	-	1000	
5 - 10	P	30	-	-	-	23	-	-	-	-	3	-	56	
	S	824	-	-	-	68	-	-	-	-	107	-	1000	
10 - 20	P	174	-	-	-	-	-	20	-	-	34	-	227	
	S	774	-	-	-	-	-	32	-	-	194	-	1000	
20 - 30	P	55	-	-	-	-	-	-	-	-	3	-	55	
	S	964	-	-	-	-	-	-	-	-	36	-	1000	
30 - 50	P	120	2	-	-	16	-	-	-	-	7	-	146	
	S	575	64	-	-	339	-	-	-	-	22	-	1000	
50 - 70	P	190	-	-	-	65	-	-	-	-	10	-	256	
	S	240	-	-	-	755	-	-	-	-	5	-	1000	
70 - 100	P	320	-	-	-	-	100	-	-	-	36	-	326	
	S	944	-	-	-	-	-	-	-	-	56	-	1000	
100 - 150	P	382	-	-	-	44	-	-	-	-	100	12	382	
	S	588	-	-	-	180	-	-	-	-	231	-	1000	
150 - 200	P	121	37	-	-	68	-	33	-	-	5	13	217	
	S	167	158	-	-	531	-	114	-	-	10	19	1000	
250 & above	P	390	-	-	-	177	2	-	-	-	6	6	408	
	S	483	-	-	-	476	3	-	-	-	2	37	1000	
all classes	P	166	4	-	-	31	9	6	-	-	21	2	199	
	S	459	36	-	-	400	1	25	-	-	66	12	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
ARUNACHAL PRADESH														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	6	-	-	-	5	-	-	-	-	-	-	11	
	S	432	-	-	-	568	-	-	-	-	-	-	1000	
10 - 20	P	29	2	-	-	4	-	-	-	-	-	-	35	
	S	968	17	-	-	15	-	-	-	-	-	-	1000	
20 - 30	P	17	-	-	-	-	-	-	-	-	10	7	28	
	S	728	-	-	-	-	-	-	-	-	272	-	1000	
30 - 50	P	76	-	-	-	-	-	-	-	-	-	-	76	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
50 - 70	P	55	-	-	-	11	-	-	6	-	-	-	72	
	S	768	-	-	-	99	-	-	133	-	-	-	1000	
70 - 100	P	9	-	-	-	-	-	-	-	-	-	-	9	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
100 - 150	P	1	-	-	-	-	-	-	-	-	2	-	2	
	S	198	-	-	-	-	-	-	-	-	802	-	1000	
150 - 200	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
250 & above	P	-	-	-	-	76	-	-	-	-	-	-	76	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
all classes	P	23	0	-	-	2	-	-	0	-	2	1	27	
	S	867	4	-	-	43	-	-	34	-	52	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural	
household asset holding (Rs.000)	type of est.	type of security											
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
CHANDIGARH													
less than 5	P	32	-	-	-	-	-	-	-	-	-	-	32
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
5 - 10	P	515	-	-	-	-	-	-	-	-	-	-	515
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
10 - 20	P	29	13	-	-	-	-	-	-	-	-	-	42
	S	684	316	-	-	-	-	-	-	-	-	-	1000
20 - 30	P	973	-	-	973	-	-	-	-	-	-	-	973
	S	73	-	-	927	-	-	-	-	-	-	-	1000
30 - 50	P	49	-	-	426	-	-	-	-	-	-	-	475
	S	109	-	-	891	-	-	-	-	-	-	-	1000
50 - 70	P	255	-	-	-	-	-	-	-	-	-	-	255
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
100 - 150	P	-	374	-	-	-	-	-	-	-	-	-	374
	S	-	1000	-	-	-	-	-	-	-	-	-	1000
150 - 200	P	26	-	-	-	-	-	-	-	-	-	-	26
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
250 & above	P	106	40	-	24	-	-	-	-	-	-	-	171
	S	563	402	-	35	-	-	-	-	-	-	-	1000
all classes	P	75	25	-	70	-	-	-	-	-	-	-	136
	S	289	181	-	530	-	-	-	-	-	-	-	1000

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
DADRA & NAGARHAVELI														
less than 5	P	-	-	-	-	1	-	-	-	-	-	-	1	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	282	-	-	-	-	-	-	-	-	-	-	282	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	-	-	-	-	27	-	-	-	-	-	-	27	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
30 - 50	P	149	44	-	-	101	-	-	-	-	-	-	295	
	S	297	442	-	-	261	-	-	-	-	-	-	1000	
50 - 70	P	151	35	-	-	-	-	-	-	-	-	-	186	
	S	618	382	-	-	-	-	-	-	-	-	-	1000	
70 - 100	P	165	-	-	-	39	-	-	-	-	-	-	204	
	S	909	-	-	-	91	-	-	-	-	-	-	1000	
100 - 150	P	112	22	-	-	-	-	-	-	-	-	-	135	
	S	738	262	-	-	-	-	-	-	-	-	-	1000	
150 - 200	P	37	12	-	-	-	-	-	-	-	-	-	50	
	S	186	814	-	-	-	-	-	-	-	-	-	1000	
250 & above	P	60	315	-	-	-	-	-	-	-	-	-	378	
	S	200	800	-	-	-	-	-	-	-	-	-	1000	
all classes	P	122	25	-	-	36	-	-	-	-	-	-	183	
	S	541	317	-	-	142	-	-	-	-	-	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
DELHI														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	26	-	-	-	-	-	-	-	-	-	-	26	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
10 - 20	P	89	-	-	-	-	-	-	-	-	-	-	89	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	248	-	-	-	-	-	-	-	-	-	-	248	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
100 - 150	P	153	-	-	-	-	-	-	-	-	-	68	153	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
150 - 200	P	-	-	-	-	-	-	-	-	-	72	-	72	
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	
250 & above	P	217	50	-	4	-	-	-	-	4	9	-	285	
	S	770	28	-	43	-	-	-	-	155	4	-	1000	
all classes	P	109	14	-	1	-	-	-	-	1	17	12	142	
	S	733	16	-	25	-	-	-	-	89	137	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural	
household asset holding (Rs.000)	type of est.	type of security										n.r.	any
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
GOA													
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	477	-	-	-	-	-	-	-	-	-	-	477
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
20 - 30	P	69	-	-	-	-	-	-	-	-	-	-	69
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
30 - 50	P	19	-	-	-	-	-	-	-	-	-	-	19
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
50 - 70	P	26	-	-	-	191	-	-	-	-	-	17	217
	S	49	-	-	-	951	-	-	-	-	-	-	1000
70 - 100	P	55	4	-	9	24	-	-	-	-	-	-	93
	S	418	151	-	216	216	-	-	-	-	-	-	1000
100 - 150	P	182	-	-	-	117	-	-	-	-	-	-	222
	S	932	-	-	-	68	-	-	-	-	-	-	1000
150 - 200	P	121	30	-	-	6	-	-	-	-	-	-	150
	S	735	83	-	-	182	-	-	-	-	-	-	1000
250 & above	P	222	-	-	-	10	-	-	7	-	-	12	244
	S	988	-	-	-	11	-	-	-	-	-	0	1000
all classes	P	169	3	-	1	37	-	-	2	-	-	4	198
	S	957	3	-	2	39	-	-	-	-	-	0	1000

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
LAKSHADWEEP														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
50 - 70	P	658	-	-	-	-	-	-	-	-	-	-	658	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	204	204	
	S	-	-	-	-	-	-	-	-	-	-	1000	1000	
100 - 150	P	103	-	-	-	-	-	-	-	-	10	-	113	
	S	946	-	-	-	-	-	-	-	-	54	-	1000	
150 - 200	P	175	-	-	3	-	-	-	-	-	83	-	178	
	S	765	-	-	235	-	-	-	-	-	-	-	1000	
250 & above	P	248	-	-	-	39	34	-	-	-	-	-	254	
	S	543	-	-	-	301	156	-	-	-	-	-	1000	
all classes	P	156	-	-	1	9	8	-	-	-	29	19	180	
	S	620	-	-	66	195	101	-	-	-	3	16	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
MIZORAM														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	40	-	-	-	10	-	-	40	-	3	10	93	
	S	263	-	-	-	468	-	-	263	-	6	-	1000	
20 - 30	P	-	-	-	-	-	-	-	38	-	20	-	57	
	S	-	-	-	-	-	-	-	817	-	183	-	1000	
30 - 50	P	14	-	-	-	4	-	-	-	-	3	1	21	
	S	428	-	-	-	330	-	-	-	-	241	-	1000	
50 - 70	P	8	-	-	-	-	-	-	-	-	13	-	21	
	S	473	-	-	-	-	-	-	-	-	527	-	1000	
70 - 100	P	11	-	-	-	20	-	-	-	-	-	-	31	
	S	296	-	-	-	704	-	-	-	-	-	-	1000	
100 - 150	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
150 - 200	P	-	-	-	-	130	-	-	-	-	-	-	130	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
all classes	P	13	-	-	-	5	-	-	13	-	7	2	39	
	S	252	-	-	-	500	-	-	188	-	60	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
PONDICHERRY														
less than 5	P	25	-	-	-	-	-	-	-	-	-	-	25	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
5 - 10	P	124	-	-	-	-	2	-	-	-	-	-	126	
	S	996	-	-	-	-	4	-	-	-	-	-	1000	
10 - 20	P	55	-	-	-	-	-	-	-	-	-	-	55	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	4	84	-	-	-	-	-	-	-	-	84	88	
	S	32	968	-	-	-	-	-	-	-	-	-	1000	
30 - 50	P	143	-	-	-	-	-	-	-	-	-	-	143	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
50 - 70	P	289	-	-	-	15	-	-	-	-	-	-	304	
	S	966	-	-	-	34	-	-	-	-	-	-	1000	
70 - 100	P	65	-	-	-	-	-	-	-	-	-	-	65	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
100 - 150	P	201	-	-	-	-	-	-	-	-	-	-	201	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
150 - 200	P	97	-	-	-	85	-	-	-	-	-	-	182	
	S	720	-	-	-	280	-	-	-	-	-	-	1000	
250 & above	P	234	70	-	4	94	22	-	-	-	7	-	283	
	S	268	108	-	7	566	11	-	-	-	40	-	1000	
all classes	P	97	13	-	0	11	2	-	-	-	1	8	112	
	S	466	97	-	5	397	8	-	-	-	27	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
DAMAN AND DIU														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	359	-	-	-	-	-	-	-	-	-	-	359	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	108	-	-	-	48	-	-	-	-	-	-	156	
	S	480	-	-	-	520	-	-	-	-	-	-	1000	
30 - 50	P	164	130	-	-	-	-	-	-	-	-	-	296	
	S	516	484	-	-	-	-	-	-	-	-	-	1000	
50 - 70	P	348	-	-	-	-	-	-	-	-	-	-	348	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
70 - 100	P	5	-	-	-	105	-	-	-	-	-	-	112	
	S	60	-	-	-	940	-	-	-	-	-	-	1000	
100 - 150	P	75	-	-	-	-	-	-	-	-	-	-	75	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
150 - 200	P	235	169	-	-	-	-	-	-	-	169	169	580	
	S	461	389	-	-	-	-	-	-	-	150	-	1000	
250 & above	P	25	13	-	2	29	-	-	-	-	-	-	56	
	S	6	2	-	65	928	-	-	-	-	-	-	1000	
all classes	P	95	12	-	0	28	-	-	-	-	4	4	137	
	S	448	30	-	30	485	-	-	-	-	7	-	1000	

Table 11R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings

as on 30.6.91		major household type : all households										Rural		
household asset holding (Rs.000)	type of est.	type of security											n.r.	any
		pers onal security	sure ty secu rity	crop	first char ge on imm prop	mort gage of imm. prop	bull ion/ orna me nts	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
INDIA														
less than 5	P	96	9	1	3	7	4	-	-	0	6	4	118	
	S	702	69	2	29	108	0	-	-	0	69	21	1000	
5 - 10	P	145	15	6	7	15	7	0	1	0	8	5	199	
	S	687	69	15	25	127	24	0	3	0	41	9	1000	
10 - 20	P	145	19	1	6	23	8	0	0	2	13	6	203	
	S	725	67	3	26	82	11	1	0	1	78	7	1000	
20 - 30	P	157	21	7	11	41	6	0	0	1	17	11	241	
	S	606	69	18	47	177	10	1	0	5	66	2	1000	
30 - 50	P	162	19	4	15	43	8	0	0	4	13	12	245	
	S	592	69	9	76	187	15	0	3	3	38	8	1000	
50 - 70	P	146	22	8	14	47	8	1	1	1	16	13	239	
	S	603	99	17	36	161	21	3	1	3	49	7	1000	
70 - 100	P	153	24	5	22	48	10	1	1	0	7	10	240	
	S	547	98	14	77	210	17	3	3	0	29	3	1000	
100 - 150	P	167	25	11	16	65	12	0	1	0	12	8	269	
	S	548	64	23	46	268	16	1	5	0	27	2	1000	
150 - 200	P	141	24	13	25	70	10	1	2	2	8	11	256	
	S	440	60	50	76	320	22	7	1	6	16	2	1000	
250 & above	P	138	34	20	41	92	15	1	2	1	14	20	297	
	S	287	99	25	138	374	15	2	3	2	44	10	1000	
all classes	P	147	22	7	16	46	9	1	1	1	12	10	234	
	S	476	83	22	83	266	16	2	3	2	40	7	1000	

Note : P = Number of households reporting cash loans outstanding as on 30.6.91
S = PER thousand distribution of amount outstanding

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

major household type : all households											Rural	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
ANDHRA PRADESH												
LESS THAN 5	P	95	42	7	21	4	13	-	23	153	18932	62
	S	428	245	23	271	12	17	-	4	1000	1042238	
5 - 10	P	186	60	85	19	6	21	2	29	327	14390	63
	S	315	271	167	40	9	187	9	-	1000	2227985	
10 - 20	P	161	118	27	24	9	34	6	39	333	16980	82
	S	301	374	66	60	12	47	139	2	1000	4009012	
20 - 30	P	226	52	35	28	15	27	8	50	336	11810	54
	S	569	181	56	61	28	87	3	15	1000	1610780	
30 - 50	P	257	105	74	27	24	6	2	57	424	16441	112
	S	420	193	125	49	160	11	5	36	1000	4336612	
50 - 70	P	235	137	53	7	5	27	-	61	410	8923	74
	S	388	459	88	14	0	33	-	19	1000	2850351	
70 - 100	P	218	132	35	19	19	23	-	50	364	8250	86
	S	482	277	81	98	39	12	-	11	1000	2396425	
100 - 150	P	335	182	66	40	31	14	13	150	587	7022	98
	S	494	235	133	52	38	41	6	-	1000	3624997	
150 - 200	P	257	152	59	47	13	30	-	72	410	5618	80
	S	446	233	135	110	13	63	-	-	1000	2507889	
250 & ABOVE	P	276	150	72	12	20	51	5	104	379	4587	80
	S	370	200	172	11	12	183	11	42	1000	4881304	
ALL CLASSES	P	204	99	47	24	13	22	3	53	346	112954	791
	S	409	267	115	58	39	72	23	16	1000	29487593	
ASSAM												
LESS THAN 5	P	42	-	-	-	-	-	-	12	42	1473	7
	S	1000	-	-	-	-	-	-	-	1000	11660	
5 - 10	P	48	9	5	-	-	1	-	-	58	2757	11
	S	701	179	95	-	-	26	-	-	1000	20800	
10 - 20	P	40	7	6	6	-	6	-	6	71	5906	35
	S	553	100	66	16	-	115	-	151	1000	105859	
20 - 30	P	27	35	20	5	-	8	0	12	75	3421	29
	S	191	362	339	15	-	90	2	-	1000	98385	
30 - 50	P	38	6	3	1	-	5	5	9	59	6076	44
	S	487	123	88	38	-	98	115	50	1000	138227	
50 - 70	P	24	3	18	3	-	1	-	1	48	4771	30
	S	324	50	510	90	-	22	-	4	1000	91554	
70 - 100	P	42	22	3	4	9	2	0	2	80	3705	44
	S	576	230	48	24	99	13	2	9	1000	140810	
100 - 150	P	8	3	8	8	-	5	-	7	35	3249	17
	S	456	90	213	26	-	212	-	2	1000	30530	
150 - 200	P	39	8	1	8	2	9	-	6	67	2322	26
	S	338	115	3	65	7	471	-	-	1000	148798	
250 & ABOVE	P	103	82	6	10	-	15	-	1	151	573	14
	S	327	383	93	41	-	152	-	2	1000	75117	
ALL CLASSES	P	35	12	8	4	1	4	1	6	62	34253	257
	S	430	177	141	39	17	147	19	29	1000	861740	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

major household type : all households											Rural	
household asset holding (Rs.000)	type of est.	less than 1 year	duration of loan (years)							total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
			1-2	2-3	3-4	4-5	5-10	10 & above	un sp.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
BIHAR												
LESS THAN 5	P	32	18	1	11	5	21	-	3	87	7007	36
	S	240	290	23	206	53	188	-	-	1000	106688	
5 - 10	P	101	95	21	9	5	4	-	1	225	10342	68
	S	420	347	101	40	65	23	-	4	1000	457622	
10 - 20	P	49	49	15	6	1	19	1	1	138	15529	81
	S	179	548	93	68	11	79	20	4	1000	537349	
20 - 30	P	92	45	10	5	1	7	-	7	158	14174	68
	S	523	277	57	59	10	74	-	1	1000	505508	
30 - 50	P	57	46	31	23	19	7	1	12	180	15814	106
	S	252	255	286	140	31	26	11	0	1000	752763	
50 - 70	P	95	18	25	4	5	31	6	22	188	12514	87
	S	399	191	90	14	27	163	15	100	1000	918438	
70 - 100	P	70	26	40	14	2	19	2	1	168	10961	92
	S	256	165	324	78	13	157	6	-	1000	600085	
100 - 150	P	64	45	17	13	9	7	1	13	131	10918	71
	S	195	508	107	47	73	68	1	-	1000	634867	
150 - 200	P	43	29	26	8	12	13	5	11	133	9727	84
	S	223	230	219	54	102	121	42	8	1000	602845	
250 & ABOVE	P	70	42	42	21	24	9	1	12	185	11207	124
	S	201	339	151	81	162	55	4	7	1000	2350025	
ALL CLASSES	P	68	42	23	11	8	14	2	9	162	118192	817
	S	271	314	157	70	79	83	10	16	1000	7466190	
GUJARAT												
LESS THAN 5	P	24	-	-	-	-	-	1	-	25	2121	3
	S	991	-	-	-	-	-	9	-	1000	6187	
5 - 10	P	72	43	-	8	-	-	-	-	122	1770	5
	S	383	583	-	34	-	-	-	-	1000	80249	
10 - 20	P	30	0	13	7	-	8	-	4	60	4153	14
	S	411	3	339	186	-	61	-	-	1000	56137	
20 - 30	P	45	1	2	0	4	21	-	8	77	5081	13
	S	417	39	3	1	104	393	-	43	1000	189425	
30 - 50	P	60	37	44	6	0	8	7	7	164	8317	33
	S	191	419	302	11	0	36	21	19	1000	613581	
50 - 70	P	57	32	4	-	-	18	1	15	114	5731	22
	S	369	327	109	-	-	74	1	120	1000	247495	
70 - 100	P	54	13	25	34	7	29	11	17	176	7024	41
	S	211	191	184	245	5	63	94	6	1000	826394	
100 - 150	P	81	76	5	19	-	10	24	7	199	5166	36
	S	282	226	25	274	-	132	61	-	1000	788843	
150 - 200	P	108	77	16	4	8	7	1	17	185	4550	41
	S	623	224	64	20	41	19	3	6	1000	814750	
250 & ABOVE	P	254	49	68	16	3	52	10	82	429	4674	68
	S	346	142	197	52	5	168	56	35	1000	4529348	

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ALL CLASSES	P	79	34	21	11	3	17	6	17	165	48586	276
	S	346	191	165	85	10	129	48	27	1000	8152409	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households									Rural	
		less than 1 year	duration of loan (years)							total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
(1)	(2)	(3)	1-2 (4)	2-3 (5)	3-4 (6)	4-5 (7)	5-10 (8)	10 & above (9)	un sp. (10)	(11)	(12)	(13)
HARYANA												
LESS THAN 5	P	-	-	-	-	-	-	-	-	-	191	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	208	-	-	-	-	-	-	-	208	527	1
	S	1000	-	-	-	-	-	-	-	1000	38348	
10 - 20	P	81	-	36	62	-	-	36	66	125	1848	7
	S	566	-	125	288	-	-	21	-	1000	321666	
20 - 30	P	26	158	102	17	-	40	35	94	354	1987	14
	S	62	325	241	65	-	108	51	148	1000	336955	
30 - 50	P	84	69	52	2	102	17	44	26	283	2434	15
	S	197	211	233	52	193	52	61	-	1000	612000	
50 - 70	P	222	188	15	1	15	108	-	58	488	1737	18
	S	468	426	12	3	16	76	-	-	1000	699463	
70 - 100	P	105	67	111	10	34	16	-	-	269	1496	13
	S	204	203	416	75	12	90	-	-	1000	410669	
100 - 150	P	12	36	43	52	-	144	-	33	247	1467	10
	S	-	50	203	235	-	513	-	-	1000	548807	
150 - 200	P	92	49	78	2	12	12	-	59	230	3693	23
	S	339	145	233	1	251	23	-	8	1000	1048927	
250 & ABOVE	P	141	54	40	34	6	52	32	93	284	9095	78
	S	358	308	71	104	8	98	50	3	1000	6744449	
ALL CLASSES	P	110	67	53	23	17	44	22	65	277	24476	179
	S	329	267	119	94	42	105	37	7	1000	10761282	

HIMACHAL PRADESH

LESS THAN 5	P	-	4	-	-	-	-	-	-	4	265	1
	S	-	1000	-	-	-	-	-	-	1000	123	
5 - 10	P	15	-	353	-	-	110	-	12	478	85	6
	S	141	-	594	-	-	265	-	-	1000	13500	
10 - 20	P	53	80	64	-	1	-	-	67	141	405	12
	S	286	342	369	-	2	-	-	-	1000	28948	
20 - 30	P	106	83	77	26	27	7	-	26	300	493	17
	S	408	290	201	18	25	44	-	13	1000	53288	
30 - 50	P	104	33	8	5	11	19	1	5	174	1116	22
	S	508	206	54	28	23	95	5	81	1000	72944	
50 - 70	P	59	50	32	38	25	24	2	35	235	1235	33
	S	212	132	197	78	110	235	4	32	1000	96907	
70 - 100	P	104	77	40	17	10	18	6	56	210	1743	51
	S	306	374	63	71	28	150	5	3	1000	177349	
100 - 150	P	105	86	35	24	37	0	20	31	266	1363	47
	S	366	196	124	153	86	1	68	7	1000	213259	
150 - 200	P	122	18	24	28	25	10	16	36	213	1500	46
	S	530	70	80	162	99	37	16	6	1000	190223	

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250 & ABOVE	P	82	40	56	26	20	20	5	21	203	1312	38
	S	406	69	270	38	175	40	3	-	1000	309302	
ALL CLASSES	P	92	53	39	21	20	14	8	33	215	9517	273
	S	388	169	163	85	95	71	18	11	1000	1155844	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households									Rural	
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)

JAMMU & KASHMIR

LESS THAN 5	P	-	-	-	-	24	-	-	-	24	37	1
	S	-	-	-	-	1000	-	-	-	1000	863	
5 - 10	P	-	-	-	-	-	-	-	-	-	34	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	40	26	-	-	-	5	-	-	71	90	4
	S	702	286	-	-	-	12	-	-	1000	4077	
20 - 30	P	-	-	-	-	-	13	-	-	13	132	3
	S	-	-	-	-	-	1000	-	-	1000	332	
30 - 50	P	36	34	10	3	31	7	17	6	121	329	15
	S	179	357	93	16	280	7	69	-	1000	15137	
50 - 70	P	88	42	5	43	3	56	-	-	224	463	23
	S	435	59	18	125	13	350	-	-	1000	50642	
70 - 100	P	13	42	8	-	12	14	1	6	84	941	22
	S	56	496	37	-	217	188	5	-	1000	21215	
100 - 150	P	88	30	53	22	13	14	6	29	194	1077	48
	S	395	85	289	130	54	27	21	-	1000	100408	
150 - 200	P	57	33	12	12	1	28	1	30	162	1104	40
	S	302	480	37	17	4	143	3	14	1000	174811	
250 & ABOVE	P	50	23	16	6	4	7	1	6	102	821	35
	S	356	137	121	15	334	35	2	-	1000	184819	
ALL CLASSES	P	53	32	19	12	9	19	3	15	140	5027	191
	S	339	250	110	46	141	102	7	4	1000	552304	

KARNATAKA

LESS THAN 5	P	20	41	-	-	-	-	-	18	61	3237	10
	S	219	781	-	-	-	-	-	-	1000	54447	
5 - 10	P	28	64	34	2	-	30	-	4	163	1938	15
	S	92	642	70	3	-	147	-	45	1000	112735	
10 - 20	P	63	3	26	0	6	1	-	26	121	5874	27
	S	286	34	318	2	44	36	-	280	1000	223564	
20 - 30	P	78	70	51	12	7	30	-	37	256	4484	19
	S	313	239	114	46	46	50	-	191	1000	519593	
30 - 50	P	42	63	70	38	6	36	-	39	255	7823	44
	S	103	225	265	232	-	92	-	82	1000	738848	
50 - 70	P	95	69	16	49	45	28	-	73	335	6233	38
	S	309	115	42	49	206	180	-	98	1000	885865	
70 - 100	P	112	104	48	40	9	43	7	26	327	8388	68
	S	215	361	202	78	21	120	0	3	1000	2015636	

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100 - 150	P	139	99	64	44	42	41	19	81	393	6670	57
	S	357	194	106	77	157	77	12	20	1000	2615552	
150 - 200	P	101	67	41	78	8	16	-	44	283	6167	48
	S	348	117	241	80	100	20	-	94	1000	1944396	
250 & ABOVE	P	159	119	99	75	20	74	27	72	435	4812	81
	S	341	260	135	52	11	120	28	53	1000	4992469	
ALL CLASSES	P	90	72	48	39	16	32	6	45	281	55627	407
	S	308	232	156	72	65	96	12	58	1000	14103103	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

major household type : all households											Rural	
household asset holding (Rs.000)	type of est.	less than 1 year	duration of loan (years)							total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
			1-2	2-3	3-4	4-5	5-10	10 & above	un sp.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
KERALA												
LESS THAN 5	P	44	54	55	-	-	-	-	29	179	1255	11
	S	740	87	138	-	-	-	-	35	1000	184634	
5 - 10	P	50	26	29	-	-	-	-	-	104	1204	8
	S	517	212	270	-	-	-	-	-	1000	53044	
10 - 20	P	72	22	13	16	2	14	-	15	152	2345	21
	S	634	19	99	126	1	54	-	68	1000	161781	
20 - 30	P	134	46	28	6	68	37	-	81	283	2672	22
	S	170	52	78	9	153	537	-	-	1000	451001	
30 - 50	P	132	31	49	54	21	42	23	16	286	5349	51
	S	245	102	44	531	25	44	9	-	1000	1519871	
50 - 70	P	294	134	55	33	28	49	-	75	448	3169	40
	S	464	263	49	29	23	92	-	80	1000	1040676	
70 - 100	P	125	82	33	13	18	29	0	31	251	4977	40
	S	392	199	204	60	38	100	0	7	1000	760757	
100 - 150	P	141	89	88	18	6	56	9	102	384	4343	48
	S	193	250	316	14	6	172	12	37	1000	1442104	
150 - 200	P	141	110	50	35	37	13	55	56	341	6198	75
	S	284	278	97	65	47	25	203	2	1000	2061062	
250 & ABOVE	P	178	63	72	32	24	35	16	46	338	8093	130
	S	309	183	60	101	169	47	17	116	1000	5917075	
ALL CLASSES	P	147	72	53	27	23	32	16	49	307	39606	446
	S	308	195	101	122	93	78	40	62	1000	13592003	
MADHYA PRADESH												
LESS THAN 5	P	66	22	10	1	8	14	4	9	119	6455	36
	S	562	179	78	9	38	114	2	17	1000	205965	
5 - 10	P	55	15	14	25	23	-	7	35	158	7185	42
	S	265	19	271	97	131	-	9	209	1000	286677	
10 - 20	P	97	43	27	14	24	11	-	4	214	12863	73
	S	536	123	50	73	153	65	-	-	1000	950340	
20 - 30	P	72	47	42	47	11	19	-	16	228	9905	61
	S	362	94	180	159	51	116	-	40	1000	767788	
30 - 50	P	96	43	15	10	2	13	4	21	188	14159	64
	S	478	302	56	51	14	73	15	11	1000	1117834	
50 - 70	P	68	52	12	16	7	4	1	31	186	9951	52
	S	445	168	132	138	29	23	1	64	1000	933921	
70 - 100	P	132	32	13	9	12	8	14	42	204	9735	71
	S	537	188	41	19	65	35	108	8	1000	1195748	
100 - 150	P	157	44	45	15	10	33	25	35	267	9435	80
	S	412	206	99	25	36	132	90	0	1000	2452543	
150 - 200	P	93	50	27	18	11	43	7	44	240	6647	66
	S	312	185	158	76	17	216	10	25	1000	1216381	
250 & ABOVE	P	148	71	25	27	34	27	6	55	267	7777	100
	S	304	302	130	91	101	61	6	6	1000	5861907	

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ALL CLASSES	P	99	43	23	18	14	16	6	27	208	94113	645
	S	383	230	114	74	70	84	28	16	1000	14989103	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

major household type : all households											Rural	
household	type	duration of loan (years)									estd. no	no of
asset holding (Rs.000)	of est.	less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.	total	hhs.(00)/ amount (Rs.000)	report sampl hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
MAHARASHTRA												
LESS THAN 5	P	34	7	8	5	1	3	0	1	57	11157	33
	S	677	136	95	65	15	7	4	-	1000	282114	
5 - 10	P	19	13	6	-	7	1	-	-	46	7152	20
	S	304	229	160	-	296	11	-	-	1000	106341	
10 - 20	P	73	36	19	-	-	10	7	9	142	9779	41
	S	759	76	102	-	-	58	4	-	1000	736221	
20 - 30	P	148	62	14	2	7	26	6	63	270	8098	53
	S	511	234	114	5	21	69	14	32	1000	992735	
30 - 50	P	70	19	3	11	11	21	17	20	152	13952	68
	S	316	107	20	92	37	250	119	59	1000	1101728	
50 - 70	P	88	48	39	15	8	15	1	40	226	9353	73
	S	189	153	31	12	39	72	0	505	1000	2450852	
70 - 100	P	164	58	15	8	26	31	1	8	254	9753	62
	S	421	148	28	179	93	117	14	-	1000	2115404	
100 - 150	P	179	106	28	24	29	29	-	35	349	9559	88
	S	414	164	82	73	84	176	-	7	1000	2570304	
150 - 200	P	203	61	100	36	35	43	12	40	408	8561	99
	S	328	152	221	58	112	86	27	16	1000	3569328	
250 & ABOVE	P	204	83	110	23	47	56	6	50	411	8068	103
	S	314	218	212	51	148	50	5	2	1000	6435367	
ALL CLASSES	P	114	47	31	12	16	23	6	25	224	95433	640
	S	356	173	135	62	96	93	15	70	1000	20360396	
MANIPUR												
LESS THAN 5	P	-	-	-	-	-	-	-	-	-	15	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	67	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	32	2	-	-	-	-	-	-	34	121	4
	S	745	255	-	-	-	-	-	-	1000	224	
20 - 30	P	5	-	-	-	-	-	-	5	5	133	1
	S	1000	-	-	-	-	-	-	-	1000	621	
30 - 50	P	63	8	-	-	-	-	-	2	73	391	10
	S	656	302	-	-	-	-	-	42	1000	2610	
50 - 70	P	16	8	-	-	-	-	-	1	25	309	5
	S	699	291	-	-	-	-	-	10	1000	2709	
70 - 100	P	-	13	-	-	-	-	-	-	13	286	4
	S	-	1000	-	-	-	-	-	-	1000	699	
100 - 150	P	5	19	-	-	11	34	-	1	68	268	6
	S	121	114	-	-	187	578	-	-	1000	4977	
150 - 200	P	10	14	2	-	5	-	-	-	30	200	6
	S	673	142	33	-	152	-	-	-	1000	3132	

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250 & ABOVE	P	-	12	-	2	-	-	-	-	14	97	2
	S	-	736	-	264	-	-	-	-	1000	3463	
ALL CLASSES	P	20	10	0	0	2	5	-	1	37	1887	38
	S	385	320	6	50	76	156	-	7	1000	18435	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

major household type : all households											Rural		
household asset holding (Rs.000)	type of est.	duration of loan (years)									total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
MEGHALAYA													
LESS THAN 5	P	-	-	-	-	-	-	-	-	-	75	0	
	S	-	-	-	-	-	-	-	-	-	0		
5 - 10	P	-	-	-	-	-	-	-	-	-	131	0	
	S	-	-	-	-	-	-	-	-	-	0		
10 - 20	P	1	-	-	-	11	-	-	-	12	325	3	
	S	55	-	-	-	945	-	-	-	1000	755		
20 - 30	P	-	2	-	-	-	-	-	-	2	478	1	
	S	-	1000	-	-	-	-	-	-	1000	179		
30 - 50	P	-	-	-	-	-	-	-	-	-	608	0	
	S	-	-	-	-	-	-	-	-	-	0		
50 - 70	P	-	-	-	-	-	-	-	-	-	264	0	
	S	-	-	-	-	-	-	-	-	-	0		
70 - 100	P	6	-	-	-	-	-	-	-	6	211	2	
	S	1000	-	-	-	-	-	-	-	1000	632		
100 - 150	P	6	3	-	-	-	-	-	-	8	161	3	
	S	632	368	-	-	-	-	-	-	1000	581		
150 - 200	P	17	-	-	-	29	-	-	-	46	61	2	
	S	731	-	-	-	269	-	-	-	1000	564		
250 & ABOVE	P	-	-	-	-	-	-	-	-	-	23	0	
	S	-	-	-	-	-	-	-	-	-	0		
ALL CLASSES	P	2	1	-	-	2	-	-	-	4	2336	11	
	S	536	145	-	-	319	-	-	-	1000	2711		

NAGALAND

LESS THAN 5	P	-	-	-	-	-	-	-	-	-	7	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	6	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	519	-	-	-	-	-	-	-	519	17	4
	S	1000	-	-	-	-	-	-	-	1000	192	
20 - 30	P	15	5	-	-	-	-	-	-	21	34	3
	S	775	225	-	-	-	-	-	-	1000	42	
30 - 50	P	36	7	-	-	-	-	-	-	42	106	9
	S	578	422	-	-	-	-	-	-	1000	977	
50 - 70	P	1	1	-	-	-	-	-	1	3	228	3
	S	447	425	-	-	-	-	-	129	1000	135	
70 - 100	P	11	-	-	-	-	-	-	11	22	232	8
	S	475	-	-	-	-	-	-	525	1000	1256	
100 - 150	P	10	2	20	-	-	-	-	-	32	89	7
	S	241	80	679	-	-	-	-	-	1000	1019	
150 - 200	P	7	9	-	-	-	-	-	-	16	37	3
	S	205	795	-	-	-	-	-	-	1000	244	
250 & ABOVE	P	-	-	-	120	-	-	-	-	120	2	1

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	S	-	-	-	1000	-	-	-	-	1000	883	
ALL CLASSES	P	23	2	2	0	-	-	-	4	31	759	38
	S	367	159	146	186	-	-	-	143	1000	4750	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

major household type : all households											Rural		
household asset holding (Rs.000)	type of est.	duration of loan (years)									total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
ORISSA													
LESS THAN 5	P	38	12	13	14	22	18	1	6	115	6838	50	
	S	137	70	128	220	202	229	5	8	1000	188800		
5 - 10	P	99	17	57	14	3	42	6	8	238	6809	47	
	S	166	56	251	66	37	408	15	-	1000	220078		
10 - 20	P	47	59	58	37	15	33	12	53	236	9698	67	
	S	80	177	163	136	74	234	128	8	1000	736953		
20 - 30	P	59	92	72	13	23	29	-	10	278	7821	64	
	S	101	296	306	57	40	199	-	1	1000	591952		
30 - 50	P	109	60	27	33	13	29	4	32	243	9016	82	
	S	360	276	71	81	44	137	14	16	1000	903603		
50 - 70	P	48	16	27	13	20	21	9	4	144	7595	50	
	S	300	79	127	106	123	142	91	32	1000	463404		
70 - 100	P	103	53	107	30	29	80	-	26	353	4249	55	
	S	369	79	248	56	40	198	-	9	1000	734940		
100 - 150	P	130	42	115	39	17	49	47	29	323	2916	38	
	S	270	52	384	128	12	87	67	-	1000	983573		
150 - 200	P	91	77	25	32	24	7	20	11	243	1876	27	
	S	221	190	310	65	74	22	119	-	1000	444484		
250 & ABOVE	P	206	88	24	27	-	69	69	87	400	1062	21	
	S	63	66	6	470	-	353	42	-	1000	831777		
ALL CLASSES	P	76	47	50	24	17	34	9	23	233	57882	501	
	S	218	142	198	147	49	188	50	7	1000	6099562		
PUNJAB													
LESS THAN 5	P	-	-	-	-	-	-	-	-	-	362	0	
	S	-	-	-	-	-	-	-	-	-	0		
5 - 10	P	-	-	-	-	-	166	-	-	166	438	2	
	S	-	-	-	-	-	1000	-	-	1000	43323		
10 - 20	P	148	-	-	-	23	-	-	-	171	1279	10	
	S	835	-	-	-	165	-	-	-	1000	81787		
20 - 30	P	176	34	-	16	-	-	-	30	207	1702	13	
	S	656	288	-	55	-	-	-	-	1000	125925		
30 - 50	P	183	91	23	5	6	13	7	24	292	2545	24	
	S	720	238	19	6	2	14	2	-	1000	631930		
50 - 70	P	135	57	34	14	18	20	-	5	259	2127	22	
	S	581	265	70	34	39	11	-	-	1000	303864		
70 - 100	P	65	106	49	7	39	15	-	49	221	1607	16	
	S	304	302	241	25	74	54	-	-	1000	200972		
100 - 150	P	67	-	35	1	-	43	-	-	114	1977	12	
	S	916	-	21	1	-	62	-	-	1000	506832		
150 - 200	P	161	43	90	16	30	-	-	61	308	2018	25	
	S	250	319	292	63	49	-	-	27	1000	775187		
250 & ABOVE	P	162	78	50	26	15	44	9	78	309	6819	135	

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	S	347	284	149	76	46	52	43	3	1000	5949687	
ALL CLASSES	P	139	57	39	14	15	27	4	41	251	20874	259
	S	414	263	140	61	41	47	30	5	1000	8619506	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households									Rural		
		less than 1 year	duration of loan (years)								total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs (13)
			1-2	2-3	3-4	4-5	5-10	10 & above	un sp.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
RAJASTHAN													
LESS THAN 5	P	15	-	-	-	-	-	1	-	-	17	1628	3
	S	897	-	-	-	-	-	103	-	-	1000	16919	
5 - 10	P	9	127	2	60	-	-	-	-	-	198	1592	6
	S	11	877	5	107	-	-	-	-	-	1000	462499	
10 - 20	P	175	94	13	63	45	4	13	60	421	3586	31	
	S	146	247	23	67	50	4	157	306	1000	1049881		
20 - 30	P	180	165	62	29	10	12	29	-	316	3390	20	
	S	232	461	151	57	38	32	28	-	1000	489305		
30 - 50	P	236	165	43	52	4	12	34	34	415	6221	45	
	S	523	254	40	38	12	45	28	60	1000	1763207		
50 - 70	P	232	80	44	1	7	17	18	147	376	6536	44	
	S	259	129	67	3	8	227	244	63	1000	3267268		
70 - 100	P	139	58	62	39	19	26	4	79	329	8832	69	
	S	295	160	192	90	66	68	34	96	1000	2386983		
100 - 150	P	102	61	33	37	30	15	13	45	260	9119	54	
	S	179	132	83	143	136	89	203	36	1000	3216554		
150 - 200	P	102	55	50	21	25	17	4	58	258	8395	69	
	S	321	170	190	65	48	58	5	143	1000	2468525		
250 & ABOVE	P	124	55	49	27	9	14	-	30	239	8549	66	
	S	224	234	327	70	56	36	-	53	1000	5519418		
ALL CLASSES	P	144	80	43	32	17	15	11	56	302	57850	407	
	S	260	207	164	70	55	79	86	79	1000	20640559		
SIKKIM													
LESS THAN 5	P	27	-	-	-	-	-	-	-	27	17	1	
	S	1000	-	-	-	-	-	-	-	1000	139		
5 - 10	P	-	-	-	9	-	-	-	-	9	22	1	
	S	-	-	-	1000	-	-	-	-	1000	58		
10 - 20	P	-	-	-	-	-	-	-	-	-	35	0	
	S	-	-	-	-	-	-	-	-	-	0		
20 - 30	P	51	-	-	-	-	18	-	-	69	27	2	
	S	742	-	-	-	-	258	-	-	1000	920		
30 - 50	P	14	10	-	-	8	19	-	3	52	60	8	
	S	355	376	-	-	61	208	-	-	1000	1463		
50 - 70	P	18	8	32	-	-	-	-	-	59	52	3	
	S	195	243	562	-	-	-	-	-	1000	1072		
70 - 100	P	39	37	-	-	-	-	-	3	80	76	7	
	S	757	176	-	-	-	-	-	67	1000	1877		
100 - 150	P	7	-	5	-	19	-	-	-	30	90	4	
	S	476	-	207	-	317	-	-	-	1000	1160		
150 - 200	P	34	-	25	-	-	-	-	-	58	122	5	
	S	838	-	162	-	-	-	-	-	1000	3082		

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250 & ABOVE	P	16	5	-	-	8	14	-	3	47	84	8
	S	273	253	-	-	106	276	-	93	1000	2018	
ALL CLASSES	P	22	7	9	0	5	5	-	1	49	584	39
	S	565	140	114	5	57	93	-	27	1000	11789	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households									Rural	
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.	total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
TAMIL NADU												
LESS THAN 5	P	118	41	23	18	1	6	-	22	169	14034	56
	S	321	479	109	38	5	29	-	17	1000	542988	
5 - 10	P	61	67	72	14	-	22	0	36	207	11588	43
	S	245	278	242	54	-	164	5	13	1000	638657	
10 - 20	P	144	80	48	20	10	18	-	47	249	15027	66
	S	146	537	147	42	80	47	-	-	1000	1397171	
20 - 30	P	211	120	105	9	8	10	-	26	377	7951	53
	S	260	288	333	20	46	31	-	23	1000	1456236	
30 - 50	P	235	88	91	21	13	10	12	70	332	13535	83
	S	415	236	165	41	77	34	18	12	1000	1890931	
50 - 70	P	217	114	22	27	-	14	6	45	299	7125	42
	S	700	151	44	72	-	18	14	0	1000	2159755	
70 - 100	P	208	85	10	51	7	33	13	63	315	6731	55
	S	516	176	10	208	2	61	22	5	1000	1873831	
100 - 150	P	202	105	93	28	30	24	51	42	406	5134	70
	S	303	187	198	46	34	176	38	18	1000	2182987	
150 - 200	P	207	124	106	15	6	42	-	67	364	4586	70
	S	203	396	238	57	11	50	-	45	1000	2357452	
250 & ABOVE	P	394	211	123	49	8	49	50	117	601	4463	86
	S	472	192	98	114	10	78	23	13	1000	7653652	
ALL CLASSES	P	178	90	63	23	7	19	9	48	296	90176	624
	S	403	249	139	85	23	70	17	15	1000	22153658	
TRIPURA												
LESS THAN 5	P	12	52	7	22	18	-	-	14	118	593	24
	S	66	640	45	220	17	-	-	12	1000	31612	
5 - 10	P	19	80	54	13	22	28	-	1	217	456	24
	S	60	412	328	46	61	86	-	7	1000	46442	
10 - 20	P	3	14	60	59	20	4	-	-	161	558	20
	S	16	94	392	367	102	29	-	-	1000	45204	
20 - 30	P	16	49	82	58	34	19	-	-	256	474	30
	S	59	191	433	165	100	53	-	-	1000	81087	
30 - 50	P	8	84	119	16	7	27	-	7	261	766	43
	S	14	361	440	54	30	101	-	-	1000	108216	
50 - 70	P	76	104	15	-	13	79	-	14	267	395	20
	S	206	394	31	-	79	290	-	-	1000	66147	
70 - 100	P	17	71	109	111	15	6	-	-	329	387	28
	S	34	171	304	311	158	22	-	-	1000	89730	
100 - 150	P	82	99	93	18	-	43	14	1	311	349	24
	S	307	283	223	8	-	131	45	3	1000	80384	
150 - 200	P	14	163	8	28	-	69	-	11	283	168	11
	S	34	518	41	121	-	285	-	-	1000	20268	

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250 & ABOVE	P	101	51	100	-	-	54	7	35	335	98	11
	S	258	205	206	-	-	141	37	152	1000	20342	
ALL CLASSES	P	26	70	67	34	15	26	1	6	236	4244	235
	S	100	300	287	129	66	103	7	7	1000	589431	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households								Rural		
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.	total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
UTTAR PRADESH												
LESS THAN 5	P	127	5	30	15	2	2	1	8	173	3334	26
	S	613	7	187	108	26	10	2	48	1000	145503	
5 - 10	P	114	46	18	31	18	6	-	15	194	7206	46
	S	484	214	90	140	64	8	-	0	1000	644851	
10 - 20	P	99	64	39	23	8	13	-	29	197	17357	94
	S	300	284	136	135	42	99	-	4	1000	1242757	
20 - 30	P	104	65	20	13	14	28	10	27	213	13561	90
	S	309	240	97	110	64	144	25	11	1000	1211912	
30 - 50	P	90	51	25	14	9	15	0	12	183	27639	141
	S	516	198	96	44	30	112	1	2	1000	2621801	
50 - 70	P	87	57	32	22	15	14	0	27	190	21101	122
	S	278	232	275	73	28	29	1	84	1000	3315091	
70 - 100	P	82	27	20	5	23	10	3	17	157	24938	115
	S	547	122	51	23	180	75	1	0	1000	2867278	
100 - 150	P	94	36	12	13	7	35	3	21	188	23099	141
	S	381	163	73	87	53	160	14	69	1000	2932949	
150 - 200	P	85	56	29	12	10	21	3	18	187	24799	150
	S	415	257	135	76	11	93	1	13	1000	3414743	
250 & ABOVE	P	112	23	36	20	15	14	11	33	212	25325	224
	S	577	168	98	58	23	47	23	5	1000	9841416	
ALL CLASSES	P	95	45	26	16	13	18	4	22	189	188360	1149
	S	468	192	117	68	45	77	11	21	1000	28238300	
WEST BENGAL												
LESS THAN 5	P	53	51	25	10	-	7	-	12	131	7414	37
	S	173	454	262	56	-	53	-	1	1000	233946	
5 - 10	P	96	14	7	12	8	39	-	14	178	10288	45
	S	519	115	76	73	34	149	-	34	1000	391019	
10 - 20	P	89	18	66	14	-	8	1	21	200	16092	66
	S	385	78	283	61	-	147	5	41	1000	907330	
20 - 30	P	91	66	23	19	21	12	6	10	235	11133	60
	S	427	197	85	57	79	102	51	2	1000	858079	
30 - 50	P	153	77	40	16	26	44	11	28	350	13977	92
	S	529	180	112	35	39	65	25	15	1000	2153682	
50 - 70	P	128	43	37	18	22	21	-	63	270	9737	75
	S	346	170	291	53	58	57	-	26	1000	805987	
70 - 100	P	142	54	47	106	11	22	-	36	349	8264	72
	S	395	254	61	244	6	23	-	16	1000	1581916	
100 - 150	P	113	96	54	22	4	31	4	18	288	7873	80
	S	396	307	86	97	2	104	1	8	1000	1626328	
150 - 200	P	171	85	48	97	25	37	-	82	362	6547	83
	S	209	354	54	299	27	47	-	10	1000	2826081	

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250 & ABOVE	P	112	113	79	5	22	82	-	37	363	3437	54
	S	283	256	200	15	103	143	-	-	1000	1318925	
ALL CLASSES	P	114	54	41	29	13	26	3	29	263	94762	664
	S	363	248	122	132	34	79	8	14	1000	12703294	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households								Rural		
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.	total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
ANDMAN & NICOBAR ISL												
LESS THAN 5	P	-	-	60	-	-	13	-	-	73	43	3
	S	-	-	946	-	-	54	-	-	1000	1614	
5 - 10	P	-	18	3	-	12	23	-	-	56	31	5
	S	-	354	107	-	470	68	-	-	1000	399	
10 - 20	P	173	78	-	-	-	55	-	54	227	49	13
	S	424	388	-	-	-	187	-	-	1000	3981	
20 - 30	P	43	13	3	-	-	-	-	-	55	23	4
	S	789	175	36	-	-	-	-	-	1000	833	
30 - 50	P	68	47	13	3	12	2	-	5	146	57	16
	S	344	204	378	5	47	22	-	-	1000	3703	
50 - 70	P	79	111	24	96	-	11	-	-	256	29	10
	S	59	350	24	564	-	4	-	-	1000	10206	
70 - 100	P	231	150	109	-	-	6	4	4	326	30	12
	S	497	329	168	-	-	5	2	-	1000	4106	
100 - 150	P	272	223	44	12	-	-	-	116	382	24	14
	S	390	396	180	34	-	-	-	-	1000	5779	
150 - 200	P	98	49	14	16	-	53	13	-	217	31	11
	S	639	89	12	9	-	232	19	-	1000	10519	
250 & ABOVE	P	123	173	28	79	34	54	138	18	408	21	19
	S	132	200	13	192	117	191	155	-	1000	11258	
ALL CLASSES	P	103	76	28	16	5	22	10	18	199	339	107
	S	319	248	100	157	32	107	37	-	1000	52397	

ARUNACHAL PRADESH

LESS THAN 5	P	-	-	-	-	-	-	-	-	-	90	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	11	-	-	-	-	-	-	-	11	65	2
	S	1000	-	-	-	-	-	-	-	1000	265	
10 - 20	P	35	-	-	-	-	-	-	-	35	166	8
	S	1000	-	-	-	-	-	-	-	1000	4782	
20 - 30	P	28	-	-	-	-	-	-	7	28	215	6
	S	1000	-	-	-	-	-	-	-	1000	2543	
30 - 50	P	67	9	-	-	-	-	-	-	76	229	13
	S	951	49	-	-	-	-	-	-	1000	6466	
50 - 70	P	69	-	-	-	-	-	-	3	72	121	10
	S	980	-	-	-	-	-	-	20	1000	5307	
70 - 100	P	7	-	-	-	1	-	-	-	9	192	2
	S	666	-	-	-	334	-	-	-	1000	646	
100 - 150	P	2	-	-	-	-	-	-	-	2	445	2
	S	1000	-	-	-	-	-	-	-	1000	474	
150 - 200	P	-	-	-	-	-	-	-	-	-	6	0
	S	-	-	-	-	-	-	-	-	-	0	

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250 & ABOVE	P	76	-	-	-	-	-	-	-	76	2	1
	S	1000	-	-	-	-	-	-	-	1000	139	
ALL CLASSES	P	25	1	-	-	0	-	-	1	27	1531	44
	S	969	15	-	-	10	-	-	5	1000	20623	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households									Rural	
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.	total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
CHANDIGARH												
LESS THAN 5	P	32	32	-	-	-	-	-	-	32	130	1
	S	600	400	-	-	-	-	-	-	1000	2104	
5 - 10	P	515	515	-	-	-	-	-	-	515	1	1
	S	262	738	-	-	-	-	-	-	1000	122	
10 - 20	P	-	29	-	13	-	-	-	-	42	12	2
	S	-	684	-	316	-	-	-	-	1000	209	
20 - 30	P	973	-	-	-	-	-	-	-	973	8	1
	S	1000	-	-	-	-	-	-	-	1000	10673	
30 - 50	P	426	-	49	-	-	-	-	-	475	18	2
	S	891	-	109	-	-	-	-	-	1000	11082	
50 - 70	P	-	-	-	-	-	255	-	-	255	8	2
	S	-	-	-	-	-	1000	-	-	1000	713	
70 - 100	P	-	-	-	-	-	-	-	-	-	4	0
	S	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	61	313	-	-	-	-	-	-	374	14	3
	S	179	821	-	-	-	-	-	-	1000	2876	
150 - 200	P	11	15	-	-	-	-	-	-	26	24	2
	S	329	671	-	-	-	-	-	-	1000	366	
250 & ABOVE	P	123	48	45	-	40	-	-	78	171	8	5
	S	514	354	55	-	77	-	-	-	1000	9823	
ALL CLASSES	P	98	44	6	1	1	9	-	3	136	227	19
	S	725	189	46	2	20	19	-	-	1000	37970	
DADRA & NAGAR HAVELI												
LESS THAN 5	P	-	1	-	-	-	-	-	-	1	13	1
	S	-	1000	-	-	-	-	-	-	1000	10	
5 - 10	P	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	282	-	-	-	-	-	-	-	282	13	2
	S	1000	-	-	-	-	-	-	-	1000	180	
20 - 30	P	27	-	-	-	-	-	-	-	27	24	1
	S	1000	-	-	-	-	-	-	-	1000	53	
30 - 50	P	140	74	29	3	21	27	-	-	295	58	12
	S	234	551	174	14	20	7	-	-	1000	3155	
50 - 70	P	139	12	-	-	-	-	-	35	186	42	4
	S	472	146	-	-	-	-	-	382	1000	693	
70 - 100	P	55	4	65	-	-	80	-	-	204	29	7
	S	184	42	177	-	-	597	-	-	1000	1850	
100 - 150	P	45	56	33	-	-	-	-	-	135	23	4
	S	22	699	278	-	-	-	-	-	1000	907	
150 - 200	P	37	-	-	-	12	-	-	-	50	7	2
	S	186	-	-	-	814	-	-	-	1000	137	
250 & ABOVE	P	-	378	-	-	-	-	-	-	378	3	2

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	S	-	1000	-	-	-	-	-	-	1000	423	
ALL CLASSES	P	98	34	20	1	6	18	-	7	183	216	35
	S	228	403	152	6	23	152	-	36	1000	7408	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households									Rural	
		less than 1 year	duration of loan (years)								total	estd. no of hhs.(00)/ amount (Rs.000)
(1)	(2)	(3)	1-2 (4)	2-3 (5)	3-4 (6)	4-5 (7)	5-10 (8)	10 & above (9)	un sp. (10)	(11)	(12)	(13)
DELHI												
LESS THAN 5	P	-	-	-	-	-	-	-	-	-	123	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	26	-	-	-	-	-	-	-	26	56	1
	S	1000	-	-	-	-	-	-	-	1000	734	
10 - 20	P	89	-	-	-	-	-	-	-	89	31	1
	S	1000	-	-	-	-	-	-	-	1000	2446	
20 - 30	P	248	248	-	-	-	-	-	248	248	112	1
	S	450	550	-	-	-	-	-	-	1000	54391	
30 - 50	P	-	-	-	-	-	-	-	-	-	147	0
	S	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	-	-	-	-	-	-	6	0
	S	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	-	-	-	-	-	-	-	2	0
	S	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	68	85	-	-	-	-	-	68	153	240	2
	S	77	923	-	-	-	-	-	-	1000	59376	
150 - 200	P	72	-	-	-	-	-	-	-	72	282	1
	S	1000	-	-	-	-	-	-	-	1000	53923	
250 & ABOVE	P	257	18	-	-	-	20	1	11	285	372	12
	S	787	103	-	-	-	84	3	22	1000	230389	
ALL CLASSES	P	120	40	-	-	-	6	0	35	142	1372	18
	S	667	270	-	-	-	48	2	13	1000	401259	

GOA

LESS THAN 5	P	-	-	-	-	-	-	-	-	-	60	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	9	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	474	-	3	-	-	-	-	-	477	146	2
	S	996	-	4	-	-	-	-	-	1000	97098	
20 - 30	P	-	-	69	-	-	-	-	-	69	11	1
	S	-	-	1000	-	-	-	-	-	1000	274	
30 - 50	P	-	-	19	-	-	-	-	-	19	164	1
	S	-	-	1000	-	-	-	-	-	1000	653	
50 - 70	P	-	17	191	-	-	9	-	17	217	56	3
	S	-	33	951	-	-	16	-	-	1000	8952	
70 - 100	P	22	4	42	24	-	-	-	-	93	109	6
	S	282	151	352	216	-	-	-	-	1000	6183	
100 - 150	P	138	11	149	-	-	-	-	-	222	234	7
	S	63	11	927	-	-	-	-	-	1000	223315	
150 - 200	P	69	6	81	-	-	-	-	-	150	110	6
	S	363	182	455	-	-	-	-	-	1000	15684	
250 & ABOVE	P	7	34	146	12	-	10	35	7	244	289	9

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	S	2	14	669	0	-	11	303	-	1000	523372	
ALL CLASSES	P	95	12	89	5	-	3	9	2	198	1188	35
	S	136	16	658	2	-	7	181	-	1000	875531	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households									Rural	
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.	total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
LAKSHADWEEP												
LESS THAN 5	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	-	-	-	-	2	0
	S	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	-	-	-	-	-	-	-	-	-	2	0
	S	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	658	-	-	-	-	-	-	-	658	1	1
	S	1000	-	-	-	-	-	-	-	1000	74	
70 - 100	P	204	-	-	-	-	-	-	-	204	4	1
	S	1000	-	-	-	-	-	-	-	1000	148	
100 - 150	P	100	12	-	-	-	-	-	-	113	8	5
	S	917	73	-	-	-	10	-	-	1000	466	
150 - 200	P	94	83	83	3	-	-	-	2	178	12	6
	S	109	349	381	161	-	-	-	-	1000	2639	
250 & ABOVE	P	242	35	-	-	-	11	-	-	254	9	8
	S	738	256	-	-	-	6	-	-	1000	6086	
ALL CLASSES	P	148	37	26	1	-	3	-	1	180	38	21
	S	577	267	107	45	-	5	-	-	1000	9412	

MIZORAM

LESS THAN 5	P	-	-	-	-	-	-	-	-	-	19	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	57	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	2	87	-	-	-	-	-	13	93	144	5
	S	133	861	-	-	-	-	-	6	1000	10926	
20 - 30	P	20	38	-	-	-	-	-	-	57	144	5
	S	183	817	-	-	-	-	-	-	1000	3317	
30 - 50	P	3	11	4	2	-	-	-	1	21	208	7
	S	73	507	117	239	-	-	-	65	1000	3453	
50 - 70	P	16	6	-	-	-	-	-	-	21	144	4
	S	851	149	-	-	-	-	-	-	1000	541	
70 - 100	P	11	-	-	-	20	-	-	-	31	97	2
	S	296	-	-	-	704	-	-	-	1000	9632	
100 - 150	P	-	-	-	-	-	-	-	-	-	26	0
	S	-	-	-	-	-	-	-	-	-	0	
150 - 200	P	130	-	-	-	-	-	-	-	130	3	1
	S	1000	-	-	-	-	-	-	-	1000	1760	

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250 & ABOVE	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
ALL CLASSES	P	9	25	1	0	2	-	-	3	39	843	24
	S	249	471	14	28	229	-	-	10	1000	29629	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000)	type of est.	major household type : all households								Rural		
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un sp.	total	estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs (13)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PONDICHERRY												
LESS THAN 5	P	-	-	25	-	-	-	-	-	25	114	1
	S	-	-	1000	-	-	-	-	-	1000	425	
5 - 10	P	2	124	-	-	-	-	-	-	126	112	2
	S	4	996	-	-	-	-	-	-	1000	1396	
10 - 20	P	45	45	10	-	-	-	-	-	55	122	2
	S	613	278	110	-	-	-	-	-	1000	1355	
20 - 30	P	88	-	-	-	-	-	-	84	88	53	2
	S	1000	-	-	-	-	-	-	-	1000	2191	
30 - 50	P	15	-	-	128	-	-	-	15	143	14	2
	S	236	-	-	764	-	-	-	-	1000	940	
50 - 70	P	59	-	244	-	-	-	-	-	304	40	3
	S	82	-	918	-	-	-	-	-	1000	10746	
70 - 100	P	65	-	-	-	-	-	-	-	65	53	1
	S	1000	-	-	-	-	-	-	-	1000	2561	
100 - 150	P	-	150	-	-	-	51	-	-	201	18	2
	S	-	947	-	-	-	53	-	-	1000	7887	
150 - 200	P	182	-	-	-	-	-	-	-	182	18	3
	S	1000	-	-	-	-	-	-	-	1000	1792	
250 & ABOVE	P	138	102	133	74	77	-	7	74	283	47	12
	S	128	128	173	429	116	-	27	-	1000	63745	
ALL CLASSES	P	45	46	34	9	6	2	1	14	112	592	30
	S	179	187	230	301	79	5	18	-	1000	93039	
DAMAN AND DIU												
LESS THAN 5	P	-	-	-	-	-	-	-	-	-	3	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	12	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	359	-	-	-	-	-	359	5	1
	S	-	-	1000	-	-	-	-	-	1000	186	
20 - 30	P	-	-	105	-	-	50	-	-	156	14	3
	S	-	-	728	-	-	272	-	-	1000	798	
30 - 50	P	130	164	-	-	-	-	-	-	296	4	2
	S	484	516	-	-	-	-	-	-	1000	421	
50 - 70	P	348	-	-	-	-	-	-	-	348	10	1
	S	1000	-	-	-	-	-	-	-	1000	3323	
70 - 100	P	105	-	5	-	-	-	-	-	112	15	2
	S	940	-	60	-	-	-	-	-	1000	829	
100 - 150	P	-	75	-	-	-	-	-	-	75	17	1
	S	-	1000	-	-	-	-	-	-	1000	3755	
150 - 200	P	169	204	204	-	-	-	-	-	580	3	5
	S	389	433	178	-	-	-	-	-	1000	878	
250 & ABOVE	P	-	11	42	-	-	2	-	13	56	22	4

**Household Indebtedness : Rural
1991-92**

Appendix

	S	-	6	929	-	-	65	-	-	1000	8465	
ALL CLASSES	P	56	26	47	-	-	7	-	3	137	104	19
	S	249	236	474	-	-	41	-	-	1000	18654	

Table 12R: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over duration of loan by household asset holdings as on 30.6.91

household asset holding (Rs.000) (1)	type of est. (2)	major household type : all households								Rural		
		less than 1 year (3)	1-2 (4)	2-3 (5)	3-4 (6)	4-5 (7)	5-10 (8)	10 & above (9)	un sp. (10)	total (11)	estd. no of hhs.(00)/ amount (Rs.000) (12)	no of report sampl hhs (13)
INDIA												
LESS THAN 5	P	67	28	12	12	4	9	0	13	118	87044	403
	S	423	269	88	138	25	45	1	11	1000	3058977	
5 - 10	P	92	45	37	15	7	17	2	16	199	86334	464
	S	315	295	147	61	31	129	5	15	1000	5847142	
10 - 20	P	94	52	33	17	8	16	3	25	203	140558	798
	S	325	281	110	74	39	68	66	37	1000	12718373	
20 - 30	P	115	65	35	16	12	20	5	26	241	109569	714
	S	362	232	150	57	47	112	12	28	1000	10417123	
30 - 50	P	122	60	38	20	13	18	7	27	245	167576	1166
	S	411	212	116	91	62	64	20	24	1000	21127839	
50 - 70	P	117	59	29	16	12	20	3	41	239	120005	914
	S	362	222	110	40	30	88	43	105	1000	20692151	
70 - 100	P	116	54	33	25	16	23	4	29	240	123320	1054
	S	400	202	117	111	60	75	18	16	1000	20426562	
100 - 150	P	125	69	39	22	15	28	11	39	269	112393	1079
	S	347	193	134	81	60	121	45	19	1000	26864391	
150 - 200	P	118	66	45	27	16	23	7	39	256	105393	1116
	S	329	237	167	91	54	66	24	32	1000	26680867	
250 & ABOVE	P	154	66	56	26	18	34	12	52	297	111752	1531
	S	364	224	146	76	57	82	24	25	1000	74276464	
ALL CLASSES	P	113	57	36	20	13	21	6	31	234	1163947	9239
	S	363	225	136	79	53	85	28	32	1000	222109887	

Note: P: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households
S: Per thousand distribution of amount of cash loans outstanding as on 30.6.91

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no. of	no. of
asset holding (Rs. 000)	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	hhs.(00)/ amount (Rs.000)	report samp hhs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ANDHRA PRADESH													
less than 5	P	48	28	36	56	16	14	2	-	-	153	18932	62
	S	16	39	95	310	216	250	74	-	-	1000	1042238	
5 - 10	P	78	25	89	159	63	2	15	-	-	327	14390	63
	S	5	10	86	369	246	16	267	-	-	1000	2227985	
10 - 20	P	60	37	81	137	74	46	-	13	-	333	16980	82
	S	3	12	52	183	234	217	-	298	-	1000	4009012	
20 - 30	P	105	45	73	164	16	41	6	-	-	336	11810	54
	S	11	19	70	377	94	347	83	-	-	1000	1610780	
30 - 50	P	90	44	79	183	122	39	20	-	-	424	16441	112
	S	3	12	39	216	354	182	194	-	-	1000	4336612	
50 - 70	P	96	35	86	141	107	70	33	-	-	410	8923	74
	S	0	10	42	144	209	257	338	-	-	1000	2850351	
70 - 100	P	103	12	78	128	116	65	15	-	-	364	8250	86
	S	4	3	46	156	277	325	189	-	-	1000	2396425	
100 - 150	P	222	9	107	302	177	67	35	-	5	587	7022	98
	S	0	1	31	228	274	183	191	-	92	1000	3624997	
150 - 200	P	128	8	34	173	145	117	27	2	-	410	5618	80
	S	-	1	10	169	235	395	161	29	-	1000	2507889	
250 & above	P	155	-	18	121	185	179	117	6	9	379	4587	80
	S	-	-	3	55	152	196	371	39	184	1000	4881304	
all classes	P	92	29	70	147	84	47	18	2	1	346	112954	791
	S	3	8	39	194	237	225	203	50	42	1000	29487593	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)										estd. no. of hhs.(00) / amount (Rs.000)	no. of report samp hhs.
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all (12)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ASSAM													
less than 5	P	25	14	-	14	-	-	-	-	-	42	1473	7
	S	43	143	-	814	-	-	-	-	-	1000	11660	
5 - 10	P	6	6	34	15	-	-	-	-	-	58	2757	11
	S	20	45	447	488	-	-	-	-	-	1000	20800	
10 - 20	P	23	3	15	25	4	-	1	-	-	71	5906	35
	S	44	10	118	488	134	-	206	-	-	1000	105859	
20 - 30	P	15	8	30	18	15	1	-	-	-	75	3421	29
	S	4	21	160	221	564	31	-	-	-	1000	98385	
30 - 50	P	17	4	9	18	22	1	-	-	-	59	6076	44
	S	9	13	62	216	633	68	-	-	-	1000	138227	
50 - 70	P	5	1	10	16	10	7	-	-	-	48	4771	30
	S	6	3	82	231	275	403	-	-	-	1000	91554	
70 - 100	P	1	3	8	40	20	8	-	-	-	80	3705	44
	S	1	4	34	426	319	216	-	-	-	1000	140810	
100 - 150	P	15	3	6	11	1	3	0	-	-	35	3249	17
	S	28	25	123	312	62	327	123	-	-	1000	30530	
150 - 200	P	6	2	0	23	27	8	-	-	2	67	2322	26
	S	2	1	1	161	260	148	-	-	427	1000	148798	
250 & above	P	-	-	16	49	91	24	2	-	-	151	573	14
	S	-	-	18	93	553	279	57	-	-	1000	75117	
all classes	P	13	4	13	21	13	3	0	-	0	62	34253	257
	S	10	11	74	284	359	154	35	-	74	1000	861740	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)										estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & abov e	all (12)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
BIHAR													
less than 5	P	6	27	17	40	1	-	-	-	-	87	7007	36
	S	7	100	144	684	65	-	-	-	-	1000	106688	
5 - 10	P	60	29	64	67	15	1	-	-	-	225	10342	68
	S	37	42	192	437	263	30	-	-	-	1000	457622	
10 - 20	P	27	15	42	40	25	0	-	-	-	138	15529	81
	S	21	33	141	341	449	14	-	-	-	1000	537349	
20 - 30	P	16	31	42	68	13	0	-	-	-	158	14174	68
	S	6	58	170	546	213	7	-	-	-	1000	505508	
30 - 50	P	39	38	28	73	27	1	-	-	-	180	15814	106
	S	15	45	75	473	363	29	-	-	-	1000	752763	
50 - 70	P	52	28	45	57	42	15	1	-	-	188	12514	87
	S	6	21	95	239	390	233	16	-	-	1000	918438	
70 - 100	P	5	30	45	58	30	5	0	-	-	168	10961	92
	S	-	34	121	370	354	108	13	-	-	1000	600085	
100 - 150	P	41	10	36	54	21	2	6	0	-	131	10918	71
	S	3	11	87	368	223	54	212	43	-	1000	634867	
150 - 200	P	12	16	25	49	41	6	1	1	-	133	9727	84
	S	-	14	50	231	456	130	32	87	-	1000	602845	
250 & above	P	13	28	23	71	59	14	3	6	3	185	11207	124
	S	0	8	16	129	198	109	49	264	226	1000	2350025	
all classes	P	28	26	37	59	28	4	1	1	0	162	118192	817
	S	7	25	81	295	295	93	39	94	71	1000	7466190	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of		no. of report samp hhs.
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all hhs.(00)/ amount (Rs.000)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
GUJARAT													
less than 5	P	1	-	24	-	-	-	-	-	-	25	2121	3
	S	9	-	991	-	-	-	-	-	-	1000	6187	
5 - 10	P	-	-	-	80	42	-	-	-	-	122	1770	5
	S	-	-	-	422	578	-	-	-	-	1000	80249	
10 - 20	P	9	20	2	29	3	-	-	-	-	60	4153	14
	S	4	131	22	696	146	-	-	-	-	1000	56137	
20 - 30	P	10	11	12	17	19	17	-	-	-	77	5081	13
	S	7	18	39	109	258	569	-	-	-	1000	189425	
30 - 50	P	7	-	24	100	19	19	-	-	-	164	8317	33
	S	1	-	41	382	234	343	-	-	-	1000	613581	
50 - 70	P	13	32	39	36	3	16	-	-	-	114	5731	22
	S	20	47	141	310	61	421	-	-	-	1000	247495	
70 - 100	P	14	15	15	46	67	21	11	2	-	176	7024	41
	S	-	11	15	119	321	183	259	93	-	1000	826394	
100 - 150	P	9	16	28	54	71	26	19	-	-	199	5166	36
	S	0	7	33	95	274	206	386	-	-	1000	788843	
150 - 200	P	16	8	0	92	39	55	14	-	-	185	4550	41
	S	-	2	0	171	158	506	162	-	-	1000	814750	
250 & above	P	67	-	4	101	130	121	115	28	4	429	4674	68
	S	-	-	1	35	112	193	354	245	61	1000	4529348	
all classes	P	16	11	17	59	41	30	16	3	0	165	48586	276
	S	1	5	14	107	169	248	276	145	34	1000	8152409	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
HARYANA													
less than 5	P	-	-	-	-	-	-	-	-	-	-	191	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	208	-	-	-	-	-	208	527	1
	S	-	-	-	1000	-	-	-	-	-	1000	38348	
10 - 20	P	84	-	36	33	64	36	29	-	-	125	1848	7
	S	-	-	21	72	208	209	491	-	-	1000	321666	
20 - 30	P	95	3	16	211	185	-	-	-	-	354	1987	14
	S	-	1	10	346	643	-	-	-	-	1000	336955	
30 - 50	P	34	-	35	131	150	13	25	2	-	283	2434	15
	S	2	-	23	186	351	126	261	52	-	1000	612000	
50 - 70	P	94	21	129	89	273	10	37	-	-	488	1737	18
	S	-	3	50	97	544	28	278	-	-	1000	699463	
70 - 100	P	28	-	-	53	141	26	28	-	-	269	1496	13
	S	3	-	-	59	465	132	341	-	-	1000	410669	
100 - 150	P	45	-	-	26	55	127	67	-	-	247	1467	10
	S	-	-	-	28	102	402	467	-	-	1000	548807	
150 - 200	P	78	2	17	62	77	64	12	10	-	230	3693	23
	S	1	1	9	78	199	244	251	216	-	1000	1048927	
250 & above	P	115	-	5	63	94	91	42	21	21	284	9095	78
	S	0	-	1	28	105	179	178	185	324	1000	6744449	
all classes	P	83	2	21	81	113	57	31	10	8	277	24476	179
	S	0	0	7	62	190	177	220	140	203	1000	10761282	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
HIMACHAL PRADESH													
less than 5	P	-	-	4	-	-	-	-	-	-	4	265	1
	S	-	-	1000	-	-	-	-	-	-	1000	123	
5 - 10	P	12	-	25	413	25	15	-	-	-	478	85	6
	S	-	-	26	753	81	141	-	-	-	1000	13500	
10 - 20	P	67	14	65	83	33	-	3	-	-	141	405	12
	S	-	13	147	458	292	-	89	-	-	1000	28948	
20 - 30	P	26	52	88	191	34	5	-	-	-	300	493	17
	S	-	31	83	609	235	42	-	-	-	1000	53288	
30 - 50	P	11	-	67	78	16	11	2	-	-	174	1116	22
	S	-	-	148	388	184	218	62	-	-	1000	72944	
50 - 70	P	27	28	77	94	24	12	-	-	-	235	1235	33
	S	-	23	128	428	243	178	-	-	-	1000	96907	
70 - 100	P	55	5	70	115	28	11	0	1	-	210	1743	51
	S	1	3	160	478	177	133	9	39	-	1000	177349	
100 - 150	P	43	17	26	188	46	31	4	-	-	266	1363	47
	S	0	8	33	442	203	230	83	-	-	1000	213259	
150 - 200	P	71	21	35	97	38	29	6	-	-	213	1500	46
	S	-	9	50	283	215	255	189	-	-	1000	190223	
250 & above	P	37	15	33	98	65	12	14	4	2	203	1312	38
	S	-	6	16	168	196	72	194	109	238	1000	309302	
all classes	P	42	16	52	115	35	16	4	1	0	215	9517	273
	S	0	9	71	355	203	156	106	35	64	1000	1155844	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no. of	no. of
asset holding (Rs. 000)	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	hhs.(00)/ amount (Rs.000)	report samp hhs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
JAMMU & KASHMIR													
less than 5	P	-	-	-	-	-	24	-	-	-	24	37	1
	S	-	-	-	-	-	1000	-	-	-	1000	863	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	34	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	5	40	46	-	-	-	-	71	90	4
	S	-	-	12	478	510	-	-	-	-	1000	4077	
20 - 30	P	-	4	-	9	-	-	-	-	-	13	132	3
	S	-	99	-	901	-	-	-	-	-	1000	332	
30 - 50	P	16	7	27	48	39	-	-	-	-	121	329	15
	S	-	7	92	357	544	-	-	-	-	1000	15137	
50 - 70	P	16	22	47	88	78	8	-	-	-	224	463	23
	S	1	10	51	317	540	81	-	-	-	1000	50642	
70 - 100	P	6	22	24	31	10	3	-	-	-	84	941	22
	S	-	73	113	397	277	140	-	-	-	1000	21215	
100 - 150	P	38	22	35	74	36	34	-	-	-	194	1077	48
	S	4	16	63	293	249	375	-	-	-	1000	100408	
150 - 200	P	39	2	36	50	20	37	22	-	-	162	1104	40
	S	-	1	26	88	82	316	487	-	-	1000	174811	
250 & above	P	17	11	4	18	48	4	2	1	10	102	821	35
	S	1	3	2	24	136	22	23	13	775	1000	184819	
all classes	P	23	14	27	48	32	18	5	0	2	140	5027	191
	S	1	8	32	147	196	190	162	5	259	1000	552304	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
KARNATAKA													
less than 5	P	19	1	9	49	1	-	-	-	-	61	3237	10
	S	2	2	54	908	34	-	-	-	-	1000	54447	
5 - 10	P	3	4	41	90	5	22	-	-	-	163	1938	15
	S	-	5	88	477	58	373	-	-	-	1000	112735	
10 - 20	P	19	16	24	48	28	0	-	-	-	121	5874	27
	S	6	23	105	429	407	30	-	-	-	1000	223564	
20 - 30	P	15	-	37	120	111	-	-	-	-	256	4484	19
	S	7	-	39	363	591	-	-	-	-	1000	519593	
30 - 50	P	41	20	73	64	100	3	-	-	-	255	7823	44
	S	1	16	88	218	645	31	-	-	-	1000	738848	
50 - 70	P	68	69	63	76	111	14	-	-	-	335	6233	38
	S	1	31	57	175	588	147	-	-	-	1000	885865	
70 - 100	P	50	14	53	128	82	35	22	2	-	327	8388	68
	S	1	3	32	178	203	225	301	56	-	1000	2015636	
100 - 150	P	62	14	52	184	110	79	45	-	-	393	6670	57
	S	-	2	18	200	241	236	304	-	-	1000	2615552	
150 - 200	P	37	18	76	81	77	29	35	10	-	283	6167	48
	S	-	4	38	90	178	167	346	176	-	1000	1944396	
250 & above	P	155	16	52	157	200	96	69	12	22	435	4812	81
	S	-	1	7	48	170	124	255	82	313	1000	4992469	
all classes	P	50	20	52	102	90	29	19	3	2	281	55627	407
	S	1	5	28	142	258	157	237	61	111	1000	14103103	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
KERALA													
less than 5	P	24	3	55	79	64	-	-	-	3	179	1255	11
	S	-	1	45	277	229	-	-	-	447	1000	184634	
5 - 10	P	-	-	23	41	37	2	-	-	-	104	1204	8
	S	-	-	131	362	425	81	-	-	-	1000	53044	
10 - 20	P	50	-	12	77	37	1	6	-	-	152	2345	21
	S	6	-	20	350	336	21	266	-	-	1000	161781	
20 - 30	P	101	2	104	118	45	-	-	13	-	283	2672	22
	S	1	1	103	249	169	-	-	477	-	1000	451001	
30 - 50	P	44	56	70	93	70	27	6	-	7	286	5349	51
	S	3	12	36	110	203	110	63	-	463	1000	1519871	
50 - 70	P	149	56	112	147	75	70	35	-	-	448	3169	40
	S	1	14	71	154	186	258	316	-	-	1000	1040676	
70 - 100	P	89	40	38	75	105	23	8	-	-	251	4977	40
	S	6	23	37	165	453	197	118	-	-	1000	760757	
100 - 150	P	121	56	111	99	76	83	26	-	-	384	4343	48
	S	0	9	52	96	192	335	315	-	-	1000	1442104	
150 - 200	P	99	14	59	148	118	64	24	1	-	341	6198	75
	S	1	4	34	183	263	275	221	19	-	1000	2061062	
250 & above	P	85	36	50	76	89	81	45	18	9	338	8093	130
	S	0	3	10	36	97	180	198	198	279	1000	5917075	
all classes	P	86	33	65	100	82	48	21	5	3	307	39606	446
	S	1	7	31	104	179	199	194	105	179	1000	13592003	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no.	no. of
asset holding	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	of hhs.(00)/ amount (Rs.000)	report samp hhs.
(Rs. 000)	est.	500	1000	2000	5000	10000	20000	50000	100000	above	(12)	(13)	(14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MADHYA PRADESH													
less than 5	P	14	27	27	51	19	-	-	-	-	119	6455	36
	S	13	63	112	464	347	-	-	-	-	1000	205965	
5 - 10	P	38	27	4	78	16	1	-	-	-	158	7185	42
	S	33	40	14	575	310	27	-	-	-	1000	286677	
10 - 20	P	18	20	52	94	35	5	1	-	-	214	12863	73
	S	6	15	102	473	306	62	36	-	-	1000	950340	
20 - 30	P	57	32	69	63	42	7	4	-	-	228	9905	61
	S	9	29	110	319	311	98	123	-	-	1000	767788	
30 - 50	P	31	5	31	58	72	12	-	-	-	188	14159	64
	S	8	5	57	214	530	187	-	-	-	1000	1117834	
50 - 70	P	5	19	26	87	36	12	7	-	-	186	9951	52
	S	0	14	33	275	289	158	231	-	-	1000	933921	
70 - 100	P	56	22	56	78	40	14	13	-	-	204	9735	71
	S	3	13	67	221	249	126	321	-	-	1000	1195748	
100 - 150	P	44	11	48	120	80	36	31	2	-	267	9435	80
	S	1	3	25	153	207	233	324	54	-	1000	2452543	
150 - 200	P	58	20	38	100	41	58	12	0	-	240	6647	66
	S	1	8	32	201	144	399	204	12	-	1000	1216381	
250 & above	P	104	6	14	40	85	85	29	39	16	267	7777	100
	S	0	1	2	17	82	171	128	343	255	1000	5861907	
all classes	P	40	18	38	77	48	21	9	3	1	208	94113	645
	S	3	8	33	163	201	181	168	144	100	1000	14989103	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no.	no. of
asset holding	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	of hhs.(00)/ amount (Rs.000)	report samp hhs.
(Rs. 000)	est.	500	1000	2000	5000	10000	20000	50000	100000	above	(12)	(13)	(14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MAHARASHTRA													
less than 5	P	2	11	4	26	8	8	-	-	-	57	11157	33
	S	1	28	27	371	207	366	-	-	-	1000	282114	
5 - 10	P	-	11	1	24	11	-	-	-	-	46	7152	20
	S	-	82	7	486	424	-	-	-	-	1000	106341	
10 - 20	P	16	9	40	44	35	-	17	-	-	142	9779	41
	S	-	6	74	149	318	-	453	-	-	1000	736221	
20 - 30	P	72	52	39	110	58	26	6	-	-	270	8098	53
	S	1	28	42	275	307	243	104	-	-	1000	992735	
30 - 50	P	23	17	47	34	39	16	4	-	-	152	13952	68
	S	2	15	76	134	351	275	147	-	-	1000	1101728	
50 - 70	P	26	26	54	67	38	5	20	20	-	226	9353	73
	S	0	7	30	75	104	31	186	567	-	1000	2450852	
70 - 100	P	23	31	65	61	112	18	13	-	2	254	9753	62
	S	0	9	44	92	417	150	139	-	148	1000	2115404	
100 - 150	P	79	26	22	91	120	77	18	0	-	349	9559	88
	S	3	6	12	95	321	369	188	5	-	1000	2570304	
150 - 200	P	89	17	74	125	135	74	43	2	-	408	8561	99
	S	1	3	27	101	226	254	364	24	-	1000	3569328	
250 & above	P	96	8	33	132	130	86	82	19	12	411	8068	103
	S	0	1	8	59	129	163	331	136	172	1000	6435367	
all classes	P	40	20	38	68	66	29	19	4	1	224	95433	640
	S	1	7	26	101	227	194	258	116	70	1000	20360396	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MANIPUR													
less than 5	P	-	-	-	-	-	-	-	-	-	-	15	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	67	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	16	16	-	2	-	-	-	-	-	34	121	4
	S	303	442	-	255	-	-	-	-	-	1000	224	
20 - 30	P	5	-	-	-	-	5	-	-	-	5	133	1
	S	-	-	-	-	-	1000	-	-	-	1000	621	
30 - 50	P	44	-	12	17	-	-	-	-	-	73	391	10
	S	200	-	203	597	-	-	-	-	-	1000	2610	
50 - 70	P	-	1	8	9	6	-	-	-	-	25	309	5
	S	-	10	109	322	559	-	-	-	-	1000	2709	
70 - 100	P	7	-	2	1	3	-	-	-	-	13	286	4
	S	97	-	98	122	683	-	-	-	-	1000	699	
100 - 150	P	1	-	19	50	-	-	-	-	-	68	268	6
	S	-	-	102	898	-	-	-	-	-	1000	4977	
150 - 200	P	-	-	13	8	5	5	-	-	-	30	200	6
	S	-	-	114	192	152	541	-	-	-	1000	3132	
250 & above	P	-	-	-	-	-	-	14	-	-	14	97	2
	S	-	-	-	-	-	-	1000	-	-	1000	3463	
all classes	P	12	1	8	13	2	1	1	-	-	37	1887	38
	S	36	7	96	415	134	126	188	-	-	1000	18435	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MEGHALAYA													
less than 5	P	-	-	-	-	-	-	-	-	-	-	75	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	131	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	7	5	-	-	-	-	-	12	325	3
	S	-	-	410	590	-	-	-	-	-	1000	755	
20 - 30	P	-	-	-	2	-	-	-	-	-	2	478	1
	S	-	-	-	1000	-	-	-	-	-	1000	179	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	608	0
	S	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	264	0
	S	-	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	-	2	4	-	-	-	-	6	211	2
	S	-	-	-	290	710	-	-	-	-	1000	632	
100 - 150	P	-	-	-	6	3	-	-	-	-	8	161	3
	S	-	-	-	632	368	-	-	-	-	1000	581	
150 - 200	P	-	29	-	17	-	-	-	-	-	46	61	2
	S	-	269	-	731	-	-	-	-	-	1000	564	
250 & above	P	-	-	-	-	-	-	-	-	-	-	23	0
	S	-	-	-	-	-	-	-	-	-	-	0	
all classes	P	-	1	1	2	1	-	-	-	-	4	2336	11
	S	-	56	114	586	244	-	-	-	-	1000	2711	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)										estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
NAGALAND													
less than 5	P	-	-	-	-	-	-	-	-	-	-	7	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	6	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	499	19	-	-	-	-	-	-	-	519	17	4
	S	914	86	-	-	-	-	-	-	-	1000	192	
20 - 30	P	6	15	-	-	-	-	-	-	-	21	34	3
	S	146	854	-	-	-	-	-	-	-	1000	42	
30 - 50	P	-	25	13	-	-	4	-	-	-	42	106	9
	S	-	197	186	-	-	616	-	-	-	1000	977	
50 - 70	P	-	1	-	2	-	-	-	-	-	3	228	3
	S	-	129	-	871	-	-	-	-	-	1000	135	
70 - 100	P	-	6	-	14	2	-	-	-	-	22	232	8
	S	-	71	-	744	185	-	-	-	-	1000	1256	
100 - 150	P	-	-	-	20	11	-	-	-	-	32	89	7
	S	-	-	-	487	513	-	-	-	-	1000	1019	
150 - 200	P	-	-	-	7	9	-	-	-	-	16	37	3
	S	-	-	-	205	795	-	-	-	-	1000	244	
250 & above	P	-	-	-	-	-	-	120	-	-	120	2	1
	S	-	-	-	-	-	-	1000	-	-	1000	883	
all classes	P	12	7	2	8	2	1	0	-	-	31	759	38
	S	38	74	38	337	200	127	186	-	-	1000	4750	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ORISSA													
less than 5	P	19	17	25	59	4	1	-	-	-	115	6838	50
	S	13	36	130	649	133	39	-	-	-	1000	188800	
5 - 10	P	44	97	61	36	9	-	-	-	-	238	6809	47
	S	26	189	271	354	159	-	-	-	-	1000	220078	
10 - 20	P	69	36	62	99	30	14	-	-	-	236	9698	67
	S	11	40	113	382	231	223	-	-	-	1000	736953	
20 - 30	P	39	36	85	91	33	8	-	-	-	278	7821	64
	S	12	44	164	334	283	162	-	-	-	1000	591952	
30 - 50	P	55	38	100	61	55	17	-	-	-	243	9016	82
	S	3	26	186	186	380	218	-	-	-	1000	903603	
50 - 70	P	16	7	12	86	38	1	-	-	-	144	7595	50
	S	4	7	32	513	428	16	-	-	-	1000	463404	
70 - 100	P	49	36	86	163	83	43	2	-	-	353	4249	55
	S	1	15	66	287	323	285	24	-	-	1000	734940	
100 - 150	P	77	36	69	150	69	63	4	7	-	323	2916	38
	S	1	7	34	225	329	246	45	114	-	1000	983573	
150 - 200	P	19	10	12	129	74	20	8	13	-	243	1876	27
	S	1	4	6	183	269	137	113	287	-	1000	444484	
250 & above	P	117	106	-	175	119	31	-	-	40	400	1062	21
	S	-	11	-	87	88	59	-	-	755	1000	831777	
all classes	P	45	38	59	88	39	14	1	1	1	233	57882	501
	S	5	26	87	274	278	169	18	39	103	1000	6099562	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUNJAB													
less than 5	P	-	-	-	-	-	-	-	-	-	-	362	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	9	-	156	-	-	-	-	166	438	2
	S	-	-	16	-	984	-	-	-	-	1000	43323	
10 - 20	P	-	36	46	59	1	29	-	-	-	171	1279	10
	S	-	45	76	419	7	453	-	-	-	1000	81787	
20 - 30	P	36	45	12	107	55	-	-	-	-	207	1702	13
	S	11	44	27	489	429	-	-	-	-	1000	125925	
30 - 50	P	24	23	38	168	63	47	-	9	-	292	2545	24
	S	-	6	34	243	150	265	-	303	-	1000	631930	
50 - 70	P	29	24	23	130	117	5	-	-	-	259	2127	22
	S	-	9	19	347	593	33	-	-	-	1000	303864	
70 - 100	P	88	-	92	174	46	1	-	-	-	221	1607	16
	S	11	-	127	570	280	12	-	-	-	1000	200972	
100 - 150	P	1	21	35	44	15	6	12	-	12	114	1977	12
	S	-	4	16	63	31	33	126	-	726	1000	506832	
150 - 200	P	95	9	47	97	52	52	70	10	-	308	2018	25
	S	-	2	20	110	100	174	455	139	-	1000	775187	
250 & above	P	113	9	18	83	92	88	78	22	14	309	6819	135
	S	0	1	4	31	87	170	303	198	207	1000	5949687	
all classes	P	62	17	32	100	68	42	33	9	6	251	20874	259
	S	0	3	13	89	120	160	258	171	185	1000	8619506	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
RAJASTHAN													
less than 5	P	-	-	-	7	10	-	-	-	-	17	1628	3
	S	-	-	-	241	759	-	-	-	-	1000	16919	
5 - 10	P	-	-	-	5	66	127	-	-	-	198	1592	6
	S	-	-	-	4	119	877	-	-	-	1000	462499	
10 - 20	P	49	6	57	184	103	10	54	-	-	421	3586	31
	S	3	1	25	162	313	34	463	-	-	1000	1049881	
20 - 30	P	52	82	131	196	77	1	-	-	-	316	3390	20
	S	0	38	129	500	321	13	-	-	-	1000	489305	
30 - 50	P	88	49	74	167	69	64	33	-	-	415	6221	45
	S	7	13	52	238	171	278	241	-	-	1000	1763207	
50 - 70	P	168	24	55	75	107	82	13	18	9	376	6536	44
	S	5	3	14	63	180	198	68	244	225	1000	3267268	
70 - 100	P	46	28	77	103	70	104	12	-	-	329	8832	69
	S	0	8	46	140	199	491	116	-	-	1000	2386983	
100 - 150	P	31	12	36	108	76	58	18	13	1	260	9119	54
	S	-	3	14	110	138	334	153	203	45	1000	3216554	
150 - 200	P	31	0	41	98	94	40	26	1	0	258	8395	69
	S	-	0	20	123	271	261	278	23	24	1000	2468525	
250 & above	P	49	10	11	61	47	74	22	38	16	239	8549	66
	S	-	1	2	26	50	148	92	391	290	1000	5519418	
all classes	P	58	21	50	106	76	62	20	10	3	302	57850	407
	S	2	4	21	106	160	256	150	177	123	1000	20640559	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
SIKKIM													
less than 5	P	-	-	-	27	-	-	-	-	-	27	17	1
	S	-	-	-	1000	-	-	-	-	-	1000	139	
5 - 10	P	-	-	-	9	-	-	-	-	-	9	22	1
	S	-	-	-	1000	-	-	-	-	-	1000	58	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	35	0
	S	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	69	-	-	-	-	69	27	2
	S	-	-	-	-	1000	-	-	-	-	1000	920	
30 - 50	P	3	-	8	19	17	7	-	-	-	52	60	8
	S	-	-	61	208	435	296	-	-	-	1000	1463	
50 - 70	P	-	-	-	50	8	-	-	-	-	59	52	3
	S	-	-	-	757	243	-	-	-	-	1000	1072	
70 - 100	P	-	-	31	18	31	-	-	-	-	80	76	7
	S	-	-	124	205	671	-	-	-	-	1000	1877	
100 - 150	P	-	-	-	19	7	4	-	-	-	30	90	4
	S	-	-	-	317	320	363	-	-	-	1000	1160	
150 - 200	P	-	-	25	14	15	5	-	-	-	58	122	5
	S	-	-	162	167	479	191	-	-	-	1000	3082	
250 & above	P	-	-	-	24	18	5	-	-	-	47	84	8
	S	-	-	-	352	396	253	-	-	-	1000	2018	
all classes	P	0	-	10	19	16	3	-	-	-	49	584	39
	S	-	-	70	279	485	166	-	-	-	1000	11789	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no.	no. of
asset holding	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	hhs.(00)/ amount (Rs.000)	report samp hhs.
(Rs. 000)	est.	500	1000	2000	5000	10000	20000	50000	100000	above	(12)	(13)	(14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
TAMIL NADU													
less than 5	P	73	53	47	37	28	-	-	-	-	169	14034	56
	S	30	103	166	250	451	-	-	-	-	1000	542988	
5 - 10	P	63	17	57	110	15	-	-	-	-	207	11588	43
	S	24	26	156	597	198	-	-	-	-	1000	638657	
10 - 20	P	136	24	90	54	51	18	-	-	-	249	15027	66
	S	14	15	131	174	428	237	-	-	-	1000	1397171	
20 - 30	P	108	29	82	208	105	21	-	-	-	377	7951	53
	S	4	15	69	361	378	173	-	-	-	1000	1456236	
30 - 50	P	157	93	84	175	40	12	7	-	-	332	13535	83
	S	2	50	119	403	205	114	108	-	-	1000	1890931	
50 - 70	P	58	16	62	130	120	26	19	-	-	299	7125	42
	S	0	4	26	163	460	98	249	-	-	1000	2159755	
70 - 100	P	105	51	70	197	178	28	-	1	-	315	6731	55
	S	2	17	58	251	550	103	-	19	-	1000	1873831	
100 - 150	P	111	18	58	175	150	87	42	-	-	406	5134	70
	S	2	2	23	165	220	312	276	-	-	1000	2182987	
150 - 200	P	130	29	31	140	177	74	79	-	-	364	4586	70
	S	0	4	9	104	323	188	371	-	-	1000	2357452	
250 & above	P	321	32	31	237	270	206	122	52	17	601	4463	86
	S	0	2	4	47	141	163	240	208	195	1000	7653652	
all classes	P	117	40	66	127	84	30	15	3	1	296	90176	624
	S	3	13	44	173	282	161	183	74	67	1000	22153658	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
TRIPURA													
less than 5	P	12	18	6	32	40	17	-	-	-	118	593	24
	S	2	17	12	209	439	321	-	-	-	1000	31612	
5 - 10	P	-	1	-	98	118	1	-	-	-	217	456	24
	S	-	0	-	286	706	8	-	-	-	1000	46442	
10 - 20	P	-	-	-	30	131	-	-	-	-	161	558	20
	S	-	-	-	117	883	-	-	-	-	1000	45204	
20 - 30	P	-	-	10	24	205	4	13	-	-	256	474	30
	S	-	-	8	50	752	23	167	-	-	1000	81087	
30 - 50	P	7	7	0	106	126	22	-	-	-	261	766	43
	S	0	2	0	287	552	158	-	-	-	1000	108216	
50 - 70	P	14	-	29	84	132	44	-	-	-	267	395	20
	S	-	-	18	204	470	308	-	-	-	1000	66147	
70 - 100	P	-	1	-	34	261	18	15	-	-	329	387	28
	S	-	0	-	60	690	92	158	-	-	1000	89730	
100 - 150	P	18	12	7	74	160	55	-	-	-	311	349	24
	S	1	4	5	117	460	413	-	-	-	1000	80384	
150 - 200	P	11	11	3	153	125	-	2	-	-	283	168	11
	S	-	5	2	405	541	-	48	-	-	1000	20268	
250 & above	P	31	-	10	127	167	32	9	-	-	335	98	11
	S	-	-	7	303	449	152	88	-	-	1000	20342	
all classes	P	7	5	6	67	139	18	3	-	-	236	4244	235
	S	0	2	5	175	606	160	52	-	-	1000	589431	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no.	no. of
asset holding	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	of hhs.(00)/ amount (Rs.000)	report samp hhs.
(Rs. 000)	est.	500	1000	2000	5000	10000	20000	50000	100000	above	(12)	(13)	(14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
UTTAR PRADESH													
less than 5	P	21	25	60	94	6	-	-	-	-	173	3334	26
	S	15	34	212	642	97	-	-	-	-	1000	145503	
5 - 10	P	24	18	86	60	80	4	-	-	-	194	7206	46
	S	2	22	133	269	519	55	-	-	-	1000	644851	
10 - 20	P	66	39	43	73	26	16	0	0	-	197	17357	94
	S	13	42	90	321	252	245	7	32	-	1000	1242757	
20 - 30	P	53	13	42	112	49	10	-	-	-	213	13561	90
	S	11	10	57	427	380	115	-	-	-	1000	1211912	
30 - 50	P	31	35	27	67	34	27	4	-	-	183	27639	141
	S	4	28	42	237	215	379	94	-	-	1000	2621801	
50 - 70	P	44	17	46	75	31	25	12	-	1	190	21101	122
	S	3	9	53	180	144	281	255	-	75	1000	3315091	
70 - 100	P	32	16	22	56	56	28	4	-	-	157	24938	115
	S	1	8	38	150	356	320	127	-	-	1000	2867278	
100 - 150	P	37	21	20	66	60	26	8	-	-	188	23099	141
	S	1	13	22	167	365	271	160	-	-	1000	2932949	
150 - 200	P	43	9	23	56	83	29	3	0	-	187	24799	150
	S	2	4	24	185	450	261	67	9	-	1000	3414743	
250 & above	P	44	12	22	47	62	52	21	15	6	212	25325	224
	S	0	2	7	43	118	180	172	267	210	1000	9841416	
all classes	P	41	20	32	66	52	27	7	2	1	189	188360	1149
	S	2	10	32	155	246	240	137	96	82	1000	28238300	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no.	no. of
asset holding	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	of hhs.(00)/ amount (Rs.000)	report samp hhs.
(Rs. 000)	est.	500	1000	2000	5000	10000	20000	50000	100000	above	(12)	(13)	(14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
WEST BENGAL													
less than 5	P	43	18	18	51	13	4	-	-	-	131	7414	37
	S	24	33	79	431	313	120	-	-	-	1000	233946	
5 - 10	P	55	29	62	34	22	0	-	-	-	178	10288	45
	S	43	71	237	296	347	7	-	-	-	1000	391019	
10 - 20	P	21	18	64	82	23	-	3	-	-	200	16092	66
	S	10	21	185	408	239	-	137	-	-	1000	907330	
20 - 30	P	50	15	51	107	39	6	-	-	-	235	11133	60
	S	15	17	95	417	352	105	-	-	-	1000	858079	
30 - 50	P	61	55	47	162	56	21	10	-	-	350	13977	92
	S	7	24	40	371	237	161	160	-	-	1000	2153682	
50 - 70	P	103	43	77	92	25	4	5	-	-	270	9737	75
	S	18	33	132	402	205	50	161	-	-	1000	805987	
70 - 100	P	63	55	61	129	81	7	18	-	-	349	8264	72
	S	4	21	44	267	301	38	323	-	-	1000	1581916	
100 - 150	P	39	27	78	101	61	40	17	-	-	288	7873	80
	S	0	11	53	155	193	264	324	-	-	1000	1626328	
150 - 200	P	94	11	76	149	136	42	15	14	-	362	6547	83
	S	0	1	28	127	263	114	96	370	-	1000	2826081	
250 & above	P	44	19	37	117	124	62	39	-	5	363	3437	54
	S	-	5	11	96	227	224	284	-	153	1000	1318925	
all classes	P	55	30	58	102	49	14	8	1	0	263	94762	664
	S	7	16	63	254	255	127	180	82	16	1000	12703294	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ANDMAN & NICOBAR Is.													
less than 5	P	-	-	13	41	20	-	-	-	-	73	43	3
	S	-	-	54	450	496	-	-	-	-	1000	1614	
5 - 10	P	23	8	-	18	3	4	-	-	-	56	31	5
	S	68	52	-	354	107	418	-	-	-	1000	399	
10 - 20	P	101	-	20	195	2	10	-	-	-	227	49	13
	S	-	-	32	761	18	189	-	-	-	1000	3981	
20 - 30	P	-	-	-	18	13	24	-	-	-	55	23	4
	S	-	-	-	159	175	666	-	-	-	1000	833	
30 - 50	P	12	-	24	97	2	16	-	-	-	146	57	16
	S	3	-	61	503	22	412	-	-	-	1000	3703	
50 - 70	P	-	10	80	75	14	97	55	-	-	256	29	10
	S	-	2	40	80	20	342	517	-	-	1000	10206	
70 - 100	P	104	14	166	256	-	-	-	-	-	326	30	12
	S	-	7	183	810	-	-	-	-	-	1000	4106	
100 - 150	P	169	-	213	197	154	-	-	-	-	382	24	14
	S	-	-	104	385	511	-	-	-	-	1000	5779	
150 - 200	P	-	-	16	59	69	91	43	-	-	217	31	11
	S	-	-	9	52	138	393	407	-	-	1000	10519	
250 & above	P	18	54	25	186	188	19	48	6	-	408	21	19
	S	-	8	8	162	281	40	433	68	-	1000	11258	
all classes	P	41	6	48	113	34	24	12	0	-	199	339	107
	S	1	3	45	279	170	211	275	15	-	1000	52397	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ARUNACHAL PRADESH													
less than 5	P	-	-	-	-	-	-	-	-	-	-	90	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	6	5	-	-	-	-	11	65	2
	S	-	-	-	432	568	-	-	-	-	1000	265	
10 - 20	P	-	-	4	9	20	-	-	2	-	35	166	8
	S	-	-	15	91	521	-	-	373	-	1000	4782	
20 - 30	P	7	-	5	16	4	-	3	-	-	28	215	6
	S	-	-	59	309	159	-	473	-	-	1000	2543	
30 - 50	P	-	-	20	25	30	-	-	-	-	76	229	13
	S	-	-	98	230	672	-	-	-	-	1000	6466	
50 - 70	P	-	-	16	9	33	14	-	-	-	72	121	10
	S	-	-	45	61	548	346	-	-	-	1000	5307	
70 - 100	P	-	-	-	7	1	-	-	-	-	9	192	2
	S	-	-	-	666	334	-	-	-	-	1000	646	
100 - 150	P	-	-	-	1	2	-	-	-	-	2	445	2
	S	-	-	-	198	802	-	-	-	-	1000	474	
150 - 200	P	-	-	-	-	-	-	-	-	-	-	6	0
	S	-	-	-	-	-	-	-	-	-	-	0	
250 & above	P	-	-	-	-	76	-	-	-	-	76	2	1
	S	-	-	-	-	1000	-	-	-	-	1000	139	
all classes	P	1	-	6	9	11	1	0	0	-	27	1531	44
	S	-	-	53	178	535	89	58	87	-	1000	20623	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no.	no. of
asset holding	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	hhs.(00)/ amount (Rs.000)	report samp hhs.
(Rs. 000)	est.	500	1000	2000	5000	10000	20000	50000	100000	above	(12)	(13)	(14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
CHANDIGARH													
less than 5	P	32	-	-	32	-	-	-	-	-	32	130	1
	S	-	-	-	1000	-	-	-	-	-	1000	2104	
5 - 10	P	515	515	-	515	-	-	-	-	-	515	1	1
	S	86	332	-	583	-	-	-	-	-	1000	122	
10 - 20	P	-	-	-	42	-	-	-	-	-	42	12	2
	S	-	-	-	1000	-	-	-	-	-	1000	209	
20 - 30	P	973	-	973	-	-	973	-	-	-	973	8	1
	S	-	-	73	-	-	927	-	-	-	1000	10673	
30 - 50	P	-	-	-	-	-	475	-	-	-	475	18	2
	S	-	-	-	-	-	1000	-	-	-	1000	11082	
50 - 70	P	-	-	-	255	-	-	-	-	-	255	8	2
	S	-	-	-	1000	-	-	-	-	-	1000	713	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	4	0
	S	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	-	-	-	-	374	-	-	-	-	374	14	3
	S	-	-	-	-	1000	-	-	-	-	1000	2876	
150 - 200	P	11	-	-	11	15	-	-	-	-	26	24	2
	S	-	-	-	329	671	-	-	-	-	1000	366	
250 & above	P	78	-	-	78	-	106	48	40	45	171	8	5
	S	-	-	-	21	-	107	184	247	441	1000	9823	
all classes	P	59	2	34	35	25	77	2	1	2	136	227	19
	S	0	1	21	90	82	580	48	64	114	1000	37970	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
DADRA & NAGAR HAV													
less than 5	P	-	-	-	1	-	-	-	-	-	1	13	1
	S	-	-	-	1000	-	-	-	-	-	1000	10	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	282	-	-	-	-	-	-	-	282	13	2
	S	-	1000	-	-	-	-	-	-	-	1000	180	
20 - 30	P	-	27	-	-	-	-	-	-	-	27	24	1
	S	-	1000	-	-	-	-	-	-	-	1000	53	
30 - 50	P	88	21	52	111	21	-	-	-	-	295	58	12
	S	41	20	103	519	317	-	-	-	-	1000	3155	
50 - 70	P	-	139	35	12	-	-	-	-	-	186	42	4
	S	-	472	382	146	-	-	-	-	-	1000	693	
70 - 100	P	44	83	-	18	48	11	-	-	-	204	29	7
	S	14	107	-	119	590	170	-	-	-	1000	1850	
100 - 150	P	45	11	-	22	56	-	-	-	-	135	23	4
	S	22	16	-	262	699	-	-	-	-	1000	907	
150 - 200	P	-	-	37	-	-	12	-	-	-	50	7	2
	S	-	-	186	-	-	814	-	-	-	1000	137	
250 & above	P	-	-	-	315	60	-	-	-	-	378	3	2
	S	-	-	-	800	200	-	-	-	-	1000	423	
all classes	P	34	64	22	41	19	2	-	-	-	183	216	35
	S	24	113	83	343	379	58	-	-	-	1000	7408	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no. of	no. of
asset holding (Rs. 000)	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	hhs.(00)/ amount (Rs.000)	report samp hhs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
DELHI													
less than 5	P	-	-	-	-	-	-	-	-	-	-	123	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	26	-	-	-	-	26	56	1
	S	-	-	-	-	1000	-	-	-	-	1000	734	
10 - 20	P	-	-	-	-	89	-	-	-	-	89	31	1
	S	-	-	-	-	1000	-	-	-	-	1000	2446	
20 - 30	P	248	-	-	248	248	-	-	-	-	248	112	1
	S	-	-	-	281	719	-	-	-	-	1000	54391	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	147	0
	S	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	6	0
	S	-	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	2	0
	S	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	68	-	-	68	85	-	85	-	-	153	240	2
	S	-	-	-	77	239	-	684	-	-	1000	59376	
150 - 200	P	-	-	-	-	-	-	72	-	-	72	282	1
	S	-	-	-	-	-	-	1000	-	-	1000	53923	
250 & above	P	29	-	32	179	170	35	59	4	5	285	372	12
	S	-	-	5	128	216	76	346	43	186	1000	230389	
all classes	P	40	-	9	81	84	10	46	1	1	142	1372	18
	S	-	-	3	123	265	44	434	25	107	1000	401259	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household		size group of outstanding loan(Rs.)										estd. no. of	no. of
asset holding (Rs. 000)	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	hhs.(00)/ amount (Rs.000)	report samp hhs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
GOA													
less than 5	P	-	-	-	-	-	-	-	-	-	-	60	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	9	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	3	474	-	-	-	477	146	2
	S	-	-	-	-	4	996	-	-	-	1000	97098	
20 - 30	P	-	-	-	69	-	-	-	-	-	69	11	1
	S	-	-	-	1000	-	-	-	-	-	1000	274	
30 - 50	P	-	-	-	19	-	-	-	-	-	19	164	1
	S	-	-	-	1000	-	-	-	-	-	1000	653	
50 - 70	P	17	-	-	26	191	-	-	-	-	217	56	3
	S	-	-	-	49	951	-	-	-	-	1000	8952	
70 - 100	P	-	-	13	13	53	13	-	-	-	93	109	6
	S	-	-	42	66	526	366	-	-	-	1000	6183	
100 - 150	P	76	-	-	55	94	29	-	-	43	222	234	7
	S	-	-	-	17	65	49	-	-	869	1000	223315	
150 - 200	P	6	-	-	44	97	-	16	-	-	150	110	6
	S	-	-	-	104	534	-	362	-	-	1000	15684	
250 & above	P	7	12	-	8	45	-	144	130	35	244	289	9
	S	-	0	-	2	14	-	321	360	303	1000	523372	
all classes	P	18	3	1	23	53	65	37	32	17	198	1188	35
	S	-	0	0	9	48	126	198	215	403	1000	875531	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
LAKSHADWEEP													
less than 5	P	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	0	0
5 - 10	P	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	0	0
10 - 20	P	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	0	0
20 - 30	P	-	-	-	-	-	-	-	-	-	-	2	0
	S	-	-	-	-	-	-	-	-	-	-	0	0
30 - 50	P	-	-	-	-	-	-	-	-	-	-	2	0
	S	-	-	-	-	-	-	-	-	-	-	0	0
50 - 70	P	-	-	658	-	-	-	-	-	-	658	1	1
	S	-	-	1000	-	-	-	-	-	-	1000	74	1
70 - 100	P	-	-	204	-	-	-	-	-	-	204	4	1
	S	-	-	1000	-	-	-	-	-	-	1000	148	1
100 - 150	P	-	-	-	23	90	-	-	-	-	113	8	5
	S	-	-	-	127	873	-	-	-	-	1000	466	5
150 - 200	P	86	-	4	83	86	83	3	4	-	178	12	6
	S	-	-	3	124	231	381	74	186	-	1000	2639	6
250 & above	P	-	-	-	11	157	-	83	35	-	254	9	8
	S	-	-	-	6	116	-	324	532	21	1000	6086	8
all classes	P	27	-	40	34	84	26	21	10	-	180	38	21
	S	-	-	24	45	183	107	230	396	14	1000	9412	21

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MIZORAM													
less than 5	P	-	-	-	-	-	-	-	-	-	-	19	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	57	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	10	-	3	-	80	-	10	-	-	93	144	5
	S	-	-	6	-	526	-	468	-	-	1000	10926	
20 - 30	P	-	13	-	-	45	-	-	-	-	57	144	5
	S	-	28	-	-	972	-	-	-	-	1000	3317	
30 - 50	P	1	1	-	2	14	1	3	-	-	21	208	7
	S	-	3	-	70	428	65	435	-	-	1000	3453	
50 - 70	P	-	-	19	-	2	-	-	-	-	21	144	4
	S	-	-	676	-	324	-	-	-	-	1000	541	
70 - 100	P	-	-	-	-	-	-	31	-	-	31	97	2
	S	-	-	-	-	-	-	1000	-	-	1000	9632	
100 - 150	P	-	-	-	-	-	-	-	-	-	-	26	0
	S	-	-	-	-	-	-	-	-	-	-	0	
150 - 200	P	-	-	-	-	-	-	130	-	-	130	3	1
	S	-	-	-	-	-	-	1000	-	-	1000	1760	
250 & above	P	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	0	
all classes	P	2	2	4	1	25	0	6	-	-	39	843	24
	S	-	3	15	8	358	8	608	-	-	1000	29629	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PONDICHERY													
less than 5	P	-	-	25	-	-	-	-	-	-	25	114	1
	S	-	-	1000	-	-	-	-	-	-	1000	425	
5 - 10	P	2	-	124	-	-	-	-	-	-	126	112	2
	S	4	-	996	-	-	-	-	-	-	1000	1396	
10 - 20	P	-	45	55	-	-	-	-	-	-	55	122	2
	S	-	278	722	-	-	-	-	-	-	1000	1355	
20 - 30	P	84	-	-	88	-	-	-	-	-	88	53	2
	S	-	-	-	1000	-	-	-	-	-	1000	2191	
30 - 50	P	15	-	-	128	-	15	-	-	-	143	14	2
	S	-	-	-	764	-	236	-	-	-	1000	940	
50 - 70	P	-	-	-	44	15	244	-	-	-	304	40	3
	S	-	-	-	48	34	918	-	-	-	1000	10746	
70 - 100	P	-	-	-	-	65	-	-	-	-	65	53	1
	S	-	-	-	-	1000	-	-	-	-	1000	2561	
100 - 150	P	-	-	-	51	-	-	150	-	-	201	18	2
	S	-	-	-	53	-	-	947	-	-	1000	7887	
150 - 200	P	-	50	-	-	131	-	-	-	-	182	18	3
	S	-	44	-	-	956	-	-	-	-	1000	1792	
250 & above	P	99	-	-	10	49	155	154	77	-	283	47	12
	S	-	-	-	3	27	151	370	448	-	1000	63745	
all classes	P	16	11	40	16	15	29	17	6	-	112	592	30
	S	0	5	30	44	69	212	334	307	-	1000	93039	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Rural													
major household type : all households													
household asset holding (Rs. 000)	type of est.	size group of outstanding loan(Rs.)									estd. no. of hhs.(00)/ amount (Rs.000)	no. of report samp hhs.	
		less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above			all (12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
DAMAN AND DIU													
less than 5	P	-	-	-	-	-	-	-	-	-	-	3	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	12	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	359	-	-	-	-	-	-	359	5	1
	S	-	-	1000	-	-	-	-	-	-	1000	186	
20 - 30	P	-	-	-	108	48	-	-	-	-	156	14	3
	S	-	-	-	480	520	-	-	-	-	1000	798	
30 - 50	P	-	-	-	296	-	-	-	-	-	296	4	2
	S	-	-	-	1000	-	-	-	-	-	1000	421	
50 - 70	P	-	-	-	-	-	348	-	-	-	348	10	1
	S	-	-	-	-	-	1000	-	-	-	1000	3323	
70 - 100	P	-	-	-	-	112	-	-	-	-	112	15	2
	S	-	-	-	-	1000	-	-	-	-	1000	829	
100 - 150	P	-	-	-	-	-	-	75	-	-	75	17	1
	S	-	-	-	-	-	-	1000	-	-	1000	3755	
150 - 200	P	169	-	-	373	169	-	31	-	-	580	3	5
	S	-	-	-	278	389	-	333	-	-	1000	878	
250 & above	P	13	-	-	11	-	-	-	2	29	56	22	4
	S	2	-	-	6	-	-	-	65	928	1000	8465	
all classes	P	7	-	18	39	27	32	13	0	6	137	104	19
	S	1	-	10	59	85	178	217	30	421	1000	18654	

Table 13R : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

													Rural	
major household type : all households														
household		size group of outstanding loan(Rs.)										estd. no.	no. of	
asset holding	type of est.	less than 500	500 1000	1000 2000	2000 5000	5000 10000	10000 20000	20000 50000	50000 100000	100000 & above	all	hhs.(00)/ amount (Rs.000)	report samp hhs.	
(Rs. 000)	est.	500	1000	2000	5000	10000	20000	50000	100000	above	(12)	(13)	(14)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
INDIA														
less than 5	P	32	25	27	45	14	4	0	-	0	118	87044	403	
	S	16	49	107	384	258	134	25	-	27	1000	3058977		
5 - 10	P	44	26	52	77	31	4	3	-	-	199	86334	464	
	S	13	28	111	371	281	94	102	-	-	1000	5847142		
10 - 20	P	48	23	53	75	37	12	4	2	-	203	140558	798	
	S	7	18	84	257	285	156	96	97	-	1000	12718373		
20 - 30	P	54	28	55	109	46	12	1	0	-	241	109569	714	
	S	7	21	80	367	318	152	33	21	-	1000	10417123		
30 - 50	P	52	35	49	98	56	20	6	0	0	245	167576	1166	
	S	4	20	59	255	299	202	118	11	33	1000	21127839		
50 - 70	P	55	26	51	82	57	23	11	3	1	239	120005	914	
	S	3	11	45	167	257	176	189	106	47	1000	20692151		
70 - 100	P	45	24	48	89	75	29	9	0	0	240	123320	1054	
	S	2	11	47	187	329	232	166	11	15	1000	20426562		
100 - 150	P	59	18	43	106	77	44	19	1	1	269	112393	1079	
	S	1	5	27	160	240	264	230	35	39	1000	26864391		
150 - 200	P	58	12	38	93	88	45	19	3	0	256	105393	1116	
	S	1	3	23	141	266	249	230	82	5	1000	26680867		
250 & above	P	83	14	23	83	99	77	46	20	11	297	111752	1531	
	S	0	2	5	44	118	166	224	208	234	1000	74276464		
all classes	P	53	24	45	87	59	27	12	3	1	234	1163947	9239	
	S	2	9	35	155	225	195	185	102	93	1000	222109887		

Note: P: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households
S: Per thousand distribution of amount of cash loans outstanding as on 30.6.91

Table 14R : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

Rural								
major household type : cultivator								
state/ut	type of estd.	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andhra Pradesh	P	61	132	157	105	1	399	
	A	352	650	1265	1017	2	3287	
Assam	P	7	16	19	26	-	65	
	A	30	40	103	74	-	248	
Bihar	P	27	58	56	34	0	172	
	A	142	174	240	156	0	712	
Gujarat	P	25	27	93	81	2	214	
	A	179	230	679	1367	5	2460	
Haryana	P	58	62	125	80	3	284	
	A	525	615	2137	2198	12	5486	
Himachal Pradesh	P	21	20	82	102	2	218	
	A	86	79	360	686	1	1212	
Jammu & Kashmir	P	9	10	61	69	5	148	
	A	19	25	518	584	6	1151	
Karnataka	P	61	50	127	129	2	331	
	A	455	171	1069	1550	-	3244	
Kerala	P	100	64	88	143	-	328	
	A	553	354	517	2432	-	3857	
Madhya Pradesh	P	28	56	77	86	2	222	
	A	133	241	522	1021	44	1961	
Maharashtra	P	89	86	66	87	-	290	
	A	468	409	593	1420	-	2890	
Manipur	P	4	-	14	13	0	31	
	A	8	-	40	43	0	90	
Meghalaya	P	1	-	-	4	-	5	
	A	3	-	-	9	-	12	
Nagaland	P	4	-	9	19	1	33	
	A	4	-	12	34	2	52	
Orissa	P	47	73	110	54	1	279	
	A	222	354	491	297	3	1367	
Punjab	P	44	94	80	136	-	300	
	A	279	1368	994	4483	-	7125	

Table 14R : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

Rural								
major household type : cultivator								
state/ut	type of estd.	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Rajasthan	P	25	117	113	103	-	313	
	A	222	658	1348	1570	-	3797	
Sikkim	P	5	4	40	2	-	52	
	A	39	13	144	18	-	215	
Tamil Nadu	P	106	130	156	110	-	388	
	A	543	619	1398	1225	-	3785	
Tripura	P	26	5	65	169	6	266	
	A	141	22	355	1065	95	1678	
Uttar Pradesh	P	21	53	76	63	0	192	
	A	135	216	602	701	0	1654	
West Bengal	P	50	31	124	130	1	307	
	A	153	86	486	816	2	1543	
Andaman & Nicobar Island	P	25	44	155	89	2	250	
	A	193	68	751	1205	10	2227	
Arunachal Pradesh	P	2	4	5	19	-	30	
	A	5	12	18	96	-	131	
Chandigarh	P	-	40	79	66	-	185	
	A	-	163	4788	5955	-	10907	
Dadra & Nagar Haveli	P	44	29	134	11	-	217	
	A	91	16	198	26	-	330	
Delhi	P	-	32	107	96	-	235	
	A	-	1105	1358	3415	-	5878	
Goa	P	39	90	67	32	-	193	
	A	174	483	430	2885	-	3972	
Lakshadweep	P	10	50	4	116	21	193	
	A	745	560	185	1125	42	2656	
Mizoram	P	1	6	1	33	-	41	
	A	1	8	3	356	-	368	
Pondicherry	P	34	-	18	178	-	202	
	A	61	-	373	5911	-	6346	
Daman And Diu	P	-	-	93	47	10	134	
	A	-	-	229	1960	-	2189	
All-India	P	45	68	94	84	1	259	
	A	248	323	712	1006	5	2294	

Table 14R : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

Rural								
major household type : non-cultivator								
state/ut	type of estd.	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andhra Pradesh	P	15	105	108	77	-	278	
	A	184	256	751	564	-	1755	
Assam	P	9	7	19	19	-	54	
	A	6	67	100	90	-	262	
Bihar	P	24	60	37	23	3	140	
	A	67	112	74	178	15	447	
Gujarat	P	5	17	32	40	-	91	
	A	25	60	121	281	-	487	
Haryana	P	16	57	155	81	3	268	
	A	78	329	1197	1318	11	2934	
Himachal Pradesh	P	8	59	77	99	-	201	
	A	69	124	357	677	-	1227	
Jammu & Kashmir	P	1	-	28	73	-	88	
	A	1	-	144	623	-	768	
Karnataka	P	19	34	74	49	-	170	
	A	85	138	483	225	-	931	
Kerala	P	33	63	86	99	2	235	
	A	354	295	269	993	-	1910	
Madhya Pradesh	P	15	62	65	49	-	175	
	A	43	148	294	215	-	699	
Maharashtra	P	21	35	32	41	-	125	
	A	160	224	125	479	-	988	
Manipur	P	1	6	8	42	-	56	
	A	2	7	7	106	-	122	
Meghalaya	P	-	-	-	4	-	4	
	A	-	-	-	10	-	10	
Nagaland	P	-	-	2	8	-	10	
	A	-	-	1	186	-	187	
Orissa	P	27	41	49	21	-	132	
	A	80	89	93	112	-	374	
Punjab	P	17	73	57	95	-	214	
	A	78	422	255	1048	-	1803	

Table 14R : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

Rural								
major household type : non-cultivator								
state/ut	type of estd.	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Rajasthan	P	10	111	68	86	1	254	
	A	107	833	523	1166	-	2629	
Sikkim	P	-	23	6	2	-	31	
	A	-	102	11	7	-	120	
Tamil Nadu	P	37	80	103	61	-	224	
	A	112	292	359	657	-	1420	
Tripura	P	8	2	28	181	-	219	
	A	45	15	117	1047	-	1223	
Uttar Pradesh	P	17	44	63	66	0	181	
	A	83	188	284	400	1	956	
West Bengal	P	20	15	65	87	-	182	
	A	30	20	171	739	-	960	
Andaman & Nicobar Island	P	1	12	66	63	-	128	
	A	-	23	194	383	-	600	
Arunachal Pradesh	P	-	3	3	4	-	10	
	A	-	83	16	60	-	159	
Chandigarh	P	-	-	84	85	-	134	
	A	-	-	300	1004	-	1305	
Dadra & Nagar Haveli	P	-	3	29	47	-	78	
	A	-	15	59	305	-	379	
Delhi	P	-	30	61	20	-	112	
	A	-	536	815	606	-	1958	
Goa	P	-	1	121	80	-	203	
	A	-	5	1646	9033	-	10684	
Mizoram	P	2	-	-	18	-	19	
	A	27	-	-	164	-	192	
Pondicherry	P	-	-	29	60	-	90	
	A	-	-	29	342	-	371	
Daman And Diu	P	-	10	37	93	-	140	
	A	-	34	706	753	-	1494	
All-India	P	20	56	68	59	0	185	
	A	98	203	328	520	2	1151	

Table 14R : Number of households reporting cash loans outstanding per thousand households and average amount Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

Rural								
major household type :all households								
state/ut	type of estd.	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andhra Pradesh	P	41	120	135	92	1	346	
	A	278	476	1037	817	1	2609	
Assam	P	8	13	19	24	-	62	
	A	23	48	102	78	-	252	
Bihar	P	26	59	50	31	1	162	
	A	119	155	190	163	5	632	
Gujarat	P	17	23	69	64	1	165	
	A	118	163	458	936	3	1678	
Haryana	P	40	60	138	81	3	277	
	A	334	493	1736	1822	12	4397	
Himachal Pradesh	P	19	27	81	101	1	215	
	A	83	86	360	685	1	1214	
Jammu & Kashmir	P	8	9	56	70	4	140	
	A	16	21	467	590	5	1099	
Karnataka	P	48	45	111	104	2	281	
	A	341	161	889	1144	-	2535	
Kerala	P	85	64	87	134	0	307	
	A	510	342	463	2118	-	3432	
Madhya Pradesh	P	24	58	73	75	1	208	
	A	107	214	455	786	31	1593	
Maharashtra	P	62	66	52	68	-	224	
	A	345	335	407	1046	-	2133	
Manipur	P	3	1	13	20	.0	37	
	A	6	2	32	58	0	98	
Meghalaya	P	1	-	-	4	-	4	
	A	3	-	-	9	-	12	
Nagaland	P	4	-	8	18	1	31	
	A	3	-	11	46	2	63	
Orissa	P	41	63	91	43	0	233	
	A	177	271	366	239	2	1054	
Punjab	P	29	82	67	113	-	251	
	A	166	835	578	2550	-	4129	

Table 14R : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

Rural								
major household type :all households								
state/ut	type of estd.	type of loan					not recorded	all
		short term pledged	short term non- pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Rajasthan	P	22	116	104	100	0	302	
	A	199	692	1186	1491	-	3568	
Sikkim	P	5	6	36	2	-	49	
	A	34	26	126	16	-	202	
Tamil Nadu	P	68	102	126	82	-	296	
	A	301	435	815	906	-	2457	
Tripura	P	14	3	42	176	2	236	
	A	80	17	203	1054	35	1389	
Uttar Pradesh	P	20	51	73	64	0	189	
	A	123	209	527	630	0	1489	
West Bengal	P	40	25	104	115	1	263	
	A	110	63	376	789	1	1340	
Andaman & Nicobar Island	P	15	30	118	78	1	199	
	A	112	49	517	860	6	1544	
Arunachal Pradesh	P	2	3	5	17	-	27	
	A	4	22	18	91	-	135	
Chandigarh	P	-	2	84	85	-	136	
	A	-	6	474	1196	-	1676	
Dadra & Nagar Haveli	P	33	22	108	20	-	183	
	A	68	16	163	96	-	342	
Delhi	P	-	30	72	39	-	142	
	A	-	676	949	1299	-	2924	
Goa	P	19	45	95	56	-	198	
	A	86	241	1046	5998	-	7370	
Lakshadweep	P	10	47	4	109	19	180	
	A	696	524	173	1052	39	2484	
Mizoram	P	1	5	1	31	-	39	
	A	4	7	3	337	-	351	
Pondicherry	P	7	-	27	84	-	112	
	A	12	-	99	1461	-	1572	
Daman And Diu	P	-	6	61	72	4	137	
	A	-	20	503	1266	-	1789	
All-India	P	36	64	85	76	1	234	
	A	197	282	582	841	4	1906	

Note : P = Number of households reporting cash loans outstanding as on 30.6.91 per thousand households
A = Average amount (Rs.) of cash loans outstanding as on 30.6.91 per household

Table (15R) : Number of households reporting current liabilities per thousand households and average value (Rs.) of such liabilities by major household type as on the date of survey

state / u.t.	major household type : cultivator								Rural		no. of sample hhds reporting current liabilities
	for hhds reporting current liab. in cash and/or kind with outstanding cash loans as on 30.6.91	for all households reporting current liabilities by nature of liabilities							estimated		
		cash		kind		cash and / or kind			no.of house-holds(00)	value of liabilities (Rs.000)	
		P	A	P	A	P	A	P			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AndhraPpradesh	62	59	107	129	52	54	159	183	62987	1153292	221
Assam	25	23	246	78	130	27	359	104	24553	256094	412
Bihar	10	5	8	5	31	5	39	11	82439	87096	80
Gujarat	27	37	117	262	24	70	140	332	29329	973059	110
Haryana	128	639	155	888	100	149	256	1037	14028	1454915	104
HimachalPpradesh	71	133	120	203	41	52	153	255	8010	204029	118
Jammu & Kashmir	58	38	257	280	37	17	294	298	4336	129017	180
Karnataka	65	116	74	191	85	95	159	286	38576	1103338	143
Kerala	32	104	62	235	20	33	81	268	30956	830422	97
Madhya Pradesh	32	204	50	167	46	160	93	327	66666	2180830	179
Maharashtra	69	178	120	282	83	103	200	385	57470	2214183	346
Manipur	16	8	52	24	35	19	87	42	1434	6060	40
Meghalaya	-	-	5	1	1	0	6	2	1869	322	3
Nagaland	4	1	113	15	31	4	145	19	698	1338	40
Orissa	38	76	81	115	8	4	88	119	39636	472325	96
Punjab	160	1396	399	2170	135	363	519	2533	9124	2311251	281
Rajasthan	47	213	78	321	26	48	100	369	46503	1718124	121
Sikkim	4	12	7	34	-	-	7	34	504	1722	2
Tamil Nadu	38	209	46	234	26	8	68	242	39529	955127	81
Tripura	50	125	64	169	82	75	134	245	1547	37837	55
Uttar pradesh	21	36	45	63	30	29	73	92	143828	1320517	283
West bengal	91	131	114	114	151	203	258	317	61769	1957699	398
Andaman & Nicobar Island	112	614	231	734	-	-	231	734	197	14447	52
Arunachal Pradesh	1	0	9	10	10	3	19	13	1306	1645	17
Chandigarh	40	4	269	2858	40	4	309	2867	9	2506	3
Dadre & nagar haveli	8	66	28	87	2	4	31	91	162	1480	4
Delhi	32	43	-	-	32	43	32	43	338	1442	1
Goa	22	8	4	6	24	4	28	9	587	554	3
Lakshadweep	9	170	9	170	48	47	57	217	35	770	3
Mizoram	-	-	16	16	-	-	16	16	762	1183	10
Pondicherry	-	-	69	206	26	47	95	254	119	3016	2
Daman And Diu	23	50	110	411	-	-	110	411	44	1823	8
All-India	44	123	81	183	53	69	132	252	769349	19397463	3493

Table (15R) : Number of households reporting current liabilities per thousand households and average value (Rs.) of such liabilities by major household type as on the date of survey

state / u.t.	major household type : non- cultivator								Rural		no. of sample hhd reporting current liabilities
	for hhd reporting current liab. in cash and/or kind with outstanding cash loans as on 30.6.91		for all households reporting current liabilities by nature of liabilities						estimated		
	P	A	cash		kind		cash and / or kind		no.of house-holds(00)	value of liabilities (Rs.000)	
			P	A	P	A	P	A			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AndhraPpradesh	32	19	54	33	28	11	80	45	49966	222761	84
Assam	9	3	145	31	126	25	267	56	9700	54231	118
Bihar	12	3	8	10	41	8	49	18	35753	62978	35
Gujarat	18	18	70	105	12	13	82	118	19257	226617	40
Haryana	103	103	110	91	197	140	301	232	10448	242003	51
HimachalPpradesh	16	13	24	18	28	24	52	42	1508	6334	13
Jammu & Kashmir	17	5	183	629	20	5	204	634	691	43794	26
Karnataka	27	34	56	74	77	19	133	93	17051	158333	55
Kerala	1	1	54	198	20	14	74	212	8650	183468	18
Madhya Pradesh	21	36	49	76	42	46	90	121	27447	333136	62
Maharashtra	22	52	73	291	48	100	121	391	37963	146111	119
Manipur	1	1	33	58	32	4	65	62	453	2828	12
Meghalaya	-	-	-	-	-	-	-	-	467	0	0
Nagaland	4	3	3	0	19	8	21	8	61	49	4
Orissa	26	9	56	45	12	27	68	73	18247	132291	34
Punjab	123	440	278	503	90	136	356	639	11749	750696	145
Rajasthan	35	75	70	125	5	6	75	131	11347	148632	22
Sikkim	-	-	-	-	-	-	-	-	81	0	0
Tamil Nadu	25	21	42	24	22	6	64	30	50646	150299	57
Tripura	62	60	40	97	166	143	202	240	2697	64828	112
Uttar pradesh	28	26	35	50	48	41	83	91	44532	403380	79
West bengal	53	34	148	82	93	41	234	123	32993	404214	137
Andaman & Nicobar Island	43	50	198	326	-	-	198	326	142	4646	30
Arunachal Pradesh	-	-	-	-	34	10	34	10	225	228	1
Chandigarh	68	81	58	106	412	184	470	290	218	6322	13
Dadre & nagar haveli	-	-	16	77	44	10	60	88	54	473	5
Delhi	-	-	6	1	-	-	6	1	1034	99	1
Goa	-	-	-	-	3	2	3	2	601	123	1
Lakshadweep	-	-	-	-	36	2	36	2	2	0	1
Mizoram	-	-	53	23	-	-	53	23	81	191	4
Pondicherry	4	114	4	114	-	-	4	114	473	5379	1
Daman And Diu	-	-	43	28	-	-	43	28	60	167	1
All-India	31	40	67	93	48	36	114	129	394598	5094613	1281

Table (15R) : Number of households reporting current liabilities per thousand households and average value (Rs.) of such liabilities by major household type as on the date of survey

state / u.t.	major household type : all households								Rural		no. of sample hhd reporting current liabilities
	for hhd reporting current liab. in each and/or kind with outstanding cash loans as on 30.6.91		for all households reporting current liabilities by nature of liabilities						estimated		
			cash		kind		cash and / or kind		no. of house-holds(00)	value of liabilities (Rs.000)	
	P	A	P	A	P	A	P	A			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	49	41	84	87	41	35	124	122	112954	1376053	305
Assam	21	17	217	64	129	26	333	91	34253	310325	530
Bihar	10	5	8	7	34	6	42	13	118192	150074	115
Gujarat	24	30	98	200	19	47	117	247	48586	1199677	150
Haryana	117	410	136	548	142	146	275	693	24476	1696918	155
Himachal Pradesh	63	114	105	173	39	48	137	221	9517	210362	131
Jammu & Kashmir	52	33	247	328	35	16	281	344	5027	172810	206
Karnataka	53	91	68	155	82	71	151	227	55627	1261671	198
Kerala	25	81	60	227	20	29	79	256	39606	1013889	115
Madhya Pradesh	28	155	50	141	45	126	92	267	94113	2513966	241
Maharashtra	51	127	102	286	69	102	169	388	95433	3700295	465
Manipur	12	6	48	32	34	15	82	47	1887	8887	52
Meghalaya	-	-	4	1	1	0	5	1	2336	322	3
Nagaland	4	1	104	14	30	4	135	18	759	1387	44
Orissa	34	55	73	93	9	11	82	104	57882	604617	130
Punjab	139	858	331	1232	110	235	427	1467	20874	3061948	426
Rajasthan	45	186	76	283	22	40	95	323	57850	1866755	143
Sikkim	3	10	6	29	-	-	6	29	584	1722	2
Tamil Nadu	30	103	44	116	24	7	66	123	90176	1105427	138
Tripura	57	83	49	123	135	118	177	242	4244	102665	167
Uttar Pradesh	23	33	42	60	34	32	76	92	188360	1723897	362
West Bengal	78	97	126	103	131	147	250	249	94762	2361913	535
Andaman & Nicobar Island	83	377	217	563	-	-	217	563	339	19093	82
Arunachal Pradesh	1	0	8	8	13	4	21	12	1531	1873	18
Chandigarh	67	78	66	212	398	177	464	390	277	8828	16
Dadre & Nagar Haveli	6	50	25	85	13	5	38	90	216	1953	9
Delhi	8	11	5	1	8	11	13	11	1372	1541	2
Goa	11	4	2	3	13	3	15	6	1188	677	4
Lakshadweep	8	159	8	159	48	44	56	203	38	770	4
Mizoram	-	-	20	16	-	-	20	16	843	1374	14
Pondicherry	3	91	17	132	5	10	22	142	592	8396	3
Daman And Diu	10	21	71	191	-	-	71	191	104	1990	9
All-India	40	95	76	152	52	58	126	210	1163948	24492076	4774

Note :

P : Number of households reporting current liabilities as on date of survey per thousand households.

A : Average amount (Rs.) of current liabilities per household.

Table 16R : Number of households reporting current liabilities as on the date of survey per thousand households and average value (Rs.) of such liabilities per household by period of loan

Major household type: all households								Rural		
state/ u.t.	type of estim.	outstanding period of current liabilities						all period	estd. no. of hhs(00) /value (Rs.000)	number of reporting sample hhs.
		less than 3 months	3-6 month	6-12 month	1 year and above	not recor- ded				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
ANDHRA PRADESH	P	61	29	10	30	0	124	13992	305	
	A	33	36	15	37	0	122	1376053		
ASSAM	P	282	60	2	7	-	333	11418	530	
	A	53	25	2	10	-	91	310325		
BIHAR	P	25	8	5	4	-	42	4946	115	
	A	3	3	2	5	-	13	150074		
GUJARAT	P	40	29	16	38	0	117	5702	150	
	A	50	37	43	117	0	247	1199677		
HARYANA	P	163	54	41	30	-	275	6729	155	
	A	141	129	214	209	-	693	1696918		
HIMACHAL PRADESH	P	72	26	14	32	-	137	1306	131	
	A	80	21	25	95	-	221	210362		
JAMMU & KASHMIR	P	151	52	61	39	-	281	1414	206	
	A	48	25	66	206	-	344	172810		
KARNATAKA	P	77	24	35	16	-	151	8389	198	
	A	55	25	67	80	-	227	1261671		
KERALA	P	40	15	8	17	1	79	3148	115	
	A	50	12	22	157	15	256	1013889		
MADHYA PRADESH	P	31	21	14	31	0	92	8653	241	
	A	37	29	25	172	4	267	2513966		
MAHARASHTRA	P	84	44	25	26	-	169	16095	465	
	A	85	102	70	130	-	388	3700295		
MANIPUR	P	34	38	5	3	2	82	154	52	
	A	14	19	7	7	1	47	8887		
MEGHALAYA	P	1	4	-	-	-	5	11	3	
	A	0	1	-	-	-	1	322		

Table 16R : Number of households reporting current liabilities as on the date of survey per thousand households and average value (Rs.) of such liabilities per household by period of loan

Major household type: all households								Rural		
state/ u.t.	type of estim.	outstanding period of current liabilities						all period (Rs.000)	estd. no. of hhs(00) /value (Rs.000)	number of reporting sample hhs.
		less than 3 months	3-6 month	6-12 month	1 year and above	not recor- ded				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
NAGALAND	P	131	4	-	-	-	135	102	44	
	A	17	1	-	-	-	18	1387		
ORISSA	P	32	20	21	11	-	82	4742	130	
	A	21	17	43	24	-	104	604617		
PUNJAB	P	151	217	54	24	-	427	8923	426	
	A	333	892	168	74	-	1467	3061948		
RAJASTHAN	P	43	26	11	16	-	95	5515	143	
	A	126	39	22	135	-	323	1866755		
SIKKIM	P	-	-	3	3	-	6	3	2	
	A	-	-	19	10	-	29	1722		
TAMIL NADU	P	45	11	4	10	-	66	5969	138	
	A	18	9	40	55	-	123	1105427		
TRIPURA	P	91	33	28	34	-	177	752	167	
	A	46	31	55	110	-	242	102665		
UTTAR PRADESH	P	33	19	14	14	-	76	14234	362	
	A	20	16	20	35	-	92	1723897		
WEST BENGAL	P	135	71	36	31	0	250	23691	535	
	A	81	87	23	58	0	249	2361913		
ANDAMAN & NICOBAR IS.	P	162	33	4	21	-	217	74	82	
	A	153	63	14	333	-	563	19093		
ARUNACHAL PRADESH	P	14	6	1	-	-	21	32	18	
	A	8	2	2	-	-	12	1873		
CHANDIGARH	P	416	12	34	1	-	464	105	16	
	A	310	25	45	10	-	390	8828		
DADRA & NAGAR HAV.	P	5	27	-	6	-	38	8	9	
	A	6	34	-	50	-	90	1953		

Table 16R : Number of households reporting current liabilities as on the date of survey per thousand households and average value (Rs.) of such liabilities per household by period of loan

Major household type: all households								Rural		
state/ u.t.	type of estim.	outstanding period of current liabilities						all period (Rs.000)	estd. no. of hhs(00) /value (Rs.000)	number of reporting sample hhs.
		less than 3 months	3-6 month	6-12 month	1 year and above	not recor- ded				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
DELHI	P	13	-	-	-	-	13	17	2	
	A	11	-	-	-	-	11	1541		
GOA	P	14	-	2	-	-	15	18	4	
	A	5	-	1	-	-	6	677		
LAKSHADWEEP	P	26	22	-	8	-	56	2	4	
	A	18	26	-	159	-	203	770		
MIZORAM	P	4	1	2	12	0	20	17	14	
	A	2	1	1	12	0	16	1374		
PONDICHERRY	P	3	-	5	14	-	22	13	3	
	A	91	-	10	41	-	142	8396		
DAMAN AND DIU	P	25	-	20	27	-	71	7	9	
	A	16	-	32	143	-	191	1990		
INDIA	P	64	31	17	20	0	126	146185	4774	
	A	50	51	35	74	1	210	24492076		

Note:

P: Number of households reporting current liabilities outstanding as on the date of survey per thousand households

A: Average amount (Rs.) of current liabilities per household