

Report No.502 (59/18.2/3)

Household Borrowings and Repayments in India  
during 1.7.2002 to 30.6.2003

All India Debt and Investment Survey

NSS Fifty-Ninth Round

January-December 2003



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

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## PREFACE

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

The present report is the third in the series of five reports planned to be brought out on the basis of data collected in the NSS 59<sup>th</sup> round. This report discusses different aspects of borrowings and repayments by the households during 1.7.2002 to 30.6.2003. The report inter-alia gives estimates of the number of households which made borrowings and repayments during the period and amounts of borrowings by different variables like credit agency, scheme of lending, purpose of borrowing, etc. The report consists of three Chapters and three Appendices. Chapter one deals with the introduction and Chapter two with concepts and definitions used in the survey. Chapter three deals with summary results of the survey and their comparison with the results of the previous surveys.

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

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

I hope the report will be useful to the planners, policy-makers and researchers. Comments and suggestions on the report are most welcome.

New Delhi  
January, 2006

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

## HIGHLIGHTS

### Borrowings

Out of the overall aggregate amount of cash borrowings of Rs. 89,300 crores made by the household sector during 1.7.2002 to 30.6.2003, rural households accounted for 62 per cent.

During the same period, while cultivator households accounted for about 71 per cent of the aggregate rural borrowings, nearly 36 per cent of the aggregate urban borrowings were accounted by self-employed households.

During 2002-03, about 21 per cent of the households in the rural and 15 per cent of the households in the urban areas reported borrowings.

Tamil Nadu, Kerala and Andhra Pradesh are the three top states, in the order of ranks, where the proportion of households reporting cash borrowings during 2002-03 was very high in both the rural (between 42 and 33 per cent) and the urban (between 30 and 35 per cent) areas. Similarly, in Jammu and Kashmir, Uttaranchal and Delhi, the incidence of borrowing was very low (ranging from 3 to 6 per cent in the rural areas and from 1 to 3 per cent the urban areas).

Generally, the states in the Eastern Region like Bihar, Jharkhand, West Bengal and (rural) Orissa including Assam reported much lower average amount of borrowings (AOB) than those of other states throughout the three decades ending 2002-03. On the other hand, some of the Northern states like Punjab, Haryana and some of the Southern states like Kerala, Tamil Nadu and Andhra Pradesh reported high AOB throughout this period.

Disparity between rich and poor households in terms of the frequency of their borrowings and average value of borrowings, though quite apparent for rural households, was not so for urban households during 2002-03.

The average amount of borrowing (AOB) of a household belonging to the highest assets holding class (Rs. 8 lakh and above) is Rs. 17909 which is about 27 times that in the lowest assets holding class (less than Rs. 0.15 lakh) in the rural areas. In the urban areas, AOB of a household belonging to the highest assets holding class is Rs. 16479 which is about 17 times that in the lowest assets holding class.

### Repayments

Aggregate repayments by all households during 1.7.2002 to 30.6.2003 was estimated at Rs. 43,330 crores, out of which rural households accounted for about 57 per cent.

During 2002-03, cultivator households accounted for 71 per cent of the repayments of the rural households. A little over 36 per cent of the repayments of the urban households were done by self-employed households during this period.

During 2002-03, nearly 17 per cent of the rural households and nearly a fifth of the urban households reported some repayments against their outstanding cash debt.

#### Borrowings by credit agencies

During 2002-03, the share of institutional borrowings was 57 per cent and 76 per cent among the rural and urban households, respectively.

During 2002-03, the rich-poor divide in availing institutional borrowings was quite evident. In the rural as well as urban areas, more than 70 per cent of the borrowings of the 'richest' households (in the highest assets holding class (AHC)) were institutional in nature, while this share was about 13 to 18 per cent for the 'poorest' households (in the lowest AHC).

Among institutional agencies, co-operative societies and commercial banks were the two most important sources of credit in both the rural and urban areas during 2002-03. Taken together, they accounted for 51 per cent and 53 per cent of the borrowings of the rural and urban households, respectively.

Among non-institutional agencies, professional money lenders, advancing about 21 per cent and 13 per cent of the aggregate borrowings in the rural and urban areas, respectively were of prime importance during 2002-03. Relatives and friends were also important in the urban areas.

#### Borrowings against security

Borrowings were most frequently done against personal security among all types of securities. About 14.9 per cent of households in the rural areas and about 11.4 per cent of households in the urban areas borrowed against personal security. It also accounted for a large part of aggregate borrowings - about 49 per cent in the rural areas and about 43 per cent in the urban areas.

#### Borrowings by purpose

Borrowings for expenditure other than those for expenditure on productive purposes, accounted for about 48 per cent of rural borrowings and about 80 per cent of urban borrowings during 2002-03.

Borrowings for productive purposes were more among the richer households than the poorer households both in the rural and urban areas. About 64 per cent of the amount borrowed by a rural household belonging to the top assets holding class (Rs. 8 lakh and above) was for productive purposes while this was about 27 per cent for a rural household belonging to the lowest assets holding class (less than Rs. 0.15 lakh). In the urban areas, about 25 per cent of amount borrowed by a rich household and about 13 per cent of amount borrowed by a poor household was for productive purposes.

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# Contents

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.....	Highlights	i -ii
.....	Contents	iii -iv
.....	Abbreviations used in the report	v
Chapter One	Introduction	1 œ5
Chapter Two	Concepts and Definitions	6 œ14
Chapter Three	Summary of Findings	15 œ40
Appendix A	Detailed Tables	A1 œA360
Appendix B	Sample Design and Estimation Procedure	B1 œB10
Appendix C	Schedule 18.2	C1 œC28

---

## List of Detailed Tables (Appendix A)

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Table No.	Title	Page No.
Table 1	Number of surveyed villages/blocks and number of households where Debt and Investment Schedule was canvassed in both visits 1 & 2 for each state/u.t.	A1
Table 2	Estimated and sample number of households reporting cash borrowings during 1.7.02 to 30.6.03 and amount of borrowings by household assets holding class and major household type	A2 œA3
Table 3	Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households	A4 œA68
Table 4	Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class	A69 œA92
Table 5	Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type	A93 œA114

---

Table No.	Title	Page No.
Table 6	Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class	A 115 œA 157
Table 7	Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class	A 158 œA 200
Table 8	Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type	A 201 œA 222
Table 9	Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class	A 223 œA 244
Table 10	Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class	A 245 œA 266
Table 11	Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type	A 267 œA 288
Table 12	Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class	A 289 œA 310
Table 13	Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class	A 311 œA 332
Table 14	Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type	A 333 œA 354
Table 15	Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of loan for each major household type	A 355 œA 360

## Abbreviations used in NSS Report No. 502

Serial No.	Term Used	Abbreviation Used
1.	All-India Debt and Investment Survey	AIDIS
2.	Land and Livestock Holding Survey	LHS
3.	Assets Holding Class	AHC
4.	Average value of assets per household	AVA
5.	Monthly per capita consumer expenditure	MPCE
6.	Total amount of cash borrowings	TCB
7.	Total amount of repayments	TR
8.	Percentage of indebted households	IOI
9.	Average amount of debt per household	AOD
10.	Percentage of households reporting cash borrowings	IOB
11.	Average amount of cash borrowings per household	AOB
12.	Percentage of households reporting cash repayments	IOR
13.	Average amount of cash repayments per household	AOR
14.	Institutional agency	IAG
15.	Non-institutional agency	NIAG
16.	Agricultural year 2002-03 i.e. during 1.7.02 to 30.6.03	AY 02-03
17.	Differential Rate of Interest	DRI
18.	Prime Minister's Rozgar Yojana	PMRY
19.	Swarnajayanti Gramin Swarojgar Yojana	SGSY
20.	Swarna Jayantai Sahari Rozgar Yojana	SJSRY

# Chapter One

## Introduction

### 1. The Report in perspective

1.1 The All-India Debt and Investment Survey (AIDIS) was carried out as part of the 59<sup>th</sup> round of the National Sample Survey (NSS) during January to December 2003. This was the sixth such survey conducted at the all-India level. The main objective of the AIDIS is to generate reliable estimates on assets, liabilities and capital expenditure of the household sector. At present, the decennially conducted AIDIS is the only nation-wide enquiry providing data on household assets, indebtedness and capital expenditure. In the 59<sup>th</sup> round, information on assets and liabilities of the households as on 30.6.02, amount of capital expenditure incurred by the household during the agricultural year 2002-03 (July 2002-June 2003), cash borrowings and repayments made by the household, sale and loss of assets of the household during the agricultural year 2002-03 was collected through the Debt and Investment Schedule (Schedule 18.2). The present report contains the survey results of the 59<sup>th</sup> round on borrowings, repayments and written off of loans of the households during the agricultural year 2002-03 (i.e., during the period 1.7.02 to 30.6.03).

### 1.2 Background

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

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

1.2.3 The responsibility of conducting the third such survey was given to the National Sample Survey Organisation (NSSO). The NSSO undertook the All India Debt and Investment Survey (AIDIS), after integrating it with the Land and Livestock Holding Survey (LHS), in its 26<sup>th</sup> round survey during July 1971-September 1972. During this survey, for the first time since its inception, the scope of the Debt and Investment Survey was extended to urban areas as well. Since then, NSSO is regularly conducting AIDIS once in ten years. The fourth decennial survey on Debt and Investment was conducted in the NSS 37<sup>th</sup> round survey during the calendar year 1982. In this survey, data for AIDIS and LHS were collected from the same set of sample households. Although the objectives of the fifth survey on Debt and Investment, conducted in



NSS 48<sup>th</sup> round during the calendar year 1992, remained the same as those of the earlier surveys, some changes were made in the sampling design to suit the requirements of the AIDIS. An independent sample of households was selected exclusively for the AIDIS in rural areas to ensure better representation of the indebted households. Secondly, for the urban areas, although both the surveys viz. AIDIS and LHS were conducted in a common set of households, the sample of households was selected with the specific aim of generating reliable estimates for the AIDIS.

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

### 1.3 Scope

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

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

### 1.4 Method of data collection

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

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

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

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

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

## 1.5 Reference Period for the estimates

1.5.1 All estimates of cash borrowings, repayments and loan written off presented in this report refer to a fixed period of 365 days - from 1.7.2002 to 30.6.2003. These are based on the data reported by the sample households that were visited twice seeking responses to the Schedule 18.2. The estimates of cash borrowings, repayments and loan written off for the period 1.7.2002 to 31.12.2002 were collected from the first visit and for the period 1.1.2003 to 30.6.2003 from the second visit.

1.5.2 As in NSS Report numbers 500 and 501, estimates of assets and debts provided in this report continue to refer to a fixed reference date of 30.6.2002 and are based entirely on the data collected during the first visit to the sample households. As stated earlier, the position of assets and liabilities of the sample households as on 30.6.2002 was derived from the stock data on the date of survey and the data on transactions during the intervening period.

1.5.3 As in the earlier reports in this series, the estimates of number of households given in this report are based on data with a moving reference point, from 1.1.2003 to 31.8.2003, which spans a period of eight months. These estimates, therefore, may be taken to represent the households existing as on 30.4.2003, the mid-point of the eight-month period. The estimates for number of households reporting borrowings and repayments as given in this report are based on data of sample households where Schedule 18.2 was canvassed in both the visits.

## 1.6 Sample Design

1.6.1 The sample design adopted for the survey was essentially a stratified two-stage one for both rural and urban areas. The census villages and urban blocks were the first stage units (FSUs) for the rural and urban sectors respectively, while households were the second stage sampling units (SSUs) in both the sectors. The selection of villages was done with probability proportional to size with replacement (PPSWR), size being the population as per population Census 1991 in all the strata for rural sector except stratum 1 (refer to para 1.2.2 of Appendix B). In stratum 1 of rural sector and in all the strata of urban sector, selection was done using simple random sampling without replacement (SRSWOR). For the AIDIS, 14 households - 2 from each second stage stratum (SSS) (refer to para 1.3.2 of Appendix B) - were planned to be surveyed in every sample village/ urban block. Selection of SSUs in each SSS of a FSU was done by SRSWOR. The details of the sample design and estimation procedure adopted for the survey are given in Appendix B of this report. In the 59<sup>th</sup> Round, 10309 FSUs (6552 in rural sector and 3757 in urban sector) and 143285 SSUs (91192 in rural sector and 52093 in urban sector) were surveyed in the country for the AIDIS. Out of these, the Debt and Investment Schedule (Schedule 18.2) could be canvassed for both the visits in 139039 SSUs (89718 in rural sector and 49321 in urban sector) of 10297 (6551 in rural sector and 3746 in urban sector) FSUs.

## 1.7 Estimates for States and UTs

1.7.1 All the estimates presented in this report are based on the data pertaining to central sample only that are surveyed and processed by the NSSO. It may be noted that the samples were drawn in the form of two independent sub-samples and the estimates were obtained by combining the 2 sub-samples. Estimates on number of households, amount of borrowings, repayments etc. presented in this report are based on the data of sample households where Schedule 18.2 was canvassed for both the visits. The estimates have been presented in this report for the 20 major states in the rural areas and 21 major states in the urban areas. The major states that are considered here, are those with population one crore or more in respect of rural or urban sector separately. The estimates for the smaller states and union territories (UTs) have neither been presented nor have been considered for discussion in this report. The reason is that the sample sizes for the smaller states and UTs may not be adequate in providing sufficiently reliable estimates in respect of borrowings and repayments of households classified further by its correlates - at least for measuring change or inter-state comparison. It may be noted that the all-India level estimates given in this report are based on the data for all the states and UTs.

## 1.8 Contents of the Report

1.8.1 This report contains three chapters, including the present introductory chapter, and three appendices. Chapter 2 gives the concepts and definitions of some of the important terms used in the survey and relevant to this report. Chapter 3 discusses the main findings on the current borrowings and repayments of the households as obtained from the survey data. The discussions in Chapter 3 have been confined mainly to the results and trends observed at the all India level and in some cases for the major states. The detailed tables for the major states and all-India are presented in the Appendix A. The sample design and estimation procedure followed in the survey are presented in the Appendix B and a facsimile of the Debt and Investment schedule is given in Appendix C.

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

## 1.9 Plan for release of results

1.9.1 The present report is the third in a series of five reports to be brought out on the AIDIS conducted in the NSS 59<sup>th</sup> round. The first Report (NSS Report No.500) gave the survey estimates on assets and liabilities (cash loans) of rural and urban households as on 30th June 2002. The second report in the series (NSS Report no. 501) covered several aspects of household indebtedness like number of households reporting cash loans and current liabilities, average amount of cash dues and current liabilities, and distribution of outstanding cash dues of households as on 30.6.02 by various characteristics, such as nature and rate of interest, duration of loan, credit agency, purpose of loan etc.

1.9.2 The present report (NSS Report No. 502) examines different aspects of borrowings and repayments of households by tabulating the number of households reporting borrowings and repayments during the agricultural year 2002-03 (1.7.02 to 30.6.03) and the corresponding average amount per household, amount of borrowings by different variables like credit agency, scheme of lending, purpose of loan, type of security, etc. The fourth report (viz. Report number 503: Household assets holdings and indebtedness by social group) will deal with selected aspects of household assets and liabilities for different social groups. In the fifth report (viz. Report number 504: Household capital expenditure in India), some broad features of capital expenditure, sale and loss of physical assets by the rural and urban households during the agricultural year 2002-03 will be discussed.

## Chapter Two

# Concepts and Definitions

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

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

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

2.3 Household durable assets: Articles that are used for domestic purposes and have a longer expected life, say, one year or more and which involve infrequent purchases were defined as household durables. Such goods are usually purchased infrequently or they have a longer interval of purchase. However, minor items like bottles, knives etc., though expected to last for a longer period, were excluded from household durable assets.

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

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

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

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

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

2.4.5 The cash loans and current liabilities of the households together constitute the total liabilities of the households. It may be noted that particulars on cash loans were collected as on 30.6.02 whereas particulars on current liabilities were collected as on the date of survey. If both were collected on the same date, the cash loans and current liabilities of the households could be added to get the total liabilities of the households.

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

2.6 Repayments: They referred to the amounts repaid by the households during the period 1.7.2002 to 30.6.2003. These pertained to all repayments of the households during the agricultural Year 2002-03 either for the cash loans taken during the period 1.7.2002 to 30.6.2003 (current borrowings) or for any cash loan taken by the household prior to 1.7.02 for which some amount of the loan was outstanding as on 30.06.03.

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

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

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

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

- (c) Government: The Central and state governments may act as an agency for advancing loans. Government may advance loans through Departments like Revenue, Agriculture, Industries or Rural Development etc. Finance from Government may also be channelled through Khadi and Village Industries Commission. All loans received from the above sources have been treated as from 'Government'.
- (d) Cooperative Society/Bank: Loan may be obtained from agencies, such as cooperative society/banks like primary cooperative credit societies, primary cooperative marketing societies, district or central cooperative banks, primary or central loan development banks, handloom weavers cooperative societies and other industrial or other types of cooperative societies etc. Such societies/banks have been treated as "cooperative society/bank".
- (e) Commercial Banks including Regional Rural Bank: All loans taken from commercial banks, including nationalised banks, regional rural banks and State Bank of India and its associates like State Bank of Rajasthan, State Bank of Mysore; Foreign commercial banks operating in India have been considered as loans taken from "commercial banks".

- (f) Insurance: All loans taken from Life Insurance Corporation, Postal Life Insurance and other insurance funds will be considered as loans taken from "insurance".
- (g) Provident Fund: Loans taken from the Provident Fund account, such as Contributory Provident Fund, General Provident Fund, Public Provident Fund and any other provident fund in the public/private sector offices and companies, by the employees of the concern, or account holder in case of Public Provident Fund, will be classified as loans taken from 'Provident Fund'.
- (h) Financial Corporations/ Institutions: Institutions such as State Financial Corporations, Small Industries Development Bank of India (SIDBI), Small Industries Development Corporation (SIDC), etc., which play promotional and developmental role through extending finance, may be grouped under this head.
- (i) Financial Companies: A financial company is an institution which has to be (i) a company under companies act, (ii) engaged in financial activity and (iii) principal business should not be agricultural, industrial or trading activity or real estate business.
- (j) Other Institutional Agencies: Loans taken by the households from institutions other than those listed above has been treated as "Other Institutional Agencies".
- (k) Landlord: The credit agency 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.
- (l) Agriculturist money lender: An agriculturist money lender is defined as one whose major profession was agriculture and whose money lending business was, comparatively, of minor importance. When a landowner or a cultivator derived the major part of his income from money lending, he was not classified as and "agriculturist money lender" but as a "professional money lender".
- (m) Professional money lender: A professional money lender was a person who earned a major part of his income from money lending.
- (n) Trader: A trader here was defined as a person whose principal occupation was trading.
- (o) Relatives & friends: If a loan was received from one of the relatives or friends free of interest, it was considered as a loan taken from 'relatives and friends'. If the loan carried an interest, it was considered as taken from an 'agriculturist money lender', 'trader' etc., depending upon the type of business carried out by the relative or the friend.
- (p) Doctors, lawyers & other professionals: This credit agency has been assigned for loans of the households to the doctors, lawyers and other professionals.
- (q) Others : Any non-institutional credit agency not covered above was considered under this category.



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

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

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

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

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

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

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

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

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

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

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

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

- (c) personal security
- (b) surety security or guarantee by third party
- (c) crop
- (d) first charge on immovable property
- (e) mortgage of immovable property
- (f) bullion/ornaments
- (g) share of companies, government securities, and insurance policies
- (h) agricultural commodities
- (i) movable property other than bullion, ornaments, share & agricultural commodities
- (j) other types of security

If a loan was taken without any security it was considered under "personal security". In case, more than one of the different types of securities were applicable for a loan, the type of security which comes first in the order mentioned above was considered. If the type of security was not covered under any of the above specific types, it was deemed as "other type of security". Except for the type "first charge on immovable property" which is explained below, the rest are self-explanatory.

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

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

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

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

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

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

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

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

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

- (a) spinners, weavers, knitters, dyers, winders, wrappers, carpet makers etc.
- (b) tailors, dress makers, upholsterers, sewers, etc.
- (c) shoe makers, repairers and cutters and other leather workers etc.

- (d) carpenters, cabinet makers, wood working machine operators, cart builders, wheelwrights, coach & body builders, ship-wrights & boat builders and related workers
- (e) stone cutters & carvers
- (f) blacksmiths, tool-makers, and machine-tool operators
- (g) sheet metal workers
- (h) jewelry & precious metal workers and metal engravers
- (i) glass formers, potters and related workers
- (j) printers, compositors, type-setters and photo-type setters, printing press man, stereotypers, electro-typers, engravers, book binders, photographic & dark-room workers
- (k) construction painters
- (l) makers of musical instruments, turners basketry and brush makers, non-metallic mineral product makers, doll makers etc.
- (m) brick layers, stone masons, plasterers, tile-setters, cement finishers, roofers, insulators, glaziers, hut builders, thatchers and other construction workers.

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

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

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

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

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

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

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

2.16 Major household type: The term refers to cultivator and non-cultivator (i.e., other than cultivator) households for the rural areas. For the urban areas, self-employed and other

households (i.e., households with household type codes either 2 or 3 or 9) are the two major household types.

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

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

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

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

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

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

## Chapter Three

# Summary of Findings

### 3.1 Introduction

3.1.1 As stated in Chapter One, the present report is the third in the series of reports on Debt and Investment survey, NSS 59<sup>th</sup> round. The first report (Report No. 500) contained the estimates of total assets and that of different items of assets of the households and also of cash dues of the households as on 30.6.02. The second report (Report No. 501) gave estimates of indebted households and the amount of debt classified by various correlates. The present report provides estimates of the number of households reporting borrowings and repayments made during 1.7.2002 to 30.6.2003 and amounts thereof by different related variables. These estimates are based on central sample data of those households where Debt and Investment schedule (Schedule 18.2) were canvassed for both the visits.

3.1.2 This chapter summarises the important findings of the survey and discusses the salient features pertaining to different aspects of cash borrowings and repayments of the rural and urban households at the state (i.e., for the major states) and all-India level. It may be noted that while borrowings relate to loans taken during the period 1.7.2002 to 30.6.2003 (agricultural year 2002-03), figures on the repayments were available with respect to the amounts repaid during the reference year against all loans outstanding on 30.6.2002, as well as those repaid against current borrowings i.e. loans taken during the period 1.7.2002 to 30.6.2003 only.

3.1.3 At the outset, a preliminary discussion on the magnitude of aggregate amount of borrowings and repayments made during 1.7.2002 to 30.6.2003 appears in Section 2. These, along with their distribution by occupation category, are then compared with those obtained from the earlier AIDIS surveys. Section 3 takes a detailed look into the proportion of households reporting such borrowings and repayments. The proportion of households reporting borrowings and extent of borrowings by occupational categories of households and assets holding classes are discussed in section 3. The distribution of cash borrowings and the frequency of borrowings of the households during 1.7.2002 to 30.6.2003 by various characteristics like credit agencies, type of security, purpose of loan, scheme of lending and type of loan are discussed successively in Sections 4 to 11.

### 3.2 Aggregate Borrowings and Repayments

3.2.1 It may be seen from Statement 4 that average borrowings of a rural household was Rs. 3726 or about 61 per cent of the average borrowings of an urban household (Rs. 6162). As regards the amount of total repayments (TR) made by the households during 2002-03 against any loan, while rural households repaid Rs. 24,883 crores (about 57 per cent of the total (rural plus urban) repayments), the amount repaid by urban households was Rs. 18,447 crores. Statement 4

shows that average repayment of a rural household was Rs. 1682 (about 50 per cent of the average repayment of an urban household (Rs. 3326). The performance of urban households in repayments appears to be better than that of rural households in the sense that while the percentage share of borrowings of the urban households was only 38 per cent, the share in the repayments exceeded the share of borrowings and was 43 per cent.

estimate	rural		all-India	
	urban	total	% share of rural hhs	
(1)	(2)	(3)	(4)	(5)
no. of households (in 00,000)	1479	555	2034	73
total cash borrowings (Rs.00,00,000)	55119	34181	89300	62
total amount repaid (Rs.00,00,000)	24883	18447	43330	57

### 3.2.2 Cash borrowings by occupational categories

3.2.2.1 Statements 2R and 2U present the total amount of cash borrowings and percentage shares by occupational categories of households during 1971-72, 1981-82, 1991-92 and 2002-03 for rural households and during 1981-82, 1991-92 and 2002-03 for urban households<sup>1</sup>. The aggregate estimates given in these statements are at current prices.

Year (round)	rural			all-India	
	amount of borrowings (Rs. 00,00,000)			% share of cultivator hhs to	
	culti-vator	non-cultivator	all	total borrowings	total hhs
(1)	(2)	(3)	(4)	(5)	(6)
1971-72 (26 <sup>th</sup> )	1155	190	1345	85.9	72.4
1981-82 (37 <sup>th</sup> )	3757	427	4185	89.8	76.3
1991-92 (48 <sup>th</sup> )	10636	2862	13498	78.8	66.1
2002-03 (59 <sup>th</sup> )	39294	15825	55119	71.3	59.7

3.2.2.2 Change in magnitude over time: The statements show that, as per the results of the various rounds of AIDIS, the total amount of cash borrowings (TCB), at current prices, increased over three times during 1970s and 1980s, and about four times during 1990s in rural areas. In urban areas too, the increase was nearly four times during

urban year	amount of borrowing (Rs. 00,00,000)			all-India	
	self-employed	others	all (incl. n.r.)	total borrowing	total hhs
	(2)	(3)	(4)	(5)	(6)
1981-82 (37 <sup>th</sup> )	830	1,156	1,986	41.8	32.6
1991-92 (48 <sup>th</sup> )	2815	5098	7918	35.7	34.0
2002-03 (59 <sup>th</sup> )	12215	21965	34181	35.7	36.6

<sup>1</sup> Since results of the urban sector for the NSS 26th round conducted during 1971-72 were not released, data for that period can not be presented here.

1980s, and much over four times during 1990s. The rise was sharper among non-cultivator households (nearly 7 times), in rural areas, during the 1980s and slowed down to 5.5 times during 1990s, whereas among other (than self-employed) urban households, the rise in the aggregate amount of cash borrowings was more than 4 times during 1980s and 1990s.

3.2.2.3 Change in shares over time: The statements 2R and 2U reveal that, between the two broad categories of households in the rural sector, viz. cultivators and non-cultivators, the cultivator households that constituted nearly 60 per cent of the rural households, held, even after experiencing a fall of 8 percentage points since 1991-92, as high as 71 per cent of TCB in 2002-03. In urban areas, on the other hand, self-employed households, which constituted nearly one-third of all urban households, held almost equal share in the cash borrowings. The statements also reveal that cultivator households accounted for 90 per cent of TCB in rural areas during 1981-82, 79 per cent during 1991-92 and 71 per cent during 2002-03. The share accounted for by self-employed households, in urban areas, dropped by 6 percentage points between the periods 1981-82 and 1991-92 and then remained unchanged till 2002-03.

### 3.2.3 Repayments by Occupational Categories

3.2.3.1 Statements 3R and 3U give the total amount of repayments (TR in brief) by occupational categories of households, along with their percentage distribution as obtained from the 59<sup>th</sup> round and earlier rounds of AIDIS.

3.2.3.2 Change in magnitude over time: The statements reveal that the aggregate repayments of cash dues of households increased 1.8 times during the 1970s, 2.5 times during the 1980s and 4.9 times during the 1990s for rural households as a whole. However, the aggregate repayments of non-cultivator households reported a remarkable increase (nearly six times), though that for cultivator households reported a small increase (2.1 times) during the 1980s. The corresponding increase accelerated further during the 1990s, and became 6.3 times and 4.4 times, respectively. In urban areas, TR rose about 4 times during the 1980s and 1990s. Aggregate repayments of each of the occupational categories of households in urban areas show a high rise during the two decades ending in 2002-03.

Statement 3R: Amount of repayments by occupational category of households during 1971-72, 1981-82, 1991-92 and 2002-03

rural year	amount of repayment (Rs. 00,00,000)			all-India
	culti- vator	non- cultivator	all (incl. n.r.)	% share of cultivator hhs to total repayments
(1)	(2)	(3)	(4)	(5)
1971-72 (26 <sup>th</sup> )	1009	146	1155	87.4
1981-82 (37 <sup>th</sup> )	1899	193	2091	90.9
1991-92 (48 <sup>th</sup> )	4070	1133	5203	78.3
2002-03 (59 <sup>th</sup> )	17729	7154	24883	71.3

3.2.3.3 Changes in percentage share over time: As regards the changes in the percentage share of repayments by occupational categories during the three decades ending in 2002-03, Statement 3R shows that the cultivator households accounted for 71 per cent of the total repayments made by rural households during 2002-03.



This share was lower by about 7 percentage points than the shares of cultivator households in total repayments in rural areas during 1991-92. Over the three decades, the share of cultivator households to TR has decreased from 87 per cent to 71 per cent. In urban areas, share of self-employed households in TR was about 45 per cent in 1981-82, experienced a fall in 1991-92 to about 33 per cent and then, rose to 36 per cent in 2002-03.

Statement 3U: Amount of repayments by occupational category of households during 1981-82, 1991-92 and 2002-03

year	urban			all-India
	amount of repayment (Rs. 00,00,000)			% share of self- employed hhs to total repayments
	self- employed	others	all (inc. n.r.)	
(1)	(2)	(3)	(4)	(5)
1981-82 (37 <sup>th</sup> )	536	653	1,189	45.1
1991-92 (48 <sup>th</sup> )	1513	3027	4540	33.3
2002-03 (59 <sup>th</sup> )	6679	11768	18447	36.2

### 3.3 Incidence of Borrowings and Incidence of Repayments

#### 3.3.1 Incidence of Borrowings and Repayments by Occupation Category

3.3.1.1 Statement 4 displays the incidence of cash borrowings (IOB), i.e. percentage of households reporting cash borrowings, along with the average amount of (cash) borrowings (AOB) per household by occupational categories, during the period of survey (AY 02-03). The statement also displays side by side the incidence of cash repayments (IOR) per household and average amount of repayments (AOR) of cash borrowings during the period of survey. While the incidence of indebtedness (IOI) as on 30.6.02, in the rural areas, was about 27 per cent (NSS Report No. 500), the incidence of cash borrowings

Statement 4: Percentage of households reporting cash borrowings (IOB), cash repayments (IOR) and average amount of borrowings (AOB), repayments (AOR) per household by occupational category of households

occupational category of households	all-India					
	indebtedness		borrowings		repayments	
	IOI (%)	AOD (Rs.)	IOB (%)	AOB (Rs.)	IOR (%)	AOR (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
rural						
cultivator	29.7	9261	22.4	4446	16.9	2006
non-cultivator	21.8	4991	18.4	2657	15.9	1202
all	26.5	7539	20.8	3726	16.5	1682
urban						
self-employed	17.9	12134	15.7	6021	18.1	3292
others	17.8	11577	15.2	6252	20.2	3350
all	17.8	11771	15.3	6162	19.4	3326

was 21 per cent during 2002-03. The average amount of cash borrowings per rural household was Rs. 3726. Compared to the rural areas, both the IOI and IOB were considerably lower in the urban areas and the rate of incidence was 18 per cent and 15 per cent, respectively. The AOB for an urban household is found to be Rs. 6162 or about 1.7 times that of the rural areas. A comparison of IORs and AORs together with the IOB and AOB, perhaps, indicates that the incidence of indebtedness is likely to increase in the rural areas if the relationship between borrowings and repayments observed in the survey continues with same direction, i.e., IOR and

AOR are less than the IOB and AOB, respectively in the future years. In the urban areas, IOR is, however, higher than IOB; although AOR is less than AOB.

3.3.1.2 Among the occupational categories, the incidence of borrowings as well as the average amount of borrowings are found to be higher for the cultivator households than that for the non-cultivator households in the rural areas and in the urban areas, the self-employed and other categories of households appear to be in a similar position in respect of IOB and AOB values. Moreover, the relationship between borrowings (IOB and AOB values) and repayments (IOR and AOR values) that was observed for the rural areas as a whole also holds in the case of both the cultivator and non-cultivator households. Likewise, the urban relationship between borrowings and repayments is reflected among the categories of self-employed and other households.

3.3.1.3 Incidence of Borrowings and Repayments over Assets Holding Classes: Statement 5 gives the IOB, AOB, IOR and AOR by assets holding class separately for the rural and urban areas of the country. It may be worth mentioning in this context that the incidence of indebtedness and average amount of cash debt as on 30.6.02 increased steadily with the increase of asset holdings of the households (NSS Report No. 500). A similar trend is also observed in the case of the indicators of cash borrowings and repayments among the households in the rural and urban areas, except for the IOB in the urban areas for which positively skewed distribution is observed (indicating a higher incidence of cash borrowings in the lower-middle asset classes).

Statement 5: Percentage of households reporting cash borrowings (IOB), cash repayments (IOR) and average amount of borrowings (AOB), repayments (AOR) per household by household asset holding class (AHC)

assets holding class (Rs. 000)	all-India											
	rural						urban					
	indebtedness		borrowing		repayment		indebtedness		borrowing		repayment	
	IOI (%)	AOD (Rs.)	IOB (%)	AOB (Rs.)	IOR (%)	AOR (Rs.)	IOI (%)	AOD (Rs.)	IOB (%)	AOB (Rs.)	IOR (%)	AOR (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
less than 15	15.0	1423	14.7	663	10.3	278	10.7	1468	14.0	989	13.2	620
15 - 30	19.0	2243	17.2	1161	12.2	471	14.8	3439	17.0	2282	17.1	1133
30 - 60	25.2	3153	18.5	1294	14.1	564	14.8	3677	18.7	3202	17.2	1378
60 - 100	26.5	4301	21.0	1907	16.2	739	18.3	4411	17.1	3440	18.4	1580
100 - 150	28.9	5299	20.6	2552	16.2	974	19.7	5205	17.7	4687	20.2	1924
150 - 200	28.7	5696	20.5	2981	18.5	1123	20.0	5850	16.5	3672	18.0	1773
200 - 300	28.7	7058	21.0	3612	16.9	1494	19.9	8684	14.6	5382	19.9	2340
300 - 450	28.7	9857	22.9	5243	18.7	2124	18.7	11081	15.1	6716	21.3	3463
450 - 800	31.0	15090	24.2	6519	20.1	3387	22.5	19961	14.6	9732	25.2	5908
800 & above	32.9	33414	30.8	17909	25.0	9115	21.4	40895	12.0	16479	23.1	9682
all	26.5	7539	20.8	3726	16.5	1682	17.8	11771	15.3	6162	19.4	3326

The average amount of borrowing (AOB) of a household belonging to the highest assets holding class (Rs. 8 lakh and above) is Rs. 17909 which is about 27 times that in the lowest assets holding class (less than Rs. 0.15 lakh) in the rural areas. In the urban areas, AOB of a household belonging to the highest assets holding class is Rs. 16479 which is about 17 times that in the lowest assets holding class. In respect of AOR values, the households belonging to the lowest and top asset classes are separated by as high as 33 times and nearly 16 times in the rural and urban areas, respectively.

3.3.1.4 Changes in Incidence of Borrowings by occupation category: Statement 6 displays the incidence of borrowings (IOB), i.e. percentage of households reporting cash borrowings, by occupational categories, and the incidence of repayments (IOR), during the period of survey for the 26<sup>th</sup> (for rural only), 37<sup>th</sup>, 48<sup>th</sup> and 59<sup>th</sup> rounds at all India level. Very little change in the levels of IOB is noticed between 1981-82 and 1991-92 in rural or urban areas. However, a perceptible fall is seen from 1971-72 to 1981-82 in rural areas - for cultivator as well as non-cultivator households. Further, throughout the 1970s, 1980s and 1990s, IOB for cultivator households was distinctly higher than that of non-cultivator households. About a fifth of the households - be they in rural or urban India - reported some cash borrowings during 91-92. The proportion increased in the rural areas, but decreased by about 3 percentage points in the urban areas during the period 1991-92 to 2002-03.

Statement 6: IOB and IOR by occupational category of households during 1971-72, 1981-82, 1991-92 and 2002-03

occupational category	all-India							
	IOB (%)				IOR (%)			
	1971-72	1981-82	1991-92	2002-03	1971-72	1981-82	1991-92	2002-03
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
rural								
cultivator	29.3	20.6	21.9	22.4	13.1	15.2	14.6	16.9
non-cultivator	23.4	16.7	15.9	18.4	10.4	10.9	12.9	15.9
all	27.7	19.7	19.9	20.8	12.2	14.2	14.0	16.5
urban								
self-employed	-	17.5	16.7	15.7	-	5.9	16.7	18.1
others	-	19.7	19.4	15.2	-	10.1	22.9	20.2
all	-	19.0	18.5	15.3	-	8.7	20.8	19.4

Note: Results for urban sector for the 26<sup>th</sup> round (1971-72) were not released

3.3.1.5 Changes in Incidence of repayments by occupation category: Statement 6 also shows the incidence of repayments (IOR), i.e. percentage of households reporting repayments of loans, during 1971-72, 1981-82, 1991-92 and 2002-03 for the rural areas and during 1981-82, 1991-92 and 2002-03 for the urban areas. During 2002-03, nearly 17 per cent of the rural households and 19 per cent of the urban households were reported to have repaid some of their outstanding dues.

Over the three decades ending 2002-03, the level of IOR is seen to have increased for both cultivator and non-cultivator households in rural areas. The picture was quite different in the urban areas - the level of IOR more than doubled for both self-employed and other urban households during the 1980s, but during the 1990s, the level increased marginally for the self-employed households whereas it declined by nearly 3 percentage points for the other households.

### 3.3.2 State-Level Variation in Borrowings

3.3.2.1 Variation in IOB: The results of the present survey and those of earlier AIDIS rounds are presented in Statement 7. The statement shows that IOB reported at the all-India level during 2002-03 (20.8 per cent), was close to that reported (19.9 per cent) during 1991-92 and to that reported (19.7 per cent) during 1981-82, but was much lower than that (27.7 per cent) during 71-72. Tamil Nadu, Kerala and Andhra Pradesh are the three top states, in the order of ranks, where the proportion of households reporting cash borrowings during 2002-03 was very high in both

Statement 7: Percentage of households reporting cash borrowings (IOB) during 1971-72, 1981-82, 1991-92 and 2002-03 for the major states

major states	IOB (%)						
	rural				urban		
	1971-72	1981-82	1991-92	2002-03	1981-82	1991-92	2002-03
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	26.5	29.2	34.7	33.2	25.4	29.7	30.0
Assam	11.0	4.8	11.1	12.4	4.2	3.1	7.3
Bihar	17.2	13.7	10.9	14.3	12.3	4.2	8.4
Chhattisgarh	-	-	-	16.3	-	-	10.4
Delhi	-	-	-	-	7.9	17.7	2.5
Gujarat	25.1	14.0	13.6	16.1	14.7	16.1	10.7
Haryana	36.2	15.4	20.0	19.4	7.8	8.4	15.5
Himachal Pradesh	23.0	10.5	12.4	12.3	6.6	5.9	8.3
Jammu & Kashmir	34.3	15.6	8.1	2.6	7.1	11.0	1.5
Jharkhand	-	-	-	6.3	-	-	6.6
Karnataka	28.4	16.1	20.3	21.8	17.4	18.1	16.7
Kerala	23.8	33.7	25.8	35.9	32.7	19.6	33.4
Madhya Pradesh	30.5	17.6	18.1	17.9	16.4	14.5	9.0
Maharashtra	31.8	21.7	19.5	15.5	24.1	20.0	9.7
Orissa	17.6	13.6	9.4	14.8	12.4	12.5	14.6
Punjab	58.0	31.1	26.7	32.7	11.8	11.3	9.0
Rajasthan	49.5	18.5	25.0	16.2	14.5	11.9	11.2
Tamil Nadu	29.7	28.5	30.2	41.6	30.6	35.0	34.5
Uttaranchal	-	-	-	5.4	-	-	3.3
Uttar Pradesh	30.6	19.0	30.2	18.6	13.3	11.4	10.1
West Bengal	28.4	19.0	19.2	18.7	19.8	16.8	13.7
India	27.7	19.7	19.9	20.8	19.0	18.5	15.3

the rural (varying between 42 to 33 per cent) and urban (varying between 35 to 30 per cent) areas.

Similarly, in Jammu and Kashmir, Uttarakhand, Delhi and Jharkhand, the incidence of borrowings were very low (ranging from 3 to 6 per cent). Apparently, the trend in the change of IOB, was neither similar nor definitive in the rural and urban sectors of all the states. In fact, study of change for these indicators over time need to be done carefully keeping in mind the sample households reporting cash borrowings in the respective sectors of all these states.

3.3.2.2 Variation in AOB: Statement 8 presents the average values of borrowings per household in major states during 1971-72, 1981-82, 1991-92 and 2002-03 for the rural areas and during 1981-82, 1991-92 and 2002-03 for the urban areas. The statement reveals that generally, the states in the Eastern Region like Bihar, Jharkhand, West Bengal and (rural) Orissa including Assam reported much lower levels of AOB than those of other states throughout the three decades ending 2002-03. Among other states, Uttarakhand also reported low value of AOB. On the other hand, some of the Northern states like Punjab, Haryana and some of the Southern states like Kerala, Tamil Nadu and Andhra Pradesh reported high AOB throughout this period. Interestingly, in Kerala, Tamil Nadu, Andhra Pradesh, urban Orissa and rural Punjab AOB rose significantly throughout this period.

Statement 8: Average amount of cash borrowings per household (AOB) during 1971-72, 1981-82, 1991-92 and 2002-03 for the major states

major states	AOB (Rs.)						
	rural				urban		
	1971-72	1981-82	1991-92	2002-03	1981-82	1991-92	2002-03
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	155	664	1894	5306	707	2170	10052
Assam	31	29	236	622	121	137	1510
Bihar	62	113	305	1028	384	242	888
Chhattisgarh	-	-	-	1569	-	-	5323
Delhi	-	-	-	-	595	3169	652
Gujarat	232	478	1222	4270	614	1831	4207
Haryana	537	841	2430	9327	725	1156	4834
Himachal Pradesh	235	309	1288	3464	422	1551	6352
Jammu & Kashmir	175	392	744	1544	336	813	2432
Jharkhand	-	-	-	1368	-	-	2203
Karnataka	239	506	1285	4446	856	2168	7417
Kerala	136	919	2171	11066	2598	2175	17620
Madhya Pradesh	180	349	1025	3288	405	967	4585
Maharashtra	200	659	1522	3957	989	2839	7032
Orissa	53	194	269	1548	273	2055	10256
Punjab	723	1659	2868	13264	579	1472	5035
Rajasthan	380	639	1745	3435	491	2078	8632
Tamil Nadu	192	538	1870	7231	857	2917	9449
Uttaranchal	-	-	-	882	-	-	2972
Uttar Pradesh	157	364	773	2227	413	896	2578
West Bengal	100	196	615	1400	481	1257	3371
India	174	446	1160	3726	674	1892	6162

### 3.4 Credit Agencies

#### 3.4.1 Shares of Aggregate Borrowings by Agency during 2002-03

3.4.1.1 Statement 9 displays the percentage shares of institutional agencies (IAG, in brief) and non-institutional agencies (NIAG, in brief) in the aggregate cash borrowings taken by households during 2002-03.

3.4.1.2 By occupational categories: the share of IAGs in TCB exceeded 57 per cent in the rural and 76 per cent in the urban areas. This share was relatively more for cultivators households (60 per cent) in the rural areas and other households (81 per cent) in the urban areas, compared to the households belonging to the other occupational categories in the rural and urban areas, respectively.

Statement 9: Percentage share of institutional and non-institutional agencies in cash borrowings of households by occupational category of households

occupational category of households (1)	credit agency		all-India
	institutional	non-institu- tional	all
	(2)	(3)	(4)
	rural		
cultivator	59.5	40.5	100.0
non-cultivator	51.3	48.7	100.0
all	57.2	42.8	100.0
	urban		
self-employed	66.4	33.6	100.0
others	81.0	19.0	100.0
all	75.7	24.2	100.0

3.4.1.3 The above figures show the overall preponderance of IAGs in providing cash borrowings to both the rural and urban households. A deeper probe has been attempted for institutional borrowings taken by households in the following sub-sections.

### 3.4.2 Change in share of institutional agencies in cash borrowings

3.4.2.1 The share of IAGs in TCB by occupational categories during 1971-72, 1981-82, 1991-92 and 2002-03 for the rural areas and during 1981-82, 1991-92 and 2002-03 for the urban areas are shown in Statement 10.

3.4.2.2 Rural areas: Statement 10 reveals that institutional agencies accounted for just about a fifth of TCB during 71-72. During 1981-82 and 1991-92, institutional agencies as a whole, showed a sharp rise in their share. While their share in TCB exceeded 50 per cent during 81-82, it remained almost at the same level during 91-92 and then rose to 57 per cent during 2002-03. It may be noted that the commercial banks were nationalised in 1969. The impact of nationalisation could only be felt subsequent to that periods only. While both cultivator and non-cultivator households exhibited the above pattern, in value terms, the share of IAGs in TCB for non-cultivator households rose from about 8 per cent during 71-72 to 40 per cent during 81-82, and further to 47 per cent during 91-92 and 51 per cent during 2002-03.

3.4.2.3 Urban areas: Statement 10 shows that about three-fifth of TCB in urban areas were from institutional agencies during 81-82 and 91-92. The institutional agencies, in the post economic liberalisation period, geared up the activities during the 1990s and their share in TCB reached to as high as 76 per cent during 2002-03. For self-employed households, however, the percentage share of TCB financed by IAGs declined from 58.5 during 81-82 to 48.8 during 91-92 and then rose to 66.4 per cent during 2002-03. During the corresponding time periods, the share of IAG for other households were 64.3 per cent, 66.1 per cent and 81.0 per cent reveals a faster growth in the institutional share in TCB during the post economic liberalisation period. Considering the changes in the percentage share of the institutional agencies in cash borrowings over the years in rural and urban areas, it may be noted that the institutional agencies have favoured urban households more than those in the rural sector – rural-urban gap being wider in 2002-03 compared to that in the last two decades.

Statement 10: Percentage share of institutional agencies in cash borrowings of households by occupational category of households during 1971-72, 1981-82, 1991-92 and 2002-03

occupational category of households	all-India			
	year			
	1971-72	1981-82	1991-92	2002-03
(1)	(2)	(3)	(4)	(5)
rural				
cultivator	21.7	56.2	55.0	59.5
non-cultivator	7.7	40.4	47.1	51.3
all	19.7	54.5	53.3	57.2
urban				
self-employed	-	58.5	48.8	66.4
others	-	64.3	66.1	81.0
all	-	61.9	59.9	75.7

### 3.4.3 State-level changes in institutional borrowings from 1981-82 to 2002-03

3.4.3.1 Rural households: The share of institutional borrowings of rural and urban households for the major states is presented in Statement 11. It would be of interest to examine the state-wise variations in the shares of institutional agencies after the impact of nationalisation of banks began to be felt. Thus, the comparison has been limited to 1981-82, 1991-92 and 2002-03 in Statement 11.

3.4.3.2 State-wise variation during 2002-03: The statement shows that in Jharkhand, Jammu & Kashmir, Kerala, Maharashtra and Gujarat, more than three-fourth of the TCB was accounted for by the institutional agencies. In contrast, not even 50 per cent of the borrowings were done through IAGs in Bihar (23 per cent), Andhra Pradesh, Rajasthan, Assam, Tamil Nadu and West Bengal.

3.4.3.3 Changes during 1990s : Out of 20 major states considered in the rural areas, 3 states, viz., Chhattisgarh, Jharkhand and Uttaranchal were formed after 1991. For the remaining 17 major states, the picture relating to cash borrowings of households from institutional agencies turned somewhat different by 2002-03. Of these 17 states, 5 have shown a fall in the share for IAGs, notable among whom are Bihar, Himachal Pradesh, Punjab, Tamil Nadu and West Bengal where the decline in percentage share from their values 1991-92 was to the tune of 24, 3, 5, 15



and 6 percentage points, respectively. With this fall, Bihar, with a share for institutional agencies of just 23 per cent, joined league with Andhra Pradesh (37 per cent) and Rajasthan (39 per cent) as being the only three major states whose share for such agencies was below 40 per cent.

Statement 11: Percentage share of institutional agencies in cash borrowings of the households during 1981-82, 1991-92 and 2002-03 for the major states

major states	rural			urban		
	1981-82	1991-92	2002-03	1981-82	1991-92	2002-03
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	40.9	23.9	37.6	38.1	40.8	60.2
Assam	22.6	44.7	46.5	52.1	69.2	87.0
Bihar	39.8	57.7	23.4	63.3	64.0	46.8
Chhattisgarh	-	-	57.9	-	-	86.1
Delhi	-	-	-	77.8	38.6	68.3
Gujarat	65.8	71.9	75.7	70.4	57.6	75.9
Haryana	75.2	52.4	61.7	83.4	66.4	56.0
Himachal Pradesh	68.6	60.2	57.0	70.2	92.2	88.0
Jammu & Kashmir	48.4	42.8	82.7	89.7	22.8	98.1
Jharkhand	-	-	90.7	-	-	83.3
Karnataka	64.9	57.7	62.5	74.8	64.2	79.9
Kerala	68.6	77.2	81.6	87.3	80.5	85.1
Madhya Pradesh	45.8	58.7	62.6	73.5	51.7	82.7
Maharashtra	71.0	75.9	78.4	60.8	72.5	91.9
Orissa	69.2	68.5	69.6	85.9	87.9	95.8
Punjab	63.2	59.0	53.5	32.2	35.6	70.0
Rajasthan	36.8	26.6	38.6	43.1	62.8	80.5
Tamil Nadu	47.1	61.4	46.6	53.6	59.3	66.5
Uttaranchal	-	-	53.9	-	-	93.6
Uttar Pradesh	49.9	49.9	53.5	55.2	39.8	56.6
West Bengal	45.2	55.0	48.9	63.4	74.6	68.0
India	54.5	53.3	57.2	61.9	59.9	75.7

3.4.3.4 Urban households: The share of institutional borrowings of urban households in 21 major states is presented in Statement 11.

3.4.3.5 State-wise variation during 2002-03: The statement reveals that more than 75 per cent of the TCB was accounted for by IAGs in as many as 13 states. Among them, the highest share is observed in Jammu & Kashmir (98 per cent) followed by Orissa (96 per cent), Uttaranchal (94 per cent) and Maharashtra (92 per cent). On the other hand, less than 50 per cent of the borrowings were made through IAGs only in Bihar (47 per cent).

3.4.3.6 Changes during 1990s: Out of the 21 major states considered in the urban areas, comparable figures are available for the 18 major states. Of these 18 major states, 14 showed a rise in the share of IAGs during 1990s, ranging from nominal to impressive. About 10 states showed a steep rise of about 15 or more percentage points in this share of IAGs over their corresponding 1991-92 values. Thus, it seems that during 1990s, institutional agencies has played big role, in these states at least, as a provider of household cash borrowings.

### 3.5 Share of institutional agencies in cash borrowings of households by Assets Holding Class (AHC)

3.5.1 In rural areas: Statement 12 displays the percentage distribution of TCB of rural households by assets holding class (AHC) at the all-India level. It is clear from the statement that households having assets valued up to Rs. 2 lakhs depended more on the non-institutional agencies for their cash borrowings. While households belonging to the second highest AHC viz. having assets valued between Rs. 2 lakhs and 3 lakhs borrowed almost equally from IAGs and NIAGs, among the 'richest' households owning assets worth Rs. 8 lakhs or more, share of institutional borrowings was much higher (74 per cent).

3.5.2 In urban areas: Statement 12 shows that a similar situation prevailed in urban areas. While NIAGs accounted for 87 per cent of the total borrowings among households in the lowest AHC which owned assets valued up to Rs. 15,000, IAGs accounted for about 90 per cent of the total borrowings among households in the top AHC, who owned assets worth Rs. 8 lakh or more.

Statement 12: Percentage share of institutional and non-institutional agencies in cash borrowings of households by household assets holding class all-India

assets holding class (Rs. 000)	rural			urban		
	insti-tutional	non-institu-tional	all	insti-tutional	non-institu-tional	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
less than 15	18.0	82.0	100.0	13.4	86.6	100.0
15 - 30	35.5	64.5	100.0	40.1	59.9	100.0
30 - 60	26.6	73.4	100.0	46.9	53.1	100.0
60 - 100	39.5	60.5	100.0	59.0	40.8	100.0
100 - 150	43.6	56.4	100.0	65.6	34.4	100.0
150 - 200	48.1	51.9	100.0	47.9	52.1	100.0
200 - 300	51.5	48.5	100.0	71.7	28.3	100.0
300 - 450	58.7	41.3	100.0	72.5	27.5	100.0
450 - 800	63.4	36.6	100.0	84.9	15.1	100.0
800 & above	73.8	26.2	100.0	89.8	10.2	100.0
all	57.2	42.8	100.0	75.7	24.2	100.0

### 3.6 Relative position of different credit agencies in cash borrowings of households

3.6.1 Statement 13 presents the shares of different credit agencies, within the institutional and non-institutional types, in total cash borrowings of rural and urban households, during 2002-03. It is observed from the statement that, at the all-India level, among the institutional credit agencies, co-operative societies and commercial banks were the two most important agencies, in rural as well as urban areas.

3.6.2 Institutional agencies: For rural households, these two agencies, taken together, accounted for 50.7 per cent of the aggregate cash borrowings during 2002-03, with co-operative societies (28.0 per cent) having a larger share than commercial banks (22.7 per cent). In urban areas, about 52.6 per cent of TCB was from these two agencies, with commercial banks (30.6 per cent) taking a lead, unlike the rural areas, over co-operative societies (22.0 per cent). Government departments came next in importance in the rural areas, accounting for 2.7 per cent of rural TCB, as against only 6.2 per cent in the urban areas. Further, financial corporation/institution is seen to be a significant source of borrowing in the urban areas, accounted for 8.4 per cent of TCB.

3.6.3 Non-institutional agencies: Among the non-institutional credit agencies, moneylenders - both professional and agricultural - and in that order, were found to be important sources for household borrowings in rural areas, their shares standing at 20.6 and 9.6 per cent, respectively. In urban

areas, "professional money lenders", accounting for 13.3 per cent of TCB, was the most important source of non-institutional borrowings. "Relatives and friends", who accounted for 7.0 per cent of urban TCB, was the second important source. In rural areas too, "relatives and friends" was an important source, accounting for 7.4 per cent of TCB. For "traders", the share was 2.9 per cent in the rural areas and 1.3 per cent in the urban areas.

3.6.4 Credit agency and occupational categories: As seen from Statement 13, for all the categories of household, the pattern of distribution in terms of the relative importance of the credit agencies is almost same in both the rural and urban areas. Among the institutional agencies, the co-operative societies and commercial banks played a greater role as a credit agency for the cultivator households in the rural areas and for the self-employed households in the urban areas than other agencies.

Statement 13: Percentage share of different credit agencies in cash borrowings of the households by occupational categories of the households

credit agency	all-India					
	rural			urban		
	culti- vator	non- culti- vator	all	self- emp- loyed	others	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
government etc.	1.2	6.4	2.7	0.5	9.4	6.2
co-operative societies/bank	31.0	20.7	28.0	26.0	19.8	22.0
commercial banks etc.	24.5	18.1	22.7	31.8	29.9	30.6
insurance	0.3	0.3	0.3	0.7	1.9	1.5
provident fund	0.4	2.3	1.0	0.0	4.7	3.0
financial corporation/institution	0.3	1.3	0.6	3.1	11.3	8.4
financial company	0.9	0.6	0.8	3.0	2.3	2.5
other institutional agencies	0.7	1.6	1.0	1.2	1.7	1.5
<b>all institutional agencies</b>	<b>59.5</b>	<b>51.3</b>	<b>57.2</b>	<b>66.4</b>	<b>81.0</b>	<b>75.7</b>
land lord	0.6	0.7	0.6	0.1	0.3	0.2
agricultural money lender	11.2	5.6	9.6	1.3	0.2	0.6
profession money lender	17.9	27.5	20.6	19.1	10.1	13.3
traders	3.0	2.5	2.9	2.1	0.8	1.3
relatives & friends	6.2	10.4	7.4	8.9	5.9	7.0
doctors, lawyers etc	0.2	0.3	0.2	0.2	0.1	0.1
others	1.4	1.7	1.5	1.8	1.6	1.7
<b>all non-instit. agencies</b>	<b>40.5</b>	<b>48.7</b>	<b>42.8</b>	<b>33.6</b>	<b>19.0</b>	<b>24.2</b>
unspecified	0.0	0.0	0.0	0.0	0.0	0.0
<b>all agencies</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

3.6.5 Credit agency and size class of assets: Statement 14 depicts the shares of different credit agencies, within the institutional and non-institutional types, in total cash borrowings for each size class of assets of rural and urban households, during 2002-03. A few important observations can be noted from the statement. Firstly, the over all distribution patterns by type of credit agency observed for the rural or for the urban areas is reflected for each asset class. That is, the co-operative societies and commercial banks, among the institutional agencies, played the dominant role in funding credit to the households belonging to any asset class, and among the non-institutional agencies, both professional and agricultural moneylenders acted as the principal agencies in funding credit to the households for all the assets holding classes. Secondly, as it appears from the inter-class comparison of the distributions, the co-operative societies and commercial banks have favored the rich households than the poor households, measured in respect of assets, in providing cash credit to the poor households are, perhaps, unable to provide adequate security in terms of their assets in obtaining institutional credit. On the other hand, the Government has played a bigger role in providing cash credit to the poor households, as compared to the rich households. Among the non-institutional agencies, the share of cash borrowings from the agricultural and professional moneylenders, and traders was higher for the poor households than that of the rich households.

Statement 14: Percentage share of different credit agencies in cash borrowings of the households by household asset holding class

credit agency	all-India							
	household asset holding class (Rs. 000)							
	rural				urban			
	less than 100	100 - 300	300 & above	all	less than 100	100 - 300	300 & above	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
government etc.	4.6	5.2	1.1	2.7	2.3	5.1	7.4	6.2
co-operative societies/bank	12.8	22.9	34.8	28.0	14.3	22.1	23.7	22.0
commercial banks etc.	12.8	15.3	28.9	22.7	12.7	25.3	36.1	30.6
insurance	0.0	0.5	0.3	0.3	0.7	0.7	1.9	1.5
provident fund	0.5	1.4	0.9	1.0	3.6	3.3	2.8	3.0
financial corporation/institution	0.3	1.0	0.6	0.6	4.4	6.0	9.9	8.4
financial company	0.3	0.7	1.0	0.8	5.1	1.1	2.4	2.5
other institutional agencies	1.8	1.1	0.8	1.0	1.5	1.2	1.6	1.5
<b>all institutional agencies</b>	<b>33.2</b>	<b>48.0</b>	<b>68.2</b>	<b>57.2</b>	<b>44.5</b>	<b>64.7</b>	<b>86.0</b>	<b>75.7</b>
land lord	1.3	0.8	0.3	0.6	0.4	0.1	0.3	0.2
agricultural money lender	13.0	10.8	8.1	9.6	0.6	1.2	0.4	0.6
profession money lender	35.0	27.0	13.6	20.6	32.4	18.2	7.6	13.3
traders	3.1	2.9	2.8	2.9	1.8	2.0	0.9	1.3
relatives & friends	11.2	8.5	5.8	7.4	14.3	10.3	4.4	7.0
doctors, lawyers etc	0.5	0.2	0.1	0.2	0.2	0.1	0.1	0.1
others	2.9	1.9	0.9	1.5	5.6	3.3	0.3	1.7
<b>all non-instit. agencies</b>	<b>66.8</b>	<b>52.0</b>	<b>31.8</b>	<b>42.8</b>	<b>55.4</b>	<b>35.3</b>	<b>14.0</b>	<b>24.2</b>
unspecified	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
<b>all agencies</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

### 3.7 Changing role of credit agencies

3.7.1 To assess the changes in the relative positions of the different credit agencies over the years, the results of the 59<sup>th</sup> round, along with those of the 26<sup>th</sup>, 37<sup>th</sup> and 48<sup>th</sup> rounds, are presented in Statement 15 at all-India level for the rural sector. For urban areas, the statement presents such results for the 37<sup>th</sup>, 48<sup>th</sup> and 59<sup>th</sup> rounds. It may be noted that, prior to the 48<sup>th</sup> round, data had not been collected separately for 'other institutional' agencies, and this was covered under 'others' under non-institutional agencies.

3.7.2 Institutional agencies in rural areas: Statement 15 reveals that throughout the last three decades, maximum amount of institutional borrowings of rural households were from 'co-operative societies', although its share in TCB rose from 14.9 per cent during 1971-72 to 26.3 per cent during 1981-82 but fell marginally to 25.7 per cent during 91-92 with a substantial rise thereafter to 28.1 per cent during 2002-03. 'Commercial banks' closely followed the 'co-operative societies', with its share in TCB soaring by 21 percentage points during the 1970s, the post-nationalisation decade, to reach a significant 23.1 per cent during 1981-82, from where it fell to 20.7 per cent during 91-92. During the 1990s, however, the corresponding share gained by 2 percentage points. The share of government departments ranged between 2.7 per cent to 4.2 per cent throughout these three decades.

Statement 15: Percentage share of different credit agencies in cash borrowings of the households during 1971-72, 1981-82, 1991-92 and 2002-03

credit agency	all-India						
	rural				urban		
	1971-72	1981-82	1991-92	2002-03	1981-82	1991-92	2002-03
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
government etc.	3.1	4.2	3.9	2.7	10.0	7.9	6.2
co-operative societies/bank	14.9	26.3	25.7	28.0	18.3	21.9	22.0
commercial banks etc.	1.7	23.1	20.7	22.7	25.6	16.3	30.6
insurance	-	0.1	0.3	0.3	1.2	1.8	1.5
provident fund	-	0.8	1.3	1.0	6.8	7.8	3.0
financial corporation/insti.	-	-	-	0.6	-	-	8.4
financial company	-	-	-	0.8	-	-	2.5
other institutional agencies	-	-	1.4	1.0	-	4.2	1.5
<b>all institutional agencies</b>	<b>19.7</b>	<b>54.5</b>	<b>53.3</b>	<b>57.2</b>	<b>61.9</b>	<b>59.9</b>	<b>75.7</b>
land lord	6.4	3.8	3.9	0.6	0.4	0.3	0.2
agricultural money lender	18.7	9.7	8.1	9.6	0.8	0.6	0.6
profession money lender	15.9	7.8	13.3	20.6	9.4	14.0	13.3
traders	14.9	5.9	4.0	2.9	7.1	3.5	1.3
relatives & friends	11.4	12.4	8.9	7.4	13.7	13.9	7.0
others incl. doctors, lawyers etc	12.9	4.7	4.2	1.7	6.0	5.1	1.8
<b>all non-instit. agencies</b>	<b>80.3</b>	<b>44.3</b>	<b>42.3</b>	<b>42.8</b>	<b>37.4</b>	<b>37.4</b>	<b>24.2</b>
unspecified	-	1.2	4.4	0.0	0.7	2.7	0.0
<b>all agencies</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

3.7.3 Non-institutional agencies in rural areas: Statement 15 shows that the share of all NIAGs sharply declined by about 36 percentage points during the period 1971-72 to 1981-82. During this period, the share of almost all categories of NIAGs showed a fall - the decline being 8 percentage points or more for moneylenders (agricultural or professional) and traders. The decade ending 1991-92 also saw a marginal fall of about 2 percentage points in the combined share of the NIAGs. However, there was a 9 percentage point increase in the combined share of professional and agricultural moneylenders during 2002-03. Among the NIAGs, a significant rise of more than 7 percentage points in the share of professional moneylenders during the 1990s is worth noting. Relatives and friends accounted for about 7 per cent to 12 per cent of total household borrowings throughout the two decades under study.

3.7.4 Institutional agencies in urban areas: As Statement 15 shows, in urban areas too, among specified institutional agencies, co-operative societies and commercial banks accounted for the two largest shares in TCB during the decade ending 2002-03. However, during the two decades ending with 2002-03, while co-operative societies retained its share at about 22 per cent, share of commercial banks declined from 25.6 per cent in 1981-82 to 16.3 per cent during 1991-92 and then, had a spectacular rise to 30.6 per cent in 2002-03. Among other specified institutional agencies, performance of Government has declined gradually since 1981-82 from 10.0 per cent to 7.9 per cent in 1991-92 and then to 6.2 per cent in 2002-03.

3.7.5 Non-institutional agencies in urban areas: Statement 15 reveals that between the periods 1991-92 and 2002-03, the professional moneylenders maintained their status holding about 14 to 13 per cent of the TCB, but the traders perceived a loss of more than 2 percentage points in their shares. "Professional moneylenders" and "relatives and friends" stood out as the two leading sources of non-institutional borrowings for urban households.

### 3.8 Repayments of loans by agencies during 2002-03

3.8.1 Having discussed current borrowings by different credit agencies, an attempt is made to examine some interesting features pertaining to repayments of loans. This exercise is taken up in the following paragraphs.

3.8.2 For loans taken during 2002-03: It would be worthwhile to get an idea of the extent to which loans taken during the year 2002-03 got repaid during the same year. With that end in view, repayments, as a percentage of current borrowings (P1) have been calculated and presented in Statement 16 (in col 6), separately for institutional and non-institutional agencies. Also displayed in the same statement are the base figures from which these percentages have been derived viz. average amount of borrowings per household during 2002-03 (AOB) (in col 3) and average amount of repayments per household (AOR) during 2002-03 for current borrowings (in col 5).

3.8.3 Statement 16 reveals that, during 2002-03, only about 13 per cent of the current borrowings were repaid during the year itself in rural India. For urban India, this proportion was

a little higher - nearly 14 per cent. Between the two types of credit agencies, the proportion of current borrowings repaid during the same year was considerably higher for non-institutional agencies than for the institutional ones in urban India. The proportion is almost same in the rural areas.

3.8.4 For cash dues outstanding on 30.6.2002: The above two paragraphs gave an idea of the repayment pattern of only those loans taken 'currently' i.e. during 2002-03 by households. However, to form an idea of their repayment pattern of all outstanding loans - including those that had been incurred prior to 1.7.2002 - repayment figures corresponding to outstanding cash dues of households on 30.6.2002 are to be considered. Accordingly, the proportion of cash dues repaid during 2002-03 will be needed for this purpose.

Statement 16: Average amount of outstanding cash dues (AOD) as on 30.6.02, average amount of repayments (AOR) and borrowings in cash (AOB) during 1.7.02 to 30.6.03, percentage of loans repaid for loans taken during 2002-03 (P1) and percentage of cash dues repaid during 2002-03 (P2) for institutional and non-institutional credit agencies

credit agency	AOD as on 30.6.02 (Rs.)	AOB (during 02-03) (Rs.)	AOR during 02-03 (Rs.)		P1 (%)	P2 (%)
			for all loans	for loans taken during 02-03		
			(4)	(5)		
all-India						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
rural						
institutional	4302	2130	1016	280	13.15	17.11
non-institutional	3237	1596	666	202	12.66	14.33
all sources	7539	3726	1682	481	12.91	15.93
urban						
institutional	8843	4668	2475	578	12.38	21.45
non-institutional	2926	1494	848	256	17.14	20.23
all sources	11771	6162	3326	834	13.53	21.17

Source: NSS Report No. 501 for figures in col.2

Note 1: Formulae used to obtain cols. 6 & 7 are as follows :

col. 6 = [col. 5/col.3] x100; col. 7 = [(col.4-col5)/col. 2] x100.

3.8.5 Statement 16 displays the figures at the all-India level, separately by institutional and non-institutional agencies, for average amount of cash debt per household (AOD) in col. 2 ( see NSS Report No. 501). Also presented therein are figures for average amount of repayments per household (AOR) for all loans (in col 4). The percentage of cash debt outstanding as on 30.6.02 repaid during 2002-03 (P2) is calculated and presented in col 7 of the statement.

3.8.6 Statement 16 shows that about 16 per cent of the aggregate debt outstanding on 30.6.2002 got repaid during 2002-03 in the rural areas. In the urban areas, the rate of recovery was about 5 percentage points more than that in the rural areas. While the recovery rate was somewhat more

for the IAGs than the NIAGs in rural India as a whole, no appreciable difference between the recovery rates for these two types of agencies was noticeable in the urban areas.

### 3.9 Type of Security

#### 3.9.1 Borrowings against security

3.9.1.1 Type of security against which borrowings were made by households is an important aspect that needs to be looked into. For this purpose, the percentage of households reporting borrowings (P) and percentage share of borrowings (S) by different types of security at the all-India level, as obtained from the survey, are studied from Statement 17R for rural areas and Statement 17U for urban areas. Since any household could take loans against different types of security, the P-values of different types are non-additive.

#### 3.9.2 Incidence of borrowings during 2002-03

3.9.2.1 In rural areas: Statement 17R shows that in the rural areas, among different types of security, highest proportion of households borrowed against personal security (15 per cent). Frequency of borrowings against any other type of security was very low – 2 per cent or less for each security.

3.9.2.2 By occupational category: Very little difference is noticeable in the pattern of cultivator and non-cultivator households reporting borrowings (P) against different types of security. However, in terms of P - values, cultivator households borrowed more frequently than non-cultivator households against almost all types of security.

3.9.2.3 In urban areas: Statement 17U shows that, as in rural areas, proportion of households reporting borrowings was the highest (11 per cent) against "personal security". Frequency of borrowings against other securities was insignificant – share being less than 2 per cent for each of them.

3.9.2.4 By occupational category: Statement 17U shows that, among self-employed and other urban households, relative importance of different types of security, in terms of the frequency of households reporting borrowings against them, was more or less similar.

#### 3.9.3 Percentage shares in TCB during 2002-03

3.9.3.1 In rural areas: Statement 17R shows that percentage shares (S) of borrowings against different types of security follow almost the same order of priority as that observed earlier for the proportions reporting borrowings (P). Borrowings against "personal security" accounted for the largest share (49) of TCB, followed by those against "mortgage of immovable property" (17 per cent) and against "first charge on immovable" (11 per cent). There was hardly any difference between cultivator and non-cultivator households in this regard.



Statement 17R: Percentage of households reporting borrowings (P) and percentage share in total borrowings (S) during 1.7.02 to 30.6.03 by type of security and occupational category

rural type of security (1)	cultivator		non-cultivator		all-India all	
	P	S	P	S	P	S
	(2)	(3)	(4)	(5)	(6)	(7)
personal security	15.1	44.6	14.7	59.7	14.9	49.0
surety security etc.	1.1	6.9	1.1	11.0	1.1	8.1
crop	1.4	7.2	0.0	0.1	0.9	5.1
first charge of immov. property	1.9	12.5	0.4	7.1	1.3	10.9
mortgage of immovable property	2.9	19.3	0.8	12.2	2.0	17.2
bullion/ornaments	1.3	3.0	1.9	6.2	1.5	3.9
share of companies etc.	0.1	0.6	0.1	0.7	0.1	0.6
agricultural commodities	0.1	1.4	0.0	0.0	0.1	1.0
other movable property	0.1	2.3	0.1	0.9	0.1	1.9
other type of security	0.4	2.2	0.5	2.0	0.5	2.2
unspecified	0.0	0.0	0.0	0.0	0.0	0.0
total	22.4	100.0	18.4	100.0	20.8	100.0

Statement 17U: Percentage of households reporting borrowings (P) and percentage share in total borrowings (S) during 1.7.02 to 30.6.03 by type of security and occupational category

urban type of security (1)	self-employed		others		all-India all	
	P	S	P	S	P	S
	(2)	(3)	(4)	(5)	(6)	(7)
personal security	11.7	36.8	11.2	47.0	11.4	43.3
surety security etc.	0.9	9.2	1.2	9.7	1.1	9.5
crop	0.1	0.4	0.0	0.1	0.0	0.2
first charge on immovable	0.6	10.9	0.5	9.8	0.6	10.2
mortgage of immovable property	1.2	29.2	0.8	24.5	0.9	26.2
bullion/ornaments	1.6	4.1	1.6	2.1	1.6	2.8
share of companies etc.	0.2	0.9	0.1	1.1	0.1	1.1
agricultural commodities	0.0	0.1	0.0	0.1	0.0	0.1
other movable property	0.3	5.4	0.1	1.2	0.2	2.7
other type of security	0.3	3.0	0.5	4.4	0.4	3.9
unspecified	0.0	0.0	0.0	0.0	0.0	0.0
total	15.7	100.0	15.2	100.0	15.3	100.0

3.9.3.2 In urban areas: Statement 17U reveals that in urban areas, the order of priority of various types of security by the shares of borrowings (S) against them was not the same as that observed for the proportion of households reporting borrowings (P) against them. While share against "personal security" was the highest (43 per cent), shares against three other types viz "mortgage of immovable property" (26 per cent), "first charge on immovable" (10 per cent) and "surety security etc." (10 per cent), were also significant. This was true for both self-employed and other urban households.

### 3.10 Borrowings by Purpose

3.10.1 One of the important aspects of borrowings is the purpose for which it is made. This is because borrowings made and utilised for productive purposes such as capital or current expenditure in household enterprises (agricultural or non-agricultural) may be expected to accelerate the economic activity of the households. 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 on current borrowings, therefore, would be incomplete without knowledge of the distribution of borrowings according to different purposes. The results of the present survey have been presented in Statements 18R and 18U.

#### 3.10.2 Purposes for borrowings during 2002-03

Statement 18R: Percentage of households reporting borrowings (P) and percentage share in total borrowings (S) during 1.7.02 to 30.6.03 by purpose of borrowing and occupational category of households

purpose of borrowing (1)	rural		all-India			
	cultivator		non-cultivator		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
capital expenditure in farm business	3.3	20.0	0.6	4.5	2.2	15.6
current expenditure in farm business	7.6	30.8	0.5	1.8	4.7	22.4
all expenditure in farm business	10.7	50.8	1.1	6.3	6.8	38.0
capital expenditure in non-farm business	0.7	8.1	1.0	13.7	0.8	9.7
current expenditure in non-farm business	0.5	3.0	1.0	7.6	0.7	4.3
all expenditure in non-farm business	1.2	11.1	1.9	21.3	1.5	14.1
household expenditure	10.2	28.4	14.0	57.2	11.8	36.6
expenditure on litigation	0.0	0.1	0.0	0.1	0.0	0.1
repayment of debt	0.4	1.9	0.5	2.5	0.4	2.0
financial investment expenditure	0.1	0.2	0.1	0.7	0.1	0.4
others	1.5	7.5	1.4	12.0	1.4	8.8
all non-business expenditure in household	12.0	38.0	15.8	72.4	13.5	47.9
all (incl. n.r.)	22.4	100.0	18.4	100.0	20.8	100.0

3.10.2.1 Incidence of borrowings: Statements 18R and 18U show that "household expenditure" was the most frequently reported reason for taking loans in both the rural and urban 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 second most frequently reported reason for borrowings money was "expenditure in farm business (including both capital and current)" (6.8 per cent) in the rural areas, and "expenditure in non-farm business" (1.9 per cent) in the urban areas. Incidence of borrowings for other specified reasons were insignificant in both the rural and urban areas (the proportion being less than or equal to 1 per cent for each of the other reasons). It is necessary to mention here that these percentage figures should be assessed in relation to overall percentage of households reporting borrowings, which was 20.8 per cent in the rural areas and 15.3 in the urban areas.

3.10.2.2 Percentage share of aggregate borrowings according to purposes: Although fewer borrowings may be made for a particular purpose, the average amount of borrowings may be large enough to affect the importance of that purpose, especially in the allocation of funds for advancing loans by the financial institutions. In this respect, the percentage shares of the amounts of borrowings by different purposes in the total volume of borrowings provide a measure of their relative importance. The estimates of these percentage shares (S) during 2002-03 by occupational categories have been presented in Statement 18R for the rural areas and Statement 18U for the urban areas.

Statement 18U: Percentage of households reporting borrowings (P) and percentage share in total borrowings (S) during 1.7.02 to 30.6.03 by purpose and occupational category

purpose of borrowing	urban		others		all-India	
	self-employed				all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
capital expenditure in farm business	0.5	3.5	0.1	0.4	0.2	1.5
current expenditure in farm business	0.8	3.7	0.2	0.5	0.4	1.6
all expenditure in farm business	1.2	7.2	0.3	0.9	0.6	3.1
capital expenditure in non-farm business	2.0	25.3	0.3	4.2	0.9	11.7
current expenditure in non-farm business	2.3	13.7	0.2	0.7	0.9	5.3
all expenditure in non-farm business	4.3	39.0	0.5	4.9	1.9	17.1
household expenditure	9.4	37.9	12.8	74.2	11.5	61.2
expenditure on litigation	0.0	0.1	0.0	0.1	0.0	0.1
repayment of debt	0.3	1.4	0.4	2.0	0.4	1.8
financial investment expenditure	0.0	0.2	0.1	1.4	0.1	1.0
others	1.2	14.3	1.5	16.5	1.4	15.7
all non-business expenditure in household	10.8	53.9	14.6	94.2	13.2	79.8
all (incl. n.r.)	15.7	100.0	15.2	100.0	15.3	100.0

3.10.2.3 In rural areas: It is observed from Statement 18R that, during 2002-03, among the rural households, borrowings for purposes of "expenditure in farm business" and "household expenditure" accounted for the highest portions of TCB viz. 38 per cent and 36.6 per cent, respectively with "expenditure in non-farm business", as a whole, following suit, having a share of 14.1 per cent.

3.10.2.4 By occupational categories: Statement 18R suggests that the pattern for cultivator households was similar to that of all rural households. But for non-cultivator households, "household expenditure" accounted for the highest share of TCB (about 57.2 per cent) while "capital expenditure for non-farm business" accounted for the second largest share of TCB (21.3 per cent). For the non-cultivator households, other two purposes for which share in total borrowings was notable are "expenditure in farm business" (6.3 per cent) and "repayment of debt" (2.5 per cent).

3.10.2.5 In urban areas: Statement 18U reveals that in the urban areas, "household expenditure" accounted for the highest share of TCB 61.2 per cent followed by "expenditure in non-farm business" accounted for 17.1 per cent of the aggregate borrowings of the urban households.

3.10.2.6 By occupational categories: The survey results presented in Statement 18U suggests that the self-employed households borrowed mainly for "expenditure in non-farm business" (39.0 per cent), "household expenditure" (37.9 per cent) and "expenditure in farm business" (7.2 per cent). For other urban households, on the other hand, the two most important purposes against which borrowings were made, were the same as those against which they were done by all urban households. However, their shares were higher 74.2 per cent against "household expenditure" and 4.9 per cent against "expenditure in non-farm business".

### 3.10.3 Shift in borrowings according to purposes

3.10.3.1 In order to study the changes in the distribution of aggregate borrowings by purposes on the basis of results of different AIDIS rounds, the percentage shares of borrowings for different purposes during the four periods 1971-72, 1981-82, 1991-92 and 2002-03, have been presented for the rural areas and during the periods 1981-82, 1991-92 and 2002-03 for the urban areas in Statement 19. The category "productive purposes" is obtained by merging the capital and current expenditures in the farm and non-farm business.

3.10.3.2 In rural areas: From the survey results, it appears that prominent change in the rural areas occurred in the share of borrowings made for productive purposes, which oscillated over the four points of time. The share which was 37 per cent in 1971-72, rose to the highest level of 64.9 per cent in 1981-82 and then, suffered a drastically fall of more than 44 percentage points in 1991-92 followed by a gain of nearly 32 percentage points in 2002-03. This could perhaps be due to the different procedure followed in the 48<sup>th</sup> round, from that in the earlier rounds, to record the different purposes for which loans were taken by households. Note that code structure used for collection of data on "purpose of loan" was exactly the same for the 26<sup>th</sup>, 37<sup>th</sup> and 59<sup>th</sup> rounds. In the 48<sup>th</sup> round, the same structure for the purpose of loan as used in the 26<sup>th</sup>, 37<sup>th</sup> and 59<sup>th</sup> rounds was arrived at by cross classifying data on "purpose of loan" (3 codes) and "type of expenditure" (14 codes) collected through two independent questions. The decline or

rise appears to stem from a greater or smaller portion of TCB being used to meet all household expenditure, whose percentage shares at these points were 63, 35, 80 and 48, respectively.

Statement 19: Percentage share of amount of borrowings by purpose of borrowing during 1971-72, 1981-82, 1991-92 and 2002-03

purpose of borrowing	all-India						
	rural				urban		
	1971-72	1981-82	1991-92	2002-03	1981-82	1991-92	2002-03
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>farm business:</u>							
capital expenditure.	18.3	25.9	9.3	15.6	4.5	1.2	1.5
current expenditure.	15.1	25.5	3.6	22.4	3.4	0.4	1.6
<u>non-farm business:</u>							
capital expenditure.	1.6	9.8	5.7	9.7	20.6	9.5	11.7
current expenditure.	2.0	3.7	1.7	4.3	10.6	3.8	5.3
productive purposes	37.0	64.9	20.3	52.1	39.1	14.9	20.2
other purposes	63.0	35.1	79.7	47.9	60.9	85.1	79.8
all purposes	100.0	100.0	100.0	100.0	100.0	100.0	100.0

3.10.3.3 In urban areas: Statement 19 tells that the situation was much the same in urban India also. There, too, share of TCB for productive purposes showed a sharp decline - from 39 per cent during 1981-82 to 15 per cent during 1991-92 with a rise of 5 percentage points during 2002-03, while the share in TCB for all non-business household expenditure soared from 61 per cent to 85 per cent during the 1980s with the subsequent fall of roughly 5 percentage points during the 1990s.

### 3.10.4 Purpose vis-a-vis household asset

3.10.4.1 There is a general presumption that the poorer households (i.e. households at the lower end of the assets scale) borrow mostly for unproductive purpose like incurring household expenditure and other similar needs, whereas the comparatively richer households (i.e. households at the upper end of the assets scale), would borrow mainly for productive purposes like operating and expanding their household enterprises. Whether the results of the survey substantiate this view or not could be examined from the results furnished in Statement 20. The statement gives the percentage share of aggregate borrowings by purpose of borrowings, for households belonging to successive assets holding classes separately for the rural and urban areas. With the objective of condensing the results and focusing on the major features, the first four purposes relating to capital and current expenditures on farm or non-farm business have been clubbed together under the term 'productive purposes' while the other purposes have been grouped under 'household' expenditure. Ten asset holding classes have been grouped into 3 new asset holding classes viz. less than 100, 100-300 and 300 & above for the study.

Statement 20: Percentage share of amount of borrowings by purpose of borrowing and household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)								all-India
	rural				urban				
	less than 100	100 - 300	300 & above	all	less than 100	100 - 300	300 & above	all	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
all expenditure in:									
farm business	15.7	27.2	49.4	38.0	1.5	1.4	4.0	3.1	
non-farm business	13.9	13.2	14.5	14.1	11.3	9.3	20.6	17.1	
productive purposes	26.9	40.4	63.9	52.1	12.8	10.7	24.6	20.2	
household expenditure	70.5	59.6	36.1	47.9	87.2	89.2	75.4	79.8	
all (incl. n.r.)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

3.10.4.2 In rural areas: From Statement 20, it appears that the survey results tend to confirm the presumption stated above, viz. households in the lower assets holding classes (AHCs) used only a small part of their aggregate borrowings for productive purposes. In the rural areas, the share in TCB for productive purposes increased from 26.9 per cent in the bottom AHC (up to Rs. 1,00,000) to 63.9 per cent in the top AHC (Rs. 3 lakhs and above). On the other hand, the percentage share of aggregate borrowings for "household expenditure" decreased from about 70.5 per cent in the bottom AHC to about 36.1 per cent in the top AHC.

3.10.4.3 In urban areas: Statement 20 suggests that the situation was, by and large, the same in urban India. The share in TCB for productive purposes rose from 12.8 per cent in the bottom AHC to nearly 24.6 per cent in the top AHC. On the other hand, share in TCB for "household expenditure" decreased from 87.2 per cent in the bottom AHC to 75.4 per cent in the top AHC.

### 3.11 Borrowings by Scheme of Lending

3.11.1 The discussion in Section 4 clearly brings out the predominance of institutional agencies over non-institutional ones in terms of borrowings of Indian households in general. It could now be of interest to study how these cash borrowings were provided by the Institutional agencies (IAG) to households. To this end, distribution of cash borrowings of the rural households that arose from cash borrowings given by IAGs against various schemes of lending in 2002-03 is examined in detail in Statement 21.

3.11.2 The percentage share of borrowings of the household from the IAGs under a number of individual schemes of lending do not show any appreciable share (see Statement 21). In 2002-03, in rural as well as in urban India, it is seen that none of the programmes/schemes such as "Prime Minister's Rozgar Yojana", "Swarnajayanti Gramin Swarozgar Yojana", "Swarna Jayanti Sahari Rozgar Yojana", "advances to minority communities" and various "self-employment" schemes was a significant means for providing loans to the rural and urban households. The individual percentage shares of these schemes were very negligible (3 per cent or less) at the national level. Among the various "self-employment" schemes, the one that signified - with a share of 2.7 per cent in the rural and 3.3 per cent in the urban - is found to be "Differential Rate of Interest (DRI)" scheme.

Statement 21: Percentage share of total borrowings from institutional agency during 1.7.02 to 30.6.03 by scheme of lending

scheme of lending (1)	all-India	
	rural (2)	urban (3)
DRI	2.7	3.3
PMRY	1.9	0.5
SGSY	1.7	0.0
SJSRY	0.3	1.7
advances to minority communities	0.2	0.4
liberalization & rehab. of scavengers	0.0	0.0
exclusive state schemes	7.3	1.2
other schemes	85.9	92.9
not covered under any scheme	-	-
n.r.	-	-
all	100.0	100.0

### 3.11.3 Borrowings by Type of Loan

3.11.3.1 The classification of loans by their type refers to the term for which they were contracted. All loans contracted for a period of 12 months or less were 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. Statement 22R gives the percentage of households reporting some borrowings (P) i.e. those who reported taking

Statement 22R: Percentage of households (P) reporting borrowings and percentage share(S) of borrowings during 1.7.91 to 30.6.92 by type of loan and occupational category of households

type of loan (1)	rural India		all-India		all	
	cultivator		non-cultivator		all	
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)
short term:						
pledged	4.8	20.5	3.2	11.4	4.1	17.9
non-pledged	8.9	26.3	9.0	26.7	8.9	26.4
medium term	6.8	28.8	4.9	29.1	6.1	28.9
long term	3.3	24.4	2.4	32.8	3.0	26.8
all (incl. n.r.)	22.4	100.0	18.4	100.0	20.8	100.0

loans after 30.6.2002 and percentage share (S) in TCB of the various types of loans in the rural areas. Statement 22U presents the figures for P and S for the urban areas. Since any household could take loans of different types, the P - values for different types are non-additive.

3.11.3.2 In rural areas: The survey results presented in Statement 22R reveal that rural households, in general, reported borrowings less frequently as "long term" loans (3 per cent) and "short term pledged" loans (4.1 per cent), and most frequently (8.9 per cent) as "short term non-pledged" loans. This pattern was true for both cultivator and non-cultivator households.

3.11.3.3 However, in terms of shares in TCB, borrowings against any type, other than "short term pledged", accounted for 26 to 29 per cent TCB in rural areas as a whole. However, these shares were higher - in the range of 27 to 33 per cent - for non-cultivator households, among whom, share in TCB for "short term pledged" loans was only 11 per cent, which was lower by nearly 7 percentage points of the share in TCB for such loans in all rural households.

3.11.3.4 In urban areas: Statement 22U shows that as in the rural areas, households in the urban areas reported borrowings most frequently (6.5 per cent) as "short term non-pledged" loans and much less frequently as "short term pledged" (2.4 per cent) and "long term" (3.1 per cent) loans. This pattern was true for self-employed as well as other urban households.

3.11.3.5 However, the urban households differed from rural ones in the pattern of shares in TCB by type of loans. Share in TCB was highest for borrowings as "long-term" loans (54 per cent), followed by that for "medium term" loans (24 per cent), while that for "short term pledged" loans was just 9 per cent. While this order of priority prevailed for both self-employed households and other urban households, share in TCB for "short term non-pledged" loans was significantly high (18 per cent), and that for "long term" loans quite low (4.6 per cent), among self-employed households as compared to those for all urban households.

Statement 22U: Percentage of households (P) reporting borrowings and percentage share(S) of borrowings during 1.7.91 to 30.6.92 by type of loan and occupational category of households

urban type of loan	self- employed		others		all-India all	
	P	S	P	S	P	S
	(2)	(3)	(4)	(5)	(6)	(7)
short term: pledged	2.7	13.4	2.2	5.8	2.4	8.5
non-pledged	6.9	17.9	6.2	11.4	6.5	13.7
medium term	4.4	22.4	4.6	24.5	4.5	23.8
long term	2.7	46.2	3.3	58.3	3.1	54.0
all (incl. n.r.)	15.7	100.0	15.2	100.0	15.3	100.0



# Appendix A

## Detailed Tables

Table 1: Number of surveyed villages/blocks and number of households where Debt and Investment Schedule was canvassed in both visits 1 &amp; 2 for each state/u.t.

state/u.t.	fsus			households		
	villages	blocks	all	rural	urban	all
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	430	244	674	5859	3158	9017
Arunachal Pradesh	64	27	91	865	378	1243
Assam	277	64	341	3863	895	4758
Bihar	498	88	586	6940	1208	8148
Chhattisgarh	138	52	190	1885	694	2579
Delhi	12	186	198	147	2218	2365
Goa	12	16	28	152	206	358
Gujarat	168	159	327	2309	2114	4423
Haryana	117	72	189	1579	927	2506
Himachal Pradesh	145	24	169	1946	301	2247
Jammu & Kashmir	115	52	167	1588	716	2304
Jharkhand	178	76	254	2448	1022	3470
Karnataka	254	195	449	3503	2607	6110
Kerala	279	152	431	3769	2006	5775
Madhya Pradesh	308	167	475	4227	2185	6412
Maharashtra	418	424	842	5669	5439	11108
Manipur	124	60	184	1721	840	2561
Meghalaya	92	36	128	1268	503	1771
Mizoram	67	68	135	937	948	1885
Nagaland	48	16	64	672	223	895
Orissa	243	64	307	3365	863	4228
Punjab	162	124	286	2186	1626	3812
Rajasthan	332	152	484	4468	1991	6459
Sikkim	72	16	88	956	205	1161
Tamil Nadu	401	403	804	5496	5231	10727
Tripura	128	40	168	1787	559	2346
Uttaranchal	53	32	85	696	413	1109
Uttar Pradesh	847	334	1181	11567	4427	15994
West Bengal	500	296	796	6960	4022	10982
Andaman & Nicobar Is	17	28	45	205	375	580
Chandigarh	8	19	27	94	222	316
Dadra & Nagar Haveli	16	8	24	217	101	318
Daman & Diu	8	8	16	108	110	218
Lakshadweep	8	8	16	103	109	212
Pondicherry	12	36	48	163	479	642
India	6551	3746	10297	89718	49321	139039

Note: Estimates of this report are based on those households where both visit 1 and visit 2 schedules of Schedule 18.2 were canvassed. Here, villages/blocks and households surveyed means those villages/blocks and households where Schedule 18.2 was canvassed for both visit 1 and visit 2.

Table 2: Estimated and sample number of households reporting cash borrowings during 1.7.02 to 30.6.03 and amount of borrowings by household assets holding class and major household type

India household assets holding class (Rs. 000)	number of households		amount of cash borrowings (Rs.000)	rural number of households reporting cash borrowings	
	estimated	sample		estimated (00)	sample
	(1)	(2)		(3)	(4)
Major household type: cultivator					
0-15	8166	637	1053830	1669	116
15-30	25523	1589	2245952	4473	317
30-60	78076	4848	8454177	16155	1126
60-100	119406	7085	17047142	23298	1714
100-150	127212	7302	27087667	26579	1864
150-200	99885	5742	22345713	20233	1490
200-300	131063	7754	40898721	28185	2039
300-450	104285	6303	51298719	24385	1764
450-800	100342	6422	59444053	24576	1847
800 and above	89839	5953	163059646	28475	1931
all class	883798	53635	392935620	198028	14208
Major household type: non-cultivator					
0-15	102015	6387	6248944	14548	1129
15-30	97505	6345	12039297	16691	1273
30-60	139996	8441	19762612	24178	1816
60-100	97656	5509	24355040	22289	1258
100-150	55263	3268	19481914	10974	834
150-200	29443	1667	16203117	6233	426
200-300	30793	1774	17569861	5873	411
300-450	18133	1122	12888858	3664	289
450-800	16263	955	16573644	3632	245
800 and above	8541	615	13130124	1778	147
all class	595609	36083	158253411	109859	7828
Major household type: all					
0-15	110181	7024	7302774	16217	1245
15-30	123028	7934	14285249	21164	1590
30-60	218072	13289	28216789	40333	2942
60-100	217062	12594	41402182	45586	2972
100-150	182476	10570	46569581	37553	2698
150-200	129328	7409	38548830	26466	1916
200-300	161857	9528	58468582	34058	2450
300-450	122417	7425	64187577	28050	2053
450-800	116604	7377	76017696	28207	2092
800 and above	98381	6568	176189770	30253	2078
all class	1479407	89718	551189031	307887	22036

Table 2: Estimated and sample number of households reporting cash borrowings during 1.7.02 to 30.6.03 and amount of borrowings by household assets holding class and major household type

India household assets holding class (Rs. 000)	number of households		amount of cash borrowings (Rs.000)	number of households reporting cash borrowings	
	estimated	sample		estimated (00)	sample
	(1)	(2)		(3)	(4)
					urban
	Major household type: self-employed				
0-15	19693	1740	3141371	3819	438
15-30	11442	1096	2739974	2086	263
30-60	16334	1431	4375281	3424	370
60-100	18676	1631	4319992	3095	392
100-150	18018	1787	6029560	3147	439
150-200	14198	1358	4347085	2210	336
200-300	20951	2102	7267329	2866	503
300-450	19527	2018	10667706	2741	445
450-800	26911	2582	24569281	3883	571
800 and above	37139	3436	54695054	4507	767
all class	202889	19181	122152634	31776	4524
	Major household type: others				
0-15	65679	4887	5307590	8122	938
15-30	24238	2028	5401387	3971	474
30-60	33477	2672	11589982	5885	664
60-100	33513	2804	13632537	5854	659
100-150	32895	2797	17831734	5844	694
150-200	21425	2070	8731902	3652	519
200-300	32249	2902	21417618	4897	683
300-450	29253	2899	22092027	4640	700
450-800	36034	3474	36904312	5352	834
800 and above	42543	3568	76737862	5030	751
all class	351307	30101	219646951	53246	6916
	Major household type: all				
0-15	85399	6630	8448961	11941	1376
15-30	35681	3124	8141361	6056	737
30-60	49865	4109	15967375	9317	1036
60-100	52189	4435	17952530	8949	1051
100-150	50913	4585	23861294	8991	1133
150-200	35628	3430	13082789	5863	856
200-300	53297	5010	28685249	7764	1187
300-450	48782	4920	32759734	7381	1145
450-800	63165	6066	61473592	9235	1405
800 and above	79760	7012	131440461	9537	1519
all class	554678	49321	341813346	85035	11445

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hhs.	Andhra Pradesh												rural		
		borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			no of households	estd (00)	samp.
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)			
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)						
credit agency: institutional																
cultivator	432	180	3220	51	292	148	1227	3	9	61528	2673					
agri. labour	209	45	281	16	21	46	110	1	3	29836	1451					
artisans	88	15	60	10	12	44	149	0	0	12571	308					
other	270	81	1998	56	362	87	616	1	11	38530	1427					
non-cultivator total	568	58	1064	34	182	65	357	1	6	80937	3186					
all	1000	111	1995	41	229	101	733	2	8	142465	5859					
est. hh. (00) rep.transaction/amount (Rs.000)	x	15753	28424954	5902	3268998	14386	10441914	225	107869	x	x					
sample hhd. reporting a type of transaction	x	548	x	193	x	490	x	10	x	x	x					
credit agency: non-institutional																
cultivator	432	282	4989	71	282	206	1575	5	25	61528	2673					
agri. labour	209	255	2079	68	337	184	905	0	0	29836	1451					
artisans	88	203	2842	113	364	297	2205	8	5	12571	308					
other	270	201	1738	103	407	186	1234	1	1	38530	1427					
non-cultivator total	568	221	2035	92	374	202	1264	2	1	80937	3186					
all	1000	247	3311	83	334	204	1398	3	12	142465	5859					
est. hh. (00) rep.transaction/amount (Rs.000)	x	35239	4716772	11803	4763615	29025	19919707	413	164417	x	x					
sample hhd. reporting a type of transaction	x	1340	x	409	x	1002	x	9	x	x	x					
credit agency: all																
cultivator	432	416	8209	121	574	315	2804	7	34	61528	2673					
agri. labour	209	298	2360	82	358	219	1016	1	3	29836	1451					
artisans	88	209	2902	120	376	318	2354	8	5	12571	308					
other	270	265	3736	140	769	236	1850	2	12	38530	1427					
non-cultivator total	568	268	3099	115	556	242	1621	2	8	80937	3186					
all	1000	332	5306	118	564	274	2132	4	19	142465	5859					
est. hh. (00) rep.transaction/amount (Rs.000)	x	47289	75592726	16788	8032613	38977	30370991	638	272286	x	x					
sample hhd. reporting a type of transaction	x	1760	x	585	x	1378	x	19	x	x	x					

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Assam												rural no of households estd (00) (11)	samp. (12)	
	per 1000 disribution of hhs.			borrowings in cash			type of transaction			loans written off					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
				credit agency: institutional											
cultivator	628	16	283	10	35	18	119	0	0	0	26136	2383			
agri. labour	76	10	710	1	0	4	6	0	0	0	3163	336			
artisans	20	0	0	0	0	24	283	0	0	0	849	66			
other	275	9	210	4	18	16	96	0	1	11447	1078				
non-cultivator total	372	9	300	3	13	14	88	0	1	15459	1480				
all	1000	13	289	8	27	17	107	0	1	41595	3863				
est. hh. (00) rep.transaction/amount (Rs.000)	x	549	1204001	319	112247	690	445928	9	2237	x	x				
sample hhd. reporting a type of transaction	x	209	x	112	x	224	x	5	x	x	x				
				credit agency: non-institutional											
cultivator	628	93	329	39	63	59	125	4	10	26136	2383				
agri. labour	76	119	138	40	25	51	37	2	0	3163	336				
artisans	20	99	242	9	16	53	45	0	0	849	66				
other	275	150	402	61	77	107	185	5	11	11447	1078				
non-cultivator total	372	141	339	54	63	93	147	4	8	15459	1480				
all	1000	111	333	45	63	72	133	4	9	41595	3863				
est. hh. (00) rep.transaction/amount (Rs.000)	x	4606	1384231	1854	261433	2990	553110	163	38345	x	x				
sample hhd. reporting a type of transaction	x	1019	x	414	x	608	x	35	x	x	x				
				credit agency: all											
cultivator	628	109	612	50	98	77	244	4	10	26136	2383				
agri. labour	76	129	847	40	25	54	43	2	0	3163	336				
artisans	20	99	242	9	16	76	328	0	0	849	66				
other	275	159	612	65	95	118	280	5	12	11447	1078				
non-cultivator total	372	149	639	57	76	102	234	4	9	15459	1480				
all	1000	124	622	52	90	87	240	4	10	41595	3863				
est. hh. (00) rep.transaction/amount (Rs.000)	x	5146	2588232	2170	373680	3605	999039	172	40582	x	x				
sample hhd. reporting a type of transaction	x	1226	x	525	x	824	x	40	x	x	x				

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disribution of hhs.		borrowings in cash		type of transaction		repayments of any loan		loans written off		rural no of households		
	(2)	(3)	P	A	P	A	P	A	P	A	(11)	(12)	
				(4)	(5)	(6)	(7)	(8)	(9)	(10)			
				credit agency: institutional									
cultivator	605	13		322	2	18	17	178	2	16	70718	4029	
agri. labour	216	4		30	0	0	5	8	0	0	25187	1579	
artisans	27	26		600	1	0	2	6	0	0	3150	176	
other	152	10		151	1	9	10	47	1	1	17799	1156	
non-cultivator total	395	8		116	1	4	7	23	0	1	46136	2911	
all	1000	11		241	1	12	13	117	1	10	116853	6940	
est. hh. (00) rep.transaction/amount (Rs.000)	x	1281		2813437	166	140889	1514	1367790	137	115409	x	x	
sample hhd. reporting a type of transaction	x	205		x	32	x	240	x	17	x	x	x	
				credit agency: non-institutional									
cultivator	605	124		802	27	77	88	278	1	3	70718	4029	
agri. labour	216	146		474	29	43	73	153	3	2	25187	1579	
artisans	27	78		133	4	10	85	272	0	0	3150	176	
other	152	154		1287	26	44	69	531	0	0	17799	1156	
non-cultivator total	395	144		765	26	41	72	307	2	1	46136	2911	
all	1000	132		787	27	63	82	289	1	2	116853	6940	
est. hh. (00) rep.transaction/amount (Rs.000)	x	15410		9198481	3139	739000	9581	3380775	168	27066	x	x	
sample hhd. reporting a type of transaction	x	1143		x	244	x	687	x	13	x	x	x	
				credit agency: all									
cultivator	605	136		1124	29	95	104	456	3	19	70718	4029	
agri. labour	216	149		504	29	43	78	161	3	2	25187	1579	
artisans	27	104		733	5	10	87	278	0	0	3150	176	
other	152	164		1439	28	54	78	579	1	1	17799	1156	
non-cultivator total	395	152		880	27	45	79	330	2	2	46136	2911	
all	1000	143		1028	28	75	94	406	3	12	116853	6940	
est. hh. (00) rep.transaction/amount (Rs.000)	x	16653		12011918	3297	879889	10993	4748565	305	142475	x	x	
sample hhd. reporting a type of transaction	x	1343		x	275	x	912	x	30	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	borrowings in cash		repayments of loans taken during the year		repayments of any loan		loans written off		no. of households	
		P	A	P	A	P	A	P	A	total	rural
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Chhattisgarh											
credit agency: institutional											
cultivator	757	106	925	29	220	72	1276	3	20	27503	1335
agri. labour	116	5	18	2	5	4	11	0	0	4220	278
artisans	13	10	92	3	4	23	81	0	0	459	28
other	114	46	1803	35	282	88	611	0	3	4137	244
non-cultivator total	243	24	860	18	135	44	296	0	1	8816	550
all	1000	86	909	26	199	65	1038	2	16	36319	1885
est. hh. (00) rep.transaction/amount (Rs.000)	x	3134	3300608	952	723253	2372	3769961	84	56510	x	x
sample hhd. reporting a type of transaction	x	206	x	64	x	172	x	9	x	x	x
credit agency: non-institutional											
cultivator	757	96	733	24	128	44	221	0	0	27503	1335
agri. labour	116	70	133	2	1	6	6	0	0	4220	278
artisans	13	33	121	0	0	0	0	0	0	459	28
other	114	62	774	13	15	28	436	2	1	4137	244
non-cultivator total	243	64	433	7	7	16	207	1	0	8816	550
all	1000	88	661	20	98	37	218	0	0	36319	1885
est. hh. (00) rep.transaction/amount (Rs.000)	x	3198	2398949	734	357710	1346	790257	17	724	x	x
sample hhd. reporting a type of transaction	x	276	x	48	x	98	x	3	x	x	x
credit agency: all											
cultivator	757	189	1658	53	347	108	1497	3	20	27503	1335
agri. labour	116	74	151	4	6	9	17	0	0	4220	278
artisans	13	43	213	3	4	23	81	0	0	459	28
other	114	98	2576	42	297	109	1046	2	3	4137	244
non-cultivator total	243	84	1293	22	142	57	504	1	2	8816	550
all	1000	163	1569	46	298	95	1256	3	16	36319	1885
est. hh. (00) rep.transaction/amount (Rs.000)	x	5926	5699557	1658	1080963	3468	4560218	101	57234	x	x
sample hhd. reporting a type of transaction	x	460	x	110	x	258	x	12	x	x	x





Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Haryana												rural no of households estd (00)	samp. 1001
	per 1000 disiribution of hhs.			borrowings in cash			type of transaction			loans written off				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			
		P	A	P	A	P	A	P	A	P	A			
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			
		credit agency: institutional												
cultivator	588	132	9352	48	1238	103	3364	5	142	18509	1001			
agri. labour	67	56	954	0	0	7	34	0	0	2110	119			
artisans	149	27	260	10	74	43	110	0	0	4681	126			
other	197	46	807	10	192	46	367	0	0	6188	333			
non-cultivator total	412	41	634	8	118	39	220	0	0	12979	578			
all	1000	94	5758	32	776	77	2068	3	84	31488	1579			
est. hh. (00) rep.transaction/amount (Rs.000)	x	2967	18132137	997	2443926	2411	6512557	94	262977	x	x			
sample hhd. reporting a type of transaction	x	185	x	68	x	188	x	4	x	x	x			
		credit agency: non-institutional												
cultivator	588	135	4901	40	1016	80	2295	2	46	18509	1001			
agri. labour	67	211	3540	14	63	16	77	1	1	2110	119			
artisans	149	67	1438	2	14	68	349	0	0	4681	126			
other	197	70	1203	20	94	72	687	0	7	6188	333			
non-cultivator total	412	92	1668	12	60	61	466	0	3	12979	578			
all	1000	117	3569	29	622	72	1541	1	29	31488	1579			
est. hh. (00) rep.transaction/amount (Rs.000)	x	3693	11236473	906	1958373	2281	4853453	44	90106	x	x			
sample hhd. reporting a type of transaction	x	239	x	63	x	140	x	4	x	x	x			
		credit agency: all												
cultivator	588	238	14253	86	2254	166	5659	7	188	18509	1001			
agri. labour	67	267	4494	14	63	23	111	1	1	2110	119			
artisans	149	94	1699	12	88	110	459	0	0	4681	126			
other	197	112	2010	30	286	118	1055	0	7	6188	333			
non-cultivator total	412	131	2302	21	178	99	687	0	3	12979	578			
all	1000	194	9327	59	1398	139	3610	4	112	31488	1579			
est. hh. (00) rep.transaction/amount (Rs.000)	x	6102	29368609	1866	4402298	4368	11366009	138	353083	x	x			
sample hhd. reporting a type of transaction	x	391	x	126	x	306	x	8	x	x	x			

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	Himachal Pradesh												no of households estd (00)	rural samp.		
		borrowings in cash			type of transaction			repayments of any loan			loans written off						
		P	A	(4)	P	A	(6)	P	A	(7)	P	A	(8)			P	A
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)						
credit agency: institutional																	
cultivator	753	66	2109	26	306	91	1570	3	12	9015	1545						
agri. labour	6	0	0	0	0	0	0	0	0	76	20						
artisans	52	6	98	5	30	22	99	0	0	624	45						
other	188	34	2027	13	107	47	615	2	1	2255	336						
non-cultivator total	247	27	1567	11	88	40	490	2	1	2955	401						
all	1000	56	1975	23	252	79	1303	2	9	11970	1946						
est. hh. (00) rep.transaction/amount (Rs.000)	x	674	2364203	270	301786	943	1559888	29	10980	x	x						
sample hhd. reporting a type of transaction	x	207	x	93	x	338	x	12	x	x	x						
credit agency: non-institutional																	
cultivator	753	82	1468	22	170	44	309	2	5	9015	1545						
agri. labour	6	10	510	10	92	33	161	0	0	76	20						
artisans	52	16	455	0	0	2	1	0	0	624	45						
other	188	58	1889	7	19	10	23	0	0	2255	336						
non-cultivator total	247	48	1551	6	17	9	22	0	0	2955	401						
all	1000	74	1488	18	132	36	238	1	4	11970	1946						
est. hh. (00) rep.transaction/amount (Rs.000)	x	880	1781611	214	158405	425	284820	16	4668	x	x						
sample hhd. reporting a type of transaction	x	223	x	53	x	120	x	5	x	x	x						
credit agency: all																	
cultivator	753	139	3577	48	476	133	1878	5	17	9015	1545						
agri. labour	6	10	510	10	92	33	161	0	0	76	20						
artisans	52	23	553	5	30	24	100	0	0	624	45						
other	188	91	3916	20	126	56	638	2	1	2255	336						
non-cultivator total	247	75	3118	17	105	49	512	2	1	2955	401						
all	1000	123	3464	40	384	112	1541	4	13	11970	1946						
est. hh. (00) rep.transaction/amount (Rs.000)	x	1473	4145814	484	460191	1341	1844708	46	15647	x	x						
sample hhd. reporting a type of transaction	x	410	x	145	x	450	x	17	x	x	x						

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	type of transaction												no. of households	
		borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			estd (00)	rural samp.
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)					
credit agency: institutional															
cultivator	886	13	1285	5	70	19	309	0	3	9231	1333				
agri. labour	6	0	0	0	0	0	0	0	0	63	13				
artisans	18	0	0	0	0	0	0	0	0	187	52				
other	90	7	1544	1	54	3	137	0	2	940	190				
non-cultivator total	114	6	1219	1	43	3	108	0	1	1190	255				
all	1000	12	1277	4	67	17	286	0	3	10421	1588				
est. hh. (00) rep.transaction/amount (Rs.000)	x	128	1330974	43	70134	180	297968	3	2673	x	x				
sample hhd. reporting a type of transaction	x	42	x	24	x	123	x	4	x	x	x				
credit agency: non-institutional															
cultivator	886	19	262	6	58	14	162	1	57	9231	1333				
agri. labour	6	0	0	0	0	8	96	0	0	63	13				
artisans	18	20	266	1	2	1	4	7	22	187	52				
other	90	9	323	3	39	4	47	0	0	940	190				
non-cultivator total	114	11	297	3	31	4	43	1	3	1190	255				
all	1000	18	266	5	55	13	148	1	51	10421	1588				
est. hh. (00) rep.transaction/amount (Rs.000)	x	186	277606	56	57212	133	154185	12	52717	x	x				
sample hhd. reporting a type of transaction	x	122	x	37	x	62	x	3	x	x	x				
credit agency: all															
cultivator	886	27	1547	10	128	33	470	1	59	9231	1333				
agri. labour	6	0	0	0	0	8	96	0	0	63	13				
artisans	18	20	266	1	2	1	4	7	22	187	52				
other	90	16	1867	4	93	7	184	0	2	940	190				
non-cultivator total	114	16	1516	3	74	6	151	1	5	1190	255				
all	1000	26	1544	10	122	30	434	1	53	10421	1588				
est. hh. (00) rep.transaction/amount (Rs.000)	x	273	1608580	99	127346	309	452153	15	55390	x	x				
sample hhd. reporting a type of transaction	x	161	x	60	x	179	x	7	x	x	x				

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	type of transaction						loans written off			rural	
		borrowings in cash		repayments of loans taken during the year		repayments of any loan		loans written off			no of households	
		P	A	P	A	P	A	P	A	P	A	estd (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(12)
credit agency: institutional												
cultivator	761	24	268	6	20	20	97	1	1	28028	1678	
agri. labour	59	6	35	0	0	7	11	0	0	2179	238	
artisans	20	21	222	3	1	8	92	22	9	732	87	
other	160	33	6447	32	616	44	818	0	4	5881	445	
non-cultivator total	239	26	4340	22	412	32	558	2	3	8792	770	
all	1000	25	1240	10	114	23	207	1	2	36819	2448	
est. hh. (00) rep.transaction/amount (Rs.000)	x	904	4566814	369	418744	834	763566	37	6521	x	x	
sample hhd. reporting a type of transaction	x	113	x	31	x	110	x	9	x	x	x	
credit agency: non-institutional												
cultivator	761	42	122	16	14	32	87	4	3	28028	1678	
agri. labour	59	27	182	3	3	14	10	0	0	2179	238	
artisans	20	33	226	21	9	27	76	3	1	732	87	
other	160	24	123	3	4	9	14	2	4	5881	445	
non-cultivator total	239	26	146	5	4	11	18	2	3	8792	770	
all	1000	38	128	13	12	27	71	4	3	36819	2448	
est. hh. (00) rep.transaction/amount (Rs.000)	x	1405	469826	489	44204	990	260349	132	10016	x	x	
sample hhd. reporting a type of transaction	x	190	x	57	x	122	x	12	x	x	x	
credit agency: all												
cultivator	761	66	390	22	35	51	185	5	4	28028	1678	
agri. labour	59	33	216	3	3	20	20	0	0	2179	238	
artisans	20	54	448	24	10	35	168	25	10	732	87	
other	160	58	6571	35	620	53	833	2	8	5881	445	
non-cultivator total	239	51	4486	26	416	43	576	4	6	8792	770	
all	1000	63	1368	23	126	49	278	5	4	36819	2448	
est. hh. (00) rep.transaction/amount (Rs.000)	x	2309	5036640	858	462948	1816	1023915	169	16537	x	x	
sample hhd. reporting a type of transaction	x	303	x	88	x	230	x	21	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disribution of hhs.	type of transaction						loans written off			rural	
		borrowings in cash		repayments of loans taken during the year		repayments of any loan		loans written off			no of households	
		P	A	P	A	P	A	P	A	P	A	estd
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(12)
Karnataka												
credit agency: institutional												
cultivator	574	118	3881	37	638	144	2100	10	42	40165	2131	
agri. labour	218	16	197	2	22	17	73	0	0	15267	648	
artisans	48	33	1321	3	4	62	116	0	0	3377	126	
other	159	65	2788	32	207	116	1555	3	8	11105	598	
non-cultivator total	426	36	1292	13	89	59	631	1	3	29749	1372	
all	1000	83	2779	27	404	108	1475	6	26	69914	3503	
est. hh. (00) rep.transaction/amount (Rs.000)	x	5823	19430909	1901	2827384	7531	10313954	453	178969	x	x	
sample hhd. reporting a type of transaction	x	364	x	132	x	458	x	26	x	x	x	
credit agency: non-institutional												
cultivator	574	177	2366	88	411	231	1576	1	4	40165	2131	
agri. labour	218	100	560	59	114	139	509	0	0	15267	648	
artisans	48	68	244	20	31	98	533	3	8	3377	126	
other	159	117	1094	47	154	122	639	1	4	11105	598	
non-cultivator total	426	103	723	50	120	128	560	1	2	29749	1372	
all	1000	145	1667	72	287	187	1144	1	3	69914	3503	
est. hh. (00) rep.transaction/amount (Rs.000)	x	10151	11654607	5026	2005119	13094	7996840	59	22470	x	x	
sample hhd. reporting a type of transaction	x	612	x	278	x	680	x	7	x	x	x	
credit agency: all												
cultivator	574	279	6247	122	1049	353	3676	11	46	40165	2131	
agri. labour	218	114	757	61	136	156	582	0	0	15267	648	
artisans	48	101	1565	23	35	160	649	3	8	3377	126	
other	159	178	3883	76	360	228	2194	4	12	11105	598	
non-cultivator total	426	136	2016	62	208	183	1191	2	5	29749	1372	
all	1000	218	4446	96	691	281	2619	7	29	69914	3503	
est. hh. (00) rep.transaction/amount (Rs.000)	x	15257	31085516	6737	4832503	19643	18310794	512	201439	x	x	
sample hhd. reporting a type of transaction	x	932	x	397	x	1083	x	33	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Kerala												rural				
	per 1000 disiribution of hhs.			borrowings in cash			type of transaction			repayments of any loan			loans written off		no of households		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
				credit agency: institutional													
cultivator	497	277	12583	116	1202	330	4979	4	199	24799	1608						
agri. labour	66	173	1555	57	151	187	500	5	5	3285	302						
artisans	93	244	3261	120	356	331	1575	0	0	4661	403						
other	344	247	6900	117	843	282	2403	2	27	17183	1456						
non-cultivator total	503	237	5526	109	662	279	2001	2	19	25129	2161						
all	1000	257	9031	113	930	304	3480	3	108	49928	3769						
est. hh. (00) rep.transaction/amount (Rs.000)	x	12815	45091067	5623	4644355	15188	17375737	160	541081	x	x						
sample hhd. reporting a type of transaction	x	832	x	343	x	976	x	13	x	x	x						
				credit agency: non-institutional													
cultivator	497	141	2270	60	308	117	1445	0	0	24799	1608						
agri. labour	66	129	606	54	58	98	318	0	0	3285	302						
artisans	93	200	1852	92	217	151	395	0	0	4661	403						
other	344	165	2018	90	595	137	1376	0	0	17183	1456						
non-cultivator total	503	167	1803	86	454	135	1056	0	0	25129	2161						
all	1000	154	2035	73	382	126	1249	0	0	49928	3769						
est. hh. (00) rep.transaction/amount (Rs.000)	x	7691	10161415	3642	1905915	6285	6237389	3	169	x	x						
sample hhd. reporting a type of transaction	x	680	x	298	x	504	x	1	x	x	x						
				credit agency: all													
cultivator	497	363	14853	168	1510	393	6425	4	199	24799	1608						
agri. labour	66	271	2161	109	209	254	818	5	5	3285	302						
artisans	93	380	5114	193	573	416	1970	0	0	4661	403						
other	344	365	8918	193	1438	371	3779	2	27	17183	1456						
non-cultivator total	503	356	7329	182	1117	364	3056	2	19	25129	2161						
all	1000	359	11066	175	1312	378	4729	3	108	49928	3769						
est. hh. (00) rep.transaction/amount (Rs.000)	x	17937	55252483	8749	6550270	18891	23613126	163	541251	x	x						
sample hhd. reporting a type of transaction	x	1351	x	611	x	1341	x	14	x	x	x						

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	borrowings in cash				type of transaction				loans written off		no. of households	
		P		A		P		A		P	A	estd	samp.
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
Madhya Pradesh													
credit agency: institutional													
cultivator	651	108	2569	24	289	62	1480	3	218	62084	2916		
agri. labour	207	71	1423	1	3	3	15	0	0	19775	653		
artisans	18	6	319	6	283	72	510	0	0	1675	102		
other	124	18	691	8	38	27	366	1	3	11823	556		
non-cultivator total	349	49	1107	3	30	15	164	0	1	33273	1311		
all	1000	87	2059	17	198	46	1021	2	143	95357	4227		
est. hh. (00) rep.transaction/amount (Rs.000)	x	8341	19632726	1602	1891208	4351	9734802	180	1359074	x	x		
sample hhd. reporting a type of transaction	x	333	x	102	x	285	x	11	x	x	x		
credit agency: non-institutional													
cultivator	651	132	1610	18	64	51	381	0	1	62084	2916		
agri. labour	207	68	285	10	19	21	60	0	0	19775	653		
artisans	18	105	857	12	53	41	103	0	0	1675	102		
other	124	80	863	9	40	31	273	1	12	11823	556		
non-cultivator total	349	74	519	10	28	25	138	0	4	33273	1311		
all	1000	112	1230	15	51	42	296	0	2	95357	4227		
est. hh. (00) rep.transaction/amount (Rs.000)	x	10673	11724193	1439	490709	3981	2821601	32	19540	x	x		
sample hhd. reporting a type of transaction	x	599	x	131	x	308	x	5	x	x	x		
credit agency: all													
cultivator	651	208	4179	41	353	109	1861	3	219	62084	2916		
agri. labour	207	139	1708	11	22	23	74	0	0	19775	653		
artisans	18	112	1176	19	337	109	613	0	0	1675	102		
other	124	98	1554	17	78	56	639	1	15	11823	556		
non-cultivator total	349	123	1627	13	58	39	302	1	5	33273	1311		
all	1000	179	3288	31	250	85	1317	2	145	95357	4227		
est. hh. (00) rep.transaction/amount (Rs.000)	x	17029	31356919	3001	2381917	8058	12556402	212	1378614	x	x		
sample hhd. reporting a type of transaction	x	894	x	229	x	573	x	16	x	x	x		



Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	borrowings in cash				type of transaction				loans written off				no. of households	
		P		A		P		A		P		A		estd (00)	rural samp.
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
Maharashtra															
credit agency: institutional															
cultivator	552	163	4059	48	497	157	2081	4	57	65159	3317				
agri. labour	202	13	109	7	16	23	65	2	6	23839	1128				
artisans	38	10	108	4	15	42	850	0	0	4434	179				
other	209	60	4002	43	575	127	2170	0	3	24661	1045				
non-cultivator total	448	34	1923	23	276	73	1111	1	4	52933	2352				
all	1000	106	3101	37	398	119	1646	2	33	118092	5669				
est. hh. (00) rep.transaction/amount (Rs.000)	x	12471	36624952	4382	4702916	14104	19440642	283	392756	x	x				
sample hhd. reporting a type of transaction	x	674	x	263	x	886	x	15	x	x	x				
credit agency: non-institutional															
cultivator	552	72	1089	22	124	51	522	0	2	65159	3317				
agri. labour	202	36	323	10	42	25	200	0	0	23839	1128				
artisans	38	44	1537	14	104	31	236	0	0	4434	179				
other	209	39	633	10	15	36	226	0	0	24661	1045				
non-cultivator total	448	38	569	11	35	30	215	0	0	52933	2352				
all	1000	57	856	17	84	42	385	0	1	118092	5669				
est. hh. (00) rep.transaction/amount (Rs.000)	x	6691	10108748	2012	993801	4918	4541199	35	14725	x	x				
sample hhd. reporting a type of transaction	x	542	x	135	x	357	x	3	x	x	x				
credit agency: all															
cultivator	552	224	5148	69	622	196	2603	4	59	65159	3317				
agri. labour	202	48	432	17	58	47	265	2	6	23839	1128				
artisans	38	53	1645	18	119	71	1086	0	0	4434	179				
other	209	95	4636	53	590	157	2395	0	3	24661	1045				
non-cultivator total	448	70	2492	34	311	100	1326	1	4	52933	2352				
all	1000	155	3957	54	482	153	2031	3	35	118092	5669				
est. hh. (00) rep.transaction/amount (Rs.000)	x	18298	46733700	6320	5696717	18092	23981841	319	407482	x	x				
sample hhd. reporting a type of transaction	x	1178	x	394	x	1199	x	18	x	x	x				

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Orissa												rural	
	per 1000 disiribution of hhs.			borrowings in cash			type of transaction			loans written off			no of households	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd	samp.	
		P	A	P	A	P	A	P	A	P	A			
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			
		credit agency: institutional												
cultivator	645	61	648	13	73	57	311	2	8	42730	2097			
agri. labour	142	16	75	4	9	16	31	0	0	9372	506			
artisans	34	13	39	0	0	39	96	1	2	2224	105			
other	179	36	3609	23	360	53	833	2	6	11874	657			
non-cultivator total	355	26	1860	13	186	37	443	1	3	23469	1268			
all	1000	49	1078	13	113	50	358	2	6	66199	3365			
est. hh. (00) rep.transaction/amount (Rs.000)	x	3228	7134370	868	748794	3311	2369629	126	41745	x	x			
sample hhd. reporting a type of transaction	x	200	x	45	x	223	x	10	x	x	x			
		credit agency: non-institutional												
cultivator	645	118	526	41	74	78	281	1	1	42730	2097			
agri. labour	142	75	301	16	58	52	109	0	0	9372	506			
artisans	34	129	273	17	10	80	169	0	0	2224	105			
other	179	88	440	35	59	71	248	1	1	11874	657			
non-cultivator total	355	86	369	26	54	64	185	0	0	23469	1268			
all	1000	107	470	36	67	73	247	1	1	66199	3365			
est. hh. (00) rep.transaction/amount (Rs.000)	x	7072	3111654	2362	444408	4858	1633948	61	5315	x	x			
sample hhd. reporting a type of transaction	x	534	x	159	x	320	x	5	x	x	x			
		credit agency: all												
cultivator	645	169	1174	51	148	127	592	4	9	42730	2097			
agri. labour	142	90	376	21	67	67	140	0	0	9372	506			
artisans	34	143	313	17	10	119	265	1	2	2224	105			
other	179	121	4049	55	419	120	1081	2	7	11874	657			
non-cultivator total	355	111	2228	38	240	99	628	1	4	23469	1268			
all	1000	148	1548	46	180	117	605	3	7	66199	3365			
est. hh. (00) rep.transaction/amount (Rs.000)	x	9799	10246024	3044	1193202	7738	4003477	187	47061	x	x			
sample hhd. reporting a type of transaction	x	714	x	198	x	525	x	15	x	x	x			

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	Punjab												rural	
		borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			no of households estd (00)	samp.
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
credit agency: institutional															
cultivator	538	242	12118	79	3597	150	6833	10	260	16058	1078				
agri. labour	109	35	521	8	39	25	93	3	6	3244	301				
artisans	79	142	2523	44	261	92	870	8	26	2364	182				
other	274	47	1194	23	184	64	1320	8	26	8187	625				
non-cultivator total	462	60	1263	23	163	60	954	7	22	13795	1108				
all	1000	158	7102	53	2010	108	4117	9	150	29853	2186				
est. hh. (00) rep.transaction/amount (Rs.000)	x	4722	21202727	1583	6000258	3234	12289552	256	447697	x	x				
sample hhd. reporting a type of transaction	x	328	x	133	x	262	x	15	x	x	x				
credit agency: non-institutional															
cultivator	538	214	9386	58	1924	93	3033	0	0	16058	1078				
agri. labour	109	126	1626	21	31	156	506	0	0	3244	301				
artisans	79	159	2106	35	151	82	439	0	5	2364	182				
other	274	200	2804	86	997	132	1883	7	10	8187	625				
non-cultivator total	462	176	2408	62	625	129	1312	4	7	13795	1108				
all	1000	196	6161	60	1324	110	2237	2	3	29853	2186				
est. hh. (00) rep.transaction/amount (Rs.000)	x	5857	18393016	1785	3951781	3271	6679361	55	9389	x	x				
sample hhd. reporting a type of transaction	x	428	x	112	x	241	x	3	x	x	x				
credit agency: all															
cultivator	538	407	21504	128	5521	225	9866	10	260	16058	1078				
agri. labour	109	161	2147	29	70	181	599	3	6	3244	301				
artisans	79	284	4629	80	412	158	1309	8	31	2364	182				
other	274	246	3998	109	1180	192	3203	15	37	8187	625				
non-cultivator total	462	232	3671	85	788	183	2266	11	28	13795	1108				
all	1000	327	13264	108	3334	206	6354	10	153	29853	2186				
est. hh. (00) rep.transaction/amount (Rs.000)	x	9748	39595743	3235	9952039	6151	18968913	311	457087	x	x				
sample hhd. reporting a type of transaction	x	697	x	233	x	472	x	18	x	x	x				

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			rural no of households	
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)	(11)	(12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
credit agency: institutional															
cultivator	749	59	1527	16	240	49	693	2	20	52655	2974				
agri. labour	40	8	140	2	29	3	33	0	0	2816	233				
artisans	50	18	173	6	55	47	369	1	12	3483	303				
other	161	18	1030	4	41	35	565	1	53	11321	958				
non-cultivator total	251	16	718	4	42	32	441	1	36	17621	1494				
all	1000	48	1325	13	190	45	630	2	24	70276	4468				
est. hh. (00) rep.transaction/amount (Rs.000)	x	3376	9308145	900	1338395	3134	4427582	112	170366	x	x				
sample hhd. reporting a type of transaction	x	275	x	72	x	279	x	14	x	x	x				
credit agency: non-institutional															
cultivator	749	124	2345	18	132	80	692	2	14	52655	2974				
agri. labour	40	131	845	3	23	38	276	20	130	2816	233				
artisans	50	139	1443	17	13	107	570	0	0	3483	303				
other	161	89	1539	29	102	91	644	4	22	11321	958				
non-cultivator total	251	106	1409	22	72	85	570	6	35	17621	1494				
all	1000	120	2110	19	117	81	661	3	19	70276	4468				
est. hh. (00) rep.transaction/amount (Rs.000)	x	8421	14829923	1345	820374	5727	4647839	200	133165	x	x				
sample hhd. reporting a type of transaction	x	562	x	95	x	361	x	17	x	x	x				
credit agency: all															
cultivator	749	177	3872	33	372	122	1385	4	34	52655	2974				
agri. labour	40	139	985	4	52	41	309	20	130	2816	233				
artisans	50	158	1616	18	67	148	938	1	12	3483	303				
other	161	103	2569	33	143	111	1209	5	75	11321	958				
non-cultivator total	251	120	2127	25	113	107	1011	7	71	17621	1494				
all	1000	162	3435	31	307	118	1291	4	43	70276	4468				
est. hh. (00) rep.transaction/amount (Rs.000)	x	11409	24138067	2162	2158769	8322	9075420	312	303530	x	x				
sample hhd. reporting a type of transaction	x	814	x	162	x	616	x	31	x	x	x				

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	Tamil Nadu												rural						
		borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			no of households estd (00)	samp.					
		P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)			P	A	(8)	P	A
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)									
credit agency: institutional																				
cultivator	349	202	5022	92	562	193	1667	2	7	38429	2163									
agri. labour	228	68	899	38	130	62	219	0	1	25137	1314									
artisans	118	100	1513	62	277	97	525	2	2	13026	439									
other	305	127	4055	68	472	148	1774	2	26	33533	1580									
non-cultivator total	651	101	2486	56	317	109	1002	1	13	71697	3333									
all	1000	136	3371	69	402	138	1234	1	11	110126	5496									
est. hh. (00) rep.transaction/amount (Rs.000)	x	15012	37127008	7572	4428589	15215	13588696	161	120620	x	x									
sample hhd. reporting a type of transaction	x	732	x	346	x	722	x	11	x	x	x									
credit agency: non-institutional																				
cultivator	349	347	5160	196	897	333	2673	1	6	38429	2163									
agri. labour	228	334	1858	194	287	301	999	0	0	25137	1314									
artisans	118	337	3491	233	603	364	1541	0	0	13026	439									
other	305	241	4013	144	694	232	1936	0	0	33533	1580									
non-cultivator total	651	291	3162	178	535	280	1536	0	0	71697	3333									
all	1000	311	3859	184	661	299	1933	0	2	110126	5496									
est. hh. (00) rep.transaction/amount (Rs.000)	x	34220	42502125	20289	7283587	32906	21283050	50	22149	x	x									
sample hhd. reporting a type of transaction	x	1564	x	860	x	1459	x	3	x	x	x									
credit agency: all																				
cultivator	349	494	10182	271	1459	465	4340	3	13	38429	2163									
agri. labour	228	393	2756	230	418	349	1218	1	1	25137	1314									
artisans	118	406	5004	272	880	430	2067	2	2	13026	439									
other	305	347	8067	205	1166	346	3710	2	26	33533	1580									
non-cultivator total	651	374	5649	226	852	363	2538	1	13	71697	3333									
all	1000	416	7231	242	1064	398	3167	2	13	110126	5496									
est. hh. (00) rep.transaction/amount (Rs.000)	x	45791	79629133	26630	11712176	43864	34871747	211	142769	x	x									
sample hhd. reporting a type of transaction	x	2137	x	1157	x	2004	x	14	x	x	x									

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	borrowings in cash				type of transaction				loans written off				rural		
		P		A		P		A		P		A		no of households	estd (00)	samp.
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
credit agency: institutional																
cultivator	736	23	423	13	194	38	450	0	1	8699	503					
agri. labour	15	153	1525	153	153	164	198	0	0	173	21					
artisans	32	14	258	14	57	35	94	0	0	382	19					
other	217	42	616	34	113	67	320	1	17	2560	153					
non-cultivator total	264	45	623	38	108	68	285	1	14	3115	193					
all	1000	28	476	20	171	46	407	0	4	11814	696					
est. hh. (00) rep.transaction/amount (Rs.000)	x	336	562052	231	202399	542	480543	4	5213	x	x					
sample hhd. reporting a type of transaction	x	44	x	26	x	88	x	2	x	x	x					
credit agency: non-institutional																
cultivator	736	17	155	5	32	9	67	0	0	8699	503					
agri. labour	15	469	16944	0	0	13	31	0	0	173	21					
artisans	32	15	44	15	5	31	249	0	0	382	19					
other	217	38	197	4	22	35	233	0	0	2560	153					
non-cultivator total	264	59	1107	5	19	33	224	0	0	3115	193					
all	1000	28	406	5	28	16	108	0	0	11814	696					
est. hh. (00) rep.transaction/amount (Rs.000)	x	332	479944	61	33476	186	128174	0	0	x	x					
sample hhd. reporting a type of transaction	x	32	x	9	x	26	x	0	0	x	x					
credit agency: all																
cultivator	736	40	578	18	226	47	517	0	1	8699	503					
agri. labour	15	469	18469	153	153	177	229	0	0	173	21					
artisans	32	28	302	28	62	66	342	0	0	382	19					
other	217	77	813	38	135	102	553	1	17	2560	153					
non-cultivator total	264	93	1730	43	127	102	509	1	14	3115	193					
all	1000	54	882	25	200	62	515	0	4	11814	696					
est. hh. (00) rep.transaction/amount (Rs.000)	x	634	1041996	292	235875	728	608717	4	5213	x	x					
sample hhd. reporting a type of transaction	x	73	x	35	x	114	x	2	x	x	x					

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 disiribution of hhs.	type of transaction												no of households							
		borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			estd (00)	rural samp.						
		P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)			P	A	(8)	P	A	(9)
Uttar Pradesh																					
credit agency: institutional																					
cultivator	752	73	1367	13	187	48	612	5	28	166370	8032										
agri. labour	68	8	52	0	1	14	54	3	17	14961	1096										
artisans	41	20	341	7	73	27	124	2	18	8982	540										
other	140	25	1051	5	16	23	196	0	1	30901	1899										
non-cultivator total	248	19	662	4	21	21	146	1	8	54843	3535										
all	1000	59	1192	11	146	42	496	4	23	221214	11567										
est. hh. (00) rep.transaction/amount (Rs.000)	x	13140	26370127	2425	3224549	9219	10974193	873	514374	x	x										
sample hhd. reporting a type of transaction	x	851	x	174	x	680	x	54	x	x	x										
credit agency: non-institutional																					
cultivator	752	129	980	23	83	57	280	4	28	166370	8032										
agri. labour	68	164	733	25	72	71	245	2	7	14961	1096										
artisans	41	164	1525	27	80	75	467	0	0	8982	540										
other	140	128	1334	30	106	60	251	2	18	30901	1899										
non-cultivator total	248	144	1201	28	93	65	285	2	12	54843	3535										
all	1000	133	1035	24	85	59	281	3	24	221214	11567										
est. hh. (00) rep.transaction/amount (Rs.000)	x	29373	22894221	5419	1880846	13123	6223432	723	534976	x	x										
sample hhd. reporting a type of transaction	x	2068	x	322	x	827	x	50	x	x	x										
credit agency: all																					
cultivator	752	193	2347	36	269	101	892	8	56	166370	8032										
agri. labour	68	171	785	25	73	85	299	4	25	14961	1096										
artisans	41	184	1866	35	152	101	591	2	18	8982	540										
other	140	152	2385	34	123	81	447	2	18	30901	1899										
non-cultivator total	248	162	1863	32	114	86	430	2	20	54843	3535										
all	1000	186	2227	35	231	97	777	7	47	221214	11567										
est. hh. (00) rep.transaction/amount (Rs.000)	x	41050	49264348	7698	5105395	21512	17197625	1527	1049350	x	x										
sample hhd. reporting a type of transaction	x	2841	x	489	x	1462	x	101	x	x	x										

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	West Bengal												rural	
	per 1000 disiribution of hhs.		borrowings in cash		type of transaction				loans written off		no of households			
	(2)	(3)	P	A	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
					credit agency: institutional									
cultivator	566	88		1026	16	45	49	295	2	18	68842	3731		
agri. labour	149	16		145	4	3	14	20	2	19	18159	1221		
artisans	41	17		182	12	35	25	70	0	0	4941	322		
other	244	16		305	7	28	54	759	2	43	29664	1686		
non-cultivator total	434	16		238	7	20	38	440	2	31	52763	3229		
all	1000	57		684	12	34	44	358	2	24	121605	6960		
est. hh. (00) rep.transaction/amount (Rs.000)	x	6902		8321706	1450	413419	5390	4351826	186	286445	x	x		
sample hhd. reporting a type of transaction	x	444		x	119	x	446	x	17	x	x	x		
					credit agency: non-institutional									
cultivator	566	148		865	39	64	83	286	4	38	68842	3731		
agri. labour	149	127		272	35	37	67	91	3	3	18159	1221		
artisans	41	144		838	27	21	78	159	1	12	4941	322		
other	244	118		621	30	162	57	221	4	106	29664	1686		
non-cultivator total	434	123		521	31	106	63	171	4	62	52763	3229		
all	1000	138		716	36	82	74	236	4	48	121605	6960		
est. hh. (00) rep.transaction/amount (Rs.000)	x	16726		8703128	4340	996249	9038	2866518	455	584055	x	x		
sample hhd. reporting a type of transaction	x	1228		x	270	x	582	x	28	x	x	x		
					credit agency: all									
cultivator	566	225		1891	54	108	128	580	5	56	68842	3731		
agri. labour	149	142		417	39	40	82	111	5	23	18159	1221		
artisans	41	161		1021	40	56	103	229	1	12	4941	322		
other	244	131		925	37	190	107	981	5	148	29664	1686		
non-cultivator total	434	138		759	38	126	98	611	5	92	52763	3229		
all	1000	187		1400	47	116	115	594	5	72	121605	6960		
est. hh. (00) rep.transaction/amount (Rs.000)	x	22767		17024834	5719	1409668	13978	7218343	593	870500	x	x		
sample hhd. reporting a type of transaction	x	1629		x	383	x	998	x	43	x	x	x		



Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	India												rural			
	per 1000 disiribution of hhs.			borrowings in cash			type of transaction			repayments of any loan			loans written off		no of households	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd	samp.			
		P	A	P	A	P	A	P	A	P	A					
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)					
		credit agency: institutional														
cultivator	597	101	2647	29	361	87	1306	3	51	883798	53635					
agri. labour	144	31	384	9	26	25	74	1	4	213569	12234					
artisans	52	49	732	24	108	66	359	1	4	77139	4056					
other	206	59	2207	32	264	82	1002	1	14	304900	19793					
non-cultivator total	403	48	1362	23	159	60	586	1	9	595609	36083					
all	1000	79	2130	27	280	76	1016	2	34	1479407	89718					
est. hh. (00) rep.transaction/amount (Rs.000)	x	117417	315086993	39410	41355244	112017	150355332	3541	5036044	x	x					
sample hhd. reporting a type of transaction	x	7543	x	2734	x	8193	x	286	x	x	x					
		credit agency: non-institutional														
cultivator	597	140	1799	41	208	95	699	2	14	883798	53635					
agri. labour	144	151	885	51	115	105	379	1	3	213569	12234					
artisans	52	165	1782	74	202	160	837	2	2	77139	4056					
other	206	132	1459	54	244	101	725	1	15	304900	19793					
non-cultivator total	403	143	1295	55	192	110	616	1	9	595609	36083					
all	1000	141	1596	47	202	101	666	2	12	1479407	89718					
est. hh. (00) rep.transaction/amount (Rs.000)	x	209199	236102038	69382	29865066	149444	98463564	2807	1759708	x	x					
sample hhd. reporting a type of transaction	x	15398	x	4766	x	9709	x	242	x	x	x					
		credit agency: all														
cultivator	597	224	4446	68	569	169	2006	5	65	883798	53635					
agri. labour	144	180	1269	59	142	127	453	2	7	213569	12234					
artisans	52	203	2513	93	310	211	1196	3	6	77139	4056					
other	206	183	3666	82	508	169	1727	3	29	304900	19793					
non-cultivator total	403	184	2657	75	351	159	1202	2	18	595609	36083					
all	1000	208	3726	71	481	165	1682	4	46	1479407	89718					
est. hh. (00) rep.transaction/amount (Rs.000)	x	307887	551189031	105084	71220310	243912	248828265	6230	6795753	x	x					
sample hhd. reporting a type of transaction	x	22036	x	7326	x	17079	x	523	x	x	x					

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.		borrowings in cash		type of transaction		repayments of any loan		loans written off		no of households	
	(2)	(3)	(4)		(5)		(7)		(9)		(11)	
			P	A	P	A	P	A	P	A	estd	samp.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
professional etc.				credit agency: institutional								
admin. etc.	19	24	2232	22	22	123	47	845	0	0	945	56
clerical etc.	76	62	4614	23	23	548	116	6110	0	3	3841	242
sales workers	2	0	0	0	0	0	0	0	0	0	114	6
service workers	86	36	877	21	21	107	97	1854	7	17	4336	292
farmers etc.	27	72	6460	30	30	505	128	4978	8	3	1357	94
prod. workers etc.	18	40	1454	33	33	243	94	543	0	0	929	86
others	112	31	1098	28	28	235	101	2372	4	23	5661	374
self-employed total	0	0	0	0	0	0	0	0	0	0	8	2
regular wage	341	42	2325	25	25	287	101	3083	4	13	17191	1152
casual labour	388	150	12411	116	116	1494	227	6027	1	20	19585	1235
others	152	24	214	14	14	35	36	91	2	14	7679	500
others total	118	23	3461	14	14	888	47	2451	0	0	5963	271
all	659	98	7986	74	74	1048	150	4013	1	15	33227	2006
est. hh. (00) rep. transaction/amount (Rs.000)	1000	79	6056	57	57	788	133	3696	2	14	50418	3158
sample hhd. reporting a type of transaction	x	3982	30532146	2887	2887	3975142	6729	18634947	101	70906	x	x
	x	274	x	203	203	x	496	x	10	x	x	x
			credit agency: non-institutional									
professional etc.	19	174	8365	84	84	1997	114	2091	0	0	945	56
admin. etc.	76	284	4912	228	228	1026	300	3015	0	0	3841	242
clerical etc.	2	636	33090	554	554	5256	677	9461	0	0	114	6
sales workers	86	257	3805	146	146	824	270	3122	0	0	4336	292
service workers	27	266	7164	154	154	2141	262	4177	0	0	1357	94
farmers etc.	18	493	8691	376	376	1949	582	3923	0	0	929	86
prod. workers etc.	112	339	4594	191	191	630	334	3151	0	1	5661	374
others	0	0	0	0	0	0	0	0	0	0	8	2
self-employed total	341	301	5285	192	192	1064	308	3218	0	0	17191	1152
regular wage	388	208	2932	103	103	397	225	2227	3	6	19585	1235
casual labour	152	332	4320	182	182	720	344	2479	8	21	7679	500
others	118	82	3357	49	49	565	72	1295	0	0	5963	271
others total	659	214	3329	111	111	502	225	2118	4	8	33227	2006
all	1000	244	3996	139	139	693	253	2493	2	6	50418	3158
est. hh. (00) rep. transaction/amount (Rs.000)	x	12300	20146450	6995	6995	3495732	12769	12569687	125	28299	x	x
sample hhd. reporting a type of transaction	x	770	x	462	462	x	871	x	10	x	x	x

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Andhra Pradesh												
	per 1000 distribution of hhs.		borrowings in cash			repayments of loans taken during the year			type of transaction			urban no of households	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
		P	A	P	A	P	A	P	A	P	A		
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
		credit agency: all											
professional etc.	19	198	10598	106	2120	161	2937	0	0	0	945	56	
admin. etc.	76	315	9526	247	1574	385	9125	0	3	3841	242	242	
clerical etc.	2	636	33090	554	5256	677	9461	0	0	114	6	6	
sales workers	86	277	4682	165	931	339	4976	7	17	4336	292	292	
service workers	27	304	13624	184	2646	359	9155	8	3	1357	94	94	
farmers etc.	18	526	10146	409	2192	615	4466	0	0	929	86	86	
prod. workers etc.	112	361	5692	211	865	416	5523	4	23	5661	374	374	
others	0	0	0	0	0	0	0	0	0	8	2	2	
self-employed total	341	327	7610	212	1350	383	6301	4	13	17191	1152	1152	
regular wage	388	315	15343	193	1891	390	8254	4	25	19585	1235	1235	
casual labour	152	351	4534	194	756	371	2569	10	36	7679	500	500	
others	118	105	6818	63	1453	113	3746	0	0	5963	271	271	
others total	659	286	11315	170	1550	336	6131	5	23	33227	2006	2006	
all	1000	300	10052	184	1482	352	6189	4	20	50418	3158	3158	
est. hh. (00) rep.transaction/amount (Rs.000)	x	15110	50678596	9295	7470874	17756	31204634	226	99205	x	x	x	
sample hhd. reporting a type of transaction	x	981	x	629	x	1251	x	20	x	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.		borrowings in cash		type of transaction		repayments of any loan		loans written off		no of households			
	(2)	(3)	(4)		(5)		(6)		(7)		(8)		(11)	(12)
			P	A	P	A	P	A	P	A	P	A		
Assam														
professional etc.	7	24	credit agency: institutional		9	767	30	0	0	0	35	11		
admin. etc.	28	0	2300	0	0	2486	62	0	0	146	26			
clerical etc.	2	0	0	0	0	0	0	0	0	10	3			
sales workers	256	15	3199	14	752	869	21	3	1	1324	215			
service workers	19	0	0	0	0	0	0	0	0	99	13			
farmers etc.	27	0	0	0	0	24	5	0	0	138	17			
prod. workers etc.	118	4	179	1	13	13	1	0	0	612	98			
others	10	0	0	0	0	0	0	0	0	53	3			
self-employed total	467	10	1832	8	416	642	16	0	1	2417	386			
regular wage	379	23	1021	15	125	571	40	0	0	1963	354			
casual labour	67	0	0	0	0	0	0	0	0	347	66			
others	84	12	754	3	44	1224	49	0	0	434	86			
others total	530	18	850	11	97	602	37	0	0	2744	506			
all	1000	14	1313	10	249	623	27	1	1	5175	895			
est. hh. (00) rep.transaction/amount (Rs.000)	x	74	679590	51	128892	140	322204	1	342	x	x	x		
sample hhd. reporting a type of transaction	x	65	x	39	x	104	x	1	x	x	x	x		
			credit agency: non-institutional											
professional etc.	7	5	29	5	20	436	171	0	0	35	11			
admin. etc.	28	60	72	45	19	235	66	0	0	146	26			
clerical etc.	2	40	1209	40	222	222	40	0	0	10	3			
sales workers	256	80	311	63	87	289	91	6	21	1324	215			
service workers	19	0	0	0	0	335	57	0	0	99	13			
farmers etc.	27	54	200	26	22	22	26	0	0	138	17			
prod. workers etc.	118	143	389	12	12	66	40	0	0	612	98			
others	10	37	184	37	125	125	37	0	0	53	3			
self-employed total	467	88	294	43	57	214	71	3	12	2417	386			
regular wage	379	23	88	11	36	121	33	0	0	1963	354			
casual labour	67	93	253	44	86	246	83	0	0	347	66			
others	84	33	110	10	6	11	11	0	0	434	86			
others total	530	34	112	15	38	120	36	0	0	2744	506			
all	1000	59	197	28	47	163	52	2	5	5175	895			
est. hh. (00) rep.transaction/amount (Rs.000)	x	305	101913	145	24087	271	84596	8	2794	x	x	x		
sample hhd. reporting a type of transaction	x	135	x	64	x	109	x	3	x	x	x	x		

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Assam																				
	per 1000 distribution of hhs.	borrowings in cash			type of transaction			repayments of any loan			loans written off		no of households estd (00)	samp.							
		P	A	(3)	P	A	(4)	P	A	(5)	P	A			(6)	P	A	(7)	(8)	(9)	(10)
	(2)		(4)	(3)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)									
professional etc.	7	2330	29	14	29	202	1202	0	0	0	35	11									
admin. etc.	28	72	60	45	19	128	2721	0	0	0	146	26									
clerical etc.	2	1209	40	40	222	40	222	0	0	0	10	3									
sales workers	256	3510	95	70	839	105	1158	7	24	1324	215										
service workers	19	0	0	0	0	57	335	0	0	99	13										
farmers etc.	27	200	54	26	22	31	46	0	0	138	17										
prod. workers etc.	118	568	147	12	26	41	79	0	0	612	98										
others	10	184	37	37	125	37	125	0	0	53	3										
self-employed total	467	2126	98	47	473	84	856	4	13	2417	386										
regular wage	379	1109	46	26	161	73	692	0	0	1963	354										
casual labour	67	253	93	44	86	83	246	0	0	347	66										
others	84	864	46	13	50	60	1235	0	0	434	86										
others total	530	962	52	27	134	72	722	0	0	2744	506										
all	1000	1510	73	36	296	78	786	2	6	5175	895										
est. hh. (00) rep. transaction/amount (Rs.000)	x	781503	379	187	152979	402	406800	9	3136	x	x	x									
sample hhd. reporting a type of transaction	x	x	200	102	x	211	x	4	x	x	x	x									

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.	borrowings in cash		type of transaction				repayments of any loan		loans written off		no. of households	
		P		A		P		A		P		A	
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
	(2)												
				credit agency: institutional									
professional etc.	42	2	61	0	0	0	0	0	0	0	0	605	39
admin. etc.	43	34	178	0	0	43	439	32	158	0	0	613	49
clerical etc.	3	0	0	0	0	0	0	0	0	0	0	39	9
sales workers	206	21	852	6	54	22	481	0	0	0	0	2965	279
service workers	73	37	157	11	2	13	84	0	0	0	0	1055	80
farmers etc.	32	0	0	0	0	0	0	0	0	0	0	462	52
prod. workers etc.	97	2	4	0	0	2	44	0	0	0	0	1396	131
others	2	0	0	0	0	0	0	0	0	0	0	32	2
self-employed total	497	17	396	4	23	15	257	3	14	3	14	7167	641
regular wage	231	15	619	11	66	61	744	0	0	0	0	3325	303
casual labour	81	18	74	0	0	6	3	0	0	0	0	1168	112
others	191	15	366	6	34	11	121	1	8	1	8	2755	151
others total	503	15	435	7	43	33	388	0	3	0	3	7248	566
all	1000	16	416	6	33	24	324	2	8	2	8	14416	1208
est. ht. (00) rep. transaction/amount (Rs.000)	x	237	599563	82	47535	351	466861	22	11895	22	11895	x	x
sample hhd. reporting a type of transaction	x	45	x	19	x	84	x	2	x	2	x	x	x
				credit agency: non-institutional									
professional etc.	42	52	491	23	55	27	57	7	38	0	0	605	39
admin. etc.	43	47	659	4	2	33	925	0	0	0	0	613	49
clerical etc.	3	0	0	0	0	244	2435	0	0	0	0	39	9
sales workers	206	61	414	32	230	53	309	0	0	0	0	2965	279
service workers	73	111	695	25	90	39	181	0	0	0	0	1055	80
farmers etc.	32	144	766	41	65	73	226	0	0	0	0	462	52
prod. workers etc.	97	69	225	14	15	53	172	0	0	0	0	1396	131
others	2	0	0	0	0	0	0	0	0	0	0	32	2
self-employed total	497	73	465	24	120	49	300	1	3	1	3	7167	641
regular wage	231	72	632	17	43	33	165	15	13	15	13	3325	303
casual labour	81	123	380	6	6	28	41	0	0	0	0	1168	112
others	191	26	339	18	39	20	41	1	5	1	5	2755	151
others total	503	63	480	16	36	27	98	7	8	7	8	7248	566
all	1000	68	472	20	78	38	198	4	6	4	6	14416	1208
est. ht. (00) rep. transaction/amount (Rs.000)	x	976	680764	288	112013	551	285990	56	8189	56	8189	x	x
sample hhd. reporting a type of transaction	x	168	x	58	x	115	x	6	x	6	x	x	x

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Bihar											
	per 1000 distribution of hhs.			borrowings in cash			type of transaction			urban		
	(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	no of households estd (00) (11)	(12)	
professional etc. admin. etc. clerical etc. sales workers service workers farmers etc. prod. workers etc. others	42	52	551	23	55	27	57	7	38	605	39	
self-employed total	497	90	861	29	143	64	558	3	17	7167	641	
regular wage casual labour others	231	85	1251	28	109	95	909	15	13	3325	303	
others total	191	41	454	6	6	34	44	0	0	1168	112	
all	503	77	915	23	79	61	485	2	13	2755	151	
est. hh. (00) rep. transaction/amount (Rs.000)	1000	84	888	26	111	62	522	5	14	14416	1208	
sample hhd. reporting a type of transaction	x	1205	1280328	370	159548	901	752851	78	20083	x	x	
	x	210	x	77	x	198	x	8	x	x	x	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.			borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			no of households	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	urban					
professional etc.	15	48	9651	48	2895	48	2895	0	0	0	99	12					
admin. etc.	37	24	13320	19	2292	111	4531	0	0	0	250	27					
clerical etc.	1	799	7190	799	2157	1000	40383	0	0	0	6	2					
sales workers	77	93	5649	90	1395	182	3348	2	12	12	516	81					
service workers	30	47	497	0	0	49	381	0	0	0	198	30					
farmers etc.	11	0	0	0	0	0	0	0	0	0	71	9					
prod. workers etc.	90	0	0	0	0	4	8	0	0	0	605	55					
others	0	0	0	0	0	0	0	0	0	0	0	0					
self-employed total	261	42	4205	35	912	83	1987	1	3	1745	216						
regular wage	472	108	7385	101	1243	182	4325	3	10	3158	340						
casual labour	172	0	0	5	1	17	129	0	0	1150	91						
others	96	0	0	0	0	0	0	0	0	640	47						
others total	739	69	4714	66	794	120	2791	2	7	4949	478						
all	1000	62	4581	58	824	110	2581	2	6	6694	694						
est. ht. (00) rep.transaction/amount (Rs.000)	x	414	3066414	386	551892	738	1727589	11	3853	x	x	x					
sample hhd. reporting a type of transaction	x	87	x	76	x	148	x	2	x	x	x	x					
			credit agency: non-institutional														
professional etc.	15	151	3271	0	0	0	0	0	0	0	99	12					
admin. etc.	37	31	1450	0	0	72	355	0	0	0	250	27					
clerical etc.	1	0	0	0	0	0	0	0	0	0	6	2					
sales workers	77	42	889	25	202	34	219	0	0	0	516	81					
service workers	30	62	1096	44	327	89	4161	0	0	0	198	30					
farmers etc.	11	464	1430	61	183	272	1324	0	0	0	71	9					
prod. workers etc.	90	47	349	11	80	54	250	0	0	0	605	55					
others	0	0	0	0	0	0	0	0	0	0	0	0					
self-employed total	261	67	959	19	132	60	729	0	0	1745	216						
regular wage	472	55	911	24	354	56	650	0	0	3158	340						
casual labour	172	37	158	0	0	4	20	3	5	1150	91						
others	96	7	369	0	0	8	70	0	0	640	47						
others total	739	44	666	15	226	38	428	1	1	4949	478						
all	1000	50	742	16	201	44	507	0	1	6694	694						
est. ht. (00) rep.transaction/amount (Rs.000)	x	338	496932	108	134751	293	339204	3	577	x	x	x					
sample hhd. reporting a type of transaction	x	76	x	22	x	59	x	1	x	x	x	x					



Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hhs.	Chhattisgarh						urban					
		borrowings in cash		type of transaction		repayments of any loan		loans written off		no of households			
		P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	estd (00) (11)	samp. (12)		
(1)	(2)												
professional etc.	15	199	12922	48	2895	48	2895	0	0	0	99	12	
admin. etc.	37	55	14770	19	2292	175	4886	0	0	0	250	27	
clerical etc.	1	799	7190	799	2157	1000	40383	0	0	0	6	2	
sales workers	77	134	6538	115	1598	215	3566	2	12	12	516	81	
service workers	30	109	1592	44	327	139	4542	0	0	0	198	30	
farmers etc.	11	464	1430	61	183	272	1324	0	0	0	71	9	
prod. workers etc.	90	47	349	11	80	58	258	0	0	0	605	55	
others	0	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	261	109	5164	54	1044	142	2716	1	3	1745	216	216	
regular wage	472	145	8296	115	1597	210	4975	3	10	3158	340	340	
casual labour	172	37	158	5	1	21	149	3	5	1150	91	91	
others	96	7	369	0	0	8	70	0	0	640	47	47	
others total	739	102	5380	74	1019	140	3219	2	8	4949	478	478	
all	1000	104	5323	69	1026	140	3088	2	7	6694	694	694	
est. hh. (00) rep. transaction/amount (Rs.000)	x	697	3563346	462	686643	940	2066793	13	4431	x	x	x	
sample hhd. reporting a type of transaction	x	156	x	92	x	190	x	3	x	x	x	x	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.	borrowings in cash		repayments of loans taken during the year		repayments of any loan		loans written off		no of households		
		P		P		P		P		estd. samp.		
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Delhi												
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
professional etc.	13	44	1327	0	0	0	0	0	0	307	36	
admin. etc.	128	2	65	0	0	62	4370	0	0	3031	245	
clerical etc.	0	0	0	0	0	0	0	0	0	10	3	
sales workers	122	10	138	10	26	11	124	0	0	2897	240	
service workers	1	197	6133	197	912	197	912	0	0	16	5	
farmers etc.	12	0	0	0	0	0	0	0	0	283	33	
prod. workers etc.	88	0	0	0	0	0	0	0	0	2082	216	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	363	6	128	4	10	26	1579	0	0	8625	778	
regular wage	517	5	289	4	32	8	244	0	4	12285	1189	
casual labour	57	0	0	0	0	0	0	0	0	1352	150	
others	63	1	3992	1	53	1	53	1	107	1485	101	
others total	637	4	627	4	32	7	203	0	14	15122	1440	
all	1000	5	445	4	24	14	703	0	9	23747	2218	
est. hh. (00) rep.transaction/amount (Rs.000)	x	115	1057666	88	56727	322	1668868	4	20818	x	x	
sample hhd. reporting a type of transaction	x	21	x	12	x	35	x	2	x	x	x	
				credit agency: non-institutional								
professional etc.	13	11	493	0	0	0	0	0	0	307	36	
admin. etc.	128	9	56	2	14	16	574	0	0	3031	245	
clerical etc.	0	0	0	0	0	0	0	0	0	10	3	
sales workers	122	21	118	5	14	8	47	0	0	2897	240	
service workers	1	130	2917	65	645	197	1918	0	0	16	5	
farmers etc.	12	0	0	0	0	18	26	0	0	283	33	
prod. workers etc.	88	22	231	5	8	21	38	0	0	2082	216	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	363	16	138	4	12	14	231	0	0	8625	778	
regular wage	517	20	267	6	14	7	30	0	0	12285	1189	
casual labour	57	57	128	10	20	11	42	0	0	1352	150	
others	63	9	181	7	26	8	57	0	0	1485	101	
others total	637	22	246	7	16	8	33	0	0	15122	1440	
all	1000	20	207	6	15	10	105	0	0	23747	2218	
est. hh. (00) rep.transaction/amount (Rs.000)	x	471	491263	133	34713	240	249848	0	0	x	x	
sample hhd. reporting a type of transaction	x	169	x	61	x	79	x	0	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Delhi												
	per 1000 distribution of hhs.	borrowings in cash			type of transaction			urban			no of households		
		(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	(11)	(12)	
professional etc.	13	55	1819	0	0	0	0	0	0	0	307	36	
admin. etc.	128	11	122	2	14	4944	0	74	0	0	3031	245	
clerical etc.	0	0	0	0	0	0	0	0	0	0	10	3	
sales workers	122	30	256	15	39	171	0	19	0	0	2897	240	
service workers	1	263	9050	197	1557	2830	0	197	0	0	16	5	
farmers etc.	12	0	0	0	0	26	0	18	0	0	283	33	
prod. workers etc.	88	22	231	5	8	38	0	21	0	0	2082	216	
others	0	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	363	22	266	7	23	1810	0	38	0	0	8625	778	
regular wage	517	25	556	11	47	273	0	15	0	4	12285	1189	
casual labour	57	57	128	10	20	42	0	11	0	0	1352	150	
others	63	11	4173	8	80	110	0	9	1	107	1485	101	
others total	637	26	873	10	47	237	0	14	0	14	15122	1440	
all	1000	25	652	9	39	808	0	23	0	9	23747	2218	
est. hh. (00) rep. transaction/amount (Rs.000)	x	582	1548929	220	91440	1918716	4	544	4	20818	x	x	
sample hhd. reporting a type of transaction	x	188	x	72	x	x	2	111	2	x	x	x	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Gujarat											
	per 1000 distribution of hrs.			borrowings in cash			type of transaction			no of households		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		P	A	P	A	P	A	P	A	P	A	
		credit agency: institutional										
professional etc.	9	4	85	4	33	100	4998	0	0	0	313	
admin. etc.	128	63	9401	53	1327	132	4487	1	17	0	4534	
clerical etc.	5	8	250	8	30	16	204	0	0	0	183	
sales workers	130	26	1444	19	285	59	3467	0	0	0	4575	
service workers	23	128	7359	3	47	56	1661	0	0	0	821	
farmers etc.	8	70	1312	70	698	116	1806	6	9	291	291	
prod. workers etc.	78	41	2030	24	207	88	727	0	0	0	2752	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	381	48	4552	31	605	91	3096	1	6	0	13470	
regular wage	437	46	3288	43	538	191	5006	1	6	0	15442	
casual labour	128	7	112	0	5	14	113	0	0	0	4516	
others	53	1	43	1	43	64	1436	0	0	0	1885	
others total	619	34	2352	30	385	144	3686	0	4	0	21843	
all	1000	39	3191	31	469	123	3461	0	5	0	35313	
est. hd. (00) rep.transaction/amount (Rs.000)	x	1392	11268139	1084	1656224	4360	12221624	17	17115	x	x	
sample hhd. reporting a type of transaction	x	161	x	123	x	408	x	4	x	x	x	
		credit agency: non-institutional										
professional etc.	9	13	637	0	0	7	206	0	0	0	313	
admin. etc.	128	29	546	11	85	76	1921	0	0	0	4534	
clerical etc.	5	0	0	0	0	0	0	0	0	0	183	
sales workers	130	38	715	17	56	81	995	0	0	0	4575	
service workers	23	80	706	27	133	138	4440	0	0	0	821	
farmers etc.	8	117	3209	56	394	68	627	0	0	0	291	
prod. workers etc.	78	132	1452	73	215	177	865	0	0	0	2752	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	381	58	851	27	108	100	1450	0	0	0	13470	
regular wage	437	79	1200	42	302	74	646	0	0	0	15442	
casual labour	128	94	1170	38	215	77	456	0	0	0	4516	
others	53	15	315	7	21	7	21	0	0	0	1885	
others total	619	77	1118	38	260	69	553	0	0	0	21843	
all	1000	69	1016	34	202	80	895	0	0	0	35313	
est. hd. (00) rep.transaction/amount (Rs.000)	x	2454	3586995	1201	713932	2842	3161015	0	0	0	x	
sample hhd. reporting a type of transaction	x	249	x	93	x	235	x	0	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Gujarat											
	per 1000 distribution of hhs.			borrowings in cash			type of transaction			urban		
	(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	no of households estd (00) (11)	(12)	
professional etc.	9	17	722	4	33	107	5204	0	0	313	27	
admin. etc.	128	92	9948	64	1412	178	6408	1	17	4534	283	
clerical etc.	5	8	250	8	30	16	204	0	0	183	7	
sales workers	130	62	2160	35	340	137	4462	0	0	4575	303	
service workers	23	208	8065	30	180	193	6101	0	0	821	70	
farmers etc.	8	187	4521	126	1093	184	2433	6	9	291	33	
prod. workers etc.	78	171	3482	97	422	250	1591	0	0	2752	202	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	381	104	5403	58	713	176	4546	1	6	13470	925	
regular wage	437	123	4489	81	841	241	5652	1	6	15442	844	
casual labour	128	101	1282	39	220	91	569	0	0	4516	262	
others	53	16	358	8	64	71	1457	0	0	1885	83	
others total	619	109	3469	66	645	195	4239	0	4	21843	1189	
all	1000	107	4207	63	671	188	4356	0	5	35313	2114	
est. hh. (00) rep. transaction/amount (Rs.000)	x	3789	14855134	2219	2370156	6632	15382639	17	17115	x	x	
sample hhd. reporting a type of transaction	x	400	x	209	x	618	x	4	x	x	x	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Haryana											
	per 1000 distribution of hrs.			borrowings in cash			type of transaction			no of households		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		P	A	P	A	P	A	P	A			
		credit agency: institutional										
professional etc.	28	29	5620	17	804	20	1343	7	325	338	16	
admin. etc.	34	92	4248	56	1052	149	5361	0	0	420	52	
clerical etc.	14	0	0	0	0	49	885	0	0	169	4	
sales workers	165	19	1211	17	265	51	1535	7	7	2014	149	
service workers	42	121	9744	58	1013	130	6449	6	199	513	50	
farmers etc.	18	53	808	0	0	21	288	0	0	221	30	
prod. workers etc.	105	31	1146	27	389	112	1203	0	0	1276	124	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	406	40	2578	26	457	80	2192	4	46	4950	425	
regular wage	445	66	3428	27	425	74	1451	1	7	5432	379	
casual labour	97	0	0	0	0	15	63	0	0	1183	81	
others	52	59	2577	40	2537	48	2732	0	0	629	42	
others total	594	55	2795	23	539	62	1335	1	5	7245	502	
all	1000	49	2707	24	506	69	1683	2	22	12194	927	
est. hh. (00) rep.transaction/amount (Rs.000)	x	596	3300486	297	617016	847	2052476	24	26284	x	x	
sample hhd. reporting a type of transaction	x	75	x	39	x	141	x	5	x	x	x	
		credit agency: non-institutional										
professional etc.	28	11	284	0	0	0	0	0	0	338	16	
admin. etc.	34	74	9861	7	31	23	178	0	0	420	52	
clerical etc.	14	0	0	0	0	0	0	0	0	169	4	
sales workers	165	66	1454	8	14	40	384	9	50	2014	149	
service workers	42	228	6250	109	4400	129	7077	46	1104	513	50	
farmers etc.	18	318	5098	92	1629	174	3260	5	38	221	30	
prod. workers etc.	105	218	2378	108	488	158	881	7	21	1276	124	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	406	128	2935	47	663	80	1277	11	142	4950	425	
regular wage	445	77	1105	15	83	65	1740	0	4	5432	379	
casual labour	97	239	4270	35	160	130	434	1	42	1183	81	
others	52	62	561	18	182	68	1400	0	0	629	42	
others total	594	102	1575	18	104	76	1497	0	10	7245	502	
all	1000	113	2127	30	331	77	1408	5	63	12194	927	
est. hh. (00) rep.transaction/amount (Rs.000)	x	1373	2593836	366	403541	944	1716938	56	77284	x	x	
sample hhd. reporting a type of transaction	x	152	x	40	x	113	x	12	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Haryana											
	per 1000 distribution of hhs.		borrowings in cash		repayments of loans taken during the year		type of transaction		loans written off		no of households	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		P	A	P	A	P	A	P	A	P	A	
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		credit agency: all										
professional etc.	28	40	5904	17	804	20	1343	7	325	338	16	
admin. etc.	34	166	14109	63	1084	171	5539	0	0	420	52	
clerical etc.	14	0	0	0	0	49	885	0	0	169	4	
sales workers	165	83	2666	25	279	91	1919	17	57	2014	149	
service workers	42	234	15994	113	5414	194	13526	46	1303	513	50	
farmers etc.	18	371	5906	92	1629	196	3548	5	38	221	30	
prod. workers etc.	105	246	3524	136	877	265	2084	7	21	1276	124	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	406	155	5513	67	1120	152	3469	14	187	4950	425	
regular wage	445	140	4534	40	508	123	3190	1	11	5432	379	
casual labour	97	239	4270	35	160	136	498	1	42	1183	81	
others	52	121	3138	58	2719	116	4133	0	0	629	42	
others total	594	154	4369	41	643	125	2833	1	15	7245	502	
all	1000	155	4834	51	837	136	3091	6	85	12194	927	
est. hh. (00) rep. transaction/amount (Rs.000)	x	1886	5894322	628	1020557	1654	3769413	77	103568	x	x	
sample hhd. reporting a type of transaction	x	217	x	76	x	243	x	16	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hhs.	borrowings in cash		type of transaction					loans written off		no of households	
		(3) P	(4) A	(5) P	(6) A	(7) P	(8) A	(9) P	(10) A	(11) urban	(12) samp.	
professional etc.	22	48	37012	48	1671	365	34325	0	0	34	7	
admin. etc.	79	55	13021	23	1038	118	3405	4	10	121	34	
clerical etc.	0	0	0	0	0	0	0	0	0	0	0	
sales workers	88	63	3327	35	761	102	2247	0	0	135	43	
service workers	48	4	408	4	20	43	300	0	0	73	19	
farmers etc.	4	0	0	0	0	375	82455	0	0	6	4	
prod. workers etc.	56	66	2697	61	906	138	2106	0	0	86	22	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	297	50	7804	32	801	127	5760	1	3	455	129	
regular wage	352	78	7736	73	755	167	3499	0	0	539	107	
casual labour	46	23	55	19	30	19	30	0	0	71	20	
others	304	60	1786	60	2234	72	2876	0	0	466	45	
others total	703	66	4652	64	1347	116	3000	0	0	1075	172	
all	1000	62	5589	54	1185	120	3820	0	1	1531	301	
est. hhd. (00) rep.transaction/amount (Rs.000)	x	94	855421	83	181346	183	584709	0	124	x	x	
sample hhd. reporting a type of transaction	x	54	x	40	x	102	x	1	x	x	x	
professional etc.	22	41	810	41	203	41	203	41	203	34	7	
admin. etc.	79	57	405	0	0	0	0	0	0	121	34	
clerical etc.	0	0	0	0	0	0	0	0	0	0	0	
sales workers	88	38	552	0	0	6	470	0	0	135	43	
service workers	48	30	261	0	0	0	0	0	0	73	19	
farmers etc.	4	421	1262	0	0	0	0	0	0	6	4	
prod. workers etc.	56	18	834	0	0	5	3	0	0	86	22	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	297	43	549	3	15	6	155	3	15	455	129	
regular wage	352	23	1604	6	203	6	203	0	0	539	107	
casual labour	46	70	379	0	0	0	0	6	12	71	20	
others	304	4	57	0	0	0	0	0	0	466	45	
others total	703	17	853	3	102	3	102	0	1	1075	172	
all	1000	25	763	3	76	4	118	1	5	1531	301	
est. hhd. (00) rep.transaction/amount (Rs.000)	x	39	116732	5	11640	6	17991	2	780	x	x	
sample hhd. reporting a type of transaction	x	26	x	3	x	6	x	2	x	x	x	



Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Himachal Pradesh											
	per 1000 distribution of hhs.			borrowings in cash			type of transaction			urban		
	(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	(11)	(12)	
professional etc.	22	88	37822	88	1874	405	34527	41	203	34	7	
admin. etc.	79	100	13426	23	1038	118	3405	4	10	121	34	
clerical etc.	0	0	0	0	0	0	0	0	0	0	0	
sales workers	88	101	3879	35	761	105	2716	0	0	135	43	
service workers	48	34	669	4	20	43	300	0	0	73	19	
farmers etc.	4	421	1262	0	0	375	82455	0	0	6	4	
prod. workers etc.	56	84	3531	61	906	143	2108	0	0	86	22	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	297	90	8353	35	816	132	5915	4	18	455	129	
regular wage	352	94	9340	79	958	182	5734	0	0	539	107	
casual labour	46	94	434	19	30	19	30	6	12	71	20	
others	304	61	1843	60	2234	72	2876	0	0	466	45	
others total	703	80	5505	67	1449	124	4119	0	1	1075	172	
all	1000	83	6352	57	1261	126	4653	2	6	1531	301	
est. hh. (00) rep. transaction/amount (Rs.000)	x	127	972152	88	192986	194	712150	2	904	x	x	
sample hhd. reporting a type of transaction	x	76	x	43	x	107	x	3	x	x	x	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.	borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			no of households	
		P			A			P			A			urban	
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
				credit agency: institutional											
professional etc.	6	0	0	0	0	41	1139	0	0	20	11				
admin. etc.	32	28	28348	28	3838	71	5877	0	0	104	35				
clerical etc.	2	0	0	0	0	0	0	0	0	6	4				
sales workers	242	2	269	1	16	66	760	0	2	780	142				
service workers	46	0	0	0	0	5	56	0	0	147	31				
farmers etc.	30	0	0	0	0	10	120	0	0	97	23				
prod. workers etc.	147	10	621	10	161	16	266	0	0	473	120				
others	0	0	0	0	0	0	0	0	0	2	1				
self-employed total	506	6	2113	5	299	42	842	0	1	1629	367				
regular wage	330	31	3892	30	348	94	2157	0	0	1062	261				
casual labour	67	0	0	0	0	0	0	0	0	216	47				
others	97	2	342	2	31	3	71	0	0	311	41				
others total	494	21	2668	20	239	63	1455	0	0	1589	349				
all	1000	13	2387	13	269	53	1145	0	0	3218	716				
est. hhd. (00) rep.transaction/amount (Rs.000)	x	43	768072	42	86542	170	368400	0	137	x	x				
sample hhd. reporting a type of transaction	x	33	x	30	x	114	x	1	x	x	x				
			credit agency: non-institutional												
professional etc.	6	0	0	0	0	0	0	0	0	20	11				
admin. etc.	32	3	117	3	80	27	237	0	0	104	35				
clerical etc.	2	0	0	0	0	0	0	0	0	6	4				
sales workers	242	1	40	1	12	1	12	0	0	780	142				
service workers	46	5	117	0	0	4	15	0	0	147	31				
farmers etc.	30	3	34	0	0	0	0	0	0	97	23				
prod. workers etc.	147	3	161	0	0	1	1	0	0	473	120				
others	0	0	0	0	0	0	0	0	0	2	1				
self-employed total	506	2	86	1	11	3	23	0	0	1629	367				
regular wage	330	2	6	1	2	2	11	0	0	1062	261				
casual labour	67	0	0	0	0	0	0	0	0	216	47				
others	97	0	0	0	0	20	73	0	0	311	41				
others total	494	1	4	1	1	5	22	0	0	1589	349				
all	1000	2	45	1	6	4	22	0	0	3218	716				
est. hhd. (00) rep.transaction/amount (Rs.000)	x	6	14586	2	1927	13	7149	0	0	x	x				
sample hhd. reporting a type of transaction	x	12	x	4	x	14	x	0	x	x	x				

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Jammu & Kashmir												
	per 1000 distribution of hhs.		borrowings in cash			repayments of loans taken during the year			type of transaction			urban no of households	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
		P	A	P	A	P	A	P	A	P	A		
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
		credit agency: all											
professional etc.	6	0	0	0	0	41	1139	0	0	0	20	11	
admin. etc.	32	31	28464	31	3918	99	6114	0	0	0	104	35	
clerical etc.	2	0	0	0	0	0	0	0	0	0	6	4	
sales workers	242	3	309	3	27	68	773	0	2	0	780	142	
service workers	46	5	117	0	0	8	71	0	0	0	147	31	
farmers etc.	30	3	34	0	0	10	120	0	0	0	97	23	
prod. workers etc.	147	12	781	10	161	16	268	0	0	0	473	120	
others	0	0	0	0	0	0	0	0	0	0	2	1	
self-employed total	506	8	2199	6	309	45	865	0	1	0	1629	367	
regular wage	330	33	3897	31	350	96	2168	0	0	0	1062	261	
casual labour	67	0	0	0	0	0	0	0	0	0	216	47	
others	97	2	342	2	31	23	144	0	0	0	311	41	
others total	494	22	2672	21	240	69	1477	0	0	0	1589	349	
all	1000	15	2432	14	275	57	1167	0	0	0	3218	716	
est. hh. (00) rep. transaction/amount (Rs.000)	x	48	782658	44	88470	183	375549	0	137	0	x	x	
sample hhd. reporting a type of transaction	x	44	x	34	x	128	x	1	x	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.	borrowings in cash				repayments of loans taken during the year				repayments of any loan				loans written off		no of households estd. samp.			
		P		A		P		A		P		A		P		A			
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)								
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)								
				credit agency: institutional															
professional etc.	36	3	8	0	0	4	8	0	0	0	0	0	0	0	0	0	339	13	
admin. etc.	32	27	2090	27	467	64	2951	0	0	0	0	0	0	0	0	0	300	55	
clerical etc.	6	62	3101	62	744	62	1420	0	0	0	0	0	0	0	0	0	57	5	
sales workers	104	22	1141	8	41	15	262	2	18	2	18	988	141	18	18	87	87	18	
service workers	9	28	221	0	0	18	155	0	0	0	0	175	21	0	0	175	21	21	
farmers etc.	19	34	652	34	242	34	448	0	0	0	0	625	77	0	0	625	77	77	
prod. workers etc.	66	6	51	2	2	2	2	0	0	0	0	9	3	0	0	9	3	3	
others	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	273	18	813	10	104	18	512	1	7	1	7	2581	333	0	0	2581	333	333	
regular wage	376	42	3146	36	472	114	2511	3	14	3	14	3558	398	0	0	3558	398	398	
casual labour	139	26	292	0	0	1	1	13	120	0	0	1310	182	0	0	1310	182	182	
others	212	60	1829	3	57	6	122	0	0	0	0	2004	109	0	0	2004	109	109	
others total	727	44	2218	20	261	61	1336	4	30	4	30	6872	689	0	0	6872	689	689	
all	1000	37	1834	17	218	49	1111	3	24	3	24	9453	1022	0	0	9453	1022	1022	
est. hd. (00) rep. transaction/amount (Rs.000)	x	350	173971	161	205971	468	1050187	29	22636	29	22636	x	x	x	x	x	x	x	
sample hhd. reporting a type of transaction	x	84	x	52	x	119	x	11	x	11	x	x	x	x	x	x	x	x	
			credit agency: non-institutional																
professional etc.	36	102	1228	0	0	0	0	0	0	0	0	0	0	0	0	0	339	13	
admin. etc.	32	0	0	0	0	9	56	0	0	0	0	300	55	0	0	300	55	55	
clerical etc.	6	266	532	0	0	0	0	0	0	0	0	57	5	0	0	57	5	5	
sales workers	104	70	1207	3	29	10	49	8	4	8	4	988	141	0	0	988	141	141	
service workers	9	54	351	0	0	0	0	37	111	0	0	87	18	0	0	87	18	18	
farmers etc.	19	5	29	0	0	0	0	0	0	0	0	175	21	0	0	175	21	21	
prod. workers etc.	66	37	55	0	0	27	72	0	0	0	0	625	77	0	0	625	77	77	
others	1	99	4954	0	0	0	0	0	0	0	0	9	3	0	0	9	3	3	
self-employed total	273	58	680	1	11	11	43	4	5	4	5	2581	333	0	0	2581	333	333	
regular wage	376	14	189	1	4	29	199	0	3	0	3	3558	398	0	0	3558	398	398	
casual labour	139	48	799	27	279	30	304	0	0	0	0	1310	182	0	0	1310	182	182	
others	212	6	6	0	0	0	0	6	28	0	0	2004	109	0	0	2004	109	109	
others total	727	18	252	6	55	21	161	2	10	2	10	6872	689	0	0	6872	689	689	
all	1000	29	369	4	43	18	129	3	8	3	8	9453	1022	0	0	9453	1022	1022	
est. hd. (00) rep. transaction/amount (Rs.000)	x	272	348541	41	40909	172	121722	25	8027	25	8027	x	x	x	x	x	x	x	
sample hhd. reporting a type of transaction	x	63	x	10	x	40	x	4	x	4	x	x	x	x	x	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Jharkhand											
	per 1000 distribution of hhs.			borrowings in cash			type of transaction			urban		
	(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	no of households estd (00) (11)	(12)	
professional etc. admin. etc.	36	105	1236	0	0	4	8	0	0	339	13	
clerical etc.	32	27	2090	27	467	73	3007	0	0	300	55	
sales workers	6	328	3633	62	744	62	1420	0	0	57	5	
service workers	104	92	2348	11	70	25	311	10	22	988	141	
farmers etc.	9	81	573	0	0	18	155	37	111	87	18	
prod. workers etc.	19	39	681	34	242	34	448	0	0	175	21	
others	66	43	106	2	2	29	74	0	0	625	77	
self-employed total	1	99	4954	0	0	0	0	0	0	9	3	
regular wage	273	76	1493	11	115	30	555	5	12	2581	333	
casual labour	376	55	3334	37	476	137	2709	3	17	3558	398	
others	139	74	1091	27	279	31	306	13	120	1310	182	
others total	212	66	1835	3	57	6	122	6	28	2004	109	
all	727	62	2469	25	316	78	1497	6	40	6872	689	
est. hh. (00) rep. transaction/amount (Rs.000)	1000	66	2203	21	261	65	1240	6	32	9453	1022	
sample hhd. reporting a type of transaction	x	621	2082512	203	246880	616	1171909	54	30663	x	x	
	x	146	x	62	x	152	x	15	x	x	x	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hhs.												urban												
	borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			no of households estd. (00)												
	P	A	(3)	P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)	P	A	(8)	P	A	(9)	P	A	(10)	(11)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)													
				credit agency: institutional																					
professional etc.	8	71	0	0	0	0	65	1771	0	0	0	287	28												
admin. etc.	73	106	84	1508	84	177	5510	5510	1	2	2531	203													
clerical etc.	4	0	0	0	0	0	0	0	0	0	141	4													
sales workers	104	38	19	362	19	95	2144	2144	2	10	3635	271													
service workers	27	63	41	3013	41	178	8580	8580	0	0	931	83													
farmers etc.	16	105	43	7381	43	66	1269	1269	0	0	567	51													
prod. workers etc.	76	29	17	212	17	83	924	924	0	0	2651	209													
others	0	0	0	0	0	0	0	0	0	0	0	0													
self-employed total	308	58	36	844	36	115	3110	3110	1	4	10743	849													
regular wage	421	93	69	710	69	193	3465	3465	1	3	14694	1161													
casual labour	158	21	10	19	10	36	69	69	6	30	5507	402													
others	113	45	7	55	7	36	546	546	0	0	3930	195													
others total	692	69	46	446	46	131	2215	2215	2	9	24130	1758													
all	1000	65	43	568	43	126	2490	2490	1	7	34873	2607													
est. hhd. (00) rep. transaction/amount (Rs.000)	x	2283	1487	1982391	1487	4409	8684583	8684583	49	25652	x	x													
sample hhd. reporting a type of transaction	x	304	192	x	551	x	x	x	6	x	x	x													
			credit agency: non-institutional																						
professional etc.	8	63	53	724	53	107	803	803	0	0	287	28													
admin. etc.	73	114	66	765	66	109	1237	1237	0	0	2531	203													
clerical etc.	4	0	0	0	0	148	741	741	0	0	141	4													
sales workers	104	81	51	179	51	105	723	723	0	0	3635	271													
service workers	27	113	79	115	79	138	803	803	0	0	931	83													
farmers etc.	16	57	39	134	39	52	570	570	0	0	567	51													
prod. workers etc.	76	97	54	188	54	130	752	752	0	0	2651	209													
others	0	0	0	0	0	0	0	0	0	0	0	0													
self-employed total	308	93	56	324	56	113	853	853	0	0	10743	849													
regular wage	421	91	49	371	49	118	1253	1253	0	0	14694	1161													
casual labour	158	248	169	535	169	243	821	821	1	1	5507	402													
others	113	30	4	10	4	18	57	57	0	0	3930	195													
others total	692	117	69	350	69	130	960	960	0	0	24130	1758													
all	1000	109	65	342	65	125	927	927	0	0	34873	2607													
est. hhd. (00) rep. transaction/amount (Rs.000)	x	3812	2280	1191541	2280	4350	3231651	3231651	7	709	x	x													
sample hhd. reporting a type of transaction	x	427	225	x	459	x	x	x	1	x	x	x													

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Karnataka											
	per 1000 distri-bution of hhs.			borrowings in cash			type of transaction			urban		
	(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	no of households estid (00) (11)	(12)	
professional etc.	8	135	22017	53	724	172	2574	0	0	287	28	
admin. etc.	73	202	15931	149	2274	282	6747	1	2	2531	203	
clerical etc.	4	0	0	0	0	148	741	0	0	141	4	
sales workers	104	112	3189	68	541	197	2867	2	10	3635	271	
service workers	27	168	6677	120	3128	292	9383	0	0	931	83	
farmers etc.	16	162	7836	82	1126	116	1839	0	0	567	51	
prod. workers etc.	76	124	2464	70	400	210	1676	0	0	2651	209	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	308	143	7021	92	1167	223	3962	1	4	10743	849	
regular wage	421	172	11091	108	1081	289	4718	1	3	14694	1161	
casual labour	158	269	2489	179	555	278	890	7	31	5507	402	
others	113	74	1671	12	66	53	603	0	0	3930	195	
others total	692	178	7594	109	796	248	3174	2	9	24130	1758	
all	1000	167	7417	103	910	240	3417	2	8	34873	2607	
est. hh. (00) rep. transaction/amount (Rs.000)	x	5834	25865719	3604	3173933	8384	11916234	56	26361	x	x	
sample hhd. reporting a type of transaction	x	711	x	409	x	971	x	7	x	x	x	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (In Rs.) per household (A) by occupational category of households

occupational category of households	Kerala												
	per 1000 distribution of hrs.			borrowings in cash			type of transaction			no. of households			
	(2)	(3)	(4)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		P	A	P	A	P	A	P	A	P	A		
		credit agency: institutional											
professional etc.	15	26	1497	26	177	161	1695	0	0	0	0	265	29
admin. etc.	84	243	17950	183	2142	406	10593	0	0	0	0	1444	155
clerical etc.	2	191	7083	54	327	292	4598	23	91	0	0	29	7
sales workers	79	275	23945	114	1465	339	5456	0	0	0	0	1367	175
service workers	74	208	33162	135	6221	336	13333	0	0	0	0	1275	141
farmers etc.	11	202	4052	74	319	486	6482	29	145	192	192	1199	26
prod. workers etc.	70	302	18116	116	1077	391	5678	40	242	0	0	1199	119
others	0	0	0	0	0	0	0	0	0	0	0	0	0
self-employed total	335	243	21492	131	2502	363	8385	9	56	5771	56	5771	652
regular wage	274	239	21947	163	2372	412	8474	1	10	4722	10	4722	551
casual labour	262	227	5279	80	527	295	2319	9	98	4515	98	4515	568
others	130	76	3171	22	110	147	3076	0	0	2240	0	2240	232
others total	665	202	11725	103	1205	314	4999	4	43	11477	43	11477	1351
all	1000	216	14995	112	1640	330	6134	6	47	17252	47	17252	2006
est. hh. (00) rep. transaction/amount (Rs.000)	x	3729	25868538	1935	2829864	5697	10581659	100	81220	x	x	x	x
sample hhd. reporting a type of transaction	x	424	x	204	x	638	x	9	x	x	x	x	x
		credit agency: non-institutional											
professional etc.	15	80	445	20	93	20	93	0	0	0	0	265	29
admin. etc.	84	181	5328	120	637	150	878	0	0	0	0	1444	155
clerical etc.	2	0	0	0	0	23	117	0	0	0	0	29	7
sales workers	79	154	3393	53	175	64	315	18	123	0	0	1367	175
service workers	74	252	2643	156	376	178	622	0	0	0	0	1275	141
farmers etc.	11	51	280	51	81	116	1267	0	0	192	192	1199	26
prod. workers etc.	70	238	2965	126	758	380	2524	0	0	0	0	1199	119
others	0	0	0	0	0	0	0	0	0	0	0	0	0
self-employed total	335	192	3366	106	448	176	1003	4	29	5771	29	5771	652
regular wage	274	123	3079	62	130	109	763	0	0	4722	0	4722	551
casual labour	262	251	1932	107	247	144	676	7	309	4515	7	4515	568
others	130	62	1041	25	177	45	472	0	0	2240	0	2240	232
others total	665	161	2230	73	185	110	672	3	121	11477	121	11477	1351
all	1000	172	2609	84	273	132	783	3	90	17252	90	17252	2006
est. hh. (00) rep. transaction/amount (Rs.000)	x	2964	4501829	1445	471098	2280	1350225	54	156052	x	x	x	x
sample hhd. reporting a type of transaction	x	355	x	163	x	261	x	2	x	x	x	x	x



Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Kerala																											
	per 1000 distribution of hhs.	borrowings in cash			type of transaction			repayments of any loan			loans written off			no of households estd (00)	samp.													
		P	A	(3)	P	A	(4)	P	A	(5)	P	A	(6)			P	A	(7)	P	A	(8)	P	A	(9)	(10)	(11)	(12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)																	
professional etc.	15	92	1942	32	270	166	1788	0	0	265	29																	
admin. etc.	84	362	23278	277	2779	494	11471	0	0	1444	155																	
clerical etc.	2	191	7083	54	327	316	4715	23	91	29	7																	
sales workers	79	361	27338	165	1640	380	5771	18	123	1367	175																	
service workers	74	412	35804	276	6597	469	13955	0	0	1275	141																	
farmers etc.	11	230	4332	102	400	550	7749	29	145	192	26																	
prod. workers etc.	70	457	21082	191	1835	598	8202	40	242	1199	119																	
others	0	0	0	0	0	0	0	0	0	0	0																	
self-employed total	335	375	24859	214	2950	469	9388	14	85	5771	652																	
regular wage	274	299	25082	216	2502	461	9237	1	10	4722	551																	
casual labour	262	418	7210	169	774	396	2995	15	406	4515	568																	
others	130	130	4211	48	286	178	3548	0	0	2240	232																	
others total	665	313	13978	165	1390	380	5671	7	164	11477	1351																	
all	1000	334	17620	181	1913	410	6916	9	138	17252	2006																	
est. hh. (00) rep. transaction/amount (Rs.000)	x	5758	30397423	3130	3300963	7075	11931883	153	237272	x	x																	
sample hhd. reporting a type of transaction	x	704	x	345	x	816	x	11	x	x	x																	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.	borrowings in cash		repayments of loans taken during the year		repayments of any loan		loans written off		no of households	
		P		P		P		P		urban	
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	(2)										
				credit agency: institutional							
professional etc.	14	25	4882	23	278	50	666	0	0	413	42
admin. etc.	70	20	159	20	21	45	505	2	9	2115	67
clerical etc.	4	0	0	0	0	18	741	0	0	116	8
sales workers	129	26	3198	18	494	41	1461	0	0	3871	340
service workers	27	70	2785	44	746	92	2674	4	114	824	106
farmers etc.	17	36	2337	11	94	25	222	0	0	502	47
prod. workers etc.	93	17	1322	16	120	90	985	0	1	2780	270
others	0	0	0	0	0	0	0	0	0	7	2
self-employed total	354	26	2058	19	289	58	1142	1	11	10629	882
regular wage	423	71	6441	62	697	203	5088	0	0	12702	867
casual labour	115	6	45	4	18	8	45	4	30	3444	246
others	107	15	3136	9	99	92	3175	0	0	3201	189
others total	644	50	4756	43	477	150	3874	1	5	19347	1302
all	1000	42	3792	34	409	117	2900	1	7	30033	2185
est. ht. (00) rep.transaction/amount (Rs.000)	x	1247	11388530	1034	1229588	3520	8708581	23	21802	x	x
sample hhd. reporting a type of transaction	x	199	x	149	x	404	x	6	x	x	x
			credit agency: non-institutional								
professional etc.	14	89	2944	87	582	92	596	0	0	413	42
admin. etc.	70	53	1580	0	0	14	269	0	0	2115	67
clerical etc.	4	0	0	0	0	40	4122	0	0	116	8
sales workers	129	49	856	38	314	52	516	1	1	3871	340
service workers	27	76	1058	29	151	67	827	4	16	824	106
farmers etc.	17	39	298	0	0	56	186	0	0	502	47
prod. workers etc.	93	90	1509	32	158	62	490	0	1	2780	270
others	0	0	0	0	0	0	0	0	0	7	2
self-employed total	354	63	1231	28	190	50	511	1	2	10629	882
regular wage	423	32	564	9	44	53	305	0	0	12702	867
casual labour	115	104	843	16	68	30	148	0	0	3444	246
others	107	19	202	4	20	11	35	0	0	3201	189
others total	644	43	554	9	44	42	232	0	0	19347	1302
all	1000	50	793	16	96	45	331	0	1	30033	2185
est. ht. (00) rep.transaction/amount (Rs.000)	x	1500	2380278	478	287061	1345	992689	11	2632	x	x
sample hhd. reporting a type of transaction	x	194	x	76	x	167	x	6	x	x	x

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hhs.	Madhya Pradesh												no of households (00)	samp.
		borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off				
		P (3)	A (4)	(5)	P (6)	A (7)	(8)	P (9)	A (10)	(11)	(12)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
credit agency: all															
professional etc.	14	113	7826	109	860	143	1262	0	0	413	42				
admin. etc.	70	56	1739	20	21	59	775	2	9	2115	67				
clerical etc.	4	0	0	0	0	58	4862	0	0	116	8				
sales workers	129	75	4054	57	809	91	1977	1	1	3871	340				
service workers	27	142	3843	72	896	158	3501	8	130	824	106				
farmers etc.	17	75	2635	11	94	81	408	0	0	502	47				
prod. workers etc.	93	106	2831	48	277	152	1475	0	2	2780	270				
others	0	0	0	0	0	0	0	0	0	7	2				
self-employed total	354	85	3290	48	479	107	1653	2	13	10629	882				
regular wage	423	102	7005	70	740	245	5393	0	0	12702	867				
casual labour	115	109	887	21	85	37	193	4	30	3444	246				
others	107	34	3338	13	119	103	3210	0	0	3201	189				
others total	644	92	5309	52	521	185	4106	1	6	19347	1302				
all	1000	90	4585	50	505	157	3230	1	8	30033	2185				
est. hh. (00) rep. transaction/amount (Rs.000)	x	2689	13768808	1508	1516649	4710	9701270	33	24434	x	x				
sample hhd. reporting a type of transaction	x	383	x	223	x	561	x	11	x	x	x				

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Maharashtra											
	per 1000 distribution of hrs.						urban					
	per 1000 distribution of hrs.		borrowings in cash		type of transaction		repayments of any loan		loans written off		no of households	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		P	A	P	A	P	A	P	A	P	A	
		credit agency: institutional										
professional etc.	13	93	17650	87	2065	151	7954	0	0	0	1191	73
admin. etc.	120	69	5991	58	949	158	4016	0	0	0	10745	686
clerical etc.	2	39	925	39	431	75	2238	0	0	0	152	6
sales workers	68	66	4681	30	426	86	1784	0	0	0	6082	479
service workers	16	61	2169	20	103	225	4534	0	0	0	1414	109
farmers etc.	10	59	6901	30	419	136	7459	1	3	0	910	72
prod. workers etc.	62	34	2079	29	451	90	1254	0	0	0	5564	366
others	0	0	0	0	0	0	0	0	0	0	5	1
self-employed total	291	61	5177	44	704	129	3223	0	0	0	26062	1792
regular wage	554	80	8851	70	1022	194	4478	0	2	0	49606	2921
casual labour	89	12	202	9	51	21	133	2	1	0	7942	449
others	65	11	494	6	90	86	1608	0	0	0	5826	275
others total	708	65	6999	56	815	162	3669	0	2	0	63374	3645
all	1000	64	6461	53	781	152	3535	0	1	0	89538	5439
est. hh. (00) rep.transaction/amount (Rs.000)	x	5697	57848497	4701	6997254	13639	31652920	30	12583	x	x	x
sample hhd. reporting a type of transaction	x	635	x	512	x	1545	x	7	x	x	x	x
		credit agency: non-institutional										
professional etc.	13	61	821	9	173	11	188	0	0	0	1191	73
admin. etc.	120	57	1026	30	291	39	591	0	0	0	10745	686
clerical etc.	2	0	0	0	0	0	0	0	0	0	152	6
sales workers	68	45	1386	7	119	26	296	0	1	0	6082	479
service workers	16	35	1056	2	31	8	104	0	0	0	1414	109
farmers etc.	10	31	465	21	216	44	649	0	0	0	910	72
prod. workers etc.	62	38	877	24	197	42	468	0	0	0	5564	366
others	0	0	0	0	0	0	0	0	0	0	5	1
self-employed total	291	48	1044	20	207	34	450	0	0	0	26062	1792
regular wage	554	30	416	12	76	33	295	0	2	0	49606	2921
casual labour	89	56	379	13	33	34	156	0	0	0	7942	449
others	65	5	52	4	13	25	2451	0	0	0	5826	275
others total	708	31	378	11	65	33	476	0	2	0	63374	3645
all	1000	36	572	14	106	33	468	0	1	0	89538	5439
est. hh. (00) rep.transaction/amount (Rs.000)	x	3193	5117937	1257	950385	2942	4187592	14	10120	x	x	x
sample hhd. reporting a type of transaction	x	405	x	173	x	441	x	4	x	x	x	x

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Maharashtra												
	per 1000 distribution of hhs.						urban						
	per 1000 distribution of hhs.		borrowings in cash		type of transaction		repayments of loans taken during the year		repayments of any loan		loans written off		no of households
(1)	(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	(11)	(12)		
professional etc.	13	108	18471	96	2238	162	8143	0	0	1191	73		
admin. etc.	120	120	7017	86	1240	193	4607	0	0	10745	686		
clerical etc.	2	39	925	39	431	75	2238	0	0	152	6		
sales workers	68	111	6067	37	545	108	2080	0	1	6082	479		
service workers	16	94	3224	20	133	231	4638	0	0	1414	109		
farmers etc.	10	82	7366	44	634	167	8108	1	3	910	72		
prod. workers etc.	62	72	2956	53	648	130	1722	0	0	5564	366		
others	0	0	0	0	0	0	0	0	0	5	1		
self-employed total	291	104	6221	63	911	159	3672	0	0	26062	1792		
regular wage	554	107	9267	80	1098	219	4773	1	4	49606	2921		
casual labour	89	67	582	21	84	55	289	2	1	7942	449		
others	65	16	546	10	103	111	4059	0	0	5826	275		
others total	708	94	7377	66	879	188	4146	1	3	63374	3645		
all	1000	97	7032	65	888	179	4003	0	3	89538	5439		
est. hh. (00) rep. transaction/amount (Rs.000)	x	8647	62966435	5832	7947639	16068	35843564	44	22703	x	x		
sample hhd. reporting a type of transaction	x	1008	x	665	x	1900	x	11	x	x	x		

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Orissa											
	per 1000 distribution of hrs.			borrowings in cash			type of transaction			no of households		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		P	A	P	A	P	A	P	A			
		credit agency: institutional										
professional etc.	12	8	321	8	32	100	900	0	0	123	14	
admin. etc.	25	77	1452	18	62	218	19379	26	52	260	39	
clerical etc.	6	0	0	0	0	0	0	0	0	68	2	
sales workers	135	32	1448	21	216	99	866	0	0	1409	143	
service workers	27	0	0	0	0	8	100	0	0	284	22	
farmers etc.	44	35	705	0	0	0	0	0	0	461	27	
prod. workers etc.	88	67	1231	0	0	30	1067	0	0	923	95	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	338	41	1111	10	92	68	2091	2	4	3527	342	
regular wage	438	120	21472	103	756	222	3751	0	0	4575	349	
casual labour	128	2	79	2	5	17	134	0	0	1340	102	
others	96	16	356	14	59	102	1270	0	0	997	70	
others total	662	82	14278	71	510	165	2692	0	0	6913	521	
all	1000	68	9829	50	369	132	2489	1	1	10440	863	
est. hh. (00) rep.transaction/amount (Rs.000)	x	711	10261457	523	385012	1381	2598128	7	1544	x	x	
sample hhd. reporting a type of transaction	x	83	x	54	x	176	x	2	x	x	x	
		credit agency: non-institutional										
professional etc.	12	16	13	5	3	5	3	0	0	123	14	
admin. etc.	25	11	74	7	70	59	2283	0	0	260	39	
clerical etc.	6	0	0	0	0	0	0	0	0	68	2	
sales workers	135	131	670	44	54	78	231	0	0	1409	143	
service workers	27	70	386	20	5	66	129	0	0	284	22	
farmers etc.	44	145	625	29	86	68	265	0	0	461	27	
prod. workers etc.	88	118	347	42	67	129	444	0	0	923	95	
others	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	338	109	477	35	56	84	421	0	0	3527	342	
regular wage	438	57	495	21	67	33	159	0	0	4575	349	
casual labour	128	60	121	8	12	28	78	0	0	1340	102	
others	96	101	344	4	21	15	106	9	87	997	70	
others total	662	64	401	16	50	30	136	1	13	6913	521	
all	1000	79	427	22	52	48	232	1	8	10440	863	
est. hh. (00) rep.transaction/amount (Rs.000)	x	828	445284	232	54357	500	242443	9	8709	x	x	
sample hhd. reporting a type of transaction	x	137	x	51	x	95	x	1	x	x	x	



Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Punjab													
	per 1000 distribution of hrs.			borrowings in cash			type of transaction			loans written off			no of households	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	estd	samp.	
		P	A	P	A	P	A	P	A	P	A			
		credit agency: institutional												
professional etc.	21	8	940	8	222	16	821	0	0	0	0	343	32	
admin. etc.	143	20	5505	14	1302	64	3631	0	0	0	0	2340	202	
clerical etc.	2	0	0	0	0	0	0	0	0	0	0	37	5	
sales workers	135	20	2176	14	319	40	875	1	83	0	0	2200	219	
service workers	40	95	5620	11	639	24	1441	0	0	0	0	651	76	
farmers etc.	11	14	4855	14	1803	41	1969	0	0	0	0	180	35	
prod. workers etc.	88	25	957	23	37	70	1563	0	0	0	0	1441	188	
others	0	0	0	0	0	1000	32000	0	0	0	0	1	1	
self-employed total	440	27	3323	15	642	51	1987	0	26	0	26	7193	758	
regular wage	408	60	4933	47	714	119	2188	7	98	0	0	6678	662	
casual labour	93	18	109	3	19	8	47	0	0	0	0	1527	131	
others	58	13	625	13	102	43	431	1	2	0	2	951	75	
others total	560	48	3681	36	535	92	1648	5	72	0	0	9156	868	
all	1000	39	3524	27	582	74	1797	3	51	0	0	16349	1626	
est. ht. (00) rep.transaction/amount (Rs.000)	x	634	5760515	442	951184	1214	2938271	52	84059	x	x	x	x	
sample hhd. reporting a type of transaction	x	132	x	90	x	249	x	6	x	x	x	x	x	
		credit agency: non-institutional												
professional etc.	21	71	710	16	218	18	243	0	0	0	0	343	32	
admin. etc.	143	24	1080	5	19	32	377	0	0	0	0	2340	202	
clerical etc.	2	235	2345	0	0	0	0	0	0	0	0	37	5	
sales workers	135	56	1174	9	149	54	821	0	0	0	0	2200	219	
service workers	40	122	9862	19	489	35	885	0	0	0	0	651	76	
farmers etc.	11	119	4443	23	705	87	930	0	0	0	0	180	35	
prod. workers etc.	88	92	784	64	286	97	525	0	0	0	0	1441	188	
others	0	0	0	0	0	0	0	0	0	0	0	1	1	
self-employed total	440	62	1917	20	181	52	594	0	0	0	0	7193	758	
regular wage	408	52	1417	24	150	68	593	4	42	0	0	6678	662	
casual labour	93	65	836	13	127	104	809	0	0	0	0	1527	131	
others	58	5	191	0	0	2	1	2	6	0	0	951	75	
others total	560	49	1193	19	130	67	568	3	31	0	0	9156	868	
all	1000	55	1512	20	153	61	579	2	17	0	0	16349	1626	
est. ht. (00) rep.transaction/amount (Rs.000)	x	895	2471448	323	249826	993	947148	30	28573	x	x	x	x	
sample hhd. reporting a type of transaction	x	218	x	79	x	175	x	2	x	x	x	x	x	



Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hhs.	Punjab																							
		borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off			no of households											
		P	A	(3)	P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)	P	A	(8)	P	A	(9)	(10)	(11)	(12)
(1)	(2)																								
professional etc.	21			79	1651	23	441			33	1064			0	0	0	343			32					
admin. etc.	143			42	6586	19	1320			86	4009			0	0	0	2340			202					
clerical etc.	2			235	2345	0	0			0	0			0	0	0	37			5					
sales workers	135			76	3350	23	468			80	1696			1	83	2200				219					
service workers	40			198	15482	30	1128			57	2326			0	0	651				76					
farmers etc.	11			133	9298	37	2508			127	2899			0	0	180				35					
prod. workers etc.	88			111	1741	80	323			158	2088			0	0	1441				188					
others	0			0	0	0	0			1000	32000			0	0	1				1					
self-employed total	440			85	5240	34	823			94	2581			0	26	7193				758					
regular wage	408			107	6350	70	864			178	2781			11	140	6678				662					
casual labour	93			79	945	16	146			112	857			0	0	1527				131					
others	58			17	816	13	102			45	432			3	8	951				75					
others total	560			93	4874	55	665			153	2216			9	103	9156				868					
all	1000			90	5035	46	735			127	2377			5	69	16349				1626					
est. hh. (00) rep.transaction/amount (Rs.000)	x			1470	8231963	750	1201009			2078	3885419			82	112632	x				x					
sample hhd. reporting a type of transaction	x			341	x	165	x			406	x			8	x	x				x					

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.		borrowings in cash		type of transaction		repayments of any loan		loans written off		no of households			
	(2)	(3)	(4)		(5)		(6)		(7)		(8)		(11)	(12)
			P	A	P	A	P	A	P	A	P	A		
professional etc.	16	11	credit agency: institutional		11	610	22	861	0	0	0	345	40	
admin. etc.	83	117	2984	42371	115	7136	128	7477	0	0	0	1823	184	
clerical etc.	0	0	0	0	0	0	0	0	0	0	0	9	2	
sales workers	113	19	4889	5111	12	253	28	501	0	0	0	2485	259	
service workers	26	190	5111	63	63	305	83	935	0	0	0	569	57	
farmers etc.	20	24	215	0	0	0	16	265	0	0	0	446	54	
prod. workers etc.	118	23	3567	20	20	651	48	1930	1	1	1	2599	288	
others	1	0	0	0	0	0	0	0	0	0	0	12	1	
self-employed total	377	53	12393	40	40	1896	59	2515	0	0	0	8286	885	
regular wage	397	67	5697	62	62	731	131	2246	2	281	2	8743	750	
casual labour	126	1	9	1	1	1	3	7	0	0	0	2780	199	
others	100	6	179	2	2	15	5	135	1	3	3	2197	157	
others total	623	44	3661	40	40	469	85	1455	2	179	2	13720	1106	
all	1000	47	6949	40	40	1006	75	1854	1	112	1	22005	1991	
est. hh. (00) rep.transaction/amount (Rs.000)	x	1043	15291233	883	2214034	1658	4079322	26	246343	x	x	x	x	
sample hhd. reporting a type of transaction	x	126	x	94	x	253	x	x	x	x	x	x	x	
professional etc.	16	69	credit agency: non-institutional		14	70	108	820	0	0	0	345	40	
admin. etc.	83	46	1048	1973	19	123	42	610	0	0	0	1823	184	
clerical etc.	0	0	0	0	0	0	0	0	0	0	0	9	2	
sales workers	113	45	1582	9	9	38	42	811	2	2	5	2485	259	
service workers	26	230	18482	14	14	37	27	714	28	135	5	569	57	
farmers etc.	20	19	267	3	3	12	157	1769	0	0	0	446	54	
prod. workers etc.	118	72	1116	14	14	79	107	770	0	0	0	2599	288	
others	1	0	0	0	0	0	0	0	0	0	0	12	1	
self-employed total	377	66	2585	13	13	69	71	797	3	11	11	8286	885	
regular wage	397	52	902	22	22	73	48	386	0	15	15	8743	750	
casual labour	126	131	2014	48	48	491	101	929	55	103	103	2780	199	
others	100	45	968	15	15	37	20	72	0	0	0	2197	157	
others total	623	67	1138	26	26	152	54	446	11	31	31	13720	1106	
all	1000	66	1683	21	21	121	60	578	8	23	23	22005	1991	
est. hh. (00) rep.transaction/amount (Rs.000)	x	1460	3703584	462	265506	1325	1272030	176	50910	x	x	x	x	
sample hhd. reporting a type of transaction	x	225	x	75	x	218	x	x	x	x	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Rajasthan														
	per 1000 distribution of hrs.	borrowings in cash			repayments of loans taken during the year			repayments of any loan			loans written off		no of households estd (00)	samp.	
		P	A	(3)	P	A	(5)	P	A	(7)	P	A			(9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
professional etc.	16	79	4033	25	680	130	1681	0	0	345	40				
admin. etc.	83	163	44344	134	7259	164	8087	0	0	1823	184				
clerical etc.	0	0	0	0	0	0	0	0	0	9	2				
sales workers	113	64	6472	21	292	68	1312	2	5	2485	259				
service workers	26	356	23593	77	342	110	1649	28	135	569	57				
farmers etc.	20	43	482	3	12	167	2034	0	0	446	54				
prod. workers etc.	118	92	4683	33	730	145	2700	1	1	2599	288				
others	1	0	0	0	0	0	0	0	0	12	1				
self-employed total	377	114	14978	53	1966	124	3312	3	11	8286	885				
regular wage	397	118	6599	82	804	172	2632	3	296	8743	750				
casual labour	126	132	2024	48	492	104	936	55	103	2780	199				
others	100	52	1148	16	52	25	207	1	3	2197	157				
others total	623	110	4799	65	620	135	1900	13	210	13720	1106				
all	1000	112	8632	60	1127	131	2432	9	135	22006	1991				
est. hh. (00) rep. transaction/amount (Rs.000)	x	2458	18994817	1325	2479540	2874	5351351	202	297253	x	x				
sample hhd. reporting a type of transaction	x	346	x	165	x	451	x	15	x	x	x				

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.		borrowings in cash		type of transaction		repayments of any loan		loans written off		no of households	
	Tamil Nadu		urban		type of transaction		repayments of any loan		loans written off		no of households	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
			P	A	P	A	P	A	P	A		
			credit agency: institutional									
professional etc.	16	36	36	3553	30	316	55	2064	0	0	0	874
admin. etc.	67	144	144	9097	102	1113	205	3744	0	0	0	3631
clerkal etc.	1	103	103	615	103	662	293	1198	0	0	0	75
service workers	98	86	86	4554	48	1665	140	4171	0	0	0	5338
farmers etc.	24	221	221	8478	63	327	1111	1111	1	2	2	1291
prod. workers etc.	23	152	152	15408	115	1871	190	2688	0	0	0	1274
others	88	68	68	1191	24	182	69	724	0	0	0	4766
others	0	0	0	0	0	0	0	0	0	0	0	0
self-employed total	317	106	106	5608	58	981	137	2670	0	0	0	17250
regular wage	432	166	166	9734	129	1416	237	4327	1	3	3	23485
casual labour	139	83	83	517	43	42	79	211	0	0	0	7565
others	111	48	48	2058	19	142	58	815	0	0	0	6032
others total	682	130	130	6605	94	929	175	2916	0	2	2	37081
all	1000	122	122	6283	82	945	163	2835	0	1	1	54377
est. hd. (00) rep. transaction/amount (Rs.000)	x	6640	6640	34166949	4475	5137094	8865	15418496	15	8105	15	8105
sample hhd. reporting a type of transaction	x	734	734	x	498	x	996	x	5	x	5	x
			credit agency: non-institutional									
professional etc.	16	243	243	7924	223	1133	242	2701	0	0	0	874
admin. etc.	67	337	337	7715	216	1776	314	4603	0	0	0	3631
clerkal etc.	1	0	0	0	0	0	0	0	0	0	0	75
service workers	98	256	256	3861	165	1309	245	2444	0	0	0	5338
farmers etc.	24	316	316	8251	205	1381	448	7861	0	0	0	1291
prod. workers etc.	23	367	367	5737	274	1284	503	3769	0	0	0	1274
others	88	295	295	3753	166	695	354	3197	2	4	4	4766
others	0	0	0	0	0	0	0	0	0	0	0	0
self-employed total	317	295	295	5298	189	1227	322	3612	1	1	1	17250
regular wage	432	204	204	2361	127	509	211	1592	1	14	14	23485
casual labour	139	397	397	2508	244	627	349	1706	1	4	4	7565
others	111	91	91	1043	32	68	74	485	0	0	0	6032
others total	682	225	225	2177	136	462	217	1435	1	10	10	37081
all	1000	247	247	3165	152	704	250	2125	1	7	7	54377
est. hd. (00) rep. transaction/amount (Rs.000)	x	13433	13433	17211644	8289	3827443	13598	11553233	42	37320	42	37320
sample hhd. reporting a type of transaction	x	1381	1381	x	844	x	1365	x	6	x	6	x

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Tamil Nadu												
	per 1000 distribution of hhs.	borrowings in cash			repayments of loans taken during the year			type of transaction			urban		
		(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	no of households estd (00) (11)	(12)	
professional etc.	16	279	11477	252	1449	292	4765	0	0	0	874	61	
admin. etc.	67	445	16812	304	2890	463	8347	0	0	0	3631	323	
clerical etc.	1	103	615	103	662	293	1198	0	0	0	75	10	
sales workers	98	329	8414	209	2974	368	6614	0	0	0	5338	576	
service workers	24	449	16728	248	1708	579	8972	1	2	2	1291	143	
farmers etc.	23	484	21145	388	3154	629	6457	0	0	0	1274	138	
prod. workers etc.	88	336	4944	188	877	420	3920	2	4	4	4766	467	
others	0	0	0	0	0	0	0	0	0	0	0	0	
self-employed total	317	372	10907	241	2208	433	6282	1	1	1	17250	1718	
regular wage	432	343	12095	240	1926	407	5919	2	17	17	23485	2299	
casual labour	139	456	3025	272	669	404	1917	1	4	4	7565	764	
others	111	136	3101	52	210	116	1299	0	0	0	6032	448	
others total	682	332	8782	216	1390	359	4351	1	12	12	37081	3511	
all	1000	345	9449	224	1649	382	4960	1	8	8	54377	5231	
est. hh. (00) rep. transaction/amount (Rs.000)	x	18749	51378593	12159	8964537	20790	26977129	57	45425	x	x	x	
sample hhd. reporting a type of transaction	x	1996	x	1286	x	2187	x	11	x	x	x	x	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Uttaranchal												
	per 1000 distribution of hhs.			borrowings in cash			type of transaction			urban			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
		P	A	P	A	P	A	P	A	P	A		
				repayments of loans taken during the year	credit agency: institutional	repayments of any loan		loans written off		no of households estd. (00)	no of households samp.		
professional etc.	24	0	0	0	0	0	0	0	0	0	0		
admin. etc.	87	14	315	12	32	55	709	0	0	0	73		
clerical etc.	3	0	0	0	0	0	0	0	0	0	262		
sales workers	176	10	1751	8	155	16	478	1	6	530	9		
service workers	14	0	0	0	0	101	1450	0	0	41	51		
farmers etc.	19	0	0	0	0	0	0	0	0	0	10		
prod. workers etc.	100	11	222	7	47	38	944	7	20	300	7		
others	3	0	0	0	0	0	0	0	0	0	42		
self-employed total	426	10	840	7	82	30	610	2	7	1281	8		
regular wage	424	40	5641	36	636	122	2787	1	8	1278	166		
casual labour	37	12	163	12	46	54	722	0	0	111	178		
others	113	4	209	4	45	30	539	0	0	341	32		
others total	574	31	4219	28	482	99	2211	1	6	1730	37		
all	1000	22	2781	19	312	70	1530	1	6	3011	247		
est. hhd. (00) rep.transaction/amount (Rs.000)	x	67	837413	58	93812	210	460649	4	1941	x	413		
sample hhd. reporting a type of transaction	x	33	x	26	x	96	x	3	x	x	x		
				credit agency: non-institutional									
professional etc.	24	0	0	0	0	0	0	0	0	0	0		
admin. etc.	87	58	1041	58	529	81	1101	0	0	0	73		
clerical etc.	3	0	0	0	0	0	0	0	0	0	46		
sales workers	176	10	291	9	46	10	61	0	0	0	1		
service workers	14	0	0	0	0	0	0	0	0	0	51		
farmers etc.	19	0	0	0	0	0	0	0	0	0	10		
prod. workers etc.	100	23	278	11	56	23	62	0	0	0	7		
others	3	0	0	0	0	0	0	0	0	0	41		
self-employed total	426	21	398	18	141	26	265	0	0	0	59		
regular wage	424	3	21	3	6	12	56	0	0	0	300		
casual labour	37	12	300	0	0	57	56	0	0	0	8		
others	113	2	13	0	0	2	6	0	0	0	1		
others total	574	4	37	2	5	13	42	0	0	0	166		
all	1000	11	191	9	63	18	137	0	0	0	178		
est. hhd. (00) rep.transaction/amount (Rs.000)	x	34	57470	26	18821	55	41224	0	0	0	32		
sample hhd. reporting a type of transaction	x	15	x	9	x	20	x	0	x	x	37		

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Uttaranchal												
	per 1000 distribution of hhs.			borrowings in cash			type of transaction			urban			
	(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	no of households (00)	(11)	(12)	
professional etc.	24	0	0	0	0	0	0	0	0	0	0	73	8
admin. etc.	87	73	1356	70	561	136	1809	0	0	0	0	262	46
clerical etc.	3	0	0	0	0	0	0	0	0	0	0	9	1
sales workers	176	20	2042	17	201	26	540	1	6	6	6	530	51
service workers	14	0	0	0	0	101	1450	0	0	0	0	41	10
farmers etc.	19	0	0	0	0	0	0	0	0	0	0	59	7
prod. workers etc.	100	34	500	18	104	53	1006	7	20	20	20	300	42
others	3	0	0	0	0	0	0	0	0	0	0	8	1
self-employed total	426	31	1238	26	222	54	875	2	7	7	7	1281	166
regular wage	424	44	5662	38	643	133	2837	1	8	8	8	1278	178
casual labour	37	24	463	12	46	111	777	0	0	0	0	111	32
others	113	6	221	4	45	32	544	0	0	0	0	341	37
others total	574	35	4256	30	487	112	2253	1	6	6	6	1730	247
all	1000	33	2972	28	374	87	1667	1	6	6	6	3011	413
est. hh. (00) rep. transaction/amount (Rs.000)	X	100	894883	85	112633	263	501873	4	1941	4	1941	X	X
sample hhd. reporting a type of transaction	X	48	X	35	X	115	X	3	X	3	X	X	X

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Uttar Pradesh											
	per 1000 distribution of hhs.			borrowings in cash			type of transaction			urban		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		P	A	P	A	P	A	P	A			
				repayments of loans taken during the year	repayments of any loan	loans written off	no of households					
				credit agency: institutional								
professional etc.	21	7	968	1	29	35	1995	1	34	1336	100	
admin. etc.	56	10	642	5	169	80	1788	1	31	3560	256	
clerical etc.	9	11	111	0	0	13	472	0	0	568	23	
sales workers	176	14	2073	3	18	12	166	2	71	11100	827	
service workers	40	89	5048	55	835	101	1924	0	0	2536	213	
farmers etc.	22	9	1356	9	804	12	831	0	0	1408	125	
prod. workers etc.	180	17	1709	4	42	19	184	1	5	11356	851	
others	1	0	0	0	0	89	446	0	0	43	3	
self-employed total	506	20	1905	8	143	30	605	1	31	31907	2398	
regular wage	315	24	1326	14	261	61	1192	1	14	19868	1299	
casual labour	94	6	66	4	12	13	132	0	0	5898	429	
others	82	16	858	2	67	7	146	0	28	5169	286	
others total	491	19	1008	10	181	43	815	1	13	30934	2014	
all	1000	20	1459	9	161	36	706	1	22	63025	4427	
est. hhd. (00) rep.transaction/amount (Rs.000)	x	1250	9194150	564	1017452	2294	4451052	61	141454	x	x	
sample hhd. reporting a type of transaction	x	231	x	114	x	369	x	20	x	x	x	
				credit agency: non-institutional								
professional etc.	21	14	172	2	1	41	31	0	0	1336	100	
admin. etc.	56	60	1842	22	109	67	625	0	0	3560	256	
clerical etc.	9	8	278	8	30	8	30	0	0	568	23	
sales workers	176	89	1508	24	60	48	212	0	1	11100	827	
service workers	40	128	1228	37	134	63	382	6	21	2536	213	
farmers etc.	22	43	461	13	44	22	129	0	0	1408	125	
prod. workers etc.	180	106	1114	18	41	62	225	1	1	11356	851	
others	1	0	0	0	0	482	8198	0	0	43	3	
self-employed total	506	88	1257	21	61	54	272	1	3	31907	2398	
regular wage	315	64	724	30	155	59	313	0	0	19868	1299	
casual labour	94	137	1799	15	38	70	371	0	0	5898	429	
others	82	43	1046	2	8	4	13	0	3	5169	286	
others total	491	75	982	22	108	52	274	0	1	30934	2014	
all	1000	81	1119	22	84	53	272	1	2	63025	4427	
est. hhd. (00) rep.transaction/amount (Rs.000)	x	5134	7051439	1356	528533	3345	1716040	33	10157	x	x	
sample hhd. reporting a type of transaction	x	625	x	168	x	393	x	10	x	x	x	



Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	Uttar Pradesh											
	per 1000 distribution of hhs.			borrowings in cash			type of transaction			urban		
	(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	no of households estd (00) (11)	(12)	
professional etc.	21	22	1140	3	30	76	2026	1	34	1336	100	
admin. etc.	56	70	2484	27	278	143	2413	1	31	3560	256	
clerical etc.	9	19	388	8	30	19	502	0	0	568	23	
sales workers	176	102	3581	27	78	58	378	3	72	11100	827	
service workers	40	217	6275	91	969	160	2306	6	21	2536	213	
farmers etc.	22	53	1817	22	848	34	960	0	0	1408	125	
prod. workers etc.	180	123	2823	22	83	80	408	2	6	11356	851	
others	1	0	0	0	0	571	8644	0	0	43	3	
self-employed total	506	108	3162	29	204	83	877	2	34	31907	2398	
regular wage	315	88	2050	44	416	119	1505	1	14	19868	1299	
casual labour	94	141	1865	18	50	83	503	0	0	5898	429	
others	82	59	1904	3	75	11	159	1	31	5169	286	
others total	491	93	1990	32	289	94	1089	1	14	30934	2014	
all	1000	101	2578	30	245	88	979	1	24	63025	4427	
est. hh. (00) rep. transaction/amount (Rs.000)	x	6340	16245589	1912	1545985	5562	6167092	94	151611	x	x	
sample hhd. reporting a type of transaction	x	841	x	278	x	742	x	30	x	x	x	

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	West Bengal											
	per 1000 distribution of hrs.			borrowings in cash			type of transaction			urban		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
		P	A	P	A	P	A	P	A	P	A	
		credit agency: institutional										
professional etc.	28	7	477	4	37	35	317	0	0	0	1167	
admin. etc.	88	33	3339	22	386	49	3203	0	0	0	3651	
clerical etc.	4	51	3370	8	284	25	867	0	0	0	159	
sales workers	124	17	595	12	95	34	645	0	0	0	5162	
service workers	16	9	1286	2	57	9	72	0	0	0	674	
farmers etc.	19	9	164	5	15	67	856	0	0	0	770	
prod. workers etc.	123	11	920	7	71	16	342	1	0	0	5115	
others	2	0	0	0	0	0	0	0	0	0	68	
self-employed total	404	17	1315	11	143	32	1073	0	0	0	16766	
regular wage	342	78	4903	56	595	164	2613	3	61	0	14212	
casual labour	151	15	99	6	17	49	142	5	2	0	6286	
others	101	14	660	11	73	32	416	0	0	0	4203	
others total	595	51	2959	36	359	112	1610	3	36	0	24701	
all	1000	37	2292	26	271	80	1391	2	21	0	41511	
est. hh. (00) rep.transaction/amount (Rs.000)	x	1550	9513703	1068	1126834	3318	5776089	81	87782	x	x	
sample hhd. reporting a type of transaction	x	279	x	199	x	587	x	16	x	x	x	
		credit agency: non-institutional										
professional etc.	28	120	563	6	19	12	103	0	0	0	1167	
admin. etc.	88	87	1453	15	148	88	414	4	10	0	3651	
clerical etc.	4	144	346	0	0	7	44	0	0	0	159	
sales workers	124	150	2033	61	206	100	498	0	0	0	5162	
service workers	16	315	3671	75	335	173	971	0	0	0	674	
farmers etc.	19	118	710	103	234	141	422	0	0	0	770	
prod. workers etc.	123	180	1684	54	290	125	595	0	0	0	5115	
others	2	169	190	0	0	111	33	0	0	0	68	
self-employed total	404	148	1679	47	210	103	491	1	2	0	16766	
regular wage	342	61	875	25	196	74	547	4	8	0	14212	
casual labour	151	136	442	40	58	112	389	3	29	0	6286	
others	101	34	343	15	214	24	276	0	0	0	4203	
others total	595	76	674	27	164	75	460	3	12	0	24701	
all	1000	105	1080	35	182	86	472	2	8	0	41511	
est. hh. (00) rep.transaction/amount (Rs.000)	x	4358	4481245	1456	755728	3574	1960512	96	34051	x	x	
sample hhd. reporting a type of transaction	x	593	x	210	x	498	x	13	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	West Bengal											
	per 1000 distribution of hhs.			borrowings in cash			type of transaction			urban		
	(2)	P (3)	A (4)	P (5)	A (6)	P (7)	A (8)	P (9)	A (10)	(11)	(12)	
professional etc.	28	126	1039	10	56	48	420	0	0	0	1167	102
admin. etc.	88	108	4792	36	534	135	3617	4	10	0	3651	353
clerical etc.	4	195	3715	8	284	32	911	0	0	0	159	15
sales workers	124	159	2628	73	301	130	1143	0	0	0	5162	536
service workers	16	324	4957	78	392	183	1043	0	0	0	674	82
farmers etc.	19	127	874	108	250	209	1279	0	0	0	770	87
prod. workers etc.	123	189	2603	61	361	141	937	1	0	0	5115	491
others	2	169	190	0	0	111	33	0	0	0	68	9
self-employed total	404	160	2995	58	353	133	1564	1	2	2	16766	1675
regular wage	342	130	5778	79	790	223	3159	7	69	7	14212	1489
casual labour	151	148	541	43	75	154	531	8	31	8	6286	540
others	101	49	1003	26	286	56	692	0	0	0	4203	314
others total	595	121	3633	61	523	177	2071	6	48	6	24701	2343
all	1000	137	3371	60	454	159	1864	4	29	4	41511	4022
est. hh. (00) rep. transaction/amount (Rs.000)	x	5670	13994948	2484	1882562	6607	7736601	177	121833	177	x	x
sample hhd. reporting a type of transaction	x	846	x	402	x	1046	x	29	x	29	x	x

credit agency: all

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	per 1000 distribution of hrs.		borrowings in cash		repayments of loans taken during the year		repayments of any loan		loans written off		no of households	
	(2)	(3)	(4)		(5)		(7)		(9)		(11)	
			P	A	P	A	P	A	P	A	estd	samp.
India												
occupational category of households	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
professional etc.												
admin. etc.	18	28	4499	21	455	59	2940	0	16	9727	800	
clerkal etc.	84	65	7258	49	1069	129	4259	1	7	46333	3905	
sales workers	4	22	635	13	117	38	792	0	9	1977	139	
service workers	117	37	2784	20	379	62	1533	1	19	64752	6257	
farmers etc.	28	97	6853	41	1042	124	3492	1	14	15289	1788	
prod. workers etc.	17	53	4808	32	632	75	1792	1	4	9594	1075	
others	99	32	1788	17	200	61	962	2	9	54967	5184	
self-employed total	0	2	62	2	25	23	275	0	0	250	33	
regular wage	366	47	3996	28	551	82	2219	1	12	202889	19181	
casual labour	417	84	7179	67	838	169	3657	1	23	231178	20353	
others	120	35	541	15	58	47	257	2	15	66834	5927	
others total	96	25	1547	10	215	47	1127	0	6	53295	3821	
all	633	66	5062	48	595	127	2627	1	19	351307	30101	
est. ht. (00) rep.transaction/amount (Rs.000)	1000	59	4668	41	578	111	2475	1	16	554678	49321	
sample hhd. reporting a type of transaction	x	32620	258904271	22647	32079445	61359	137310449	666	905803	x	x	
credit agency: institutional	x	4576	x	3130	x	8534	x	161	x	x	x	
credit agency: non-institutional	x	x	x	x	x	x	x	x	x	x	x	
professional etc.												
admin. etc.	18	89	3036	43	790	60	994	1	3	9727	800	
clerkal etc.	84	100	2215	57	403	98	1264	0	1	46333	3905	
sales workers	4	63	2080	34	312	60	904	0	0	1977	139	
service workers	117	100	1616	46	267	85	772	1	5	64752	6257	
farmers etc.	28	161	3562	72	585	131	1921	4	47	15289	1788	
prod. workers etc.	17	157	2250	99	498	178	1312	0	1	9594	1075	
others	99	144	1706	63	254	138	1005	1	1	54967	5184	
self-employed total	0	57	273	8	27	121	1443	0	0	250	33	
regular wage	366	118	2025	58	355	109	1072	1	6	202889	19181	
casual labour	417	80	1143	40	197	84	734	1	5	231178	20353	
others	120	184	1667	86	281	151	808	4	32	66834	5927	
others total	96	42	795	16	109	30	548	1	3	53295	3821	
all	633	94	1190	45	199	89	720	2	10	351307	30101	
est. ht. (00) rep.transaction/amount (Rs.000)	1000	103	1494	50	256	96	848	1	8	554678	49321	
sample hhd. reporting a type of transaction	x	57074	82882018	27536	14202942	53288	47047254	751	466625	x	x	
credit agency: institutional	x	7314	x	3423	x	6465	x	104	x	x	x	
credit agency: non-institutional	x	x	x	x	x	x	x	x	x	x	x	

Table 3: Number of households reporting borrowings in cash, repayments of loans and loans written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by occupational category of households

occupational category of households	India		type of transaction					loans written off		no of households		
	per 1000 distribution of hhs.	(2)	borrowings in cash		repayments of loans taken during the year		repayments of any loan	loans written off	estd (00)	samp.		
			P (3)	A (4)	P (5)	A (6)					P (7)	A (8)
professional etc.	18		111	7535	63	1245	114	3934	1	19	9727	800
admin. etc.	84		153	9473	103	1472	212	5523	1	8	46333	3905
clerical etc.	4		85	2715	48	429	98	1696	0	9	1977	139
sales workers	117		131	4400	65	646	141	2305	2	24	64752	6257
service workers	28		236	10416	109	1628	238	5413	5	61	15289	1788
farmers etc.	17		203	7058	130	1130	238	3104	1	4	9594	1075
prod. workers etc.	99		170	3493	79	454	191	1966	2	10	54967	5184
others	0		59	335	10	51	144	1718	0	0	250	33
self-employed total	366		157	6021	83	905	181	3292	2	18	202889	19181
regular wage	417		154	8323	101	1035	235	4396	2	28	231178	20353
casual labour	120		211	2208	98	339	190	1065	7	47	66834	5927
others	96		65	2342	25	324	74	1675	1	10	53295	3821
others total	633		152	6252	89	794	202	3350	3	29	351307	30101
all	1000		153	6162	87	834	194	3326	3	25	554678	49321
est. hh. (00) rep.transaction/amount (Rs.000)	X		85035	341813346	48181	46282388	107676	184470204	1413	1372429	X	X
sample hhd. reporting a type of transaction	X		11445	X	6353	X	14267	X	263	X	X	X

credit agency: all

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			rural no of households	
		(3)			(5)			(7)			(9)			(11)	(12)
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
Andhra Pradesh															
0-15	180	234	1328	84	103	158	669	6	4	25624	1134				
15-30	109	340	4128	128	568	240	1567	0	0	15502	741				
30-60	192	292	2539	104	312	261	1426	2	4	27412	1059				
60-100	148	359	3184	169	514	326	1637	5	9	21098	837				
100-150	112	330	6078	125	929	296	2321	2	6	15899	606				
150-200	76	343	5514	91	249	346	2253	26	206	10807	385				
200-300	79	365	7541	72	623	261	3175	2	1	11215	402				
300-450	50	501	13101	186	1976	400	5268	1	1	7074	307				
450-800	35	457	13206	163	1322	368	8041	0	0	4929	227				
800 and above	20	548	42201	114	1570	392	5129	0	0	2905	161				
all	1000	332	5306	118	564	274	2132	4	19	142465	5859				
est. hh. (00) rep.transaction/amount (Rs.000)	x	47289	75592726	16788	8032613	38977	30370991	638	272286	x	x				
sample hhd. reporting a type of transaction	x	1760	x	585	x	1378	x	19	x	x	x				
Assam															
0-15	57	138	123	39	16	65	75	2	1	2388	294				
15-30	103	160	266	82	96	135	166	2	1	4264	423				
30-60	178	151	492	43	31	76	70	9	18	7420	692				
60-100	174	104	275	52	42	92	227	4	3	7222	674				
100-150	139	151	976	45	84	74	152	1	2	5774	542				
150-200	115	92	397	50	80	68	150	3	4	4767	349				
200-300	122	80	686	40	130	69	294	4	10	5069	433				
300-450	68	89	792	61	238	106	786	5	50	2834	259				
450-800	34	152	1566	99	280	154	929	6	17	1424	142				
800 and above	10	170	7723	41	374	66	723	0	0	432	55				
all	1000	124	622	52	90	87	240	4	10	41595	3863				
est. hh. (00) rep.transaction/amount (Rs.000)	x	5146	2588232	2170	373680	3605	999039	172	40582	x	x				
sample hhd. reporting a type of transaction	x	1226	x	525	x	824	x	40	x	x	x				

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			type of transaction			loan written off			rural	
		P			A			P			A			no of households	estd samp. (00)
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
Bihar															
0-15	55	157	530	21	31	88	112	0	0	6454	433				
15-30	103	188	707	25	59	88	222	9	8	12022	760				
30-60	193	173	666	39	42	109	237	1	2	22498	1355				
60-100	149	150	811	32	59	118	270	1	5	17421	1115				
100-150	125	162	1052	38	70	108	730	0	2	14610	808				
150-200	86	144	933	38	77	103	270	2	7	9999	576				
200-300	100	91	636	21	45	74	218	1	7	11651	666				
300-450	78	103	2520	9	71	59	222	6	53	9095	495				
450-800	74	94	1225	12	99	55	951	2	12	8650	448				
800 and above	38	54	3026	14	468	82	1773	11	94	4453	284				
all	1000	143	1028	28	75	94	406	3	12	116853	6940				
est. hh. (00) rep.transaction/amount (Rs.000)	x	16653	12011918	3297	879889	10993	4748565	305	142475	x	x				
sample hhd. reporting a type of transaction	x	1343	x	275	x	912	x	30	x	x	x				
Chhattisgarh															
0-15	66	47	113	1	1	5	6	0	0	2389	166				
15-30	106	48	217	4	3	7	16	0	0	3854	193				
30-60	149	129	714	32	116	72	526	3	13	5428	326				
60-100	174	92	473	6	11	48	238	2	7	6309	292				
100-150	176	175	963	44	101	83	243	1	3	6394	276				
150-200	94	230	1482	90	301	173	904	2	4	3402	162				
200-300	105	241	1860	94	611	164	1113	8	70	3817	202				
300-450	55	374	3929	99	637	174	1209	0	0	1988	115				
450-800	41	219	2459	68	254	169	1523	20	106	1496	91				
800 and above	34	371	15487	149	3576	312	22220	0	0	1242	62				
all	1000	163	1569	46	298	95	1256	3	16	36319	1885				
est. hh. (00) rep.transaction/amount (Rs.000)	x	5926	5699557	1658	1080963	3468	4560218	101	57234	x	x				
sample hhd. reporting a type of transaction	x	460	x	110	x	258	x	12	x	x	x				

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			rural no of households	
		(3)			(5)			(7)			(9)			(11)	(12)
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
Gujarat															
0-15	62	37	176	10	13	28	99	0	0	3888	78				
15-30	33	67	404	10	16	40	351	0	0	2048	106				
30-60	119	129	2079	27	108	91	491	0	0	7469	281				
60-100	147	115	995	44	139	93	540	0	0	9182	315				
100-150	147	95	1247	12	88	66	621	2	3	9164	297				
150-200	100	120	1714	55	177	193	1021	0	0	6281	212				
200-300	108	166	1509	63	277	163	1376	0	0	6756	284				
300-450	87	221	2840	86	538	256	5082	21	31	5462	236				
450-800	85	232	6896	60	730	249	6290	18	736	5306	247				
800 and above	111	374	22484	102	3351	379	17309	0	0	6950	253				
all	1000	161	4270	49	577	160	3401	4	66	62504	2309				
est. hh. (00) rep.transaction/amount (Rs.000)	x	10072	26691050	3039	3605969	9997	21255581	232	410348	x	x				
sample hhd. reporting a type of transaction	x	483	x	141	x	431	x	6	x	x	x				
Haryana															
0-15	85	5	9	0	0	6	14	0	0	2683	25				
15-30	23	64	455	9	6	112	311	0	0	726	60				
30-60	91	220	3017	35	84	65	323	1	1	2876	193				
60-100	115	225	3317	56	197	128	744	1	11	3612	200				
100-150	107	150	1821	11	35	128	634	4	9	3356	165				
150-200	53	147	3084	50	402	319	2516	10	30	1660	82				
200-300	73	146	4007	82	1132	126	1563	11	23	2284	110				
300-450	85	133	21835	27	494	92	1440	0	0	2670	121				
450-800	115	221	5544	53	1171	100	2833	0	0	3635	201				
800 and above	254	295	21767	123	4272	221	10739	10	420	7986	422				
all	1000	194	9327	59	1398	139	3610	4	112	31488	1579				
est. hh. (00) rep.transaction/amount (Rs.000)	x	6102	29368609	1866	4402298	4368	11366009	138	353083	x	x				
sample hhd. reporting a type of transaction	x	391	x	126	x	306	x	8	x	x	x				



Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			type of transaction			repayments of any loan			loan written off			rural no of households										
		(3)			(5)			(6)			(7)			(8)			(9)			(10)		(11)		(12)			
		P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)	P	A	(8)	P	A	(9)	P	A	(10)	P	A	(11)	P	A
Himachal Pradesh																											
0-15	30	37	326	33	81	46	102	0	0	0	364	70															
15-30	25	47	1619	5	55	16	82	0	0	0	300	46															
30-60	49	97	898	30	87	60	273	8	4	586	88																
60-100	58	100	1475	38	153	88	347	1	4	690	126																
100-150	84	134	1218	79	216	146	553	9	3	1004	191																
150-200	93	138	1671	34	101	77	382	0	0	1119	194																
200-300	133	162	2698	55	331	138	878	3	9	1598	280																
300-450	178	142	4333	35	210	111	765	7	15	2133	306																
450-800	178	109	3050	20	145	99	1568	2	12	2130	318																
800 and above	171	115	7903	51	1362	158	5196	4	37	2046	327																
all	1000	123	3464	40	384	112	1541	4	13	11970	1946																
est. hh. (00) rep.transaction/amount (Rs.000)	x	1473	4145814	484	460191	1341	1844708	46	15647	x	x																
sample hhd. reporting a type of transaction	x	410	x	145	x	450	x	17	x	x	x																
Jammu & Kashmir																											
0-15	7	0	0	0	0	0	0	0	0	0	73	15															
15-30	7	56	335	0	0	0	0	0	0	0	72	18															
30-60	22	5	95	0	0	2	2	0	0	226	41																
60-100	31	22	237	0	2	29	32	0	0	322	81																
100-150	72	20	599	9	13	23	124	0	0	751	104																
150-200	62	12	277	2	4	20	77	0	0	648	118																
200-300	155	29	527	13	165	35	300	1	6	1616	209																
300-450	189	21	1067	7	70	25	403	0	2	1971	218																
450-800	211	13	254	5	70	34	319	0	1	2200	372																
800 and above	244	48	4649	17	275	35	939	5	213	2542	412																
all	1000	26	1544	10	122	30	434	1	53	10421	1588																
est. hh. (00) rep.transaction/amount (Rs.000)	x	273	1608580	99	127346	309	452153	15	55390	x	x																
sample hhd. reporting a type of transaction	x	161	x	60	x	179	x	7	x	x	x																

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash		repayments of loan taken during the year		type of transaction		repayments of any loan		loan written off		rural no of households	
		P	A	P	A	P	A	P	A	P	A	estd	samp.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
Jharkhand													
0-15	51	9	44	3	1	4	2	0	0	1875	132		
15-30	71	27	48	4	2	28	22	2	2	2598	263		
30-60	209	78	281	32	26	56	59	4	6	7678	564		
60-100	208	55	303	3	3	21	62	8	8	7663	470		
100-150	147	62	263	10	10	52	89	10	2	5428	322		
150-200	94	69	374	40	109	52	173	0	6	3460	193		
200-300	110	73	517	38	61	76	509	1	1	4067	241		
300-450	56	58	1699	40	153	72	414	1	1	2045	133		
450-800	40	140	25371	96	2317	130	3181	5	11	1463	93		
800 and above	15	10	506	5	47	65	1104	0	0	542	37		
all	1000	63	1368	23	126	49	278	5	4	36819	2448		
est. hh. (00) rep.transaction/amount (Rs.000)	x	2309	5036640	858	462948	1816	1023915	169	16537	x	x		
sample hhd. reporting a type of transaction	x	303	x	88	x	230	x	21	x	x	x		
Karnataka													
0-15	39	125	388	71	88	110	242	3	15	2729	149		
15-30	43	83	948	41	105	88	310	0	0	3008	159		
30-60	142	102	521	47	59	175	481	2	3	9944	448		
60-100	169	189	1683	78	225	226	759	11	16	11802	547		
100-150	155	237	3211	109	385	305	1726	5	6	10814	515		
150-200	92	261	3130	129	632	326	1803	0	0	6438	318		
200-300	129	252	4144	118	573	368	3855	11	43	9028	458		
300-450	101	285	7016	130	888	342	3292	8	31	7064	384		
450-800	83	254	7124	97	641	391	5022	6	37	5810	315		
800 and above	47	428	30093	143	6443	386	15332	37	262	3279	210		
all	1000	218	4446	96	691	281	2619	7	29	69914	3503		
est. hh. (00) rep.transaction/amount (Rs.000)	x	15257	31085516	6737	4832503	19643	18310794	512	201439	x	x		
sample hhd. reporting a type of transaction	x	932	x	397	x	1083	x	33	x	x	x		

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			rural no of households		
		(3)			(5)			(7)			(9)			(10)	(11)	(12)
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)					
Kerala																
0-15	28	292	1629	114	126	287	675	0	0	1397	215					
15-30	21	273	1051	184	284	309	3438	0	0	1066	136					
30-60	62	258	3979	95	257	199	804	5	3	3101	287					
60-100	97	315	3490	147	422	348	2184	2	23	4865	375					
100-150	127	402	5076	238	729	405	2166	0	1	6319	446					
150-200	86	458	7957	261	990	403	2276	1	4	4312	346					
200-300	125	401	7677	193	859	422	2859	7	60	6254	471					
300-450	123	408	10560	172	1312	422	5278	5	9	6125	419					
450-800	153	337	14056	151	1363	391	5309	4	456	7631	531					
800 and above	177	317	26358	151	3329	377	11762	3	153	8858	543					
all	1000	359	11066	175	1312	378	4729	3	108	49928	3769					
est. hh. (00) rep.transaction/amount (Rs.000)	x	17937	55252483	8749	6550270	18891	23613126	163	541251	x	x					
sample hhd. reporting a type of transaction	x	1351	x	611	x	1341	x	14	x	x	x					
Madhya Pradesh																
0-15	32	85	297	6	9	32	25	2	17	3085	160					
15-30	105	53	303	5	11	16	66	0	0	10014	367					
30-60	129	121	588	12	25	60	170	0	0	12283	596					
60-100	193	159	2062	14	29	44	131	0	1	18405	608					
100-150	111	144	3052	23	97	65	234	2	15	10598	523					
150-200	94	182	1574	50	188	111	471	2	5	8975	424					
200-300	123	250	4608	22	133	94	1276	2	5	11715	511					
300-450	79	228	5690	52	232	122	729	1	29	7512	396					
450-800	81	275	5929	76	913	159	3104	5	155	7735	371					
800 and above	53	377	14969	119	1936	260	13739	19	2390	5085	271					
all	1000	179	3288	31	250	85	1317	2	145	96357	4227					
est. hh. (00) rep.transaction/amount (Rs.000)	x	17029	31356919	3001	2381917	8058	12556402	212	1378614	x	x					
sample hhd. reporting a type of transaction	x	894	x	229	x	573	x	16	x	x	x					

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			type of transaction			repayments of any loan			loan written off			rural no of households		
		(3)			(5)			(6)			(7)			(9)			(10)	(11)	(12)
		P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)	P	A	(8)			
Maharashtra																			
0-15	107	37	373	13	49	30	113	0	1	12662	441								
15-30	85	54	540	18	112	43	242	0	0	10021	435								
30-60	137	59	627	22	97	73	487	3	13	16123	766								
60-100	130	114	2213	36	157	108	701	1	8	15384	738								
100-150	105	145	1986	62	234	164	888	4	10	12419	654								
150-200	84	135	2888	59	433	223	1787	0	0	9952	516								
200-300	111	223	5418	69	661	196	2494	2	57	13077	654								
300-450	101	250	4960	76	438	217	2546	1	4	11922	567								
450-800	79	291	8639	121	1349	279	4252	13	116	9341	513								
800 and above	61	392	20711	109	2441	337	11930	5	241	7192	385								
all	1000	155	3957	54	482	153	2031	3	35	118092	5669								
est. hh. (00) rep.transaction/amount (Rs.000)	x	18298	46733700	6320	5696717	18092	23981841	319	407482	x	x								
sample hhd. reporting a type of transaction	x	1178	x	394	x	1199	x	18	x	x	x								
Orissa																			
0-15	146	79	197	31	49	75	113	2	5	9688	539								
15-30	178	124	485	44	94	104	249	2	2	11778	584								
30-60	235	143	429	35	37	91	234	1	3	15587	778								
60-100	175	147	943	44	81	126	485	8	11	11590	535								
100-150	97	180	5331	54	675	133	1152	3	20	6401	342								
150-200	57	219	1753	62	219	169	864	0	0	3780	182								
200-300	56	211	1904	68	298	182	880	0	0	3726	195								
300-450	31	308	7081	87	305	206	1320	0	0	2043	112								
450-800	18	100	1551	45	141	133	4577	14	72	1178	63								
800 and above	6	293	30553	232	4161	375	11045	0	0	428	35								
all	1000	148	1548	46	180	117	605	3	7	66199	3365								
est. hh. (00) rep.transaction/amount (Rs.000)	x	9799	10246024	3044	1193202	7738	4003477	187	47061	x	x								
sample hhd. reporting a type of transaction	x	714	x	198	x	525	x	15	x	x	x								

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			rural no of households	
		(3)			(5)			(7)			(9)			(11)	(12)
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
Punjab															
0-15	23	89	615	30	37	34	40	0	0	699	62				
15-30	25	410	4184	200	2782	236	3024	2	4	731	72				
30-60	82	145	1759	27	65	109	420	0	0	2442	223				
60-100	144	211	2025	58	172	125	479	6	19	4298	333				
100-150	119	201	3308	66	452	137	749	9	44	3548	251				
150-200	73	226	2653	62	696	135	2103	7	43	2186	142				
200-300	90	279	4674	87	482	207	2118	25	63	2685	193				
300-450	67	344	7272	140	2121	242	3423	14	29	1990	137				
450-800	104	336	8493	130	1191	235	2497	0	0	3099	213				
800 and above	274	543	37746	179	10303	318	19189	17	490	8176	560				
all	1000	327	13264	108	3334	206	6354	10	153	29853	2186				
est. hh. (00) rep.transaction/amount (Rs.000)	x	9748	39595743	3235	9952039	6151	18968913	311	457087	x	x				
sample hhd. reporting a type of transaction	x	697	x	233	x	472	x	18	x	x	x				
Rajasthan															
0-15	14	204	813	0	0	71	137	3	2	959	112				
15-30	23	150	1099	21	8	101	247	10	33	1648	178				
30-60	80	128	775	18	61	80	224	13	71	5635	397				
60-100	107	160	1738	37	135	124	345	1	4	7514	504				
100-150	138	190	2182	41	157	122	930	2	14	9708	552				
150-200	112	105	1507	23	50	89	625	0	0	7839	449				
200-300	157	127	2254	7	18	109	621	2	27	10998	619				
300-450	133	154	3945	25	356	129	1692	11	60	9335	554				
450-800	138	213	4722	50	439	146	1943	2	22	9721	613				
800 and above	98	214	11684	54	1518	145	4470	5	193	6918	490				
all	1000	162	3435	31	307	118	1291	4	43	70276	4468				
est. hh. (00) rep.transaction/amount (Rs.000)	x	11409	24138067	2162	2158769	8322	9075420	312	303530	x	x				
sample hhd. reporting a type of transaction	x	814	x	162	x	616	x	31	x	x	x				

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			rural no of households	
		(3)			(5)			(7)			(9)			(11)	(12)
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
Tamil Nadu															
0-15	112	314	1221	223	201	287	490	0	0	12363	712				
15-30	113	356	2168	239	454	367	924	2	23	12414	631				
30-60	187	389	3133	212	596	327	1283	1	26	20596	992				
60-100	164	475	5048	273	739	429	2564	1	1	18018	808				
100-150	122	404	5162	220	794	407	2779	0	0	13445	626				
150-200	74	456	13574	270	1690	462	3610	0	0	8183	335				
200-300	82	453	11920	268	1805	460	4906	5	25	8975	475				
300-450	53	393	9398	222	1365	463	4093	7	19	5807	321				
450-800	57	525	19971	289	2796	497	12148	2	13	6248	354				
800 and above	37	515	32366	233	4245	519	11764	9	45	4077	242				
all	1000	416	7231	242	1064	398	3167	2	13	110126	5496				
est. hh. (00) rep.transaction/amount (Rs.000)	x	45791	79629133	26630	11712176	43864	34871747	211	142769	x	x				
sample hhd. reporting a type of transaction	x	2137	x	1157	x	2004	x	14	x	x	x				
Uttaranchal															
0-15	76	20	41	0	0	1	3	0	0	901	31				
15-30	16	6	62	0	0	139	761	0	0	187	17				
30-60	43	237	6582	3	20	68	326	0	0	511	44				
60-100	72	82	687	55	107	171	696	0	0	852	76				
100-150	79	38	52	16	11	65	334	0	0	930	87				
150-200	175	37	298	37	101	44	157	1	21	2062	96				
200-300	178	59	535	17	81	40	168	1	4	2104	132				
300-450	139	13	327	5	21	54	154	0	0	1637	82				
450-800	112	57	646	30	100	61	387	0	0	1322	65				
800 and above	111	69	2479	53	1298	88	2619	0	0	1310	66				
all	1000	54	882	25	200	62	515	0	4	11814	696				
est. hh. (00) rep.transaction/amount (Rs.000)	x	634	1041996	292	235875	728	608717	4	5213	x	x				
sample hhd. reporting a type of transaction	x	73	x	35	x	114	x	2	x	x	x				

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			rural no of households		
		(3)			(5)			(7)			(9)			(10)	(11)	(12)
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)			
Uttar Pradesh																
0-15	28	126	551	19	48	40	101	14	40	6084	489					
15-30	53	169	646	14	21	71	194	1	3	11718	814					
30-60	113	169	1120	32	160	104	430	4	18	24900	1542					
60-100	126	211	1491	49	122	110	473	6	15	27929	1486					
100-150	128	165	1360	24	82	87	384	6	12	28360	1365					
150-200	99	187	1831	40	165	102	492	8	25	22004	1085					
200-300	140	174	2149	31	108	83	390	7	61	31032	1433					
300-450	111	182	2658	33	341	81	914	9	66	24510	1157					
450-800	111	196	2966	35	413	106	1067	7	93	24542	1204					
800 and above	91	235	6393	54	760	143	3115	9	131	20136	1042					
all	1000	186	2227	35	231	97	777	7	47	221214	11567					
est. hh. (00) rep.transaction/amount (Rs.000)	x	41050	49264348	7698	5105395	21512	17197625	1527	1049350	x	x					
sample hhd. reporting a type of transaction	x	2841	x	489	x	1462	x	101	x	x	x					
West Bengal																
0-15	94	106	270	22	36	49	79	1	1	11429	880					
15-30	138	126	418	32	28	65	84	2	3	16799	1080					
30-60	185	178	691	46	53	121	393	4	111	22526	1302					
60-100	161	230	1357	82	121	144	278	6	16	19554	1020					
100-150	120	235	1336	37	50	101	291	2	3	14608	712					
150-200	74	187	1420	46	174	141	511	1	1	8982	477					
200-300	94	184	2036	51	148	124	620	9	256	11382	597					
300-450	59	226	3200	61	644	166	2111	22	315	7133	395					
450-800	54	245	3334	41	137	166	3029	1	12	6547	333					
800 and above	22	191	6789	15	73	133	1816	19	208	2644	164					
all	1000	187	1400	47	116	115	594	5	72	121605	6960					
est. hh. (00) rep.transaction/amount (Rs.000)	x	22767	17024834	5719	1409668	13978	7218343	593	870500	x	x					
sample hhd. reporting a type of transaction	x	1629	x	383	x	998	x	43	x	x	x					

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			rural	
		(3)			(5)			(7)			(9)			(10)	
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(11)	(12)	
India															
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	institutional			
0-15	74	15	119	6	9	16	38	1	2	110181	7024				
15-30	83	26	413	13	62	28	129	1	3	123028	7934				
30-60	147	30	344	10	45	33	150	1	8	218072	13289				
60-100	147	55	754	17	62	51	204	2	7	217062	12594				
100-150	123	69	1113	26	116	70	372	1	4	182476	10570				
150-200	87	81	1435	31	152	85	499	3	13	129328	7409				
200-300	109	101	1869	29	188	89	717	3	25	161857	9528				
300-450	83	123	3075	38	299	115	1269	4	27	122417	7425				
450-800	79	140	4136	47	576	137	2404	3	89	116604	7377				
800 and above	67	236	13214	76	2100	208	7341	7	269	98381	6568				
all	1000	79	2130	27	280	76	1016	2	34	1479407	89718				
est. hh. (00) rep.transaction/amount (Rs.000)	x	117417	31508993	39410	41355244	112017	150355332	3541	5036044	x	x				
sample hhd. reporting a type of transaction	x	7543	x	2734	x	8193	x	286	x	x	x				
India															
non-institutional															
0-15	74	134	544	53	61	90	240	2	3	110181	7024				
15-30	83	151	749	52	113	100	342	1	1	123028	7934				
30-60	147	160	950	51	109	112	414	1	13	218072	13289				
60-100	147	161	1153	61	142	120	534	2	3	217062	12594				
100-150	123	147	1439	44	171	106	602	2	3	182476	10570				
150-200	87	138	1546	48	191	115	624	2	12	129328	7409				
200-300	109	131	1753	39	190	94	778	2	23	161857	9528				
300-450	83	126	2168	42	295	93	854	3	22	122417	7425				
450-800	79	124	2383	36	214	85	983	2	22	116604	7377				
800 and above	67	104	4695	28	769	62	1775	2	27	98381	6568				
all	1000	141	1596	47	202	101	666	2	12	1479407	89718				
est. hh. (00) rep.transaction/amount (Rs.000)	x	209199	236102038	69382	29865066	149444	98463564	2807	1759708	x	x				
sample hhd. reporting a type of transaction	x	15398	x	4766	x	9709	x	242	x	x	x				



Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			type of transaction			repayments of any loan			loan written off			rural no of households	
		(3)			(5)			(6)			(7)			(9)			estd (00)	samp.
		P	A	(4)	P	A	(5)	P	A	(6)	P	A	(8)	P	A	(10)		
India																		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	credit agency: all						
0-15	74	147	663	59	71	103	278	3	5	110181	7024							
15-30	83	172	1161	63	175	122	471	2	5	123028	7934							
30-60	147	185	1294	60	154	141	564	3	21	218072	13289							
60-100	147	210	1907	77	203	162	739	4	9	217062	12594							
100-150	123	206	2552	68	287	162	974	3	8	182476	10570							
150-200	87	205	2981	76	343	185	1123	4	24	129328	7409							
200-300	109	210	3612	65	378	169	1494	5	47	161857	9528							
300-450	83	229	5243	74	594	187	2124	7	49	122417	7425							
450-800	79	242	6519	80	790	201	3387	5	111	116604	7377							
800 and above	67	308	17909	100	2869	250	9115	9	296	98381	6568							
all	1000	208	3726	71	481	165	1682	4	46	1479407	89718							
est. hh. (00) rep.transaction/amount (Rs.000)	x	307887	551189031	105084	71220310	243912	248828265	6230	6795753	x	x							
sample hhd. reporting a type of transaction	x	22036	x	7326	x	17079	x	523	x	x	x							

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			type of transaction			urban																																																																																																																																																																																																																																																																																																																																						
		(3)			(5)			(6)			(7)			(8)			(9)			(10)			(11)			(12)																																																																																																																																																																																																																																																																																																																							
		P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)	P	A	(8)	P	A	(9)	loan written off	no of households	estd (00)	samp.																																																																																																																																																																																																																																																																																																																										
Andhra Pradesh																																																																																																																																																																																																																																																																																																																																																	
0-15	229	313	2424	201	619	324	1866	5	6	11521	780	15-30	104	268	3897	150	505	332	2343	6	7	5235	301	30-60	92	339	6329	161	1173	311	3437	1	7	4641	296	60-100	96	299	6163	158	949	344	3202	0	0	4829	322	100-150	87	331	9791	185	1537	373	4835	3	1	4399	287	150-200	56	344	7505	200	1211	404	4551	7	39	2807	194	200-300	84	273	5009	203	817	346	3147	8	38	4231	263	300-450	62	427	20174	271	2141	442	9850	0	0	3140	201	450-800	84	269	16278	191	2556	329	9045	6	101	4215	248	800 and above	107	191	33713	147	4407	402	24160	8	28	5400	266	all	1000	300	10052	184	1482	352	6189	4	20	50418	3158	est. hh. (00) rep.transaction/amount (Rs.000)	x	15110	50678596	9295	7470874	17756	31204634	226	99205	x	x	sample hhd. reporting a type of transaction	x	981	x	629	x	1251	x	20	x	x	x	Assam																										0-15	167	138	579	43	62	65	149	9	9	862	159	15-30	63	88	1425	27	92	92	489	0	0	328	70	30-60	115	39	790	21	173	47	216	0	0	593	74	60-100	75	93	717	69	122	88	235	0	0	390	71	100-150	109	114	414	89	129	137	552	0	0	564	96	150-200	82	31	518	12	128	120	913	0	0	423	64	200-300	126	52	290	22	81	45	146	0	0	654	103	300-450	82	43	745	19	85	37	313	0	0	423	71	450-800	110	35	1273	25	172	52	666	0	0	571	96	800 and above	71	60	12062	29	2682	140	6157	4	65	366	91	all	1000	73	1510	36	296	78	786	2	6	5175	895	est. hh. (00) rep.transaction/amount (Rs.000)	x	379	781503	187	152979	402	406800	9	3136	x	x	sample hhd. reporting a type of transaction	x	200	x	102	x	211	x	4	x	x	x
est. hh. (00) rep.transaction/amount (Rs.000)	x	15110	50678596	9295	7470874	17756	31204634	226	99205	x	x	sample hhd. reporting a type of transaction	x	981	x	629	x	1251	x	20	x	x	x	Assam																										0-15	167	138	579	43	62	65	149	9	9	862	159	15-30	63	88	1425	27	92	92	489	0	0	328	70	30-60	115	39	790	21	173	47	216	0	0	593	74	60-100	75	93	717	69	122	88	235	0	0	390	71	100-150	109	114	414	89	129	137	552	0	0	564	96	150-200	82	31	518	12	128	120	913	0	0	423	64	200-300	126	52	290	22	81	45	146	0	0	654	103	300-450	82	43	745	19	85	37	313	0	0	423	71	450-800	110	35	1273	25	172	52	666	0	0	571	96	800 and above	71	60	12062	29	2682	140	6157	4	65	366	91	all	1000	73	1510	36	296	78	786	2	6	5175	895	est. hh. (00) rep.transaction/amount (Rs.000)	x	379	781503	187	152979	402	406800	9	3136	x	x	sample hhd. reporting a type of transaction	x	200	x	102	x	211	x	4	x	x	x																																																																																																																																				
sample hhd. reporting a type of transaction	x	981	x	629	x	1251	x	20	x	x	x	Assam																										0-15	167	138	579	43	62	65	149	9	9	862	159	15-30	63	88	1425	27	92	92	489	0	0	328	70	30-60	115	39	790	21	173	47	216	0	0	593	74	60-100	75	93	717	69	122	88	235	0	0	390	71	100-150	109	114	414	89	129	137	552	0	0	564	96	150-200	82	31	518	12	128	120	913	0	0	423	64	200-300	126	52	290	22	81	45	146	0	0	654	103	300-450	82	43	745	19	85	37	313	0	0	423	71	450-800	110	35	1273	25	172	52	666	0	0	571	96	800 and above	71	60	12062	29	2682	140	6157	4	65	366	91	all	1000	73	1510	36	296	78	786	2	6	5175	895	est. hh. (00) rep.transaction/amount (Rs.000)	x	379	781503	187	152979	402	406800	9	3136	x	x	sample hhd. reporting a type of transaction	x	200	x	102	x	211	x	4	x	x	x																																																																																																																																																
Assam																																																																																																																																																																																																																																																																																																																																																	
0-15	167	138	579	43	62	65	149	9	9	862	159	15-30	63	88	1425	27	92	92	489	0	0	328	70	30-60	115	39	790	21	173	47	216	0	0	593	74	60-100	75	93	717	69	122	88	235	0	0	390	71	100-150	109	114	414	89	129	137	552	0	0	564	96	150-200	82	31	518	12	128	120	913	0	0	423	64	200-300	126	52	290	22	81	45	146	0	0	654	103	300-450	82	43	745	19	85	37	313	0	0	423	71	450-800	110	35	1273	25	172	52	666	0	0	571	96	800 and above	71	60	12062	29	2682	140	6157	4	65	366	91	all	1000	73	1510	36	296	78	786	2	6	5175	895	est. hh. (00) rep.transaction/amount (Rs.000)	x	379	781503	187	152979	402	406800	9	3136	x	x	sample hhd. reporting a type of transaction	x	200	x	102	x	211	x	4	x	x	x																																																																																																																																																																																						
est. hh. (00) rep.transaction/amount (Rs.000)	x	379	781503	187	152979	402	406800	9	3136	x	x	sample hhd. reporting a type of transaction	x	200	x	102	x	211	x	4	x	x	x																																																																																																																																																																																																																																																																																																																										
sample hhd. reporting a type of transaction	x	200	x	102	x	211	x	4	x	x	x																																																																																																																																																																																																																																																																																																																																						

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			type of transaction			repayments of any loan			loan written off			urban no of households	
		(3)			(5)			(6)			(7)			(9)			estd (00)	samp.
		P	A	(4)	P	A	(8)	P	A	(10)	P	A	(11)	(12)				
Bihar																		
0-15	119	41	89	22	13	26	30	0	0	0	1718	138						
15-30	55	157	912	19	25	34	67	0	0	788	82							
30-60	88	154	1008	56	170	90	225	27	24	1272	109							
60-100	122	91	799	10	19	54	243	8	8	1762	144							
100-150	105	114	729	44	132	86	271	13	64	1517	147							
150-200	87	96	995	10	28	49	455	1	0	1251	93							
200-300	90	64	744	15	70	49	432	2	17	1298	132							
300-450	91	67	949	28	161	77	726	2	1	1315	117							
450-800	164	70	1057	37	306	93	1017	1	6	2361	157							
800 and above	79	24	1923	4	40	40	1599	1	19	1136	89							
all	1000	84	888	26	111	62	522	5	14	14416	1208							
est. hh. (00) rep.transaction/amount (Rs.000)	x	1205	1280328	370	159548	901	752851	78	20083	x	x							
sample hhd. reporting a type of transaction	x	210	x	77	x	198	x	8	x	x	x							
Chhattisgarh																		
0-15	131	36	135	4	13	20	127	0	0	877	79							
15-30	83	73	503	33	44	78	181	0	0	554	54							
30-60	132	50	486	15	37	32	165	3	7	881	79							
60-100	137	116	2458	49	652	89	923	0	0	918	91							
100-150	110	142	4505	120	2027	176	3097	2	8	735	77							
150-200	73	114	1819	50	459	154	1720	0	0	488	47							
200-300	89	70	2764	68	405	161	1883	0	0	595	67							
300-450	70	164	13143	140	2416	336	7147	0	0	466	69							
450-800	77	210	21379	169	3280	328	11562	18	63	517	55							
800 and above	99	131	14362	115	2144	216	8920	0	0	664	76							
all	1000	104	5323	69	1026	140	3088	2	7	6694	694							
est. hh. (00) rep.transaction/amount (Rs.000)	x	697	3563346	462	686643	940	2066793	13	4431	x	x							
sample hhd. reporting a type of transaction	x	156	x	92	x	190	x	3	x	x	x							

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			urban no of households	
		(3)			(5)			(7)			(9)			(11)	(12)
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
(1)	(2)	Delhi													
0-15	239	30	85	11	22	17	33	0	0	5682	592				
15-30	96	16	35	4	7	5	28	0	0	2276	195				
30-60	76	41	183	8	16	8	16	0	0	1800	173				
60-100	41	49	342	33	75	43	182	0	0	978	84				
100-150	30	13	545	6	38	21	252	0	0	720	78				
150-200	31	22	457	4	20	4	20	0	0	728	63				
200-300	68	11	1309	4	16	14	489	0	0	1605	157				
300-450	86	18	106	1	1	3	4	0	0	2050	200				
450-800	121	13	207	4	16	19	551	0	0	2882	250				
800 and above	212	27	2114	15	110	55	3213	1	41	5026	426				
all	1000	25	652	9	39	23	808	0	9	23747	2218				
est. hh. (00) rep.transaction/amount (Rs.000)	x	582	1548929	220	91440	544	1918716	4	20818	x	x				
sample hhd. reporting a type of transaction	x	188	x	72	x	111	x	2	x	x	x				
Gujarat															
0-15	144	92	461	48	182	110	640	0	0	5100	204				
15-30	45	192	2234	141	515	196	792	0	0	1594	110				
30-60	92	71	1014	41	216	103	720	2	24	3246	167				
60-100	107	116	2205	53	421	129	1355	0	0	3785	180				
100-150	77	98	2196	28	225	180	1687	0	0	2734	185				
150-200	58	89	2327	35	236	169	1593	1	1	2043	147				
200-300	75	133	3839	68	622	182	2242	0	0	2635	213				
300-450	92	67	4673	42	1050	169	2961	0	0	3262	241				
450-800	138	98	2959	66	537	248	6255	0	0	4880	319				
800 and above	171	140	13329	104	1803	308	14561	2	15	6035	348				
all	1000	107	4207	63	671	188	4356	0	5	36313	2114				
est. hh. (00) rep.transaction/amount (Rs.000)	x	3789	14855134	2219	2370156	6632	15382639	17	17115	x	x				
sample hhd. reporting a type of transaction	x	400	x	209	x	618	x	4	x	x	x				

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			urban no of households	
		(3)			(5)			(7)			(9)			(11)	(12)
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
Haryana															
0-15	91	118	776	23	19	30	47	33	51	1108	84				
15-30	50	291	8097	32	65	77	295	0	0	613	31				
30-60	77	188	1628	70	214	118	465	0	0	939	54				
60-100	112	251	2280	97	595	203	1172	1	36	1366	85				
100-150	80	347	8244	39	326	211	2244	0	0	972	89				
150-200	74	90	2403	19	245	104	1145	0	0	898	70				
200-300	117	121	3084	48	1474	114	1747	1	1	1427	99				
300-450	74	144	6132	86	1455	174	3255	1	7	900	89				
450-800	129	110	6531	65	1435	143	7825	6	91	1578	130				
800 and above	196	68	7554	34	1219	143	6034	11	325	2394	196				
all	1000	155	4834	51	837	136	3091	6	85	12194	927				
est. hh. (00) rep.transaction/amount (Rs.000)	x	1886	5894322	628	1020557	1654	3769413	77	103568	x	x				
sample hhd. reporting a type of transaction	x	217	x	76	x	243	x	16	x	x	x				
Himachal Pradesh															
0-15	95	0	0	0	0	0	0	0	0	146	16				
15-30	49	32	573	19	93	19	93	19	93	75	14				
30-60	39	96	621	0	0	17	173	7	14	60	13				
60-100	18	189	3655	81	421	92	507	0	0	28	11				
100-150	148	36	286	13	122	63	618	0	0	227	26				
150-200	64	81	4301	21	412	35	627	0	0	98	22				
200-300	155	49	2430	43	553	74	945	0	0	238	26				
300-450	98	48	642	10	42	68	1090	3	8	150	40				
450-800	167	116	5473	96	949	202	4300	0	0	256	52				
800 and above	166	192	27450	167	5752	359	21236	0	0	254	81				
all	1000	83	6352	57	1261	126	4653	2	6	1531	301				
est. hh. (00) rep.transaction/amount (Rs.000)	x	127	972152	88	192986	194	712150	2	904	x	x				
sample hhd. reporting a type of transaction	x	76	x	43	x	107	x	3	x	x	x				

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			type of transaction			repayments of any loan			loan written off			urban no of households												
		(3)			(5)			(6)			(7)			(9)			(10)		(11)		(12)								
		P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)	P	A	(8)	P	A	(9)	P	A	(10)	P	A	(11)	P	A	(12)	
Jammu & Kashmir																													
0-15	84	4	7	4	6	4	6	4	6	4	6	4	6	0	0	0	0	0	0	0	0	0	0	0	269	36			
15-30	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	6				
30-60	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	99	16				
60-100	43	5	29	0	0	0	0	0	0	0	0	9	78	0	0	0	0	0	0	0	0	0	0	138	41				
100-150	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80	31				
150-200	23	6	141	6	32	24	276	0	0	0	0	24	276	0	0	0	0	0	0	0	0	0	0	74	22				
200-300	43	13	781	10	50	20	67	0	0	0	0	20	67	0	0	0	0	0	0	0	0	0	0	137	49				
300-450	97	30	1552	26	401	32	470	1	4	4	311	83												311	83				
450-800	186	4	165	4	48	91	1013	0	0	0	600	142												600	142				
800 and above	463	22	4783	21	484	75	1988	0	0	0	1489	290												1489	290				
all	1000	15	2432	14	275	57	1167	0	0	0	3218	716												3218	716				
est. hh. (00) rep.transaction/amount (Rs.000)	x	48	782658	44	88470	183	375549	0	137	x	x	x													x	x			
sample hhd. reporting a type of transaction	x	44	x	34	x	128	x	1	x	x	x	x													x	x			
Jharkhand																													
0-15	223	24	315	10	33	14	55	0	0	0	2105	174												2105	174				
15-30	50	56	335	6	44	10	74	22	52	468	61													468	61				
30-60	78	83	792	17	392	21	397	2	25	741	99													741	99				
60-100	87	73	692	2	52	37	508	18	177	820	91													820	91				
100-150	116	42	1172	12	78	158	932	12	53	1093	100													1093	100				
150-200	58	87	2298	33	448	88	1171	0	0	552	85													552	85				
200-300	107	88	3412	21	238	86	2261	0	0	1009	107													1009	107				
300-450	121	29	2097	20	297	65	1977	4	21	1139	113													1139	113				
450-800	97	88	4790	56	461	86	2324	7	31	921	121													921	121				
800 and above	64	209	10021	62	1176	123	4166	4	14	604	71													604	71				
all	1000	66	2203	21	261	65	1240	6	32	9453	1022													9453	1022				
est. hh. (00) rep.transaction/amount (Rs.000)	x	621	2082512	203	246880	616	1171909	54	30663	x	x														x	x			
sample hhd. reporting a type of transaction	x	146	x	62	x	152	x	15	x	x	x														x	x			

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			urban no of households	
		(3)			(5)			(7)			(9)			(11)	(12)
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
(1)	(2)	Karnataka													
0-15	200	142	1260	107	278	161	638	0	0	6987	389				
15-30	84	207	5468	107	933	184	1298	11	56	2941	218				
30-60	109	242	5370	142	1195	240	2235	2	3	3800	297				
60-100	104	177	2638	87	403	231	1765	0	0	3612	274				
100-150	92	128	5765	79	610	211	1886	2	11	3200	230				
150-200	48	172	3354	120	1344	324	3635	0	0	1660	151				
200-300	69	150	3114	63	289	202	1867	1	3	2416	213				
300-450	70	191	6774	125	832	382	5591	0	0	2428	199				
450-800	83	162	12080	120	2099	331	7576	0	0	2896	253				
800 and above	141	139	24497	88	1636	280	8903	1	8	4934	383				
all	1000	167	7417	103	910	240	3417	2	8	34873	2607				
est. hh. (00) rep.transaction/amount (Rs.000)	x	5834	25865719	3604	3173933	8384	11916234	56	26361	x	x				
sample hhd. reporting a type of transaction	x	711	x	409	x	971	x	7	x	x	x				
Kerala															
0-15	62	207	1283	74	62	125	619	28	1297	1074	65				
15-30	20	442	6242	236	425	238	528	0	0	342	35				
30-60	44	390	5990	266	977	441	2224	1	31	762	95				
60-100	52	386	4657	211	687	363	2075	0	0	901	123				
100-150	67	331	6348	140	459	341	2357	24	338	1156	149				
150-200	54	478	6532	223	489	483	3354	0	0	938	130				
200-300	122	461	30591	275	2282	593	5876	0	0	2105	234				
300-450	112	360	18615	182	1922	395	4935	34	178	1940	255				
450-800	177	306	15596	172	1694	419	6621	9	65	3049	377				
800 and above	289	262	26114	150	3359	413	13421	1	4	4985	543				
all	1000	334	17620	181	1913	410	6916	9	138	17252	2006				
est. hh. (00) rep.transaction/amount (Rs.000)	x	5758	30397423	3130	3300963	7075	11931883	153	237272	x	x				
sample hhd. reporting a type of transaction	x	704	x	345	x	816	x	11	x	x	x				

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			urban no of households	
		(3)			(5)			(7)			(9)			estd (00)	samp.
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
Madhya Pradesh															
0-15	87	108	1415	4	40	52	181	0	0	2608	182				
15-30	46	46	428	15	93	36	219	7	28	1371	113				
30-60	104	84	1345	29	82	163	647	0	0	3117	191				
60-100	107	92	1987	54	258	96	677	2	23	3208	241				
100-150	111	99	2431	47	271	135	1636	1	4	3330	263				
150-200	66	86	1318	60	308	143	1273	0	0	1971	170				
200-300	100	60	2490	37	296	140	2070	1	6	2990	259				
300-450	86	127	6861	71	757	132	1663	0	0	2585	237				
450-800	121	136	8053	121	1407	271	7907	1	1	3630	250				
800 and above	174	54	11055	39	841	237	8597	1	18	5223	279				
all	1000	90	4585	50	505	157	3230	1	8	30033	2185				
est. hh. (00) rep.transaction/amount (Rs.000)	x	2689	13768808	1508	1516649	4710	9701270	33	24434	x	x				
sample hhd. reporting a type of transaction	x	383	x	223	x	561	x	11	x	x	x				
Maharashtra															
0-15	161	56	718	13	63	33	176	1	2	14401	658				
15-30	62	71	1985	41	365	74	738	0	0	5582	304				
30-60	89	82	4234	40	346	73	985	0	1	7986	423				
60-100	96	116	5572	85	869	171	2073	0	0	8595	548				
100-150	92	121	7972	94	1020	191	2219	0	3	8255	533				
150-200	58	74	3803	40	362	115	1572	0	0	5173	346				
200-300	101	123	8812	106	1444	237	3525	1	6	9029	553				
300-450	88	96	5491	67	771	250	4370	1	9	7886	562				
450-800	114	146	13279	116	1709	382	10287	0	3	10226	675				
800 and above	139	84	14705	58	1564	237	10331	0	0	12405	837				
all	1000	97	7032	65	888	179	4003	0	3	89538	5439				
est. hh. (00) rep.transaction/amount (Rs.000)	x	8647	62966435	5832	7947639	16068	35843564	44	22703	x	x				
sample hhd. reporting a type of transaction	x	1008	x	665	x	1900	x	11	x	x	x				



Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash		repayments of loan taken during the year		type of transaction		repayments of any loan		loan written off		urban no of households	
		P	A	P	A	P	A	P	A	P	A	estd	samp.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
Orissa													
0-15	174	79	449	23	83	49	241	0	0	1816	133		
15-30	63	98	881	25	32	63	108	0	0	659	52		
30-60	181	185	1642	94	224	152	576	5	46	1890	122		
60-100	96	154	2499	66	539	180	1625	0	0	1005	85		
100-150	78	160	14418	45	96	244	2290	1	2	819	78		
150-200	68	143	2340	45	271	186	1969	0	0	710	57		
200-300	101	201	7604	92	291	239	1490	6	13	1049	90		
300-450	93	171	11125	104	941	190	5845	0	0	974	94		
450-800	87	77	4011	55	790	257	4632	0	0	906	80		
800 and above	59	213	104675	203	1713	368	17058	0	0	613	72		
all	1000	146	10256	71	421	175	2721	2	10	10440	863		
est. hh. (00) rep.transaction/amount (Rs.000)	x	1522	10706741	744	439370	1826	2840571	16	10253	x	x		
sample hhd. reporting a type of transaction	x	216	x	102	x	260	x	3	x	x	x		
Punjab													
0-15	136	66	381	34	137	88	406	13	128	2231	184		
15-30	34	74	760	25	57	41	125	0	0	548	60		
30-60	39	105	1917	66	393	133	576	0	0	645	75		
60-100	77	84	2245	32	268	86	731	0	0	1258	113		
100-150	80	78	1225	34	252	92	848	0	0	1308	132		
150-200	71	50	1124	6	60	83	609	0	0	1163	120		
200-300	84	147	4116	99	974	146	1517	6	15	1368	151		
300-450	115	96	7085	45	611	183	3162	0	0	1886	185		
450-800	150	96	4089	50	312	158	2330	10	164	2456	250		
800 and above	213	94	12922	52	2131	148	6027	5	120	3486	356		
all	1000	90	5035	46	735	127	2377	5	69	16349	1626		
est. hh. (00) rep.transaction/amount (Rs.000)	x	1470	8231963	750	1201009	2078	3885419	82	112632	x	x		
sample hhd. reporting a type of transaction	x	341	x	165	x	406	x	8	x	x	x		

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			urban no of households	
		(3)			(5)			(7)			(9)			estd (00)	samp.
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)		
Rajasthan															
0-15	70	87	477	30	54	135	664	0	0	1540	115				
15-30	24	126	2601	98	708	118	1121	0	0	522	57				
30-60	48	61	519	50	144	92	576	5	13	1053	88				
60-100	74	100	1112	31	263	51	352	15	37	1618	133				
100-150	95	163	2837	67	1086	161	1641	17	90	2081	191				
150-200	97	115	2171	37	97	75	374	45	20	2134	185				
200-300	112	113	2885	48	249	98	876	0	0	2470	261				
300-450	142	55	1806	20	97	111	1508	0	3	3125	320				
450-800	180	133	24237	100	2153	210	5154	9	651	3966	344				
800 and above	159	134	18899	94	3387	145	5492	2	23	3496	297				
all	1000	112	8632	60	1127	131	2432	9	135	22005	1991				
est. hh. (00) rep.transaction/amount (Rs.000)	x	2458	18994817	1325	2479540	2874	5351351	202	297253	x	x				
sample hhd. reporting a type of transaction	x	346	x	165	x	451	x	15	x	x	x				
Tamil Nadu															
0-15	183	267	1275	186	460	279	1248	1	4	9960	888				
15-30	99	379	2947	228	734	387	2683	0	0	5365	562				
30-60	131	440	5082	249	1158	385	3010	0	0	7110	605				
60-100	102	385	6930	238	1107	394	3334	1	4	5564	493				
100-150	89	402	5376	225	991	389	3280	0	0	4855	431				
150-200	56	393	10367	287	1612	448	4247	0	0	3024	297				
200-300	71	298	6882	215	1255	435	5396	1	0	3869	418				
300-450	63	424	17187	314	2998	513	7213	1	2	3405	395				
450-800	80	308	15383	209	2732	430	9400	1	45	4329	521				
800 and above	127	249	29255	177	4372	358	12767	4	28	6896	621				
all	1000	345	9449	224	1649	382	4960	1	8	54377	5231				
est. hh. (00) rep.transaction/amount (Rs.000)	x	18749	51378593	12159	8964537	20790	26971729	57	45425	x	x				
sample hhd. reporting a type of transaction	x	1996	x	1286	x	2187	x	11	x	x	x				

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			urban no of households																	
		(3)			(4)			(5)			(6)			(7)			(8)			(9)			(10)			(11)			(12)		
		P	A	(3)	P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)	P	A	(8)	P	A	(9)	P	A	(10)	estd	(00)	(11)	samp.	(12)	
Uttaranchal																															
0-15	127	1	89	1	17	6	19	0	0	0	0	0	0	384	39																
15-30	31	49	1594	49	572	117	851	0	0	0	0	0	93	22																	
30-60	85	8	226	8	45	60	1102	2	13	257	31																				
60-100	95	75	3675	64	775	68	1030	0	0	286	34																				
100-150	124	53	907	50	405	85	959	0	0	374	40																				
150-200	58	3	33	3	21	41	437	11	34	175	31																				
200-300	128	19	619	13	124	42	490	3	26	387	53																				
300-450	115	21	1662	10	127	45	580	0	0	347	44																				
450-800	92	86	19136	75	1607	185	4004	0	0	277	52																				
800 and above	144	30	2783	24	328	216	5602	0	0	432	67																				
all	1000	33	2972	28	374	87	1667	1	6	3011	413																				
est. hh. (00) rep.transaction/amount (Rs.000)	x	100	894883	85	112633	263	501873	4	1941	x	x																				
sample hhd. reporting a type of transaction	x	48	x	35	x	115	x	3	x	x	x																				
Uttar Pradesh																															
0-15	85	124	1253	50	154	95	294	1	1	5378	372																				
15-30	45	33	308	9	40	60	549	0	0	2851	153																				
30-60	75	110	2550	19	103	75	436	2	8	4751	352																				
60-100	96	101	1258	27	195	91	535	3	61	6083	481																				
100-150	127	148	2391	46	113	117	702	1	3	7977	590																				
150-200	102	152	1991	32	82	77	499	1	6	6439	470																				
200-300	144	61	1179	14	118	58	569	2	12	9049	600																				
300-450	102	96	2490	25	439	68	971	0	3	6407	469																				
450-800	104	93	3905	57	452	116	1524	2	23	6524	515																				
800 and above	121	67	6714	17	602	108	3034	2	101	7617	425																				
all	1000	101	2578	30	245	88	979	1	24	63025	4427																				
est. hh. (00) rep.transaction/amount (Rs.000)	x	6340	1624589	1912	1545985	5562	6167092	94	151611	x	x																				
sample hhd. reporting a type of transaction	x	841	x	278	x	742	x	30	x	x	x																				

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			urban no of households							
		P	A	(4)	P	A	(5)	P	A	(6)	P	A	(7)	P	A	(8)	P	A	(9)	(10)	(11)
West Bengal																					
0-15	188	146	645	51	68	129	354	3	4	7785	717										
15-30	69	100	348	22	62	109	297	2	11	2868	275										
30-60	79	172	1832	50	191	144	825	0	0	3284	319										
60-100	110	154	1818	62	196	147	844	10	44	4579	386										
100-150	93	137	2313	84	367	173	983	1	3	3877	391										
150-200	56	172	2820	64	693	158	1249	15	101	2329	265										
200-300	94	141	5713	100	789	193	2004	1	6	3882	407										
300-450	87	127	3056	44	228	178	1838	1	36	3615	374										
450-800	120	143	8321	71	936	212	3501	6	32	4961	499										
800 and above	104	75	6821	47	1160	153	6619	5	90	4332	389										
all	1000	137	3371	60	454	159	1864	4	29	41511	4022										
est. hh. (00) rep.transaction/amount (Rs.000)	x	5670	13994948	2484	1882562	6607	7736601	177	121833	x	x										
sample hhd. reporting a type of transaction	x	846	x	402	x	1046	x	29	x	x	x										
India																					
0-15	154	7	132	4	23	12	78	0	0	85399	6630										
15-30	64	36	916	24	148	39	275	1	7	35681	3124										
30-60	90	53	1503	34	184	63	511	0	4	49865	4109										
60-100	94	55	2031	43	348	89	904	2	15	52189	4435										
100-150	92	65	3073	45	400	104	1151	1	12	50913	4585										
150-200	64	50	1758	33	253	94	1023	1	5	35628	3430										
200-300	96	64	3857	44	510	123	1633	1	5	53297	5010										
300-450	88	78	4867	51	630	144	2421	2	11	48782	4920										
450-800	114	94	8261	71	1066	200	4554	2	58	63165	6066										
800 and above	144	87	14797	60	1649	205	8727	2	33	79760	7012										
all	1000	59	4668	41	578	111	2475	1	16	554678	49321										
est. hh. (00) rep.transaction/amount (Rs.000)	x	32620	258904271	22647	32079445	61359	137310449	666	905803	x	x										
sample hhd. reporting a type of transaction	x	4576	x	3130	x	8534	x	161	x	x	x										

Table 4: Number of households reporting borrowings in cash, repayments of loan and loan written off during 1-7-02 to 30-6-03 per thousand households (P) and corresponding average amount (in Rs.) per household (A) by household assets holding class

household assets holding class (Rs.000)	per 1000 distribution of hrs.	borrowings in cash			repayments of loan taken during the year			repayments of any loan			loan written off			urban no of households	
		P	A	(4)	P	A	(6)	P	A	(8)	P	A	(10)	estd (00)	samp.
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	non-institutional			
India	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
0-15	154	135	857	73	187	122	542	2	22	85399	6630				
15-30	64	140	1366	68	233	138	857	1	2	35681	3124				
30-60	90	145	1699	64	331	122	868	1	4	49865	4109				
60-100	94	126	1404	51	198	109	675	1	3	52189	4435				
100-150	92	120	1614	51	225	110	773	1	5	50913	4585				
150-200	64	121	1914	50	258	99	750	4	8	35628	3430				
200-300	96	91	1525	50	226	91	707	1	4	53297	5010				
300-450	88	90	1848	46	268	91	1042	0	2	48782	4920				
450-800	114	61	1471	31	257	68	1354	1	12	63165	6066				
800 and above	144	40	1683	22	363	44	941	1	9	79760	7012				
all	1000	108	1494	50	256	96	848	1	8	554678	49321				
est. hh. (00) rep.transaction/amount (Rs.000)	x	57074	82882018	27536	14202942	53288	47047254	751	466625	x	x				
sample hhd. reporting a type of transaction	x	7314	x	3423	x	6465	x	104	x	x	x				
India															
0-15	154	140	989	76	210	132	620	3	23	85399	6630				
15-30	64	170	2282	90	381	171	1133	3	9	35681	3124				
30-60	90	187	3202	92	514	172	1378	2	7	49865	4109				
60-100	94	171	3440	90	546	184	1580	3	18	52189	4435				
100-150	92	177	4687	91	624	202	1924	3	17	50913	4585				
150-200	64	165	3672	80	511	180	1773	5	12	35628	3430				
200-300	96	146	5382	91	737	199	2340	2	9	53297	5010				
300-450	88	151	6716	88	898	213	3463	2	13	48782	4920				
450-800	114	146	9732	100	1322	252	5908	3	69	63165	6066				
800 and above	144	120	16479	78	2013	231	9682	2	43	79760	7012				
all	1000	153	6162	87	834	194	3326	3	25	554678	49321				
est. hh. (00) rep.transaction/amount (Rs.000)	x	85085	341813346	48181	46282388	107676	184470204	1413	1372429	x	x				
sample hhd. reporting a type of transaction	x	11445	x	6353	x	14267	x	263	x	x	x				
India															

credit agency: all

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh								
government	4	2	10	120	7	41	1040	35
co-op. society/bank	86	153	12	70	44	125	6259	239
commercial bank including RRB	92	220	30	72	57	171	8103	268
insurance	2	12	0	11	1	12	139	5
provident fund	1	2	6	61	4	21	550	4
financial corporation/institution	1	2	0	0	0	1	42	3
financial company	0	0	0	0	0	0	7	1
other institutional agencies	2	2	3	10	2	5	316	8
all institutional agencies	180	392	58	343	111	376	15753	548
landlord	6	13	7	11	6	13	894	44
agriculturist moneylender	116	288	50	141	79	239	11185	430
professional moneylender	126	260	133	403	130	307	18545	664
traders	15	22	10	31	12	25	1737	84
relatives and friends	14	6	20	22	17	11	2467	92
doctors, lawyers and other prof.	0	0	4	11	2	4	346	4
others	15	19	10	37	12	25	1702	72
all non-institutional agencies	282	608	221	657	247	624	35239	1340
all agencies	416	1000	268	1000	332	1000	47289	1760
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	61528	50508071	80937	25084655	142465	75592726	x	x
Assam								
government	1	14	2	240	1	100	51	22
co-op. society/bank	1	11	0	4	1	8	31	17
commercial bank including RRB	7	354	4	157	6	279	238	117
insurance	0	2	0	0	0	1	4	2
provident fund	6	57	2	68	4	62	179	36
financial corporation/institution	0	11	0	0	0	7	10	3
financial company	0	0	0	1	0	1	7	2
other institutional agencies	1	13	0	0	1	8	28	10
all institutional agencies	16	462	9	470	13	465	549	209
landlord	0	2	0	0	0	1	4	3
agriculturist moneylender	5	49	6	12	6	35	232	25
professional moneylender	21	245	39	243	27	244	1140	176
traders	7	33	11	34	8	33	353	108
relatives and friends	53	183	80	214	63	195	2640	663
doctors, lawyers and other prof.	0	0	1	2	1	1	30	7
others	7	26	3	26	6	26	232	45
all non-institutional agencies	93	538	141	530	111	535	4606	1019
all agencies	109	1000	149	1000	124	1000	5146	1226
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	26136	1599672	15459	988560	41595	2588232	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bihar								
government	0	2	1	17	0	7	50	9
co-op. society/bank	3	23	0	2	2	16	261	41
commercial bank including RRB	9	249	5	106	7	200	856	139
insurance	0	0	0	0	0	0	0	0
provident fund	0	9	0	3	0	7	17	3
financial corporation/institution	0	0	0	0	0	0	2	1
financial company	0	0	0	0	0	0	1	1
other institutional agencies	1	4	1	2	1	3	93	11
all institutional agencies	13	287	8	131	11	234	1281	205
landlord	2	10	9	22	5	14	568	61
agriculturist moneylender	21	139	24	122	22	133	2571	196
professional moneylender	43	277	48	209	45	254	5214	342
traders	7	45	4	9	6	33	707	45
relatives and friends	39	167	40	448	39	262	4610	377
doctors, lawyers and other prof.	1	4	0	1	0	3	52	10
others	12	71	19	57	15	66	1713	118
all non-institutional agencies	124	713	144	869	132	766	15410	1143
all agencies	136	1000	152	1000	143	1000	16653	1343
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	70718	7951267	46136	4060651	116853	12011918	x	x
Chhattisgarh								
government	1	2	0	9	1	3	23	4
co-op. society/bank	81	349	9	249	64	329	2312	132
commercial bank including RRB	22	190	8	307	18	213	665	55
insurance	0	0	0	0	0	0	0	0
provident fund	1	9	4	66	2	20	64	2
financial corporation/institution	0	0	1	33	0	7	12	6
financial company	0	0	0	0	0	0	0	0
other institutional agencies	3	8	2	2	2	7	91	9
all institutional agencies	106	558	24	665	86	579	3134	206
landlord	0	0	2	2	1	1	20	5
agriculturist moneylender	19	60	7	10	16	50	591	39
professional moneylender	32	144	26	106	30	136	1098	83
traders	14	166	15	115	15	156	527	55
relatives and friends	29	55	15	100	25	64	919	82
doctors, lawyers and other prof.	2	2	0	0	1	1	51	6
others	3	16	1	1	2	13	81	12
all non-institutional agencies	96	442	64	335	88	421	3198	276
all agencies	189	1000	84	1000	163	1000	5926	460
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	27503	4559977	8816	1139580	36319	5699557	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Gujarat								
government	11	23	1	4	7	20	408	7
co-op. society/bank	81	531	7	170	49	468	3040	95
commercial bank including RRB	40	249	6	211	25	242	1576	61
insurance	0	0	1	13	0	2	16	1
provident fund	2	7	0	0	1	6	81	1
financial corporation/institution	0	1	2	76	1	14	70	3
financial company	0	0	0	31	0	5	6	2
other institutional agencies	0	0	0	0	0	0	2	1
all institutional agencies	134	811	16	505	83	757	5197	171
landlord	1	2	0	0	1	2	51	3
agriculturist moneylender	5	4	3	32	4	9	261	11
professional moneylender	19	72	7	123	14	81	864	41
traders	8	33	5	44	7	35	430	23
relatives and friends	59	78	52	296	56	116	3492	247
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0
all non-institutional agencies	92	189	68	495	82	243	5096	324
all agencies	221	1000	83	1000	161	1000	10072	483
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	35457	22009248	27047	4681803	62504	26691050	x	x
Haryana								
government	0	0	1	3	1	1	21	2
co-op. society/bank	112	298	32	184	79	286	2489	139
commercial bank including RRB	24	357	8	87	17	329	546	47
insurance	0	1	0	0	0	1	8	1
provident fund	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	2	1
other institutional agencies	1	1	0	1	1	1	21	2
all institutional agencies	132	656	41	275	94	617	2967	185
landlord	5	5	3	7	4	5	136	8
agriculturist moneylender	41	126	5	103	26	124	816	59
professional moneylender	61	157	55	381	58	180	1832	104
traders	12	35	4	6	9	32	277	20
relatives and friends	19	19	37	178	26	35	831	49
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	4	2	12	50	7	7	234	13
all non-institutional agencies	135	344	92	725	117	383	3693	239
all agencies	238	1000	131	1000	194	1000	6102	391
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	18509	26381096	12979	2987513	31488	29368609	x	x



Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Himachal Pradesh								
government	1	12	2	9	1	11	17	8
co-op. society/bank	42	253	17	91	35	217	424	113
commercial bank including RRB	18	258	7	383	15	286	180	77
insurance	0	1	0	0	0	1	1	1
provident fund	2	7	0	1	2	6	20	4
financial corporation/institution	1	15	0	0	0	12	6	2
financial company	0	14	0	16	0	14	2	2
other institutional agencies	3	30	1	3	3	24	33	4
all institutional agencies	66	590	27	503	56	570	674	207
landlord	1	4	0	0	1	3	9	4
agriculturist moneylender	3	16	0	0	2	12	28	6
professional moneylender	3	13	0	0	2	10	29	11
traders	8	18	4	35	7	22	87	22
relatives and friends	61	330	43	452	56	357	676	165
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	10	30	2	10	8	25	94	27
all non-institutional agencies	82	410	48	497	74	430	880	223
all agencies	139	1000	75	1000	123	1000	1473	410
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	9015	3224501	2955	921313	11970	4145814	x	x
Jammu & Kashmir								
government	5	484	0	0	4	430	44	4
co-op. society/bank	2	23	0	0	2	20	18	5
commercial bank including RRB	6	316	5	766	6	367	65	32
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	1
financial corporation/institution	0	0	0	0	0	0	0	0
financial company	0	7	0	39	0	10	1	2
other institutional agencies	0	0	0	0	0	0	0	0
all institutional agencies	13	830	6	804	12	827	128	42
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	2	7	0	0	2	6	16	4
professional moneylender	0	0	1	126	0	14	1	3
traders	0	1	0	0	0	1	1	1
relatives and friends	15	125	10	70	14	119	148	99
doctors, lawyers and other prof.	0	2	0	0	0	2	3	1
others	2	34	0	0	2	30	19	16
all non-institutional agencies	19	170	11	196	18	173	186	122
all agencies	27	1000	16	1000	26	1000	273	161
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	9231	1428140	1190	180439	10421	1608580	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Jharkhand								
government	4	55	0	0	3	12	102	28
co-op. society/bank	8	160	2	1	7	35	240	21
commercial bank including RRB	12	465	24	966	15	857	548	56
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	0	1	0	1	1	1
financial corporation/institution	0	4	0	0	0	1	4	1
financial company	0	0	0	0	0	0	0	0
other institutional agencies	0	5	0	0	0	1	10	6
all institutional agencies	24	688	26	967	25	907	904	113
landlord	0	0	0	0	0	0	3	1
agriculturist moneylender	2	16	1	2	2	5	71	7
professional moneylender	9	96	8	18	9	35	314	36
traders	8	32	0	0	6	7	220	6
relatives and friends	23	166	17	13	22	46	795	140
doctors, lawyers and other prof.	0	0	0	0	0	0	1	1
others	0	2	0	0	0	0	7	1
all non-institutional agencies	42	312	26	33	38	93	1405	190
all agencies	66	1000	51	1000	63	1000	2309	303
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	28028	1092636	8792	3944005	36819	5036640	x	x
Karnataka								
government	1	2	2	55	1	12	89	12
co-op. society/bank	74	322	18	171	50	293	3474	201
commercial bank including RRB	42	271	13	371	30	291	2066	133
insurance	0	1	1	3	1	1	43	4
provident fund	0	0	0	0	0	0	1	1
financial corporation/institution	2	11	2	33	2	15	122	7
financial company	0	1	0	0	0	1	19	1
other institutional agencies	3	13	2	8	3	12	199	11
all institutional agencies	118	621	36	641	83	625	5823	364
landlord	7	12	8	13	7	12	510	37
agriculturist moneylender	60	146	17	98	42	137	2908	160
professional moneylender	52	115	38	145	46	120	3221	177
traders	17	25	9	30	14	26	953	57
relatives and friends	39	67	27	48	34	63	2375	165
doctors, lawyers and other prof.	2	4	0	0	1	3	91	4
others	9	10	6	26	7	13	523	30
all non-institutional agencies	177	379	103	359	145	375	10151	612
all agencies	279	1000	136	1000	218	1000	15257	932
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	40165	25089452	29749	5996064	69914	31085516	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Kerala								
government	7	11	7	22	7	15	337	23
co-op. society/bank	194	464	173	478	184	469	9173	597
commercial bank including RRB	76	301	37	200	57	267	2824	170
insurance	2	2	0	0	1	1	46	2
provident fund	3	12	4	24	4	16	192	14
financial corporation/institution	2	11	1	4	2	8	80	11
financial company	4	40	5	9	4	30	217	14
other institutional agencies	14	6	20	17	17	10	835	45
all institutional agencies	277	847	237	754	257	816	12815	832
landlord	0	0	0	1	0	0	7	1
agriculturist moneylender	1	2	3	3	2	2	88	10
professional moneylender	94	69	120	132	107	90	5365	416
traders	5	5	6	3	5	4	268	34
relatives and friends	44	63	41	102	43	76	2123	231
doctors, lawyers and other prof.	0	0	1	0	1	0	33	3
others	6	14	12	4	9	11	460	33
all non-institutional agencies	141	153	167	246	154	184	7691	680
all agencies	363	1000	356	1000	359	1000	17937	1351
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	24799	36834645	25129	18417838	49928	55252483	x	x
Madhya Pradesh								
government	1	1	1	3	1	2	68	5
co-op. society/bank	82	308	6	127	55	277	5288	245
commercial bank including RRB	29	304	43	550	34	347	3256	91
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	3	1
financial corporation/institution	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0
other institutional agencies	1	1	0	0	0	1	47	2
all institutional agencies	108	615	49	681	87	626	8341	333
landlord	2	2	5	5	3	3	261	20
agriculturist moneylender	47	136	12	33	34	118	3283	115
professional moneylender	49	172	30	195	42	176	4038	222
traders	14	24	6	29	11	25	1091	74
relatives and friends	10	19	9	16	10	19	954	75
doctors, lawyers and other prof.	2	4	0	0	1	4	113	7
others	13	27	14	42	13	29	1259	106
all non-institutional agencies	132	385	74	319	112	374	10673	599
all agencies	208	1000	123	1000	179	1000	17029	894
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	62084	25944642	33273	5412277	95357	31356919	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Maharashtra								
government	2	6	0	4	1	6	120	9
co-op. society/bank	146	629	28	642	93	633	11011	559
commercial bank including RRB	14	132	4	62	9	112	1082	77
insurance	0	0	0	1	0	0	5	1
provident fund	0	1	0	5	0	2	50	6
financial corporation/institution	1	3	1	49	1	16	83	11
financial company	1	7	1	7	1	7	92	8
other institutional agencies	3	11	1	2	2	8	216	11
all institutional agencies	163	788	34	772	106	784	12471	674
landlord	0	0	0	5	0	2	35	9
agriculturist moneylender	10	38	2	7	6	29	767	50
professional moneylender	25	76	10	54	18	70	2143	181
traders	5	5	4	37	4	14	523	33
relatives and friends	30	74	20	108	26	83	3016	266
doctors, lawyers and other prof.	1	6	0	0	1	4	64	5
others	4	13	4	17	4	14	457	24
all non-institutional agencies	72	212	38	228	57	216	6691	542
all agencies	224	1000	70	1000	155	1000	18298	1178
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	65159	33543717	52933	13189983	118092	46733700	x	x
Orissa								
government	1	17	2	3	1	10	93	7
co-op. society/bank	36	231	8	28	26	128	1710	99
commercial bank including RRB	22	288	14	734	19	516	1276	80
insurance	0	0	0	0	0	0	0	0
provident fund	1	11	4	67	2	39	141	8
financial corporation/institution	0	0	0	0	0	0	0	0
financial company	0	0	0	2	0	1	4	1
other institutional agencies	1	6	0	0	1	3	36	7
all institutional agencies	61	552	26	835	49	696	3228	200
landlord	1	2	0	0	0	1	30	5
agriculturist moneylender	6	8	3	3	5	6	308	25
professional moneylender	74	347	59	122	69	232	4561	314
traders	1	4	4	11	2	8	149	15
relatives and friends	30	73	16	18	25	45	1654	147
doctors, lawyers and other prof.	0	0	2	3	1	2	57	2
others	7	14	6	8	7	11	444	35
all non-institutional agencies	118	448	86	165	107	304	7072	534
all agencies	169	1000	111	1000	148	1000	9799	714
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	42730	5016490	23469	5229534	66199	10246024	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Punjab								
government	1	9	3	9	2	9	65	2
co-op. society/bank	211	320	40	163	132	300	3932	260
commercial bank including RRB	44	214	16	142	31	205	938	75
insurance	0	0	0	0	0	0	0	0
provident fund	0	1	0	0	0	1	5	1
financial corporation/institution	0	2	0	0	0	2	4	1
financial company	1	18	2	25	2	19	48	4
other institutional agencies	0	0	1	5	0	1	9	2
all institutional agencies	242	564	60	344	158	535	4722	328
landlord	18	7	11	40	15	11	441	33
agriculturist moneylender	65	263	28	71	48	238	1422	100
professional moneylender	43	93	22	120	33	96	996	92
traders	21	30	26	76	23	36	686	57
relatives and friends	71	41	85	329	78	77	2316	150
doctors, lawyers and other prof.	1	1	0	0	1	1	21	2
others	6	3	8	20	7	5	202	13
all non-institutional agencies	214	436	176	656	196	465	5857	428
all agencies	407	1000	232	1000	327	1000	9748	697
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	16058	34531357	13795	5064386	29853	39595743	x	x
Rajasthan								
government	0	3	1	14	0	5	23	7
co-op. society/bank	42	183	4	25	32	159	2275	159
commercial bank including RRB	16	194	9	99	14	179	1002	99
insurance	1	3	0	1	1	2	39	2
provident fund	1	10	1	4	1	9	97	12
financial corporation/institution	0	0	2	180	0	28	27	2
financial company	0	0	0	14	0	2	7	1
other institutional agencies	0	1	0	0	0	1	3	2
all institutional agencies	59	394	16	338	48	386	3376	275
landlord	1	2	1	13	1	3	81	6
agriculturist moneylender	26	104	25	102	26	103	1793	107
professional moneylender	63	304	41	373	58	314	4053	267
traders	18	150	20	75	18	138	1276	94
relatives and friends	17	37	18	76	17	43	1198	76
doctors, lawyers and other prof.	1	2	4	14	2	4	117	16
others	2	9	5	10	3	9	182	17
all non-institutional agencies	124	606	106	662	120	614	8421	562
all agencies	177	1000	120	1000	162	1000	11409	814
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	52655	20389307	17621	3748760	70276	24138067	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Tamil Nadu								
government	10	10	6	91	7	51	781	42
co-op. society/bank	127	308	56	207	81	257	8868	416
commercial bank including RRB	59	129	25	74	37	101	4041	214
insurance	4	10	1	2	2	6	203	8
provident fund	3	10	3	22	3	16	337	18
financial corporation/institution	3	5	1	2	1	3	152	6
financial company	3	10	1	6	2	8	202	12
other institutional agencies	14	11	19	37	17	24	1888	61
all institutional agencies	202	493	101	440	136	466	15012	732
landlord	2	17	4	2	4	9	399	16
agriculturist moneylender	31	51	17	30	22	40	2452	121
professional moneylender	274	384	227	456	243	420	26810	1184
traders	3	3	15	7	11	5	1223	32
relatives and friends	51	45	41	60	44	52	4888	248
doctors, lawyers and other prof.	0	0	1	2	1	1	66	1
others	9	8	6	3	7	5	820	36
all non-institutional agencies	347	507	291	560	311	534	34220	1564
all agencies	494	1000	374	1000	416	1000	45791	2137
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	38429	39129385	71697	40499748	110126	79629133	x	x
Uttaranchal								
government	0	0	0	0	0	0	0	0
co-op. society/bank	4	217	26	95	10	154	118	13
commercial bank including RRB	18	514	19	262	18	384	218	31
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0
other institutional agencies	0	0	1	3	0	2	2	1
all institutional agencies	23	731	45	360	28	539	336	44
landlord	0	0	5	6	1	3	17	1
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	2	96	41	102	12	99	148	8
traders	1	10	0	0	1	5	12	3
relatives and friends	11	117	28	531	16	331	185	20
doctors, lawyers and other prof.	0	30	0	0	0	15	2	1
others	2	16	0	0	2	8	20	1
all non-institutional agencies	17	269	59	640	28	461	332	32
all agencies	40	1000	93	1000	54	1000	634	73
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	8699	503170	3115	538826	11814	1041996	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttar Pradesh								
government	2	21	2	168	2	52	410	35
co-op. society/bank	32	155	5	31	25	129	5599	323
commercial bank including RRB	38	372	10	133	31	322	6791	450
insurance	0	0	0	0	0	0	0	0
provident fund	0	1	0	0	0	1	20	3
financial corporation/institution	0	1	0	0	0	1	34	3
financial company	0	5	0	2	0	4	84	9
other institutional agencies	4	27	3	22	3	26	749	57
all institutional agencies	73	582	19	355	59	535	13140	851
landlord	1	3	3	15	2	5	397	18
agriculturist moneylender	17	55	17	122	17	69	3732	247
professional moneylender	50	185	62	263	53	201	11648	784
traders	8	26	8	28	8	27	1846	128
relatives and friends	54	127	52	195	53	141	11819	889
doctors, lawyers and other prof.	1	2	1	1	1	2	228	16
others	5	19	5	20	5	20	1167	82
all non-institutional agencies	129	418	144	645	133	465	29373	2068
all agencies	193	1000	162	1000	186	1000	41050	2841
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	166370	39044678	54843	10219670	221214	49264348	x	x
West Bengal								
government	4	67	2	25	3	57	388	35
co-op. society/bank	62	242	5	68	37	201	4500	233
commercial bank including RRB	17	171	7	112	12	157	1508	140
insurance	0	0	0	23	0	5	4	2
provident fund	1	5	1	25	1	9	120	7
financial corporation/institution	1	5	0	8	1	6	85	7
financial company	1	45	1	17	1	38	130	4
other institutional agencies	2	8	1	36	2	15	208	22
all institutional agencies	88	543	16	314	57	489	6902	444
landlord	1	1	4	12	2	4	236	11
agriculturist moneylender	14	52	4	55	10	53	1191	79
professional moneylender	58	144	42	282	51	176	6183	392
traders	22	66	25	117	23	78	2836	172
relatives and friends	55	160	47	182	52	165	6311	570
doctors, lawyers and other prof.	0	0	2	14	1	3	130	4
others	9	35	5	23	8	32	929	63
all non-institutional agencies	148	457	123	686	138	511	16726	1228
all agencies	225	1000	138	1000	187	1000	22767	1629
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	68842	13018260	52763	4006574	121605	17024834	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
India								
government	3	12	3	64	3	27	4279	400
co-op. society/bank	65	310	23	207	48	280	71177	4019
commercial bank including RRB	32	245	16	181	26	227	38048	2658
insurance	0	3	0	3	0	3	507	31
provident fund	1	4	2	23	1	10	1938	179
financial corporation/institution	0	3	1	13	0	6	736	75
financial company	1	9	1	6	1	8	832	70
other institutional agencies	3	7	4	16	3	10	4831	326
all institutional agencies	101	595	48	513	79	572	117417	7543
landlord	2	6	4	7	3	6	4103	291
agriculturist moneylender	27	112	17	56	23	96	33850	1903
professional moneylender	61	179	76	275	67	206	98805	5884
traders	11	30	11	25	11	29	15778	1313
relatives and friends	38	62	35	104	37	74	54215	5551
doctors, lawyers and other prof.	1	2	1	3	1	2	1411	92
others	7	14	8	17	7	15	10751	874
all non-institutional agencies	140	405	143	487	141	428	209199	15398
all agencies	224	1000	184	1000	208	1000	307887	22036
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	883798	392935620	595609	158253411	1479407	551189031	x	x



Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh								
government	2	1	19	23	13	17	656	41
co-op. society/bank	9	51	24	124	19	105	960	77
commercial bank including RRB	25	203	43	487	37	414	1852	126
insurance	0	1	1	2	1	2	50	5
provident fund	0	0	3	13	2	10	109	9
financial corporation/institution	2	23	6	52	5	44	229	11
financial company	5	22	3	4	3	9	173	10
other institutional agencies	2	4	4	1	3	2	176	9
all institutional agencies	42	306	98	706	79	602	3982	274
landlord	3	3	0	0	1	1	62	5
agriculturist moneylender	14	62	4	6	7	20	350	25
professional moneylender	212	456	147	183	169	254	8520	519
traders	19	44	8	2	12	13	602	37
relatives and friends	36	70	46	49	43	54	2145	144
doctors, lawyers and other prof.	3	3	0	0	1	1	67	6
others	24	57	21	54	22	55	1093	73
all non-institutional agencies	301	694	214	294	244	398	12300	770
all agencies	327	1000	286	1000	300	1000	15110	981
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	17191	13082500	33227	37596096	50418	50678596	x	x
Assam								
government	0	10	1	61	1	27	5	6
co-op. society/bank	0	0	2	56	1	19	5	2
commercial bank including RRB	4	90	10	511	7	237	38	42
insurance	2	261	0	2	1	172	6	2
provident fund	0	0	2	36	1	12	6	7
financial corporation/institution	0	0	2	217	1	73	6	4
financial company	2	497	0	0	1	327	6	2
other institutional agencies	3	3	0	0	2	2	8	1
all institutional agencies	10	862	18	883	14	870	74	65
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	10	44	12	50	11	46	56	15
traders	3	3	1	1	2	3	8	9
relatives and friends	75	91	17	40	44	73	229	102
doctors, lawyers and other prof.	0	0	3	24	1	8	7	5
others	0	0	2	2	1	1	5	4
all non-institutional agencies	88	138	34	117	59	130	305	135
all agencies	98	1000	52	1000	73	1000	379	200
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	2417	513696	2744	264004	5175	781503	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bihar								
government	2	19	2	57	2	39	32	7
co-op. society/bank	4	12	2	25	3	19	38	5
commercial bank including RRB	8	328	3	281	6	304	84	22
insurance	3	92	0	0	1	45	19	1
provident fund	0	0	6	105	3	54	46	6
financial corporation/institution	0	2	0	0	0	1	1	1
financial company	0	0	2	7	1	4	14	1
other institutional agencies	1	7	0	1	0	4	6	3
all institutional agencies	17	460	15	476	16	468	237	45
landlord	1	1	0	0	0	1	6	4
agriculturist moneylender	5	18	2	8	3	13	50	7
professional moneylender	34	246	15	158	24	200	348	55
traders	10	111	5	21	7	65	107	14
relatives and friends	22	131	31	314	27	226	388	75
doctors, lawyers and other prof.	1	1	5	5	3	3	38	3
others	3	31	6	18	4	24	63	15
all non-institutional agencies	73	540	63	524	68	532	976	168
all agencies	90	1000	77	1000	84	1000	1205	210
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	7167	617044	7248	663283	14416	1280328	x	x
Chhattisgarh								
government	1	40	7	163	5	132	35	10
co-op. society/bank	9	68	19	110	16	100	108	23
commercial bank including RRB	28	516	19	342	21	386	142	24
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	33	257	24	192	162	31
financial corporation/institution	0	0	0	1	0	1	1	1
financial company	4	190	1	2	1	49	10	3
other institutional agencies	0	0	1	1	0	0	3	1
all institutional agencies	42	814	69	876	62	861	414	87
landlord	4	4	0	0	1	1	6	1
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	32	43	15	80	20	70	133	25
traders	16	61	7	4	9	18	61	17
relatives and friends	14	71	23	39	21	47	138	32
doctors, lawyers and other prof.	0	1	0	0	0	0	2	2
others	3	6	2	1	2	2	14	5
all non-institutional agencies	67	186	44	124	50	139	338	76
all agencies	109	1000	102	1000	104	1000	697	156
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	1745	901186	4949	2662160	6694	3563346	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Delhi								
government	0	0	0	6	0	5	2	2
co-op. society/bank	5	315	1	579	2	540	47	6
commercial bank including RRB	1	87	1	41	1	48	16	8
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0
financial corporation/institution	0	34	0	0	0	5	2	1
financial company	0	45	3	90	2	83	45	2
other institutional agencies	0	0	0	2	0	1	2	2
all institutional agencies	6	480	4	718	5	683	115	21
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	2	73	1	12	1	21	28	19
traders	0	1	1	60	1	51	25	3
relatives and friends	13	432	15	182	14	219	335	124
doctors, lawyers and other prof.	0	10	0	0	0	2	3	1
others	1	3	5	28	3	24	82	23
all non-institutional agencies	16	520	22	282	20	317	471	169
all agencies	22	1000	26	1000	25	1000	582	188
estd. no. of hhs.(00)/							x	x
amount of borrowings (Rs. 000)	8625	229289	15122	1319639	23747	1548929		
Gujarat								
government	0	0	6	60	4	30	129	10
co-op. society/bank	22	453	18	241	19	345	688	80
commercial bank including RRB	10	95	2	72	5	83	175	31
insurance	0	0	0	22	0	11	3	2
provident fund	0	0	2	14	1	7	52	7
financial corporation/institution	6	68	1	28	3	48	115	15
financial company	6	163	3	40	4	100	146	14
other institutional agencies	8	63	3	201	4	133	158	10
all institutional agencies	48	843	34	678	39	759	1392	161
landlord	0	1	1	13	1	7	29	4
agriculturist moneylender	0	0	3	7	2	4	57	3
professional moneylender	18	64	12	54	14	59	505	38
traders	3	7	2	6	2	7	76	16
relatives and friends	37	85	61	241	52	164	1836	191
doctors, lawyers and other prof.	0	0	1	1	0	0	14	1
others	0	0	0	1	0	1	7	2
all non-institutional agencies	58	157	77	322	69	241	2454	249
all agencies	104	1000	109	1000	107	1000	3789	400
estd. no. of hhs.(00)/							x	x
amount of borrowings (Rs. 000)	13470	7277534	21843	7577600	35313	14855134		

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Haryana								
government	0	0	10	152	6	81	72	11
co-op. society/bank	16	102	11	63	13	81	156	24
commercial bank including RRB	17	280	31	381	25	334	310	28
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	2	15	1	8	14	4
financial corporation/institution	0	0	1	26	0	14	4	2
financial company	12	85	0	0	5	40	59	7
other institutional agencies	0	0	1	2	0	1	4	1
all institutional agencies	40	468	55	640	49	560	596	75
landlord	0	0	2	5	1	3	14	3
agriculturist moneylender	18	99	2	5	8	49	102	7
professional moneylender	47	99	66	229	58	169	709	60
traders	12	28	2	5	6	16	74	9
relatives and friends	49	264	29	97	37	174	450	63
doctors, lawyers and other prof.	0	1	0	0	0	0	1	1
others	5	42	5	19	5	30	63	14
all non-institutional agencies	128	532	102	360	113	440	1373	152
all agencies	155	1000	154	1000	155	1000	1886	217
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	4950	2728896	7245	3165426	12194	5894322	x	x
Himachal Pradesh								
government	1	2	5	65	4	40	6	5
co-op. society/bank	12	351	14	273	13	303	21	15
commercial bank including RRB	37	573	26	358	29	442	45	30
insurance	1	8	0	0	0	3	0	1
provident fund	0	0	0	2	0	1	0	1
financial corporation/institution	0	0	4	27	3	17	4	1
financial company	0	0	0	0	0	0	0	0
other institutional agencies	0	0	17	121	12	73	18	2
all institutional agencies	50	934	66	845	62	880	94	54
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	3	4	0	0	1	1	1	1
professional moneylender	3	1	1	1	1	1	2	2
traders	0	0	1	1	1	1	1	1
relatives and friends	35	53	14	111	20	88	31	20
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	6	8	3	42	4	29	6	4
all non-institutional agencies	43	66	17	155	25	120	39	26
all agencies	90	1000	80	1000	83	1000	127	76
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	455	380118	1075	592034	1531	972152	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Jammu & Kashmir								
government	0	0	0	7	0	4	1	2
co-op. society/bank	2	612	1	18	1	290	4	3
commercial bank including RRB	1	72	19	962	10	554	33	21
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	1	12	0	6	1	4
financial corporation/institution	0	3	0	0	0	2	0	1
financial company	3	66	0	0	1	30	4	2
other institutional agencies	0	208	0	0	0	95	0	1
all institutional agencies	6	961	21	999	13	981	43	33
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	0	1	0	0	0	1	0	1
traders	0	5	0	0	0	2	1	1
relatives and friends	2	30	1	1	2	14	5	11
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	3	0	0	0	2	0	1
all non-institutional agencies	2	39	1	1	2	19	6	12
all agencies	8	1000	22	1000	15	1000	48	44
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	1629	358138	1589	424520	3218	782658	x	x
Jharkhand								
government	1	9	13	179	10	148	90	17
co-op. society/bank	6	157	11	252	10	235	90	30
commercial bank including RRB	8	356	14	309	12	318	118	22
insurance	0	0	0	0	0	0	0	0
provident fund	2	17	6	148	5	124	49	13
financial corporation/institution	0	0	0	4	0	4	2	1
financial company	1	5	2	5	1	5	13	4
other institutional agencies	0	0	0	0	0	0	0	0
all institutional agencies	18	545	44	898	37	833	350	84
landlord	5	4	0	0	1	1	14	1
agriculturist moneylender	0	0	0	0	0	0	0	0
professional moneylender	6	18	3	26	4	24	35	12
traders	0	3	1	8	1	7	5	3
relatives and friends	46	431	15	68	23	136	219	48
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0
all non-institutional agencies	58	455	18	102	29	167	272	63
all agencies	76	1000	62	1000	66	1000	621	146
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	2581	385384	6872	1697128	9453	2082512	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
K arnataka								
government	2	7	8	33	7	25	228	32
co-op. society/bank	28	349	19	79	22	158	767	99
commercial bank including RRB	27	435	16	268	20	317	690	105
insurance	0	0	5	102	3	72	117	10
provident fund	0	0	4	14	2	10	86	13
financial corporation/institution	0	1	5	216	3	153	118	16
financial company	1	7	7	63	5	47	181	10
other institutional agencies	2	4	6	22	4	17	157	30
all institutional agencies	58	802	69	797	65	799	2283	304
landlord	1	4	5	3	4	3	139	7
agriculturist moneylender	4	6	3	5	4	5	128	14
professional moneylender	52	111	65	150	61	138	2128	222
traders	6	13	3	1	4	5	143	29
relatives and friends	23	48	39	41	34	43	1189	147
doctors, lawyers and other prof.	1	2	0	0	0	1	7	2
others	6	14	3	3	4	6	136	11
all non-institutional agencies	93	198	117	203	109	201	3812	427
all agencies	143	1000	178	1000	167	1000	5834	711
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	10743	7542209	24130	18323510	34873	25865719	x	x
K erala								
government	8	14	12	162	11	92	189	25
co-op. society/bank	156	533	122	331	133	426	2299	275
commercial bank including RRB	73	258	48	260	56	259	968	103
insurance	1	1	1	3	1	2	19	6
provident fund	0	0	14	46	9	24	157	11
financial corporation/institution	11	46	7	23	8	33	144	9
financial company	3	4	3	3	3	4	53	6
other institutional agencies	9	9	6	11	7	10	120	18
all institutional agencies	243	865	202	839	216	851	3729	424
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	1	1	0	0	7	2
professional moneylender	141	83	115	64	124	73	2138	225
traders	11	5	6	2	7	3	125	21
relatives and friends	39	47	46	88	44	69	757	112
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	6	1	5	5	5	3	91	15
all non-institutional agencies	192	135	161	160	172	148	2964	355
all agencies	375	1000	313	1000	334	1000	5758	704
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	5771	14346830	11477	16043049	17252	30397423	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Madhya Pradesh								
government	0	13	10	39	7	33	199	23
co-op. society/bank	10	62	12	156	11	132	335	61
commercial bank including RRB	13	337	19	500	16	459	495	78
insurance	1	56	0	2	1	16	18	4
provident fund	0	0	3	14	2	11	50	15
financial corporation/institution	1	138	2	99	2	109	52	9
financial company	2	17	7	79	5	63	145	10
other institutional agencies	0	2	1	6	1	5	32	8
all institutional agencies	26	626	50	896	42	827	1247	199
landlord	0	1	0	0	0	0	3	1
agriculturist moneylender	1	2	3	2	2	2	63	8
professional moneylender	26	121	19	34	21	56	636	61
traders	10	65	3	13	6	26	175	29
relatives and friends	20	95	13	38	15	52	456	66
doctors, lawyers and other prof.	0	0	1	2	1	2	18	4
others	9	90	7	15	8	34	237	31
all non-institutional agencies	63	374	43	104	50	173	1500	194
all agencies	85	1000	92	1000	90	1000	2689	383
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	10629	3496593	19347	10272215	30033	13768808	x	x
Maharashtra								
government	0	0	1	9	1	7	54	11
co-op. society/bank	41	515	40	350	40	393	3608	409
commercial bank including RRB	14	248	13	281	14	272	1212	128
insurance	1	10	1	23	1	20	75	6
provident fund	0	0	4	15	3	11	264	19
financial corporation/institution	3	31	6	223	5	174	472	45
financial company	3	18	3	43	3	37	274	23
other institutional agencies	1	10	1	4	1	5	76	16
all institutional agencies	61	832	65	949	64	919	5697	635
landlord	0	0	0	10	0	7	4	1
agriculturist moneylender	0	0	0	0	0	0	6	4
professional moneylender	21	69	6	6	10	22	931	121
traders	5	18	5	8	5	10	449	35
relatives and friends	23	72	18	25	20	37	1757	226
doctors, lawyers and other prof.	1	5	0	0	1	1	56	6
others	2	4	2	2	2	3	146	25
all non-institutional agencies	48	168	31	51	36	81	3193	405
all agencies	104	1000	94	1000	97	1000	8647	1008
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	26062	16214610	63374	46751825	89538	62966435	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Orissa								
government	2	64	42	682	29	650	299	16
co-op. society/bank	2	37	5	42	4	42	44	10
commercial bank including RRB	34	576	21	212	26	231	268	41
insurance	0	0	1	4	0	4	5	2
provident fund	0	10	13	30	8	29	89	12
financial corporation/institution	1	1	0	2	0	2	5	2
financial company	0	0	0	0	0	0	0	0
other institutional agencies	2	12	0	0	1	1	8	2
all institutional agencies	41	699	82	973	68	958	711	83
landlord	2	14	0	0	1	1	7	2
agriculturist moneylender	4	12	0	0	1	1	14	1
professional moneylender	61	166	32	12	42	20	438	77
traders	4	24	1	0	2	1	20	6
relatives and friends	38	84	29	14	32	18	334	49
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	3	2	2	2	21	5
all non-institutional agencies	109	301	64	27	79	42	828	137
all agencies	148	1000	144	1000	146	1000	1522	216
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	3527	560059	6913	10146682	10440	10706741	x	x
Punjab								
government	0	1	10	355	6	193	100	19
co-op. society/bank	10	256	14	88	12	165	199	38
commercial bank including RRB	14	304	12	198	13	247	212	51
insurance	0	34	0	0	0	16	4	2
provident fund	0	0	7	76	4	41	66	11
financial corporation/institution	1	28	0	1	0	13	7	4
financial company	2	4	4	22	3	14	54	11
other institutional agencies	1	8	2	14	2	11	32	4
all institutional agencies	27	634	48	755	39	700	634	132
landlord	0	0	0	0	0	0	2	1
agriculturist moneylender	4	35	0	1	2	16	32	10
professional moneylender	18	78	14	76	16	77	257	52
traders	19	47	9	13	14	28	224	41
relatives and friends	24	203	24	128	24	162	392	110
doctors, lawyers and other prof.	0	0	0	0	0	0	1	1
others	2	4	6	27	4	16	66	14
all non-institutional agencies	62	366	49	245	55	300	895	218
all agencies	85	1000	93	1000	90	1000	1470	341
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	7193	3769436	9156	4462527	16349	8231963	x	x



Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rajasthan								
government	1	2	14	180	9	64	206	10
co-op. society/bank	13	73	7	85	9	77	205	22
commercial bank including RRB	37	734	11	382	21	612	466	65
insurance	0	0	1	57	1	20	13	4
provident fund	0	0	9	37	6	13	122	15
financial corporation/institution	0	2	1	18	0	8	11	4
financial company	2	17	1	4	1	12	30	9
other institutional agencies	0	0	0	0	0	0	0	0
all institutional agencies	53	827	44	763	47	805	1043	126
landlord	0	2	0	0	0	1	1	1
agriculturist moneylender	4	1	3	9	3	4	73	8
professional moneylender	35	132	33	141	34	135	746	109
traders	6	10	9	53	8	25	176	32
relatives and friends	18	22	19	21	19	22	419	66
doctors, lawyers and other prof.	1	1	1	3	1	1	13	7
others	5	4	2	10	3	6	67	13
all non-institutional agencies	66	173	67	237	66	195	1460	225
all agencies	114	1000	110	1000	112	1000	2458	346
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	8286	12410331	13720	6584486	22005	18994817	x	x
Tamil Nadu								
government	1	1	29	105	20	67	1071	102
co-op. society/bank	60	283	35	175	43	215	2328	277
commercial bank including RRB	30	184	36	177	34	180	1840	226
insurance	7	6	1	8	3	7	177	12
provident fund	0	1	29	121	20	77	1068	104
financial corporation/institution	2	2	5	134	4	86	213	17
financial company	2	16	3	7	2	10	126	19
other institutional agencies	16	22	14	24	14	23	783	47
all institutional agencies	106	514	130	752	122	665	6640	734
landlord	1	1	1	1	1	1	58	7
agriculturist moneylender	3	10	1	0	2	4	101	13
professional moneylender	243	416	175	179	197	266	10696	1067
traders	2	4	6	7	5	6	267	35
relatives and friends	48	54	48	56	48	56	2616	278
doctors, lawyers and other prof.	1	0	0	0	0	0	22	4
others	4	1	5	4	5	3	245	26
all non-institutional agencies	295	486	225	248	247	335	13433	1381
all agencies	372	1000	332	1000	345	1000	18749	1996
estd. no. of hhs.(00)/								
amount of borrowings (Rs. 000)	17250	18814169	37081	32564423	54377	51378593	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttaranchal								
government	0	0	2	25	1	21	4	3
co-op. society/bank	1	30	12	171	7	146	22	8
commercial bank including RRB	8	625	15	552	12	565	36	20
insurance	0	0	0	0	0	0	0	0
provident fund	0	0	4	31	3	26	8	1
financial corporation/institution	0	0	2	212	1	174	3	1
financial company	1	23	0	0	1	4	2	1
other institutional agencies	0	0	0	0	0	0	0	0
all institutional agencies	10	678	31	991	22	936	67	33
landlord	0	0	0	0	0	0	0	0
agriculturist moneylender	2	15	2	2	2	4	5	2
professional moneylender	5	96	0	0	2	17	7	4
traders	3	8	0	0	1	1	4	2
relatives and friends	14	202	2	7	7	41	21	8
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0
all non-institutional agencies	21	322	4	9	11	64	34	15
all agencies	31	1000	35	1000	33	1000	100	48
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	1281	158692	1730	736191	3011	894883	x	x
Uttar Pradesh								
government	0	16	2	38	1	24	65	21
co-op. society/bank	3	52	6	195	4	106	279	62
commercial bank including RRB	11	413	5	152	8	314	505	100
insurance	0	1	0	13	0	5	6	3
provident fund	0	0	4	57	2	22	112	11
financial corporation/institution	3	93	1	33	2	70	121	8
financial company	2	24	2	7	2	17	106	18
other institutional agencies	1	4	2	11	2	7	102	15
all institutional agencies	20	602	19	506	20	566	1250	231
landlord	0	0	0	0	0	0	13	3
agriculturist moneylender	1	9	1	5	1	8	48	14
professional moneylender	36	110	34	248	35	162	2196	228
traders	5	15	4	7	5	12	284	45
relatives and friends	45	209	30	187	38	201	2369	337
doctors, lawyers and other prof.	0	1	3	3	1	2	88	7
others	5	53	7	44	6	49	356	31
all non-institutional agencies	88	398	75	494	81	434	5134	625
all agencies	108	1000	93	1000	101	1000	6340	841
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	31907	10087355	30934	6155820	63025	16245589	x	x

Table 5: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) over credit agency for each major household type

credit agency	self-employed		others		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
West Bengal								
government	1	9	8	40	5	29	197	39
co-op. society/bank	5	55	14	149	11	115	446	80
commercial bank including RRB	7	322	7	274	7	291	292	77
insurance	0	3	1	10	0	8	16	5
provident fund	0	0	17	149	10	96	430	59
financial corporation/institution	1	14	2	169	1	114	62	8
financial company	2	26	1	1	2	10	69	5
other institutional agencies	1	10	4	22	3	17	128	20
all institutional agencies	17	439	51	814	37	680	1550	279
landlord	0	0	1	0	0	0	20	1
agriculturist moneylender	2	14	0	0	1	5	36	2
professional moneylender	39	129	23	45	30	76	1227	158
traders	28	105	14	27	20	55	810	99
relatives and friends	77	251	33	75	51	138	2102	302
doctors, lawyers and other prof.	2	17	1	3	1	8	50	8
others	8	45	6	35	7	39	289	50
all non-institutional agencies	148	561	76	186	105	320	4358	593
all agencies	160	1000	121	1000	137	1000	5670	846
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	16766	5021179	24701	8973770	41511	13994948	x	x
India								
government	1	5	10	94	7	62	3680	514
co-op. society/bank	22	260	24	198	23	220	12768	1694
commercial bank including RRB	18	318	18	299	18	306	9969	1509
insurance	1	7	1	19	1	15	536	72
provident fund	0	0	9	47	5	30	3002	471
financial corporation/institution	2	31	3	113	3	84	1584	169
financial company	3	30	3	23	3	25	1527	169
other institutional agencies	3	12	3	17	3	15	1833	212
all institutional agencies	47	664	66	810	59	757	32620	4576
landlord	1	1	1	3	1	2	377	43
agriculturist moneylender	3	13	1	2	2	6	1093	153
professional moneylender	67	191	53	101	58	133	32247	3365
traders	9	21	5	8	7	13	3756	637
relatives and friends	36	89	31	59	33	70	18438	2902
doctors, lawyers and other prof.	1	2	1	1	1	1	393	65
others	6	18	5	16	5	17	3039	415
all non-institutional agencies	118	336	94	190	103	242	57074	7314
all agencies	157	1000	152	1000	153	1000	85035	11445
estd. no. of hhs.(00)/ amount of borrowings (Rs. 000)	202889	122152634	351307	219646951	554678	341813346	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										all	no. of hrs. report. cash borrowings estd. (00) sample (14)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Andhra Pradesh												
government	1	20	6	5	4	4	3	43	0	0	7	1040	35
co-op. society/bank	2	7	19	26	51	78	73	166	136	244	44	6259	239
commercial bank including RRB	19	59	23	46	56	83	68	196	116	200	57	8103	268
insurance	0	0	0	0	1	0	6	0	0	20	1	139	5
provident fund	0	0	0	15	6	0	3	0	19	0	4	550	4
financial corporation/institution	1	0	0	0	0	0	0	1	0	0	0	42	3
financial company	0	0	0	0	0	0	0	0	1	0	0	7	1
other institutional agencies	1	5	6	0	3	2	0	0	0	0	2	316	8
all institutional agencies	23	91	54	93	114	152	153	356	273	438	111	15753	548
landlord	9	3	3	5	7	17	5	4	8	0	6	894	44
agriculturalist money lender	45	64	86	99	81	91	102	57	111	79	79	11185	430
professional money lender	121	173	141	145	117	79	120	111	142	100	130	18545	664
traders	6	16	11	16	9	12	9	25	17	22	12	1737	84
relatives and friends	26	25	11	15	10	20	19	13	24	2	17	2467	92
doctors, lawyers and other prof.	0	17	0	3	0	0	0	0	0	0	2	346	4
others	10	14	9	9	17	17	7	16	15	19	12	1702	72
all non-institutional agencies	215	274	253	279	237	221	253	224	293	220	247	35239	1340
all agencies	234	340	292	359	330	343	365	501	457	548	332	47289	1760
estd. no. of hrs.(00)	25624	15502	27412	21098	15899	10807	11215	7074	4929	2905	142465	x	x
estd. hrs. report. borrowings (00)	6001	5273	7999	7580	5248	3705	4095	3543	2255	1590	47289	x	x
sample hrs. report. borrowings	259	196	268	263	188	127	160	128	91	80	1760	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Assam													
government	0	0	0	0	6	0	1	3	2	7	1	51	22
co-op. society/bank	0	0	2	0	1	0	0	0	3	0	1	31	17
commercial bank including RRB	1	0	5	3	4	6	8	16	11	74	6	238	117
insurance	0	0	0	0	0	0	0	1	0	0	0	4	2
provident fund	2	3	5	3	1	0	1	0	66	3	4	179	36
financial corporation/institution	0	0	0	1	0	0	0	0	0	0	0	10	3
financial company	0	0	0	1	0	0	0	0	0	0	0	7	2
other institutional agencies	0	0	2	0	0	0	0	2	2	0	1	28	10
all institutional agencies	3	3	14	8	11	6	11	22	83	84	13	549	209
landlord	0	0	0	0	0	0	0	0	2	0	0	4	3
agriculturist money/lender	2	14	8	4	4	1	3	13	0	0	6	232	25
professional money/lender	55	55	24	15	34	17	20	21	26	35	27	1140	176
traders	13	13	10	4	11	7	9	4	4	2	8	353	108
relatives and friends	65	68	94	68	77	51	35	27	32	49	63	2640	663
doctors, lawyers and other prof.	0	5	1	0	0	0	0	0	0	0	1	30	7
others	0	2	2	6	13	13	3	3	4	0	6	232	45
all non-institutional agencies	136	157	137	97	140	86	69	67	69	87	111	4606	1019
all agencies	138	160	151	104	151	92	80	89	152	170	124	5146	1226
estd. no. of hrs.(00)	2388	4264	7420	7222	5774	4767	5069	2834	1424	432	41595	x	x
estd. hrs. report. borrowings (00)	331	681	1118	754	871	441	408	253	216	74	5146	x	x
sample hrs. report. borrowings	73	130	216	200	189	115	137	91	53	22	1226	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Bihar													
government	0	0	1	0	2	0	0	0	0	1	0	0	50
co-op. society/bank	6	1	0	2	3	2	3	1	4	6	2	2	261
commercial bank including RRB	2	4	3	12	6	6	6	15	10	18	7	7	856
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	1	0	0	0	1	0	0	0	17
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	0	2
financial company	0	0	0	0	0	0	0	0	0	0	0	0	1
other institutional agencies	0	2	0	3	1	0	0	0	0	0	1	0	93
all institutional agencies	8	7	4	17	13	9	9	17	14	25	11	11	1281
landlord	30	4	7	4	4	2	1	0	1	0	5	5	568
agriculturist money/lender	22	43	31	31	20	24	5	6	2	4	22	2	2571
professional money/lender	26	75	52	55	47	45	32	41	15	2	45	2	5214
traders	7	2	5	3	18	12	1	4	2	4	6	6	707
relatives and friends	55	26	50	32	38	43	37	35	53	15	39	0	4610
doctors, lawyers and other prof. others	0	1	1	0	0	2	1	0	0	0	0	0	52
	9	30	23	9	24	9	6	2	8	4	15	4	1713
all non-institutional agencies	149	181	169	134	149	136	82	88	82	29	132	132	15410
all agencies	157	188	173	150	162	144	91	103	94	54	143	143	16653
estd. no. of hrs.(00)	6454	12022	22498	17421	14610	9999	11651	9095	8650	4453	116853	x	x
estd. hrs. report. borrowings (00)	1015	2256	3893	2618	2372	1440	1063	940	814	240	16653	x	x
sample hrs. report. borrowings	76	149	270	204	174	130	125	93	76	46	1343	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Chhattisgarh													
government	0	0	0	1	2	0	0	0	4	0	1	23	4
co-op. society/bank	0	3	23	21	47	115	106	230	99	272	64	2312	132
commercial bank including RRB	2	2	13	19	5	2	45	60	49	52	18	665	55
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	7	0	0	0	7	0	0	0	2	64	2
financial corporation/institution	0	0	0	0	1	0	1	0	1	0	0	12	6
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	1	0	2	4	8	0	0	0	0	0	2	91	9
all institutional agencies	3	3	45	45	62	118	152	289	154	324	86	3134	206
landlord	1	3	0	0	0	1	0	0	0	0	1	20	5
agriculturist money/lender	2	12	15	14	18	52	12	10	5	3	16	591	39
professional money/lender	31	20	24	13	47	34	38	19	77	15	30	1098	83
traders	2	2	20	16	14	11	17	20	28	27	15	527	55
relatives and friends	10	7	22	17	48	32	19	44	8	50	25	919	82
doctors, lawyers and other prof. others	0	0	4	0	4	0	1	0	0	0	1	51	6
	0	0	2	0	3	0	7	8	0	6	2	81	12
all non-institutional agencies	45	44	85	58	127	129	90	101	117	101	88	3198	276
all agencies	47	48	129	92	175	230	241	374	219	371	163	5926	460
estd. no. of hrs.(00)	2389	3854	5428	6309	6394	3402	3817	1988	1496	1242	36319	x	x
estd. hrs. report. borrowings (00)	112	184	699	581	1117	781	920	743	327	461	5926	x	x
sample hrs. report. borrowings	22	23	65	54	75	50	69	48	31	23	460	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	no. of hrs. report. sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Gujarat												
government	0	0	0	0	0	0	16	17	37	1	7	408	7
co-op. society/bank	0	0	19	2	13	7	28	81	46	265	49	3040	95
commercial bank including RRB	0	0	11	6	8	15	18	51	48	89	25	1576	61
insurance	0	0	0	0	0	0	0	0	0	2	0	16	1
provident fund	0	0	0	0	0	0	0	0	15	0	1	81	1
financial corporation/institution	0	0	7	0	0	1	2	0	0	0	1	70	3
financial company	0	0	0	0	0	0	0	0	1	0	0	6	2
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	2	1
all institutional agencies	0	0	36	8	21	24	64	149	147	357	83	5197	171
landlord	0	0	0	5	0	0	0	0	0	0	1	51	3
agriculturist money/lender	0	0	4	11	3	16	0	0	0	1	4	261	11
professional money/lender	7	4	2	19	25	10	11	3	27	16	14	864	41
traders	0	5	6	5	0	3	11	22	20	1	7	430	23
relatives and friends	29	59	81	67	50	68	86	48	38	16	56	3492	247
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	0	0
all non-institutional agencies	37	67	93	107	78	97	108	74	85	34	82	5096	324
all agencies	37	67	129	115	95	120	166	221	232	374	161	10072	483
estd. no. of hrs.(00)	3888	2048	7469	9182	9164	6281	6756	5462	5306	6950	62504	x	x
estd. hrs. report. borrowings (00)	142	137	960	1053	870	756	1120	1205	1231	2598	10072	x	x
sample hrs. report. borrowings	12	17	52	60	51	41	49	59	69	73	483	x	x



Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Haryana													
government	0	0	2	0	5	0	0	0	0	0	1	21	2
co-op. society/bank	0	0	34	24	59	61	56	31	85	186	79	2489	139
commercial bank including RRB	0	0	22	9	5	0	6	33	4	39	17	546	47
insurance	0	0	0	0	0	0	0	0	2	0	0	8	1
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	1	0	0	2	1
other institutional agencies	0	0	1	0	0	11	0	0	0	0	1	21	2
all institutional agencies	0	0	58	32	69	73	62	65	92	211	94	2967	185
landlord	0	9	5	23	8	0	0	0	1	0	4	136	8
agriculturist money/lender	1	17	28	32	9	4	15	12	27	51	26	816	59
professional money/lender	0	25	121	91	52	54	19	33	74	59	58	1832	104
traders	0	13	7	3	0	0	34	3	13	13	9	277	20
relatives and friends	0	0	12	119	17	40	33	18	16	8	26	831	49
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	0	0
	4	0	1	18	1	0	10	27	12	2	7	234	13
all non-institutional agencies	5	64	165	193	87	91	98	92	143	129	117	3693	239
all agencies	5	64	220	225	150	147	146	133	221	295	194	6102	391
estd. no. of hrs.(00)	2683	726	2876	3612	3356	1660	2284	2670	3635	7986	31488	x	x
estd. hrs. report. borrowings (00)	12	46	633	814	505	245	334	356	803	2355	6102	x	x
sample hrs. report. borrowings	2	6	39	42	38	16	18	20	48	162	391	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Himachal Pradesh													
government	0	5	0	1	0	0	2	4	1	0	1	17	8
co-op. society/bank	0	3	13	26	55	58	46	35	37	25	35	424	113
commercial bank including RRB	3	29	10	10	6	10	9	15	18	26	15	180	77
insurance	0	0	0	0	0	0	0	0	0	0	0	1	1
provident fund	0	0	2	0	0	0	11	0	1	0	2	20	4
financial corporation/institution	0	0	0	0	0	0	0	0	0	3	0	6	2
financial company	0	0	0	0	0	0	0	0	0	1	0	2	2
other institutional agencies	0	0	0	4	20	0	0	0	4	1	3	33	4
all institutional agencies	3	38	25	41	81	66	67	52	61	57	56	674	207
landlord	0	0	4	0	0	0	2	2	0	0	1	9	4
agriculturist money/lender	0	0	0	0	11	0	0	6	0	1	2	28	6
professional money/lender	0	0	11	4	3	5	2	2	1	1	2	29	11
traders	0	0	15	19	15	0	22	0	0	7	7	87	22
relatives and friends	33	29	46	58	36	51	79	83	41	51	56	676	165
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	9	1	6	11	17	5	9	14	1	8	94	27
all non-institutional agencies	33	39	72	69	57	73	107	100	56	61	74	880	223
all agencies	37	47	97	100	134	138	162	142	109	115	123	1473	410
estd. no. of hrs.(00)	364	300	586	690	1004	1119	1598	2133	2130	2046	11970	x	x
estd. hrs. report. borrowings (00)	13	14	57	69	135	155	259	302	233	236	1473	x	x
sample hrs. report. borrowings	3	4	17	30	30	41	68	70	68	79	410	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Jammu & Kashmir												
government	0	0	0	7	1	0	0	0	0	16	4	44	4
co-op. society/bank	0	0	0	0	0	0	2	0	2	4	2	18	5
commercial bank including RRB	0	0	0	0	5	1	5	8	0	15	6	65	32
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	1
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	0	0	0	1	2
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	0	0	0	7	5	1	8	8	2	35	12	128	42
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	6	0	0	2	2	16	4
professional money/lender	0	0	0	0	0	0	0	0	0	0	0	1	3
traders	0	0	0	0	0	1	0	0	0	0	0	1	1
relatives and friends	0	56	5	15	14	11	13	11	9	23	14	148	99
doctors, lawyers and other prof.	0	0	0	0	0	0	2	0	0	0	0	3	1
others	0	0	0	0	1	1	0	2	1	4	2	19	16
all non-institutional agencies	0	56	5	15	15	11	21	13	10	29	18	186	122
all agencies	0	56	5	22	20	12	29	21	13	48	26	273	161
estd. no. of hrs.(00)	73	72	226	322	751	648	1616	1971	2200	2542	10421	x	x
estd. hrs. report. borrowings (00)	0	4	1	7	15	8	46	41	28	122	273	x	x
sample hrs. report. borrowings	0	1	2	5	9	9	24	25	31	55	161	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	J harkhand												
government	0	0	2	2	6	3	3	3	8	0	3	102	28
co-op. society/bank	0	2	2	3	8	1	34	5	5	0	7	240	21
commercial bank including RRB	0	2	12	17	6	11	6	37	99	9	15	548	56
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	2	0	1	1
financial corporation/Institution	0	0	0	0	0	0	0	0	3	0	0	4	1
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	2	1	0	0	0	0	0
all institutional agencies	0	4	16	22	20	15	44	46	114	10	25	904	113
landlord	0	1	0	0	0	0	0	0	0	0	0	3	1
agriculturist money/lender	0	0	5	0	6	0	0	0	0	0	2	71	7
professional money/lender	2	1	12	19	4	4	8	1	0	0	9	314	36
traders	0	0	28	0	0	2	0	0	0	0	6	220	6
relatives and friends	7	21	18	14	32	48	21	12	26	0	22	795	140
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	1	1
all non-institutional agencies	9	23	62	33	42	54	29	12	26	0	38	1405	190
all agencies	9	27	78	55	62	69	73	58	140	10	63	2309	303
estd. no. of hrs.(00)	1875	2598	7678	7663	5428	3460	4067	2045	1463	542	36819	x	x
estd. hrs. report. borrowings (00)	18	70	598	419	336	240	298	119	205	6	2309	x	x
sample hrs. report. borrowings	8	20	66	52	45	29	43	17	19	4	303	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Karnataka													
government	2	1	1	0	2	1	4	0	1	0	1	1	89
co-op. society/bank	7	1	3	18	47	86	67	81	71	171	50	3474	201
commercial bank including RRB	0	0	8	12	17	19	53	43	51	139	30	2066	133
insurance	0	0	0	0	0	4	0	2	0	0	1	43	4
provident fund	0	0	0	0	0	0	0	0	0	0	0	1	1
financial corporation/institution	0	0	0	0	3	0	9	0	1	1	2	122	7
financial company	0	0	0	0	0	0	0	3	0	0	0	19	1
other institutional agencies	0	0	1	4	0	16	0	2	2	4	3	199	11
all institutional agencies	9	2	13	34	70	107	127	129	126	314	83	5823	364
landlord	29	17	4	10	5	10	4	6	5	0	7	510	37
agriculturist money/lender	1	7	17	47	31	45	52	72	60	63	42	2908	160
professional money/lender	35	37	30	46	72	48	45	64	18	35	46	3221	177
traders	21	0	8	12	18	19	5	16	32	4	14	953	57
relatives and friends	41	22	25	46	34	40	19	41	32	41	34	2375	165
doctors, lawyers and other prof. others	0	0	0	0	8	0	0	0	0	0	1	91	4
all non-institutional agencies	116	82	91	158	173	174	135	193	134	144	145	10151	612
all agencies	125	83	102	189	237	261	252	285	254	428	218	15257	932
estd. no. of hrs.(00)	2729	3008	9944	11802	10814	6438	9028	7064	5810	3279	69914	x	x
estd. hrs. report. borrowings (00)	341	249	1019	2233	2566	1681	2272	2014	1478	1404	15257	x	x
sample hrs. report. borrowings	30	25	103	127	137	83	126	125	103	73	932	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Kerala												
government	1	0	5	11	4	4	19	1	6	6	7	337	23
co-op. society/bank	73	62	61	166	220	244	223	214	182	167	184	9173	597
commercial bank including RRB	28	21	18	24	39	53	38	101	76	77	57	2824	170
insurance	0	0	0	8	0	0	0	0	1	0	1	46	2
provident fund	0	0	0	0	0	3	2	2	5	13	4	192	14
financial corporation/Institution	1	0	1	1	1	4	0	2	2	3	2	80	11
financial company	0	0	4	1	6	2	1	0	5	13	4	217	14
other institutional agencies	2	45	16	11	39	20	27	16	3	7	17	835	45
all institutional agencies	104	107	102	199	290	319	300	300	267	260	257	12815	832
landlord	0	0	0	1	0	0	0	0	0	0	0	7	1
agriculturist money/lender	1	9	2	0	9	0	2	0	0	0	2	88	10
professional money/lender	164	162	129	131	127	163	126	107	63	56	107	5365	416
traders	14	1	12	3	12	5	0	5	6	3	5	268	34
relatives and friends	31	23	54	22	37	48	42	65	46	37	43	2123	231
doctors, lawyers and other prof.	0	0	0	4	0	0	2	0	0	0	1	33	3
others	12	0	5	21	26	6	3	4	10	1	9	460	33
all non-institutional agencies	199	171	187	164	186	212	172	172	108	91	154	7691	680
all agencies	292	273	258	315	402	458	401	408	337	317	359	17937	1351
estd. no. of hrs.(00)	1397	1066	3101	4865	6319	4312	6254	6125	7631	8858	49928	x	x
estd. hrs. report. borrowings (00)	408	291	799	1534	2543	1975	2507	2501	2569	2809	17937	x	x
sample hrs. report. borrowings	50	38	85	120	189	151	193	160	192	173	1351	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Madhya Pradesh												
government	0	1	0	2	0	0	1	0	0	0	1	68	5
co-op. society/bank	0	3	3	3	33	74	144	60	106	235	55	5288	245
commercial bank including RRB	4	5	1	81	8	13	10	58	62	92	34	3256	91
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0	3	1
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	2	0	0	5	0	47	2
all institutional agencies	4	9	4	86	41	78	157	112	159	307	87	8341	333
landlord	0	3	7	1	6	5	1	1	0	0	3	261	20
agriculturist money/lender	3	5	46	12	12	50	104	31	37	25	34	3283	115
professional money/lender	63	16	31	23	58	44	58	55	66	53	42	4038	222
traders	1	3	10	13	14	21	8	13	11	17	11	1091	74
relatives and friends	2	9	11	9	6	5	13	12	24	4	10	954	75
doctors, lawyers and other prof.	0	0	1	3	0	0	0	0	0	9	1	113	7
others	11	9	15	13	22	10	7	24	6	16	13	1259	106
all non-institutional agencies	80	44	117	73	110	124	190	132	144	121	112	10673	599
all agencies	85	53	121	159	144	182	250	228	275	377	179	17029	894
estd. no. of hrs.(00)	3085	10014	12283	18405	10598	8975	11715	7512	7735	5035	95357	x	x
estd. hrs. report. borrowings (00)	261	526	1483	2932	1527	1636	2928	1710	2128	1897	17029	x	x
sample hrs. report. borrowings	12	50	89	98	106	90	122	109	124	94	894	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Maharashtra													
government	0	1	0	0	0	2	2	1	5	0	1	1	9
co-op. society/bank	8	15	17	57	75	69	150	162	211	293	93	11011	559
commercial bank including RRB	1	2	2	1	3	6	4	25	28	40	9	1082	77
insurance	0	0	0	0	0	0	0	0	0	0	0	5	1
provident fund	0	0	0	0	0	0	1	1	1	3	0	50	6
financial corporation/institution	0	0	0	0	1	5	0	0	0	2	1	83	11
financial company	0	2	0	0	0	0	5	0	0	0	1	92	8
other institutional agencies	0	0	1	2	4	0	6	0	0	6	2	216	11
all institutional agencies	9	20	20	61	84	83	168	182	240	334	106	12471	674
landlord	0	0	0	0	1	1	0	0	0	0	0	35	9
agriculturist money/lender	5	0	0	4	8	2	12	20	2	15	6	767	50
professional money/lender	6	8	16	24	19	25	22	25	15	19	18	2143	181
traders	3	1	4	11	0	2	5	6	3	7	4	523	33
relatives and friends	11	28	17	17	42	27	28	22	35	45	26	3016	266
doctors, lawyers and other prof. others	0	1	0	0	0	0	0	2	1	3	1	64	5
	3	0	3	3	0	11	8	7	0	0	4	457	24
all non-institutional agencies	28	39	39	60	63	62	72	77	55	88	57	6691	542
all agencies	37	54	59	114	145	135	223	250	291	392	155	18298	1178
estd. no. of hrs.(00)	12662	10021	16123	15384	12419	9952	13077	11922	9341	7192	118092	x	x
estd. hrs. report. borrowings (00)	468	542	953	1758	1797	1340	2920	2980	2721	2820	18298	x	x
sample hrs. report. borrowings	54	51	119	120	131	118	155	146	149	135	1178	x	x



Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Orissa												
government	1	1	1	4	0	0	1	0	0	0	0	1	93
co-op. society/bank	1	5	22	31	33	64	59	119	19	10	26	1710	99
commercial bank including RRB	4	8	8	18	35	32	51	93	26	142	19	1276	80
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	1	12	1	0	38	83	2	141	8
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	1	0	0	0	0	4	1
other institutional agencies	0	0	0	1	0	5	1	0	0	0	1	36	7
all institutional agencies	6	14	31	51	70	113	114	211	84	235	49	3228	200
landlord	1	0	0	1	0	0	0	0	0	0	0	30	5
agriculturist money/lender	1	4	4	11	3	0	9	0	0	0	5	308	25
professional money/lender	46	85	56	70	90	69	80	109	43	53	69	4561	314
traders	0	2	4	5	1	0	2	0	0	0	2	149	15
relatives and friends	12	17	40	20	16	44	27	31	11	60	25	1654	147
doctors, lawyers and other prof.	0	3	1	0	0	0	0	0	0	0	1	57	2
others	12	2	9	7	4	9	9	1	0	0	7	444	35
all non-institutional agencies	72	110	113	108	114	121	128	141	54	113	107	7072	534
all agencies	79	124	143	147	180	219	211	308	100	293	148	9799	714
estd. no. of hrs.(00)	9688	11778	15587	11590	6401	3780	3726	2043	1178	428	66199	x	x
estd. hrs. report. borrowings (00)	763	1457	2232	1706	1154	829	785	630	118	126	9799	x	x
sample hrs. report. borrowings	79	95	170	128	87	58	50	28	10	9	714	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Punjab												
government	0	0	0	0	13	0	0	0	7	0	2	65	2
co-op. society/bank	0	2	10	35	34	90	38	114	73	353	132	3932	260
commercial bank including RRB	0	7	2	6	22	24	14	6	39	73	31	938	75
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	1	0	0	5	1
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	4	1
financial company	0	6	8	0	0	0	0	0	0	3	2	48	4
other institutional agencies	0	0	0	2	0	0	0	0	0	0	0	9	2
all institutional agencies	0	16	20	43	68	104	52	121	120	398	158	4722	328
landlord	0	0	27	46	6	14	14	43	2	0	15	441	33
agriculturist money/lender	16	65	10	33	46	35	29	21	26	93	48	1422	100
professional money/lender	0	19	15	16	25	32	36	15	27	62	33	996	92
traders	52	67	2	10	6	16	18	26	48	30	23	686	57
relatives and friends	21	218	60	63	65	37	131	126	119	54	78	2316	150
doctors, lawyers and other prof. others	0	0	0	4	0	0	0	0	0	1	1	21	2
	0	34	11	5	14	0	16	0	2	4	7	202	13
all non-institutional agencies	89	394	125	170	152	122	227	231	223	233	196	5857	428
all agencies	89	410	145	211	201	226	279	344	336	543	327	9748	697
estd. no. of hrs.(00)	699	731	2442	4298	3548	2186	2685	1990	3099	8176	29853	x	x
estd. hrs. report. borrowings (00)	62	300	354	906	714	495	748	685	1041	4442	9748	x	x
sample hrs. report. borrowings	7	16	39	80	60	39	56	51	72	277	697	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Rajasthan													
government	0	0	0	0	1	0	0	1	0	1	0	0	23	7
co-op. society/bank	0	3	14	10	28	18	31	36	48	81	32	2275	159	159
commercial bank including RRB	0	18	13	13	3	7	11	14	13	50	14	1002	99	99
insurance	0	0	0	0	0	0	0	0	4	0	1	39	2	2
provident fund	0	0	0	0	1	1	0	0	5	4	1	97	12	12
financial corporation/institution	0	0	0	0	0	0	0	3	0	0	0	27	2	2
financial company	0	0	0	0	0	0	0	1	0	0	0	7	1	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	0	21	27	23	32	25	42	54	66	129	48	3376	275	275
landlord	0	0	5	4	0	0	0	2	0	0	1	81	6	6
agriculturist money/lender	104	30	14	29	19	10	59	11	23	16	26	1793	107	107
professional money/lender	12	71	21	63	102	45	25	71	91	24	58	4053	267	267
traders	43	23	25	20	8	32	8	13	7	42	18	1276	94	94
relatives and friends	40	4	32	18	28	2	7	15	27	11	17	1198	76	76
doctors, lawyers and other prof.	4	1	6	1	5	0	0	2	0	0	2	117	16	16
others	1	2	5	8	3	0	0	3	4	0	3	182	17	17
all non-institutional agencies	204	129	102	141	158	80	99	110	151	91	120	8421	562	562
all agencies	204	150	128	160	190	105	127	154	213	214	162	11409	814	814
estd. no. of hrs.(00)	959	1648	5635	7514	9708	7839	10998	9335	9721	6918	70276	x	x	x
estd. hrs. report. borrowings (00)	196	247	720	1199	1844	824	1394	1433	2075	1477	11409	x	x	x
sample hrs. report. borrowings	19	28	58	89	106	57	85	104	141	127	814	x	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Tamil Nadu												
government	4	4	6	6	2	13	13	5	26	5	7	781	42
co-op. society/bank	17	40	44	72	104	85	117	122	178	247	81	8868	416
commercial bank including RRB	0	12	13	33	36	70	58	46	103	135	37	4041	214
insurance	0	0	0	0	0	4	8	0	5	17	2	203	8
provident fund	0	0	0	1	0	2	16	2	12	18	3	337	18
financial corporation/institution	0	0	0	0	4	11	0	1	0	0	1	152	6
financial company	2	0	1	0	5	0	2	2	0	15	2	202	12
other institutional agencies	1	9	13	22	34	24	14	17	19	22	17	1888	61
all institutional agencies	25	60	74	122	163	201	209	173	302	406	136	15012	732
landlord	5	0	12	2	1	2	0	1	0	3	4	399	16
agriculturist money/lender	11	8	20	43	23	12	19	25	27	34	22	2452	121
professional money/lender	246	271	250	267	213	271	230	204	268	105	243	26810	1184
traders	56	9	5	2	10	6	3	2	6	5	11	1223	32
relatives and friends	28	25	58	61	42	28	57	46	38	35	44	4888	248
doctors, lawyers and other prof.	0	0	0	0	0	0	0	11	0	0	1	66	1
others	11	11	14	4	5	5	4	1	6	0	7	820	36
all non-institutional agencies	290	311	331	368	275	310	303	268	329	182	311	34220	1564
all agencies	314	356	389	475	404	456	453	393	525	515	416	45791	2137
estd. no. of hrs.(00)	12363	12414	20596	18018	13445	8183	8975	5807	6248	4077	110126	x	x
estd. hrs. report. borrowings (00)	3886	4423	8021	8566	5438	3732	4062	2280	3281	2101	45791	x	x
sample hrs. report. borrowings	205	227	365	339	264	143	192	133	168	101	2137	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Uttaranchal													
government	0	0	0	0	0	0	0	0	0	0	0	0	0
co-op. society/bank	0	0	0	4	0	36	2	5	10	12	10	118	13
commercial bank including RRB	0	0	43	31	1	1	28	5	26	50	18	218	31
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	2	0	0	0	0
all institutional agencies	0	0	43	34	1	37	30	10	36	62	28	336	44
landlord	19	0	0	0	0	0	0	0	0	0	1	17	1
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	1	0	194	34	0	0	3	2	0	6	12	148	8
traders	0	0	0	0	0	0	4	1	1	0	1	12	3
relatives and friends	0	6	97	44	37	0	12	0	21	7	16	185	20
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	1	0	2	1
all non-institutional agencies	20	6	194	78	37	0	29	3	21	14	28	332	32
all agencies	20	6	237	82	38	37	59	13	57	69	54	634	73
estd. no. of hrs.(00)	901	187	511	852	930	2062	2104	1637	1322	1310	11814	x	x
estd. hrs. report. borrowings (00)	18	1	121	69	36	77	123	22	76	91	634	x	x
sample hrs. report. borrowings	2	1	4	8	4	3	16	7	14	14	73	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Uttar Pradesh													
government	0	0	1	1	0	2	1	3	2	7	2	410	35
co-op. society/bank	7	0	2	10	7	17	30	33	54	77	25	5599	323
commercial bank including RRB	5	5	6	12	20	28	30	41	58	82	31	6791	450
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0	20	3
financial corporation/institution	0	0	0	0	0	0	0	0	1	1	0	34	3
financial company	0	1	0	0	0	1	1	0	0	1	0	84	9
other institutional agencies	3	0	1	4	4	2	2	4	4	9	3	749	57
all institutional agencies	15	7	11	28	31	47	63	78	115	166	59	13140	851
landlord	0	0	4	4	2	1	0	2	2	0	2	397	18
agriculturist money lender	6	13	23	20	15	19	22	14	17	7	17	3732	247
professional money lender	66	75	72	81	49	58	35	48	39	21	53	11648	784
traders	5	11	12	7	6	5	13	6	4	14	8	1846	128
relatives and friends	35	70	54	74	62	67	49	47	33	34	53	11819	889
doctors, lawyers and other prof. others	0	0	3	0	3	1	0	0	0	0	1	228	16
	6	3	3	9	4	6	5	3	8	5	5	1167	82
all non-institutional agencies	113	164	161	186	135	148	121	112	97	79	133	29373	2068
all agencies	126	169	169	211	165	187	174	182	196	235	186	41050	2841
estd. no. of hrs.(00)	6084	11718	24900	27929	28360	22004	31032	24510	24542	20136	221214	x	x
estd. hrs. report. borrowings (00)	766	1982	4204	5903	4675	4120	5405	4458	4813	4723	41050	x	x
sample hrs. report. borrowings	75	152	350	371	305	253	365	315	336	319	2841	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
West Bengal													
government	2	2	3	4	2	4	6	1	9	1	3	388	35
co-op. society/bank	3	3	9	37	75	61	62	41	99	83	37	4500	233
commercial bank including RRB	7	4	11	13	9	10	16	40	15	32	12	1508	140
insurance	0	0	0	0	0	0	0	0	0	1	0	4	2
provident fund	0	0	0	0	3	0	0	2	8	0	1	120	7
financial corporation/institution	0	0	1	0	2	1	0	5	0	0	1	85	7
financial company	0	0	0	0	3	0	7	0	0	0	1	130	4
other institutional agencies	1	1	1	5	0	0	0	5	0	5	2	208	22
all institutional agencies	13	9	25	59	94	76	91	89	130	121	57	6902	444
landlord	0	3	3	5	2	0	0	0	0	0	2	236	11
agriculturist money/lender	1	5	5	19	9	13	2	19	23	32	10	1191	79
professional money/lender	38	51	58	75	54	44	25	59	35	6	51	6183	392
traders	20	14	24	24	35	24	18	27	24	38	23	2836	172
relatives and friends	37	46	59	52	67	40	46	65	44	59	52	6311	570
doctors, lawyers and other prof.	0	0	5	0	0	0	0	1	0	0	1	130	4
others	4	8	11	10	5	6	10	0	11	1	8	929	63
all non-institutional agencies	93	117	154	174	161	119	96	155	133	116	138	16726	1228
all agencies	106	126	178	230	235	187	184	226	245	191	187	22767	1629
estd. no. of hrs.(00)	11429	16799	22526	19554	14608	8982	11382	7133	6547	2644	121605	x	x
estd. hrs. report. borrowings (00)	1212	2124	4003	4493	3431	1682	2097	1615	1606	506	22767	x	x
sample hrs. report. borrowings	154	200	295	271	192	136	137	113	90	41	1629	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>India</b>													
government	1	4	2	2	2	2	4	5	5	3	3	4279	400
co-op. society/bank	6	8	14	26	44	52	67	75	85	163	48	71177	4019
commercial bank including RRB	7	12	10	23	18	25	26	47	46	72	26	38048	2658
insurance	0	0	0	0	0	0	1	0	0	1	0	507	31
provident fund	0	0	0	2	1	1	2	0	5	3	1	1938	179
financial corporation/institution	0	0	0	0	1	1	1	1	0	1	0	736	75
financial company	0	0	0	0	1	0	1	0	0	2	1	832	70
other institutional agencies	1	2	3	4	6	4	3	3	2	4	3	4831	326
all institutional agencies	15	26	30	55	69	81	101	123	140	236	79	117417	7543
landlord	6	2	4	4	2	3	1	2	1	0	3	4103	291
agriculturist money/lender	15	18	25	28	20	24	30	19	20	24	23	33850	1903
professional money/lender	77	87	76	78	69	62	52	57	56	36	67	98805	5884
traders	13	9	11	10	11	11	9	10	10	14	11	15778	1313
relatives and friends	26	32	41	40	41	38	37	37	35	29	37	54215	5551
doctors, lawyers and other prof.	0	3	1	1	1	0	0	1	0	1	1	1411	92
others	7	9	9	7	9	7	7	6	6	3	7	10751	874
all non-institutional agencies	134	151	160	161	147	138	131	126	124	104	141	209199	15398
all agencies	147	172	185	210	206	205	210	229	242	308	208	307887	22036
estd. no. of hrs.(00)	110181	123028	218072	217062	182476	129328	161857	122417	116604	98381	1479407	x	x
estd. hrs. report. borrowings (00)	16217	21164	40333	45586	37553	26466	34058	28050	28207	30253	307887	x	x
sample hrs. report. borrowings	1245	1590	2942	2972	2698	1916	2450	2053	2092	2078	22036	x	x



Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Andhra Pradesh												
government	5	3	15	16	38	26	2	30	11	8	13	656	41
co-op. society/bank	4	16	11	15	25	46	12	52	30	25	19	960	77
commercial bank including RRB	4	22	15	25	34	23	30	116	84	81	37	1852	126
insurance	0	0	2	0	0	0	0	0	7	2	1	50	5
provident fund	0	0	1	11	3	6	0	0	0	4	2	109	9
financial corporation/institution	0	0	1	0	18	5	1	0	10	15	5	229	11
financial company	2	7	5	5	5	0	0	11	4	0	3	173	10
other institutional agencies	0	0	4	2	2	1	1	3	16	10	3	176	9
all institutional agencies	15	44	47	68	119	102	46	207	143	143	79	3982	274
landlord	2	3	0	0	0	3	0	0	0	3	1	62	5
agriculturist money/lender	7	0	2	0	0	59	0	10	8	4	7	350	25
professional money/lender	217	148	243	134	187	127	163	303	121	25	169	8520	519
traders	17	10	16	11	17	12	0	0	11	13	12	602	37
relatives and friends	41	65	20	82	32	33	81	24	18	21	43	2145	144
doctors, lawyers and other prof.	3	1	0	4	1	0	0	0	2	0	1	67	6
others	34	44	27	27	18	38	3	2	2	0	22	1093	73
all non-institutional agencies	304	251	302	250	241	268	232	337	161	65	244	12300	770
all agencies	313	268	339	299	331	344	273	427	269	191	300	15110	981
estd. no. of hrs.(00)	11521	5235	4641	4829	4399	2807	4231	3140	4215	5400	50418	x	x
estd. hrs. report. borrowings (00)	3604	1404	1575	1443	1457	966	1156	1339	1133	1033	15110	x	x
sample hrs. report. borrowings	252	95	92	93	99	64	71	68	79	68	981	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Assam													
government	1	0	0	0	2	0	0	0	0	8	1	5	6
co-op. society/bank	0	2	0	11	0	0	0	0	0	0	1	5	2
commercial bank including RRB	0	0	14	9	4	10	4	8	14	14	7	38	42
insurance	0	0	0	0	0	0	0	0	1	15	1	6	2
provident fund	0	0	0	0	5	0	0	0	5	2	1	6	7
financial corporation/institution	0	13	2	0	0	0	0	1	0	0	1	6	4
financial company	0	0	0	0	0	0	0	0	0	16	1	6	2
other institutional agencies	0	0	0	0	14	0	0	0	0	0	2	8	1
all institutional agencies	1	15	16	20	26	10	4	9	20	40	14	74	65
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	51	0	4	5	3	3	3	1	0	4	11	56	15
traders	2	2	2	6	1	0	4	0	0	0	2	8	9
relatives and friends	78	71	17	62	83	17	41	30	11	12	44	229	102
doctors, lawyers and other prof.	2	0	0	0	0	0	0	3	5	4	1	7	5
others	5	0	0	0	2	0	0	0	0	0	1	5	4
all non-institutional agencies	137	73	23	73	89	21	48	34	15	20	59	305	135
all agencies	138	88	39	93	114	31	52	43	35	60	73	379	200
estd. no. of hrs.(00)	862	328	593	390	564	423	654	423	571	366	5175	x	x
estd. hrs. report. borrowings (00)	119	29	23	36	64	13	34	18	20	22	379	x	x
sample hrs. report. borrowings	34	11	21	15	26	16	18	16	23	20	200	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Bihar													
government	0	0	5	0	4	11	2	0	0	2	2	32	7
co-op. society/bank	0	0	0	7	5	0	2	0	7	0	3	38	5
commercial bank including RRB	0	0	2	0	14	2	4	4	12	15	6	84	22
insurance	0	0	0	0	0	0	0	0	8	0	1	19	1
provident fund	0	2	12	0	6	1	14	1	0	0	3	46	6
financial corporation/institution	0	0	0	0	0	0	1	0	0	0	0	1	1
financial company	0	0	11	0	0	0	0	0	0	0	1	14	1
other institutional agencies	1	0	0	0	1	0	0	0	1	0	0	6	3
all institutional agencies	1	2	29	7	29	14	22	5	28	18	16	237	45
landlord	3	0	0	1	0	0	0	0	0	0	0	6	4
agriculturist money/lender	4	31	0	0	11	1	0	0	0	0	3	50	7
professional money/lender	11	94	26	23	52	32	2	10	17	3	24	348	55
traders	6	3	15	1	0	1	20	16	11	0	7	107	14
relatives and friends	17	20	53	52	19	48	19	29	13	1	27	388	75
doctors, lawyers and other prof.	0	3	27	0	0	1	0	0	0	0	3	38	3
others	1	3	4	18	6	0	2	6	0	2	4	63	15
all non-institutional agencies	39	154	125	84	89	81	43	62	42	7	68	976	168
all agencies	41	157	154	91	114	96	64	67	70	24	84	1205	210
estd. no. of hrs.(00)	1718	788	1272	1762	1517	1251	1298	1315	2361	1136	14416	x	x
estd. hrs. report. borrowings (00)	70	123	196	160	173	120	83	88	165	27	1205	x	x
sample hrs. report. borrowings	24	18	24	19	31	21	20	16	28	9	210	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Chhattisgarh													
government	0	0	0	1	2	0	0	20	46	0	5	35	10
co-op. society/bank	0	0	0	0	19	12	2	32	71	52	16	108	23
commercial bank including RRB	1	14	0	10	61	24	12	20	32	53	21	142	24
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	9	4	34	2	47	63	112	15	24	162	31
financial corporation/institution	0	0	0	0	0	0	2	0	0	0	0	1	1
financial company	0	0	0	0	4	0	0	0	0	10	1	10	3
other institutional agencies	0	0	3	0	0	0	0	0	0	0	0	3	1
all institutional agencies	1	14	12	15	119	38	61	135	185	119	62	414	87
landlord	0	0	0	0	0	13	0	0	0	0	1	6	1
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	3	30	10	52	8	28	9	0	62	0	20	133	25
traders	8	25	19	4	2	0	0	34	0	3	9	61	17
relatives and friends	20	3	13	45	49	37	0	5	8	8	21	138	32
doctors, lawyers and other prof.	1	2	0	0	0	0	0	0	0	0	0	2	2
others	4	0	6	2	3	0	0	0	0	1	2	14	5
all non-institutional agencies	35	59	38	100	60	75	9	40	67	13	50	338	76
all agencies	36	73	50	116	142	114	70	164	210	131	104	697	156
estd. no. of hrs.(00)	877	554	881	918	735	488	595	466	517	664	6694	x	x
estd. hrs. report. borrowings (00)	32	41	44	106	104	56	42	77	109	87	697	x	x
sample hrs. report. borrowings	13	8	11	18	18	14	10	22	20	22	156	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Delhi													
government	0	0	0	0	0	0	1	0	0	0	0	2	2
co-op. society/bank	0	0	0	25	0	0	0	0	0	4	2	47	6
commercial bank including RRB	0	0	2	0	1	0	3	1	1	1	1	16	8
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0	2	1
financial company	0	0	0	0	0	0	0	0	0	9	2	45	2
other institutional agencies	0	0	0	0	0	1	0	0	0	0	0	2	2
all institutional agencies	0	0	2	25	1	1	3	1	2	14	5	115	21
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	2	1	2	0	6	1	1	0	0	0	1	28	19
traders	0	1	0	0	0	0	0	0	1	4	1	25	3
relatives and friends	23	8	21	24	6	19	6	16	9	7	14	335	124
doctors, lawyers and other prof.	1	0	0	0	0	0	0	0	0	0	0	3	1
others	4	6	16	0	0	0	3	1	1	2	3	82	23
all non-institutional agencies	30	16	39	24	12	20	9	17	11	12	20	471	169
all agencies	30	16	41	49	13	22	11	18	13	27	25	582	188
estd. no. of hrs.(00)	5682	2276	1800	978	720	728	1605	2050	2882	5026	23747	x	x
estd. hrs. report. borrowings (00)	173	37	74	48	10	16	17	36	38	134	582	x	x
sample hrs. report. borrowings	65	18	21	6	6	7	8	14	16	27	188	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Gujarat													
government	0	0	0	3	1	9	12	6	9	1	4	4	129
co-op. society/bank	1	16	1	10	28	14	26	21	13	51	19	688	80
commercial bank including RRB	0	0	0	0	5	0	5	3	13	13	5	175	31
insurance	0	0	0	0	0	0	0	0	0	0	0	3	2
provident fund	0	22	0	0	2	0	1	2	1	0	1	52	7
financial corporation/institution	0	0	0	2	0	0	7	2	2	11	3	115	15
financial company	0	0	0	1	9	0	8	5	9	6	4	146	14
other institutional agencies	0	0	5	0	2	1	8	0	12	8	4	158	10
all institutional agencies	1	38	6	17	44	24	51	39	60	86	39	1392	161
landlord	1	0	6	1	0	1	0	0	0	0	1	29	4
agriculturist money/lender	0	6	0	0	0	0	18	0	0	0	2	57	3
professional money/lender	40	78	3	2	10	11	20	8	4	1	14	505	38
traders	1	3	1	0	1	3	10	0	4	2	2	76	16
relatives and friends	53	68	51	96	46	56	52	29	31	51	52	1836	191
doctors, lawyers and other prof. others	0	0	4	0	0	0	0	0	0	0	0	14	1
all non-institutional agencies	92	154	65	100	55	65	86	37	40	54	69	2454	249
all agencies	92	192	71	116	98	89	133	67	98	140	107	3789	400
estd. no. of hrs.(00)	5100	1594	3246	3785	2734	2043	2635	3262	4880	6035	35313	x	x
estd. hrs. report. borrowings (00)	471	307	229	441	267	182	351	218	476	847	3789	x	x
sample hrs. report. borrowings	36	23	28	33	39	27	45	33	56	80	400	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Haryana												
government	0	0	0	0	0	0	14	32	10	3	6	72	11
co-op. society/bank	2	0	0	5	2	26	24	42	10	14	13	156	24
commercial bank including RRB	0	242	0	0	0	6	4	7	52	25	25	310	28
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	7	2	2	1	14	4
financial corporation/Institution	0	0	0	0	0	0	0	2	2	0	0	4	2
financial company	0	0	0	25	8	0	3	9	0	2	5	59	7
other institutional agencies	0	0	4	0	0	0	0	0	0	0	0	4	1
all institutional agencies	2	242	4	29	10	32	45	99	70	41	49	596	75
landlord	7	0	0	0	0	6	0	0	0	0	1	14	3
agriculturist money/lender	0	0	12	0	0	0	0	0	13	30	8	102	7
professional money/lender	80	4	125	131	166	31	46	30	18	5	58	709	60
traders	13	0	40	8	5	0	0	0	2	1	6	74	9
relatives and friends	30	10	4	69	165	21	34	19	31	8	37	450	63
doctors, lawyers and other prof.	0	0	0	1	0	0	0	0	0	0	0	1	1
others	1	34	3	17	2	0	1	8	0	2	5	63	14
all non-institutional agencies	118	48	184	222	337	58	79	57	53	45	113	1373	152
all agencies	118	291	188	251	347	90	121	144	110	68	155	1886	217
estd. no. of hrs.(00)	1108	613	939	1366	972	898	1427	900	1578	2394	12194	x	x
estd. hrs. report. borrowings (00)	131	178	176	343	337	81	173	129	174	163	1886	x	x
sample hrs. report. borrowings	24	5	14	16	21	18	24	22	32	41	217	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Himachal Pradesh													
government	0	0	0	49	0	0	18	0	1	0	4	6	5
co-op. society/bank	0	0	0	0	12	0	0	0	33	37	13	21	15
commercial bank including RRB	0	0	0	0	0	21	31	22	0	127	29	45	30
insurance	0	0	0	0	0	0	0	0	1	0	0	0	1
provident fund	0	0	0	0	1	0	0	0	0	0	0	0	1
financial corporation/institution	0	0	0	0	0	0	0	0	0	16	3	4	1
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	4	69	0	12	18	2
all institutional agencies	0	0	0	49	13	21	49	27	102	181	62	94	54
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	5	0	1	1	1
professional money/lender	0	0	11	0	0	0	0	0	5	0	1	2	2
traders	0	13	0	0	0	0	0	0	0	0	1	1	1
relatives and friends	0	13	85	108	23	71	0	12	17	13	20	31	20
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	19	0	32	0	0	0	8	0	9	4	6	4
all non-institutional agencies	0	32	96	140	23	71	0	21	23	22	25	39	26
all agencies	0	32	96	189	36	81	49	48	116	192	83	127	76
estd. no. of hrs.(00)	146	75	60	28	227	98	238	150	256	254	1531	x	x
estd. hrs. report. borrowings (00)	0	2	6	5	8	8	12	7	30	49	127	x	x
sample hrs. report. borrowings	0	2	2	4	4	5	8	9	15	27	76	x	x



Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Jammu & Kashmir												
government	0	0	0	0	0	0	0	0	1	0	0	1	2
co-op. society/bank	0	0	0	0	0	0	7	0	0	2	1	4	3
commercial bank including RRB	0	0	0	0	0	0	3	11	1	19	10	33	21
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	1	0	1	0	0	1	4
financial corporation/institution	0	0	0	0	0	0	0	1	0	0	0	0	1
financial company	0	0	0	0	0	0	0	13	0	0	1	4	2
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	1
all institutional agencies	0	0	0	0	0	0	10	26	3	21	13	43	33
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	0	0	0	0	0	6	0	0	0	0	0	0	1
traders	0	0	0	0	0	0	0	2	0	0	0	1	1
relatives and friends	4	0	0	5	0	6	3	7	0	0	2	5	11
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	0	0
all non-institutional agencies	4	0	0	5	0	6	3	7	1	0	2	6	12
all agencies	4	0	0	5	0	6	13	30	4	22	15	48	44
estd. no. of hrs.(00)	269	21	99	138	80	74	137	311	600	1489	3218	x	x
estd. hrs. report. borrowings (00)	1	0	0	1	0	0	2	9	2	32	48	x	x
sample hrs. report. borrowings	1	0	0	2	0	1	4	7	7	22	44	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	J harkhand												
government	0	4	2	15	21	38	7	1	23	3	10	90	17
co-op. society/bank	0	4	23	6	10	2	3	4	28	35	10	90	30
commercial bank including RRB	1	4	0	2	0	4	29	8	7	110	12	118	22
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	4	21	0	5	14	24	5	49	13
financial corporation/institution	0	0	0	0	0	3	0	0	0	0	0	2	1
financial company	2	0	5	3	0	6	0	0	0	0	1	13	4
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	2	12	31	26	34	74	36	19	67	160	37	350	84
landlord	0	0	0	16	0	0	0	0	0	0	1	14	1
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	0	0
professional money/lender	2	19	0	12	1	3	5	1	2	0	4	35	12
traders	0	0	0	0	0	0	0	4	0	0	1	5	3
relatives and friends	19	26	52	20	7	10	47	5	18	49	23	219	48
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	0	0	0	0	0
all non-institutional agencies	21	44	52	49	8	13	52	10	20	49	29	272	63
all agencies	24	56	83	73	42	87	88	29	88	209	66	621	146
estd. no. of hrs.(00)	2105	468	741	820	1093	552	1009	1139	921	604	9453	x	x
estd. hrs. report. borrowings (00)	50	26	61	60	46	48	89	33	81	126	621	x	x
sample hrs. report. borrowings	10	8	12	11	12	14	17	17	28	17	146	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Karnataka													
government	0	6	1	11	1	18	16	15	12	4	7	228	32
co-op. society/bank	6	4	58	4	10	7	17	41	46	34	22	767	99
commercial bank including RRB	1	9	23	22	36	25	9	31	17	38	20	690	105
insurance	0	0	5	1	12	0	1	0	10	5	3	117	10
provident fund	0	0	0	2	13	4	0	0	5	3	2	86	13
financial corporation/institution	0	11	0	1	5	0	2	0	6	8	3	118	16
financial company	0	17	0	0	2	0	42	7	0	1	5	181	10
other institutional agencies	0	8	1	5	7	3	17	5	6	2	4	157	30
all institutional agencies	7	55	87	47	87	56	100	83	102	94	65	2283	304
landlord	7	0	14	7	0	0	0	3	1	0	4	139	7
agriculturist money/lender	7	1	4	8	1	0	5	4	0	2	4	128	14
professional money/lender	101	67	117	28	30	54	37	72	40	24	61	2128	222
traders	4	1	7	6	0	13	4	0	6	3	4	143	29
relatives and friends	18	85	47	73	13	32	14	38	20	19	34	1189	147
doctors, lawyers and other prof.	0	0	1	0	0	0	0	0	0	0	0	7	2
others	5	0	1	10	0	19	0	1	1	5	4	136	11
all non-institutional agencies	135	153	192	131	44	118	60	117	68	52	109	3812	427
all agencies	142	207	242	177	128	172	150	191	162	139	167	5834	711
estd. no. of hrs.(00)	6987	2941	3800	3612	3200	1660	2416	2428	2896	4934	34873	x	x
estd. hrs. report. borrowings (00)	989	609	921	638	408	286	361	464	469	688	5834	x	x
sample hrs. report. borrowings	102	60	101	81	53	40	49	56	60	109	711	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Kerala												
government	0	0	18	2	30	4	10	8	3	18	11	189	25
co-op. society/bank	45	82	107	146	61	270	167	191	135	111	133	2299	275
commercial bank including RRB	0	19	54	24	24	29	118	57	59	61	56	968	103
insurance	0	0	0	0	0	0	3	1	0	2	1	19	6
provident fund	0	60	17	2	0	5	6	0	0	21	9	157	11
financial corporation/Institution	0	0	0	0	0	1	4	0	10	21	8	144	9
financial company	0	0	0	14	0	0	9	8	1	1	3	53	6
other institutional agencies	0	0	12	0	18	17	3	5	6	8	7	120	18
all institutional agencies	45	161	192	164	128	324	315	256	205	219	216	3729	424
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	2	5	0	0	0	0	0	7	2
professional money/lender	134	329	218	212	211	182	198	91	108	38	124	2138	225
traders	46	11	6	4	15	0	6	1	3	4	7	125	21
relatives and friends	9	0	40	42	26	62	93	65	47	25	44	757	112
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1	0	8	2	2	13	5	22	0	3	5	91	15
all non-institutional agencies	190	340	244	251	239	215	285	175	153	70	172	2964	355
all agencies	207	442	390	386	331	478	461	360	306	262	334	5758	704
estd. no. of hrs.(00)	1074	342	762	901	1156	938	2105	1940	3049	4985	17252	x	x
estd. hrs. report. borrowings (00)	222	151	297	348	383	449	970	699	934	1305	5758	x	x
sample hrs. report. borrowings	25	12	40	46	55	52	100	94	124	156	704	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Madhya Pradesh													
government	0	0	18	2	14	7	7	12	5	1	7	199	23
co-op. society/bank	2	8	5	22	18	4	9	24	7	9	11	335	61
commercial bank including RRB	2	3	2	4	17	6	8	22	56	21	16	495	78
insurance	0	0	0	0	0	0	2	0	1	2	1	18	4
provident fund	0	0	0	0	10	3	1	4	0	0	2	50	15
financial corporation/institution	0	0	0	0	0	0	5	1	1	6	2	52	9
financial company	0	0	0	2	0	0	1	1	34	2	5	145	10
other institutional agencies	0	0	0	1	5	2	0	2	1	0	1	32	8
all institutional agencies	5	11	25	31	50	21	27	66	103	39	42	1247	199
landlord	0	0	0	0	0	0	1	0	0	0	0	3	1
agriculturist money/lender	0	0	0	11	6	0	2	0	0	0	2	63	8
professional money/lender	65	8	23	21	26	35	16	16	12	5	21	636	61
traders	1	0	11	17	7	10	0	4	6	1	6	175	29
relatives and friends	12	6	24	35	8	5	13	27	10	9	15	456	66
doctors, lawyers and other prof.	1	0	0	0	1	0	0	0	3	0	1	18	4
others	25	20	11	2	1	14	1	14	7	2	8	237	31
all non-institutional agencies	103	35	61	73	48	65	34	61	34	16	50	1500	194
all agencies	108	46	84	92	99	86	60	127	136	54	90	2689	383
estd. no. of hrs.(00)	2608	1371	3117	3208	3330	1971	2990	2585	3630	5223	30033	x	x
estd. hrs. report. borrowings (00)	282	63	263	296	328	169	181	329	495	283	2689	x	x
sample hrs. report. borrowings	21	15	32	37	45	31	44	47	47	64	383	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Maharashtra													
government	0	0	0	1	0	1	1	1	1	1	1	1	11
co-op. society/bank	2	8	37	47	52	35	66	48	76	39	40	3608	409
commercial bank including RRB	3	20	8	7	12	4	19	9	23	27	14	1212	128
insurance	0	0	0	0	0	0	0	0	6	1	1	75	6
provident fund	0	0	0	0	1	3	22	2	2	1	3	264	19
financial corporation/institution	1	2	1	5	13	0	1	4	15	7	5	472	45
financial company	0	0	3	9	0	0	3	1	8	4	3	274	23
other institutional agencies	0	0	1	0	0	1	0	2	4	0	1	76	16
all institutional agencies	6	31	49	69	78	43	90	65	130	75	64	5697	635
landlord	0	0	0	0	0	0	0	0	0	0	0	4	1
agriculturist money/lender	0	0	0	0	0	0	0	0	0	0	0	6	4
professional money/lender	10	23	4	19	23	15	7	10	2	2	10	931	121
traders	1	2	11	4	0	9	19	0	7	0	5	449	35
relatives and friends	36	19	22	23	23	14	11	22	7	12	20	1757	226
doctors, lawyers and other prof.	2	1	0	2	0	0	0	0	1	0	1	56	6
others	1	6	1	2	4	1	0	5	0	0	2	146	25
all non-institutional agencies	50	46	34	49	49	32	38	33	17	15	36	3193	405
all agencies	56	71	82	116	121	74	123	96	146	84	97	8647	1008
estd. no. of hrs.(00)	14401	5582	7986	8595	8255	5173	9029	7886	10226	12405	89538	x	x
estd. hrs. report. borrowings (00)	800	398	655	994	1002	385	1111	761	1493	1048	8647	x	x
sample hrs. report. borrowings	86	47	71	112	100	69	113	115	153	142	1008	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Orissa												
government	0	0	36	0	5	0	65	60	9	152	29	299	16
co-op. society/bank	1	0	3	0	17	4	6	1	11	4	4	44	10
commercial bank including RRB	6	23	34	53	57	26	4	31	19	12	26	268	41
insurance	0	0	0	0	0	0	0	0	3	3	0	5	2
provident fund	0	0	17	1	0	10	14	11	8	27	8	89	12
financial corporation/institution	0	0	0	5	0	0	0	0	0	0	0	5	2
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	2	6	0	0	0	1	8	2
all institutional agencies	7	23	89	59	74	41	96	103	47	198	68	711	83
landlord	0	0	0	0	0	0	0	7	0	0	1	7	2
agriculturist money/lender	8	0	0	0	0	0	0	0	0	0	1	14	1
professional money/lender	58	17	46	74	21	82	32	23	26	7	42	438	77
traders	2	5	5	0	0	0	3	0	0	0	2	20	6
relatives and friends	4	44	44	22	52	37	70	38	5	10	32	334	49
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	12	0	0	13	0	1	0	1	0	2	21	5
all non-institutional agencies	72	74	96	95	86	118	105	68	33	17	79	828	137
all agencies	79	98	185	154	160	143	201	171	77	213	146	1522	216
estd. no. of hrs.(00)	1816	659	1890	1005	819	710	1049	974	906	613	10440	x	x
estd. hrs. report. borrowings (00)	144	64	349	154	131	101	211	167	70	131	1522	x	x
sample hrs. report. borrowings	30	14	38	25	11	10	29	26	17	16	216	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Punjab												
government	0	3	12	8	6	0	4	19	0	9	6	100	19
co-op. society/bank	0	8	39	21	1	0	0	14	6	29	12	199	38
commercial bank including RRB	0	2	0	3	1	0	51	11	9	26	13	212	51
insurance	1	0	0	0	0	0	0	1	0	0	0	4	2
provident fund	0	0	0	4	0	0	0	5	17	3	4	66	11
financial corporation/Institution	0	0	0	2	2	0	0	0	1	0	0	7	4
financial company	0	0	20	0	10	10	4	3	0	2	3	54	11
other institutional agencies	0	0	0	0	0	0	0	0	3	7	2	32	4
all institutional agencies	1	13	62	33	16	10	60	51	36	71	39	634	132
landlord	0	4	0	0	0	0	0	0	0	0	0	2	1
agriculturist money/lender	0	2	0	0	0	0	2	0	0	8	2	32	10
professional money/lender	24	17	1	8	23	7	42	4	26	5	16	257	52
traders	27	27	0	24	14	2	26	14	10	3	14	224	41
relatives and friends	15	22	43	14	35	27	28	32	23	20	24	392	110
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0	1	1
others	11	0	1	8	0	6	12	2	1	0	4	66	14
all non-institutional agencies	66	61	46	51	67	40	92	48	61	35	55	895	218
all agencies	66	74	105	84	78	50	147	96	96	94	90	1470	341
estd. no. of hrs.(00)	2231	548	645	1258	1308	1163	1368	1886	2456	3486	16349	x	x
estd. hrs. report. borrowings (00)	148	40	67	105	102	59	201	181	236	329	1470	x	x
sample hrs. report. borrowings	31	14	16	22	23	17	29	48	49	92	341	x	x



Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Rajasthan												
government	0	0	0	0	0	1	0	2	6	50	9	206	10
co-op. society/bank	0	0	0	0	26	0	3	2	4	34	9	205	22
commercial bank including RRB	1	43	0	0	4	19	7	9	64	26	21	466	65
insurance	0	0	0	3	0	0	0	0	1	1	1	13	4
provident fund	0	0	34	5	0	1	5	8	7	3	6	122	15
financial corporation/institution	0	0	0	0	2	0	0	0	1	0	0	11	4
financial company	0	0	0	0	0	1	5	0	2	2	1	30	9
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	1	43	34	7	32	22	21	22	85	114	47	1043	126
landlord	0	0	0	0	0	0	0	0	0	0	0	1	1
agriculturist money/lender	19	45	1	0	0	1	2	2	0	2	3	73	8
professional money/lender	34	16	18	36	55	81	43	19	22	19	34	746	109
traders	4	9	5	8	7	8	8	6	11	10	8	176	32
relatives and friends	27	10	3	28	67	8	35	8	10	4	19	419	66
doctors, lawyers and other prof.	1	0	0	0	0	0	2	0	1	1	1	13	7
others	1	2	0	20	2	0	3	1	4	0	3	67	13
all non-institutional agencies	86	83	27	93	130	94	93	33	48	31	66	1460	225
all agencies	87	126	61	100	163	115	113	55	133	134	112	2458	346
estd. no. of hrs.(00)	1540	522	1053	1618	2081	2134	2470	3125	3966	3496	22005	x	x
estd. hrs. report. borrowings (00)	135	66	64	162	338	245	280	173	526	469	2458	x	x
sample hrs. report. borrowings	19	10	11	24	34	36	51	41	67	53	346	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Tamil Nadu													
government	0	7	20	27	29	38	16	42	31	20	20	1071	102
co-op. society/bank	3	23	34	72	43	38	48	63	107	50	43	2328	277
commercial bank including RRB	4	18	29	24	45	44	22	102	57	49	34	1840	226
insurance	0	0	19	0	4	0	0	1	0	3	3	177	12
provident fund	0	0	26	18	20	16	30	70	30	22	20	1068	104
financial corporation/institution	0	1	0	3	0	0	3	0	11	19	4	213	17
financial company	0	2	5	3	0	2	0	2	2	5	2	126	19
other institutional agencies	0	19	32	48	16	2	10	2	8	3	14	783	47
all institutional agencies	6	64	134	172	146	125	109	234	211	160	122	6640	734
landlord	1	0	2	1	2	0	0	0	4	0	1	58	7
agriculturist money/lender	3	5	1	0	2	0	0	2	4	1	2	101	13
professional money/lender	211	256	269	225	214	236	185	222	81	70	197	10696	1067
traders	2	3	5	2	20	12	3	7	1	3	5	267	35
relatives and friends	48	76	73	39	42	56	18	42	31	39	48	2616	278
doctors, lawyers and other prof.	1	1	0	0	0	0	3	0	0	0	0	22	4
others	7	2	1	7	14	1	9	3	0	0	5	245	26
all non-institutional agencies	262	323	348	265	281	288	206	245	119	110	247	13433	1381
all agencies	267	379	440	385	402	393	298	424	308	249	345	18749	1996
estd. no. of hrs.(00)	9960	5365	7110	5564	4855	3024	3869	3405	4329	6896	54377	x	x
estd. hrs. report. borrowings (00)	2656	2031	3129	2145	1951	1188	1153	1443	1335	1718	18749	x	x
sample hrs. report. borrowings	313	227	248	199	180	119	156	157	196	201	1996	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Uttaranchal												
government	0	0	3	11	0	0	0	0	0	0	0	1	4
co-op. society/bank	0	14	0	44	0	3	10	8	0	2	7	22	8
commercial bank including RRB	1	0	5	7	0	0	3	5	69	24	12	36	20
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	27	0	0	0	0	0	0	3	8	1
financial corporation/institution	0	0	0	0	0	0	0	0	11	0	1	3	1
financial company	0	0	0	0	0	0	0	0	6	0	1	2	1
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	1	14	8	61	0	3	13	14	86	26	22	67	33
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist money/lender	0	0	0	0	14	0	0	0	0	0	2	5	2
professional money/lender	0	36	0	2	0	0	3	0	0	3	2	7	4
traders	0	36	0	2	0	0	0	0	0	0	1	4	2
relatives and friends	0	0	0	9	39	0	2	7	0	2	7	21	8
doctors, lawyers and other prof. others	0	0	0	0	0	0	0	0	0	0	0	0	0
all non-institutional agencies	0	36	0	14	53	0	5	7	0	5	11	34	15
all agencies	1	49	8	75	53	3	19	21	86	30	33	100	48
estd. no. of hrs.(00)	384	93	257	286	374	175	387	347	277	432	3011	x	x
estd. hrs. report. borrowings (00)	1	5	2	21	20	1	7	7	24	13	100	x	x
sample hrs. report. borrowings	1	2	2	9	4	1	4	7	6	12	48	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Uttar Pradesh													
government	1	0	2	1	1	0	1	1	2	1	1	1	21
co-op. society/bank	0	0	1	8	3	1	5	5	8	9	4	4	65
commercial bank including RRB	0	1	2	1	3	2	6	10	12	33	8	8	279
insurance	0	0	0	0	0	0	0	0	0	0	0	0	505
provident fund	7	1	0	0	0	0	2	4	0	4	2	2	6
financial corporation/institution	0	0	0	0	0	0	1	1	16	0	2	2	112
financial company	0	0	1	5	3	3	1	2	1	1	2	2	121
other institutional agencies	0	0	3	2	6	2	1	1	1	0	2	2	106
all institutional agencies	9	2	8	18	16	8	16	23	36	46	20	20	102
landlord	0	1	0	0	1	0	0	0	0	0	0	0	1250
agriculturist money/lender	2	0	1	0	1	1	1	1	0	0	1	0	13
professional money/lender	53	15	45	15	56	86	20	33	13	12	35	1	48
traders	9	2	4	6	11	8	0	4	0	1	5	5	2196
relatives and friends	53	12	52	52	46	53	21	36	45	8	38	8	284
doctors, lawyers and other prof.	0	0	0	13	0	0	0	0	0	0	1	1	2369
others	3	3	2	1	25	7	7	2	0	0	6	6	88
all non-institutional agencies	115	31	104	85	133	144	46	75	58	22	81	81	356
all agencies	124	33	110	101	148	152	61	96	93	67	101	101	5134
estd. no. of hrs.(00)	5378	2851	4751	6033	7977	6439	9049	6407	6524	7617	63025	6340	841
estd. hrs. report. borrowings (00)	664	94	523	606	1182	978	554	617	609	512	6340	6340	x
sample hrs. report. borrowings	68	23	84	70	135	96	109	87	87	82	841	841	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
West Bengal													
government	0	3	1	5	10	7	9	8	4	7	5	197	39
co-op. society/bank	1	1	17	0	20	7	28	17	18	7	11	446	80
commercial bank including RRB	2	0	1	2	3	11	10	10	17	17	7	292	77
insurance	0	0	0	1	0	0	0	0	0	2	0	16	5
provident fund	4	3	17	18	13	12	9	13	17	1	10	430	59
financial corporation/institution	0	0	0	0	0	0	1	1	10	0	1	62	8
financial company	0	0	2	0	1	0	4	0	8	0	2	69	5
other institutional agencies	0	7	1	4	6	5	0	6	0	6	3	128	20
all institutional agencies	6	12	39	31	52	43	56	49	69	39	37	1550	279
landlord	3	0	0	0	0	0	0	0	0	0	0	20	1
agriculturist money/lender	3	0	0	0	0	0	0	3	0	0	1	36	2
professional money/lender	51	18	41	47	37	29	28	5	11	8	30	1227	158
traders	22	23	12	31	5	43	11	20	22	11	20	810	99
relatives and friends	58	45	91	53	45	53	43	54	49	18	51	2102	302
doctors, lawyers and other prof.	0	0	0	0	1	0	5	5	2	0	1	50	8
others	10	3	4	13	2	14	12	2	5	2	7	289	50
all non-institutional agencies	140	88	147	134	87	130	94	85	89	37	105	4358	593
all agencies	146	100	172	154	137	172	141	127	143	75	137	5670	846
estd. no. of hrs.(00)	7785	2868	3284	4579	3877	2329	3882	3615	4961	4332	41511	x	x
estd. hrs. report. borrowings (00)	1138	288	564	706	532	401	547	459	710	325	5670	x	x
sample hrs. report. borrowings	131	50	67	86	90	52	102	83	111	74	846	x	x

Table 6: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. cash borrowings	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>India</b>													
government	1	2	8	7	10	9	7	11	7	8	7	3680	514
co-op. society/bank	2	10	20	25	24	22	29	32	37	31	23	12768	1694
commercial bank including RRB	2	16	12	10	17	12	17	26	31	33	18	9969	1509
insurance	0	0	3	0	1	0	0	0	2	1	1	536	72
provident fund	1	2	7	5	6	4	9	9	7	5	5	3002	471
financial corporation/institution	0	2	0	2	4	1	2	1	7	7	3	1584	169
financial company	0	3	3	4	2	1	4	3	5	3	3	1527	169
other institutional agencies	0	4	6	6	5	2	3	2	4	3	3	1833	212
all institutional agencies	7	36	53	55	65	50	64	78	94	87	59	32620	4576
landlord	1	0	2	1	0	1	0	0	0	0	1	377	43
agriculturist money/lender	3	2	1	1	1	5	2	2	1	2	2	1093	153
professional money/lender	83	85	89	62	70	70	51	53	29	16	58	32247	3365
traders	7	6	8	8	8	10	7	5	7	3	7	3756	637
relatives and friends	36	43	42	49	37	35	32	30	23	18	33	18438	2902
doctors, lawyers and other prof.	1	0	1	2	0	0	1	0	1	0	1	393	65
others	9	10	5	8	8	8	4	4	2	1	5	3039	415
all non-institutional agencies	135	140	145	126	120	121	91	90	61	40	103	57074	7314
all agencies	140	170	187	171	177	165	146	151	146	120	153	85035	11445
estd. no. of hrs.(00)	85399	35681	49865	52189	50913	35628	53297	48782	63165	79760	554678	x	x
estd. hrs. report. borrowings (00)	11941	6056	9317	8949	8991	5863	7764	7381	9235	9637	85035	x	x
sample hrs. report. borrowings	1376	737	1036	1051	1133	856	1187	1145	1405	1519	11445	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Rural	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Andhra Pradesh													
government	9	401	27	34	1	1	3	6	0	0	41	31143	1040	35
co-op. society/bank	7	3	55	50	63	136	71	286	231	206	125	94614	6259	239
commercial bank incl.	76	94	106	76	104	138	238	314	199	225	171	129098	8103	268
RRB														
insurance	0	0	0	0	1	0	55	0	0	33	12	8756	139	5
provident fund	0	0	0	48	94	0	9	0	44	0	21	15984	550	4
financial corporation/instn.	26	0	0	0	0	0	0	1	0	0	1	951	42	3
financial company	0	0	0	0	0	0	0	0	2	0	0	147	7	1
other institutional agencies	4	10	27	0	0	12	0	2	0	0	5	3556	316	8
institutional agencies	121	508	215	208	263	286	376	609	476	464	376	284250	15753	548
landlord	20	8	9	9	27	9	21	2	31	0	13	9457	894	44
agriculturist moneylender	204	119	321	291	167	347	286	102	234	315	239	180676	11185	430
professional moneylender	563	253	376	402	450	276	273	246	218	194	307	232297	18545	664
traders	13	14	22	30	73	19	23	18	4	18	25	19236	1737	84
relatives and friends	26	42	14	18	6	6	6	3	10	1	11	8254	2467	92
doctors, lawyers etc.	0	41	1	2	0	0	0	0	0	0	4	2799	346	4
others	52	15	42	40	14	56	14	21	27	9	25	18958	1702	72
non-institutional agencies	879	492	785	792	737	714	624	391	524	536	624	471678	35239	1340
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	755927	47289	1760
amount of borrowings (Rs. 00,000)	34018	63995	69594	67176	96628	59585	84577	92672	65097	122584	755927	x	x	x
estd. hrs. report. borrowings (00)	6001	5273	7999	7580	5248	3705	4095	3543	2255	1590	47289	x	x	x
sample hrs. report. borrowings	259	196	268	263	188	127	160	128	91	80	1760	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	all	800 & above	no. of hts. rep. borrowings estd. sample (00)	Rural (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)						(12)
		0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
						Assam										
government	0	0	0	15	404	0	7	54	48	10	100	2591	51	22		
co-op. society/bank	0	0	18	13	3	12	1	19	14	0	8	211	31	17		
commercial bank incl.	22	0	64	62	227	264	549	461	139	546	279	7217	238	117		
RRB																
insurance	0	0	0	0	0	0	0	13	0	0	1	30	4	2		
provident fund	32	28	25	20	3	0	19	0	406	130	62	1594	179	36		
financial corporation/instrn.	0	0	0	79	0	0	6	0	0	0	7	179	10	3		
financial company	0	8	0	4	0	0	0	0	0	0	1	17	7	2		
other institutional agencies	0	0	20	0	1	0	10	36	3	0	8	201	28	10		
institutional agencies	55	37	126	193	637	276	594	583	611	686	465	12040	549	209		
landlord	0	0	0	0	0	0	0	0	11	0	1	26	4	3		
agriculturalist moneylender	9	53	53	34	20	6	45	132	0	0	35	901	232	25		
professional moneylender	499	618	534	155	88	396	149	99	144	272	244	6319	1140	176		
traders	64	49	37	33	24	30	57	39	42	4	33	857	353	108		
relatives and friends	371	214	246	488	200	215	135	136	176	38	195	5047	2640	663		
doctors, lawyers etc.	0	13	1	0	0	0	1	0	0	0	1	21	30	7		
others	2	15	3	98	31	77	19	11	17	0	26	671	232	45		
non-institutional agencies	945	963	874	807	363	724	406	417	389	314	535	13842	4606	1019		
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	25882	5146	1226		
amount of borrowings (Rs. 00,000)	293	1135	3651	1988	5635	1892	3477	2244	2230	3336	25882	x	x	x		
estd. hts. rep. borrowings (00)	331	681	1118	754	871	441	408	253	216	74	5146	x	x	x		
sample hts. report. borrowings	73	130	216	200	189	115	137	91	53	22	1226	x	x	x		



Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hts. rep. borrowings	Rural		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Bihar														
government	0	0	27	6	19	0	0	0	0	0	8	7	878	50	9
co-op. society/bank	49	2	0	14	14	9	32	3	32	43	16	1904	261	41	
commercial bank incl.	30	61	68	236	55	110	110	99	379	752	200	24081	856	139	
RRB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	8	0	0	3	64	0	7	881	17	3	
financial corporation/instn.	0	0	0	1	0	0	0	0	0	0	0	8	2	1	
financial company	0	1	0	0	0	0	0	0	0	0	0	7	1	1	
other institutional agencies	0	7	7	6	6	3	0	0	0	0	3	375	93	11	
institutional agencies	79	71	102	263	102	123	142	105	476	802	234	28134	1281	205	
landlord	145	13	36	9	6	9	13	0	12	0	14	1657	568	61	
agriculturist moneylender	115	194	245	228	298	161	75	9	10	10	133	15994	2571	196	
professional moneylender	185	532	320	270	244	323	426	226	132	23	254	30560	5214	342	
traders	18	11	13	9	63	50	4	25	8	99	33	3944	707	45	
relatives and friends	423	92	135	179	168	223	243	629	306	44	262	31482	4610	377	
doctors, lawyers etc.	0	2	3	1	0	26	9	0	0	0	3	389	52	10	
others	35	85	147	42	119	86	87	7	55	23	66	7960	1713	118	
non-institutional agencies	921	929	898	737	898	877	858	895	524	198	766	91985	15410	1143	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	120119	16653	1343	
amount of borrowings (Rs. 00,000)	3423	8496	14974	14129	15373	9327	7412	22918	10593	13475	120119	x	x	x	
estd. hts. rep. borrowings (00)	1015	2256	3893	2618	2372	1440	1063	940	814	240	16653	x	x	x	
sample hts. report. borrowings	76	149	270	204	174	130	125	93	76	46	1343	x	x	x	

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	all	800 & above	no. of hrs. rep. borrowings	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Chhattisgarh														
government	0	0	0	13	5	0	0	0	29	0	3	175	23	4	
co-op. society/bank	0	177	103	373	111	229	235	570	239	428	329	18746	2312	132	
commercial bank incl.	207	78	417	257	81	281	229	156	418	173	213	12136	665	55	
RRB															
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	193	0	0	0	58	0	0	0	20	1159	64	2	
financial corporation/instn.	0	0	2	3	33	0	18	0	15	0	7	399	12	6	
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	3	0	6	43	38	0	1	0	0	0	7	393	91	9	
institutional agencies	211	255	721	688	267	509	541	726	702	602	579	33006	3134	206	
landlord	18	21	1	3	0	1	0	0	0	0	1	39	20	5	
agriculturist moneylender	8	116	87	57	74	226	20	44	31	2	50	2845	591	39	
professional moneylender	614	577	94	107	442	177	166	41	230	24	136	7759	1098	83	
traders	14	9	19	97	28	21	196	29	25	339	156	8886	527	55	
relatives and friends	135	21	66	46	178	66	54	107	13	26	64	3647	919	82	
doctors, lawyers etc.	0	0	8	0	3	0	3	0	0	0	1	74	51	6	
others	0	0	4	1	6	0	21	52	0	7	13	740	81	12	
non-institutional agencies	789	745	279	312	733	491	459	274	298	398	421	23989	3198	276	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	56996	5926	460	
amount of borrowings (Rs. 00,000)	269	837	3874	2985	6155	5041	7102	7812	3679	19242	56996	x	x	x	
estd. hrs. rep. borrowings (00)	112	184	699	581	1117	781	920	743	327	461	5926	x	x	x	
sample hrs. report. borrowings	22	23	65	54	75	50	69	48	31	23	460	x	x	x	

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hts. rep. borrowings	Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				all	estd. sam-ple
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Gujarat														
government	0	0	0	0	0	6	48	61	75	6	20	5229	408	7	
co-op. society/bank	0	0	174	26	349	69	234	365	209	650	468	124932	3040	95	
commercial bank incl.	0	0	475	70	57	265	168	247	211	255	242	64576	1576	61	
RRB	0	0	0	0	0	0	0	0	0	4	2	623	16	1	
insurance	0	0	0	0	0	0	0	0	44	0	6	1620	81	1	
provident fund	0	0	0	0	0	0	0	0	0	0	14	3703	70	3	
financial corporation/instn.	0	0	79	0	0	216	15	0	0	0	5	1464	6	2	
financial company	0	0	0	0	0	0	0	1	39	0	0	9	2	1	
other institutional agencies	0	0	0	0	1	0	0	0	0	0	0	202155	5197	171	
institutional agencies	0	0	728	96	407	556	465	675	578	915	757	202155	5197	171	
landlord	0	0	0	54	4	0	0	0	0	0	2	534	51	3	
agriculturist moneylender	0	0	44	95	5	26	0	0	0	3	9	2314	261	11	
professional moneylender	210	142	14	147	400	80	56	12	160	49	81	21526	864	41	
traders	0	169	21	77	0	98	74	63	141	2	35	9391	430	23	
relatives and friends	790	689	193	531	184	240	406	249	121	32	116	30991	3492	247	
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
non-institutional agencies	1000	1000	272	904	593	444	535	325	422	85	243	64755	5096	324	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	266911	10072	483	
amount of borrowings (Rs. 00,000)	686	828	15525	9134	11425	10763	10195	15514	36590	156250	266911	x	x	x	
estd. hts. rep. borrowings (00)	142	137	960	1053	870	756	1120	1205	1231	2598	10072	x	x	x	
sample hts. report borrowings	12	17	52	60	51	41	49	59	69	73	483	x	x	x	

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hts. rep. borrowings	Rural		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Haryana														
government	0	0	8	0	13	0	0	0	0	0	0	1	149	21	2
co-op. society/bank	0	0	68	79	224	281	481	34	428	372	286	286	84027	2489	139
commercial bank incl.	0	0	72	59	59	0	158	878	31	240	329	329	96654	546	47
RRB	0	0	0	0	0	0	0	0	10	0	1	1	202	8	1
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/instrn.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	3	0	0	0	64	2	1
other institutional agencies	0	0	4	0	0	36	0	0	0	0	1	1	225	21	2
institutional agencies	0	0	152	138	296	317	639	912	472	612	617	617	181321	2967	185
landlord	0	60	16	61	78	0	0	0	4	0	0	5	1446	136	8
agriculturist moneylender	366	657	202	77	13	123	4	28	189	156	124	124	36275	816	59
professional moneylender	0	263	607	278	559	276	48	24	265	185	180	180	52876	1832	104
traders	0	20	3	7	0	0	174	1	14	42	32	32	9428	277	20
relatives and friends	0	0	19	426	38	283	111	17	36	4	35	35	10290	881	49
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	634	0	1	12	15	0	24	18	21	0	7	7	2050	234	13
non-institutional agencies	1000	1000	848	862	704	683	361	88	528	388	383	383	112365	3693	239
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	293686	6102	391
amount of borrowings															
(Rs. 00,000)	24	330	8679	11981	6110	5121	9150	58310	20152	173829	293686	293686	x	x	x
estd. hts. rep. borrowings															
(00)	12	46	633	814	505	245	334	356	803	2355	6102	6102	x	x	x
sample hts. report.															
borrowings	2	6	39	42	38	16	18	20	48	162	391	391	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hhs. rep. borrowings	Rural sample (00)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Himachal Pradesh													
government	0	57	0	14	0	0	12	36	4	1	11	463	17	8
co-op. society/bank	0	11	153	227	392	508	201	136	260	212	217	8989	424	113
commercial bank incl.	641	727	97	176	149	218	70	143	250	455	286	11842	180	77
RRB														
insurance	0	0	0	0	0	0	0	0	0	2	1	38	1	1
provident fund	0	0	24	0	0	0	46	0	4	0	6	235	20	4
financial corporation/instn.	0	0	0	0	0	0	0	0	0	30	12	485	6	2
financial company	0	0	0	0	0	0	0	0	0	37	14	595	2	2
other institutional agencies	0	0	0	27	8	0	0	0	13	54	24	995	33	4
institutional agencies	641	794	275	443	549	726	329	315	531	790	570	23642	674	207
landlord	0	0	50	0	0	0	21	1	0	0	3	131	9	4
agriculturist moneylender	0	0	0	0	83	0	0	39	0	3	12	511	28	6
professional moneylender	0	0	71	8	3	9	4	8	37	2	10	426	29	11
traders	0	0	101	165	54	0	114	1	2	6	22	898	87	22
relatives and friends	359	36	496	357	244	238	522	620	347	194	357	14801	676	165
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	170	7	27	67	27	9	17	83	5	25	1050	94	27
non-institutional agencies	359	206	725	557	451	274	671	685	469	210	430	17816	880	223
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	41458	1473	410
amount of borrowings (Rs. 00,000)	119	486	526	1018	1222	1870	4310	9245	6497	16165	41458	x	x	x
estd. hhs. rep. borrowings (00)	13	14	57	69	135	155	259	302	233	236	1473	x	x	x
sample hhs. report borrowings	3	4	17	30	30	41	68	70	68	79	410	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hts. rep. borrowings	Rural	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Jammu & Kashmir													
government	0	0	0	246	7	0	16	0	0	582	430	6909	44	4
co-op. society/bank	0	0	0	0	0	0	23	0	35	24	20	328	18	5
commercial bank incl.	0	0	0	0	760	110	490	693	57	307	367	5898	65	32
RRB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
insurance	0	0	0	0	0	0	0	0	12	0	0	7	0	1
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/instrn.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	125	8	10	168	1	2
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0
institutional agencies	0	0	0	246	767	110	529	693	229	921	827	13310	128	42
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	61	0	23	3	6	104	16	4
professional moneylender	0	0	0	57	0	0	0	108	0	0	14	232	1	3
traders	0	0	0	0	0	80	0	0	0	0	1	14	1	1
relatives and friends	0	1000	1000	697	217	744	376	149	598	52	119	1911	148	99
doctors, lawyers etc.	0	0	0	0	0	0	34	0	0	0	2	29	3	1
others	0	0	0	0	16	67	0	50	150	23	30	486	19	16
non-institutional agencies	0	1000	1000	754	233	890	471	307	771	79	173	2776	186	122
all agencies	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	16086	273	161
amount of borrowings (Rs. 00,000)	0	24	21	76	450	180	852	2103	559	11819	16086	x	x	x
estd. hts. rep. borrowings (00)	0	4	1	7	15	8	46	41	28	122	273	x	x	x
sample hts. report. borrowings	0	1	2	5	9	9	24	25	31	55	161	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hts. rep. borrowings	Rural sample (00)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	J harkhand													
government	0	0	48	55	117	63	19	17	1	0	12	613	102	28
co-op. society/bank	0	52	33	80	122	27	572	8	2	0	35	1767	240	21
commercial bank incl.	0	212	344	410	211	340	173	941	992	896	857	43168	548	56
RRB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	104	1	29	1	1
financial corporation/instrn.	0	0	0	0	0	0	0	0	1	0	1	40	4	1
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	1	0	0	17	4	0	0	1	52	10	6
institutional agencies	0	264	425	546	450	430	781	970	996	1000	907	45668	904	113
landlord	0	23	0	0	0	0	0	0	0	0	0	3	3	1
agriculturist moneylender	0	0	59	2	85	0	0	0	0	0	5	254	71	7
professional moneylender	128	19	189	325	181	128	69	0	0	0	35	1744	314	36
traders	0	0	160	0	0	3	0	0	0	0	7	349	220	6
relatives and friends	872	693	167	120	281	439	149	30	4	0	46	2326	795	140
doctors, lawyers etc.	0	0	0	0	3	0	0	0	0	0	0	4	1	1
others	0	0	0	7	0	0	0	0	0	0	0	17	7	1
non-institutional agencies	1000	736	575	454	550	570	219	30	4	0	93	4698	1405	190
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	50366	2309	303
amount of borrowings (Rs. 00,000)	83	125	2157	2323	1425	1295	2102	3474	37109	274	50366	x	x	x
estd. hts. rep. borrowings (00)	18	70	598	419	336	240	298	119	205	6	2309	x	x	x
sample hts. report. borrowings	8	20	66	52	45	29	43	17	19	4	303	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	all	800 & above	no. of hrs. rep. borrowings estd. sample (00)	Rural (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
government	12	30	23	0	8	6	82	0	4	0	12	3824	89	12	
co-op. society/bank	381	10	48	162	240	325	260	233	232	421	293	91167	3474	201	
commercial bank incl.	12	0	133	207	196	140	243	193	251	475	291	90310	2066	133	
RRB	0	0	2	0	0	7	0	5	0	0	1	429	43	4	
insurance	0	0	2	0	0	0	0	0	0	0	0	11	1	1	
provident fund	0	0	2	0	0	0	0	0	0	0	0	11	1	1	
financial corporation/instn.	0	0	0	0	54	0	23	1	44	1	15	4687	122	7	
financial company	0	0	0	0	0	0	0	4	0	0	1	185	19	1	
other institutional agencies	0	0	1	20	1	51	2	1	35	7	12	3696	199	11	
institutional agencies	405	40	209	389	498	529	610	438	566	903	625	194309	5823	364	
landlord	117	102	85	10	27	29	8	11	10	0	12	3862	510	37	
agriculturist moneylender	22	623	106	311	122	114	182	198	131	56	137	42631	2908	160	
professional moneylender	161	174	220	145	179	254	122	248	78	13	120	37418	3221	177	
traders	90	0	101	21	55	19	32	27	40	4	26	7956	953	57	
relatives and friends	204	58	145	89	76	41	19	71	164	23	63	19643	2375	165	
doctors, lawyers etc.	0	0	3	0	28	0	0	0	0	0	3	1002	91	4	
others	0	3	132	34	14	13	28	7	12	0	13	4034	523	30	
non-institutional agencies	595	960	791	611	502	471	390	562	434	97	375	116546	10151	612	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	310855	15257	932	
amount of borrowings (Rs. 00,000)	1059	2852	5180	19866	34724	20153	37414	49555	41390	98662	310855	x	x	x	
estd. hrs. rep. borrowings (00)	341	249	1019	2233	2566	1681	2272	2014	1478	1404	15257	x	x	x	
sample hrs. report. borrowings	30	25	103	127	137	83	126	125	103	73	932	x	x	x	



Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hfs. rep. borrowings	Rural	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
government	0	0	3	2	6	1	112	5	5	7	15	8210	337	23
co-op. society/bank	252	339	192	688	561	575	554	397	438	459	469	259170	9173	597
commercial bank incl. RRB	36	49	110	63	161	120	133	309	303	329	267	147516	2824	170
insurance	0	0	0	19	0	0	0	0	3	0	1	603	46	2
provident fund	0	0	0	0	0	11	4	4	27	22	16	8852	192	14
financial corporation/instn.	1	0	13	0	1	0	0	2	3	17	8	4694	80	11
financial company	0	0	4	1	4	0	3	0	7	65	30	16426	217	14
other institutional agencies	1	47	73	21	17	12	10	15	3	6	10	5439	835	45
institutional agencies	290	434	396	794	750	720	816	732	789	906	816	450911	12815	832
landlord	0	0	0	12	0	0	0	0	0	0	0	211	7	1
agriculturist moneylender	1	25	23	0	19	1	7	0	0	0	2	1302	88	10
professional moneylender	442	470	122	139	156	157	114	147	59	54	90	49684	5365	416
traders	6	1	4	2	13	1	0	15	8	0	4	2366	268	34
relatives and friends	239	70	451	39	49	120	61	103	106	37	76	42092	2123	231
doctors, lawyers etc.	0	0	0	3	0	0	1	0	0	0	0	87	33	3
others	22	0	3	10	13	1	1	3	38	3	11	5873	460	33
non-institutional agencies	710	566	604	206	250	280	184	268	211	94	184	101614	7691	680
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	552525	17937	1351
amount of borrowings (Rs. 00,000)	2276	1120	12340	16976	32076	34309	48008	64680	107267	233474	552525	x	x	x
estd. hfs. rep. borrowings (00)	408	291	799	1534	2543	1975	2507	2501	2569	2809	17937	x	x	x
sample hfs. report. borrowings	50	38	85	120	189	151	193	160	192	173	1351	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	all	800 & above	no. of hfs. rep. borrowings	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	294	116	65	815	623	72	35	339	363	298	347	108697	3256	91	
government	0	43	0	2	1	0	5	0	0	0	2	510	68	5	
co-op. society/bank	0	163	31	5	60	427	291	169	243	583	277	86900	5288	245	
commercial bank incl.															
RRB	294	116	65	815	623	72	35	339	363	298	347	108697	3256	91	
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	0	0	0	0	0	9	3	1	
financial corporation/instrn.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other institutional agencies	0	0	0	0	0	0	3	0	0	1	1	211	47	2	
institutional agencies	294	322	96	822	684	499	334	508	606	882	626	196327	8341	333	
landlord	0	12	18	1	7	22	1	1	0	0	3	866	261	20	
agriculturist moneylender	12	69	347	14	18	223	426	49	89	13	118	37148	3283	115	
professional moneylender	357	326	348	69	212	133	212	373	201	46	176	55274	4038	222	
traders	5	52	61	35	35	68	5	16	40	13	25	7801	1091	74	
relatives and friends	4	39	65	17	6	18	14	17	51	4	19	5826	954	75	
doctors, lawyers etc.	0	0	5	6	0	0	0	0	0	12	4	1164	113	7	
others	328	180	59	36	38	37	7	36	15	29	29	9163	1259	106	
non-institutional agencies	706	678	904	178	316	501	666	492	394	118	374	117242	10673	599	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	313569	17029	894	
amount of borrowings (Rs. 00,000)	916	3038	7225	37958	32347	14126	53979	42742	45862	75376	313569	x	x	x	
estd. hfs. rep. borrowings (00)	261	526	1483	2932	1527	1636	2928	1710	2128	1897	17029	x	x	x	
sample hfs. report. borrowings	12	50	89	98	106	90	122	109	124	94	894	x	x	x	

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Rural		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Maharashtra														
government	0	22	2	0	0	0	15	13	1	14	0	6	2682	120	9
co-op. society/bank	461	257	300	728	612	466	646	683	683	632	663	633	295758	11011	559
commercial bank incl. RRB	21	26	43	27	21	67	40	77	77	170	183	112	52438	1082	77
insurance	0	0	0	0	0	0	0	0	0	0	0	0	100	5	1
provident fund	0	0	0	1	4	0	4	2	2	3	1	2	936	50	6
financial corporation/instrn.	0	0	0	3	9	234	0	3	0	0	1	16	7417	83	11
financial company	0	89	27	0	4	0	28	0	0	1	1	7	3092	92	8
other institutional agencies	0	0	12	4	10	1	15	0	0	0	15	8	3826	216	11
institutional agencies	482	394	384	763	659	783	747	766	766	820	865	784	366250	12471	674
landlord	5	0	1	0	2	22	0	0	1	0	0	2	772	35	9
agriculturist moneylender	97	1	3	10	23	3	38	49	42	3	42	29	13625	767	50
professional moneylender	117	166	406	91	133	81	38	138	23	52	23	70	32741	2143	181
traders	42	2	12	11	0	8	61	6	4	3	4	14	6601	523	33
relatives and friends	40	419	152	121	181	37	78	34	62	105	62	83	38932	3016	266
doctors, lawyers etc.	0	2	0	0	0	0	0	0	4	15	4	4	1880	64	5
others	217	15	42	4	0	67	37	5	0	0	0	14	6535	457	24
non-institutional agencies	518	606	616	237	341	217	253	234	135	180	1000	216	101087	6691	542
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	467337	18298	1178
amount of borrowings (Rs. 00,000)	4726	5412	10113	34045	24660	28741	70848	59130	80699	80699	148963	467337	x	x	x
estd. hrs. rep. borrowings (00)	468	542	953	1758	1797	1340	2920	2980	2820	2721	2820	18298	x	x	x
sample hrs. report. borrowings	54	51	119	120	131	118	155	146	135	149	135	1178	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hts. rep. borrowings	Rural	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
government	29	3	3	71	4	0	1	0	0	0	10	1009	93	7
co-op. society/bank	24	44	219	152	27	217	230	379	85	2	128	13068	1710	99
commercial bank incl.	66	289	70	202	861	198	225	349	217	811	516	52824	1276	80
RRB														
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	8	0	2	231	8	0	293	136	39	4039	141	8
financial corporation/instrn.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	14	0	0	0	1	96	4	1
other institutional agencies	12	0	0	1	0	23	16	0	0	0	3	308	36	7
institutional agencies	132	337	300	426	894	670	494	728	596	949	696	71344	3228	200
landlord	8	0	4	4	0	0	0	0	0	0	1	83	30	5
agriculturist moneylender	17	25	15	11	1	0	22	0	0	0	6	570	308	25
professional moneylender	698	549	373	458	98	195	378	256	261	24	232	23770	4561	314
traders	0	14	73	18	0	0	1	0	0	0	8	769	149	15
relatives and friends	95	42	168	62	6	111	91	15	143	27	45	4634	1654	147
doctors, lawyers etc.	0	29	2	0	0	0	0	0	0	0	2	175	57	2
others	50	5	67	22	1	24	14	1	0	0	11	1115	444	35
non-institutional agencies	868	663	700	574	106	330	506	272	404	51	304	31117	7072	534
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	102460	9799	714
amount of borrowings (Rs. 00,000)	1905	5717	6688	10925	34122	6628	7093	14464	1827	13090	102460	x	x	x
estd. hts. rep. borrowings (00)	763	1457	2232	1706	1154	829	785	630	118	126	9799	x	x	x
sample hts. report borrowings	79	95	170	128	87	58	50	28	10	9	714	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hhs. rep. borrowings	Rural	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Punjab													
government	0	0	0	0	38	0	0	0	119	0	9	3585	65	2
co-op. society/bank	0	0	42	72	117	226	68	261	138	346	300	118636	3932	260
commercial bank incl.	0	43	25	23	174	225	205	46	252	219	205	81234	938	75
RRB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
insurance	0	0	0	0	0	0	0	0	12	0	1	324	5	1
provident fund	0	0	0	0	0	0	0	0	0	2	2	606	4	1
financial corporation/instn.	0	11	287	0	0	0	0	0	0	20	19	7381	48	4
financial company	0	0	0	30	0	0	0	0	0	0	1	261	9	2
other institutional agencies	0	54	355	126	328	451	273	307	521	587	535	212027	4722	328
institutional agencies	0	0	77	279	17	26	19	70	1	0	11	4406	441	33
landlord	788	5	78	178	224	138	91	89	208	262	238	94372	1422	100
agriculturist moneylender	0	19	37	157	161	197	231	16	107	89	96	38128	996	92
professional moneylender	196	22	2	37	17	34	27	49	91	32	36	14180	686	57
traders	16	861	431	159	237	154	311	469	68	28	77	30646	2316	150
relatives and friends	0	0	0	18	0	0	0	0	0	0	1	265	21	2
doctors, lawyers etc.	0	40	22	46	15	0	48	0	3	2	5	1933	202	13
others	1000	946	645	874	672	549	727	693	479	413	465	183930	5857	428
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	395957	9748	697
all agencies	430	3060	4296	8706	11736	5800	12548	14469	26316	308597	395957	x	x	x
amount of borrowings (Rs. 00,000)	62	300	354	906	714	495	748	685	1041	4442	9748	x	x	x
estd. hhs. rep. borrowings (00)	7	16	39	80	60	39	56	51	72	277	697	x	x	x
sample hhs. report borrowings														

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Rural sample (00)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Rajasthan													
government	0	0	0	0	4	0	0	10	2	7	5	1151	23	7
co-op. society/bank	0	18	99	42	105	108	151	140	226	180	159	38319	2275	159
commercial bank incl.	0	33	100	97	15	100	151	66	92	367	179	43293	1002	99
RRB	0	0	0	0	0	0	0	1	12	0	2	580	39	2
insurance	0	0	0	0	4	5	1	1	26	10	9	2178	97	12
provident fund	0	0	0	0	0	0	0	168	0	7	28	6759	27	2
financial corporation/instn.	0	0	0	0	0	0	0	15	0	0	2	535	7	1
financial company	0	0	0	0	0	0	0	0	0	3	1	267	3	2
other institutional agencies	0	51	198	139	128	213	303	400	359	574	386	93081	3376	275
institutional agencies	0	0	30	5	0	0	0	12	2	0	3	779	81	6
landlord	335	286	166	199	158	105	320	75	41	45	103	24940	1793	107
agriculturalist moneylender	176	519	283	449	606	549	288	398	456	70	314	75908	4053	267
professional moneylender	188	128	112	139	38	132	45	69	23	291	138	33318	1276	94
traders	208	9	168	50	34	1	44	32	91	19	43	10308	1198	76
relatives and friends	72	1	15	2	30	0	0	2	1	0	4	907	117	16
doctors, lawyers etc.	20	7	28	18	6	0	0	12	26	0	9	2139	182	17
others	1000	949	802	861	872	787	697	600	641	426	614	148299	8421	562
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	241381	11409	814
all agencies	780	1812	4368	13062	21186	11812	24789	36830	45904	80839	241381	x	x	x
amount of borrowings (Rs. 00,000)	196	247	720	1199	1844	824	1394	1433	2075	1477	11409	x	x	x
estd. hrs. rep. borrowings (00)	19	28	58	89	106	57	85	104	141	127	814	x	x	x
sample hrs. report. borrowings														

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				all	estd. sam-ple
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Tamil Nadu														
government	20	8	6	10	5	319	11	3	15	0	51	40851	781	42	
co-op. society/bank	152	211	141	225	183	120	272	282	311	437	257	204550	8868	416	
commercial bank incl.	1	21	121	33	80	76	77	125	146	164	101	80316	4041	214	
RRB	0	0	0	0	0	1	15	0	13	8	6	4430	203	8	
insurance	0	0	0	2	0	5	41	7	23	33	16	12625	337	18	
provident fund	0	0	0	0	6	12	0	12	0	1	3	2642	152	6	
financial corporation/instn.	19	0	1	0	5	0	1	38	0	28	8	6577	202	12	
financial company	3	16	22	67	64	5	19	9	13	15	24	19279	1888	61	
other institutional agencies	195	256	292	338	344	537	436	477	521	687	466	371270	15012	732	
institutional agencies	23	1	8	1	2	1	0	4	0	45	9	7426	399	16	
landlord	42	8	39	81	51	34	23	37	51	23	40	31951	2452	121	
agriculturist moneylender	579	659	559	535	531	411	417	399	375	212	420	334833	26810	1184	
professional moneylender	55	23	8	2	10	1	2	1	4	2	5	4136	1223	32	
traders	90	43	76	40	36	16	121	70	44	31	52	41698	4888	248	
relatives and friends	0	0	0	0	0	0	0	12	0	0	1	663	66	1	
doctors, lawyers etc.	16	9	18	1	26	0	1	0	5	0	5	4313	820	36	
others	805	744	708	662	656	463	564	523	479	313	534	425021	34220	1564	
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	796291	45791	2137	
all agencies	15101	26916	64522	90960	69407	111073	106992	54575	124786	131959	796291	x	x	x	
amount of borrowings (Rs. 00,000)	3886	4423	8021	8566	5438	3732	4062	2280	3281	2101	45791	x	x	x	
estd. hrs. rep. borrowings (00)	205	227	365	339	264	143	192	133	168	101	2137	x	x	x	
sample hrs. report. borrowings															





Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	all	800 & above	no. of hts. rep. borrowings	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Uttar Pradesh														
government	0	0	11	1	0	39	250	22	11	37	52	25544	410	35	
co-op. society/bank	45	0	21	67	36	63	121	186	143	199	129	63704	5599	323	
commercial bank incl.	48	103	46	107	204	198	174	319	454	550	322	158720	6791	450	
RRB															
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	5	0	0	0	1	327	20	3	
financial corporation/instn.	0	0	0	0	0	0	0	0	5	0	1	391	34	3	
financial company	0	13	3	0	3	2	19	0	0	4	4	2143	84	9	
other institutional agencies	6	2	3	15	51	6	2	12	66	32	26	12872	749	57	
institutional agencies	99	117	84	190	295	309	570	539	679	822	535	263701	13140	851	
landlord	0	1	20	6	3	23	1	5	4	0	5	2533	397	18	
agriculturalist moneylender	16	146	307	86	56	56	81	80	49	15	69	33939	3732	247	
professional moneylender	495	453	335	350	292	306	214	259	100	63	201	99244	11648	784	
traders	81	20	37	87	10	30	16	9	23	24	27	13112	1846	128	
relatives and friends	262	257	180	246	321	257	108	96	125	49	141	69672	11819	889	
doctors, lawyers etc.	0	0	4	2	6	8	1	1	0	0	2	828	228	16	
others	47	6	32	33	17	12	8	11	19	27	20	9615	1167	82	
non-institutional agencies	901	883	916	810	705	691	430	461	321	178	465	228942	29373	2068	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	492643	41050	2841	
amount of borrowings															
(Rs. 00,000)	3354	7571	27880	41636	38564	40281	66700	65143	72784	128731	492643	x	x	x	
estd. hts. rep. borrowings															
(00)	766	1982	4204	5903	4675	4120	5405	4458	4813	4723	41050	x	x	x	
sample hts. report.															
borrowings	75	152	350	371	305	253	365	315	336	319	2841	x	x	x	

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hts. rep. borrowings	Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				all	estd. sam-ple
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	West Bengal														
government	76	27	27	201	14	40	72	7	42	0	57	9717	388	35	
co-op. society/bank	19	55	63	102	344	268	238	110	390	189	201	34193	4500	233	
commercial bank incl.	253	132	108	175	58	95	58	288	253	161	157	26716	1508	140	
RRB															
insurance	0	0	0	0	0	0	0	0	0	51	5	912	4	2	
provident fund	0	0	0	0	25	0	2	22	25	0	9	1587	120	7	
financial corporation/instn.	0	0	3	0	9	25	0	21	0	0	6	1020	85	7	
financial company	0	0	0	0	35	38	232	0	0	0	38	6553	130	4	
other institutional agencies	37	1	67	24	1	1	15	13	0	3	15	2519	208	22	
institutional agencies	386	216	269	503	485	467	617	461	710	404	489	83217	6902	444	
landlord	1	7	12	10	7	0	0	0	0	0	4	649	236	11	
agriculturist moneylender	4	21	73	77	32	104	10	30	35	110	53	8942	1191	79	
professional moneylender	220	347	236	184	179	226	93	317	89	35	176	30031	6183	392	
traders	184	69	110	67	64	72	54	32	36	211	78	13230	2836	172	
relatives and friends	163	307	213	133	203	81	158	159	103	230	165	28153	6311	570	
doctors, lawyers etc.	5	0	35	0	0	0	0	1	0	0	3	578	130	4	
others	37	32	52	27	30	50	68	1	27	9	32	5448	929	63	
non-institutional agencies	614	784	731	497	515	533	383	539	290	596	511	87031	16726	1228	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	170248	22767	1629	
amount of borrowings (Rs. 00,000)	3084	7027	15568	26527	19510	12756	23174	22827	21826	17950	170248	x	x	x	
estd. hts. rep. borrowings (00)	1212	2124	4003	4493	3431	1682	2097	1615	1606	506	22767	x	x	x	
sample hts. report. borrowings	154	200	295	271	192	136	137	113	90	41	1629	x	x	x	

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hts. rep. borrowings	Rural		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	India														
government	12	186	14	25	11	100	52	8	17	9	27	149343	4279	400	
co-op. society/bank	84	63	94	181	176	215	280	265	297	400	280	1545697	71177	4019	
commercial bank incl.	62	92	122	157	202	121	135	290	279	293	227	1250772	38048	2658	
RRB															
insurance	0	0	0	1	0	1	11	0	4	4	3	16714	507	31	
provident fund	0	0	4	9	22	7	12	3	20	7	10	53912	1938	179	
financial corporation/instn.	12	0	5	1	6	28	2	12	4	4	6	34099	736	75	
financial company	4	4	6	0	3	1	15	4	3	15	8	45560	832	70	
other institutional agencies	5	9	20	21	17	9	8	5	11	7	10	54773	4831	326	
institutional agencies	180	355	266	395	436	481	515	587	634	738	572	3150870	117417	7543	
landlord	24	7	13	13	11	8	5	4	4	3	6	34928	4103	291	
agriculturist moneylender	126	97	163	119	86	102	129	61	62	97	96	530307	33850	1903	
professional moneylender	478	370	363	311	323	284	219	220	173	89	206	1137039	98805	5884	
traders	39	22	29	33	34	23	28	18	23	34	29	158094	15778	1313	
relatives and friends	100	107	127	105	87	78	88	96	85	32	74	406689	54215	5551	
doctors, lawyers etc.	1	20	3	2	4	1	0	1	2	1	2	11035	1411	92	
others	53	22	36	22	20	22	16	12	17	5	15	82930	10751	874	
non-institutional agencies	820	645	734	605	564	519	485	413	366	262	428	2361020	209199	15398	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	5511890	307887	22036	
amount of borrowings (Rs. 00,000)	73028	142852	282168	414022	465696	385488	584686	641876	760177	1761898	5511890	x	x	x	x
estd. hts. rep. borrowings (00)	16217	21164	40333	45586	37553	26466	34058	28050	28207	30253	307887	x	x	x	x
sample hts. report. borrowings	1245	1590	2942	2972	2698	1916	2450	2053	2092	2078	22036	x	x	x	x



Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Assam														
government	104	0	0	0	211	0	0	0	0	0	26	27	214	5	6
co-op. society/bank	0	11	0	506	0	0	0	0	0	0	0	19	147	5	2
commercial bank incl.	9	0	685	275	53	804	498	708	841	75	237	1851	38	42	
RRB	0	0	0	0	0	0	0	0	8	304	172	1348	6	2	
insurance	0	0	0	0	152	0	0	0	74	2	12	96	6	7	
provident fund	0	917	218	0	0	0	130	0	0	0	73	572	6	4	
financial corporation/instn.	0	0	0	0	0	0	0	0	0	578	327	2552	6	2	
financial company	0	0	0	0	67	0	0	0	0	0	2	16	8	1	
other institutional agencies	113	929	903	781	482	804	498	838	923	984	870	6796	74	65	
institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist moneylender	480	0	44	7	125	100	116	3	0	5	46	358	56	15	
professional moneylender	2	5	10	12	10	0	33	0	0	0	3	21	8	9	
traders	395	66	42	200	379	96	353	113	11	11	73	571	229	102	
relatives and friends	1	0	0	0	0	0	0	46	66	0	8	65	7	5	
doctors, lawyers etc.	9	0	0	0	3	0	0	0	0	0	1	5	5	4	
others	887	71	97	219	518	196	502	162	77	16	130	1019	305	135	
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	7815	379	200
all agencies	499	468	469	280	233	219	189	315	728	4415	7815	x	x	x	
amount of borrowings (Rs. 00,000)	119	29	23	36	64	13	34	18	20	22	379	x	x	x	
estd. hrs. rep. borrowings (00)	34	11	21	15	26	16	18	16	23	20	200	x	x	x	
sample hrs. report. borrowings															

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00) (14) (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Bihar													
government	0	0	5	0	57	96	57	0	0	118	39	500	32	7
co-op. society/bank	0	0	0	41	37	0	71	0	28	0	19	237	38	5
commercial bank incl.	0	0	404	0	198	184	320	134	247	838	304	3888	84	22
RRB	0	0	0	0	0	0	0	0	229	0	45	570	19	1
insurance	0	45	251	0	81	24	193	29	0	0	54	695	46	6
provident fund	0	0	0	0	0	0	12	0	0	0	1	12	1	1
financial corporation/instrn.	0	0	35	0	0	0	0	0	0	0	4	45	14	1
financial company	33	0	0	0	5	0	0	0	15	0	4	48	6	3
other institutional agencies	33	45	695	41	379	303	654	163	518	955	468	5996	237	45
institutional agencies	28	67	0	2	0	0	0	0	0	0	1	8	6	4
landlord	313	673	98	118	322	96	83	537	193	20	13	168	50	7
agriculturalist moneylender	260	5	74	9	0	2	133	99	178	0	200	2566	348	55
professional moneylender	109	242	175	787	96	589	117	186	111	14	65	826	107	14
traders	0	7	24	0	0	1	0	0	0	0	226	2896	388	75
relatives and friends	0	15	28	3	44	0	13	16	0	11	3	37	38	3
doctors, lawyers etc.	0	967	955	305	621	697	346	837	482	45	532	6808	976	168
others	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	12803	1205	210
non-institutional agencies	967	955	305	959	621	697	346	837	482	45	532	6808	976	168
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	12803	1205	210
amount of borrowings (Rs. 00,000)	152	718	1282	1408	1107	1245	965	1248	2494	2184	12803	x	x	x
estd. hrs. rep. borrowings (00)	70	123	196	160	173	120	83	88	165	27	1205	x	x	x
sample hrs. report. borrowings	24	18	24	19	31	21	20	16	28	9	210	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00) (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Chhattisgarh													
government	0	0	0	12	36	0	0	0	392	0	132	4707	35	10
co-op. society/bank	0	0	0	0	199	101	15	89	46	181	100	3549	108	23
commercial bank incl.	203	699	0	317	268	617	179	568	244	516	386	13754	142	24
RRB														
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	212	22	164	20	724	233	249	81	192	6841	162	31
financial corporation/instn.	0	0	0	0	0	0	24	0	0	0	1	39	1	1
financial company	0	0	0	0	13	0	0	0	0	180	49	1759	10	3
other institutional agencies	0	0	35	0	0	0	0	0	0	0	0	15	3	1
institutional agencies	203	699	247	350	679	738	941	927	930	958	861	30664	414	87
landlord	0	0	0	0	0	44	0	0	0	0	1	39	6	1
agriculturist moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0
professional moneylender	122	137	42	604	55	70	59	0	66	0	70	2505	133	25
traders	56	110	159	12	11	0	0	64	0	9	18	645	61	17
relatives and friends	295	26	538	28	254	149	0	9	3	30	47	1689	138	32
doctors, lawyers etc.	7	28	0	0	0	0	0	0	0	0	0	9	2	2
others	316	0	13	6	1	0	0	0	0	2	2	83	14	5
non-institutional agencies	797	301	753	650	321	262	59	73	70	42	139	4969	338	76
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	35633	697	156
amount of borrowings (Rs. 00,000)	118	279	428	2256	3309	888	1645	6126	11051	9533	35633	x	x	x
estd. hrs. rep. borrowings (00)	32	41	44	106	104	56	42	77	109	87	697	x	x	x
sample hrs. report. borrowings	13	8	11	18	18	14	10	22	20	22	156	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Delhi													
government	0	0	0	0	0	0	10	0	103	0	5	82	2	2
co-op. society/bank	0	0	0	889	0	0	0	0	350	739	540	8361	47	6
commercial bank incl.	0	0	10	0	896	0	67	50	187	12	48	745	16	8
RRB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial corporation/instn.	0	0	0	0	0	0	0	0	0	7	5	78	2	1
financial company	0	0	0	0	0	0	0	0	0	121	83	1287	45	2
other institutional agencies	4	0	0	0	0	63	0	0	0	0	1	23	2	2
institutional agencies	4	0	10	889	896	63	77	50	640	880	683	10577	115	21
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0
professional moneylender	407	565	35	0	62	15	10	0	0	2	21	327	28	19
traders	0	19	0	0	0	0	0	0	120	68	51	796	25	3
relatives and friends	500	250	721	111	42	922	911	945	186	28	219	3387	335	124
doctors, lawyers etc.	49	0	0	0	0	0	0	0	0	0	2	24	3	1
others	40	166	235	0	0	0	2	5	54	22	24	379	82	23
non-institutional agencies	996	1000	990	111	104	937	923	950	360	120	317	4913	471	169
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	15489	582	188
amount of borrowings (Rs. 00,000)	482	80	329	334	392	333	2101	218	597	10624	15489	x	x	x
estd. hrs. rep. borrowings (00)	173	37	74	48	10	16	17	36	38	134	582	x	x	x
sample hrs. report. borrowings	65	18	21	6	6	7	8	14	16	27	188	x	x	x







Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00) (14) (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Himachal Pradesh														
government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
co-op. society/bank	0	0	0	0	664	0	0	527	0	15	0	40	392	6	5
commercial bank incl.	0	0	0	0	0	619	0	0	0	416	333	303	2948	21	15
RRB	0	0	0	0	0	0	291	473	725	0	549	442	4299	45	30
insurance	0	0	0	0	0	0	0	0	0	21	0	3	30	0	1
provident fund	0	0	0	0	0	161	0	0	0	0	0	1	10	0	1
financial corporation/instr.	0	0	0	0	0	0	0	0	0	0	23	17	161	4	1
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	105	502	0	73	714	18	2
institutional agencies	0	0	0	0	664	780	291	1000	829	954	906	880	8554	94	54
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	0	0	0	0	0	10	0	1	13	1	1
professional moneylender	0	0	180	0	0	0	0	0	0	3	0	1	11	2	2
traders	0	116	0	0	0	0	0	0	0	0	0	1	5	1	1
relatives and friends	0	233	820	97	220	709	0	131	34	62	62	88	856	31	20
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	651	0	239	0	0	0	40	0	0	32	29	282	6	4
non-institutional agencies	0	1000	1000	336	220	709	0	171	46	94	94	120	1167	39	26
all agencies	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	9722	127	76
amount of borrowings (Rs. 00,000)	0	43	37	101	65	421	577	96	1402	6979	9722	x	x	x	x
estd. hrs. rep. borrowings (00)	0	2	6	5	8	8	12	7	30	49	127	x	x	x	x
sample hrs. report. borrowings	0	2	2	4	4	4	5	8	15	27	76	x	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Jammu & Kashmir														
government	0	0	0	0	0	0	0	0	314	0	4	31	1	2	
co-op. society/bank	0	0	0	0	0	0	646	0	0	309	290	2270	4	3	
commercial bank incl.	0	0	0	0	0	0	171	290	228	584	554	4338	33	21	
RRB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	0	0	70	0	336	1	6	49	1	4	
financial corporation/instr.	0	0	0	0	0	0	0	26	0	0	2	12	0	1	
financial company	0	0	0	0	0	0	0	487	0	0	30	235	4	2	
other institutional agencies	0	0	0	0	0	0	0	0	0	105	95	746	0	1	
institutional agencies	0	0	0	0	0	0	887	803	878	999	981	7681	43	33	
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agriculturist moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
professional moneylender	0	0	0	0	0	455	0	0	0	0	1	5	0	1	
traders	0	0	0	0	0	0	0	36	0	0	2	17	1	1	
relatives and friends	1000	0	0	1000	0	545	113	161	0	1	14	112	5	11	
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	0	0	122	0	2	12	0	1	
non-institutional agencies	1000	0	0	1000	0	1000	113	197	122	1	19	146	6	12	
all agencies	1000	0	0	1000	0	1000	1000	1000	1000	1000	1000	7827	48	44	
amount of borrowings (Rs. 00,000)	2	0	0	4	0	10	107	482	99	7122	7827	x	x	x	
estd. hrs. rep. borrowings (00)	1	0	0	1	0	0	2	9	2	32	48	x	x	x	
sample hrs. report. borrowings	1	0	0	2	0	1	4	7	7	22	44	x	x	x	

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00) (15)		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	J harkhand														
government	0	232	62	442	577	500	54	48	226	13	148	3073	90	17	
co-op. society/bank	0	186	164	125	273	63	153	72	443	265	235	4884	90	30	
commercial bank incl.	3	85	0	222	0	48	645	579	169	341	318	6613	118	22	
RRB															
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
provident fund	0	0	0	0	33	182	0	225	65	246	124	2582	49	13	
financial corporation/instn.	0	0	0	0	0	59	0	0	0	0	4	75	2	1	
financial company	76	0	23	34	0	23	0	0	0	0	5	112	13	4	
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
institutional agencies	79	503	249	823	884	875	852	923	902	864	833	17340	350	84	
landlord	0	0	0	24	0	0	0	0	0	0	1	14	14	1	
agriculturist moneylender	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
professional moneylender	428	112	0	98	29	57	4	3	4	0	24	507	35	12	
traders	15	0	0	0	0	0	0	54	0	0	7	139	5	3	
relatives and friends	479	386	751	55	87	68	144	20	93	136	136	2825	219	48	
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
non-institutional agencies	921	497	751	177	116	125	148	77	98	136	167	3485	272	63	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	20825	621	146	
amount of borrowings (Rs. 00,000)	663	157	587	567	1282	1269	3442	2389	4413	6055	20825	x	x	x	
estd. hrs. rep. borrowings (00)	50	26	61	60	46	48	89	33	81	126	621	x	x	x	
sample hrs. report. borrowings	10	8	12	11	12	14	17	17	28	17	146	x	x	x	

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Karnataka														
government	2	6	6	72	6	83	9	33	14	33	25	6553	228	32	
co-op. society/bank	45	13	252	15	64	56	419	325	229	141	158	40891	767	99	
commercial bank incl.	2	21	202	444	692	279	132	342	301	346	317	82011	690	105	
RRB	0	0	8	2	106	0	35	0	266	57	72	18664	117	10	
insurance	0	0	0	17	32	55	0	0	11	9	10	2500	86	13	
provident fund	0	8	0	60	4	0	13	0	15	316	153	39607	118	16	
financial corporation/instn.	7	391	0	43	9	0	123	22	0	32	47	12085	181	10	
financial company	0	27	1	5	58	20	30	9	54	3	17	4270	157	30	
other institutional agencies	56	467	468	658	971	492	762	731	889	937	799	206581	2283	304	
institutional agencies	17	0	6	27	0	0	0	10	4	0	3	833	139	7	
landlord	44	1	11	29	0	0	9	3	0	3	5	1348	128	14	
agriculturist moneylender	814	407	448	98	19	281	205	151	57	33	138	35772	2128	222	
professional moneylender	9	1	5	10	1	9	2	0	1	6	5	1169	143	29	
traders	50	125	53	172	8	135	22	102	48	13	43	11173	1189	147	
relatives and friends	0	0	7	0	0	0	0	0	0	0	1	145	7	2	
doctors, lawyers etc.	9	0	1	7	0	83	0	3	0	8	6	1636	136	11	
others	944	533	532	342	29	508	238	269	111	63	201	52077	3812	427	
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	258657	5834	711	
all agencies	8805	16081	20403	9529	18446	5566	7523	16446	34984	120875	258657	x	x	x	
amount of borrowings (Rs. 00,000)	989	609	921	638	408	286	361	464	469	688	5834	x	x	x	
estd. hrs. rep. borrowings (00)	102	60	101	81	53	40	49	56	60	109	711	x	x	x	
sample hrs. report. borrowings															

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00) (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
government	0	0	33	17	135	1	153	32	4	120	92	27997	189	25
co-op. society/bank	106	302	493	588	122	502	173	737	442	471	426	129585	2299	275
commercial bank incl. RRB	0	135	162	52	235	60	509	120	335	172	259	78692	968	103
insurance	0	0	0	0	0	0	1	0	0	4	2	681	19	6
provident fund	0	25	44	43	0	19	5	1	0	50	24	7387	157	11
financial corporation/instrn.	0	0	0	0	0	1	6	1	7	72	33	10181	144	9
financial company	0	0	0	9	0	0	4	4	1	5	4	1071	53	6
other institutional agencies	0	0	15	0	89	89	2	4	19	5	10	3092	120	18
institutional agencies	106	462	747	709	581	671	853	899	808	899	851	258685	3729	424
landlord	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agriculturist moneylender	0	0	0	0	11	4	0	0	0	0	0	101	7	2
professional moneylender	726	517	191	152	150	173	61	40	109	45	73	22102	2138	225
traders	153	21	8	2	17	0	2	0	0	3	3	1047	125	21
relatives and friends	14	0	47	71	241	150	83	52	82	50	69	20874	757	112
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	6	2	0	2	1	10	0	3	3	894	91	15
non-institutional agencies	894	538	253	226	419	329	147	101	192	101	148	45018	2964	355
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	303974	5758	704
amount of borrowings (Rs. 00,000)	1378	2134	4565	4197	7337	6128	64385	36108	47551	130190	303974	x	x	x
estd. hrs. rep. borrowings (00)	222	151	297	348	383	449	970	699	934	1305	5758	x	x	x
sample hrs. report. borrowings	25	12	40	46	55	52	100	94	124	156	704	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00) (14) (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Madhya Pradesh													
government	0	0	304	14	68	169	96	7	33	6	33	4479	199	23
co-op. society/bank	125	311	100	233	234	200	239	526	14	29	132	18149	335	61
commercial bank incl. RRB	30	104	43	58	289	179	192	203	657	613	459	63174	495	78
insurance	0	0	0	0	0	0	250	0	2	4	16	2168	18	4
provident fund	0	0	0	2	104	65	8	21	0	0	11	1450	50	15
financial corporation/instn.	0	0	0	0	0	0	38	36	16	236	109	15012	52	9
financial company	0	0	0	12	0	0	11	5	199	46	63	8740	145	10
other institutional agencies	0	0	0	11	59	3	0	3	4	0	5	713	32	8
institutional agencies	156	415	447	330	753	617	834	800	926	934	827	113885	1247	199
landlord	0	0	0	0	0	0	3	0	0	0	0	21	3	1
agriculturist moneylender	0	0	0	27	7	0	5	0	1	0	2	296	63	8
professional moneylender	59	317	79	142	189	240	88	48	9	37	56	7710	636	61
traders	2	0	154	102	19	70	0	26	15	18	26	3607	175	29
relatives and friends	20	42	282	388	27	8	65	95	16	10	52	7171	456	66
doctors, lawyers etc.	3	0	0	0	1	0	0	0	8	0	2	262	18	4
others	760	226	38	11	4	66	4	31	24	1	34	4736	237	31
non-institutional agencies	844	585	553	670	247	383	166	200	74	66	173	23803	1500	194
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	137688	2689	383
amount of borrowings (Rs. 00,000)	3689	587	4192	6372	8095	2599	7447	17737	29236	57733	137688	x	x	x
estd. hrs. rep. borrowings (00)	282	63	263	296	328	169	181	329	495	283	2689	x	x	x
sample hrs. report. borrowings	21	15	32	37	45	31	44	47	47	64	383	x	x	x



Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										all	amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00) (14) (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Maharashtra														
government	0	0	0	6	0	13	31	5	4	3	7	4310	54	11	
co-op. society/bank	78	297	184	463	229	679	517	494	487	315	393	247146	3608	409	
commercial bank incl.	229	291	368	24	245	73	302	283	177	409	272	171527	1212	128	
RRB															
insurance	0	0	0	0	2	0	0	0	76	11	20	12513	75	6	
provident fund	0	0	0	0	2	15	53	8	7	6	11	7103	264	19	
financial corporation/instn.	26	101	40	348	446	0	10	115	155	185	174	109295	472	45	
financial company	3	0	352	59	0	0	5	2	40	14	37	23162	274	23	
other institutional agencies	1	2	4	0	1	1	0	7	20	1	5	3428	76	16	
institutional agencies	337	692	949	900	926	780	918	914	966	944	919	578485	5697	635	
landlord	0	0	0	0	0	0	0	0	0	24	7	4447	4	1	
agriculturist moneylender	0	0	1	1	1	0	0	0	0	0	0	157	6	4	
professional moneylender	321	167	6	23	23	52	34	20	3	6	22	14052	931	121	
traders	4	9	8	9	0	42	37	1	14	0	10	6541	449	35	
relatives and friends	331	105	34	61	42	115	10	57	15	24	37	23392	1757	226	
doctors, lawyers etc.	5	3	0	3	0	0	0	0	2	2	1	820	56	6	
others	3	24	3	4	7	11	1	9	0	0	3	1770	146	25	
non-institutional agencies	663	308	51	100	74	220	82	86	34	56	81	51179	3193	405	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	629664	8647	1008	
amount of borrowings (Rs. 00,000)	10336	11082	33815	47892	65805	19672	79559	43306	135782	182416	629664	x	x	x	
estd. hrs. rep. borrowings (00)	800	398	655	994	1002	385	1111	761	1493	1048	8647	x	x	x	
sample hrs. report. borrowings	86	47	71	112	100	69	113	115	153	142	1008	x	x	x	

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00) (14)	(15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
government	0	0	33	0	11	0	288	330	102	984	650	69611	299	16
co-op. society/bank	58	0	319	0	6	94	349	2	89	1	42	4486	44	10
commercial bank incl. RRB	45	623	388	816	961	610	29	596	476	5	231	24732	268	41
insurance	0	0	0	0	0	0	0	0	87	1	4	404	5	2
provident fund	0	0	121	22	0	130	164	30	119	7	29	3133	89	12
financial corporation/instn.	0	0	0	69	0	0	0	0	0	0	2	173	5	2
financial company	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	4	9	0	0	0	1	75	8	2
institutional agencies	103	623	861	906	978	839	839	958	873	998	958	102615	711	83
landlord	0	0	0	0	0	0	0	7	0	0	1	79	7	2
agriculturist moneylender	85	0	0	0	0	0	0	0	0	0	1	69	14	1
professional moneylender	787	75	80	80	6	89	42	9	76	1	20	2109	438	77
traders	3	144	15	0	0	0	2	0	0	0	1	148	20	6
relatives and friends	22	147	44	14	14	72	117	25	10	1	18	1880	334	49
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	11	0	0	1	0	0	0	41	0	2	168	21	5
non-institutional agencies	897	377	139	94	22	161	161	42	127	2	42	4453	828	137
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	107067	1522	216
amount of borrowings (Rs. 00,000)	816	580	3102	2513	11804	1662	7980	10831	3633	64147	107067	x	x	x
estd. hrs. rep. borrowings (00)	144	64	349	154	131	101	211	167	70	131	1522	x	x	x
sample hrs. report. borrowings	30	14	38	25	11	10	29	26	17	16	216	x	x	x



Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban sample (00) (14)	Urban (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
government	0	0	0	0	0	6	0	137	11	155	64	12096	206	10
co-op. society/bank	0	0	0	0	331	0	37	23	15	164	77	14619	205	22
commercial bank incl.	35	341	0	0	23	282	170	367	869	416	612	116196	466	65
RRB														
insurance	0	0	0	16	0	0	0	0	15	35	20	3795	13	4
provident fund	0	0	597	44	0	6	24	161	7	4	13	2438	122	15
financial corporation/instn.	0	0	0	0	98	0	0	1	6	4	8	1428	11	4
financial company	0	0	0	0	0	151	48	0	1	18	12	2339	30	9
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0	0	0
institutional agencies	35	341	597	60	451	445	280	689	924	796	805	152912	1043	126
landlord	0	0	0	0	0	0	0	0	0	3	1	200	1	1
agriculturist moneylender	81	347	5	0	0	1	13	1	0	2	4	744	73	8
professional moneylender	679	282	313	770	383	414	512	108	41	165	135	25708	746	109
traders	77	9	54	29	30	88	49	158	12	26	25	4789	176	32
relatives and friends	99	8	32	55	107	52	74	25	20	8	22	4186	419	66
doctors, lawyers etc.	22	0	0	0	0	0	25	1	0	1	1	271	13	7
others	6	13	0	85	29	0	48	18	4	0	6	1137	67	13
non-institutional agencies	965	659	403	940	549	555	720	311	76	204	195	37036	1460	225
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	189948	2458	346
amount of borrowings (Rs. 00,000)	734	1357	546	1799	5903	4633	7125	5644	96129	66077	189948	x	x	x
estd. hrs. rep. borrowings (00)	135	66	64	162	338	245	280	173	526	469	2458	x	x	x
sample hrs. report. borrowings	19	10	11	24	34	36	51	41	67	53	346	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)	(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Tamil Nadu														
government	2	52	17	67	77	71	11	39	39	105	67	34550	1071	102	
co-op. society/bank	4	113	78	157	120	235	222	161	264	279	215	110341	2328	277	
commercial bank incl.	10	62	145	128	126	113	166	200	315	185	180	92361	1840	226	
RRB															
insurance	0	0	66	0	8	0	0	1	0	5	7	3609	177	12	
provident fund	0	4	138	69	73	31	76	173	61	64	77	39613	1068	104	
financial corporation/instrn.	0	1	0	4	0	0	19	0	46	200	86	44068	213	17	
financial company	0	6	10	3	1	2	0	14	21	12	10	5273	126	19	
other institutional agencies	0	67	15	102	49	8	15	26	23	7	23	11855	783	47	
institutional agencies	16	304	469	530	455	459	509	613	768	856	665	341669	6640	734	
landlord	1	0	1	0	14	0	0	0	3	0	1	638	58	7	
agriculturist moneylender	3	7	1	0	0	0	0	28	0	0	4	1913	101	13	
professional moneylender	852	542	478	406	439	350	443	257	180	114	266	136483	10696	1067	
traders	2	2	8	4	34	10	3	7	3	3	6	3018	267	35	
relatives and friends	97	140	42	53	36	180	38	94	46	27	56	28519	2616	278	
doctors, lawyers etc.	1	1	0	0	0	0	2	0	0	0	0	88	22	4	
others	28	5	1	6	23	0	4	0	0	0	3	1458	245	26	
non-institutional agencies	984	696	531	470	545	541	491	387	232	144	335	172116	13433	1381	
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	513786	18749	1996	
amount of borrowings															
(Rs. 00,000)	12704	15811	35774	38558	26098	31351	26627	58521	66600	201740	513786	x	x	x	x
estd. hrs. rep. borrowings															
(00)	2656	2031	3129	2145	1951	1188	1153	1443	1335	1718	18749	x	x	x	x
sample hrs. report.															
borrowings	313	227	248	199	180	119	156	157	196	201	1996	x	x	x	x

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	all	800 & above	(10)	(11)	(12)	(13)	no. of hhs. rep. borrowings	Urban sample (00)	(14)	(15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)											
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above											
government	0	0	689	137	0	0	0	0	0	0	0	0	0	0	0	21	184	4	3		
co-op. society/bank	0	866	0	568	0	1000	161	849	0	40	146	1307						22	8		
commercial bank incl. RRB	1000	0	311	53	0	0	278	66	699	955	565	5059						36	20		
insurance	0	0	0	0	0	0	0	0	0	0	0	0						0	0		
provident fund	0	0	0	218	0	0	0	0	0	0	26	229						8	1		
financial corporation/instrn.	0	0	0	0	0	0	0	0	294	0	174	1558						3	1		
financial company	0	0	0	0	0	0	0	0	7	0	4	37						2	1		
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	0						0	0		
institutional agencies	1000	866	1000	977	0	1000	440	914	1000	994	936	8374						67	33		
landlord	0	0	0	0	0	0	0	0	0	0	0	0						0	0		
agriculturist moneylender	0	0	0	0	118	0	0	0	0	0	4	40						5	2		
professional moneylender	0	112	0	4	0	0	538	0	0	2	17	152						7	4		
traders	0	22	0	10	0	0	0	0	0	0	1	13						4	2		
relatives and friends	0	0	0	10	882	0	22	86	0	4	41	369						21	8		
doctors, lawyers etc.	0	0	0	0	0	0	0	0	0	0	0	0						0	0		
others	0	0	0	0	0	0	0	0	0	0	0	0						0	0		
non-institutional agencies	0	134	0	23	1000	0	560	86	0	6	64	575						34	15		
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	8949						100	48		
amount of borrowings (Rs. 00,000)	34	149	58	1051	340	6	239	576	5292	1203	8949	x						x	x		
estd. hhs. rep. borrowings (00)	1	5	2	21	20	1	7	7	24	13	100	x						x	x		
sample hhs. report. borrowings	1	2	2	9	4	1	4	7	6	12	48	x						x	x		

Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Uttar Pradesh													
government	31	0	11	9	6	0	66	8	45	28	24	3975	65	21
co-op. society/bank	7	0	17	356	32	20	33	229	83	143	106	17240	279	62
commercial bank incl.	0	159	40	39	62	37	250	177	158	761	314	51005	505	100
RRB	0	0	0	109	2	0	0	1	0	0	5	885	6	3
insurance	239	22	0	3	5	0	57	66	0	2	22	3511	112	11
provident fund	0	0	0	0	0	0	72	72	370	1	70	11390	121	8
financial corporation/instrn.	0	0	10	27	2	30	35	64	6	10	17	2809	106	18
financial company	0	0	21	9	8	1	7	18	11	0	7	1127	102	15
other institutional agencies	276	182	100	552	118	88	520	635	673	945	566	91941	1250	231
institutional agencies	0	3	0	0	1	0	0	0	0	0	0	28	13	3
landlord	12	0	15	0	0	20	34	12	5	0	8	1226	48	14
agriculturalist moneylender	265	391	177	121	334	535	110	109	149	24	162	26388	2196	228
professional moneylender	33	18	15	24	35	25	1	11	2	2	12	1936	284	45
traders	377	119	685	282	254	285	230	182	165	28	201	32586	2369	337
relatives and friends	1	0	1	20	0	0	4	0	4	0	2	314	88	7
doctors, lawyers etc.	35	287	7	1	257	48	100	50	2	0	49	8036	356	31
others	724	818	900	448	882	912	480	365	327	55	434	70514	5134	625
non-institutional agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	162456	6340	841
all agencies	6739	878	12114	7592	19076	12817	10670	15950	25477	51144	162456	x	x	x
amount of borrowings (Rs. 00,000)	664	94	523	606	1182	978	554	617	609	512	6340	x	x	x
estd. hrs. rep. borrowings (00)	68	23	84	70	135	96	109	87	87	82	841	x	x	x
sample hrs. report. borrowings														





Table 7: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 over credit agency for each household assets holding class

credit agency	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hrs. rep. borrowings	Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
India														
government	26	13	17	32	35	48	65	61	26	100	62	212547	3680	514
co-op. society/bank	32	102	125	229	156	231	270	329	225	220	220	751714	12768	1694
commercial bank incl.	37	148	167	124	269	121	301	220	401	378	306	1046677	9969	1509
RRB														
insurance	0	0	16	5	10	0	8	6	37	13	15	49700	536	72
provident fund	32	13	43	41	29	25	39	55	25	23	30	103533	3002	471
financial corporation/instn.	3	21	10	104	129	36	13	28	89	122	84	286458	1584	169
financial company	3	83	83	30	10	9	12	17	26	25	25	87052	1527	169
other institutional agencies	1	22	8	25	18	8	9	8	19	16	15	51362	1833	212
institutional agencies	134	401	469	590	656	479	717	725	849	898	757	2589043	32620	4576
landlord	4	0	7	2	2	2	0	1	1	4	2	8008	377	43
agriculturist money/lender	16	8	4	3	1	51	4	9	5	3	6	21777	1093	153
professional money/lender	542	384	290	225	193	245	145	165	78	53	133	454885	32247	3365
traders	27	9	18	19	14	35	18	11	13	7	13	43709	3756	637
relatives and friends	177	144	132	137	83	148	100	76	50	33	70	239096	18438	2902
doctors, lawyers etc.	3	1	2	2	1	0	2	2	2	0	1	3769	393	65
others	97	52	77	20	51	40	14	10	3	2	17	57576	3039	415
non-institutional agencies	866	599	531	408	344	521	283	275	151	102	242	828820	57074	7314
all agencies	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3418133	85035	11445
amount of borrowings														
(Rs. 00,000)	84490	81414	159674	179525	238613	130828	286852	327597	614736	1314405	3418133	X	X	X
estd. hrs. rep. borrowings														
(00)	11941	6056	9317	8949	8991	5863	7764	7381	9235	9537	85035	X	X	X
sample hrs. report.														
borrowings	1376	737	1036	1051	1133	856	1187	1145	1405	1519	11445	X	X	X

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00) sample
Andhra Pradesh								
personal security	275	543	232	707	251	597	35729	1346
surety security/ guarantee of third party	22	104	25	197	24	135	3349	102
crop	39	57	2	4	18	39	2579	92
first charge on immov. property	50	113	6	27	25	84	3557	120
mortgage of immovable property	45	130	5	25	22	95	3169	127
bullion/ornaments	10	6	8	17	9	9	1312	34
share of companies, govt. securities/insurance policies etc.	1	10	0	11	1	10	121	6
agricultural commodities	1	9	0	0	0	6	68	6
other movable property	2	6	0	1	1	4	132	9
other type of security	15	23	8	12	11	19	1560	46
n.r.	0	0	0	0	0	0	0	0
all	416	1000	268	1000	332	1000	47289	1760
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	61528	50508071	80937	25084655	142465	75592726	x	x
Assam								
personal security	89	608	131	466	105	554	4348	1044
surety security or guarantee of third party	1	5	1	24	1	12	27	21
crop	1	5	0	0	1	3	33	5
first charge on immov. property	3	32	0	3	2	21	79	14
mortgage of immovable property	4	179	4	137	4	163	158	63
bullion/ornaments	1	4	1	1	1	3	26	6
share of companies, govt. securities/insurance policies etc.	0	61	0	1	0	38	9	6
agricultural commodities	0	5	0	0	0	3	11	4
other movable property	0	7	0	0	0	4	8	3
other type of security	10	95	13	368	11	199	453	60
n.r.	0	0	0	0	0	0	2	2
all	109	1000	149	1000	124	1000	5146	1226
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	26136	1599672	15459	988560	41595	2588232	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bihar								
personal security	109	650	129	840	117	715	13633	1060
surety security/ guarantee of third party	5	57	3	18	4	44	515	36
crop	0	1	0	0	0	1	32	3
first charge on immov. property	5	67	1	27	4	54	444	56
mortgage of immovable property	14	204	7	87	11	165	1336	123
bullion/ornaments	0	1	1	2	0	2	56	4
share of companies, govt. securities/insurance policies etc.	0	0	0	1	0	0	2	1
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	3	0	1	0	2	32	4
other type of security	2	16	10	23	5	18	616	59
n.r.	0	0	1	1	0	0	29	2
all	136	1000	152	1000	143	1000	16653	1343
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	70718	7951267	46136	4060651	116853	12011918	x	x
Chhattisgarh								
personal security	122	592	77	691	111	612	4032	350
surety security or guarantee of third party	3	19	4	114	3	38	121	9
crop	20	54	0	0	15	44	559	29
first charge on immov. property	15	94	2	30	12	81	435	26
mortgage of immovable property	35	239	4	164	27	224	985	54
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	3	3	0	0	2	2	77	7
n.r.	0	0	0	0	0	0	0	0
all	189	1000	84	1000	163	1000	5926	460
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	27503	4559977	8816	1139580	36319	5699557	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Gujarat								
personal security	111	214	65	545	91	272	5685	334
surety security/ guarantee of third party	17	162	14	297	16	186	986	47
crop	40	261	0	1	23	216	1415	34
first charge on immov. property	12	63	1	68	7	64	441	19
mortgage of immovable property	39	254	1	8	23	211	1425	43
bullion/ornaments	8	32	1	2	5	27	315	10
share of companies, govt. securities/insurance policies etc.	0	0	1	21	0	4	14	1
agricultural commodities	1	3	0	0	1	3	48	3
other movable property	1	11	0	31	1	14	43	2
other type of security	0	0	1	26	1	5	49	5
n.r.	0	0	0	0	0	0	0	0
all	221	1000	83	1000	161	1000	10072	483
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	35457	22009248	27047	4681803	62504	26691050	x	x
Haryana								
personal security	193	479	105	808	157	512	4949	317
surety security or guarantee of third party	28	131	20	103	25	128	781	37
crop	4	14	0	0	3	13	81	8
first charge on immov. property	15	71	4	70	10	71	326	19
mortgage of immovable property	10	76	1	16	6	70	199	21
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	2	0	0	1	1
agricultural commodities	3	37	0	0	2	33	48	1
other movable property	2	190	0	0	1	171	42	1
other type of security	4	3	0	0	2	3	76	9
n.r.	0	0	0	0	0	0	0	0
all	238	1000	131	1000	194	1000	6102	391
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	18509	26381096	12979	2987513	31488	29368609	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Himachal Pradesh								
personal security	111	568	46	447	95	541	1138	291
surety security/ guarantee of third party	12	106	5	43	10	92	122	41
crop	1	10	0	0	1	8	10	7
first charge on immov. property	8	101	4	38	7	87	82	30
mortgage of immovable property	7	159	2	90	6	144	70	37
bullion/ornaments	0	0	0	0	0	0	3	1
share of companies, govt. securities/insurance policies etc.	3	9	4	15	3	11	38	10
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	5	46	14	367	7	117	84	15
n.r.	0	0	0	0	0	0	0	0
all	139	1000	75	1000	123	1000	1473	410
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	9015	3224501	2955	921313	11970	4145814	x	x
Jammu & Kashmir								
personal security	16	125	7	185	15	131	155	95
surety security or guarantee of third party	2	66	0	39	2	63	17	24
crop	0	13	0	0	0	12	2	1
first charge on immov. property	3	170	5	766	3	237	31	5
mortgage of immovable property	7	572	0	0	7	508	68	14
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	3	41	0	0	3	36	28	17
other movable property	0	0	0	0	0	0	0	0
other type of security	1	13	3	11	1	13	15	9
n.r.	0	0	0	0	0	0	0	0
all	27	1000	16	1000	26	1000	273	161
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	9231	1428140	1190	180439	10421	1608580	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
J harkhand								
personal security	46	465	46	990	46	876	1682	227
surety security/ guarantee of third party	1	27	1	4	1	9	38	14
crop	9	95	0	0	7	21	259	9
first charge on immov. property	5	130	1	1	4	29	155	18
mortgage of immovable property	2	207	2	3	2	47	70	19
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	8	0	0	0	2	2	1
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	1	0	1	4	1
other type of security	2	63	1	2	2	15	78	11
n.r.	1	4	0	0	1	1	24	5
all	66	1000	51	1000	63	1000	2309	303
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	28028	1092636	8792	3944005	36819	5036640	x	x
Karnataka								
personal security	169	350	99	438	140	367	9757	619
surety security or guarantee of third party	15	61	6	44	11	57	797	59
crop	51	223	0	3	29	180	2060	113
first charge on immov. property	16	50	3	125	11	65	748	59
mortgage of immovable property	24	273	7	102	17	240	1163	63
bullion/ornaments	12	17	11	177	11	48	791	36
share of companies, govt. securities/insurance policies etc.	0	0	3	56	1	11	93	4
agricultural commodities	1	1	0	0	0	1	31	2
other movable property	0	1	3	22	1	5	100	5
other type of security	2	25	7	34	4	27	276	10
n.r.	0	0	0	0	0	0	0	0
all	279	1000	136	1000	218	1000	15257	932
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	40165	25089452	29749	5996064	69914	31085516	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Kerala								
personal security	147	186	183	381	165	251	8242	698
surety security/ guarantee of third party	22	31	35	70	29	44	1434	95
crop	2	7	0	0	1	4	43	3
first charge on immov. property	51	233	22	165	37	210	1823	128
mortgage of immovable property	96	335	49	215	72	295	3589	219
bullion/ornaments	124	82	124	123	124	95	6187	415
share of companies, govt. securities/insurance policies etc.	2	1	0	2	1	2	62	2
agricultural commodities	2	16	0	0	1	11	51	5
other movable property	5	19	3	11	4	17	199	17
other type of security	7	90	9	33	8	71	411	27
n.r.	0	0	0	0	0	0	0	0
all	363	1000	356	1000	359	1000	17937	1351
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	24799	36834645	25129	18417838	49928	55252483	x	x
Madhya Pradesh								
personal security	140	485	116	927	132	561	12544	604
surety security or guarantee of third party	10	50	1	35	7	47	674	36
crop	25	62	0	0	16	51	1540	26
first charge on immov. property	30	271	4	22	21	228	2008	125
mortgage of immovable property	22	91	1	2	15	76	1400	97
bullion/ornaments	5	8	1	0	4	7	336	13
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	1	9	0	0	0	7	45	1
other movable property	1	3	0	0	1	3	51	2
other type of security	6	22	2	14	4	20	415	29
n.r.	0	0	0	0	0	0	0	0
all	208	1000	123	1000	179	1000	17029	894
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	62084	25944642	33273	5412277	95357	31356919	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
							number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Maharashtra								
personal security	103	269	48	434	78	315	9257	686
surety security/ guarantee of third party	24	88	10	221	18	125	2074	140
crop	27	96	0	1	15	69	1785	73
first charge on immov. property	40	266	7	78	25	213	2948	150
mortgage of immovable property	38	227	6	253	24	234	2832	147
bullion/ornaments	1	17	2	4	1	14	144	8
share of companies, govt. securities/insurance policies etc.	2	9	0	1	1	7	153	5
agricultural commodities	1	3	0	0	1	2	61	2
other movable property	2	9	0	7	1	8	150	8
other type of security	2	15	0	2	1	11	147	15
n.r.	0	0	0	0	0	0	1	1
all	224	1000	70	1000	155	1000	18298	1178
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	65159	33543717	52933	13189983	118092	46733700	x	x
Orissa								
personal security	130	618	87	360	115	486	7615	560
surety security or guarantee of third party	3	8	3	4	3	6	194	18
crop	0	0	0	0	0	0	12	2
first charge on immov. property	11	106	4	11	8	58	547	38
mortgage of immovable property	31	259	14	575	25	421	1631	92
bullion/ornaments	0	2	2	1	1	2	59	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	1	5	0	0	0	2	24	3
other type of security	1	2	4	48	2	26	132	16
n.r.	0	0	0	0	0	0	0	0
all	169	1000	111	1000	148	1000	9799	714
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	42730	5016490	23469	5229534	66199	10246024	x	x



Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Punjab								
personal security	277	484	193	761	238	520	7117	492
surety security/ guarantee of third party	49	89	37	198	44	103	1301	117
crop	43	135	0	0	23	118	694	40
first charge on immov. property	33	103	1	12	18	91	544	36
mortgage of immovable property	34	131	2	10	19	116	576	46
bullion/ornaments	0	0	4	3	2	0	51	2
share of companies, govt. securities/insurance policies etc.	2	4	0	0	1	3	32	1
agricultural commodities	2	46	0	0	1	40	34	1
other movable property	0	0	0	0	0	0	2	1
other type of security	6	8	6	16	6	9	183	12
n.r.	0	0	0	0	0	0	0	0
all	407	1000	232	1000	327	1000	9748	697
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	16058	34531357	13795	5064386	29853	39595743	x	x
Rajasthan								
personal security	134	627	109	714	128	640	8968	636
surety security or guarantee of third party	5	16	5	44	5	21	345	22
crop	8	65	0	0	6	55	447	27
first charge on immov. property	11	69	1	7	8	59	592	48
mortgage of immovable property	17	186	4	188	14	186	974	74
bullion/ornaments	0	1	1	1	0	1	25	6
share of companies, govt. securities/insurance policies etc.	0	0	0	11	0	2	6	2
agricultural commodities	1	0	0	0	1	0	37	1
other movable property	0	0	0	16	0	2	2	1
other type of security	6	35	3	20	5	33	362	19
n.r.	0	0	0	0	0	0	0	0
all	177	1000	120	1000	162	1000	11409	814
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	52655	20389307	17621	3748760	70276	24138067	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Tamil Nadu								
personal security	365	539	290	568	316	554	34817	1606
surety security/ guarantee of third party	12	34	11	84	11	59	1266	57
crop	12	31	0	1	4	15	488	31
first charge on immov. property	8	42	1	94	4	68	402	23
mortgage of immovable property	23	99	4	75	11	87	1169	69
bullion/ornaments	144	155	90	145	109	149	11984	537
share of companies, govt. securities/insurance policies etc.	6	18	1	4	3	11	316	13
agricultural commodities	2	33	0	0	1	16	68	3
other movable property	6	45	3	19	4	32	431	21
other type of security	6	5	5	12	5	8	556	36
n.r.	0	0	0	0	0	0	0	0
all	494	1000	374	1000	416	1000	45791	2137
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	38429	39129385	71697	40499748	110126	79629133	x	x
Uttaranchal								
personal security	21	377	92	910	40	653	471	47
surety security or guarantee of third party	0	55	9	90	3	73	32	3
crop	3	52	0	0	2	25	26	1
first charge on immov. property	8	188	0	0	6	91	68	15
mortgage of immovable property	7	329	0	0	5	159	63	8
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0
all	40	1000	93	1000	54	1000	634	73
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	8699	503170	3115	538826	11814	1041996	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttar Pradesh								
personal security	138	490	137	630	138	519	30419	2093
surety security/ guarantee of third party	4	26	6	53	5	32	1016	84
crop	4	20	0	1	3	16	611	33
first charge on immov. property	17	126	7	77	15	116	3260	192
mortgage of immovable property	35	314	13	233	30	297	6557	461
bullion/ornaments	1	2	1	3	1	2	236	14
share of companies, govt. securities/insurance policies etc.	0	2	0	0	0	1	63	6
agricultural commodities	1	5	0	0	0	4	102	7
other movable property	0	0	0	0	0	0	7	2
other type of security	2	14	1	3	2	12	390	40
n.r.	1	2	0	0	1	2	175	14
all	193	1000	162	1000	186	1000	41050	2841
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	166370	39044678	54843	10219670	221214	49264348	x	x
West Bengal								
personal security	178	651	116	733	151	670	18401	1337
surety security or guarantee of third party	5	73	3	20	4	60	505	35
crop	2	6	1	8	1	6	152	11
first charge on immov. property	6	29	2	21	4	27	533	49
mortgage of immovable property	27	124	8	152	19	131	2302	136
bullion/ornaments	6	18	5	16	6	17	721	42
share of companies, govt. securities/insurance policies etc.	2	34	1	27	1	33	182	11
agricultural commodities	1	5	0	0	1	4	94	6
other movable property	1	45	0	0	1	35	99	7
other type of security	5	15	3	24	4	17	504	39
n.r.	0	0	0	0	0	0	22	5
all	225	1000	138	1000	187	1000	22767	1629
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	68842	13018260	52763	4006574	121605	17024834	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
India								
personal security	151	446	147	597	149	490	221133	15989
surety security/ guarantee of third party	11	69	11	110	11	81	15729	1107
crop	14	72	0	1	9	51	12861	598
first charge on immov. property	19	125	4	71	13	109	19042	1203
mortgage of immovable property	29	193	8	122	20	172	29853	2084
bullion/ornaments	13	30	19	62	15	39	22382	1165
share of companies, govt. securities/insurance policies etc.	1	6	1	7	1	6	1095	72
agricultural commodities	1	14	0	0	1	10	741	75
other movable property	1	23	1	9	1	19	1334	92
other type of security	4	22	5	20	5	22	6722	754
n.r.	0	0	0	0	0	0	257	33
all	224	1000	184	1000	208	1000	307887	22036
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	883798	392935620	595609	158253411	1479407	551189031	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh								
personal security	285	567	243	464	257	490	12970	828
surety security/ guarantee of third party	19	103	17	53	18	66	890	57
crop	2	5	1	1	1	2	55	7
first charge on immov. property	9	90	6	92	7	92	351	33
mortgage of immovable property	10	173	11	259	11	237	530	40
bullion/ornaments	13	12	13	9	13	10	647	29
share of companies, govt. securities/insurance policies etc.	0	1	0	1	0	1	12	4
agricultural commodities	0	0	0	2	0	1	3	1
other movable property	4	35	1	2	2	10	106	6
other type of security	5	15	14	118	11	91	560	31
n.r.	0	0	0	0	0	0	0	0
all	327	1000	286	1000	300	1000	15110	981
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	17191	13082500	33227	37596096	50418	50678596	x	x
Assam								
personal security	87	172	41	553	62	305	322	161
surety security or guarantee of third party	1	16	1	22	1	18	4	7
crop	0	0	0	0	0	0	0	0
first charge on immov. property	0	12	2	203	1	77	6	7
mortgage of immovable property	1	11	1	91	1	38	5	7
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	2	262	0	6	1	174	7	3
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	1	29	1	10	3	2
other type of security	9	526	6	96	7	379	38	14
n.r.	0	0	0	0	0	0	0	0
all	98	1000	52	1000	73	1000	379	200
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	2417	513696	2744	264004	5175	781503	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Bihar								
personal security	69	865	66	685	67	772	973	158
surety security/ guarantee of third party	2	15	0	1	1	7	19	4
crop	0	0	0	0	0	0	0	0
first charge on immov. property	2	15	1	47	2	32	24	7
mortgage of immovable property	16	99	7	241	12	173	168	35
bullion/ornaments	0	0	1	5	0	2	4	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	1	5	2	23	1	14	18	6
n.r.	0	0	0	0	0	0	0	0
all	90	1000	77	1000	84	1000	1205	210
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	7167	617044	7248	663283	14416	1280328	x	x
Chhattisgarh								
personal security	80	348	84	591	83	530	554	126
surety security or guarantee of third party	1	27	5	140	4	112	27	5
crop	0	0	0	0	0	0	0	0
first charge on immov. property	1	5	1	2	1	3	4	2
mortgage of immovable property	12	611	4	150	6	266	42	12
bullion/ornaments	4	1	0	0	1	0	7	2
share of companies, govt. securities/insurance policies etc.	0	0	3	31	2	23	16	2
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	12	8	10	86	10	66	70	12
n.r.	0	0	0	0	0	0	0	0
all	109	1000	102	1000	104	1000	697	156
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	1745	901186	4949	2662160	6694	3563346	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Delhi								
personal security	20	860	26	523	24	573	559	173
surety security/ guarantee of third party	0	8	0	9	0	8	4	2
crop	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	0	0	0	0	0
mortgage of immovable property	1	55	0	16	0	22	6	4
bullion/ornaments	1	29	0	0	0	4	6	4
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	0	49	1	452	0	393	11	7
n.r.	0	0	0	0	0	0	0	0
all	22	1000	26	1000	25	1000	582	188
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	8625	229289	15122	1319639	23747	1548929	x	x
Gujarat								
personal security	69	230	69	386	69	309	2427	276
surety security or guarantee of third party	11	92	26	349	20	223	715	65
crop	3	13	0	1	1	7	49	6
first charge on immov. property	4	112	3	163	4	138	132	19
mortgage of immovable property	4	188	7	92	6	139	222	17
bullion/ornaments	1	10	4	3	2	7	87	9
share of companies, govt. securities/insurance policies etc.	2	10	0	0	1	5	33	3
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	11	317	0	3	4	157	158	9
other type of security	2	29	1	3	1	15	38	8
n.r.	0	0	0	0	0	0	0	0
all	104	1000	109	1000	107	1000	3789	400
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	13470	7277534	21843	7577600	35313	14855134	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Haryana								
personal security	132	635	132	675	132	656	1613	178
surety security/ guarantee of third party	17	84	7	57	11	69	137	14
crop	0	0	0	0	0	0	0	0
first charge on immov. property	5	46	4	100	4	75	54	7
mortgage of immovable property	14	200	6	122	9	158	114	14
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	1	18	1	9	6	1
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	2	14	0	0	1	7	9	2
other type of security	1	20	10	28	7	25	82	11
n.r.	0	0	0	0	0	0	0	0
all	155	1000	154	1000	155	1000	1886	217
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	4950	2728896	7245	3165426	12194	5894322	x	x
Himachal Pradesh								
personal security	60	207	37	741	44	532	68	52
surety security or guarantee of third party	5	41	20	173	16	121	24	8
crop	3	4	0	0	1	1	1	1
first charge on immov. property	15	647	16	24	16	268	24	6
mortgage of immovable property	10	100	1	38	3	62	5	7
bullion/ornaments	3	1	0	0	1	0	1	1
share of companies, govt. securities/insurance policies etc.	0	0	0	9	0	6	0	1
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	4	2	3	1	4	1
other type of security	0	0	3	14	2	9	3	4
n.r.	0	0	0	0	0	0	0	0
all	90	1000	80	1000	83	1000	127	76
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	455	380118	1075	592034	1531	972152	x	x



Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Jammu & Kashmir								
personal security	2	89	7	180	5	138	15	25
surety security/ guarantee of third party	0	212	0	14	0	104	1	4
crop	0	10	0	0	0	5	0	1
first charge on immov. property	0	3	0	25	0	15	1	2
mortgage of immovable property	4	684	14	779	9	735	30	10
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	0	2	0	2	0	2	1	3
n.r.	0	0	0	0	0	0	0	0
all	8	1000	22	1000	15	1000	48	44
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	1629	358138	1589	424520	3218	782658	x	x
Jharkhand								
personal security	63	583	34	527	42	537	396	101
surety security or guarantee of third party	6	114	4	39	5	53	45	13
crop	0	0	0	0	0	0	0	0
first charge on immov. property	2	36	2	63	2	58	18	8
mortgage of immovable property	3	216	4	106	3	126	32	8
bullion/ornaments	0	0	0	24	0	19	1	1
share of companies, govt. securities/insurance policies etc.	0	0	0	2	0	2	1	1
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	6	0	5	3	1
other type of security	2	52	18	234	14	200	133	15
n.r.	0	0	0	0	0	0	0	0
all	76	1000	62	1000	66	1000	621	146
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	2581	385384	6872	1697128	9453	2082512	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Karnataka								
personal security	95	319	135	311	122	314	4272	524
surety security/ guarantee of third party	9	96	11	59	11	70	366	60
crop	1	12	1	1	1	4	30	5
first charge on immov. property	12	156	5	100	7	116	238	37
mortgage of immovable property	11	224	7	417	9	361	304	50
bullion/ornaments	9	9	13	15	12	13	407	23
share of companies, govt. securities/insurance policies etc.	3	37	4	63	3	56	121	9
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	5	109	0	3	2	34	59	9
other type of security	6	40	4	31	5	33	173	14
n.r.	0	0	0	0	0	0	0	0
all	143	1000	178	1000	167	1000	5834	711
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	10743	7542209	24130	18323510	34873	25865719	x	x
Kerala								
personal security	160	166	168	272	166	222	2856	357
surety security or guarantee of third party	42	36	45	120	44	80	761	70
crop	0	0	1	1	0	1	8	3
first charge on immov. property	21	109	19	75	20	91	343	47
mortgage of immovable property	81	529	50	463	60	494	1041	99
bullion/ornaments	120	86	82	52	95	68	1634	207
share of companies, govt. securities/insurance policies etc.	3	2	1	2	1	2	25	5
agricultural commodities	0	0	0	0	0	0	5	1
other movable property	18	16	4	7	9	11	151	14
other type of security	16	54	6	8	9	29	158	17
n.r.	0	0	0	2	0	1	5	1
all	375	1000	313	1000	334	1000	5758	704
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	5771	14346830	11477	16043049	17252	30397423	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Madhya Pradesh								
personal security	65	394	52	514	56	483	1694	261
surety security/ guarantee of third party	8	53	5	37	6	42	183	33
crop	0	2	0	1	0	2	10	3
first charge on immov. property	10	424	18	302	15	333	450	42
mortgage of immovable property	4	49	2	99	3	86	88	19
bullion/ornaments	1	4	8	1	5	2	151	2
share of companies, govt. securities/insurance policies etc.	1	57	1	6	1	19	31	8
agricultural commodities	0	1	0	0	0	0	3	1
other movable property	0	1	2	6	1	5	41	6
other type of security	2	14	6	33	4	28	131	18
n.r.	0	0	0	0	0	0	0	0
all	85	1000	92	1000	90	1000	2689	383
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	10629	3496593	19347	10272215	30033	13768808	x	x
Maharashtra								
personal security	68	316	58	383	61	366	5445	627
surety security or guarantee of third party	13	133	19	181	17	169	1546	199
crop	0	1	0	1	0	1	32	4
first charge on immov. property	7	148	9	148	8	148	725	76
mortgage of immovable property	13	273	6	280	8	278	735	78
bullion/ornaments	1	3	1	1	1	1	101	15
share of companies, govt. securities/insurance policies etc.	0	3	0	2	0	2	30	7
agricultural commodities	0	3	0	0	0	1	4	1
other movable property	6	89	1	3	2	25	204	24
other type of security	2	31	1	2	1	10	95	18
n.r.	0	0	0	0	0	0	0	0
all	104	1000	94	1000	97	1000	8647	1008
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	26062	16214610	63374	46751825	89538	62966435	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Orissa								
personal security	132	607	121	832	125	820	1300	170
surety security/ guarantee of third party	5	164	6	18	5	26	56	12
crop	0	0	0	0	0	0	0	0
first charge on immov. property	1	89	2	18	2	21	16	5
mortgage of immovable property	7	86	12	121	10	119	109	20
bullion/ornaments	0	0	0	0	0	0	1	1
share of companies, govt. securities/insurance policies etc.	1	2	0	3	1	3	8	2
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	5	0	0	0	0	1	1
other type of security	3	47	5	8	4	10	44	9
n.r.	0	0	0	0	0	0	0	0
all	148	1000	144	1000	146	1000	1522	216
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	3527	560059	6913	10146682	10440	10706741	x	x
Punjab								
personal security	60	454	70	423	66	437	1075	259
surety security or guarantee of third party	14	257	14	129	14	188	222	45
crop	3	32	0	0	1	15	19	6
first charge on immov. property	6	84	0	17	3	47	44	11
mortgage of immovable property	3	141	2	72	3	103	41	15
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	2	14	1	8	21	1
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	27	0	0	0	13	4	2
other type of security	3	6	6	344	4	189	73	9
n.r.	0	0	0	0	0	0	0	0
all	85	1000	93	1000	90	1000	1470	341
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	7193	3769436	9156	4462527	16349	8231963	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rajasthan								
personal security	74	201	95	576	87	331	1917	272
surety security/ guarantee of third party	6	189	4	17	5	130	102	16
crop	0	0	0	2	0	1	5	2
first charge on immov. property	6	20	3	131	4	58	95	15
mortgage of immovable property	28	520	5	222	14	417	302	21
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	1	2	5	44	3	17	76	11
agricultural commodities	0	5	0	0	0	3	3	2
other movable property	3	60	0	0	1	39	27	3
other type of security	1	2	1	6	1	4	21	12
n.r.	0	0	0	0	0	0	0	0
all	114	1000	110	1000	112	1000	2458	346
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	8286	12410331	13720	6584486	22005	18994817	x	x
Tamil Nadu								
personal security	266	413	242	555	249	503	13551	1398
surety security or guarantee of third party	8	26	11	52	10	43	537	68
crop	1	1	0	0	0	0	17	2
first charge on immov. property	5	48	3	41	3	44	189	32
mortgage of immovable property	20	266	10	174	13	207	721	88
bullion/ornaments	112	176	93	92	99	123	5379	533
share of companies, govt. securities/insurance policies etc.	8	6	3	10	5	9	266	19
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	4	22	5	63	5	48	271	32
other type of security	6	42	7	13	6	23	339	41
n.r.	0	0	0	0	0	0	0	0
all	372	1000	332	1000	345	1000	18749	1996
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	17250	18814169	37081	32564423	54377	51378593	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Uttaranchal								
personal security	17	530	26	630	22	612	66	32
surety security/ guarantee of third party	0	0	9	99	5	81	16	6
crop	0	0	0	0	0	0	0	0
first charge on immov. property	1	30	2	217	2	184	5	3
mortgage of immovable property	1	244	1	50	1	85	4	3
bullion/ornaments	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0
other type of security	12	196	1	4	6	38	18	5
n.r.	0	0	0	0	0	0	0	0
all	31	1000	35	1000	33	1000	100	48
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	1281	158692	1730	736191	3011	894883	x	x
Uttar Pradesh								
personal security	87	428	77	744	82	548	5159	662
surety security or guarantee of third party	2	23	6	105	4	54	237	50
crop	1	1	0	0	0	1	17	2
first charge on immov. property	8	154	2	56	5	117	303	48
mortgage of immovable property	11	390	4	51	7	262	463	71
bullion/ornaments	1	1	1	2	1	1	55	9
share of companies, govt. securities/insurance policies etc.	0	0	1	13	0	5	24	3
agricultural commodities	0	0	0	0	0	0	2	1
other movable property	0	0	0	18	0	7	4	2
other type of security	1	2	4	10	2	5	137	10
n.r.	0	0	0	0	0	0	3	2
all	108	1000	93	1000	101	1000	6340	841
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	31907	10087355	30934	6155820	63025	16245589	x	x

Table 8: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of security for each major household type

type of security	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
West Bengal								
personal security	142	612	103	537	118	564	4915	709
surety security/ guarantee of third party	5	34	5	58	5	49	224	33
crop	0	0	0	0	0	0	1	1
first charge on immov. property	1	169	1	29	1	79	38	17
mortgage of immovable property	3	77	6	300	5	220	204	31
bullion/ornaments	2	1	1	3	2	2	67	12
share of companies, govt. securities/insurance policies etc.	3	42	2	14	2	24	100	21
agricultural commodities	0	0	1	9	1	6	21	1
other movable property	0	0	1	7	1	5	39	3
other type of security	5	65	5	43	5	51	204	39
n.r.	0	0	0	0	0	0	0	0
all	160	1000	121	1000	137	1000	5670	846
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	16766	5021179	24701	8973770	41511	13994948	x	x
India								
personal security	117	368	112	470	114	433	63046	8286
surety security or guarantee of third party	9	92	12	97	11	95	6182	831
crop	1	4	0	1	0	2	246	47
first charge on immov. property	6	109	5	98	6	102	3088	454
mortgage of immovable property	12	292	8	245	9	262	5234	750
bullion/ornaments	16	41	16	21	16	28	8785	942
share of companies, govt. securities/insurance policies etc.	2	9	1	11	1	11	780	109
agricultural commodities	0	1	0	1	0	1	40	8
other movable property	3	54	1	12	2	27	1091	124
other type of security	3	30	5	44	4	39	2482	496
n.r.	0	0	0	0	0	0	9	6
all	157	1000	152	1000	153	1000	85035	11445
estd. no. of hhs.(00)/amount of borrowings (Rs. 000)	202889	122152634	351307	219646951	554678	341813346	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										no. of hrs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Andhra Pradesh												
personal security	216	263	253	296	234	220	243	282	279	258	251	35729	1346
surety security/ guarantee of third party	10	59	11	17	15	47	18	55	19	35	24	3349	102
crop	0	5	11	6	30	34	30	65	32	89	18	2579	92
first charge on immov. property	3	1	8	21	25	42	59	99	47	125	25	3557	120
mortgage of immovable property	0	13	14	14	25	21	29	83	92	103	22	3169	127
bullion/ornaments	5	27	9	1	1	10	16	0	31	10	9	1312	34
share of companies, govt. securities/insurance policies etc.	0	0	0	0	1	0	6	1	0	13	1	121	6
agricultural commodities	0	0	0	0	0	0	0	0	5	10	0	68	6
other movable property	0	1	1	0	2	1	3	0	0	0	1	132	9
other type of security	8	9	3	16	23	11	4	35	5	0	11	1560	46
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	234	340	292	359	330	343	365	501	457	548	332	47289	1760
estd. no. of hrs.(00)	25624	15502	27412	21098	15899	10807	11215	7074	4929	2905	142465	x	x
	Assam												
personal security	115	144	134	94	117	75	61	69	139	111	105	4348	1044
surety security/ guarantee of third party	1	1	0	0	1	0	1	2	0	0	1	27	21
crop	0	0	0	0	4	0	1	1	0	0	1	33	5
first charge on immov. property	0	1	0	1	8	0	1	1	1	19	2	79	14
mortgage of immovable property	1	2	3	2	2	4	6	10	9	16	4	158	63
bullion/ornaments	0	2	0	0	3	0	0	0	0	0	1	26	6
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	1	0	6	0	9	6
agricultural commodities	0	0	0	0	0	1	1	0	0	0	0	11	4
other movable property	0	0	1	0	0	0	0	1	0	0	0	8	3
other type of security	21	11	13	6	16	12	8	5	4	19	11	453	60
n.r.	0	0	0	0	0	0	0	0	0	0	0	2	2
all security	138	160	151	104	151	92	80	89	152	170	124	5146	1226
estd. no. of hrs.(00)	2388	4264	7420	7222	5774	4767	5069	2834	1424	432	41595	x	x



Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Bihar													
personal security	135	151	154	119	120	123	77	82	73	38	117	13633	1060
surety security/ guarantee of third party	0	8	0	8	10	6	1	2	2	1	4	515	36
crop	0	0	0	0	0	0	2	0	0	0	0	32	3
first charge on immov. property	7	6	3	2	4	3	3	7	2	4	4	444	56
mortgage of immovable property	2	6	9	18	19	9	8	11	14	9	11	1336	123
bullion/ornaments	0	0	2	0	0	0	0	0	0	0	0	56	4
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	2	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	2	0	0	0	0	0	32	4
other type of security	9	17	5	3	8	2	1	1	2	2	5	616	59
n.r.	4	0	0	0	0	0	0	0	0	0	0	29	2
all security	157	188	173	150	162	144	91	103	94	54	143	16653	1343
estd. no. of hrs.(00)	6454	12022	22498	17421	14610	9999	11651	9095	8650	4453	116853	x	x
Chhattisgarh													
personal security	47	45	110	75	143	157	103	213	141	162	111	4032	350
surety security/ guarantee of third party	0	1	1	0	0	16	13	4	0	0	3	121	9
crop	0	0	1	1	20	4	61	47	24	39	15	559	29
first charge on immov. property	0	0	8	3	7	24	30	40	13	28	12	435	26
mortgage of immovable property	0	2	9	17	7	45	31	87	64	187	27	985	54
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	1	6	0	4	0	3	0	0	0	2	77	7
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	47	48	129	92	175	230	241	374	219	371	163	5926	460
estd. no. of hrs.(00)	2389	3854	5428	6309	6394	3402	3817	1988	1496	1242	36319	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										no. of hrs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Gujarat												
personal security	35	67	82	103	82	77	139	118	120	57	91	5685	334
surety security/ guarantee of third party	1	0	36	1	3	7	7	32	25	40	16	986	47
crop	0	0	0	0	0	7	14	8	21	161	23	1415	34
first charge on immov. property	0	0	0	2	4	1	4	19	30	13	7	441	19
mortgage of immovable property	0	0	9	3	5	5	8	43	13	129	23	1425	43
bullion/ornaments	0	0	1	0	5	15	1	0	20	7	5	315	10
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	2	0	0	0	0	0	14	1
agricultural commodities	0	0	0	4	0	0	0	0	2	0	1	48	3
other movable property	0	0	0	0	0	6	0	0	1	0	1	43	2
other type of security	0	0	1	1	0	0	0	3	0	2	1	49	5
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	37	67	129	115	95	120	166	221	232	374	161	10072	483
estd. no. of hrs.(00)	3888	2048	7469	9182	9164	6281	6756	5462	5306	6950	62504	x	x
	Haryana												
personal security	5	64	144	204	141	127	138	102	189	223	157	4949	317
surety security/ guarantee of third party	0	0	73	14	1	21	4	11	4	54	25	781	37
crop	0	0	0	0	0	0	0	0	4	8	3	81	8
first charge on immov. property	0	0	3	7	9	0	0	0	20	24	10	326	19
mortgage of immovable property	0	0	0	0	0	0	11	4	8	17	6	199	21
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	1	1
agricultural commodities	0	0	0	0	0	0	0	0	0	6	2	48	1
other movable property	0	0	0	0	0	0	0	16	0	0	1	42	1
other type of security	0	0	0	0	0	4	0	0	7	6	2	76	9
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	5	64	220	225	150	147	146	133	221	295	194	6102	391
estd. no. of hrs.(00)	2683	726	2876	3612	3356	1660	2284	2670	3635	7986	31488	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Himachal Pradesh													
personal security	33	47	73	84	108	107	152	96	79	80	95	1138	291
surety security/ guarantee of third party	0	29	5	22	5	13	5	17	9	6	10	122	41
crop	0	0	2	1	0	0	0	0	0	3	1	10	7
first charge on immov. property	0	0	0	3	19	6	0	4	14	7	7	82	30
mortgage of immovable property	3	0	0	0	2	6	3	8	7	10	6	70	37
bullion/ornaments	0	0	5	0	0	0	0	0	0	0	0	3	1
share of companies, govt. securities/insurance policies etc.	0	0	7	0	6	3	2	0	2	7	3	38	10
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	11	0	1	3	8	19	5	5	7	84	15
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	37	47	97	100	134	138	162	142	109	115	123	1473	410
estd. no. of hrs.(00)	364	300	586	690	1004	1119	1598	2133	2130	2046	11970	x	x
Jammu & Kashmir													
personal security	0	56	5	22	15	5	20	8	9	23	15	155	95
surety security/ guarantee of third party	0	0	0	0	0	4	1	3	1	2	2	17	24
crop	0	0	0	0	0	0	0	0	0	1	0	2	1
first charge on immov. property	0	0	0	0	0	0	0	3	0	10	3	31	5
mortgage of immovable property	0	0	0	0	5	0	5	4	0	19	7	68	14
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	1	0	3	2	7	3	28	17
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	2	3	0	1	2	1	15	9
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	0	56	5	22	20	12	29	21	13	48	26	273	161
estd. no. of hrs.(00)	73	72	226	322	751	648	1616	1971	2200	2542	10421	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Jharkhand													
personal security	9	25	47	35	60	59	42	51	118	2	46	1682	227
surety security/ guarantee of third party	0	0	2	1	1	2	2	0	0	2	1	38	14
crop	0	0	22	12	0	0	0	0	0	0	7	259	9
first charge on immov. property	0	0	1	2	1	1	27	2	4	3	4	155	18
mortgage of immovable property	0	1	3	2	0	0	2	0	13	0	2	70	19
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	3	0	2	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	4	1
other type of security	0	0	3	2	0	7	1	5	4	0	2	78	11
n.r.	0	0	0	3	0	0	0	1	0	0	1	24	5
all security	9	27	78	55	62	69	73	58	140	10	63	2309	303
estd. no. of hrs.(00)	1875	2598	7678	7663	5428	3460	4067	2045	1463	542	36819	x	x
Karnataka													
personal security	90	75	84	151	160	166	159	186	115	135	140	9757	619
surety security/ guarantee of third party	8	1	6	4	8	28	11	18	17	22	11	797	59
crop	0	3	0	3	9	25	44	64	79	133	29	2060	113
first charge on immov. property	0	0	0	7	17	10	12	11	24	27	11	748	59
mortgage of immovable property	0	3	6	2	24	24	15	21	15	89	17	1163	63
bullion/ornaments	0	0	1	17	15	14	18	4	7	32	11	791	36
share of companies, govt. securities/insurance policies etc.	0	0	0	5	0	4	0	0	0	0	1	93	4
agricultural commodities	0	0	0	0	3	0	0	0	0	0	0	31	2
other movable property	0	0	0	0	4	4	4	0	0	0	1	100	5
other type of security	27	1	6	0	5	0	0	0	1	21	4	276	10
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	125	83	102	189	237	261	252	285	254	428	218	15257	932
estd. no. of hrs.(00)	2729	3008	9944	11802	10814	6438	9028	7064	5810	3279	69914	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Rural		
											no. of hrs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Kerala												
personal security	109	187	148	158	214	233	174	204	127	113	165	8242	698
surety security/ guarantee of third party	59	18	22	30	34	26	46	40	17	15	29	1434	95
crop	0	0	0	0	0	0	0	0	0	5	1	43	3
first charge on immov. property	1	0	15	20	30	42	54	51	48	32	37	1823	128
mortgage of immovable property	3	55	14	25	51	111	68	97	91	95	72	3589	219
bullion/ornaments	82	91	94	135	176	135	136	115	119	97	124	6187	415
share of companies, govt. securities/insurance policies etc.	0	0	0	0	8	3	0	0	0	0	1	62	2
agricultural commodities	0	0	0	0	0	0	1	3	0	3	1	51	5
other movable property	0	0	0	0	7	0	0	5	7	8	4	199	17
other type of security	62	5	0	14	4	4	11	5	8	5	8	411	27
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	292	273	258	315	402	458	401	408	337	317	359	17937	1351
estd. no. of hrs.(00)	1397	1066	3101	4865	6319	4312	6254	6125	7631	8858	49928	x	x
	Madhya Pradesh												
personal security	82	35	107	149	97	129	191	165	161	194	132	12544	604
surety security/ guarantee of third party	0	5	3	5	1	10	11	8	21	9	7	674	36
crop	0	0	0	0	0	17	98	2	6	35	16	1540	26
first charge on immov. property	3	7	5	5	22	24	10	30	71	88	21	2008	125
mortgage of immovable property	0	1	3	2	19	15	19	23	38	56	15	1400	97
bullion/ornaments	0	0	4	0	6	9	7	5	0	4	4	336	13
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	9	0	45	1
other movable property	0	0	0	0	0	0	0	0	0	10	1	51	2
other type of security	0	6	2	0	4	6	7	2	5	17	4	415	29
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	85	53	121	159	144	182	250	228	275	377	179	17029	894
estd. no. of hrs.(00)	3085	10014	12283	18405	10598	8975	11715	7512	7735	5035	95357	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Maharashtra													
personal security	30	43	42	63	89	83	110	119	107	141	78	9257	686
surety security/ guarantee of third party	6	7	3	21	12	16	16	33	43	37	18	2074	140
crop	0	0	1	1	5	7	43	39	29	47	15	1785	73
first charge on immov. property	1	8	9	14	19	19	39	43	69	58	25	2948	150
mortgage of immovable property	0	0	2	22	16	14	33	20	49	139	24	2832	147
bullion/ornaments	0	0	2	1	0	0	1	4	0	4	1	144	8
share of companies, govt. securities/insurance policies etc.	0	0	0	0	8	1	0	0	2	4	1	153	5
agricultural commodities	0	0	0	0	0	0	0	5	0	0	1	61	2
other movable property	0	2	0	0	0	2	5	4	0	0	1	150	8
other type of security	0	0	0	0	0	1	3	1	2	7	1	147	15
n.r.	0	0	0	0	0	0	0	0	0	0	0	1	1
all security	37	54	59	114	145	135	223	250	291	392	155	18298	1178
estd. no. of hrs.(00)	12662	10021	16123	15384	12419	9952	13077	11922	9341	7192	118092	x	x
Orissa													
personal security	69	102	117	121	127	172	143	193	68	124	115	7615	560
surety security/ guarantee of third party	3	2	1	1	2	3	14	15	1	0	3	194	18
crop	0	0	0	0	0	0	0	0	0	0	0	12	2
first charge on immov. property	0	4	7	6	12	16	26	10	3	120	8	547	38
mortgage of immovable property	5	16	13	24	42	39	53	133	27	21	25	1631	92
bullion/ornaments	0	0	3	0	0	3	0	0	0	0	1	59	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	5	0	0	0	0	24	3
other type of security	1	0	2	4	1	0	1	2	0	83	2	132	16
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	79	124	143	147	180	219	211	308	100	293	148	9799	714
estd. no. of hrs.(00)	9688	11778	15587	11590	6401	3780	3726	2043	1178	428	66199	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Punjab													
personal security	89	392	138	182	159	160	251	273	260	332	238	7117	492
surety security/ guarantee of third party	0	15	7	30	51	56	32	59	34	65	44	1301	117
crop	0	0	0	0	0	0	0	6	6	81	23	694	40
first charge on immov. property	0	0	0	0	2	0	0	0	15	60	18	544	36
mortgage of immovable property	0	0	0	0	1	5	1	9	20	59	19	576	46
bullion/ornaments	0	0	0	0	14	0	0	0	0	0	2	51	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	4	1	32	1
agricultural commodities	0	0	0	0	0	0	0	0	0	4	1	34	1
other movable property	0	0	0	0	0	0	0	0	0	0	0	2	1
other type of security	0	11	0	1	6	14	5	0	4	11	6	183	12
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	89	410	145	211	201	226	279	344	336	543	327	9748	697
estd. no. of hrs.(00)	699	731	2442	4298	3548	2186	2685	1990	3099	8176	29853	x	x
Rajasthan													
personal security	200	93	108	132	162	95	102	114	165	131	128	8968	636
surety security/ guarantee of third party	2	10	6	6	9	1	8	1	3	4	5	345	22
crop	0	0	0	0	0	0	3	10	12	29	6	447	27
first charge on immov. property	1	0	3	2	0	2	12	16	14	18	8	592	48
mortgage of immovable property	0	0	10	7	6	5	10	17	23	41	14	974	74
bullion/ornaments	0	0	0	2	0	0	1	0	0	0	0	25	6
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	1	0	0	0	6	2
agricultural commodities	0	0	0	0	4	0	0	0	0	0	1	37	1
other movable property	0	0	0	0	0	0	0	0	0	0	0	2	1
other type of security	0	48	4	13	9	2	1	3	2	0	5	362	19
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	204	150	128	160	190	105	127	154	213	214	162	11409	814
estd. no. of hrs.(00)	959	1648	5635	7514	9708	7839	10998	9335	9721	6918	70276	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Tamil Nadu													
personal security	286	292	301	371	306	332	321	281	361	287	316	34817	1606
surety security/ guarantee of third party	0	1	3	5	17	8	18	29	35	62	11	1266	57
crop	0	0	0	0	4	4	7	9	28	26	4	488	31
first charge on immov. property	0	0	1	1	3	5	14	4	20	3	4	402	23
mortgage of immovable property	0	0	4	10	11	15	20	6	26	63	11	1169	69
bullion/ornaments	36	81	111	109	113	142	124	127	180	155	109	11984	537
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	4	11	0	15	20	3	316	13
agricultural commodities	0	0	0	0	0	0	0	4	0	11	1	68	3
other movable property	4	0	4	2	0	5	4	9	5	20	4	431	21
other type of security	8	4	3	8	3	5	10	2	3	4	5	556	36
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	314	356	389	475	404	456	453	393	525	515	416	45791	2137
estd. no. of hrs.(00)	12363	12414	20596	18018	13445	8183	8975	5807	6248	4077	110126	x	x
Uttaranchal													
personal security	20	6	237	82	38	36	31	5	38	22	40	471	47
surety security/ guarantee of third party	0	0	0	31	0	1	0	2	0	0	3	32	3
crop	0	0	0	0	0	0	12	0	0	0	2	26	1
first charge on immov. property	0	0	0	0	0	0	9	3	19	14	6	68	15
mortgage of immovable property	0	0	0	0	0	0	7	3	0	33	5	63	8
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	20	6	237	82	38	37	59	13	57	69	54	634	73
estd. no. of hrs.(00)	901	187	511	852	930	2062	2104	1637	1322	1310	11814	x	x



Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Uttar Pradesh													
personal security	103	148	149	178	130	150	129	120	117	128	138	30419	2093
surety security/ guarantee of third party	2	0	5	7	2	6	5	6	6	3	5	1016	84
crop	2	0	0	1	2	0	6	4	3	9	3	611	33
first charge on immov. property	0	0	5	9	12	20	13	18	22	37	15	3260	192
mortgage of immovable property	16	16	7	16	21	16	30	39	63	63	30	6557	461
bullion/ornaments	2	6	2	1	0	3	0	0	0	0	1	236	14
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	1	0	1	0	63	6
agricultural commodities	0	0	0	0	0	0	0	1	0	2	0	102	7
other movable property	0	0	0	0	0	0	0	0	0	0	0	7	2
other type of security	0	3	1	1	1	0	1	2	3	5	2	390	40
n.r.	0	0	1	1	2	1	1	0	0	1	1	175	14
all security	126	169	169	211	165	187	174	182	196	235	186	41050	2841
estd. no. of hrs.(00)	6084	11718	24900	27929	28360	22004	31032	24510	24542	20136	221214	x	x
West Bengal													
personal security	99	104	156	195	192	133	132	154	192	126	151	18401	1337
surety security/ guarantee of third party	5	1	3	2	9	10	0	4	9	1	4	505	35
crop	0	2	0	0	0	1	3	0	7	8	1	152	11
first charge on immov. property	0	4	1	6	8	3	1	13	5	12	4	533	49
mortgage of immovable property	1	11	6	21	29	20	28	29	42	58	19	2302	136
bullion/ornaments	0	6	6	7	6	10	5	15	0	1	6	721	42
share of companies, govt. securities/insurance policies etc.	0	0	0	2	0	2	4	8	2	1	1	182	11
agricultural commodities	0	0	1	0	0	6	0	3	0	0	1	94	6
other movable property	0	0	0	1	0	0	7	0	0	0	1	99	7
other type of security	0	1	5	3	3	6	7	15	3	4	4	504	39
n.r.	0	0	0	0	0	0	1	0	0	0	0	22	5
all security	106	126	178	230	235	187	184	226	245	191	187	22767	1629
estd. no. of hrs.(00)	11429	16799	22526	19554	14608	8982	11382	7133	6547	2644	121605	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00 sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>India</b>													
personal security	131	140	153	169	152	146	143	144	146	152	149	221133	15989
surety security/ guaranteee of third party	5	10	6	8	9	13	10	16	14	23	11	15729	1107
crop	0	1	2	1	5	7	19	15	13	37	9	12861	598
first charge on immov. property	1	3	4	7	11	14	17	23	27	35	13	19042	1203
mortgage of immovable property	2	8	7	12	18	18	22	33	40	67	20	29853	2084
bullion/ornaments	6	14	15	14	17	18	16	14	20	18	15	22382	1165
share of companies, govt. securities/insurance policies etc.	0	0	0	0	1	1	1	1	1	2	1	1095	72
agricultural commodities	0	0	0	0	0	0	0	1	0	3	1	741	75
other movable property	0	0	1	0	1	1	2	1	1	2	1	1334	92
other type of security	6	5	3	4	6	4	4	5	3	6	5	6722	754
n.r.	0	0	0	0	0	0	0	0	0	0	0	257	33
all security	147	172	185	210	206	205	210	229	242	308	208	307887	22036
estd. no. of hrs.(00)	110181	123028	218072	217062	182476	129328	161857	122417	116604	98381	1479407	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										no. of hrs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Andhra Pradesh												
personal security	283	249	303	271	271	299	252	323	225	116	257	12970	828
surety security/ guarantee of third party	17	22	21	17	16	22	9	50	7	8	18	890	57
crop	0	0	0	0	0	5	3	0	0	6	1	55	7
first charge on immov. property	3	4	4	0	6	4	2	21	14	19	7	351	33
mortgage of immovable property	1	4	3	5	54	5	6	15	8	19	11	530	40
bullion/ornaments	7	18	3	0	6	16	8	75	27	1	13	647	29
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	1	1	1	0	12	4
agricultural commodities	0	0	0	0	0	0	1	0	0	0	0	3	1
other movable property	1	0	5	0	3	0	4	10	0	2	2	106	6
other type of security	3	4	16	15	2	12	2	28	24	22	11	560	31
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	313	268	339	299	331	344	273	427	269	191	300	15110	981
estd. no. of hrs.(00)	11521	5235	4641	4829	4399	2807	4231	3140	4215	5400	50418	x	x
	Assam												
personal security	112	86	33	86	110	30	44	40	19	33	62	322	161
surety security/ guarantee of third party	0	2	0	1	1	0	1	0	3	0	1	4	7
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	4	0	0	1	0	2	2	1	1	6	7
mortgage of immovable property	0	0	0	0	0	0	0	1	3	8	1	5	7
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	2	16	1	7	3
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	6	0	0	0	0	0	1	1	3	2
other type of security	25	0	2	0	3	0	7	0	6	15	7	38	14
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	138	88	39	93	114	31	52	43	35	60	73	379	200
estd. no. of hrs.(00)	862	328	593	390	564	423	654	423	571	366	5175	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Bihar													
personal security	37	151	109	79	74	83	55	52	58	18	67	973	158
surety security/ guarantee of third party	1	3	0	0	10	0	0	0	0	0	1	19	4
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	3	2	7	1	0	3	1	1	0	2	24	7
mortgage of immovable property	2	0	43	4	21	13	4	14	11	4	12	168	35
bullion/ornaments	0	0	0	1	0	0	0	0	0	2	0	4	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	1	0	1	0	8	0	3	0	0	0	1	18	6
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	41	157	154	91	114	96	64	67	70	24	84	1205	210
estd. no. of hrs.(00)	1718	788	1272	1762	1517	1251	1298	1315	2361	1136	14416	x	x
Chhattisgarh													
personal security	30	42	48	105	138	73	48	105	173	94	83	554	126
surety security/ guarantee of third party	0	0	0	0	4	0	12	0	2	23	4	27	5
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	0	0	0	0	7	0	2	1	4	2
mortgage of immovable property	2	0	0	0	0	6	0	22	37	11	6	42	12
bullion/ornaments	0	2	0	0	0	13	0	0	0	0	1	7	2
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	21	0	13	0	0	2	16	2
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	4	30	3	11	0	0	11	18	28	13	10	70	12
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	36	73	50	116	142	114	70	164	210	131	104	697	156
estd. no. of hrs.(00)	877	554	881	918	735	488	595	466	517	664	6694	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Urban			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
	Delhi													
personal security	29	14	41	49	13	22	10	17	11	26	24	559	173	
surety security/ guarantee of third party	0	0	0	0	0	0	2	0	0	0	0	4	2	
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	
first charge on immov. property	0	0	0	0	0	0	0	0	0	0	0	0	0	
mortgage of immovable property	0	1	0	0	0	0	0	0	0	0	0	6	4	
bullion/ornaments	1	1	0	0	0	0	0	0	0	0	0	6	4	
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	
other type of security	0	1	0	0	0	0	1	1	1	0	0	11	7	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	30	16	41	49	13	22	11	18	13	27	25	582	188	
estd. no. of hrs.(00)	5682	2276	1800	978	720	728	1605	2050	2882	5026	23747	x	x	
	Gujarat													
personal security	76	169	70	72	71	77	79	36	69	42	69	2427	276	
surety security/ guarantee of third party	3	22	1	7	23	8	38	14	16	54	20	715	65	
crop	0	0	0	0	0	0	0	0	1	7	1	49	6	
first charge on immov. property	0	0	0	0	1	0	4	17	2	9	4	132	19	
mortgage of immovable property	0	0	0	35	0	3	2	2	3	9	6	222	17	
bullion/ornaments	13	1	0	0	4	0	1	1	0	0	2	87	9	
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	1	0	6	0	1	33	3	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	
other movable property	0	0	0	2	0	1	9	0	2	19	4	158	9	
other type of security	0	0	0	0	0	1	10	2	0	1	1	38	8	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	92	192	71	116	98	89	133	67	98	140	107	3789	400	
estd. no. of hrs.(00)	5100	1594	3246	3785	2734	2043	2635	3262	4880	6035	35313	x	x	

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Haryana													
personal security	115	291	133	246	339	49	96	99	70	57	132	1613	178
surety security/ guarantee of third party	4	0	43	0	0	12	1	5	35	8	11	137	14
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	5	0	8	18	15	0	0	4	54	7
mortgage of immovable property	0	0	0	0	37	0	6	3	15	18	9	114	14
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, gov. securities/insurance policies etc.	0	0	0	0	0	0	0	0	4	0	1	6	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	8	0	0	0	0	0	1	9	2
other type of security	0	0	12	0	12	21	7	22	2	4	7	82	11
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	118	291	188	251	347	90	121	144	110	68	155	1886	217
estd. no. of hrs.(00)	1108	613	939	1366	972	898	1427	900	1578	2394	12194	x	x
Himachal Pradesh													
personal security	0	32	85	189	18	81	44	27	31	81	44	68	52
surety security/ guarantee of third party	0	0	0	0	0	0	5	5	77	9	16	24	8
crop	0	0	0	0	0	0	0	0	5	0	1	1	1
first charge on immov. property	0	0	0	0	0	0	0	9	5	85	16	24	6
mortgage of immovable property	0	0	0	0	0	0	0	0	1	19	3	5	7
bullion/ornaments	0	0	0	0	0	0	0	0	5	0	1	1	1
share of companies, gov. securities/insurance policies etc.	0	0	0	0	0	0	0	0	1	0	0	0	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	11	0	18	0	0	0	0	0	3	4	1
other type of security	0	0	0	0	0	12	0	6	0	0	2	3	4
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	0	32	96	189	36	81	49	48	116	192	83	127	76
estd. no. of hrs.(00)	146	75	60	28	227	98	238	150	256	254	1531	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Jammu & Kashmir													
personal security	4	0	0	5	0	6	10	18	2	3	5	15	25
surety security/ guarantee of third party	0	0	0	0	0	0	3	1	0	0	0	1	4
crop	0	0	0	0	0	0	0	0	0	0	0	0	1
first charge on immov. property	0	0	0	0	0	0	0	0	1	0	0	1	2
mortgage of immovable property	0	0	0	0	0	0	0	13	1	17	9	30	10
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	0	0	0	0	0	0	1	3
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	4	0	0	5	0	6	13	30	4	22	15	48	44
estd. no. of hrs.(00)	269	21	99	138	80	74	137	311	600	1489	3218	x	x
Jharkhand													
personal security	19	52	54	69	22	22	78	17	62	72	42	396	101
surety security/ guarantee of third party	0	2	29	0	4	6	0	2	9	10	5	45	13
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	2	0	0	0	0	0	4	5	12	2	18	8
mortgage of immovable property	5	0	0	0	0	0	0	4	2	25	3	32	8
bullion/ornaments	0	0	0	0	0	0	1	0	0	0	0	1	1
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	1	0	0	0	0	1	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	4	0	3	1
other type of security	0	0	0	4	17	59	8	2	10	98	14	133	15
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	24	56	83	73	42	87	88	29	88	209	66	621	146
estd. no. of hrs.(00)	2105	468	741	820	1093	552	1009	1139	921	604	9453	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										no. of hrs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Karnataka												
personal security	139	183	187	136	60	118	86	117	105	75	122	4272	524
surety security/ guarantee of third party	2	17	17	17	13	25	4	8	9	9	11	366	60
crop	0	0	0	0	0	0	0	8	0	2	1	30	5
first charge on immov. property	0	0	0	5	6	2	11	8	13	23	7	238	37
mortgage of immovable property	1	0	6	3	15	1	14	29	3	21	9	304	50
bullion/ornaments	0	10	17	4	23	4	42	29	12	2	12	407	23
share of companies, govt. securities/insurance policies etc.	0	0	11	1	12	4	0	0	8	1	3	121	9
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	1	0	1	0	1	15	2	2	59	9
other type of security	0	2	9	11	0	19	0	4	6	7	5	173	14
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	142	207	242	177	128	172	150	191	162	139	167	5884	711
estd. no. of hrs.(00)	6987	2941	3800	3612	3200	1660	2416	2428	2896	4934	34873	x	x
	Kerala												
personal security	142	273	202	245	189	223	280	180	129	95	166	2856	357
surety security/ guarantee of third party	56	35	82	42	34	106	35	30	39	40	44	761	70
crop	0	0	0	0	0	0	0	3	0	0	0	8	3
first charge on immov. property	0	0	0	18	41	1	22	34	23	20	20	343	47
mortgage of immovable property	0	33	58	53	5	36	121	99	67	50	60	1041	99
bullion/ornaments	42	107	126	88	104	145	154	78	85	78	95	1634	207
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	3	0	1	0	4	1	25	5
agricultural commodities	0	0	0	0	0	0	0	3	0	0	0	5	1
other movable property	0	68	0	2	0	6	4	0	22	9	9	151	14
other type of security	10	0	0	1	14	0	5	10	0	20	9	158	17
n.r.	0	0	0	6	0	0	0	0	0	0	0	5	1
all security	207	442	390	386	331	478	461	360	306	262	334	5758	704
estd. no. of hrs.(00)	1074	342	762	901	1156	938	2105	1940	3049	4985	17252	x	x



Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Madhya Pradesh													
personal security	49	35	61	78	82	65	48	72	46	35	56	1694	261
surety security/ guarantee of third party	1	9	3	17	8	11	1	8	5	2	6	183	33
crop	0	0	0	0	0	0	0	1	0	2	0	10	3
first charge on immov. property	1	0	1	2	9	1	6	7	85	11	15	450	42
mortgage of immovable property	1	0	1	6	0	5	1	15	2	1	3	88	19
bullion/ornaments	56	0	0	0	0	0	0	0	0	1	5	151	2
share of companies, govt. securities/insurance policies etc.	0	2	3	0	0	0	2	0	0	2	1	31	8
agricultural commodities	0	0	0	0	0	0	0	0	1	0	0	3	1
other movable property	0	0	6	0	0	0	0	7	0	1	1	41	6
other type of security	0	0	10	1	6	5	2	19	2	2	4	131	18
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	108	46	84	92	99	86	60	127	136	54	90	2689	383
estd. no. of hrs.(00)	2608	1371	3117	3208	3330	1971	2990	2585	3630	5223	30033	x	x
Maharashtra													
personal security	52	69	47	71	89	69	83	49	65	35	61	5445	627
surety security/ guarantee of third party	3	0	20	16	17	4	22	33	37	17	17	1546	199
crop	0	0	0	0	0	0	0	0	0	2	0	32	4
first charge on immov. property	1	3	5	21	4	0	6	5	19	12	8	725	76
mortgage of immovable property	0	0	3	6	11	0	11	10	13	20	8	735	78
bullion/ornaments	0	2	6	2	0	0	2	1	1	0	1	101	15
share of companies, govt. securities/insurance policies etc.	0	0	0	0	1	0	1	1	1	0	0	30	7
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	4	1
other movable property	0	0	0	0	1	1	1	0	11	5	2	204	24
other type of security	0	1	0	2	0	1	1	0	1	4	1	95	18
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	56	71	82	116	121	74	123	96	146	84	97	8647	1008
estd. no. of hrs.(00)	14401	5582	7986	8595	8255	5173	9029	7886	10226	12405	89538	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Urban		
											no. of hrs. report.		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Orissa													
personal security	69	72	172	109	131	119	179	142	69	183	125	1300	170
surety security/ guarantee of third party	6	9	5	18	0	7	0	5	0	4	5	56	12
crop	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. property	0	0	0	2	10	0	3	0	1	3	2	16	5
mortgage of immovable property	1	4	9	25	17	22	13	12	8	3	10	109	20
bullion/ornaments	0	0	0	0	0	1	0	0	0	0	0	1	1
share of companies, govt. securities/insurance policies etc.	3	0	0	0	0	0	0	0	3	0	1	8	2
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	1	0	0	0	0	1	1
other type of security	0	13	0	3	2	0	5	11	2	20	4	44	9
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	79	98	185	154	160	143	201	171	77	213	146	1522	216
estd. no. of hrs.(00)	1816	659	1890	1005	819	710	1049	974	906	613	10440	x	x
Punjab													
personal security	66	71	77	59	64	37	110	73	70	52	66	1075	259
surety security/ guarantee of third party	0	3	37	10	3	14	33	14	21	12	14	222	45
crop	0	0	0	0	0	0	0	0	0	5	1	19	6
first charge on immov. property	0	0	0	0	0	0	0	1	1	12	3	44	11
mortgage of immovable property	0	0	0	3	0	0	0	1	4	7	3	41	15
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	6	1	21	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	2	0	0	0	0	1	0	0	4	2
other type of security	0	0	0	10	11	0	4	10	0	6	4	73	9
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	66	74	105	84	78	50	147	96	96	94	90	1470	341
estd. no. of hrs.(00)	2231	548	645	1258	1308	1163	1368	1886	2456	3486	16349	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Rajasthan													
personal security	87	74	51	92	138	113	101	45	72	97	87	1917	272
surety security/ guarantee of third party	23	0	7	1	0	3	5	0	4	6	5	102	16
crop	0	0	0	0	0	0	0	1	0	1	0	5	2
first charge on immov. property	0	0	0	0	0	0	4	6	3	16	4	95	15
mortgage of immovable property	0	45	3	0	3	1	1	0	53	16	14	302	21
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies, govt. securities/insurance policies etc.	0	0	0	7	21	0	2	1	1	2	3	76	11
agricultural commodities	0	0	0	0	0	1	0	0	0	0	0	3	2
other movable property	0	5	0	0	0	0	0	0	0	7	1	27	3
other type of security	0	2	0	0	2	0	1	2	1	1	1	21	12
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	87	126	61	100	163	115	113	55	133	134	112	2458	346
estd. no. of hrs.(00)	1540	522	1053	1618	2081	2134	2470	3125	3966	3496	22005	x	x
Tamil Nadu													
personal security	217	285	342	296	252	303	207	285	173	163	249	13551	1398
surety security/ guarantee of third party	4	9	1	7	11	15	1	31	27	11	10	537	68
crop	0	0	0	0	0	0	0	0	3	0	0	17	2
first charge on immov. property	0	0	0	0	1	4	7	8	17	6	3	189	32
mortgage of immovable property	0	2	5	7	5	8	17	49	25	37	13	721	88
bullion/ornaments	57	99	142	142	161	102	100	112	80	40	99	5379	533
share of companies, govt. securities/insurance policies etc.	0	1	18	3	14	0	2	2	6	2	5	266	19
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	4	7	3	1	5	2	0	24	1	7	5	271	32
other type of security	3	9	0	6	11	9	6	12	13	4	6	339	41
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	267	379	440	385	402	393	298	424	308	249	345	18749	1996
estd. no. of hrs.(00)	9960	5365	7110	5564	4855	3024	3869	3405	4329	6896	54377	x	x

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Urban			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
Uttaranchal														
personal security	0	49	3	52	18	0	15	15	69	22	22	66	32	
surety security/ guarantee of third party	1	0	0	44	0	3	3	2	0	0	5	16	6	
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	
first charge on immov. property	0	0	0	2	0	0	0	0	11	2	2	5	3	
mortgage of immovable property	0	0	0	0	0	0	0	0	6	5	1	4	3	
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	
share of companies, govt. securities/insurance policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	
other type of security	0	0	5	5	36	0	0	4	0	2	6	18	5	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1	49	8	75	53	3	19	21	86	30	33	100	48	
estd. no. of hrs.(00)	384	93	257	286	374	175	387	347	277	432	3011	X	X	
Uttar Pradesh														
personal security	100	31	100	76	129	141	51	83	67	30	82	5159	662	
surety security/ guarantee of third party	5	0	2	8	5	4	4	1	2	3	4	237	50	
crop	0	0	0	0	0	0	0	0	2	0	0	17	2	
first charge on immov. property	1	0	1	1	4	1	2	3	19	11	5	303	48	
mortgage of immovable property	12	1	1	3	12	5	2	5	3	23	7	463	71	
bullion/ornaments	0	0	6	0	1	1	1	0	0	0	1	55	9	
share of companies, govt. securities/insurance policies etc.	0	1	0	0	0	0	0	3	0	0	0	24	3	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	2	1	
other movable property	0	0	0	0	0	0	0	0	0	0	0	4	2	
other type of security	7	0	0	14	0	0	0	0	0	0	2	137	10	
n.r.	0	0	0	0	0	0	0	0	0	0	0	3	2	
all security	124	33	110	101	148	152	61	96	93	67	101	6340	841	
estd. no. of hrs.(00)	5378	2851	4751	6033	7977	6439	9049	6407	6524	7617	63025	X	X	

Table 9. Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the security	estd. (00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
West Bengal													
personal security	133	94	168	140	127	164	110	99	114	46	118	4915	709
surety security/ guarantee of third party	3	1	12	0	0	0	13	11	8	6	5	224	33
crop	0	0	0	0	0	0	0	0	0	0	0	1	1
first charge on immov. property	1	0	0	0	1	0	1	1	1	3	1	38	17
mortgage of immovable property	3	0	0	8	0	0	6	8	11	8	5	204	31
bullion/ornaments	3	5	0	2	4	0	1	0	0	0	2	67	12
share of companies, govt. securities/insurance policies etc.	0	0	0	1	1	0	2	4	5	10	2	100	21
agricultural commodities	0	0	0	0	0	0	0	0	4	0	1	21	1
other movable property	0	0	2	0	0	0	3	5	0	0	1	39	3
other type of security	5	0	1	3	5	8	14	2	6	2	5	204	39
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	146	100	172	154	137	172	141	127	143	75	137	5670	846
estd. no. of hrs.(00)	7785	2868	3284	4579	3877	2329	3882	3615	4961	4332	41511	X	X
India													
personal security	122	143	150	135	133	134	109	102	89	64	114	63046	8286
surety security/ guarantee of third party	5	8	11	10	10	11	11	16	16	14	11	6182	831
crop	0	0	0	0	0	0	0	1	1	2	0	246	47
first charge on immov. property	1	1	2	5	4	1	5	7	14	11	6	3088	454
mortgage of immovable property	2	2	5	8	12	5	11	15	14	18	9	5234	750
bullion/ornaments	11	21	25	18	21	15	17	18	12	9	16	8785	942
share of companies, govt. securities/insurance policies etc.	0	0	4	1	3	1	1	1	2	2	1	780	109
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	40	8
other movable property	1	2	1	1	1	1	1	3	4	4	2	1091	124
other type of security	2	3	3	6	4	5	4	6	4	6	4	2482	496
n.r.	0	0	0	0	0	0	0	0	0	0	0	9	6
all security	140	170	187	171	177	165	146	151	146	120	153	85035	11445
estd. no. of hrs.(00)	85399	35681	49865	52189	50913	35628	53297	48782	63165	79760	554678	X	X





Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	all	no. of hh. rep. the security estd. (00)	Rural sam-ple (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Gujarat														
personal security	958	1000	299	910	596	285	756	458	465	105	272	7258973	5685	334	
surety security/ guarantee of third party	42	0	687	7	50	81	77	301	157	168	186	4963916	986	47	
crop	0	0	0	0	0	75	85	45	76	335	216	5752626	1415	34	
first charge on immov. prop.	0	0	0	32	317	216	25	52	110	36	64	1699524	441	19	
mortgage of immov. property	0	0	8	11	11	22	57	105	92	320	211	5620452	1425	43	
bullion/ornaments	0	0	4	0	25	11	1	1	49	31	27	713304	315	10	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	91	0	0	0	0	4	97840	14	1	
agricultural commodities	0	0	0	38	0	0	0	0	11	0	3	76939	48	3	
other movable property	0	0	0	0	0	219	0	0	39	0	14	379597	43	2	
other type of security	0	0	2	2	0	0	0	37	0	4	5	127879	49	5	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	26691050	10072	483	
amount borrowed (R.s. 00000)	686	828	15525	9134	11425	10763	10195	15514	36590	156250	266911	x	x	x	
	Haryana														
personal security	1000	1000	673	916	921	945	867	127	760	530	512	15038809	4949	317	
surety security/ guarantee of third party	0	0	302	41	1	43	19	4	37	190	128	3756041	781	37	
crop	0	0	0	0	0	0	0	0	7	21	13	370870	81	8	
first charge on immov. prop.	0	0	25	39	78	0	0	0	84	103	71	2070752	326	19	
mortgage of immov. property	0	0	0	3	0	0	113	7	104	98	70	2057278	199	21	
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	1	0	0	0	6138	1	1	
agricultural commodities	0	0	0	0	0	0	0	0	0	56	33	969678	48	1	
other movable property	0	0	0	0	0	0	0	861	0	0	171	5020050	42	1	
other type of security	0	0	0	0	0	11	0	0	8	3	3	78993	76	9	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	29368609	6102	391	
amount borrowed (R.s. 00000)	24	330	8679	11981	6110	5121	9150	58310	20152	173829	293686	x	x	x	





Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	J harkhand													
personal security	1000	931	454	577	925	687	426	961	945	325	876	4410776	1682	227
surety security/ guarantee of third party	0	34	113	9	32	42	34	0	0	104	9	47214	38	14
crop	0	0	214	249	1	0	0	0	0	0	21	104245	259	9
first charge on immov. prop.	0	8	3	18	41	27	516	31	2	248	29	146377	155	18
mortgage of immov. property	0	28	70	105	0	4	16	0	52	0	47	237381	70	19
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	323	2	8841	2	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	14	0	0	0	0	0	0	0	1	2942	4	1
other type of security	0	0	130	25	0	239	7	8	1	0	15	74399	78	11
n.f.	0	0	1	17	0	2	0	0	0	0	1	4466	24	5
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	5036640	2309	303
amount borrowed (R.s. 00000)	83	125	2157	2323	1425	1295	2102	3474	37109	274	50366	x	x	x
	Karnataka													
personal security	502	362	642	658	501	493	538	545	365	66	367	11402121	9757	619
surety security/ guarantee of third party	393	10	131	25	61	212	47	93	42	17	57	1783245	797	59
crop	0	16	1	11	25	64	172	181	344	243	180	5608068	2060	113
first charge on immov. prop.	0	0	0	85	125	26	109	48	106	27	65	2005879	748	59
mortgage of immov. property	0	604	87	26	219	174	94	112	118	476	240	7470442	1163	63
bullion/ornaments	0	0	25	32	17	10	15	18	20	111	48	1482311	791	36
share of companies/govt. securities/insur. policies etc.	0	0	2	160	0	7	0	0	0	0	11	334001	93	4
agricultural commodities	0	0	0	1	4	0	0	0	0	0	1	17352	31	2
other movable property	0	0	0	0	14	14	19	0	0	0	5	145855	100	5
other type of security	105	8	112	3	33	0	5	3	5	60	27	836243	276	10
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	31085516	15257	932
amount borrowed (R.s. 00000)	1059	2852	5180	19866	34724	20153	37414	49555	41390	98662	310855	x	x	x

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security estd. sam- ple		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Kerala														
personal security	382	462	608	339	321	327	256	311	291	166	251	13851114	8242	698	
surety security/ guarantee of third party	235	89	84	67	85	76	51	60	34	27	44	2440321	1434	95	
crop	0	0	0	0	0	0	0	0	0	10	4	246866	43	3	
first charge on immov. prop.	0	0	23	72	128	109	309	210	258	217	210	11612295	1823	128	
mortgage of immov. property	8	126	93	278	258	361	211	306	265	334	295	16309860	3589	219	
bullion/ornaments	72	314	180	191	160	111	115	97	113	60	95	5274065	6187	415	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	16	11	0	0	0	0	2	87712	62	2	
agricultural commodities	0	0	0	0	0	0	1	3	0	25	11	606770	51	5	
other movable property	0	0	10	1	24	0	0	7	18	25	17	920635	199	17	
other type of security	303	9	2	52	7	5	58	5	21	135	71	3902845	411	27	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	55252483	17937	1351	
amount borrowed (Rs. 00000)	2276	1120	12340	16976	32076	34309	48008	64680	107267	233474	552525	x	x	x	
	Madhya Pradesh														
personal security	728	658	768	919	277	477	740	690	416	380	561	17590173	12544	604	
surety security/ guarantee of third party	0	67	32	68	15	213	28	37	77	23	47	1485874	674	36	
crop	0	0	0	0	0	78	147	4	21	77	51	1603586	1540	26	
first charge on immov. prop.	272	23	38	7	630	106	8	119	375	346	228	7150504	2008	125	
mortgage of immov. property	0	53	136	6	66	91	42	140	58	107	76	2380751	1400	97	
bullion/ornaments	0	0	6	0	2	17	26	7	0	1	7	208311	336	13	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agricultural commodities	0	0	0	0	0	0	0	0	0	30	7	223559	45	1	
other movable property	0	0	0	0	0	0	0	0	0	10	3	78826	51	2	
other type of security	0	198	21	0	10	18	10	4	52	26	20	635334	415	29	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	31356919	17029	894	
amount borrowed (Rs. 00000)	916	3038	7225	37958	32347	14126	53979	42742	45862	75376	313569	x	x	x	

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Maharashtra													
personal security	642	619	668	374	594	334	345	334	353	165	315	14740203	9257	686
surety security/ guarantee of third party	350	183	79	260	64	203	30	264	104	86	125	5862985	2074	140
crop	0	0	6	1	16	40	56	132	103	72	69	3245119	1785	73
first charge on immov. prop.	6	104	200	205	127	121	151	147	239	300	213	9955935	2948	150
mortgage of immov. property	1	4	16	155	169	269	362	95	186	308	234	10953713	2832	147
bullion/ornaments	0	0	14	1	0	0	3	7	0	37	14	639378	144	8
share of companies/govt. securities/insur. policies etc.	0	0	0	0	27	2	1	0	8	11	7	316771	153	5
agricultural commodities	0	0	0	0	0	0	0	16	0	0	2	93201	61	2
other movable property	0	89	0	5	0	28	28	5	3	0	8	394597	150	8
other type of security	0	0	15	0	4	2	24	1	3	20	11	529163	147	15
n.f.	0	0	3	0	0	0	0	0	0	0	0	2637	1	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	46733700	18298	1178
amount borrowed (Rs. 00000)	4726	5412	10113	34045	24660	28741	70848	59130	80699	148963	467337	x	x	x
	Orissa													
personal security	872	819	800	766	115	690	580	571	785	570	486	4981756	7615	560
surety security/ guarantee of third party	47	3	8	6	2	9	23	4	3	0	6	58165	194	18
crop	0	0	1	1	0	0	0	0	0	0	0	1790	12	2
first charge on immov. prop.	4	33	78	51	12	42	88	20	29	227	58	591706	547	38
mortgage of immov. property	75	145	86	126	862	244	300	400	184	67	421	4309957	1631	92
bullion/ornaments	0	0	11	0	0	13	0	0	0	0	2	15393	59	2
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	11	0	4	0	7	0	0	0	2	25310	24	3
other type of security	2	0	7	50	5	2	1	4	0	136	26	261948	132	16
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	10246024	9799	714
amount borrowed (Rs. 00000)	1905	5717	6688	10925	34122	6628	7093	14464	1827	13090	102460	x	x	x



Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security	Rural
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Tamil Nadu													
personal security	885	742	635	712	659	463	559	557	512	384	554	44105750	34817	1606
surety security/ guarantee of third party	1	4	94	8	65	9	21	49	93	139	59	4727545	1266	57
crop	0	1	0	0	15	5	8	10	43	29	15	1231241	488	31
first charge on immov. prop.	0	0	4	3	15	310	38	50	92	1	68	5449359	402	23
mortgage of immov. property	0	0	18	83	79	54	155	39	73	160	87	6912109	1169	69
bullion/ornaments	69	244	232	168	161	101	170	142	153	105	149	11902197	11984	537
share of companies/govt. securities/insur. policies etc.	0	0	0	1	0	3	31	0	25	13	11	862054	316	13
agricultural commodities	0	0	0	0	0	0	0	2	0	96	16	1282799	68	3
other movable property	31	0	1	5	0	47	11	148	2	70	32	2509307	431	21
other type of security	15	9	16	18	6	9	6	3	7	2	8	646773	556	36
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	79629133	45791	2137
amount borrowed (R.s. 00000)	15101	26916	64522	90960	69407	111073	106992	54575	124786	131959	796291	x	x	x
	Uttaranchal													
personal security	1000	1000	1000	550	1000	639	414	257	844	401	653	679905	471	47
surety security/ guarantee of third party	0	0	0	450	0	361	0	519	0	0	73	76316	32	3
crop	0	0	0	0	0	0	231	0	0	0	25	25970	26	1
first charge on immov. prop.	0	0	0	0	0	0	202	117	156	161	91	94481	68	15
mortgage of immov. property	0	0	0	0	0	0	153	107	0	438	159	165324	63	8
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	0	0	0	0	0	0	0	0	0	0	0	0
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1041996	634	73
amount borrowed (R.s. 00000)	37	12	3360	585	49	614	1125	536	854	3248	10420	x	x	x

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security	Rural	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				(13)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Uttar Pradesh														
personal security	705	846	888	769	740	693	461	483	373	344	519	25557927	30419	2093	
surety security/ guarantee of third party	23	2	30	86	11	52	19	58	33	9	32	1556828	1016	84	
crop	4	0	0	3	6	0	12	21	16	32	16	777381	611	33	
first charge on immov. prop.	0	0	15	47	123	128	80	106	91	201	116	5697285	3260	192	
mortgage of immov. property	193	137	57	81	115	110	401	320	466	383	297	14629572	6557	461	
bullion/ornaments	71	6	3	4	0	11	1	0	0	0	2	104648	236	14	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	1	0	5	1	71774	63	6	
agricultural commodities	0	0	0	0	0	0	18	7	2	1	4	203887	102	7	
other movable property	0	0	0	0	0	0	0	0	2	0	0	12880	7	2	
other type of security	3	10	7	9	1	2	4	4	17	25	12	572708	390	40	
n.r.	0	0	1	2	4	4	4	0	1	0	2	79457	175	14	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	49264348	41050	2841	
amount borrowed (R.s. 00000)	3354	7571	27880	41636	38564	40281	66700	65143	72784	128731	492643	x	x	x	x
	West Bengal														
personal security	833	862	872	815	771	610	590	486	493	665	670	11408891	18401	1337	
surety security/ guarantee of third party	138	19	30	5	22	69	5	3	341	9	60	1025115	505	35	
crop	0	19	0	0	0	3	12	1	12	15	6	102177	152	11	
first charge on immov. prop.	2	4	10	21	23	31	16	37	22	75	27	462660	533	49	
mortgage of immov. property	21	68	32	80	167	110	99	271	120	183	131	2222164	2302	136	
bullion/ornaments	2	18	15	6	10	22	5	82	0	0	17	296936	721	42	
share of companies/govt. securities/insur. policies etc.	0	0	0	64	1	22	31	82	3	51	33	556149	182	11	
agricultural commodities	0	0	12	0	0	31	0	1	0	0	4	62029	94	6	
other movable property	0	0	0	0	2	38	233	0	0	0	35	592135	99	7	
other type of security	4	9	28	8	4	64	7	37	10	3	17	289884	504	39	
n.r.	0	1	1	0	0	0	2	0	0	0	0	6694	22	5	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	17024834	22767	1629	
amount borrowed (R.s. 00000)	3084	7027	15568	26527	19510	12756	23174	22827	21826	17950	170248	x	x	x	x





Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security	Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Andhra Pradesh														
personal security	869	886	898	532	496	869	788	355	585	247	490	24850700	12970	828	
surety security/ guarantee of third party	42	70	52	360	31	41	35	176	22	16	66	3334159	890	57	
crop	0	0	0	0	0	1	3	0	0	5	2	98418	55	7	
first charge on immov. prop.	7	4	9	0	40	41	16	115	137	145	92	4650964	351	33	
mortgage of immov. property	38	11	11	87	404	6	100	60	59	486	237	12007832	530	40	
bullion/ornaments	14	24	4	0	5	21	12	33	14	1	10	505567	647	29	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	2	0	0	0	1	1	1	44715	12	4	
agricultural commodities	0	0	0	0	0	0	30	0	0	0	1	63188	3	1	
other movable property	0	0	20	0	22	0	15	15	0	13	10	511070	106	6	
other type of security	30	6	6	22	1	21	1	246	182	86	91	4611982	560	31	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	50678596	15110	981	
amount borrowed (R.s. 00000)	27926	20397	29374	29764	43073	21069	21191	63338	68617	182037	506786	x	x	x	
	Assam														
personal security	675	989	372	952	864	880	899	567	233	52	305	238116	322	161	
surety security/ guarantee of third party	0	11	0	7	9	0	78	0	161	0	18	14127	4	7	
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
first charge on immov. prop.	9	0	494	0	0	120	0	303	310	4	77	59944	6	7	
mortgage of immov. property	0	0	0	0	0	0	0	130	62	48	38	29812	5	7	
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	21	305	174	135999	7	3	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other movable property	0	0	0	41	0	0	0	0	0	15	10	7678	3	2	
other type of security	316	0	134	0	127	0	23	0	213	577	379	295826	38	14	
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	781503	379	200	
amount borrowed (R.s. 00000)	499	468	469	280	233	219	189	315	728	4415	7815	x	x	x	



Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security	Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Delhi														
personal security	858	412	1000	1000	1000	1000	933	950	460	433	573	887705	559	173	
surety security/ guarantee of third party	0	0	0	0	0	0	54	0	0	2	8	13130	4	2	
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
first charge on immov. prop.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
mortgage of immov. property	57	262	0	0	0	0	0	0	350	7	22	33580	6	4	
bullion/ornaments	86	303	0	0	0	0	0	0	0	0	4	6541	6	4	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other type of security	0	23	0	0	0	0	13	50	189	558	393	607973	11	7	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1548929	582	188	
amount borrowed (Rs. 00000)	482	80	329	334	392	333	2101	218	597	10624	15489	x	x	x	
	Gujarat														
personal security	747	748	956	542	568	863	644	195	650	93	309	4597566	2427	276	
surety security/ guarantee of third party	210	252	44	132	246	49	112	104	117	303	223	3309533	715	65	
crop	0	0	0	0	0	0	0	0	11	11	7	104843	49	6	
first charge on immov. prop.	0	0	0	0	144	0	29	529	85	124	138	2046615	132	19	
mortgage of immov. property	0	0	0	318	25	50	34	128	53	181	139	2066194	222	17	
bullion/ornaments	42	0	0	0	17	0	3	27	22	0	7	98034	87	9	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	1	8	41	0	5	72892	33	3	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other movable property	0	0	0	9	0	33	102	0	20	270	157	2329993	158	9	
other type of security	0	0	0	0	0	4	74	8	0	17	15	229464	38	8	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	14855134	3789	400	
amount borrowed (Rs. 00000)	2352	3560	3291	8345	6006	4753	10117	15240	14441	80446	148551	x	x	x	

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security estd. (00)	Urban sam-ple (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Haryana														
personal security	980	1000	661	960	830	486	629	444	628	525	656	3869370	1613	178
surety security/ guarantee of third party	20	0	228	0	0	43	4	31	223	63	69	408619	137	14
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	40	0	413	342	316	0	9	75	442595	54	7
mortgage of immov. property	0	0	0	0	113	0	4	167	93	361	158	934047	114	14
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	54	0	9	55715	6	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	28	0	0	0	0	9	7	38774	9	2
other type of security	0	0	111	0	30	58	22	42	1	32	25	145202	82	11
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	5894322	1886	217
amount borrowed (Rs. 00000)	860	4961	1529	3114	8011	2159	4399	5520	10307	18082	58943	x	x	x
Himachal Pradesh														
personal security	0	1000	820	1000	814	858	952	288	257	523	532	517316	68	52
surety security/ guarantee of third party	0	0	0	0	0	0	48	388	663	26	121	117671	24	8
crop	0	0	0	0	0	0	0	0	10	0	1	1343	1	1
first charge on immov. prop.	0	0	0	0	0	0	0	145	8	369	268	260134	24	6
mortgage of immov. property	0	0	0	0	0	0	0	0	21	82	62	60347	5	7
bullion/ornaments	0	0	0	0	0	0	0	0	3	0	0	403	1	1
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	38	0	6	5373	0	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	186	0	0	0	0	0	1	1206	4	1
other type of security	0	0	180	0	0	142	0	179	0	0	9	8359	3	4
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	972152	127	76
amount borrowed (Rs. 00000)	0	43	37	101	65	421	577	96	1402	6979	9722	x	x	x

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	all	no. of hh. rep. the security estd. (00)	Urban sam-ple (15)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
	Jammu & Kashmir														
personal security	1000	0	0	1000	0	1000	980	487	650	93	138	108336	15	25	
surety security/ guarantee of third party	0	0	0	0	0	0	20	26	0	113	104	81639	1	4	
crop	0	0	0	0	0	0	0	0	0	5	5	3550	0	1	
first charge on immov. prop.	0	0	0	0	0	0	0	0	122	15	15	11860	1	2	
mortgage of immov. property	0	0	0	0	0	0	487	0	228	772	735	575591	30	10	
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other type of security	0	0	0	0	0	0	0	0	0	2	2	1683	1	3	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	0	0	1000	0	1000	1000	1000	1000	1000	1000	782658	48	44	
amount borrowed (Rs. 00000)	2	0	0	4	0	10	107	482	99	7122	7827	x	x	x	
	Jharkhand														
personal security	977	814	803	985	475	201	829	509	601	296	537	1118161	396	101	
surety security/ guarantee of third party	0	106	197	0	33	116	0	74	55	59	53	109661	45	13	
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
first charge on immov. prop.	0	80	0	0	0	0	0	92	164	42	58	120859	18	8	
mortgage of immov. property	23	0	0	0	0	0	0	46	97	343	126	263089	32	8	
bullion/ornaments	0	0	0	0	0	0	117	0	0	0	19	40124	1	1	
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	9	0	0	0	2	3181	1	1	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other movable property	0	0	0	0	0	0	0	0	0	17	5	10005	3	1	
other type of security	0	0	0	15	491	682	45	279	83	244	200	417433	133	15	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	2082512	621	146	
amount borrowed (Rs. 00000)	663	157	587	567	1282	1269	3442	2389	4413	6055	20825	x	x	x	

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										amount of borrowings (Rs. 000)	no. of hh. rep. the security	Urban sam-ple	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Karnataka														
personal security	976	956	683	404	122	585	241	282	200	169	314	8109007	4272	524
surety security/ guarantee of third party	21	15	78	235	75	196	42	29	136	48	70	1806124	366	60
crop	0	0	0	0	0	0	0	18	0	7	4	111703	30	5
first charge on immov. prop.	0	0	0	97	56	17	312	115	127	159	116	2996322	238	37
mortgage of immov. property	3	0	80	166	597	23	282	459	4	571	361	9325850	304	50
bullion/ornaments	0	12	7	8	41	65	123	9	19	1	13	337271	407	23
share of companies/govt. securities/insur. policies etc.	0	0	118	4	106	21	0	0	266	5	56	1439048	121	9
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	59	0	10	0	6	168	18	34	877097	59	9
other type of security	0	17	34	27	2	83	0	82	80	23	33	863297	173	14
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	25865719	5834	711
amount borrowed (R.s. 00000)	8805	16081	20403	9529	18446	5566	7523	16446	34984	120875	258657	x	x	x
Kerala														
personal security	731	338	288	370	550	489	202	111	256	205	222	6748399	2856	357
surety security/ guarantee of third party	141	215	192	262	117	62	8	81	87	99	80	2438445	761	70
crop	0	0	0	0	0	0	0	4	0	0	1	18936	8	3
first charge on immov. prop.	0	0	0	163	273	7	36	137	113	95	91	2770940	343	47
mortgage of immov. property	0	105	293	29	7	316	705	600	444	448	494	15017541	1041	99
bullion/ornaments	82	36	227	104	47	122	42	50	77	76	68	2075718	1634	207
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	1	0	0	0	4	2	59020	25	5
agricultural commodities	0	0	0	0	0	0	0	1	0	0	0	4918	5	1
other movable property	0	307	0	2	0	4	3	0	23	11	11	342250	151	14
other type of security	46	0	0	5	6	0	3	16	1	61	29	894199	158	17
n.r.	0	0	0	64	0	0	0	0	0	0	1	27057	5	1
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	30397423	5758	704
amount borrowed (R.s. 00000)	1378	2134	4565	4197	7337	6128	64385	36108	47551	130190	303974	x	x	x

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										amount of borrowings (Rs. 000)	no. of hh. rep. the security	Urban sam-ple	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Madhya Pradesh													
personal security	831	625	766	768	684	526	461	237	138	631	483	6655465	1694	261
surety security/ guarantee of third party	6	136	54	46	51	79	17	95	47	22	42	571769	183	33
crop	0	0	0	0	0	0	0	1	0	3	2	21481	10	3
first charge on immov. prop.	123	0	3	24	209	32	224	102	785	295	333	4586901	450	42
mortgage of immov. property	8	0	50	73	0	213	21	451	9	38	86	1186159	88	19
bullion/ornaments	32	0	0	0	0	0	0	0	0	2	2	25072	151	2
share of companies/govt. securities/insur. policies etc.	0	239	80	7	2	0	250	0	0	4	19	264385	31	8
agricultural commodities	0	0	0	0	0	0	0	0	1	0	0	4022	3	1
other movable property	0	0	2	0	0	0	0	32	0	1	5	62291	41	6
other type of security	0	0	44	82	54	149	26	82	19	3	28	391263	131	18
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13768808	2689	383
amount borrowed (Rs. 00000)	3689	587	4192	6372	8095	2599	7447	17737	29236	57733	137688	x	x	x
	Maharashtra													
personal security	726	670	489	234	438	887	468	267	367	234	366	23015244	5445	627
surety security/ guarantee of third party	170	75	57	198	73	56	123	300	284	138	169	10645990	1546	199
crop	0	0	0	0	0	4	0	0	0	2	1	46641	32	4
first charge on immov. prop.	51	238	95	201	15	48	113	119	212	176	148	9297556	725	76
mortgage of immov. property	53	2	352	350	464	1	282	305	87	372	278	17508273	735	78
bullion/ornaments	0	7	1	1	0	0	4	1	1	0	1	71948	101	15
share of companies/govt. securities/insur. policies etc.	0	0	0	0	3	0	4	4	2	2	2	127311	30	7
agricultural commodities	0	0	0	0	0	0	0	0	0	3	1	48086	4	1
other movable property	0	0	3	1	5	2	5	5	35	55	25	1589790	204	24
other type of security	0	8	2	17	2	2	1	0	12	18	10	615596	95	18
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	62966435	8647	1008
amount borrowed (Rs. 00000)	10336	11082	33815	47892	65805	19672	79559	43306	135782	182416	629664	x	x	x

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security	Urban
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Orissa														
personal security	967	443	560	244	850	295	468	435	494	993	820	8783664	1300	170
surety security/ guarantee of third party	14	179	335	327	0	214	0	39	0	0	26	277480	56	12
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	3	143	0	25	0	82	1	21	228330	16	5
mortgage of immov. property	4	13	105	405	6	491	495	496	308	2	119	1278889	109	20
bullion/ornaments	0	0	0	0	0	1	0	0	0	0	0	84	1	1
share of companies/govt. securities/insur. policies etc.	15	0	0	0	0	0	0	0	87	0	3	32889	8	2
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	3	0	0	0	0	2637	1	1
other type of security	0	364	0	22	1	0	9	30	29	4	10	102768	44	9
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	10706741	1522	216
amount borrowed (R.s. 00000)	816	580	3102	2513	11804	1662	7980	10831	3633	64147	107067	x	x	x
Punjab														
personal security	993	956	556	245	812	890	715	468	600	324	437	3598962	1075	259
surety security/ guarantee of third party	7	44	444	158	115	110	266	51	230	213	188	1544358	222	45
crop	0	0	0	0	0	0	0	0	1	27	15	121771	19	6
first charge on immov. prop.	0	0	0	0	0	0	0	23	25	74	47	389788	44	11
mortgage of immov. property	0	0	0	194	0	0	0	18	143	140	103	851049	41	15
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	14	8	64226	21	1
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	366	0	0	0	0	1	0	13	104905	4	2
other type of security	0	0	0	36	73	0	19	440	0	208	189	1556903	73	9
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	8231963	1470	341
amount borrowed (R.s. 00000)	849	417	1236	2825	1601	1307	5630	13362	10045	45048	82320	x	x	x



Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of the security	Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Rajasthan														
personal security	755	395	773	924	596	737	674	827	141	451	331	6291369	1917	272	
surety security/ guarantee of third party	245	0	141	16	0	47	158	0	103	198	130	2461944	102	16	
crop	0	0	0	0	0	0	0	10	0	2	1	21254	5	2	
first charge on immov. prop.	0	0	0	0	0	0	44	125	7	142	58	1106466	95	15	
mortgage of immov. property	0	347	86	0	56	150	97	0	742	86	417	7921866	302	21	
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
share of companies/govt. securities/insur. policies etc.	0	0	0	60	320	0	23	8	6	6	17	320805	76	11	
agricultural commodities	0	0	0	0	0	65	0	0	0	4	3	56755	3	2	
other movable property	0	245	0	0	0	0	1	0	0	107	39	743683	27	3	
other type of security	0	13	0	0	29	0	3	29	1	3	4	70575	21	12	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	18994817	2458	346	
amount borrowed (Rs. 00000)	734	1357	546	1799	5903	4633	7125	5644	96129	66077	189948	x	x	x	
	Tamil Nadu														
personal security	816	699	711	594	564	688	587	522	437	383	503	25856803	13551	1398	
surety security/ guarantee of third party	8	47	12	24	39	159	2	44	82	28	43	2190484	537	68	
crop	0	0	0	0	0	0	0	0	1	1	0	22260	17	2	
first charge on immov. prop.	0	18	0	0	4	14	13	66	91	56	44	2239105	189	32	
mortgage of immov. property	0	23	54	155	42	8	196	208	209	325	207	10655920	721	88	
bullion/ornaments	167	183	195	198	263	118	176	113	113	69	123	6296970	5379	533	
share of companies/govt. securities/insur. policies etc.	0	1	23	4	42	0	11	4	10	6	9	459044	266	19	
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
other movable property	2	19	5	3	24	10	0	24	21	100	48	2454096	271	32	
other type of security	6	11	0	22	22	2	17	19	36	32	23	1203913	339	41	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	51378593	18749	1996	
amount borrowed (Rs. 00000)	12704	15811	35774	38558	26098	31351	26627	58521	66600	201740	513786	x	x	x	

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)											amount of borrowings (Rs. 000)	no. of hh. rep. the security	Urban
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Uttaranchal														
personal security	0	1000	689	379	216	0	722	904	643	599	612	547654	66	32
surety security/ guarantee of third party	1000	0	0	568	0	1000	278	40	0	0	81	72687	16	6
crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
first charge on immov. prop.	0	0	0	41	0	0	0	0	294	40	184	164870	5	3
mortgage of immov. property	0	0	0	0	0	0	0	0	63	352	85	75623	4	3
bullion/ornaments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
share of companies/govt. securities/insur. policies etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other movable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
other type of security	0	0	311	12	784	0	0	56	0	9	38	34050	18	5
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	894883	100	48
amount borrowed (Rs. 00000)	34	149	58	1051	340	6	239	576	5292	1203	8949	x	x	x
Uttar Pradesh														
personal security	729	872	939	512	909	888	837	690	479	142	548	8904379	5159	662
surety security/ guarantee of third party	59	0	16	301	48	54	45	19	10	64	54	880056	237	50
crop	0	0	0	0	0	0	0	0	4	0	1	9851	17	2
first charge on immov. prop.	1	0	32	116	16	13	52	81	443	81	117	1898755	303	48
mortgage of immov. property	173	106	1	40	22	31	61	90	61	713	262	4249875	463	71
bullion/ornaments	0	0	7	1	1	3	5	0	0	0	1	19372	55	9
share of companies/govt. securities/insur. policies etc.	0	22	0	0	2	0	0	50	0	0	5	86426	24	3
agricultural commodities	0	0	2	0	0	0	0	0	0	0	0	2415	2	1
other movable property	0	0	1	0	0	0	0	71	0	0	7	113158	4	2
other type of security	38	0	3	29	2	12	0	0	3	0	5	77346	137	10
n.f.	0	0	1	0	2	0	0	0	0	0	0	3957	3	2
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	16245589	6340	841
amount borrowed (Rs. 00000)	6739	878	12114	7592	19076	12817	10670	15950	25477	51144	162456	x	x	x

Table 10: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by type of security for each household assets holding class

type of security	household assets holding class (Rs. 000)										amount of borrowings (Rs. 000)	no. of the security estd. (00)	Urban sam-ple (15)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	West Bengal													
personal security	894	840	937	751	824	971	398	670	458	433	564	7891134	4915	709
surety security/ guarantee of third party	20	142	20	1	27	0	68	53	81	29	49	6922229	224	33
crop	0	0	0	0	0	0	1	0	0	0	0	2265	1	1
first charge on immov. prop.	5	0	0	0	2	5	51	48	14	298	79	1111769	38	17
mortgage of immov. property	4	0	2	207	0	0	374	123	324	201	220	3074299	204	31
bullion/ornaments	3	15	0	1	4	0	1	0	4	0	2	27428	67	12
share of companies/govt. securities/insur. policies etc.	0	0	0	3	8	0	7	63	43	22	24	337245	100	21
agricultural commodities	0	0	0	0	0	0	0	0	20	0	6	83669	21	1
other movable property	0	0	3	0	0	0	12	32	0	0	5	65369	39	3
other type of security	74	3	38	36	135	24	87	10	55	17	51	709541	204	39
n.r.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	13994948	5670	846
amount borrowed (Rs. 00000)	5023	997	6016	8324	8968	6568	22178	11045	41279	29551	139949	x	x	x
	India													
personal security	838	806	710	484	552	737	477	380	370	325	433	148117100	63046	8286
surety security/ guarantee of third party	56	61	57	168	58	89	62	110	126	91	95	32484653	6182	831
crop	0	0	0	0	0	1	0	2	1	4	2	584983	246	47
first charge on immov. prop.	14	38	26	70	44	27	70	117	153	123	102	34935231	3088	454
mortgage of immov. property	35	17	115	189	262	71	320	249	241	338	262	89429351	5234	750
bullion/ornaments	35	48	53	46	35	41	34	34	22	19	28	9643620	8785	942
share of companies/govt. securities/insur. policies etc.	0	2	22	2	22	5	10	7	23	5	11	3656322	780	109
agricultural commodities	0	0	0	0	0	2	2	0	1	1	1	263052	40	8
other movable property	0	16	6	12	9	5	8	14	22	50	27	9301383	1091	124
other type of security	22	12	11	29	18	22	16	86	39	46	39	13366401	2482	496
n.r.	0	0	0	2	0	0	0	0	0	0	0	31249	9	6
all security	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	341813346	85035	11445
amount borrowed (Rs. 00000)	84490	81414	159674	179525	238613	130828	286852	327597	614736	1314405	3418133	x	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing (1)	cultivator		non-cultivator		all		Rural number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh								
capital expend. in farm business	71	195	7	14	35	135	4943	181
current expend. in farm business	174	379	8	22	79	260	11297	459
expenditure in farm business	240	574	14	36	112	396	15923	623
capital exp.in non-farm business	11	77	18	166	15	106	2139	68
current exp.in non-farm business	11	17	21	130	17	55	2380	59
expend. in non-farm business	21	94	39	296	31	161	4480	125
household expenditure	182	243	196	513	190	333	27046	1013
expenditure on litigation	0	0	0	0	0	0	39	2
repayment of debt	7	17	4	17	5	17	751	27
financial investment expenditure	0	0	0	0	0	0	0	0
others	17	72	21	139	19	94	2741	94
non-business expend. in hh.	205	332	217	669	212	444	30200	1125
n.r.	0	0	0	0	0	0	0	0
any	416	1000	268	1000	332	1000	47289	1760
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	61528	50508071	80937	25084655	142465	75592726	x	x
Assam								
capital expend. in farm business	8	108	1	11	6	71	235	76
current expend. in farm business	17	214	1	5	11	134	459	97
expenditure in farm business	25	322	3	15	17	205	695	173
capital exp.in non-farm business	2	45	8	408	4	184	179	59
current exp.in non-farm business	5	85	8	52	6	72	258	65
expend. in non-farm business	7	130	16	460	10	256	437	124
household expenditure	57	370	100	342	73	359	3039	677
expenditure on litigation	0	2	1	2	1	2	30	9
repayment of debt	2	18	2	21	2	19	82	23
financial investment expenditure	0	3	1	0	0	2	13	3
others	17	155	27	159	20	156	852	218
non-business expend. in hh.	76	548	131	524	96	539	4013	928
n.r.	0	0	0	0	0	0	1	1
any	109	1000	149	1000	124	1000	5146	1226
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	26136	1599672	15459	988560	41595	2588232	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	Rural							
	cultivator		non-cultivator		all		number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bihar								
capital expend. in farm business	21	230	3	21	14	159	1615	154
current expend. in farm business	14	103	4	56	10	87	1148	113
expenditure in farm business	34	332	7	78	23	246	2739	266
capital exp.in non-farm business	5	35	8	90	6	54	704	77
current exp.in non-farm business	5	19	3	27	4	22	444	37
expend. in non-farm business	9	54	11	118	10	75	1148	114
household expenditure	70	383	108	696	85	489	9972	766
expenditure on litigation	0	1	1	2	0	1	50	5
repayment of debt	6	21	3	5	5	16	584	24
financial investment expenditure	0	0	0	0	0	0	0	0
others	18	209	23	100	20	172	2349	182
non-business expend. in hh.	95	614	134	804	110	678	12907	975
n.r.	0	0	1	1	0	0	27	1
any	136	1000	152	1000	143	1000	16653	1343
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	70718	7951267	46136	4060651	116853	12011918	x	x
Chhattisgarh								
capital expend. in farm business	29	178	3	50	22	152	817	58
current expend. in farm business	92	352	6	26	71	287	2595	156
expenditure in farm business	120	529	9	77	93	439	3383	211
capital exp.in non-farm business	6	218	3	136	5	202	183	21
current exp.in non-farm business	3	16	5	49	3	22	127	17
expend. in non-farm business	9	234	8	185	9	224	310	38
household expenditure	62	197	70	731	64	304	2319	216
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	4	11	0	0	3	9	115	2
financial investment expenditure	0	0	0	0	0	0	0	0
others	10	29	1	7	8	24	279	17
non-business expend. in hh.	75	237	71	738	74	337	2684	233
n.r.	0	0	0	0	0	0	0	0
any	189	1000	84	1000	163	1000	5926	460
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	27503	4559977	8816	1139580	36319	5699557	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	Rural							
	cultivator		non-cultivator		all		number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Gujarat								
capital expend. in farm business	19	142	0	1	11	117	677	32
current expend. in farm business	123	518	2	17	70	430	4389	134
expenditure in farm business	141	660	2	17	81	547	5061	165
capital exp.in non-farm business	9	41	6	213	8	71	488	16
current exp.in non-farm business	1	7	2	40	2	13	100	13
expend. in non-farm business	10	48	8	253	9	84	588	29
household expenditure	58	176	64	522	61	237	3797	259
expenditure on litigation	1	0	0	0	0	0	23	4
repayment of debt	3	9	3	154	3	35	195	6
financial investment expenditure	0	0	0	0	0	0	0	0
others	13	106	6	54	10	97	641	28
non-business expend. in hh.	75	292	74	730	74	369	4653	296
n.r.	0	0	0	0	0	0	0	0
any	221	1000	83	1000	161	1000	10072	483
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	35457	22009248	27047	4681803	62504	26691050	x	x
Haryana								
capital expend. in farm business	37	209	10	69	26	195	824	66
current expend. in farm business	107	336	1	1	63	302	1994	127
expenditure in farm business	140	545	11	70	86	497	2723	187
capital exp.in non-farm business	11	222	10	173	11	217	337	23
current exp.in non-farm business	3	2	11	27	7	4	205	5
expend. in non-farm business	15	224	21	200	17	221	542	28
household expenditure	88	161	54	288	74	174	2340	161
expenditure on litigation	1	3	0	0	1	3	24	2
repayment of debt	7	11	26	103	14	20	455	18
financial investment expenditure	0	0	9	101	4	10	121	5
others	8	56	29	238	16	74	515	19
non-business expend. in hh.	104	231	101	730	103	282	3241	202
n.r.	0	0	0	0	0	0	0	0
any	238	1000	131	1000	194	1000	6102	391
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	18509	26381096	12979	2987513	31488	29368609	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	Rural							
	cultivator		non-cultivator		all		number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Himachal Pradesh								
capital expend. in farm business	10	76	4	37	9	68	104	36
current expend. in farm business	10	78	0	0	8	61	92	30
expenditure in farm business	20	154	4	37	16	128	194	65
capital exp.in non-farm business	9	215	2	5	7	168	83	35
current exp.in non-farm business	3	29	0	4	2	23	25	14
expend. in non-farm business	11	244	2	9	9	192	108	49
household expenditure	82	373	55	851	75	479	901	234
expenditure on litigation	3	21	0	0	2	16	23	6
repayment of debt	3	6	0	0	2	5	24	8
financial investment expenditure	0	1	11	80	3	18	38	3
others	29	202	3	22	23	162	271	67
non-business expend. in hh.	111	602	69	954	101	680	1207	308
n.r.	0	0	0	0	0	0	0	0
any	139	1000	75	1000	123	1000	1473	410
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	9015	3224501	2955	921313	11970	4145814	x	x
Jammu & Kashmir								
capital expend. in farm business	7	83	0	0	6	74	64	22
current expend. in farm business	5	46	0	0	4	41	43	17
expenditure in farm business	12	130	0	0	10	115	106	39
capital exp.in non-farm business	4	235	6	804	4	299	40	13
current exp.in non-farm business	0	0	1	126	0	14	1	3
expend. in non-farm business	4	235	6	930	4	313	41	16
household expenditure	15	613	9	61	14	551	148	93
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	1	0	0	0	1	3	1
financial investment expenditure	0	3	0	0	0	3	4	1
others	1	17	1	9	1	16	12	14
non-business expend. in hh.	17	635	10	70	16	571	166	109
n.r.	0	0	0	0	0	0	0	0
any	27	1000	16	1000	26	1000	273	161
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	9231	1428140	1190	180439	10421	1608580	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	Rural							
	cultivator		non-cultivator		all		number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
J harkhand								
capital expend. in farm business	17	451	1	1	13	98	475	58
current expend. in farm business	7	63	0	1	5	14	198	32
expenditure in farm business	24	514	1	2	18	113	673	90
capital exp.in non-farm business	3	78	2	3	3	19	111	18
current exp.in non-farm business	1	14	1	2	1	5	38	8
expend. in non-farm business	4	92	3	5	4	24	150	26
household expenditure	29	239	43	989	32	827	1196	155
expenditure on litigation	1	2	0	0	1	0	20	1
repayment of debt	1	13	1	1	1	4	26	3
financial investment expenditure	0	0	0	0	0	0	0	0
others	8	139	2	3	7	32	247	25
non-business expend. in hh.	39	393	46	993	40	863	1488	184
n.r.	0	0	0	0	0	0	4	4
any	66	1000	51	1000	63	1000	2309	303
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	28028	1092636	8792	3944005	36819	5036640	x	x
K arnataka								
capital expend. in farm business	24	224	5	69	15	194	1083	69
current expend. in farm business	111	396	1	3	64	320	4474	245
expenditure in farm business	134	619	5	73	79	514	5549	312
capital exp.in non-farm business	11	80	6	232	9	109	604	36
current exp.in non-farm business	4	17	10	145	6	42	448	34
expend. in non-farm business	14	97	15	377	15	151	1031	69
household expenditure	127	220	109	489	120	272	8371	519
expenditure on litigation	0	3	0	0	0	2	13	2
repayment of debt	2	3	0	0	1	2	83	8
financial investment expenditure	1	1	0	2	1	1	46	4
others	13	57	7	59	11	57	743	45
non-business expend. in hh.	144	283	117	550	132	335	9255	578
n.r.	0	0	0	0	0	0	0	0
any	279	1000	136	1000	218	1000	15257	932
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	40165	25089452	29749	5996064	69914	31085516	x	x



Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	Rural							
	cultivator		non-cultivator		all		number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Kerala								
capital expend. in farm business	26	69	4	9	15	49	749	46
current expend. in farm business	22	44	3	6	13	31	635	42
expenditure in farm business	49	113	7	14	28	80	1384	87
capital exp.in non-farm business	19	167	18	131	18	155	915	58
current exp.in non-farm business	19	138	16	43	17	106	868	58
expend. in non-farm business	36	305	33	174	35	261	1745	113
household expenditure	232	338	265	549	249	409	12416	949
expenditure on litigation	0	1	0	0	0	1	17	2
repayment of debt	42	86	40	68	41	80	2051	127
financial investment expenditure	2	10	0	0	1	7	61	4
others	52	148	49	194	51	163	2524	210
non-business expend. in hh.	304	583	332	812	318	659	15878	1208
n.r.	0	0	0	0	0	0	0	0
any	363	1000	356	1000	359	1000	17937	1351
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	24799	36834645	25129	18417838	49928	55252483	x	x
Madhya Pradesh								
capital expend. in farm business	38	353	42	515	39	381	3753	164
current expend. in farm business	102	311	6	67	69	269	6560	297
expenditure in farm business	136	664	49	581	105	650	10051	445
capital exp.in non-farm business	4	39	2	24	3	36	320	29
current exp.in non-farm business	2	8	3	22	2	11	230	22
expend. in non-farm business	6	47	5	46	6	47	551	51
household expenditure	87	222	68	367	80	247	7643	397
expenditure on litigation	1	3	0	0	0	2	33	2
repayment of debt	1	12	0	2	1	10	85	5
financial investment expenditure	0	0	0	1	0	0	6	2
others	5	52	1	3	4	44	341	27
non-business expend. in hh.	93	289	69	372	85	303	8107	433
n.r.	0	0	0	0	0	0	0	0
any	208	1000	123	1000	179	1000	17029	894
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	62084	25944642	33273	5412277	95357	31356919	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	Rural							
	cultivator		non-cultivator		all		number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Maharashtra								
capital expend. in farm business	39	240	4	107	23	202	2708	144
current expend. in farm business	107	344	4	23	60	253	7138	361
expenditure in farm business	144	583	7	129	83	455	9769	500
capital exp.in non-farm business	6	37	6	137	6	65	708	51
current exp.in non-farm business	7	54	7	99	7	66	811	67
expend. in non-farm business	13	90	13	236	13	131	1519	118
household expenditure	70	277	45	482	59	335	6960	529
expenditure on litigation	0	0	0	0	0	0	2	1
repayment of debt	1	3	0	0	1	2	101	10
financial investment expenditure	2	5	1	38	1	14	155	6
others	4	42	6	114	5	62	555	49
non-business expend. in hh.	77	326	52	635	66	414	7768	592
n.r.	0	0	0	0	0	0	7	1
any	224	1000	70	1000	155	1000	18298	1178
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	65159	33543717	52933	13189983	118092	46733700	x	x
Orissa								
capital expend. in farm business	13	54	1	5	9	29	597	41
current expend. in farm business	57	289	5	13	39	148	2571	154
expenditure in farm business	71	343	6	18	48	177	3168	195
capital exp.in non-farm business	5	80	9	708	7	401	437	27
current exp.in non-farm business	4	54	4	11	4	32	276	22
expend. in non-farm business	9	134	13	719	11	433	713	49
household expenditure	84	331	84	171	84	249	5541	426
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	1	13	0	0	1	6	54	6
financial investment expenditure	0	16	0	1	0	9	20	3
others	18	163	10	90	16	126	1030	71
non-business expend. in hh.	102	523	94	262	99	390	6564	503
n.r.	0	0	0	0	0	0	0	0
any	169	1000	111	1000	148	1000	9799	714
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	42730	5016490	23469	5229534	66199	10246024	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	Rural							
	cultivator		non-cultivator		all		number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Punjab								
capital expend. in farm business	53	180	3	39	30	162	901	71
current expend. in farm business	195	484	8	36	109	427	3243	210
expenditure in farm business	240	664	12	75	134	588	4013	272
capital exp.in non-farm business	7	41	15	118	11	51	316	32
current exp.in non-farm business	11	13	13	78	12	21	360	25
expend. in non-farm business	18	53	28	197	23	72	677	57
household expenditure	165	254	187	639	175	303	5222	364
expenditure on litigation	0	0	1	7	0	1	11	1
repayment of debt	5	3	0	1	3	3	86	6
financial investment expenditure	0	0	2	10	1	1	29	1
others	10	26	13	70	11	32	334	37
non-business expend. in hh.	177	283	200	728	188	340	5605	406
n.r.	0	0	0	0	0	0	0	0
any	407	1000	232	1000	327	1000	9748	697
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	16058	34531357	13795	5064386	29853	39595743	x	x
Rajasthan								
capital expend. in farm business	37	228	5	53	29	201	2055	135
current expend. in farm business	44	245	4	36	34	213	2376	181
expenditure in farm business	79	473	9	89	61	414	4322	309
capital exp.in non-farm business	5	41	6	70	5	45	355	27
current exp.in non-farm business	4	14	7	233	5	48	327	28
expend. in non-farm business	9	55	11	303	9	94	652	53
household expenditure	82	316	90	435	84	335	5893	425
expenditure on litigation	0	0	0	0	0	0	1	1
repayment of debt	4	37	5	10	4	33	316	12
financial investment expenditure	0	0	3	43	1	7	73	2
others	12	119	10	119	11	119	802	50
non-business expend. in hh.	97	472	101	608	98	493	6869	483
n.r.	0	0	0	0	0	0	0	0
any	177	1000	120	1000	162	1000	11409	814
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	52655	20389307	17621	3748760	70276	24138067	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	Rural							
	cultivator		non-cultivator		all		number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Tamil Nadu								
capital expend. in farm business	52	175	3	9	20	91	2216	116
current expend. in farm business	141	240	6	11	53	123	5881	274
expenditure in farm business	187	415	10	20	72	214	7886	379
capital exp.in non-farm business	7	39	9	70	9	55	939	48
current exp.in non-farm business	7	12	8	62	8	37	852	56
expend. in non-farm business	15	51	17	131	16	92	1787	103
household expenditure	308	460	331	723	323	594	35522	1604
expenditure on litigation	0	1	2	1	1	1	137	2
repayment of debt	12	17	6	22	8	20	895	35
financial investment expenditure	4	6	0	0	2	3	165	4
others	32	49	17	103	22	77	2459	120
non-business expend. in hh.	341	534	353	849	348	694	38374	1741
n.r.	0	0	0	0	0	0	0	0
any	494	1000	374	1000	416	1000	45791	2137
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	38429	39129385	71697	40499748	110126	79629133	x	x
Uttaranchal								
capital expend. in farm business	12	436	2	11	9	216	110	22
current expend. in farm business	6	118	16	18	9	67	103	12
expenditure in farm business	18	554	18	29	18	283	214	34
capital exp.in non-farm business	1	104	1	43	1	72	13	6
current exp.in non-farm business	1	76	7	74	3	75	31	4
expend. in non-farm business	2	180	9	117	4	147	44	10
household expenditure	14	198	64	836	27	528	318	24
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	0	0
others	5	68	3	17	5	42	57	5
non-business expend. in hh.	19	266	67	854	32	570	375	29
n.r.	0	0	0	0	0	0	0	0
any	40	1000	93	1000	54	1000	634	73
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	8699	503170	3115	538826	11814	1041996	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	cultivator		non-cultivator		all		Rural	
	P	S	P	S	P	S	number of hhs report. borrowings	
	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)	sample
(1)							(8)	(9)
Uttar Pradesh								
capital expend. in farm business	36	282	6	62	28	236	6301	456
current expend. in farm business	58	295	5	17	45	238	9952	597
expenditure in farm business	91	578	11	79	71	474	15810	1028
capital exp.in non-farm business	6	57	14	88	8	63	1723	113
current exp.in non-farm business	2	12	12	55	5	21	1039	65
expend. in non-farm business	8	69	25	143	12	85	2762	178
household expenditure	93	305	123	567	101	360	22279	1579
expenditure on litigation	0	2	0	1	0	2	100	7
repayment of debt	2	7	0	2	1	6	271	26
financial investment expenditure	0	0	0	0	0	0	28	3
others	9	38	8	207	8	73	1871	143
non-business expend. in hh.	103	353	132	777	110	441	24345	1740
n.r.	1	1	0	0	1	1	145	10
any	193	1000	162	1000	186	1000	41050	2841
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	166370	39044678	54843	10219670	221214	49264348	x	x
West Bengal								
capital expend. in farm business	34	145	3	21	21	116	2548	169
current expend. in farm business	66	221	3	31	39	177	4696	279
expenditure in farm business	99	366	7	53	59	292	7176	445
capital exp.in non-farm business	13	151	10	169	11	155	1385	128
current exp.in non-farm business	8	52	11	182	9	82	1101	93
expend. in non-farm business	20	202	21	351	20	237	2468	220
household expenditure	87	293	98	465	92	334	11197	793
expenditure on litigation	1	1	0	1	1	1	88	10
repayment of debt	2	11	3	16	3	12	347	21
financial investment expenditure	0	2	0	1	0	2	29	4
others	26	124	13	114	20	122	2491	188
non-business expend. in hh.	116	431	114	596	115	470	14013	1005
n.r.	0	0	0	0	0	0	27	5
any	225	1000	138	1000	187	1000	22767	1629
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	68842	13018260	52763	4006574	121605	17024834	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	cultivator		non-cultivator		all		Rural	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
India								
capital expend. in farm business	33	200	6	45	22	156	32890	2265
current expend. in farm business	76	308	5	18	47	224	69944	3923
expenditure in farm business	107	508	11	63	68	380	101050	6079
capital exp.in non-farm business	7	81	10	137	8	97	12083	1000
current exp.in non-farm business	5	30	10	76	7	43	10040	790
expend. in non-farm business	12	111	19	213	15	141	21971	1779
household expenditure	102	284	140	572	118	366	174223	12612
expenditure on litigation	0	1	0	1	0	1	611	58
repayment of debt	4	19	5	25	4	20	6616	428
financial investment expenditure	1	2	1	7	1	4	808	55
others	15	75	14	120	14	88	21428	1897
non-business expend. in hh.	120	380	158	724	135	479	200243	14862
n.r.	0	0	0	0	0	0	214	24
any	224	1000	184	1000	208	1000	307887	22036
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	883798	392935620	595609	158253411	1479407	551189031	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban		
	P	S	P	S	P	S	number of hhs report. borrowings		
	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)	sample	
(1)							(8)	(9)	
Andhra Pradesh									
capital expend. in farm business	5	67	1	1	2	18	111	14	
current expend. in farm business	11	35	9	6	10	13	485	30	
expenditure in farm business	16	102	10	7	12	31	587	43	
capital exp.in non-farm business	25	175	3	6	11	50	533	41	
current exp.in non-farm business	39	66	2	7	15	22	738	61	
expend. in non-farm business	63	242	5	13	25	72	1262	101	
household expenditure	232	428	244	764	240	677	12077	784	
expenditure on litigation	2	1	0	0	1	0	38	1	
repayment of debt	7	32	13	29	11	29	562	30	
financial investment expenditure	1	1	0	0	0	0	11	1	
others	26	194	27	187	27	189	1354	67	
non-business expend. in hh.	263	656	279	980	273	896	13785	865	
n.r.	0	0	0	0	0	0	0	0	
any	327	1000	286	1000	300	1000	15110	981	
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	17191	13082500	33227	37596096	50418	50678596	x	x	
Assam									
capital expend. in farm business	1	1	0	2	1	1	3	3	
current expend. in farm business	3	4	0	0	2	3	8	3	
expenditure in farm business	5	6	0	2	2	4	12	6	
capital exp.in non-farm business	17	590	2	10	9	396	47	26	
current exp.in non-farm business	24	311	1	55	12	223	60	17	
expend. in non-farm business	39	901	2	65	20	619	101	42	
household expenditure	38	32	30	502	33	190	173	82	
expenditure on litigation	0	0	0	0	0	0	2	2	
repayment of debt	0	0	0	12	0	4	1	2	
financial investment expenditure	0	0	0	0	0	0	1	1	
others	15	61	19	402	17	176	89	65	
non-business expend. in hh.	54	94	49	916	51	371	265	151	
n.r.	0	0	0	17	0	6	1	1	
any	98	1000	52	1000	73	1000	379	200	
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	2417	513696	2744	264004	5175	781503	x	x	

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings	
	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)	sample
(1)						(8)	(9)	
Bihar								
capital expend. in farm business	16	132	3	123	9	127	136	17
current expend. in farm business	6	37	1	13	4	24	56	8
expenditure in farm business	22	168	5	136	13	151	192	25
capital exp.in non-farm business	17	276	2	55	10	161	140	32
current exp.in non-farm business	15	101	0	5	7	51	107	18
expend. in non-farm business	32	377	2	60	17	212	244	49
household expenditure	23	136	47	552	35	352	508	104
expenditure on litigation	0	0	1	1	0	0	4	1
repayment of debt	2	246	0	0	1	119	16	2
financial investment expenditure	0	0	1	4	0	2	5	2
others	11	72	22	247	17	163	242	28
non-business expend. in hh.	36	455	70	804	53	636	769	136
n.r.	0	0	0	0	0	0	0	0
any	90	1000	77	1000	84	1000	1205	210
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	7167	617044	7248	663283	14416	1280328	x	x
Chhattisgarh								
capital expend. in farm business	4	47	1	1	2	12	12	6
current expend. in farm business	31	61	0	0	8	16	55	6
expenditure in farm business	35	108	1	1	10	28	67	12
capital exp.in non-farm business	26	684	1	15	8	184	50	13
current exp.in non-farm business	4	30	1	8	2	14	11	6
expend. in non-farm business	30	715	2	23	9	198	61	19
household expenditure	45	147	94	924	81	728	544	117
expenditure on litigation	0	0	0	1	0	0	1	1
repayment of debt	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	0	0
others	2	30	6	51	5	46	35	11
non-business expend. in hh.	46	177	100	976	86	774	575	127
n.r.	0	0	0	0	0	0	0	0
any	109	1000	102	1000	104	1000	697	156
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	1745	901186	4949	2662160	6694	3563346	x	x



Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban		
	P	S	P	S	P	S	number of hhs report. borrowings		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)	sample
							(8)	(9)	
Delhi									
capital expend. in farm business	0	13	0	0	0	2	4	2	
current expend. in farm business	0	18	0	0	0	3	4	2	
expenditure in farm business	0	32	0	0	0	5	7	3	
capital exp.in non-farm business	1	104	2	69	2	74	46	10	
current exp.in non-farm business	1	29	0	0	0	4	8	3	
expend. in non-farm business	2	133	2	69	2	79	54	13	
household expenditure	18	747	21	901	20	879	474	148	
expenditure on litigation	0	0	0	0	0	0	0	0	
repayment of debt	0	0	0	10	0	8	6	1	
financial investment expenditure	0	0	0	0	0	0	0	0	
others	1	89	2	19	2	30	44	24	
non-business expend. in hh.	19	836	24	930	22	916	524	173	
n.r.	0	0	0	0	0	0	0	0	
any	22	1000	26	1000	25	1000	582	188	
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	8625	229289	15122	1319639	23747	1548929	x	x	
Gujarat									
capital expend. in farm business	1	8	1	12	1	10	34	4	
current expend. in farm business	9	82	2	5	4	43	157	21	
expenditure in farm business	10	90	2	18	5	53	191	25	
capital exp.in non-farm business	26	607	1	9	11	302	380	32	
current exp.in non-farm business	8	36	0	7	3	21	119	31	
expend. in non-farm business	34	643	2	16	14	323	498	63	
household expenditure	56	233	100	868	83	557	2942	284	
expenditure on litigation	0	0	0	0	0	0	0	0	
repayment of debt	0	0	0	1	0	1	4	3	
financial investment expenditure	0	0	0	8	0	4	5	3	
others	5	35	5	89	5	62	180	29	
non-business expend. in hh.	61	268	105	966	88	624	3124	316	
n.r.	0	0	0	0	0	0	0	0	
any	104	1000	109	1000	107	1000	3789	400	
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	13470	7277534	21843	7577600	35313	14855134	x	x	

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing (1)	self-employed		other		all		Urban number of hhs report. borrowings	
	P	S	P	S	P	S	estd.(00)	sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Haryana								
capital expend. in farm business	6	59	0	0	2	28	29	7
current expend. in farm business	10	58	0	0	4	27	49	4
expenditure in farm business	14	117	0	0	6	54	71	10
capital exp.in non-farm business	19	249	4	49	10	142	124	26
current exp.in non-farm business	12	41	0	0	5	19	60	11
expend. in non-farm business	31	290	4	49	15	161	183	37
household expenditure	81	305	103	422	94	368	1144	131
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	2	15	21	110	13	66	162	12
financial investment expenditure	0	0	1	72	1	39	8	1
others	32	272	34	347	33	312	401	34
non-business expend. in hh.	115	592	150	951	136	785	1661	176
n.r.	0	0	0	0	0	0	0	0
any	155	1000	154	1000	155	1000	1886	217
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	4950	2728896	7245	3165426	12194	5894322	x	x
Himachal Pradesh								
capital expend. in farm business	1	2	4	2	3	2	5	2
current expend. in farm business	7	14	1	10	3	12	5	3
expenditure in farm business	9	16	5	12	6	14	9	5
capital exp.in non-farm business	28	506	5	212	12	327	18	15
current exp.in non-farm business	5	73	0	13	2	36	3	5
expend. in non-farm business	33	580	5	225	14	363	21	20
household expenditure	43	83	30	357	34	250	52	43
expenditure on litigation	0	0	1	9	0	6	1	1
repayment of debt	2	7	19	161	14	101	21	4
financial investment expenditure	0	0	0	0	0	0	0	0
others	9	314	20	237	17	267	25	7
non-business expend. in hh.	55	404	70	763	65	623	100	55
n.r.	0	0	0	0	0	0	0	0
any	90	1000	80	1000	83	1000	127	76
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	455	380118	1075	592034	1531	972152	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban		
	P	S	P	S	P	S	number of hhs report. borrowings		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)	sample
								(8)	(9)
Jammu & Kashmir									
capital expend. in farm business	0	0	0	0	0	0	0	0	0
current expend. in farm business	0	0	0	0	0	0	0	0	0
expenditure in farm business	0	0	0	0	0	0	0	0	0
capital exp.in non-farm business	5	686	0	8	2	318	8	8	
current exp.in non-farm business	1	222	1	29	1	117	2	6	
expend. in non-farm business	5	907	1	37	3	435	10	14	
household expenditure	2	85	4	147	3	119	10	24	
expenditure on litigation	0	0	0	0	0	0	0	0	
repayment of debt	0	0	2	33	1	18	4	1	
financial investment expenditure	0	0	0	0	0	0	0	0	
others	1	8	15	783	8	428	24	6	
non-business expend. in hh.	3	93	21	963	12	565	38	31	
n.r.	0	0	0	0	0	0	0	0	
any	8	1000	22	1000	15	1000	48	44	
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	1629	358138	1589	424520	3218	782658	x	x	
Jharkhand									
capital expend. in farm business	17	179	0	6	5	38	44	7	
current expend. in farm business	0	17	0	0	0	3	1	1	
expenditure in farm business	17	196	0	6	5	41	46	8	
capital exp.in non-farm business	5	223	1	23	2	60	23	13	
current exp.in non-farm business	4	83	2	15	2	27	22	5	
expend. in non-farm business	9	307	3	37	5	87	46	18	
household expenditure	30	209	43	751	40	650	374	88	
expenditure on litigation	0	0	0	0	0	0	0	0	
repayment of debt	0	0	0	3	0	2	1	1	
financial investment expenditure	4	11	0	0	1	2	12	2	
others	15	276	16	204	15	217	146	31	
non-business expend. in hh.	50	497	58	957	56	872	530	121	
n.r.	0	0	0	0	0	0	0	0	
any	76	1000	62	1000	66	1000	621	146	
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	2581	385384	6872	1697128	9453	2082512	x	x	

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00) sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Karnataka								
capital expend. in farm business	1	18	1	1	1	6	20	8
current expend. in farm business	5	42	2	16	3	23	108	16
expenditure in farm business	5	60	3	17	4	29	128	24
capital exp.in non-farm business	23	332	5	233	11	262	367	51
current exp.in non-farm business	37	277	2	8	13	87	453	77
expend. in non-farm business	60	609	7	242	24	349	820	128
household expenditure	74	251	151	498	127	426	4438	507
expenditure on litigation	1	7	0	0	0	2	9	2
repayment of debt	1	1	0	0	1	0	22	4
financial investment expenditure	0	0	1	18	1	13	26	2
others	6	73	17	224	14	180	478	55
non-business expend. in hh.	81	331	169	741	142	622	4956	568
n.r.	0	0	0	0	0	0	0	0
any	143	1000	178	1000	167	1000	5834	711
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	10743	7542209	24130	18323510	34873	25865719	x	x
Kerala								
capital expend. in farm business	9	13	6	3	7	7	118	8
current expend. in farm business	9	5	2	7	4	6	78	14
expenditure in farm business	18	18	8	10	11	14	193	21
capital exp.in non-farm business	60	145	5	15	23	76	400	49
current exp.in non-farm business	41	113	8	11	19	59	330	42
expend. in non-farm business	97	258	13	26	41	135	710	90
household expenditure	239	582	258	844	252	720	4344	506
expenditure on litigation	0	0	0	1	0	0	2	1
repayment of debt	27	25	19	38	21	32	371	45
financial investment expenditure	5	4	1	1	2	2	38	5
others	52	114	39	78	43	95	745	94
non-business expend. in hh.	295	725	302	962	300	850	5168	620
n.r.	0	0	0	2	0	1	5	1
any	375	1000	313	1000	334	1000	5758	704
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	5771	14346830	11477	16043049	17252	30397423	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban		
	P	S	P	S	P	S	number of hhs report. borrowings		
	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)	sample	
(1)							(8)	(9)	
Madhya Pradesh									
capital expend. in farm business	5	89	4	12	4	31	124	25	
current expend. in farm business	4	27	1	3	2	9	64	21	
expenditure in farm business	9	116	4	15	6	41	183	45	
capital exp.in non-farm business	16	184	11	146	12	156	370	36	
current exp.in non-farm business	9	65	3	13	5	26	147	29	
expend. in non-farm business	24	249	13	159	17	182	517	65	
household expenditure	48	547	69	690	62	654	1850	244	
expenditure on litigation	0	0	0	0	0	0	0	0	
repayment of debt	1	21	0	0	0	5	9	3	
financial investment expenditure	0	0	1	6	0	4	12	3	
others	4	67	8	130	6	114	189	31	
non-business expend. in hh.	53	635	77	826	68	777	2049	277	
n.r.	0	0	0	0	0	0	0	0	
any	85	1000	92	1000	90	1000	2689	383	
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	10629	3496593	19347	10272215	30033	13768808	x	x	
Maharashtra									
capital expend. in farm business	2	15	0	3	1	6	70	19	
current expend. in farm business	5	24	1	1	2	7	161	13	
expenditure in farm business	6	39	1	4	3	13	231	32	
capital exp.in non-farm business	19	258	1	10	6	74	548	95	
current exp.in non-farm business	15	154	0	1	5	41	404	63	
expend. in non-farm business	33	412	1	12	11	115	946	156	
household expenditure	61	482	70	715	67	655	6033	727	
expenditure on litigation	0	0	0	0	0	0	11	3	
repayment of debt	1	10	3	33	2	27	219	26	
financial investment expenditure	1	8	2	47	2	37	171	19	
others	6	49	16	189	13	153	1204	68	
non-business expend. in hh.	68	549	92	984	85	872	7594	834	
n.r.	0	0	0	0	0	0	0	0	
any	104	1000	94	1000	97	1000	8647	1008	
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	26062	16214610	63374	46751825	89538	62966435	x	x	

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00) sample
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Orissa								
capital expend. in farm business	6	37	0	0	2	2	21	1
current expend. in farm business	6	17	2	1	3	2	35	3
expenditure in farm business	12	54	2	1	5	4	56	4
capital exp.in non-farm business	34	381	1	2	12	22	128	19
current exp.in non-farm business	30	279	1	1	11	16	112	26
expend. in non-farm business	64	660	2	3	23	37	239	44
household expenditure	71	277	112	885	98	853	1025	138
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0
financial investment expenditure	0	2	2	2	1	2	13	3
others	3	7	27	110	19	104	199	29
non-business expend. in hh.	74	286	141	996	118	959	1236	170
n.r.	0	0	0	0	0	0	0	0
any	148	1000	144	1000	146	1000	1522	216
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	3527	560059	6913	10146682	10440	10706741	x	x
Punjab								
capital expend. in farm business	6	30	1	23	3	26	48	9
current expend. in farm business	9	82	0	0	4	38	64	22
expenditure in farm business	15	112	1	23	7	64	112	31
capital exp.in non-farm business	11	155	8	75	9	111	150	29
current exp.in non-farm business	20	315	1	15	9	153	151	39
expend. in non-farm business	27	470	9	90	17	264	275	67
household expenditure	37	227	65	375	53	307	859	202
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	20	0	0	0	9	3	1
financial investment expenditure	0	0	0	0	0	0	0	0
others	10	171	19	511	15	356	248	46
non-business expend. in hh.	47	418	84	887	68	672	1106	248
n.r.	0	0	0	0	0	0	0	0
any	85	1000	93	1000	90	1000	1470	341
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	7193	3769436	9156	4462527	16349	8231963	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban	
							number of hhs	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rajasthan								
capital expend. in farm business	12	86	1	9	5	59	118	14
current expend. in farm business	13	21	0	0	5	13	106	8
expenditure in farm business	20	106	1	9	8	73	182	20
capital exp.in non-farm business	16	283	4	36	9	197	189	37
current exp.in non-farm business	15	29	3	1	7	19	161	25
expend. in non-farm business	31	312	7	37	16	216	350	62
household expenditure	39	51	90	734	70	288	1547	233
expenditure on litigation	0	0	0	0	0	0	2	1
repayment of debt	1	2	0	3	1	2	12	4
financial investment expenditure	0	6	0	0	0	4	3	2
others	26	523	16	218	20	417	437	30
non-business expend. in hh.	66	582	106	954	91	711	2000	269
n.r.	0	0	0	0	0	0	0	0
any	114	1000	110	1000	112	1000	2458	346
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	8286	12410331	13720	6584486	22005	18994817	x	x
Tamil Nadu								
capital expend. in farm business	8	12	0	0	3	4	138	11
current expend. in farm business	17	35	2	5	6	16	347	47
expenditure in farm business	24	48	2	5	9	20	475	57
capital exp.in non-farm business	42	201	5	21	16	87	896	72
current exp.in non-farm business	80	251	2	11	27	99	1464	155
expend. in non-farm business	121	452	7	32	43	186	2345	225
household expenditure	236	399	314	840	289	678	15716	1663
expenditure on litigation	0	0	1	3	1	2	30	4
repayment of debt	12	17	2	6	5	10	276	24
financial investment expenditure	0	0	0	2	0	1	15	4
others	13	85	16	112	15	102	815	96
non-business expend. in hh.	252	500	327	963	303	794	16488	1763
n.r.	0	0	0	0	0	0	0	0
any	372	1000	332	1000	345	1000	18749	1996
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	17250	18814169	37081	32564423	54377	51378593	x	x

Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs report. borrowings	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	estd.(00)
Uttaranchal								
capital expend. in farm business	2	252	0	0	1	45	3	2
current expend. in farm business	1	93	0	0	0	16	1	1
expenditure in farm business	3	344	0	0	1	61	3	3
capital exp.in non-farm business	14	245	2	11	7	53	21	7
current exp.in non-farm business	1	17	0	0	0	3	1	2
expend. in non-farm business	16	262	2	11	7	56	23	9
household expenditure	12	288	32	977	23	855	70	31
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	0	0
others	2	106	1	11	1	28	4	5
non-business expend. in hh.	13	393	33	989	25	883	75	36
n.r.	0	0	0	0	0	0	0	0
any	31	1000	35	1000	33	1000	100	48
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	1281	158692	1730	736191	3011	894883	x	x
Uttar Pradesh								
capital expend. in farm business	5	47	2	21	3	37	200	35
current expend. in farm business	9	61	4	13	6	43	407	40
expenditure in farm business	14	108	5	34	10	80	607	75
capital exp.in non-farm business	9	170	1	36	5	119	328	74
current exp.in non-farm business	9	79	3	9	6	53	353	58
expend. in non-farm business	18	249	3	45	11	172	681	132
household expenditure	70	521	77	754	73	610	4624	583
expenditure on litigation	0	0	0	3	0	1	2	1
repayment of debt	2	5	4	42	3	19	198	18
financial investment expenditure	0	0	0	6	0	2	22	5
others	8	116	4	116	6	116	393	46
non-business expend. in hh.	77	643	85	921	81	748	5089	646
n.r.	0	0	0	0	0	0	1	1
any	108	1000	93	1000	101	1000	6340	841
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	31907	10087355	30934	6155820	63025	16245589	x	x



Table 11: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by purpose of borrowing for each major household type

purpose of borrowing	self-employed		other		all		Urban	
	P	S	P	S	P	S	number of hhs estd.(00)	sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
West Bengal								
capital expend. in farm business	4	36	2	7	2	17	103	12
current expend. in farm business	5	77	0	0	2	28	78	12
expenditure in farm business	8	114	2	7	4	45	181	24
capital exp.in non-farm business	13	179	3	38	7	88	304	64
current exp.in non-farm business	26	260	0	1	11	94	438	85
expend. in non-farm business	39	439	4	39	18	183	742	149
household expenditure	99	386	103	817	102	663	4214	578
expenditure on litigation	0	0	0	0	0	0	0	0
repayment of debt	0	1	3	12	2	8	80	14
financial investment expenditure	0	0	0	4	0	2	13	4
others	15	60	10	121	12	99	503	90
non-business expend. in hh.	115	447	116	954	116	772	4802	682
n.r.	0	0	0	0	0	0	0	0
any	160	1000	121	1000	137	1000	5670	846
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	16766	5021179	24701	8973770	41511	13994948	x	x
India								
capital expend. in farm business	5	35	1	4	2	15	1362	237
current expend. in farm business	8	37	2	5	4	16	2291	303
expenditure in farm business	12	72	3	9	6	31	3577	532
capital exp.in non-farm business	20	253	3	42	9	117	5156	847
current exp.in non-farm business	23	137	2	7	9	53	5269	891
expend. in non-farm business	43	390	5	49	19	171	10339	1727
household expenditure	94	379	128	742	115	612	64026	8125
expenditure on litigation	0	1	0	1	0	1	101	20
repayment of debt	3	14	4	20	4	18	1991	216
financial investment expenditure	0	2	1	14	1	10	361	81
others	12	143	15	165	14	157	7863	1067
non-business expend. in hh.	108	539	146	942	132	798	73053	9383
n.r.	0	0	0	0	0	0	8	4
any	157	1000	152	1000	153	1000	85035	11445
estd. no. of hhs.(00)/ amount borrowed (Rs. 000)	202889	122152634	351307	219646951	554678	341813346	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	no. of hrs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh													
capital expend. in farm business	12	7	21	31	39	48	71	90	100	77	35	4943	181
current expend. in farm business	18	31	33	46	90	161	125	250	215	374	79	11297	459
expenditure in farm business	30	38	52	76	122	207	191	339	309	451	112	15923	623
capital exp. in non-farm business	21	27	7	24	13	10	2	5	1	40	15	2139	68
current exp. in non-farm business	14	24	21	8	25	18	15	15	0	14	17	2380	59
expend. in non-farm business	35	51	27	32	38	28	17	19	1	54	31	4480	125
household expenditure	166	240	200	248	159	172	151	156	166	116	190	27046	1013
expenditure on litigation	0	0	1	0	0	0	0	0	0	0	0	39	2
repayment of debt	2	4	6	7	8	0	4	6	12	13	5	751	27
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	9	19	24	19	24	5	41	19	17	5	19	2741	94
non-business expend. in hh.	175	261	225	274	191	177	194	181	196	132	212	30200	1125
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	234	340	292	359	330	343	365	501	457	548	332	47289	1760
estimated no. of hrs. (00)	25624	15502	27412	21098	15899	10807	11215	7074	4929	2905	142465	x	x
Assam													
capital expend. in farm business	0	0	5	5	8	5	6	15	7	11	6	235	76
current expend. in farm business	0	1	16	10	18	3	13	16	11	49	11	459	97
expenditure in farm business	0	1	21	15	26	8	19	32	17	60	17	695	173
capital exp. in non-farm business	4	1	5	4	9	1	5	3	3	5	4	179	59
current exp. in non-farm business	4	2	9	9	7	5	3	2	10	28	6	258	65
expend. in non-farm business	8	3	15	12	16	6	8	5	13	33	10	437	124
household expenditure	117	110	94	55	91	60	31	23	95	70	73	3039	677
expenditure on litigation	1	2	1	1	0	0	1	0	0	0	1	30	9
repayment of debt	2	3	3	2	2	2	1	2	0	0	2	82	23
financial investment expenditure	0	0	2	0	0	0	0	0	0	0	0	13	3
others	11	41	15	20	15	17	21	28	26	8	20	852	218
non-business expend. in hh.	130	156	115	77	109	79	53	53	121	77	96	4013	928
n.f.	0	0	0	0	0	0	0	0	0	0	0	1	1
any	138	160	151	104	151	92	80	89	152	170	124	5146	1226
estimated no. of hrs. (00)	2388	4264	7420	7222	5774	4767	5069	2834	1424	432	41595	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Rural		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) (13)	sample (14)
Bihar													
capital expend. in farm business	1	6	5	15	17	24	15	18	30	16	14	1615	154
current expend. in farm business	2	2	8	12	12	26	6	15	5	9	10	1148	113
expenditure in farm business	3	8	13	27	29	47	22	32	35	25	23	2739	266
capital exp. in non-farm business	9	2	5	9	6	11	6	4	5	2	6	704	77
current exp. in non-farm business	2	3	2	7	5	6	3	0	6	0	4	444	37
expend. in non-farm business	11	5	7	16	11	18	9	4	11	2	10	1148	114
household expenditure	60	144	135	88	81	65	47	50	43	15	85	9972	766
expenditure on litigation	0	2	1	0	0	0	0	0	0	0	0	50	5
repayment of debt	17	6	1	4	11	1	3	9	1	1	5	584	24
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	61	25	18	17	31	12	11	9	11	13	20	2349	182
non-business expend. in hh.	139	178	153	109	123	79	62	68	55	29	110	12907	975
n.f.	4	0	0	0	0	0	0	0	0	0	0	27	1
any	157	188	173	150	162	144	91	103	94	54	143	16653	1343
estimated no. of hrs. (00)	6454	12022	22498	17421	14610	9999	11651	9095	8650	4453	116853	x	x
Chhattisgarh													
capital expend. in farm business	2	1	7	15	16	34	17	113	13	114	22	817	58
current expend. in farm business	0	0	28	24	78	95	144	192	164	231	71	2595	156
expenditure in farm business	2	1	35	38	94	129	161	299	177	345	93	3383	211
capital exp. in non-farm business	0	2	7	1	12	1	5	0	1	24	5	183	21
current exp. in non-farm business	0	1	0	6	2	9	6	7	0	0	3	127	17
expend. in non-farm business	0	3	8	7	15	10	11	7	1	24	9	310	38
household expenditure	45	43	80	40	77	80	75	83	63	45	64	2319	216
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	3	0	28	0	0	0	0	3	115	2
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	1	15	14	14	0	1	1	4	2	8	279	17
non-business expend. in hh.	45	44	90	56	91	108	76	85	67	47	74	2684	233
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	47	48	129	92	175	230	241	374	219	371	163	5926	460
estimated no. of hrs. (00)	2389	3854	5428	6309	6394	3402	3817	1988	1496	1242	36319	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Rural		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) sample (13)	(14)
Gujarat													
capital expend. in farm business	0	0	0	8	1	9	13	18	25	31	11	677	32
current expend. in farm business	0	5	9	14	20	41	56	136	109	293	70	4389	134
expenditure in farm business	0	5	9	22	21	50	70	154	134	324	81	5061	165
capital exp. in non-farm business	0	0	9	0	0	0	30	12	9	14	8	488	16
current exp. in non-farm business	2	0	0	4	1	2	0	0	4	2	2	100	13
expend. in non-farm business	2	0	9	4	1	2	30	12	13	17	9	588	29
household expenditure	31	50	92	74	61	68	64	50	57	29	61	3797	259
expenditure on litigation	0	0	0	0	1	0	0	0	0	0	0	23	4
repayment of debt	4	0	10	5	4	0	0	0	5	0	3	195	6
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	13	8	10	7	0	16	5	22	22	10	641	28
non-business expend. in hh.	35	62	110	89	73	69	80	55	85	51	74	4653	296
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	37	67	129	115	95	120	166	221	232	374	161	10072	483
estimated no. of hrs. (00)	3888	2048	7469	9182	9164	6281	6756	5462	5306	6950	62504	x	x
Haryana													
capital expend. in farm business	0	0	11	17	4	0	34	5	32	64	26	824	66
current expend. in farm business	0	0	0	6	9	5	60	39	80	176	63	1994	127
expenditure in farm business	0	0	11	23	12	5	81	44	111	232	86	2723	187
capital exp. in non-farm business	0	0	3	21	23	15	2	23	0	10	11	337	23
current exp. in non-farm business	0	0	32	0	14	0	4	21	0	0	7	205	5
expend. in non-farm business	0	0	35	21	38	15	6	44	0	10	17	542	28
household expenditure	5	49	135	125	75	86	61	37	97	59	74	2340	161
expenditure on litigation	0	0	0	0	0	5	6	0	0	0	1	24	2
repayment of debt	0	14	16	58	23	6	2	0	17	4	14	455	18
financial investment expenditure	0	0	0	0	2	30	10	0	0	6	4	121	5
others	0	0	23	59	6	0	0	30	5	14	16	515	19
non-business expend. in hh.	5	64	174	184	106	128	79	66	118	83	103	3241	202
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	5	64	220	225	150	147	146	133	221	295	194	6102	391
estimated no. of hrs. (00)	2683	726	2876	3612	3356	1660	2284	2670	3635	7986	31488	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										no. of hrs. report. the purpose		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	estd. (00)	sample (14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Himachal Pradesh													
capital expend. in farm business	0	0	13	1	0	17	11	9	7	13	9	104	36
current expend. in farm business	0	0	2	6	0	12	1	3	16	16	8	92	30
expenditure in farm business	0	0	14	7	0	29	12	12	22	28	16	194	65
capital exp. in non-farm business	0	29	0	6	0	5	4	10	6	11	7	83	35
current exp. in non-farm business	0	0	0	1	3	2	4	1	1	4	2	25	14
expend. in non-farm business	0	29	0	7	3	7	8	10	8	16	9	108	49
household expenditure	33	47	80	79	94	76	116	105	54	34	75	901	234
expenditure on litigation	0	0	1	0	2	0	2	0	8	1	2	23	6
repayment of debt	0	0	0	15	0	0	4	0	3	0	2	24	8
financial investment expenditure	0	0	0	0	0	0	2	0	0	16	3	38	3
others	3	0	3	7	46	31	27	25	21	21	23	271	67
non-business expend. in hh.	37	47	83	87	131	106	148	122	83	72	101	1207	308
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	37	47	97	100	134	138	162	142	109	115	123	1473	410
estimated no. of hhs. (00)	364	300	586	690	1004	1119	1598	2133	2130	2046	11970	x	x
Jammu & Kashmir													
capital expend. in farm business	0	56	0	7	0	1	0	0	0	22	6	64	22
current expend. in farm business	0	0	0	0	0	0	5	5	4	6	4	43	17
expenditure in farm business	0	56	0	7	0	1	6	5	4	28	10	106	39
capital exp. in non-farm business	0	0	0	0	6	0	2	3	1	10	4	40	13
current exp. in non-farm business	0	0	0	0	0	0	0	0	0	0	0	1	3
expend. in non-farm business	0	0	0	0	6	0	2	4	1	10	4	41	16
household expenditure	0	0	5	15	8	11	20	9	6	25	14	148	93
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	2	0	0	0	3	1
financial investment expenditure	0	0	0	0	6	0	0	0	0	0	0	4	1
others	0	0	1	0	1	0	1	1	2	1	1	12	14
non-business expend. in hh.	0	0	5	15	14	11	21	12	8	26	16	166	109
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	0	56	5	22	20	12	29	21	13	48	26	273	161
estimated no. of hhs. (00)	73	72	226	322	751	648	1616	1971	2200	2542	10421	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Rural	
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) sample (13) (14)
J harkhand												
capital expend. in farm business	0	2	15	9	15	2	39	3	25	5	13	475
current expend. in farm business	0	0	11	9	3	1	3	7	3	0	5	198
expenditure in farm business	0	2	25	17	17	3	42	10	28	5	18	673
capital exp. in non-farm business	2	0	3	0	4	11	5	1	0	0	3	111
current exp. in non-farm business	0	2	0	3	1	0	1	0	3	0	1	38
expend. in non-farm business	2	2	3	3	6	11	6	1	3	0	4	150
household expenditure	7	18	40	28	30	46	18	42	92	2	32	1196
expenditure on litigation	0	0	0	0	4	0	0	0	0	0	1	20
repayment of debt	0	0	0	3	0	0	0	0	0	0	1	26
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0
others	0	6	9	4	5	9	8	5	16	3	7	247
non-business expend. in hh.	7	24	49	35	39	55	25	47	109	5	40	1488
n.f.	0	0	0	0	0	0	0	1	0	0	0	4
any	9	27	78	55	62	69	73	58	140	10	63	2309
estimated no. of hrs. (00)	1875	2598	7678	7663	5428	3460	4067	2045	1463	542	36819	x
Karnataka												
capital expend. in farm business	0	3	4	5	16	17	8	31	22	80	15	1083
current expend. in farm business	0	3	2	12	45	60	129	128	126	193	64	4474
expenditure in farm business	0	6	6	17	61	77	137	158	148	273	79	5549
capital exp. in non-farm business	11	0	4	2	15	15	6	10	7	28	9	604
current exp. in non-farm business	2	2	2	3	13	10	14	2	2	10	6	448
expend. in non-farm business	13	2	6	4	28	22	19	12	9	38	15	1031
household expenditure	109	67	86	147	141	179	93	115	95	122	120	8371
expenditure on litigation	0	0	0	1	0	0	0	0	0	0	0	13
repayment of debt	0	0	0	5	0	2	0	0	0	1	1	83
financial investment expenditure	0	0	1	0	0	3	0	1	2	0	1	46
others	3	6	4	16	9	4	21	21	5	0	11	743
non-business expend. in hh.	112	74	92	168	150	188	115	137	101	124	132	9255
n.f.	0	0	0	0	0	0	0	0	0	0	0	0
any	125	83	102	189	237	261	252	285	254	428	218	15257
estimated no. of hrs. (00)	2729	3008	9944	11802	10814	6438	9028	7064	5810	3279	69914	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Rural		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) sample (13) (14)	
	Kerala												
capital expend. in farm business	0	0	3	10	16	10	33	27	14	8	15	749	46
current expend. in farm business	0	0	1	1	2	16	6	22	14	31	13	635	42
expenditure in farm business	0	0	4	11	18	26	39	48	28	39	28	1384	87
capital exp. in non-farm business	19	10	0	14	12	15	6	15	29	37	18	915	58
current exp. in non-farm business	0	1	0	9	27	17	15	9	23	30	17	868	58
expend. in non-farm business	19	10	0	23	38	32	20	23	46	67	35	1745	113
household expenditure	226	215	219	224	317	318	299	253	225	180	249	12416	949
expenditure on litigation	0	0	0	0	2	0	0	0	1	0	0	17	2
repayment of debt	36	23	17	22	50	65	27	68	42	36	41	2051	127
financial investment expenditure	0	0	0	0	0	0	3	6	0	0	1	61	4
others	26	59	29	46	46	67	55	67	45	48	51	2524	210
non-business expend. in hh.	274	272	257	283	371	425	358	358	294	246	318	15878	1208
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	292	273	258	315	402	458	401	408	337	317	359	17937	1351
estimated no. of hrs. (00)	1397	1066	3101	4865	6319	4312	6254	6125	7631	8858	49928	x	x
	Madhya Pradesh												
capital expend. in farm business	0	3	5	80	27	39	26	47	54	92	39	3753	164
current expend. in farm business	2	1	10	15	37	75	149	116	150	262	69	6560	297
expenditure in farm business	2	4	15	95	63	105	175	158	202	332	105	10051	445
capital exp. in non-farm business	3	0	1	7	5	2	0	1	12	1	3	320	29
current exp. in non-farm business	0	1	1	5	2	0	0	5	6	1	2	230	22
expend. in non-farm business	3	1	2	12	7	2	1	6	18	2	6	551	51
household expenditure	80	45	100	52	73	74	170	60	74	61	80	7643	397
expenditure on litigation	0	0	0	0	0	0	0	0	0	6	0	33	2
repayment of debt	0	0	0	0	0	1	1	8	0	0	1	85	5
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	6	2
others	0	3	4	1	12	0	2	13	0	2	4	341	27
non-business expend. in hh.	80	48	105	53	85	75	173	81	74	69	85	8107	433
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	85	53	121	159	144	182	250	228	275	377	179	17029	894
estimated no. of hrs. (00)	3085	10014	12283	18405	10598	8975	11715	7512	7735	5035	95357	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	no. of hrs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Maharashtra													
capital expend. in farm business	0	3	6	12	20	15	35	46	35	93	23	2708	144
current expend. in farm business	2	5	7	37	48	38	96	122	132	204	60	7138	361
expenditure in farm business	2	8	13	49	67	54	130	168	167	288	83	9769	500
capital exp. in non-farm business	0	7	2	2	4	7	19	10	7	4	6	708	51
current exp. in non-farm business	2	2	2	8	3	4	13	5	13	26	7	811	67
expend. in non-farm business	2	10	4	10	7	11	31	15	20	30	13	1519	118
household expenditure	33	34	40	57	68	69	66	62	84	107	59	6960	529
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	2	1
repayment of debt	0	0	0	0	0	0	4	3	0	0	1	101	10
financial investment expenditure	0	0	0	1	0	0	0	9	4	0	1	155	6
others	0	3	2	3	3	6	4	4	25	2	5	555	49
non-business expend. in hh.	33	36	43	61	71	76	74	77	112	109	66	7768	592
n.f.	0	0	0	0	0	0	1	0	0	0	0	7	1
any	37	54	59	114	145	135	223	250	291	392	155	18298	1178
estimated no. of hrs. (00)	12662	10021	16123	15384	12419	9952	13077	11922	9341	7192	118092	x	x
Orissa													
capital expend. in farm business	2	7	17	2	14	21	4	6	14	15	9	597	41
current expend. in farm business	3	20	26	46	36	84	120	171	18	10	39	2571	154
expenditure in farm business	4	27	43	48	50	105	124	176	32	25	48	3168	195
capital exp. in non-farm business	0	1	1	12	31	2	1	10	0	76	7	437	27
current exp. in non-farm business	1	0	8	1	4	0	2	46	5	0	4	276	22
expend. in non-farm business	1	1	9	13	35	2	2	55	5	76	11	713	49
household expenditure	63	89	83	89	99	88	81	88	62	88	84	5541	426
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	1	0	1	0	3	0	5	0	0	0	1	54	6
financial investment expenditure	0	0	0	0	0	1	0	8	0	0	0	20	3
others	12	9	10	13	5	46	21	56	38	149	16	1030	71
non-business expend. in hh.	75	98	93	102	104	134	103	151	62	237	99	6564	503
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	79	124	143	147	180	219	211	308	100	293	148	9799	714
estimated no. of hrs. (00)	9688	11778	15587	11590	6401	3780	3726	2043	1178	428	66199	x	x



Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	no. of hrs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Punjab													
capital expend. in farm business	0	0	12	1	4	15	2	35	45	74	30	901	71
current expend. in farm business	0	0	4	1	11	12	24	16	74	347	109	3243	210
expenditure in farm business	0	0	17	2	15	27	25	52	119	405	134	4013	272
capital exp. in non-farm business	0	41	4	5	5	38	16	11	4	9	11	316	32
current exp. in non-farm business	0	0	1	0	5	16	4	8	29	23	12	360	25
expend. in non-farm business	0	41	4	5	10	54	20	18	32	33	23	677	57
household expenditure	73	352	119	194	178	171	209	248	179	144	175	5222	364
expenditure on litigation	16	0	0	0	0	0	0	0	0	0	0	11	1
repayment of debt	0	0	0	2	0	0	3	17	0	4	3	86	6
financial investment expenditure	0	0	0	0	0	0	0	0	0	4	1	29	1
others	0	17	5	9	14	1	25	15	14	10	11	334	37
non-business expend. in hh.	89	369	124	204	184	172	234	279	194	157	188	5605	406
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	89	410	145	211	201	226	279	344	336	543	327	9748	697
estimated no. of hrs. (00)	699	731	2442	4298	3548	2186	2685	1990	3099	8176	29853	x	x
Rajasthan													
capital expend. in farm business	0	3	4	17	29	14	35	35	43	56	29	2055	135
current expend. in farm business	0	0	22	11	21	8	31	33	62	94	34	2376	181
expenditure in farm business	0	3	24	28	50	21	62	65	104	148	61	4322	309
capital exp. in non-farm business	0	4	2	5	0	5	0	10	5	16	5	355	27
current exp. in non-farm business	0	1	2	5	4	5	4	4	7	7	5	327	28
expend. in non-farm business	0	5	3	10	4	10	4	11	12	24	9	652	53
household expenditure	202	90	102	113	126	71	58	73	71	49	84	5893	425
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	1	1
repayment of debt	0	0	0	4	13	0	2	9	4	1	4	316	12
financial investment expenditure	0	0	0	0	0	0	0	0	8	0	1	73	2
others	2	77	1	17	14	3	7	4	22	7	11	802	50
non-business expend. in hh.	204	142	103	124	143	74	67	85	105	58	98	6869	483
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	204	150	128	160	190	105	127	154	213	214	162	11409	814
estimated no. of hrs. (00)	959	1648	5635	7514	9708	7839	10998	9335	9721	6918	70276	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Rural		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) (13)	sample (14)
Tamil Nadu													
capital expend. in farm business	0	5	9	10	29	24	35	45	42	84	20	2216	116
current expend. in farm business	6	18	22	36	59	58	94	82	195	165	53	5881	274
expenditure in farm business	7	21	31	46	83	79	128	119	234	242	72	7886	379
capital exp. in non-farm business	1	5	3	9	8	32	5	2	19	25	9	939	48
current exp. in non-farm business	10	2	5	10	3	2	20	13	12	14	8	852	56
expend. in non-farm business	11	6	7	19	10	34	25	15	31	38	16	1787	103
household expenditure	287	331	338	391	295	333	305	254	306	257	323	35522	1604
expenditure on litigation	0	0	7	0	0	0	0	0	0	0	1	137	2
repayment of debt	2	8	10	7	10	0	15	0	24	5	8	895	35
financial investment expenditure	0	0	1	2	4	0	6	0	0	0	2	165	4
others	9	9	20	27	31	46	16	36	24	13	22	2459	120
non-business expend. in hh.	297	338	359	426	331	370	338	288	343	270	348	36374	1741
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	314	356	389	475	404	456	453	393	525	515	416	45791	2137
estimated no. of hrs. (00)	12363	12414	20596	18018	13445	8183	8975	5807	6248	4077	110126	x	x
Uttaranchal													
capital expend. in farm business	1	0	0	4	1	1	7	11	14	39	9	110	22
current expend. in farm business	0	0	97	0	0	0	6	0	16	16	9	103	12
expenditure in farm business	1	0	97	4	1	1	13	11	30	55	18	214	34
capital exp. in non-farm business	0	6	0	0	0	1	3	1	0	1	1	13	6
current exp. in non-farm business	0	0	40	0	0	0	1	0	0	7	3	31	4
expend. in non-farm business	0	6	40	0	0	1	4	1	0	8	4	44	10
household expenditure	19	0	100	67	22	35	35	2	12	6	27	318	24
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	11	15	0	7	0	15	0	5	57	5
non-business expend. in hh.	19	0	100	78	37	35	41	2	27	6	32	375	29
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	20	6	237	82	38	37	59	13	57	69	54	634	73
estimated no. of hrs. (00)	901	187	511	852	930	2062	2104	1637	1322	1310	11814	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	no. of hrs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Uttar Pradesh													
capital expend. in farm business	6	4	11	20	16	31	34	44	41	56	28	6301	456
current expend. in farm business	9	14	6	24	21	46	44	57	82	126	45	9952	597
expenditure in farm business	15	18	17	42	37	71	76	97	119	181	71	15810	1028
capital exp. in non-farm business	1	6	13	11	6	10	6	5	5	10	8	1723	113
current exp. in non-farm business	0	19	3	5	8	4	2	1	3	5	5	1039	65
expend. in non-farm business	1	25	16	16	14	14	8	6	8	15	12	2762	178
household expenditure	100	125	134	147	103	103	90	87	74	41	101	22279	1579
expenditure on litigation	0	0	0	0	1	0	0	0	1	2	0	100	7
repayment of debt	0	0	0	2	0	2	2	1	1	2	1	271	26
financial investment expenditure	0	0	0	0	1	0	0	0	0	0	0	28	3
others	9	10	7	14	14	7	6	5	6	7	8	1871	143
non-business expend. in hh.	109	135	141	160	119	111	98	92	81	51	110	24345	1740
n.f.	3	0	0	1	1	1	0	0	2	0	1	145	10
any	126	169	169	211	165	187	174	182	196	235	186	41050	2841
estimated no. of hrs. (00)	6084	11718	24900	27929	28360	22004	31032	24510	24542	20136	221214	x	x
West Bengal													
capital expend. in farm business	3	3	16	12	26	30	37	42	61	43	21	2548	169
current expend. in farm business	2	5	15	33	79	64	50	60	90	107	39	4696	279
expenditure in farm business	4	9	31	44	102	92	87	101	150	150	59	7176	445
capital exp. in non-farm business	5	12	9	17	14	14	5	7	19	9	11	1385	128
current exp. in non-farm business	5	3	9	8	14	3	5	27	16	15	9	1101	93
expend. in non-farm business	10	15	18	25	29	17	10	35	33	24	20	2468	220
household expenditure	86	84	106	135	92	72	68	85	48	34	92	11197	793
expenditure on litigation	4	0	0	1	0	1	0	0	0	0	1	88	10
repayment of debt	0	6	4	1	3	0	4	6	1	0	3	347	21
financial investment expenditure	0	1	0	1	0	0	0	0	1	0	0	29	4
others	8	17	21	30	26	15	21	20	14	20	20	2491	188
non-business expend. in hh.	94	107	130	168	121	88	92	108	64	51	115	14013	1005
n.f.	0	0	1	0	0	0	0	0	0	0	0	27	5
any	106	126	178	230	235	187	184	226	245	191	187	22767	1629
estimated no. of hrs. (00)	11429	16799	22526	19554	14608	8982	11382	7133	6547	2644	121605	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Rural		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hhs. report. the purpose	estd. (00) sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
India													
capital expend. in farm business	4	4	10	19	19	23	29	37	37	54	22	32890	2265
current expend. in farm business	6	10	15	24	38	51	65	87	87	159	47	69944	3923
expenditure in farm business	10	15	25	43	56	72	92	114	123	209	68	101050	6079
capital exp. in non-farm business	7	8	6	9	9	10	6	7	8	14	8	12083	1000
current exp. in non-farm business	6	6	6	6	8	6	6	7	7	10	7	10040	790
expend. in non-farm business	12	14	12	15	17	16	13	13	15	25	15	21971	1779
household expenditure	115	132	137	140	120	116	106	96	98	81	118	174223	12612
expenditure on litigation	1	0	1	0	0	0	0	0	0	1	0	611	58
repayment of debt	2	3	3	4	6	4	4	7	6	5	4	6616	428
financial investment expenditure	0	0	0	0	0	1	1	1	1	1	1	808	55
others	10	14	14	16	18	12	15	15	15	13	14	21428	1897
non-business expend. in hh.	126	148	151	159	141	131	124	117	119	99	135	200243	14862
n.r.	0	0	0	0	0	0	0	0	0	0	0	214	24
ary	147	172	185	210	206	205	210	229	242	308	208	307887	22036
estimated no. of hhs. (00)	110181	123028	218072	217062	182476	129328	161857	122417	116604	98381	1479407	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	no. of hrs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh													
capital expend. in farm business	1	5	0	4	5	0	0	6	1	4	2	111	14
current expend. in farm business	0	2	0	7	0	5	9	73	12	20	10	485	30
expenditure in farm business	1	7	0	9	5	5	9	79	13	24	12	587	43
capital exp. in non-farm business	3	11	13	3	26	17	11	11	6	19	11	533	41
current exp. in non-farm business	6	12	15	32	10	10	17	2	43	9	15	738	61
expend. in non-farm business	9	21	28	35	36	27	28	13	49	28	25	1262	101
household expenditure	278	215	302	221	273	300	215	271	188	126	240	12077	784
expenditure on litigation	3	0	0	0	0	0	0	0	0	0	1	38	1
repayment of debt	6	13	2	4	20	5	0	61	7	15	11	562	30
financial investment expenditure	0	0	0	0	3	0	0	0	0	0	0	11	1
others	17	20	21	39	14	17	33	82	42	14	27	1354	67
non-business expend. in hh.	304	248	321	259	306	313	248	407	213	148	273	13785	865
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	313	268	339	299	331	344	273	427	269	191	300	15110	981
estimated no. of hrs. (00)	11521	5235	4641	4829	4399	2807	4231	3140	4215	5400	50418	x	x
Assam													
capital expend. in farm business	0	7	0	0	0	0	0	1	0	0	1	3	3
current expend. in farm business	0	0	0	0	2	2	10	0	0	0	2	8	3
expenditure in farm business	0	7	0	0	2	2	10	1	0	0	2	12	6
capital exp. in non-farm business	2	1	3	52	4	3	11	9	3	18	9	47	26
current exp. in non-farm business	20	52	0	10	4	0	16	0	3	21	12	60	17
expend. in non-farm business	22	53	3	61	7	3	27	9	6	25	20	101	42
household expenditure	90	20	21	26	77	13	3	7	15	13	33	173	82
expenditure on litigation	0	0	0	0	2	0	0	1	0	0	0	2	2
repayment of debt	0	0	0	0	1	0	1	0	0	0	0	1	2
financial investment expenditure	0	0	0	0	0	0	0	0	1	0	0	1	1
others	26	7	15	6	25	12	12	25	14	20	17	89	65
non-business expend. in hh.	115	28	36	31	105	25	16	33	29	33	51	265	151
n.f.	0	0	0	0	0	0	0	0	0	2	0	1	1
any	138	88	39	93	114	31	52	43	35	60	73	379	200
estimated no. of hrs. (00)	862	328	593	390	564	423	654	423	571	366	5175	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Bihar													
capital expend. in farm business	1	9	24	7	0	7	1	25	17	1	9	136	17
current expend. in farm business	3	0	9	0	5	3	20	0	0	0	4	56	8
expenditure in farm business	5	9	33	7	5	10	21	25	17	1	13	192	25
capital exp. in non-farm business	3	3	1	6	26	6	5	10	23	0	10	140	32
current exp. in non-farm business	5	0	9	0	20	2	1	23	10	0	7	107	18
expend. in non-farm business	7	3	9	6	45	8	6	32	33	0	17	244	49
household expenditure	28	108	79	58	41	26	37	3	9	5	35	508	104
expenditure on litigation	0	0	0	0	0	0	0	0	2	0	0	4	1
repayment of debt	1	0	0	0	0	0	0	0	0	13	1	16	2
financial investment expenditure	0	3	0	0	0	0	0	0	0	2	0	5	2
others	0	34	33	20	27	52	0	7	9	3	17	242	28
non-business expend. in hh.	28	145	111	78	64	78	37	10	20	23	53	769	136
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	41	157	154	91	114	96	64	67	70	24	84	1205	210
estimated no. of hrs. (00)	1718	788	1272	1762	1517	1251	1298	1315	2361	1136	14416	x	x
Chhattisgarh													
capital expend. in farm business	0	0	0	0	2	6	0	0	10	3	2	12	6
current expend. in farm business	0	0	0	2	53	13	0	14	0	2	8	55	6
expenditure in farm business	0	0	0	2	55	19	0	14	10	5	10	67	12
capital exp. in non-farm business	6	8	3	0	8	24	0	27	0	12	8	50	13
current exp. in non-farm business	0	2	1	0	7	0	7	0	0	0	2	11	6
expend. in non-farm business	6	9	4	0	15	24	7	27	0	12	9	61	19
household expenditure	31	64	46	108	69	71	48	104	196	117	81	544	117
expenditure on litigation	0	0	0	1	0	0	0	0	0	0	0	1	1
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	5	3	0	14	25	9	5	5	35	11
non-business expend. in hh.	31	64	46	114	72	71	63	122	203	122	86	575	127
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	36	73	50	116	142	114	70	164	210	131	104	697	156
estimated no. of hrs. (00)	877	554	881	918	735	488	595	466	517	664	6694	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Urban			
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	no. of hrs. report. the purpose	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
Delhi														
capital expend. in farm business	0	0	2	0	0	0	0	0	0	0	0	0	4	2
current expend. in farm business	1	0	0	0	0	0	0	0	0	0	0	0	4	2
expenditure in farm business	1	0	2	0	0	0	0	0	0	0	0	0	7	3
capital exp. in non-farm business	0	0	0	10	0	0	3	3	2	5	2	2	46	10
current exp. in non-farm business	0	1	0	0	0	0	0	0	0	1	0	0	8	3
expend. in non-farm business	0	1	0	10	0	0	3	3	2	6	2	2	54	13
household expenditure	26	14	36	35	10	19	9	15	10	19	20	20	474	148
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	1	0	0	6	1
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	3	1	3	4	3	3	1	0	1	1	2	2	44	24
non-business expend. in hh.	30	15	39	39	13	22	10	15	11	21	22	22	524	173
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	30	16	41	49	13	22	11	18	13	27	25	25	582	188
estimated no. of hrs. (00)	5682	2276	1800	978	720	728	1605	2050	2882	5026	23747	23747	x	x
Gujarat														
capital expend. in farm business	0	0	6	0	0	0	1	1	2	0	1	1	34	4
current expend. in farm business	1	0	2	0	0	0	6	0	5	17	4	4	157	21
expenditure in farm business	1	0	8	0	0	0	7	2	7	17	5	5	191	25
capital exp. in non-farm business	3	14	0	2	8	2	14	2	22	27	11	11	380	32
current exp. in non-farm business	2	1	1	4	1	4	5	2	6	4	3	3	119	31
expend. in non-farm business	5	15	1	5	10	6	19	4	28	31	14	14	498	63
household expenditure	86	175	61	104	72	83	102	57	61	86	83	83	2942	284
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	1	0	0	0	0	0	0	0	0	0	0	4	3
financial investment expenditure	0	0	0	0	1	0	0	0	0	0	0	0	5	3
others	1	1	2	7	16	0	6	4	3	9	5	5	180	29
non-business expend. in hh.	87	177	62	111	89	83	108	61	64	94	88	88	3124	316
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	92	192	71	116	98	89	133	67	98	140	107	107	3789	400
estimated no. of hrs. (00)	5100	1594	3246	3785	2734	2043	2635	3262	4880	6035	35313	35313	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Haryana													
capital expend. in farm business	7	0	0	0	3	0	3	0	0	6	2	29	7
current expend. in farm business	0	0	0	0	0	0	0	0	13	12	4	49	4
expenditure in farm business	7	0	0	0	3	0	3	0	13	15	6	71	10
capital exp. in non-farm business	13	0	1	5	10	2	22	20	16	6	10	124	26
current exp. in non-farm business	31	0	0	1	0	0	0	16	3	2	5	60	11
expend. in non-farm business	44	0	1	6	10	2	22	36	19	9	15	183	37
household expenditure	70	48	181	164	237	87	89	86	43	27	94	1144	131
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	7	0	0	11	80	0	0	14	31	0	13	162	12
financial investment expenditure	0	0	0	0	0	0	0	0	0	3	1	8	1
others	6	242	6	70	54	2	8	8	19	18	33	401	34
non-business expend. in hh.	83	291	186	245	334	88	96	108	81	48	136	1661	176
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	118	291	188	251	347	90	121	144	110	68	155	1886	217
estimated no. of hrs. (00)	1108	613	939	1366	972	898	1427	900	1578	2394	12194	x	x
Himachal Pradesh													
capital expend. in farm business	0	0	0	0	18	0	0	0	2	0	3	5	2
current expend. in farm business	0	0	0	0	0	0	0	0	11	8	3	5	3
expenditure in farm business	0	0	0	0	18	0	0	0	13	8	6	9	5
capital exp. in non-farm business	0	0	0	0	0	0	23	5	10	37	12	18	15
current exp. in non-farm business	0	0	0	0	0	0	0	0	0	11	2	3	5
expend. in non-farm business	0	0	0	0	0	0	23	5	10	48	14	21	20
household expenditure	0	32	96	140	18	81	21	33	32	41	34	52	43
expenditure on litigation	0	0	0	0	0	0	0	0	0	2	0	1	1
repayment of debt	0	0	0	0	0	0	5	0	70	9	14	21	4
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	49	0	0	0	9	2	86	17	25	7
non-business expend. in hh.	0	32	96	189	18	81	26	43	104	138	65	100	55
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	0	32	96	189	36	81	49	48	116	192	83	127	76
estimated no. of hrs. (00)	146	75	60	28	227	98	238	150	256	254	1531	x	x



Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Urban		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) sample (13)	(14)
Jammu & Kashmir													
capital expend. in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0
current expend. in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0
expenditure in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0
capital exp. in non-farm business	0	0	0	0	0	0	0	13	1	2	2	8	8
current exp. in non-farm business	0	0	0	0	0	0	0	1	0	1	1	2	6
expend. in non-farm business	0	0	0	0	0	0	0	14	2	3	3	10	14
household expenditure	0	0	0	5	0	6	10	4	2	3	3	10	24
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	11	0	0	1	4	1
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	4	0	0	0	0	0	3	2	0	15	8	24	6
non-business expend. in hh.	4	0	0	5	0	6	13	18	2	18	12	38	31
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	4	0	0	5	0	6	13	30	4	22	15	48	44
estimated no. of hrs. (00)	269	21	99	138	80	74	137	311	600	1489	3218	x	x
Jharkhand													
capital expend. in farm business	0	0	0	3	0	2	36	4	1	0	5	44	7
current expend. in farm business	0	0	0	0	0	0	0	1	0	0	0	1	1
expenditure in farm business	0	0	0	3	0	2	36	5	1	0	5	46	8
capital exp. in non-farm business	2	4	5	1	0	6	2	3	2	3	2	23	13
current exp. in non-farm business	0	0	1	18	5	0	0	0	1	0	2	22	5
expend. in non-farm business	2	4	7	19	5	6	2	3	3	3	5	46	18
household expenditure	6	50	29	45	32	71	50	9	58	149	40	374	88
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	2	0	0	0	0	0	1	1
financial investment expenditure	0	0	16	0	0	0	0	0	0	0	1	12	2
others	16	2	31	8	5	6	0	12	26	58	15	146	31
non-business expend. in hh.	22	52	76	51	37	79	50	21	83	207	56	530	121
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	24	56	83	73	42	87	88	29	88	209	66	621	146
estimated no. of hrs. (00)	2105	468	741	820	1093	552	1009	1139	921	604	9453	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	no. of hrs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Karnataka													
capital expend. in farm business	0	0	0	0	0	2	2	1	2	1	1	1	20
current expend. in farm business	0	0	4	0	2	4	2	8	8	7	3	3	108
expenditure in farm business	0	0	4	0	2	6	3	8	10	7	4	4	128
capital exp. in non-farm business	5	3	4	14	2	7	13	11	12	30	11	11	367
current exp. in non-farm business	2	9	16	3	7	16	16	17	20	29	13	13	453
expend. in non-farm business	7	12	20	17	10	24	30	28	32	60	24	24	820
household expenditure	133	158	179	151	112	128	116	144	105	64	127	127	4438
expenditure on litigation	0	0	1	0	0	0	0	0	0	1	0	0	9
repayment of debt	0	5	0	1	0	1	0	0	1	0	1	1	22
financial investment expenditure	0	0	3	0	0	0	0	0	0	3	1	1	26
others	2	38	35	7	5	15	4	17	15	12	14	14	478
non-business expend. in hh.	135	196	218	159	118	144	120	161	119	80	142	142	4956
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	142	207	242	177	128	172	150	191	162	139	167	167	5834
estimated no. of hrs. (00)	6987	2941	3800	3612	3200	1660	2416	2428	2896	4934	34873	34873	x
Kerala													
capital expend. in farm business	0	0	0	0	0	0	24	6	9	5	7	7	118
current expend. in farm business	0	0	0	0	0	0	9	7	4	6	4	4	78
expenditure in farm business	0	0	0	0	0	0	34	13	13	11	11	11	193
capital exp. in non-farm business	28	68	24	16	3	3	23	16	15	36	23	23	400
current exp. in non-farm business	0	0	25	1	10	3	29	18	16	30	19	19	330
expend. in non-farm business	28	68	48	17	14	5	43	34	31	67	41	41	710
household expenditure	156	246	308	300	284	410	366	281	236	168	252	252	4344
expenditure on litigation	0	0	0	2	0	0	0	0	0	0	0	0	2
repayment of debt	30	58	53	48	20	0	3	18	23	20	21	21	371
financial investment expenditure	0	0	0	0	0	9	12	0	0	1	2	2	38
others	20	186	30	14	45	60	54	55	34	38	43	43	745
non-business expend. in hh.	179	374	360	363	318	473	434	319	275	214	300	300	5168
n.f.	0	0	0	6	0	0	0	0	0	0	0	0	5
any	207	442	390	386	331	478	461	360	306	262	334	334	5758
estimated no. of hrs. (00)	1074	342	762	901	1156	938	2105	1940	3049	4985	17252	17252	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										Urban		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	no. of hrs. report. the purpose	no. of hrs. report. the purpose
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Madhya Pradesh													
capital expend. in farm business	0	0	0	8	7	1	4	4	8	4	4	124	25
current expend. in farm business	0	0	0	0	0	1	1	1	10	4	2	64	21
expenditure in farm business	0	0	0	8	7	1	5	5	17	8	6	183	45
capital exp. in non-farm business	23	4	17	2	3	4	3	4	41	11	12	370	36
current exp. in non-farm business	3	0	4	0	1	10	4	21	6	3	5	147	29
expend. in non-farm business	26	4	21	2	4	14	7	24	48	14	17	517	65
household expenditure	80	42	52	79	71	66	46	113	60	31	62	1850	244
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	1	0	0	2	0	0	0	0	0	0	9	3
financial investment expenditure	1	0	0	0	0	0	1	0	2	0	0	12	3
others	2	0	12	3	15	5	2	3	14	3	6	189	31
non-business expend. in hh.	83	43	63	81	87	71	48	116	75	33	68	2049	277
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	108	46	84	92	99	86	60	127	136	54	90	2689	383
estimated no. of hrs. (00)	2608	1371	3117	3208	3330	1971	2990	2585	3630	5223	30033	x	x
Maharashtra													
capital expend. in farm business	0	0	0	0	2	0	1	0	1	2	1	70	19
current expend. in farm business	0	0	0	0	0	0	0	1	2	10	2	161	13
expenditure in farm business	0	0	0	0	3	0	1	1	4	12	3	231	32
capital exp. in non-farm business	3	6	2	8	5	3	5	10	8	10	6	548	95
current exp. in non-farm business	5	1	2	2	4	11	3	1	7	7	5	404	63
expend. in non-farm business	8	7	3	9	9	14	8	12	16	17	11	946	156
household expenditure	24	59	71	102	90	54	66	81	106	46	67	6033	727
expenditure on litigation	0	0	0	0	0	0	1	0	0	0	0	11	3
repayment of debt	1	0	0	3	7	1	7	0	3	3	2	219	26
financial investment expenditure	0	0	0	1	0	0	2	1	1	10	2	171	19
others	23	5	7	1	14	5	39	3	19	6	13	1204	68
non-business expend. in hh.	48	64	78	107	110	60	114	85	128	62	85	7594	834
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	56	71	82	116	121	74	123	96	146	84	97	8647	1008
estimated no. of hrs. (00)	14401	5582	7986	8595	8255	5173	9029	7886	10226	12405	89538	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Urban		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) sample (13)	(14)
Orissa													
capital expend. in farm business	0	0	0	0	0	0	0	21	0	0	2	21	1
current expend. in farm business	8	0	0	7	17	0	0	0	0	0	3	35	3
expenditure in farm business	8	0	0	7	17	0	0	21	0	0	5	56	4
capital exp. in non-farm business	1	22	37	14	9	11	4	7	1	2	12	128	19
current exp. in non-farm business	12	22	11	16	0	2	12	7	8	19	11	112	26
expend. in non-farm business	13	43	48	30	9	13	16	14	9	19	23	239	44
household expenditure	56	50	112	113	125	114	141	113	35	150	98	1025	138
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	3	0	0	16	1	13	3
others	3	4	25	3	14	23	41	23	33	28	19	199	29
non-business expend. in hh.	59	54	137	116	139	137	185	136	68	194	118	1236	170
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	79	98	185	154	160	143	201	171	77	213	146	1522	216
estimated no. of hrs. (00)	1816	659	1890	1005	819	710	1049	974	906	613	10440	x	x
Punjab													
capital expend. in farm business	0	0	0	0	0	4	21	1	0	4	3	48	9
current expend. in farm business	0	2	0	0	0	0	0	0	1	18	4	64	22
expenditure in farm business	0	2	0	0	0	4	21	1	1	22	7	112	31
capital exp. in non-farm business	11	1	0	3	0	14	4	17	3	17	9	150	29
current exp. in non-farm business	13	0	0	10	5	1	6	6	15	13	9	151	39
expend. in non-farm business	13	1	0	14	5	15	10	23	18	29	17	275	67
household expenditure	46	69	65	60	61	26	115	57	44	34	53	859	202
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	1	0	0	3	1
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
others	7	2	39	10	12	6	3	18	32	15	15	248	46
non-business expend. in hh.	53	71	105	70	73	32	119	73	77	49	68	1106	248
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	66	74	105	84	78	50	147	96	96	94	90	1470	341
estimated no. of hrs. (00)	2231	548	645	1258	1308	1163	1368	1886	2456	3486	16349	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Urban		
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) sample (13)	(14)
Rajasthan													
capital expend. in farm business	1	0	7	2	14	0	3	1	0	18	5	118	14
current expend. in farm business	0	0	0	0	0	0	0	0	5	24	5	106	8
expenditure in farm business	1	0	7	2	14	0	3	2	5	31	8	182	20
capital exp. in non-farm business	2	5	1	0	13	6	3	6	14	17	9	189	37
current exp. in non-farm business	43	0	0	1	3	1	14	3	5	6	7	161	25
expend. in non-farm business	45	5	1	1	16	7	17	9	19	23	16	350	62
household expenditure	65	121	53	97	126	107	95	44	56	25	70	1547	233
expenditure on litigation	0	0	0	0	0	0	1	0	0	0	0	2	1
repayment of debt	1	0	0	0	3	0	0	0	0	1	1	12	4
financial investment expenditure	0	0	0	0	0	0	1	0	0	0	0	3	2
others	0	0	0	0	4	1	9	1	52	56	20	437	30
non-business expend. in hh.	65	121	53	97	133	108	105	45	109	82	91	2000	269
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	87	126	61	100	163	115	113	55	133	134	112	2458	346
estimated no. of hrs. (00)	1540	522	1053	1618	2081	2134	2470	3125	3966	3496	22005	x	x
Tamil Nadu													
capital expend. in farm business	0	0	10	0	0	0	0	12	4	1	3	138	11
current expend. in farm business	2	2	2	8	1	16	10	3	24	7	6	347	47
expenditure in farm business	2	2	12	8	1	16	10	15	26	9	9	475	57
capital exp. in non-farm business	5	9	27	29	23	3	10	11	7	30	16	896	72
current exp. in non-farm business	10	12	24	49	18	45	29	34	31	40	27	1464	155
expend. in non-farm business	15	21	50	78	42	48	38	45	38	69	43	2345	225
household expenditure	250	345	392	304	344	314	244	365	209	172	289	15716	1663
expenditure on litigation	0	0	0	1	1	0	2	0	2	0	1	30	4
repayment of debt	1	11	15	1	0	0	8	0	13	1	5	276	24
financial investment expenditure	0	0	0	0	0	0	1	0	2	0	0	15	4
others	6	12	7	10	24	22	10	24	52	9	15	815	96
non-business expend. in hh.	256	364	396	311	362	329	260	386	259	181	303	16488	1763
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0
any	267	379	440	385	402	393	298	424	308	249	345	18749	1996
estimated no. of hrs. (00)	9960	5365	7110	5564	4855	3024	3869	3405	4329	6896	54377	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Urban			
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) sample (13)	(14)	
Uttaranchal														
capital expend. in farm business	0	0	0	5	0	0	0	0	0	0	3	1	3	2
current expend. in farm business	0	0	0	0	0	0	0	0	0	0	2	0	1	1
expenditure in farm business	0	0	0	5	0	0	0	0	0	0	5	1	3	3
capital exp. in non-farm business	0	0	5	0	36	0	3	4	0	9	9	7	21	7
current exp. in non-farm business	0	0	0	0	0	0	0	2	3	0	0	0	1	2
expend. in non-farm business	0	0	5	0	36	0	3	5	3	9	9	7	23	9
household expenditure	0	49	3	71	18	3	12	13	82	13	23	23	70	31
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial investment expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1	0	0	0	0	0	3	2	0	3	1	1	4	5
non-business expend. in hh.	1	49	3	71	18	3	15	15	82	17	25	75	36	36
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1	49	8	75	53	3	19	21	86	30	33	100	48	48
estimated no. of hrs. (00)	384	93	257	286	374	175	387	347	277	432	3011	x	x	x
Uttar Pradesh														
capital expend. in farm business	0	0	4	1	1	1	7	1	6	7	3	3	200	35
current expend. in farm business	1	0	0	19	1	0	2	22	3	14	6	6	407	40
expenditure in farm business	1	0	4	19	1	1	9	23	9	21	10	10	607	75
capital exp. in non-farm business	1	2	12	1	5	6	5	10	4	4	5	5	328	74
current exp. in non-farm business	28	0	7	2	4	6	2	4	5	2	6	6	353	58
expend. in non-farm business	29	2	19	3	9	12	7	15	9	6	11	11	681	132
household expenditure	90	29	83	74	134	136	39	45	61	31	73	4624	583	583
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	2	1
repayment of debt	2	0	3	1	0	12	5	4	3	0	3	3	198	18
financial investment expenditure	0	0	0	0	0	1	0	0	2	0	0	0	22	5
others	3	2	1	4	4	12	3	11	10	9	6	6	393	46
non-business expend. in hh.	95	31	87	79	138	140	46	60	75	40	81	5089	646	646
n.f.	0	0	0	0	0	0	0	0	0	0	0	1	1	1
any	124	33	110	101	148	152	61	96	93	67	101	6340	841	841
estimated no. of hrs. (00)	5378	2851	4751	6033	7977	6439	9049	6407	6524	7617	63025	x	x	x

Table 12: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households by purpose of borrowing for each household assets holding class

purpose of borrowing (1)	household assets holding class (Rs. 000)										Urban	
	0-15 (2)	15-30 (3)	30-60 (4)	60-100 (5)	100-150 (6)	150-200 (7)	200-300 (8)	300-450 (9)	450-800 (10)	800 & above (11)	all (12)	no. of hrs. report. the purpose estd. (00) sample (13) (14)
West Bengal												
capital expend. in farm business	0	0	3	0	0	1	13	7	2	2	2	103
current expend. in farm business	0	0	3	0	2	0	0	4	2	8	2	78
expenditure in farm business	0	0	5	1	2	1	13	11	4	9	4	181
capital exp. in non-farm business	4	3	1	11	14	27	2	9	7	5	7	304
current exp. in non-farm business	2	1	9	3	18	2	18	11	35	5	11	438
expend. in non-farm business	6	4	10	14	32	30	20	20	42	9	18	742
household expenditure	128	88	144	125	92	137	93	82	84	39	102	4214
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	1	0	0	5	1	0	7	0	2	0	2	80
financial investment expenditure	0	0	0	0	0	0	3	0	0	0	0	13
others	12	7	13	11	13	4	7	20	13	18	12	503
non-business expend. in hh.	141	96	157	140	106	142	110	103	99	56	116	4802
n.f.	0	0	0	0	0	0	0	0	0	0	0	0
any	146	100	172	154	137	172	141	127	143	75	137	5670
estimated no. of hrs. (00)	7785	2868	3284	4579	3877	2329	3882	3615	4961	4332	41511	x
India												
capital expend. in farm business	0	1	3	1	2	1	5	4	3	3	2	1362
current expend. in farm business	1	1	1	4	2	2	3	9	6	10	4	2291
expenditure in farm business	1	2	5	5	4	3	8	13	9	13	6	3577
capital exp. in non-farm business	4	7	10	9	10	8	7	9	11	16	9	5156
current exp. in non-farm business	7	6	9	11	7	10	10	8	14	11	9	5269
expend. in non-farm business	11	12	19	19	17	17	17	18	25	27	19	10339
household expenditure	118	139	155	136	141	135	105	109	93	68	115	64026
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	101
repayment of debt	2	5	3	3	5	3	3	6	5	3	4	1991
financial investment expenditure	0	0	1	0	0	1	1	0	1	2	1	361
others	10	16	12	11	14	12	16	16	22	14	14	7863
non-business expend. in hh.	129	158	167	149	157	145	125	129	116	85	132	73053
n.f.	0	0	0	0	0	0	0	0	0	0	0	8
any	140	170	187	171	177	165	146	151	146	120	153	85035
estimated no. of hrs. (00)	85399	35681	49865	52189	50913	35628	53297	48782	63165	79760	554678	x





Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Rural														
	Bihar														
cap. exp. in farm business	24	72	57	130	119	171	162	101	284	430	159	19120	1615	154	
curr. exp. in farm business	6	10	47	167	27	181	55	58	263	50	87	10468	1148	113	
exp. in farm business	30	81	104	297	145	351	217	159	548	480	246	29588	2739	266	
cap. exp. in non-farm business	16	23	57	44	27	115	147	34	57	55	54	6431	704	77	
curr. exp. in non-farm business	11	11	48	32	33	21	8	2	47	0	22	2609	444	37	
exp. in non-farm business	27	34	105	76	60	136	156	36	103	55	75	9041	1148	114	
household expenditure	329	712	636	539	516	375	444	735	191	62	489	58755	9972	766	
expenditure on litigation	2	9	3	0	0	0	0	0	0	0	1	127	50	5	
repayment of debt	82	12	22	6	42	6	26	6	2	5	16	1920	584	24	
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	523	152	130	81	236	131	157	63	157	398	172	20662	2349	182	
non-business expend. in hh.	936	885	791	627	794	512	627	805	349	465	678	81463	12907	975	
n.f.	8	0	0	0	0	0	0	0	0	0	0	27	27	1	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	120119	16653	1343	
amount borrowed (R.s. 00000)	3423	8496	14974	14129	15373	9327	7412	22918	10593	13475	120119	x	x	x	x
	Chhattisgarh														
cap. exp. in farm business	207	35	67	371	67	117	65	262	210	153	152	8678	817	58	
curr. exp. in farm business	0	0	106	239	204	142	366	214	509	368	287	16332	2595	156	
exp. in farm business	207	35	173	611	271	259	431	477	719	521	439	25010	3383	211	
cap. exp. in non-farm business	0	171	71	38	148	256	30	0	15	442	202	11510	183	21	
curr. exp. in non-farm business	0	49	2	69	34	47	77	3	0	0	22	1274	127	17	
exp. in non-farm business	0	220	73	107	182	302	107	3	15	442	224	12783	310	38	
household expenditure	793	743	691	171	437	344	457	511	262	34	304	17300	2319	216	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
repayment of debt	0	0	0	13	0	95	0	0	0	0	9	517	115	2	
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	2	63	99	109	0	5	9	4	3	24	1385	279	17	
non-business expend. in hh.	793	745	754	282	547	439	462	520	266	37	337	19202	2684	233	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	56996	5926	460	
amount borrowed (R.s. 00000)	269	837	3874	2985	6155	5041	7102	7812	3679	19242	56996	x	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Rural														
	Gujarat														
cap. exp. in farm business	0	0	0	102	7	242	48	72	124	138	117	31317	677	32	
curr. exp. in farm business	0	169	9	63	93	95	282	498	249	590	430	114758	4389	134	
exp. in farm business	0	169	9	165	100	337	330	570	373	727	547	146074	5061	165	
cap. exp. in non-farm business	0	0	168	0	29	0	120	133	185	38	71	18990	488	16	
curr. exp. in non-farm business	110	0	0	98	4	30	0	0	35	6	13	3487	100	13	
exp. in non-farm business	110	0	168	98	32	30	120	133	220	44	84	22477	588	29	
household expenditure	847	463	281	574	796	633	377	236	310	114	237	63200	3797	259	
expenditure on litigation	0	0	0	0	3	0	0	1	0	0	0	84	23	4	
repayment of debt	42	0	463	48	15	0	0	0	39	0	35	9235	195	6	
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	368	79	115	54	0	174	60	59	114	97	25839	641	28	
non-business expend. in hh.	890	831	823	738	868	633	551	297	407	229	369	98359	4653	296	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	266911	10072	483	
amount borrowed (R.s. 00000)	686	828	15525	9134	11425	10763	10195	15514	36590	156250	266911	x	x	x	x
	Haryana														
cap. exp. in farm business	0	0	92	49	36	0	301	3	145	287	195	57314	824	66	
curr. exp. in farm business	0	0	0	20	47	135	277	42	485	417	302	88554	1994	127	
exp. in farm business	0	0	92	68	82	135	578	45	631	704	497	145868	2723	187	
cap. exp. in non-farm business	0	0	14	155	76	51	116	894	1	45	217	63819	337	23	
curr. exp. in non-farm business	0	0	68	0	15	0	19	6	0	0	4	1206	205	5	
exp. in non-farm business	0	0	82	155	92	51	135	900	1	45	221	65025	542	28	
household expenditure	1000	362	543	377	527	550	193	32	283	152	174	51197	2340	161	
expenditure on litigation	0	0	0	0	0	43	65	0	0	0	3	816	24	2	
repayment of debt	0	638	128	94	125	29	6	0	69	6	20	5918	455	18	
financial invest. expenditure	0	0	0	0	9	192	24	0	0	10	10	3073	121	5	
others	0	0	156	305	165	0	0	22	16	82	74	21790	515	19	
non-business expend. in hh.	1000	1000	826	776	826	814	287	54	368	250	282	82794	3241	202	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	293686	6102	391	
amount borrowed (R.s. 00000)	24	330	8679	11981	6110	5121	9150	58310	20152	173829	293686	x	x	x	x



Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of the purpose	Rural	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
cap. exp. in farm business	0	61	179	274	234	54	604	17	54	648	98	4960	475	58
curr. exp. in farm business	0	0	118	104	54	21	13	19	1	0	14	719	198	32
exp. in farm business	0	61	297	378	288	75	617	36	55	648	113	5679	673	90
cap. exp. in non-farm business	128	0	103	0	130	321	66	1	0	0	19	977	111	18
curr. exp. in non-farm business	0	47	0	17	45	0	2	24	1	0	5	228	38	8
exp. in non-farm business	128	47	103	17	175	321	69	25	1	0	24	1206	150	26
household expenditure	141	515	404	429	243	536	240	928	940	104	827	41629	1196	155
expenditure on litigation	0	0	0	0	14	0	0	0	0	0	0	20	20	1
repayment of debt	0	0	0	84	0	0	0	0	0	0	4	196	26	3
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	730	376	196	91	280	67	74	11	4	248	32	1633	247	25
non-business expend. in hh.	872	891	599	605	537	603	314	939	944	352	863	43478	1488	184
n.f.	0	0	1	0	0	2	0	0	0	0	0	4	4	4
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	50366	2309	303
amount borrowed (R.s. 00000)	83	125	2157	2323	1425	1295	2102	3474	37109	274	50366	x	x	x
Karnataka														
cap. exp. in farm business	0	614	49	38	48	29	99	105	101	428	194	60302	1083	69
curr. exp. in farm business	0	16	30	44	153	197	451	442	457	318	320	99491	4474	245
exp. in farm business	0	629	79	82	201	225	551	547	557	746	514	159793	5549	312
cap. exp. in non-farm business	396	0	33	5	131	105	33	137	60	162	109	33893	604	36
curr. exp. in non-farm business	2	12	31	19	142	30	51	11	72	15	42	13067	448	34
exp. in non-farm business	397	12	64	25	274	135	84	148	133	177	151	46960	1031	69
household expenditure	592	306	769	735	461	540	225	196	295	74	272	84587	8371	519
expenditure on litigation	0	0	0	33	0	0	0	0	0	0	2	664	13	2
repayment of debt	0	3	3	6	0	3	5	1	0	2	2	651	83	8
financial invest. expenditure	0	0	20	0	0	4	0	1	2	0	1	332	46	4
others	11	50	66	120	65	92	135	107	13	0	57	17869	743	45
non-business expend. in hh.	603	359	857	893	525	639	366	304	310	76	335	104103	9255	578
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	310855	15257	932
amount borrowed (R.s. 00000)	1059	2852	5180	19866	34724	20153	37414	49555	41390	98662	310855	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Kerala															
cap. exp. in farm business	0	0	6	34	26	24	192	61	19	40	49	26818	749	46	
curr. exp. in farm business	0	0	3	1	2	18	4	56	20	46	31	17321	635	42	
exp. in farm business	0	0	9	35	28	43	196	117	38	86	80	44139	1384	87	
cap. exp. in non-farm business	10	27	10	74	30	65	9	49	144	265	155	85618	915	58	
curr. exp. in non-farm business	0	2	2	28	112	11	14	7	41	208	106	58629	868	58	
exp. in non-farm business	10	29	12	102	142	76	23	56	185	473	261	144247	1745	113	
household expenditure	647	724	865	627	633	643	526	459	564	190	409	225742	12416	949	
expenditure on litigation	0	0	0	0	0	0	0	0	3	0	1	305	17	2	
repayment of debt	156	88	49	38	75	62	82	157	70	69	80	44061	2051	127	
financial invest. expenditure	0	0	0	0	0	0	12	48	0	0	7	3717	61	4	
others	186	160	64	198	121	176	160	164	139	182	163	90314	2524	210	
non-business expend. in hh.	990	971	979	863	830	881	781	828	776	441	659	364139	15878	1208	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	552525	17937	1351	
amount borrowed (R.s. 00000)	2276	1120	12340	16976	32076	34309	48008	64680	107267	233474	552525	x	x	x	x
Madhya Pradesh															
cap. exp. in farm business	0	257	147	787	685	336	50	267	313	428	381	119351	3753	164	
curr. exp. in farm business	22	44	105	22	70	336	247	273	344	462	269	84401	6560	297	
exp. in farm business	22	301	251	809	755	672	297	540	657	890	650	203752	10051	445	
cap. exp. in non-farm business	272	0	16	37	2	47	5	1	141	27	36	11303	320	29	
curr. exp. in non-farm business	0	1	3	20	13	0	0	3	42	0	11	3346	230	22	
exp. in non-farm business	272	1	19	57	15	48	5	4	183	27	47	14649	551	51	
household expenditure	706	673	692	131	195	274	685	132	152	67	247	77484	7643	397	
expenditure on litigation	0	0	0	0	0	0	0	1	0	9	2	720	33	2	
repayment of debt	0	0	0	0	0	6	10	59	2	0	10	3243	85	5	
financial invest. expenditure	0	0	6	0	0	0	0	0	0	0	0	50	6	2	
others	0	24	32	2	35	0	3	264	5	6	44	13671	341	27	
non-business expend. in hh.	706	697	730	134	230	281	697	456	160	82	303	95168	8107	433	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	313569	17029	894	
amount borrowed (R.s. 00000)	916	3038	7225	37958	32347	14126	53979	42742	45862	75376	313569	x	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Maharashtra															
cap. exp. in farm business	7	79	69	244	59	91	141	338	143	264	202	94454	2708	144	
curr. exp. in farm business	221	91	67	99	214	132	131	332	241	371	253	118245	7138	361	
exp. in farm business	228	170	136	343	273	223	272	671	385	635	455	212698	9769	500	
cap. exp. in non-farm business	1	537	46	38	93	90	236	34	16	5	65	30280	708	51	
curr. exp. in non-farm business	145	27	71	95	13	76	97	16	60	75	66	31056	811	67	
exp. in non-farm business	147	565	117	133	106	166	333	50	76	80	131	61336	1519	118	
household expenditure	625	234	731	488	594	538	352	157	271	283	335	156505	6960	529	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	5	2	1	
repayment of debt	0	0	0	2	0	2	8	4	0	0	2	958	101	10	
financial invest. expenditure	0	4	0	21	0	0	5	28	48	0	14	6686	155	6	
others	0	27	16	14	27	71	30	91	220	2	62	29136	555	49	
non-business expend. in hh.	626	265	748	524	620	611	395	280	539	286	414	193289	7768	592	
n.f.	0	0	0	0	0	0	0	0	0	0	0	13	7	1	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	467337	18298	1178	
amount borrowed (R.s. 00000)	4726	5412	10113	34045	24660	28741	70848	59130	80699	148963	467337	x	x	x	x
Orissa															
cap. exp. in farm business	37	69	101	32	13	86	8	6	46	17	29	2961	597	41	
curr. exp. in farm business	58	154	177	170	33	236	431	341	177	12	148	15203	2571	154	
exp. in farm business	95	224	278	202	46	323	439	347	223	29	177	18164	3168	195	
cap. exp. in non-farm business	0	5	11	200	845	28	1	37	0	703	401	41064	437	27	
curr. exp. in non-farm business	26	0	99	1	6	0	3	158	17	0	32	3269	276	22	
exp. in non-farm business	26	5	110	201	851	28	4	196	17	703	433	44333	713	49	
household expenditure	713	521	544	488	97	283	385	211	516	24	249	25522	5541	426	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
repayment of debt	9	0	1	2	2	0	75	0	0	0	6	656	54	6	
financial invest. expenditure	0	0	0	7	0	4	0	55	0	0	9	896	20	3	
others	158	251	67	100	4	362	96	191	245	244	126	12889	1030	71	
non-business expend. in hh.	880	771	612	597	103	649	556	457	761	268	390	39964	6564	503	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	102460	9799	714	
amount borrowed (R.s. 00000)	1905	5717	6688	10925	34122	6628	7093	14464	1827	13090	102460	x	x	x	x



Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)											amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose		
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)			(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Tamil Nadu															
cap. exp. in farm business	0	21	26	21	88	18	81	274	105	176	91	72307	2216	116	
curr. exp. in farm business	126	33	25	49	88	36	96	121	199	284	123	98142	5881	274	
exp. in farm business	126	54	51	70	176	55	176	395	304	460	214	170449	7886	379	
cap. exp. in non-farm business	3	6	14	30	33	190	9	27	29	77	55	43446	939	48	
curr. exp. in non-farm business	40	10	88	23	4	1	36	43	63	51	37	29818	852	56	
exp. in non-farm business	43	15	102	53	37	192	45	70	92	128	92	73264	1787	103	
household expenditure	679	874	728	778	620	654	605	412	537	390	594	472922	35522	1604	
expenditure on litigation	0	0	6	0	0	0	0	5	0	0	1	681	137	2	
repayment of debt	34	32	9	16	42	0	24	4	34	16	20	15530	895	35	
financial invest. expenditure	0	0	4	8	7	0	8	0	0	0	3	2342	165	4	
others	119	23	99	74	118	100	141	114	34	6	77	61103	2459	120	
non-business expend. in hh.	831	930	847	877	787	754	778	535	604	412	694	552578	38374	1741	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	796291	45791	2137	
amount borrowed (R.s. 00000)	15101	26916	64522	90960	69407	111073	106992	54575	124786	131959	796291	x	x	x	x
Uttaranchal															
cap. exp. in farm business	105	0	0	41	132	54	229	397	419	417	216	2250	110	22	
curr. exp. in farm business	0	0	30	0	0	0	76	0	105	129	67	694	103	12	
exp. in farm business	105	0	30	41	132	54	305	397	524	546	283	2944	214	34	
cap. exp. in non-farm business	0	1000	0	0	0	361	98	84	0	113	72	755	13	6	
curr. exp. in non-farm business	0	0	96	0	0	0	34	0	0	129	75	782	31	4	
exp. in non-farm business	0	1000	96	0	0	361	132	84	0	242	147	1537	44	10	
household expenditure	895	0	874	800	352	585	378	519	347	211	528	5502	318	24	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
others	0	0	0	158	516	0	186	0	129	0	42	437	57	5	
non-business expend. in hh.	895	0	874	959	868	585	563	519	476	211	570	5939	375	29	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	10420	634	73	
amount borrowed (R.s. 00000)	37	12	3360	585	49	614	1125	536	854	3248	10420	x	x	x	x



Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			(12)	(13)	(14)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Uttar Pradesh															
cap. exp. in farm business	62	26	53	115	164	190	188	309	257	345	236	116455	6301	456	
curr. exp. in farm business	41	123	31	65	128	180	151	205	286	435	238	117139	9952	597	
exp. in farm business	103	149	84	180	293	370	339	514	543	780	474	233594	15810	1028	
cap. exp. in non-farm business	2	40	89	87	65	79	35	62	26	84	63	31195	1723	113	
curr. exp. in non-farm business	1	53	11	39	50	17	14	5	14	25	21	10443	1039	65	
exp. in non-farm business	3	93	100	125	116	96	49	68	40	109	85	41638	2762	178	
household expenditure	774	651	787	621	504	482	315	394	375	70	360	177160	22279	1579	
expenditure on litigation	0	0	2	0	4	0	1	0	1	3	2	777	100	7	
repayment of debt	0	0	6	5	1	10	6	3	5	10	6	3104	271	26	
financial invest. expenditure	0	0	0	2	0	0	0	0	0	0	0	105	28	3	
others	117	107	20	66	81	38	291	21	33	28	73	35922	1871	143	
non-business expend. in hh.	891	758	816	694	591	530	613	418	415	111	441	217068	24345	1740	
n.f.	3	0	0	1	1	4	0	0	1	0	1	343	145	10	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	492643	41050	2841	
amount borrowed (R.s. 00000)	3354	7571	27880	41636	38564	40281	66700	65143	72784	128731	492643	x	x	x	x
West Bengal															
cap. exp. in farm business	44	46	80	24	126	133	145	103	187	191	116	19697	2548	169	
curr. exp. in farm business	8	54	101	83	203	222	142	102	256	440	177	30061	4696	279	
exp. in farm business	52	99	180	108	328	355	287	205	443	631	292	49758	7176	445	
cap. exp. in non-farm business	232	185	129	266	107	109	14	73	361	110	155	26375	1385	128	
curr. exp. in non-farm business	62	10	54	122	24	77	20	273	31	47	82	13996	1101	93	
exp. in non-farm business	293	195	183	387	131	185	34	345	392	157	237	40371	2468	220	
household expenditure	596	565	405	343	400	307	576	263	103	127	334	56813	11197	793	
expenditure on litigation	11	1	0	2	0	8	0	0	0	0	1	184	88	10	
repayment of debt	0	12	33	1	26	0	13	19	7	0	12	2008	347	21	
financial invest. expenditure	0	3	0	0	0	0	0	1	13	0	2	342	29	4	
others	48	125	197	160	115	144	89	166	42	85	122	20707	2491	188	
non-business expend. in hh.	654	706	635	505	541	459	677	450	165	212	470	80054	14013	1005	
n.f.	0	0	1	0	0	0	2	0	0	0	0	66	27	5	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	170248	22767	1629	
amount borrowed (R.s. 00000)	3084	7027	15568	26527	19510	12756	23174	22827	21826	17950	170248	x	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)											amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<b>India</b>														
cap. exp. in farm business	59	44	57	141	123	98	144	164	160	209	156	858624	32890	2265
curr. exp. in farm business	75	54	59	68	95	142	193	230	221	370	224	1236641	69944	3923
exp. in farm business	134	97	116	209	218	240	337	394	380	579	380	2095265	101050	6079
cap. exp. in non-farm business	50	285	52	69	113	107	52	127	68	109	97	536722	12083	1000
curr. exp. in non-farm business	78	40	45	36	79	25	31	36	38	47	43	238408	10040	790
exp. in non-farm business	128	325	96	105	192	131	84	163	106	156	141	775130	21971	1779
household expenditure	603	473	650	570	464	529	434	305	398	179	366	2019293	174223	12612
expenditure on litigation	5	1	2	2	1	1	1	1	1	1	1	5520	611	58
repayment of debt	18	25	42	20	21	10	19	28	26	14	20	112600	6616	428
financial invest. expenditure	0	0	2	4	2	3	4	9	8	2	4	20994	808	55
others	111	78	92	91	103	86	121	101	81	69	88	482628	21428	1897
non-business expend. in hh.	737	578	788	686	590	629	579	443	514	265	479	2641035	200243	14862
n.f.	1	0	0	0	0	0	0	0	0	0	0	460	214	24
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	5511890	307887	22036
amount borrowed (R.s. 00000)	73028	142852	282168	414022	465696	385488	584686	641876	760177	1761898	5511890	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose	Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andhra Pradesh														
cap. exp. in farm business	0	12	0	3	4	0	1	56	1	27	18	9051	111	14
curr. exp. in farm business	0	10	1	5	0	1	22	22	34	12	13	6839	485	30
exp. in farm business	0	22	1	9	4	1	23	78	35	39	31	15891	587	43
cap. exp. in non-farm business	60	18	16	18	89	17	39	19	12	84	50	25391	533	41
curr. exp. in non-farm business	13	30	28	21	6	13	37	1	76	12	22	11285	738	61
exp. in non-farm business	73	48	44	40	95	31	76	20	87	97	72	36676	1262	101
household expenditure	816	567	918	337	747	903	629	406	555	788	677	343156	12077	784
expenditure on litigation	4	0	0	0	0	0	0	0	0	0	0	115	38	1
repayment of debt	21	177	4	4	34	2	0	60	6	26	29	14907	562	30
financial invest. expenditure	0	0	0	0	3	0	0	0	0	0	0	111	11	1
others	85	185	33	610	117	63	272	437	316	50	189	95931	1354	67
non-business expend. in hh.	927	930	955	952	901	968	901	903	877	864	896	454220	13785	865
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	506786	15110	981
amount borrowed (R.s. 00000)	27926	20397	29374	29764	43073	21069	21191	63338	68617	182037	506786	x	x	x
Assam														
cap. exp. in farm business	9	7	0	0	0	0	0	8	0	0	1	11	3	3
curr. exp. in farm business	0	0	0	0	63	7	33	0	0	0	3	22	8	3
exp. in farm business	9	7	0	0	63	7	33	8	0	0	4	33	12	6
cap. exp. in non-farm business	105	26	24	381	44	292	317	409	105	582	396	3093	47	26
curr. exp. in non-farm business	343	20	0	23	29	0	210	0	4	341	223	1744	60	17
exp. in non-farm business	449	46	24	403	73	292	527	409	109	924	619	4837	101	42
household expenditure	224	930	686	580	520	288	34	194	141	23	190	1487	173	82
expenditure on litigation	0	0	0	0	8	0	0	3	0	0	0	3	2	2
repayment of debt	0	0	0	0	5	0	162	0	0	0	4	32	1	2
financial invest. expenditure	0	0	0	0	0	0	0	0	1	0	0	1	1	1
others	319	17	290	16	330	413	243	385	749	43	176	1376	89	65
non-business expend. in hh.	542	946	976	597	864	701	439	583	891	66	371	2899	265	151
n.f.	0	0	0	0	0	0	0	0	0	10	6	46	1	1
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	7815	379	200
amount borrowed (R.s. 00000)	499	468	469	280	233	219	189	315	728	4415	7815	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)											Urban				
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	no. of hh. rep. the purpose	estd. sam- ple		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all	(Rs. 00,000)	(14)	(15)		
						Bihar										
cap. exp. in farm business	47	150	36	41	0	3	25	659	176	55	127	1628	136	17		
curr. exp. in farm business	39	0	47	0	38	60	133	0	0	0	24	311	56	8		
exp. in farm business	86	150	82	41	38	63	159	659	176	55	151	1939	192	25		
cap. exp. in non-farm business	28	7	4	25	285	63	296	132	470	0	161	2065	140	32		
curr. exp. in non-farm business	87	0	25	0	187	6	35	78	106	0	51	665	107	18		
exp. in non-farm business	115	7	29	25	472	69	331	210	576	0	212	2720	244	49		
household expenditure	782	531	564	903	293	311	511	20	190	139	352	4502	508	104		
expenditure on litigation	0	0	0	0	0	0	0	0	2	0	0	4	4	1		
repayment of debt	16	0	0	0	0	0	0	0	0	696	119	1523	16	2		
financial invest. expenditure	0	5	0	0	0	0	0	0	0	11	2	28	5	2		
others	0	307	325	31	197	557	0	111	56	100	163	2087	242	28		
non-business expend. in hh.	798	844	889	934	490	868	511	131	248	945	636	8144	769	136		
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	12803	1205	210		
amount borrowed (R.s. 00000)	152	718	1282	1408	1107	1245	965	1248	2494	2184	12803	x	x	x		
	Chhattisgarh															
cap. exp. in farm business	0	0	0	0	21	16	0	0	25	9	12	445	12	6		
curr. exp. in farm business	0	0	0	10	126	44	0	11	0	1	16	560	55	6		
exp. in farm business	0	0	0	10	147	59	0	11	25	10	28	1004	67	12		
cap. exp. in non-farm business	519	93	67	0	205	80	0	592	0	218	184	6574	50	13		
curr. exp. in non-farm business	0	16	2	0	81	0	128	0	0	0	14	484	11	6		
exp. in non-farm business	519	109	69	0	286	80	128	592	0	218	198	7058	61	19		
household expenditure	481	891	931	801	566	861	684	304	969	743	728	25932	544	117		
expenditure on litigation	0	0	0	6	0	0	0	0	0	0	0	14	1	1		
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
others	0	0	0	182	1	0	189	92	6	28	46	1626	35	11		
non-business expend. in hh.	481	891	931	990	567	861	872	397	975	771	774	27571	575	127		
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	35633	697	156		
amount borrowed (R.s. 00000)	118	279	428	2256	3309	888	1645	6126	11051	9533	35633	x	x	x		

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	all	800 & above	450-800	300-450	200-300	150-200	100-150	60-100	30-60	15-30	0-15	Urban		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)														(11)	(12)
cap. exp. in farm business	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	2	4	2	
curr. exp. in farm business	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42	3	4	2	
exp. in farm business	49	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	76	5	7	3	
cap. exp. in non-farm business	0	0	0	0	28	0	0	78	240	241	74	74	74	241	241	0	0	0	0	0	1154	74	46	10	
curr. exp. in non-farm business	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66	4	8	3	
exp. in non-farm business	0	19	0	0	28	0	78	240	240	241	80	79	79	241	241	0	0	0	0	0	1219	80	54	13	
household expenditure	704	959	948	949	966	991	909	760	760	645	884	879	879	13608	13608	0	0	0	0	0	474	474	474	148	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	127	8	6	1	
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
financial invest. expenditure	247	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	459	30	44	24	
others	951	981	990	972	1000	1000	922	760	760	759	915	916	916	14194	14194	0	0	0	0	0	524	524	524	173	
non-business expend. in hh.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
n.f.	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	15489	15489	0	0	0	0	0	582	582	582	188	
any	482	80	329	334	392	333	2101	218	218	597	10624	15489	15489	x	x	x	x	x	x	x	x	x	x	x	x
amount borrowed (R.s. 00000)																									
cap. exp. in farm business	0	0	283	0	0	0	3	27	6	6	0	10	10	1477	1477	0	0	0	0	0	34	34	34	4	
curr. exp. in farm business	5	0	88	0	0	0	8	11	29	29	68	43	43	6396	6396	0	0	0	0	0	157	157	157	21	
exp. in farm business	5	0	371	0	0	0	11	38	35	35	68	53	53	7873	7873	0	0	0	0	0	191	191	191	25	
cap. exp. in non-farm business	184	25	0	14	15	35	192	5	259	259	475	302	302	44860	44860	0	0	0	0	0	380	380	380	32	
curr. exp. in non-farm business	72	1	2	22	35	7	9	1	69	69	18	21	21	3149	3149	0	0	0	0	0	119	119	119	31	
exp. in non-farm business	256	25	2	36	50	43	201	6	328	328	493	323	323	48009	48009	0	0	0	0	0	498	498	498	63	
household expenditure	727	961	624	930	688	957	733	920	581	581	364	557	557	82727	82727	0	0	0	0	0	2942	2942	2942	284	
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
repayment of debt	0	2	0	0	0	0	0	5	1	1	0	1	1	99	99	0	0	0	0	0	4	4	4	3	
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	6	4	4	605	605	0	0	0	0	0	5	5	5	3	
others	13	12	3	34	240	0	55	31	54	54	70	62	62	9237	9237	0	0	0	0	0	180	180	180	29	
non-business expend. in hh.	740	975	627	964	950	957	788	956	636	636	440	624	624	92669	92669	0	0	0	0	0	3124	3124	3124	316	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	148551	148551	0	0	0	0	0	3789	3789	3789	400	
amount borrowed (R.s. 00000)	2352	3560	3291	8345	6006	4753	10117	15240	14441	14441	80446	148551	148551	x	x	x	x	x	x	x	x	x	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
cap. exp. in farm business	42	0	0	0	4	0	26	0	0	80	28	1623	29	7
curr. exp. in farm business	0	0	0	0	0	0	0	0	89	37	27	1579	49	4
exp. in farm business	42	0	0	0	4	0	26	0	89	117	54	3201	71	10
cap. exp. in non-farm business	85	0	8	93	30	17	403	43	440	63	142	8342	124	26
curr. exp. in non-farm business	309	0	0	5	0	0	0	47	6	29	19	1119	60	11
exp. in non-farm business	395	0	8	98	30	17	403	90	446	92	161	9461	183	37
household expenditure	477	72	923	505	439	980	519	593	218	250	368	21700	1144	131
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	67	0	0	90	134	0	0	201	134	0	66	3900	162	12
financial invest. expenditure	0	0	0	0	0	0	0	0	0	127	39	2291	8	1
others	19	928	69	307	393	4	52	116	113	415	312	18390	401	34
non-business expend. in hh.	563	1000	992	902	966	983	571	910	465	792	785	46281	1661	176
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	58943	1886	217
amount borrowed (R.s. 00000)	860	4961	1529	3114	8011	2159	4399	5520	10307	18082	58943	x	x	x
	Himachal Pradesh													
cap. exp. in farm business	0	0	0	0	186	0	0	0	6	0	2	21	5	2
curr. exp. in farm business	0	0	0	0	0	0	0	0	52	6	12	112	5	3
exp. in farm business	0	0	0	0	186	0	0	0	59	6	14	133	9	5
cap. exp. in non-farm business	0	0	0	0	0	0	396	388	168	384	327	3180	18	15
curr. exp. in non-farm business	0	0	0	0	0	0	0	0	0	51	36	353	3	5
exp. in non-farm business	0	0	0	0	0	0	396	388	168	434	363	3533	21	20
household expenditure	0	1000	1000	336	814	1000	556	467	232	164	250	2426	52	43
expenditure on litigation	0	0	0	0	0	0	0	0	0	8	6	55	1	1
repayment of debt	0	0	0	0	0	0	48	0	517	32	101	979	21	4
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	664	0	0	0	145	24	355	267	2596	25	7
non-business expend. in hh.	0	1000	1000	1000	814	1000	604	612	773	560	623	6056	100	55
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	0	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	9722	127	76
amount borrowed (R.s. 00000)	0	43	37	101	65	421	577	96	1402	6979	9722	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose	Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Jammu & Kashmir														
cap. exp. in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	0
curr. exp. in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	0
exp. in farm business	0	0	0	0	0	0	0	0	0	0	0	0	0	0
cap. exp. in non-farm business	0	0	0	0	0	0	0	487	361	311	318	2488	8	8
curr. exp. in non-farm business	0	0	0	0	0	0	0	26	54	126	117	917	2	6
exp. in non-farm business	0	0	0	0	0	0	0	513	415	438	435	3405	10	14
household expenditure	0	0	0	1000	0	1000	980	161	585	95	119	929	10	24
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	290	0	0	18	140	4	1
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1000	0	0	0	0	0	20	36	0	468	428	3352	24	6
non-business expend. in hh.	1000	0	0	1000	0	1000	1000	487	585	562	565	4421	38	31
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	0	0	1000	0	1000	1000	1000	1000	1000	1000	7827	48	44
amount borrowed (R.s. 00000)	2	0	0	4	0	10	107	482	99	7122	7827	x	x	x
Jharkhand														
cap. exp. in farm business	0	0	0	34	0	8	125	46	49	0	38	785	44	7
curr. exp. in farm business	0	0	0	0	0	0	0	27	0	0	3	64	1	1
exp. in farm business	0	0	0	34	0	8	125	73	49	0	41	850	46	8
cap. exp. in non-farm business	10	232	23	1	0	71	3	111	97	65	60	1245	23	13
curr. exp. in non-farm business	0	0	1	476	85	0	0	0	44	0	27	572	22	5
exp. in non-farm business	10	232	24	477	85	71	3	111	141	65	87	1818	46	18
household expenditure	468	689	668	239	883	860	872	106	629	717	650	13546	374	88
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	38	0	0	0	0	2	48	1	1
financial invest. expenditure	0	0	73	0	0	0	0	0	0	0	2	43	12	2
others	522	80	236	250	32	23	0	710	181	218	217	4520	146	31
non-business expend. in hh.	990	768	976	489	915	921	872	816	810	935	872	18157	530	121
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	20825	621	146
amount borrowed (R.s. 00000)	663	157	587	567	1282	1269	3442	2389	4413	6055	20825	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	all	800 & above	no. of hh. rep. the purpose	Urban
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)					
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above					
cap. exp. in farm business	0	0	0	1	0	12	23	0	2	11	6	1606	20	8	
curr. exp. in farm business	0	0	71	0	3	65	16	18	58	14	23	6006	108	16	
exp. in farm business	0	0	71	1	3	77	40	18	60	25	29	7612	128	24	
cap. exp. in non-farm business	33	29	7	85	19	98	373	156	219	432	262	67802	367	51	
curr. exp. in non-farm business	13	13	200	49	46	47	200	104	33	100	87	22419	453	77	
exp. in non-farm business	46	42	207	134	64	145	573	260	252	532	349	90222	820	128	
household expenditure	946	245	319	806	884	583	326	552	403	319	426	110228	4438	507	
expenditure on litigation	0	0	1	0	0	0	0	0	0	4	2	522	9	2	
repayment of debt	0	3	0	2	0	6	0	0	0	0	0	100	22	4	
financial invest. expenditure	0	0	10	0	0	0	0	0	0	26	13	3389	26	2	
others	8	710	391	57	48	189	61	170	286	94	180	46585	478	55	
non-business expend. in hh.	954	958	722	865	932	778	387	722	688	444	622	160823	4956	568	
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	258657	5834	711	
amount borrowed (R.s. 00000)	8805	16081	20403	9529	18446	5566	7523	16446	34984	120875	258657	x	x	x	
Kerala															
cap. exp. in farm business	0	0	0	0	0	0	3	3	31	3	7	2253	118	8	
curr. exp. in farm business	0	0	0	0	0	0	3	9	3	9	6	1901	78	14	
exp. in farm business	0	0	0	0	0	0	7	12	34	13	14	4154	193	21	
cap. exp. in non-farm business	55	307	42	47	10	13	14	54	57	126	76	23208	400	49	
curr. exp. in non-farm business	0	0	10	5	18	9	9	10	92	95	59	17919	330	42	
exp. in non-farm business	55	307	52	51	28	22	23	64	149	221	135	41127	710	90	
household expenditure	294	475	873	720	620	856	915	687	675	652	720	218984	4344	506	
expenditure on litigation	0	0	0	33	0	0	0	0	0	0	0	139	2	1	
repayment of debt	548	121	62	100	86	0	0	10	43	37	32	9617	371	45	
financial invest. expenditure	0	0	0	0	0	35	6	0	0	1	2	745	38	5	
others	104	97	13	31	267	87	49	227	99	76	95	28938	745	94	
non-business expend. in hh.	945	693	948	884	972	978	971	924	817	766	850	258423	5168	620	
n.f.	0	0	0	64	0	0	0	0	0	0	1	271	5	1	
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	303974	5758	704	
amount borrowed (R.s. 00000)	1378	2134	4565	4197	7337	6128	64385	36108	47551	130190	303974	x	x	x	



Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose	Urban	
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above				all
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Madhya Pradesh														
cap. exp. in farm business	6	0	0	25	12	5	25	19	38	41	31	4305	124	25
curr. exp. in farm business	0	0	0	0	0	4	11	1	24	8	9	1287	64	21
exp. in farm business	6	0	0	25	12	9	35	20	62	50	41	5593	183	45
cap. exp. in non-farm business	767	86	230	102	25	161	56	5	172	187	156	21441	370	36
curr. exp. in non-farm business	23	0	53	7	7	113	20	35	36	19	26	3611	147	29
exp. in non-farm business	789	86	283	108	33	275	76	40	208	206	182	25052	517	65
household expenditure	61	785	617	821	791	503	869	938	400	676	654	90062	1850	244
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	128	0	0	16	0	0	0	0	9	5	743	9	3
financial invest. expenditure	123	0	0	0	0	0	12	0	1	0	4	572	12	3
others	21	0	101	46	148	213	8	2	329	59	114	15666	189	31
non-business expend. in hh.	205	914	717	867	955	716	888	940	730	745	777	107043	2049	277
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	137688	2689	383
amount borrowed (R.s. 00000)	3689	587	4192	6372	8095	2599	7447	17737	29236	57733	137688	x	x	x
Maharashtra														
cap. exp. in farm business	0	0	1	0	7	0	5	1	7	9	6	3577	70	19
curr. exp. in farm business	0	0	0	0	1	0	0	1	4	22	7	4628	161	13
exp. in farm business	0	0	1	0	8	0	5	1	10	32	13	8205	231	32
cap. exp. in non-farm business	64	342	14	64	14	15	25	86	85	110	74	46584	548	95
curr. exp. in non-farm business	307	9	9	3	14	123	9	9	41	65	41	25534	404	63
exp. in non-farm business	371	351	22	67	28	139	34	96	126	175	115	72118	946	156
household expenditure	488	606	615	909	694	794	587	861	639	571	655	412286	6033	727
expenditure on litigation	0	0	0	2	0	0	1	0	0	0	0	163	11	3
repayment of debt	11	1	0	16	24	20	96	0	18	24	27	17264	219	26
financial invest. expenditure	0	0	1	6	1	5	17	17	2	113	37	23412	171	19
others	131	42	360	0	245	43	261	25	204	85	153	96216	1204	68
non-business expend. in hh.	629	649	976	932	964	861	962	903	864	793	872	549341	7594	834
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	629664	8647	1008
amount borrowed (R.s. 00000)	10336	11082	33815	47892	65805	19672	79559	43306	135782	182416	629664	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
cap. exp. in farm business	0	0	0	0	0	0	0	19	0	0	0	207	21	1
curr. exp. in farm business	85	0	0	11	6	0	0	0	0	0	2	169	35	3
exp. in farm business	85	0	0	11	6	0	0	19	0	0	4	376	56	4
cap. exp. in non-farm business	19	543	278	90	4	307	29	6	9	0	22	2338	128	19
curr. exp. in non-farm business	113	158	41	33	0	9	13	41	99	5	16	1662	112	26
exp. in non-farm business	132	701	319	123	4	316	41	47	108	6	37	4000	239	44
household expenditure	636	285	659	798	846	282	790	404	631	985	853	91320	1025	138
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial invest. expenditure	0	0	0	0	0	0	2	0	0	3	2	214	13	3
others	147	13	22	68	143	402	167	530	261	6	104	11158	199	29
non-business expend. in hh.	783	299	681	865	990	684	959	934	892	994	959	102691	1236	170
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	107067	1522	216
amount borrowed (R.s. 00000)	816	580	3102	2513	11804	1662	7980	10831	3633	64147	107067	x	x	x
Punjab														
cap. exp. in farm business	0	0	0	0	0	35	84	1	0	36	26	2171	48	9
curr. exp. in farm business	0	174	0	0	0	0	0	0	2	67	38	3087	64	22
exp. in farm business	0	174	0	0	0	35	84	1	2	103	64	5258	112	31
cap. exp. in non-farm business	180	70	0	376	0	110	24	155	24	118	111	9176	150	29
curr. exp. in non-farm business	161	0	0	36	17	1	94	11	54	246	153	12562	151	39
exp. in non-farm business	341	70	0	412	17	112	118	166	78	364	264	21738	275	67
household expenditure	541	724	698	534	866	769	770	237	449	172	307	25292	859	202
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	76	0	9	765	3	1
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	118	33	302	54	117	84	28	596	395	361	356	29266	248	46
non-business expend. in hh.	659	756	1000	588	983	853	798	832	920	533	672	55323	1106	248
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	82320	1470	341
amount borrowed (R.s. 00000)	849	417	1236	2825	1601	1307	5630	13362	10045	45048	82320	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose		
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above			all	estd. sam-ple
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Rajasthan														
cap. exp. in farm business	35	0	141	2	5	0	9	10	0	166	59	11220	118	14
curr. exp. in farm business	0	0	0	0	0	0	0	18	5	30	13	2564	106	8
exp. in farm business	35	0	141	2	5	0	9	28	5	196	73	13784	182	20
cap. exp. in non-farm business	180	245	5	0	25	213	41	161	137	325	197	37455	189	37
curr. exp. in non-farm business	179	0	0	16	14	18	75	44	5	31	19	3651	161	25
exp. in non-farm business	359	245	5	16	39	231	115	205	142	356	216	41105	350	62
household expenditure	603	755	854	982	782	766	751	749	189	227	288	54619	1547	233
expenditure on litigation	0	0	0	0	0	0	7	0	0	0	0	48	2	1
repayment of debt	2	0	0	0	19	0	0	0	1	3	2	377	12	4
financial invest. expenditure	0	0	0	0	0	0	14	0	0	10	4	785	3	2
others	0	0	0	0	155	3	104	18	663	208	417	79230	437	30
non-business expend. in hh.	605	755	854	982	956	769	876	767	853	448	711	135059	2000	269
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	189948	2458	346
amount borrowed (R.s. 00000)	734	1357	546	1799	5903	4633	7125	5644	96129	66077	189948	x	x	x
Tamil Nadu														
cap. exp. in farm business	0	0	11	0	0	0	0	17	6	3	4	2290	138	11
curr. exp. in farm business	20	2	4	27	1	14	18	1	42	15	16	8212	347	47
exp. in farm business	20	2	15	27	1	14	18	18	48	17	20	10502	475	57
cap. exp. in non-farm business	12	22	77	61	194	5	59	6	39	145	87	44554	896	72
curr. exp. in non-farm business	39	87	53	64	51	208	48	89	40	137	99	50909	1464	155
exp. in non-farm business	51	109	129	124	245	213	106	96	79	282	186	95463	2345	225
household expenditure	896	786	788	660	654	585	712	780	576	659	678	348588	15716	1663
expenditure on litigation	0	0	0	2	2	0	26	0	3	0	2	1053	30	4
repayment of debt	2	65	18	3	2	0	26	0	36	1	10	5120	276	24
financial invest. expenditure	0	0	1	0	0	0	10	0	3	0	1	524	15	4
others	31	38	49	184	95	189	101	107	254	42	102	52537	815	96
non-business expend. in hh.	929	888	856	849	754	773	875	886	873	701	794	407821	16488	1763
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	513786	18749	1996
amount borrowed (R.s. 00000)	12704	15811	35774	38558	26098	31351	26627	58521	66600	201740	513786	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	no. of hh. rep. the purpose	Urban	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	0-15	15-30	30-60	60-100	100-150	150-200	200-300	300-450	450-800	800 & above	all			
cap. exp. in farm business	0	0	0	12	0	0	0	0	0	321	45	399	3	2
curr. exp. in farm business	0	0	0	0	0	0	0	0	0	122	16	147	1	1
exp. in farm business	0	0	0	12	0	0	0	0	0	444	61	547	3	3
cap. exp. in non-farm business	0	0	311	0	784	0	278	56	0	75	53	474	21	7
curr. exp. in non-farm business	0	0	0	0	0	0	0	10	4	0	3	27	1	2
exp. in non-farm business	0	0	311	0	784	0	278	66	4	75	56	501	23	9
household expenditure	0	1000	689	988	216	1000	184	867	996	441	855	7652	70	31
expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
repayment of debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0
financial invest. expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	1000	0	0	0	0	0	538	67	0	40	28	250	4	5
non-business expend. in hh.	1000	1000	689	988	216	1000	722	934	996	481	883	7901	75	36
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	8949	100	48
amount borrowed (R.s. 00000)	34	149	58	1051	340	6	239	576	5292	1203	8949	x	x	x
						Uttar Pradesh								
cap. exp. in farm business	0	0	33	9	3	9	41	41	116	26	37	6022	200	35
curr. exp. in farm business	0	0	0	87	16	6	11	67	19	82	43	6936	407	40
exp. in farm business	0	0	33	95	19	15	52	108	136	109	80	12958	607	75
cap. exp. in non-farm business	4	122	390	23	65	31	36	228	78	130	119	19323	328	74
curr. exp. in non-farm business	51	0	98	2	6	35	22	88	22	83	53	8572	353	58
exp. in non-farm business	55	122	487	25	72	66	58	316	100	213	172	27894	681	132
household expenditure	896	848	471	820	890	792	549	434	662	460	610	99034	4624	583
expenditure on litigation	0	0	0	0	0	0	0	0	6	0	1	165	2	1
repayment of debt	3	0	6	4	0	25	89	66	26	0	19	3104	198	18
financial invest. expenditure	0	0	0	0	3	3	0	0	12	0	2	403	22	5
others	44	30	2	56	17	99	251	77	58	218	116	18890	393	46
non-business expend. in hh.	943	878	480	880	910	919	889	576	764	678	748	121596	5089	646
n.f.	1	0	0	0	0	0	0	0	0	0	0	7	1	1
any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	162456	6340	841
amount borrowed (R.s. 00000)	6739	878	12114	7592	19076	12817	10670	15950	25477	51144	162456	x	x	x

Table 13: Per 1000 distribution of amount of cash borrowings during 1.7.02 to 30.6.03 by purpose of borrowing for each household assets holding class

purpose of borrowing	household assets holding class (Rs. 000)										amount of borrowings (Rs. 00,000)	all	800 & above	450-800	300-450	200-300	150-200	100-150	60-100	30-60	15-30	0-15	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	Urban	no. of hh. rep. the purpose	estd. sam-ple																																																																																																																																																																																																																																																																																																																																																																																																																																
	(1)	(13)	(14)	(15)																																																																																																																																																																																																																																																																																																																																																																																																																																																																
West Bengal																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
cap. exp. in farm business	0	0	6	3	0	1	78	6	2	17	2448	103	12	cap. exp. in farm business	0	0	4	1	5	0	0	84	20	28	3892	78	12	exp. in farm business	0	0	10	4	5	1	78	91	22	87	6340	181	24	cap. exp. in non-farm business	12	33	7	151	196	313	7	159	51	106	12357	304	64	curr. exp. in nonfarm business	18	25	18	12	79	9	58	69	38	288	13195	438	85	exp. in non-farm business	29	58	25	163	276	322	65	228	89	394	25551	742	149	household expenditure	771	876	909	694	651	672	797	512	784	366	92745	4214	578	expenditure on litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	repayment of debt	4	34	2	12	10	0	27	5	5	0	1099	80	14	financial invest. expenditure	0	3	1	0	0	0	15	0	0	0	332	13	4	others	196	29	53	127	59	5	19	164	101	153	13882	503	90	non-business expend. in hh.	971	942	965	832	720	677	858	681	889	520	108058	4802	682	n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	139949	5670	846	amount borrowed (Rs. 00000)	5023	997	6016	8324	8968	6568	22178	11045	41279	29551	139949	x	x	India																																	cap. exp. in farm business	1	4	12	3	4	2	15	23	13	21	52106	1362	237	curr. exp. in farm business	4	4	13	11	4	8	6	19	23	16	55000	2291	303	exp. in farm business	5	8	25	13	8	10	21	37	32	44	107105	3577	532	cap. exp. in non-farm business	80	82	67	63	64	54	51	71	95	188	401135	5156	847	curr. exp. in nonfarm business	67	30	55	26	22	81	29	36	42	75	181937	5269	891	exp. in non-farm business	147	112	122	89	86	135	80	107	137	263	583072	10339	1727	household expenditure	743	554	687	716	729	744	714	629	534	560	2093274	64026	8125	expenditure on litigation	1	0	0	2	0	0	3	0	1	0	2282	101	20	repayment of debt	19	62	7	10	21	6	35	20	18	14	61213	1991	216	financial invest. expenditure	5	0	2	1	2	3	9	2	2	21	33790	361	81	others	79	263	157	167	153	102	138	205	276	97	537071	7863	1067	non-business expend. in hh.	848	880	852	897	905	855	899	856	831	693	2727630	73053	9383	n.f.	0	0	0	2	0	0	0	0	0	0	326	8	4	any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3418133	85035	11445	amount borrowed (Rs. 00000)	84490	81414	159674	179525	238613	130828	286852	327597	614736	1314405	3418133	x	x
n.f.	0	0	0	0	0	0	0	0	0	0	0	0	0	any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	139949	5670	846	amount borrowed (Rs. 00000)	5023	997	6016	8324	8968	6568	22178	11045	41279	29551	139949	x	x	India																																	cap. exp. in farm business	1	4	12	3	4	2	15	23	13	21	52106	1362	237	curr. exp. in farm business	4	4	13	11	4	8	6	19	23	16	55000	2291	303	exp. in farm business	5	8	25	13	8	10	21	37	32	44	107105	3577	532	cap. exp. in non-farm business	80	82	67	63	64	54	51	71	95	188	401135	5156	847	curr. exp. in nonfarm business	67	30	55	26	22	81	29	36	42	75	181937	5269	891	exp. in non-farm business	147	112	122	89	86	135	80	107	137	263	583072	10339	1727	household expenditure	743	554	687	716	729	744	714	629	534	560	2093274	64026	8125	expenditure on litigation	1	0	0	2	0	0	3	0	1	0	2282	101	20	repayment of debt	19	62	7	10	21	6	35	20	18	14	61213	1991	216	financial invest. expenditure	5	0	2	1	2	3	9	2	2	21	33790	361	81	others	79	263	157	167	153	102	138	205	276	97	537071	7863	1067	non-business expend. in hh.	848	880	852	897	905	855	899	856	831	693	2727630	73053	9383	n.f.	0	0	0	2	0	0	0	0	0	0	326	8	4	any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3418133	85035	11445	amount borrowed (Rs. 00000)	84490	81414	159674	179525	238613	130828	286852	327597	614736	1314405	3418133	x	x																																																																																																																																																																								
amount borrowed (Rs. 00000)	5023	997	6016	8324	8968	6568	22178	11045	41279	29551	139949	x	x	India																																																																																																																																																																																																																																																																																																																																																																																																																																																						
cap. exp. in farm business	1	4	12	3	4	2	15	23	13	21	52106	1362	237	curr. exp. in farm business	4	4	13	11	4	8	6	19	23	16	55000	2291	303	exp. in farm business	5	8	25	13	8	10	21	37	32	44	107105	3577	532	cap. exp. in non-farm business	80	82	67	63	64	54	51	71	95	188	401135	5156	847	curr. exp. in nonfarm business	67	30	55	26	22	81	29	36	42	75	181937	5269	891	exp. in non-farm business	147	112	122	89	86	135	80	107	137	263	583072	10339	1727	household expenditure	743	554	687	716	729	744	714	629	534	560	2093274	64026	8125	expenditure on litigation	1	0	0	2	0	0	3	0	1	0	2282	101	20	repayment of debt	19	62	7	10	21	6	35	20	18	14	61213	1991	216	financial invest. expenditure	5	0	2	1	2	3	9	2	2	21	33790	361	81	others	79	263	157	167	153	102	138	205	276	97	537071	7863	1067	non-business expend. in hh.	848	880	852	897	905	855	899	856	831	693	2727630	73053	9383	n.f.	0	0	0	2	0	0	0	0	0	0	326	8	4	any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3418133	85035	11445	amount borrowed (Rs. 00000)	84490	81414	159674	179525	238613	130828	286852	327597	614736	1314405	3418133	x	x																																																																																																																																																																																																																																																			
n.f.	0	0	0	2	0	0	0	0	0	0	326	8	4	any	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3418133	85035	11445	amount borrowed (Rs. 00000)	84490	81414	159674	179525	238613	130828	286852	327597	614736	1314405	3418133	x	x																																																																																																																																																																																																																																																																																																																																																																																																																											
amount borrowed (Rs. 00000)	84490	81414	159674	179525	238613	130828	286852	327597	614736	1314405	3418133	x	x																																																																																																																																																																																																																																																																																																																																																																																																																																																							

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	Rural							
	cultivator		non-cultivator		all		no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh								
DRI	1	2	0	0	0	1	45	4
PMRY	0	1	0	0	0	0	3	1
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	1	4	0	0	0	2	40	4
exclusive state schemes	0	0	0	1	0	0	1	1
other schemes	18	60	13	352	15	148	2117	66
not covered under any scheme	163	934	45	647	96	847	13672	476
n. r.	0	0	0	0	0	0	0	0
all institutional loans	180	1000	58	1000	111	1000	15753	548
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	61528	19814337	80937	8610617	142465	28424954	x	x
estd. hhs. report. borrowings from institutional agency (00)	11082	x	4671	x	15753	x	x	x
sample hhs. report. borrowings from institutional agency	432	x	116	x	548	x	x	x
Assam								
DRI	2	133	0	1	1	82	44	13
PMRY	0	37	2	519	1	223	45	13
SGSY	0	5	1	217	0	87	21	8
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	10	0	0	0	6	11	14
other schemes	13	815	5	262	10	601	428	161
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	16	1000	9	1000	13	1000	549	209
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	26136	739555	15459	464446	41595	1204001	x	x
estd. hhs. report. borrowings from institutional agency (00)	415	x	133	x	549	x	x	x
sample hhs. report. borrowings from institutional agency	168	x	41	x	209	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	cultivator		non-cultivator		all		Rural	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bihar								
DRI	1	26	0	127	1	45	68	15
PMRY	0	26	1	146	1	49	62	11
SGSY	2	87	2	487	2	163	227	22
SJSRY	0	1	0	2	0	1	5	2
advances to minority community liberalization and rehabilitation of scavengers	0	0	1	10	0	2	27	1
exclusive state schemes	0	1	0	0	0	1	2	1
other schemes	1	37	0	2	1	30	107	18
not covered under any scheme	9	822	4	225	7	709	787	136
n. r.	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	13	1000	8	1000	11	1000	1281	205
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	70718	2280221	46136	533216	116853	2813437	x	x
estd. hhs. report. borrowings from institutional agency (00)	930	x	351	x	1281	x	x	x
sample hhs. report. borrowings from institutional agency	165	x	40	x	205	x	x	x
Chhattisgarh								
DRI	2	23	0	0	1	18	53	3
PMRY	1	11	0	0	1	8	28	1
SGSY	2	28	3	248	2	78	77	21
SJSRY	0	3	1	5	1	4	20	5
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	8	59	0	0	6	45	207	16
not covered under any scheme	94	876	20	747	76	846	2755	162
n. r.	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	106	1000	24	1000	86	1000	3134	206
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	27503	2542794	8816	757814	36319	3300608	x	x
estd. hhs. report. borrowings from institutional agency (00)	2921	x	212	x	3134	x	x	x
sample hhs. report. borrowings from institutional agency	170	x	36	x	206	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	Rural							
	cultivator		non-cultivator		all		no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Gujarat								
DRI	3	6	1	28	2	8	120	4
PMRY	0	0	0	0	0	0	0	0
SGSY	2	25	1	12	2	24	98	6
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	3	14	0	0	2	13	115	4
exclusive state schemes	1	3	0	0	1	2	45	4
other schemes	125	952	15	960	77	953	4820	153
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	134	1000	16	1000	83	1000	5197	171
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	35457	17852664	27047	2362884	62504	20215548	x	x
estd. hhs. report. borrowings from institutional agency (00)	4757	x	441	x	5197	x	x	x
sample hhs. report. borrowings from institutional agency	137	x	34	x	171	x	x	x
Haryana								
DRI	3	3	1	10	2	3	65	3
PMRY	3	3	0	0	2	3	51	1
SGSY	2	3	6	93	3	7	107	5
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	35	135	6	304	23	143	736	45
other schemes	92	856	28	594	65	844	2055	134
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	132	1000	41	1000	94	1000	2967	185
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	18509	17309418	12979	822718	31488	18132137	x	x
estd. hhs. report. borrowings from institutional agency (00)	2437	x	530	x	2967	x	x	x
sample hhs. report. borrowings from institutional agency	153	x	32	x	185	x	x	x



Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	cultivator		non-cultivator		all		Rural	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Himachal Pradesh								
DRI	2	52	3	13	2	44	29	14
PMRY	2	78	0	0	1	63	15	4
SGSY	1	38	0	0	1	31	7	3
SJSRY	0	1	0	0	0	1	3	1
advances to minority community liberalization and rehabilitation of scavengers	0	1	0	0	0	1	4	2
exclusive state schemes	4	13	0	0	3	10	34	6
other schemes	58	816	24	987	49	849	590	179
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	66	1000	27	1000	56	1000	674	207
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	9015	1901144	2955	463059	11970	2364203	x	x
estd. hhs. report. borrowings from institutional agency (00)	594	x	80	x	674	x	x	x
sample hhs. report. borrowings from institutional agency	179	x	28	x	207	x	x	x
Jammu & Kashmir								
DRI	1	77	0	0	1	68	6	7
PMRY	0	1	0	0	0	1	0	1
SGSY	0	11	0	0	0	10	1	1
SJSRY	0	8	0	0	0	7	0	1
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	6	0	0	0	5	2	3
other schemes	12	897	6	1000	11	909	119	29
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	13	1000	6	1000	12	1000	128	42
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	9231	1185848	1190	145126	10421	1330974	x	x
estd. hhs. report. borrowings from institutional agency (00)	121	x	7	x	128	x	x	x
sample hhs. report. borrowings from institutional agency	40	x	2	x	42	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	Rural							
	cultivator		non-cultivator		all		no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
J harkhand								
DRI	0	12	1	4	0	5	13	3
PMRY	0	4	0	1	0	1	4	2
SGSY	5	183	0	0	4	30	141	12
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	2	23	0	0	1	4	49	4
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	0	16	0	0	0	3	12	1
not covered under any scheme	17	763	24	995	19	957	685	91
n. r.	0	0	0	0	0	0	0	0
all institutional loans	24	1000	26	1000	25	1000	904	113
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	28028	751528	8792	3815286	36819	4566814	x	x
estd. hhs. report. borrowings from institutional agency (00)	679	x	225	x	904	x	x	x
sample hhs. report. borrowings from institutional agency	97	x	16	x	113	x	x	x
K arnataka								
DRI	14	87	1	13	8	72	592	25
PMRY	0	12	1	16	0	13	25	2
SGSY	1	3	0	0	0	2	20	1
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	28	299	5	87	18	257	1248	66
other schemes	80	600	29	884	58	656	4072	274
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	118	1000	36	1000	83	1000	5823	364
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	40165	15586865	29749	3844044	69914	19430909	x	x
estd. hhs. report. borrowings from institutional agency (00)	4748	x	1075	x	5823	x	x	x
sample hhs. report. borrowings from institutional agency	274	x	90	x	364	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	cultivator		non-cultivator		all		Rural	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Kerala								
DRI	0	0	1	0	1	0	29	1
PMRY	2	4	0	1	1	3	60	6
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	2	0	1	10	1
exclusive state schemes	7	38	3	9	5	29	244	15
other schemes	271	957	234	988	252	967	12591	816
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	277	1000	237	1000	257	1000	12815	832
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	24799	31204011	25129	13887056	49928	45091067	x	x
estd. hhs. report. borrowings from institutional agency (00)	6860	x	5954	x	12815	x	x	x
sample hhs. report. borrowings from institutional agency	359	x	473	x	832	x	x	x
Madhya Pradesh								
DRI	4	86	0	2	3	70	279	11
PMRY	2	45	0	17	1	40	113	7
SGSY	6	73	0	1	4	59	354	12
SJSRY	0	2	0	6	0	3	18	3
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	26	84	1	5	17	69	1650	33
other schemes	70	710	48	969	63	759	5960	269
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	108	1000	49	1000	87	1000	8341	333
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	62084	15947771	33273	3684955	95357	19632726	x	x
estd. hhs. report. borrowings from institutional agency (00)	6707	x	1634	x	8341	x	x	x
sample hhs. report. borrowings from institutional agency	306	x	27	x	333	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	cultivator		non-cultivator		all		Rural	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Maharashtra								
DRI	3	33	2	105	3	53	313	12
PMRY	1	23	0	5	1	18	91	5
SGSY	2	22	1	7	2	18	184	12
SJSRY	1	17	0	0	1	13	80	2
advances to minority community liberalization and rehabilitation of scavengers	1	1	0	0	0	1	46	2
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	12	56	2	105	7	70	885	49
not covered under any scheme	143	847	30	778	92	828	10873	592
n. r.	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	163	1000	34	1000	106	1000	12471	674
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	65159	26447558	52933	10177394	118092	36624952	x	x
estd. hhs. report. borrowings from institutional agency (00)	10651	x	1820	x	12471	x	x	x
sample hhs. report. borrowings from institutional agency	478	x	196	x	674	x	x	x
Orissa								
DRI	0	1	0	0	0	0	4	1
PMRY	2	50	3	633	2	407	137	4
SGSY	1	12	0	5	1	8	45	2
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	1	12	0	7	29	1
other schemes	7	171	3	7	6	71	374	17
not covered under any scheme	53	766	19	343	41	507	2730	177
n. r.	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	61	1000	26	1000	49	1000	3228	200
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	42730	2770043	23469	4364327	66199	7134370	x	x
estd. hhs. report. borrowings from institutional agency (00)	2628	x	600	x	3228	x	x	x
sample hhs. report. borrowings from institutional agency	146	x	54	x	200	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	cultivator		non-cultivator		all		Rural	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Punjab								
DRI	4	12	0	0	2	11	63	2
PMRY	0	0	0	2	0	0	1	1
SGSY	0	0	1	11	0	1	11	3
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	2	35	1	3	31	2
exclusive state schemes	16	42	8	37	12	42	356	21
other schemes	223	945	51	915	143	943	4280	300
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	242	1000	60	1000	158	1000	4722	328
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	16058	19459753	13795	1742974	29853	21202727	x	x
estd. hhs. report. borrowings from institutional agency (00)	3891	x	831	x	4722	x	x	x
sample hhs. report. borrowings from institutional agency	239	x	89	x	328	x	x	x
Rajasthan								
DRI	2	16	1	22	1	17	102	9
PMRY	0	0	0	11	0	2	7	3
SGSY	1	6	1	26	1	9	42	8
SJSRY	1	8	0	2	1	7	35	3
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	5	88	2	31	4	80	289	17
other schemes	51	882	12	907	41	886	2900	235
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	59	1000	16	1000	48	1000	3376	275
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	52655	8042320	17621	1265825	70276	9308145	x	x
estd. hhs. report. borrowings from institutional agency (00)	3090	x	286	x	3376	x	x	x
sample hhs. report. borrowings from institutional agency	226	x	49	x	275	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	Rural							
	cultivator		non-cultivator		all		no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Tamil Nadu								
DRI	3	9	1	2	1	5	161	5
PMRY	0	1	0	5	0	3	21	2
SGSY	0	0	0	1	0	0	11	1
SJSRY	0	0	1	5	0	3	38	1
advances to minority community liberalization and rehabilitation of scavengers	1	2	0	1	0	1	54	6
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	13	42	3	5	6	24	701	32
not covered under any scheme	189	946	97	982	129	964	14209	689
n. r.	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	202	1000	101	1000	136	1000	15012	732
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	38429	19299916	71697	17827092	110126	37127008	x	x
estd. hhs. report. borrowings from institutional agency (00)	7753	x	7259	x	15012	x	x	x
sample hhs. report. borrowings from institutional agency	418	x	314	x	732	x	x	x
Uttaranchal								
DRI	0	0	0	0	0	0	0	0
PMRY	0	0	0	0	0	0	0	0
SGSY	1	9	1	114	1	45	7	2
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	12	0	0	0	8	1	1
other schemes	22	979	44	886	28	947	328	41
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	23	1000	45	1000	28	1000	336	44
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	8699	368023	3115	194029	11814	562052	x	x
estd. hhs. report. borrowings from institutional agency (00)	196	x	140	x	336	x	x	x
sample hhs. report. borrowings from institutional agency	33	x	11	x	44	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	Rural							
	cultivator		non-cultivator		all		no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttar Pradesh								
DRI	4	59	0	7	3	51	659	44
PMRY	1	12	0	0	1	10	175	7
SGSY	4	56	1	15	3	50	642	51
SJSRY	0	9	0	8	0	9	70	8
advances to minority community liberalization and rehabilitation of scavengers	0	5	1	9	1	6	129	9
exclusive state schemes	7	74	2	118	6	80	1241	91
other schemes	57	785	14	843	47	793	10327	647
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	73	1000	19	1000	59	1000	13140	851
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	166370	22737152	54843	3632974	221214	26370127	x	x
estd. hhs. report. borrowings from institutional agency (00)	12081	x	1060	x	13140	x	x	x
sample hhs. report. borrowings from institutional agency	776	x	75	x	851	x	x	x
West Bengal								
DRI	9	134	1	119	6	132	688	33
PMRY	1	4	0	19	1	6	97	7
SGSY	2	11	0	40	1	15	151	14
SJSRY	0	1	0	0	0	1	4	2
advances to minority community liberalization and rehabilitation of scavengers	0	2	0	23	0	5	31	3
exclusive state schemes	4	30	1	25	3	30	347	30
other schemes	71	818	13	774	46	811	5590	356
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	88	1000	16	1000	57	1000	6902	444
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	68842	7065238	52763	1256468	121605	8321706	x	x
estd. hhs. report. borrowings from institutional agency (00)	6034	x	868	x	6902	x	x	x
sample hhs. report. borrowings from institutional agency	340	x	104	x	444	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	cultivator		non-cultivator		all		Rural	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
India								
DRI	3	30	1	19	2	27	3401	245
PMRY	1	11	0	42	1	19	946	98
SGSY	2	18	1	12	2	17	2232	230
SJSRY	0	3	0	2	0	3	285	41
advances to minority community liberalization and rehabilitation of scavengers	0	2	0	2	0	2	540	56
exclusive state schemes	0	0	0	1	0	0	43	4
other schemes	10	75	3	70	7	73	10715	620
not covered under any scheme	85	861	42	852	68	859	100163	6291
n. r.	0	0	0	0	0	0	0	0
all institutional loans	101	1000	48	1000	79	1000	117417	7543
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	883798	233941483	595609	81145510	1479407	315086993	x	x
estd. hhs. report. borrowings from institutional agency (00)	88903	x	28514	x	117417	x	x	x
sample hhs. report. borrowings from institutional agency	5471	x	2072	x	7543	x	x	x



Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Andhra Pradesh								
DRI	0	0	1	142	0	123	21	2
PMRY	0	4	0	0	0	1	3	1
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	4	1
exclusive state schemes	1	24	1	1	1	4	67	6
other schemes	41	972	96	857	77	872	3906	265
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	42	1000	98	1000	79	1000	3982	274
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	17191	3997228	33227	26534918	50418	30532146	x	x
estd. hhs. report. borrowings from institutional agency (00)	728	x	3254	x	3982	x	x	x
sample hhs. report. borrowings from institutional agency	68	x	206	x	274	x	x	x
Assam								
DRI	3	4	1	67	2	25	11	3
PMRY	1	41	0	0	0	27	2	3
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	6	0	2	1	1
other schemes	6	955	17	927	12	946	60	58
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	10	1000	18	1000	14	1000	74	65
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	2417	442637	2744	233151	5175	679590	x	x
estd. hhs. report. borrowings from institutional agency (00)	23	x	50	x	74	x	x	x
sample hhs. report. borrowings from institutional agency	18	x	46	x	65	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
	P	S	P	S	P	S	no. of hhs rep. borrow. from institutional agen.	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bihar								
DRI	4	137	0	0	2	65	25	4
PMRY	0	13	0	52	0	34	5	3
SGSY	0	0	1	2	0	1	6	1
SJSRY	0	5	0	0	0	2	3	1
advances to minority community liberalization and rehabilitation of scavengers	0	4	0	2	0	3	2	2
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	2	20	0	95	1	60	15	4
not covered under any scheme	12	821	13	849	12	836	180	30
n. r.	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	17	1000	15	1000	16	1000	237	45
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	7167	284087	7248	315476	14416	599563	x	x
estd. hhs. report. borrowings from institutional agency (00)	125	x	112	x	237	x	x	x
sample hhs. report. borrowings from institutional agency	15	x	30	x	45	x	x	x
Chhattisgarh								
DRI	1	3	0	1	0	2	2	2
PMRY	1	16	0	0	0	4	1	1
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	21	51	0	0	6	12	37	1
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	0	0	1	5	1	4	4	2
not covered under any scheme	19	930	68	994	55	979	369	81
n. r.	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	42	1000	69	1000	62	1000	414	87
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	1745	733784	4949	2332630	6694	3066414	x	x
estd. hhs. report. borrowings from institutional agency (00)	73	x	341	x	414	x	x	x
sample hhs. report. borrowings from institutional agency	13	x	74	x	87	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
	P	S	P	S	P	S	no. of hhs rep. borrow. from institutional agen.	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Delhi								
DRI	0	0	0	0	0	0	0	0
PMRY	0	0	0	0	0	0	0	0
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	6	1000	4	1000	5	1000	115	21
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
<b>all institutional loans</b>	<b>6</b>	<b>1000</b>	<b>4</b>	<b>1000</b>	<b>5</b>	<b>1000</b>	<b>115</b>	<b>21</b>
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	8625	110160	15122	947507	23747	1057666	x	x
estd. hhs. report. borrowings from institutional agency (00)	50	x	66	x	115	x	x	x
sample hhs. report. borrowings from institutional agency	7	x	14	x	21	x	x	x
Gujarat								
DRI	0	6	1	43	1	23	25	6
PMRY	0	0	0	0	0	0	0	0
SGSY	0	0	0	0	0	0	2	1
SJSRY	1	1	0	0	0	1	9	2
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	1	14	1	22	1	18	40	3
other schemes	45	979	32	935	37	959	1317	149
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
<b>all institutional loans</b>	<b>48</b>	<b>1000</b>	<b>34</b>	<b>1000</b>	<b>39</b>	<b>1000</b>	<b>1392</b>	<b>161</b>
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	13470	6131625	21843	5136513	35313	11268139	x	x
estd. hhs. report. borrowings from institutional agency (00)	647	x	746	x	1392	x	x	x
sample hhs. report. borrowings from institutional agency	67	x	94	x	161	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
	P	S	P	S	P	S	no. of hhs rep. borrow. from institutional agen.	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Haryana								
DRI	0	0	0	0	0	0	0	0
PMRY	3	62	3	74	3	70	41	5
SGSY	0	13	0	0	0	5	1	1
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	6	65	5	13	5	33	67	10
other schemes	33	860	46	913	41	892	499	61
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
<b>all institutional loans</b>	<b>40</b>	<b>1000</b>	<b>55</b>	<b>1000</b>	<b>49</b>	<b>1000</b>	<b>596</b>	<b>75</b>
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	4950	1275952	7245	2024534	12194	3300486	x	x
estd. hhs. report. borrowings from institutional agency (00)	200	x	396	x	596	x	x	x
sample hhs. report. borrowings from institutional agency	35	x	40	x	75	x	x	x
Himachal Pradesh								
DRI	1	23	19	82	14	58	21	4
PMRY	15	96	0	0	4	40	7	4
SGSY	0	0	0	0	0	0	0	0
SJSRY	2	44	0	0	1	18	1	1
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	31	836	48	918	43	884	65	45
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
<b>all institutional loans</b>	<b>50</b>	<b>1000</b>	<b>66</b>	<b>1000</b>	<b>62</b>	<b>1000</b>	<b>94</b>	<b>54</b>
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	455	355132	1075	500289	1531	855421	x	x
estd. hhs. report. borrowings from institutional agency (00)	23	x	71	x	94	x	x	x
sample hhs. report. borrowings from institutional agency	22	x	32	x	54	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Jammu & Kashmir								
DRI	0	2	0	0	0	1	0	1
PMRY	0	0	0	2	0	1	0	1
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	10	0	0	0	5	0	1
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	2	43	1	24	4	3
other schemes	5	988	19	954	12	970	38	27
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	6	1000	21	1000	13	1000	43	33
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	1629	344153	1589	423919	3218	768072	x	x
estd. hhs. report. borrowings from institutional agency (00)	9	x	34	x	43	x	x	x
sample hhs. report. borrowings from institutional agency	10	x	23	x	33	x	x	x
Jharkhand								
DRI	0	0	1	27	1	24	7	5
PMRY	0	0	0	16	0	14	2	2
SGSY	0	0	0	0	0	0	0	0
SJSRY	1	17	1	4	1	6	7	3
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	17	983	42	953	35	957	333	74
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	18	1000	44	1000	37	1000	350	84
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	2581	209926	6872	1524044	9453	1733971	x	x
estd. hhs. report. borrowings from institutional agency (00)	46	x	304	x	350	x	x	x
sample hhs. report. borrowings from institutional agency	17	x	67	x	84	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Karnataka								
DRI	5	128	4	16	4	49	143	17
PMRY	0	0	0	0	0	0	3	1
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	1	250	0	177	16	2
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	2	25	2	4	2	10	63	10
other schemes	51	847	63	730	59	764	2074	276
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	58	1000	69	1000	65	1000	2283	304
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	10743	6050858	24130	14607196	34873	20658054	x	x
estd. hhs. report. borrowings from institutional agency (00)	622	x	1661	x	2283	x	x	x
sample hhs. report. borrowings from institutional agency	99	x	205	x	304	x	x	x
Kerala								
DRI	1	1	2	0	1	1	22	3
PMRY	2	10	0	4	1	7	18	3
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	1	1
exclusive state schemes	14	26	3	11	6	18	110	12
other schemes	231	964	198	984	209	974	3602	407
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	243	1000	202	1000	216	1000	3729	424
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	5771	12403955	11477	13457038	17252	25868538	x	x
estd. hhs. report. borrowings from institutional agency (00)	1405	x	2324	x	3729	x	x	x
sample hhs. report. borrowings from institutional agency	146	x	277	x	424	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Madhya Pradesh								
DRI	0	0	0	0	0	0	3	1
PMRY	1	36	2	10	2	15	58	7
SGSY	1	2	0	0	0	0	8	2
SJSRY	0	1	0	0	0	0	10	2
advances to minority community liberalization and rehabilitation of scavengers	0	0	1	94	1	76	21	1
exclusive state schemes	0	1	1	8	0	7	12	5
other schemes	24	960	45	885	37	900	1125	180
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	26	1000	50	1000	42	1000	1247	199
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	10629	2187794	19347	9200735	30033	11388530	x	x
estd. hhs. report. borrowings from institutional agency (00)	277	x	969	x	1247	x	x	x
sample hhs. report. borrowings from institutional agency	66	x	133	x	199	x	x	x
Maharashtra								
DRI	1	18	1	10	1	12	130	16
PMRY	1	22	0	0	0	5	26	3
SGSY	0	1	0	0	0	0	16	7
SJSRY	0	1	0	0	0	0	3	2
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	1	1
exclusive state schemes	3	44	1	10	2	17	160	19
other schemes	56	915	62	980	60	965	5402	591
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	61	1000	65	1000	64	1000	5697	635
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	26062	13492550	63374	44355948	89538	57848497	x	x
estd. hhs. report. borrowings from institutional agency (00)	1591	x	4106	x	5697	x	x	x
sample hhs. report. borrowings from institutional agency	206	x	429	x	635	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
	P	S	P	S	P	S	no. of hhs rep. borrow. from institutional agen.	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Orissa								
DRI	0	0	1	0	0	0	4	1
PMRY	1	91	0	2	1	5	8	2
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	1	28	1	27	6	1
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	2	27	0	0	1	1	7	2
other schemes	38	883	81	970	66	966	691	78
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	41	1000	82	1000	68	1000	711	83
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	3527	391737	6913	9869720	10440	10261457	x	x
estd. hhs. report. borrowings from institutional agency (00)	144	x	566	x	711	x	x	x
sample hhs. report. borrowings from institutional agency	27	x	56	x	83	x	x	x
Punjab								
DRI	0	10	0	1	0	5	4	3
PMRY	0	0	0	0	0	0	0	0
SGSY	0	0	0	0	0	0	0	0
SJSRY	1	5	0	0	0	2	4	3
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	1	56	2	24	1	37	24	4
other schemes	25	929	46	975	37	956	603	123
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	27	1000	48	1000	39	1000	634	132
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	7193	2390326	9156	3370189	16349	5760515	x	x
estd. hhs. report. borrowings from institutional agency (00)	194	x	440	x	634	x	x	x
sample hhs. report. borrowings from institutional agency	66	x	66	x	132	x	x	x



Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Rajasthan								
DRI	0	1	1	143	0	48	11	3
PMRY	0	1	0	0	0	1	3	1
SGSY	0	0	0	0	0	0	0	0
SJSRY	1	1	0	1	0	1	7	3
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	5	5	1	2	2	4	52	4
other schemes	47	992	43	855	44	947	971	115
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	53	1000	44	1000	47	1000	1043	126
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	8286	10268343	13720	5022890	22005	15291233	x	x
estd. hhs. report. borrowings from institutional agency (00)	441	x	602	x	1043	x	x	x
sample hhs. report. borrowings from institutional agency	51	x	75	x	126	x	x	x
Tamil Nadu								
DRI	3	31	2	40	3	38	139	16
PMRY	0	0	0	2	0	1	10	3
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	11	1
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	2	1
exclusive state schemes	2	9	3	6	2	7	135	14
other schemes	102	959	125	952	118	954	6395	704
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	106	1000	130	1000	122	1000	6640	734
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	17250	9674381	37081	24492567	54377	34166949	x	x
estd. hhs. report. borrowings from institutional agency (00)	1824	x	4816	x	6640	x	x	x
sample hhs. report. borrowings from institutional agency	229	x	505	x	734	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
	P	S	P	S	P	S	no. of hhs rep. borrow. from institutional agen.	
							estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Uttaranchal								
DRI	0	0	0	0	0	0	0	0
PMRY	0	0	0	0	0	0	0	0
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	0	0	0	0	0	0	0
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	0	0	0	0	0
exclusive state schemes	0	0	0	0	0	0	0	0
other schemes	10	1000	31	1000	22	1000	67	33
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	10	1000	31	1000	22	1000	67	33
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	1281	107654	1730	729759	3011	837413	x	x
estd. hhs. report. borrowings from institutional agency (00)	13	x	54	x	67	x	x	x
sample hhs. report. borrowings from institutional agency	11	x	22	x	33	x	x	x
Uttar Pradesh								
DRI	0	1	0	22	0	9	11	4
PMRY	0	9	0	9	0	9	10	5
SGSY	0	0	0	0	0	0	0	0
SJSRY	0	32	1	21	1	28	40	9
advances to minority community liberalization and rehabilitation of scavengers	0	0	0	4	0	2	7	3
exclusive state schemes	0	0	0	1	0	0	2	1
other schemes	2	13	1	35	1	20	89	13
not covered under any scheme	18	945	17	907	17	932	1102	199
n. r.	0	0	0	0	0	0	0	0
all institutional loans	20	1000	19	1000	20	1000	1250	231
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	31907	6077206	30934	3116641	63025	9194150	x	x
estd. hhs. report. borrowings from institutional agency (00)	647	x	601	x	1250	x	x	x
sample hhs. report. borrowings from institutional agency	107	x	123	x	231	x	x	x

Table 14: Number of households reporting cash borrowings from institutional agencies during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by scheme of lending for each major household type

scheme of lending	self-employed		other		all		Urban	
							no. of hhs rep. borrow. from institutional agen.	
	P	S	P	S	P	S	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
West Bengal								
DRI	1	88	4	37	3	49	123	16
PMRY	0	14	0	0	0	3	2	1
SGSY	0	4	0	0	0	1	7	2
SJSRY	0	1	1	6	1	5	25	5
advances to minority community liberalization and rehabilitation of scavengers	0	5	0	0	0	1	3	2
exclusive state schemes	0	9	0	0	0	2	4	1
other schemes	16	879	46	957	33	939	1390	253
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	17	1000	51	1000	37	1000	1550	279
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	16766	2205401	24701	7308302	41511	9513703	x	x
estd. hhs. report. borrowings from institutional agency (00)	291	x	1259	x	1550	x	x	x
sample hhs. report. borrowings from institutional agency	67	x	212	x	279	x	x	x
India								
DRI	1	20	1	39	1	33	717	119
PMRY	1	10	0	2	0	5	201	50
SGSY	0	1	0	0	0	0	42	18
SJSRY	0	3	0	23	0	17	142	36
advances to minority community liberalization and rehabilitation of scavengers	0	1	0	5	0	4	79	16
exclusive state schemes	2	21	2	8	2	12	946	147
other schemes	43	944	62	923	55	929	30675	4213
not covered under any scheme	0	0	0	0	0	0	0	0
n. r.	0	0	0	0	0	0	0	0
all institutional loans	47	1000	66	1000	59	1000	32620	4576
estd. no. of hhs.(00)/amount borr. from inst. ag.(Rs. 000)	202889	81074059	351307	177818563	554678	258904271	x	x
estd. hhs. report. borrowings from institutional agency (00)	9475	x	23142	x	32620	x	x	x
sample hhs. report. borrowings from institutional agency	1448	x	3125	x	4576	x	x	x

Table 15: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of loan for each major household type

major household type : cultivator									Rural		
State	type of estimate	type of loan						n. r.	all	estd. hhs(00)/ amount of borrowings (Rs. 000)	samp. hhs report borrowings
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	P	72	205	264	123	50	0	416	61528	1015	
	S	168	346	513	245	241	0	1000	50508071		
Assam	P	14	43	58	43	9	0	109	26136	757	
	S	79	205	284	488	228	0	1000	1599672		
Bihar	P	29	50	78	40	18	0	136	70718	789	
	S	178	227	405	359	234	1	1000	7951267		
Chhattisgarh	P	42	85	123	68	5	0	189	27503	365	
	S	194	419	613	271	116	0	1000	4559977		
Gujarat	P	40	71	112	69	45	0	221	35457	329	
	S	174	309	483	266	251	0	1000	22009248		
Haryana	P	32	142	166	54	32	0	238	18509	290	
	S	109	359	469	149	382	0	1000	26381096		
Himachal Pradesh	P	14	34	48	66	31	0	139	9015	361	
	S	97	118	215	458	326	0	1000	3224501		
Jammu & Kashmir	P	5	5	9	8	10	0	27	9231	147	
	S	40	61	101	232	667	0	1000	1428140		
Jharkhand	P	13	18	31	25	10	0	66	28028	237	
	S	145	140	285	561	154	0	1000	1092636		
Karnataka	P	46	112	158	103	29	0	279	40165	640	
	S	261	203	464	354	182	0	1000	25089452		
Kerala	P	159	108	237	110	60	0	363	24799	600	
	S	350	137	488	265	248	0	1000	36834645		
Madhya Pradesh	P	32	94	120	60	33	0	208	62084	696	
	S	93	372	465	207	328	0	1000	25944642		
Maharashtra	P	71	68	136	63	32	0	224	65159	797	
	S	296	174	470	291	240	0	1000	33543717		
Orissa	P	31	102	132	27	15	0	169	42730	496	
	S	214	372	585	183	231	0	1000	5016490		
Punjab	P	86	193	266	115	44	0	407	16058	438	
	S	304	345	648	234	118	0	1000	34531357		
Rajasthan	P	34	60	93	53	34	0	177	52655	580	
	S	120	281	401	369	231	0	1000	20389307		
Tamil Nadu	P	131	232	325	148	56	0	494	38429	967	
	S	176	253	429	396	176	0	1000	39129385		
Uttaranchal	P	11	7	18	13	9	0	40	8699	52	
	S	172	279	452	367	182	0	1000	503170		
Uttar Pradesh	P	40	64	103	63	35	1	193	166370	2147	
	S	203	189	392	321	286	1	1000	39044678		
West Bengal	P	44	63	105	74	54	0	225	68842	1014	
	S	122	176	299	370	331	0	1000	13018260		
All-India	P	48	89	132	68	33	0	224	883798	14208	
	S	205	263	468	288	244	0	1000	392935620		
estd. hhs report. borrowings (00)		42528	78409	116229	60454	29482	120	198028	x	x	
amount of borrowings (Rs. 000)		80514417	103422622	183937039	113237741	95707569	53272	392935620	x	x	
sample hhs reporting borrowings		2760	5541	8093	4483	2059	6	14208	x	x	

Table 15: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of loan for each major household type

major household type : non-cultivator											Rural
State	type of estimate	type of loan						n. r.	all	estd. hhs(00)/ amount of borrowings (Rs. 000)	samp. hhs report borrowings
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	P	22	158	175	72	38	0	268	80937	745	
	S	53	362	415	307	278	0	1000	25084655		
Assam	P	29	74	103	35	12	0	149	15459	469	
	S	82	257	339	219	441	0	1000	988560		
Bihar	P	27	62	89	46	17	0	152	46136	554	
	S	117	463	580	255	165	0	1000	4060651		
Chhattisgarh	P	6	49	56	26	7	0	84	8816	95	
	S	61	159	220	615	165	0	1000	1139580		
Gujarat	P	6	20	26	39	19	0	83	27047	154	
	S	48	45	93	426	481	0	1000	4681803		
Haryana	P	16	85	86	29	16	0	131	12979	101	
	S	48	559	607	190	203	0	1000	2987513		
Himachal Pradesh	P	5	22	26	41	7	1	75	2955	49	
	S	18	93	111	505	381	3	1000	921313		
Jammu & Kashmir	P	0	5	5	10	1	0	16	1190	14	
	S	0	154	154	805	41	0	1000	180439		
Jharkhand	P	3	19	22	10	19	0	51	8792	66	
	S	1	91	92	11	896	0	1000	3944005		
Karnataka	P	16	55	71	54	12	0	136	29749	292	
	S	113	365	478	333	189	0	1000	5996064		
Kerala	P	120	145	233	93	62	0	356	25129	751	
	S	149	137	286	305	408	0	1000	18417838		
Madhya Pradesh	P	7	73	80	33	12	0	123	33273	198	
	S	14	596	610	259	131	0	1000	5412277		
Maharashtra	P	15	21	36	25	11	0	70	52933	381	
	S	236	114	350	381	269	0	1000	13189983		
Orissa	P	14	68	80	22	10	0	111	23469	218	
	S	38	151	190	63	748	0	1000	5229534		
Punjab	P	28	85	111	76	50	0	232	13795	259	
	S	73	242	315	365	319	0	1000	5064386		
Rajasthan	P	19	54	73	44	13	0	120	17621	234	
	S	55	274	329	507	164	0	1000	3748760		
Tamil Nadu	P	87	207	282	77	28	0	374	71697	1170	
	S	164	290	454	270	276	0	1000	40499748		
Uttaranchal	P	32	53	76	10	8	0	93	3115	21	
	S	98	661	759	30	210	0	1000	538826		
Uttar Pradesh	P	22	70	90	50	24	0	162	54843	694	
	S	78	278	355	251	394	0	1000	10219670		
West Bengal	P	27	50	76	30	35	0	138	52763	615	
	S	126	207	332	213	454	1	1000	4006574		
All India	P	32	90	117	49	24	0	184	595609	7828	
	S	114	267	381	291	328	0	1000	158253411		
estd. hhs report. borrowings (00)		18805	53665	69828	29413	14389	31	109859	x	x	
amount of borrowings (Rs. 000)		18081461	42249346	60330806	45983255	51931431	7919	158253411	x	x	
sample hhs reporting borrowings		1240	3481	4591	2294	1141	6	7828	x	x	

Table 15: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of loan for each major household type

major household type : all									Rural		
State	type of estimate	type of loan						n. r.	all	estd. hhs(00)/ amount of borrowings (Rs. 000)	samp. hhs report borrowings
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	P	44	178	213	94	43	0	332	142465	1760	
	S	129	351	481	266	254	0	1000	75592726		
Assam	P	20	55	74	40	10	0	124	41595	1226	
	S	80	225	305	385	309	0	1000	2588232		
Bihar	P	28	55	82	43	18	0	143	116853	1343	
	S	158	307	464	324	211	1	1000	12011918		
Chhattisgarh	P	33	77	107	58	5	0	163	36319	460	
	S	167	367	534	340	126	0	1000	5699557		
Gujarat	P	26	49	75	56	34	0	161	62504	483	
	S	152	263	414	294	292	0	1000	26691050		
Haryana	P	25	118	133	44	25	0	194	31488	391	
	S	103	380	483	153	364	0	1000	29368609		
Himachal Pradesh	P	12	31	43	60	25	0	123	11970	410	
	S	80	113	192	469	338	1	1000	4145814		
Jammu & Kashmir	P	4	5	9	8	9	0	26	10421	161	
	S	36	71	107	296	597	0	1000	1608580		
Jharkhand	P	11	18	29	21	12	0	63	36819	303	
	S	33	102	134	131	735	0	1000	5036640		
Karnataka	P	33	88	121	82	22	0	218	69914	932	
	S	232	234	466	350	184	0	1000	31085516		
Kerala	P	140	127	235	101	61	0	359	49928	1351	
	S	283	137	421	278	301	0	1000	55252483		
Madhya Pradesh	P	24	87	106	51	26	0	179	95357	894	
	S	79	411	490	216	294	0	1000	31356919		
Maharashtra	P	46	47	91	46	22	0	155	118092	1178	
	S	279	157	436	316	248	0	1000	46733700		
Orissa	P	25	90	113	25	13	0	148	66199	714	
	S	124	259	383	122	495	0	1000	10246024		
Punjab	P	59	143	194	97	47	0	327	29853	697	
	S	274	332	606	250	144	0	1000	39595743		
Rajasthan	P	30	59	88	51	29	0	162	70276	814	
	S	109	280	389	390	220	0	1000	24138067		
Tamil Nadu	P	102	216	297	102	38	0	416	110126	2137	
	S	170	272	442	332	227	0	1000	79629133		
Uttaranchal	P	17	19	33	12	9	0	54	11814	73	
	S	134	477	611	193	197	0	1000	1041996		
Uttar Pradesh	P	35	66	99	59	32	1	186	221214	2841	
	S	177	208	385	306	308	1	1000	49264348		
West Bengal	P	37	57	93	55	46	0	187	121605	1629	
	S	123	184	307	333	360	0	1000	17024834		
All-India	P	41	89	126	61	30	0	208	1479407	22036	
	S	179	264	443	289	268	0	1000	551189031		
estd. hhs report. borrowings (00)		61333	132074	186057	89867	43871	150	307887	x	x	
amount of borrowings (Rs. 000)		98595877	145671968	244267845	159220996	147639000	61190	551189031	x	x	
sample hhs reporting borrowings		4000	9022	12684	6777	3200	12	22036	x	x	

Table 15: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of loan for each major household type

State	type of estimate	type of loan						n. r.	all	estd. hhs(00)/ amount of borrowings (Rs. 000)	Urban samp. hhs report borrowings
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	P	21	192	210	93	37	0	327	17191	391	
	S	57	301	358	315	327	0	1000	13082500		
Assam	P	6	47	53	41	6	0	98	2417	80	
	S	3	79	83	602	315	0	1000	513696		
Bihar	P	21	41	62	23	5	0	90	7167	107	
	S	119	350	470	485	46	0	1000	617044		
Chhattisgarh	P	5	48	54	37	21	0	109	1745	46	
	S	4	77	81	535	385	0	1000	901186		
Delhi	P	5	11	15	4	3	0	22	8625	58	
	S	195	254	449	353	198	0	1000	229289		
Gujarat	P	8	29	37	43	26	0	104	13470	171	
	S	44	113	157	243	600	0	1000	7277534		
Haryana	P	19	82	91	41	26	0	155	4950	114	
	S	167	271	438	200	363	0	1000	2728896		
Himachal Pradesh	P	5	18	20	36	37	0	90	455	35	
	S	6	28	34	126	840	0	1000	380118		
Jammu & Kashmir	P	0	2	2	4	3	0	8	1629	18	
	S	5	28	33	84	882	0	1000	358138		
Jharkhand	P	0	15	16	44	16	0	76	2581	45	
	S	0	96	96	444	460	0	1000	385384		
Karnataka	P	18	63	78	44	26	0	143	10743	243	
	S	176	114	290	330	380	0	1000	7542209		
Kerala	P	120	134	234	109	86	0	375	5771	243	
	S	156	128	284	184	531	0	1000	14346830		
Madhya Pradesh	P	7	28	35	35	21	0	85	10629	155	
	S	52	103	155	237	608	0	1000	3496593		
Maharashtra	P	16	47	62	30	17	0	104	26062	356	
	S	174	198	372	225	403	0	1000	16214610		
Orissa	P	6	84	91	37	21	0	148	3527	89	
	S	72	262	334	224	442	0	1000	560059		
Punjab	P	9	37	46	29	15	0	85	7193	183	
	S	93	392	485	206	309	0	1000	3769436		
Rajasthan	P	24	22	47	22	46	0	114	8286	147	
	S	29	34	64	44	892	0	1000	12410331		
Tamil Nadu	P	109	200	284	81	25	0	372	17250	695	
	S	288	261	549	212	238	0	1000	18814169		
Uttaranchal	P	2	17	20	10	2	0	31	1281	21	
	S	53	203	257	486	257	0	1000	158692		
Uttar Pradesh	P	16	36	52	37	23	0	108	31907	458	
	S	69	153	221	295	484	0	1000	10087355		
West Bengal	P	23	50	70	38	59	0	160	16766	384	
	S	81	211	292	205	503	0	1000	5021179		
All India	P	27	69	92	44	27	0	157	202889	4524	
	S	134	179	314	224	462	0	1000	122152634		
estd. hhs report. borrowings (00)		5414	14054	18724	9021	5487	4	31776	x	x	
amount of borrowings (Rs. 000)		16424141	21921423	38345564	27412374	56392125	2571	122152634	x	x	
sample hhs reporting borrowings		723	1871	2523	1378	786	3	4524	x	x	

Table 15: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of loan for each major household type  
major household type : others Urban

State	type of estimate	type of loan						n. r.	all	estd. hhs(00)/ amount of borrowings (Rs. 000)	samp. hhs report borrowings
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	P	22	148	162	78	66	0	286	33227	590	
	S	19	163	183	199	618	0	1000	37596096		
Assam	P	6	22	27	19	6	0	52	2744	119	
	S	30	143	173	445	382	0	1000	264004		
Bihar	P	21	36	57	14	7	0	77	7248	103	
	S	226	390	616	162	222	0	1000	663283		
Chhattisgarh	P	6	46	52	44	27	0	102	4949	110	
	S	14	128	142	313	545	0	1000	2662160		
Delhi	P	4	15	18	5	3	0	26	15122	130	
	S	4	44	48	140	812	0	1000	1319639		
Gujarat	P	16	17	33	54	25	0	109	21843	229	
	S	55	26	81	398	520	0	1000	7577600		
Haryana	P	2	85	87	33	41	0	154	7245	103	
	S	9	246	254	297	448	0	1000	3165426		
Himachal Pradesh	P	3	7	10	36	36	0	80	1075	41	
	S	8	84	93	136	772	0	1000	592034		
Jammu & Kashmir	P	1	1	2	3	17	0	22	1589	26	
	S	16	15	31	114	854	0	1000	424520		
Jharkhand	P	2	8	10	36	16	0	62	6872	101	
	S	26	91	116	509	374	0	1000	1697128		
Karnataka	P	10	75	85	66	29	0	178	24130	468	
	S	210	94	304	262	434	0	1000	18323510		
Kerala	P	88	111	189	85	75	0	313	11477	460	
	S	104	79	182	191	625	2	1000	16043049		
Madhya Pradesh	P	14	25	37	30	26	0	92	19347	228	
	S	22	91	113	290	597	0	1000	10272215		
Maharashtra	P	9	19	28	42	27	0	94	63374	652	
	S	26	59	85	255	661	0	1000	46751825		
Orissa	P	6	76	82	27	49	0	144	6913	127	
	S	4	44	48	57	895	0	1000	10146682		
Punjab	P	8	33	41	33	21	0	93	9156	158	
	S	29	131	160	228	612	0	1000	4462527		
Rajasthan	P	12	38	50	19	43	0	110	13720	199	
	S	21	92	113	120	767	0	1000	6584486		
Tamil Nadu	P	85	178	242	87	29	0	332	37081	1301	
	S	94	201	295	329	376	0	1000	32564423		
Uttaranchal	P	1	7	8	9	18	0	35	1730	27	
	S	7	35	42	116	842	0	1000	736191		
Uttar Pradesh	P	11	37	47	23	25	0	93	30934	380	
	S	45	214	259	343	398	0	1000	6155820		
West Bengal	P	12	43	55	26	43	0	121	24701	462	
	S	47	57	104	184	712	0	1000	8973770		
All-India	P	22	62	81	46	33	0	152	351307	6916	
	S	58	114	172	245	583	0	1000	219646951		
estd. hhs report. borrowings (00)		7853	21916	28495	16146	11435	11	53246	x	x	
amount of borrowings (Rs. 000)		12764590	24951809	37716399	53865821	128028416	36315	219646951	x	x	
sample hhs reporting borrowings		1045	2645	3580	2223	1414	5	6916	x	x	



Table 15: Number of households reporting cash borrowings during 1.7.02 to 30.6.03 per 1000 households (P) and per 1000 distribution of amount of borrowings (S) by type of loan for each major household type  
major household type : all

State	type of estimate	type of loan						n. r.	all	Urban	
		short term pledged	short term non-pledged	short term (col. (3) & (4) combined)	medium term	long term	estd. hhs(00)/ amount of borrowings (Rs. 000)			samp. hhs report borrowings	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Andhra Pradesh	P	22	163	178	83	56	0	300	50418	981	
	S	29	199	228	229	543	0	1000	50678596		
Assam	P	6	34	39	29	6	0	73	5175	200	
	S	12	106	118	546	336	0	1000	781503		
Bihar	P	21	38	59	19	6	0	84	14416	210	
	S	174	371	545	318	137	0	1000	1280328		
Chhattisgarh	P	6	47	52	42	26	0	104	6694	156	
	S	11	115	126	369	504	0	1000	3563346		
Delhi	P	4	13	17	5	3	0	25	23747	188	
	S	32	75	107	172	721	0	1000	1548929		
Gujarat	P	13	22	35	50	25	0	107	35313	400	
	S	50	68	118	322	559	0	1000	14855134		
Haryana	P	9	84	89	36	35	0	155	12194	217	
	S	82	258	339	252	409	0	1000	5894322		
Himachal Pradesh	P	4	10	13	36	36	0	83	1531	76	
	S	7	62	70	132	798	0	1000	972152		
Jammu & Kashmir	P	1	1	2	3	10	0	15	3218	44	
	S	11	21	32	100	867	0	1000	782658		
Jharkhand	P	2	10	11	38	16	0	66	9453	146	
	S	21	92	113	497	390	0	1000	2082512		
Karnataka	P	13	71	83	59	28	0	167	34873	711	
	S	200	100	300	282	418	0	1000	25865719		
Kerala	P	99	119	204	93	78	0	334	17252	704	
	S	129	102	231	188	581	1	1000	30397423		
Madhya Pradesh	P	11	26	36	32	24	0	90	30033	383	
	S	30	94	124	277	600	0	1000	13768808		
Maharashtra	P	11	27	38	39	24	0	97	89538	1008	
	S	64	95	159	247	594	0	1000	62966435		
Orissa	P	6	79	85	30	39	0	146	10440	216	
	S	7	56	63	65	872	0	1000	10706741		
Punjab	P	9	35	43	31	18	0	90	16349	341	
	S	58	251	309	218	473	0	1000	8231963		
Rajasthan	P	16	32	48	20	44	0	112	22005	346	
	S	27	54	81	70	849	0	1000	18994817		
Tamil Nadu	P	92	185	255	85	28	0	345	54377	1996	
	S	165	223	388	286	326	0	1000	51378593		
Uttaranchal	P	2	11	13	9	11	0	33	3011	48	
	S	16	65	80	182	738	0	1000	894883		
Uttar Pradesh	P	13	37	50	30	24	0	101	63025	841	
	S	60	176	236	313	452	0	1000	16245589		
West Bengal	P	16	46	61	31	50	0	137	41511	846	
	S	59	113	171	191	637	0	1000	13994948		
All-India	P	24	65	85	45	31	0	153	554678	11445	
	S	85	137	223	238	540	0	1000	341813346		
estd. hhs report. borrowings (00)		13267	35981	47230	25167	16923	15	85035	x	x	
amount of borrowings (Rs. 000)		29196276	46879448	76075724	81278195	184420541	38886	341813346	x	x	
sample hhs reporting borrowings		1769	4520	6108	3601	2200	8	11445	x	x	

## Appendix B

### Sample Design and Estimation Procedure

## Appendix -B

### Sample Design and Estimation Procedure

#### 1 Sample Design

1.1 A stratified multi-stage sampling design for rural as well as urban areas was adopted for selection of the sample units for the 59<sup>th</sup> round survey. The first stage units (FSUs) were the census villages (panchayat wards for Kerala) for rural areas and the NSSO Urban Frame Survey (UFS) blocks for urban areas. The ultimate stage units (USUs) were the households for both rural and urban areas. Hamlet-groups/ sub-blocks constituted the intermediate stage whenever these were formed in the selected FSU.

1.2 Selection of the first-stage units: The various steps involved before making the selection of the FSUs are discussed at length in the following few paragraphs before taking up the issue of selection of USUs within an FSU.

1.2.1 Sampling frame for first stage units (FSUs): For rural areas, the list of villages as per population census 1991 constituted the sampling frame for selection of sample FSUs for most of the states. For the rural areas of Kerala, however, the list of panchayat wards was used as the sampling frame for selection of panchayat wards. For Nagaland, the list of villages located within 5 kilometers of a bus route constituted the sampling frame, whereas, the list of accessible villages constituted the sampling frame for Andaman & Nicobar Islands. For the urban areas, the latest UFS frame was used as the sampling frame for selection of FSUs. The Leh (Ladakh) and Kargil districts of Jammu & Kashmir were kept outside the survey coverage.

1.2.2 Stratification of first-stage units in rural areas: For formation of strata in the rural areas, village population as per census 1991 was considered. From the list of villages of each State/Union Territory (UT), initially, two special strata were formed at the State/UT level as stated below:

Stratum 1: all FSUs with population between 0 and 50;

Stratum 2: FSUs with population more than 15,000.

In a state/UT, special stratum 1 was formed whenever at least 50 such FSUs were found in a State/UT and special stratum 2 was formed if at least 4 such FSUs were found in a State/UT. Otherwise, such FSUs were merged with the general strata.

From FSUs other than those covered under special strata 1 and 2, general strata were formed and its numbering started from 3. Each district of a State/UT was normally treated as a separate stratum. However, if the census rural population of the district was greater than or equal to 2 million as per population census 1991 or 2.5 million as per population census 2001, the district was split into two or more strata by grouping contiguous tehsils. However, in Gujarat, some districts were not wholly included in an NSS region. In such cases, the part of the district falling in an NSS region constituted a separate stratum.

1.2.3 Stratification of first-stage units in urban areas: In the urban sector, strata were formed within each NSS region on the basis of size class of towns as per population census 2001. For stratification of towns by size class, provisional population of towns as per census 2001 has been used. The stratum numbers and their composition (within each region) are given below.

stratum number	size class of town
1	all towns with population less than 50,000
2	all towns with population 50,000 or more but less than 2 lakhs
3	all towns with population 2 lakhs or more but less than 10 lakhs
4, 5, 6,...	each city with population 10 lakhs or more

The stratum numbers remained as above even if, in some regions, some of the strata did not exist.

1.2.4 Allocation of FSUs among strata: A total of 10608 FSUs (6,784 villages and 3,824 UFS blocks) were allocated at the all-India level on the basis of investigator strength and this was allocated to the different States and UTs in proportion to provisional population as per census 2001 subject to the availability of investigator, ensuring more or less uniform workload. The State/UT level sample size was then allocated between the rural and urban areas in proportion to provisional population as per census 2001 with an weightage of 1.5 to urban areas subject to the restriction that urban sample size for bigger states like Maharashtra, Tamil Nadu, etc. would not exceed the rural sample size. The FSUs allocated for rural and urban areas of each State/UT are given in Table A at the end of this chapter.

Within each of the rural and urban sectors of a State/UT, the respective sample size was allocated to the different strata in proportion to the provisional population of the stratum as per census 2001. Allocations at stratum level were adjusted to a multiple of 2 with a minimum sample size of 2. However, a multiple of 4 FSUs was allocated to a stratum wherever possible.

1.2.5 Selection of first stage units: FSUs were selected with probability proportional to size with replacement (PPSWR), size being the population as per population census 1991 in all the strata for rural sector except for stratum 1. In stratum 1 of the rural sector and in all the strata of the urban sector, selection was done using simple random sampling without replacement (SRSWOR). Samples were drawn in the form of two independent sub-samples both in rural and in urban sectors.

1.3 Selection of ultimate stage units within an FSU: The remaining paragraphs of this sub-section outlines the various steps leading to the actual selection of USUs within an FSU.

1.3.1 Selection of hamlet-groups/sub-blocks: Large villages and blocks having an approximate present population of 1,200 or more were divided into a suitable number of hamlet-groups and sub-blocks, as given below:

approximate present population of the sample village/block	no. of hamlet-groups/sub-blocks formed
less than 1200	1 @
1200 to 1799	3
1800 to 2399	4
2400 to 2999	5
3000 to 3599	6
.....and so on	

@ no hamlet-group/sub-block formed.

For rural areas of Himachal Pradesh, Sikkim, Nagaland, and Poonch, Rajouri, Udhampur and Doda districts of Jammu and Kashmir, the number of hamlet-groups formed was as follows.

approximate present population of the sample village	no. of hamlet-groups formed
less than 600	1 @
600 to 899	3
900 to 1199	4
1200 to 1499	5
.....and so on	

@ no hamlet-group/sub-block formation

Hamlet-groups /sub-blocks were formed by more or less equalising populations. Two hamlet-groups / sub-blocks were selected from a large village or block by SRSWOR. Listing and selection of the households were done independently in the two selected hamlet-groups/sub-blocks so formed.

1.3.2 Stratification of households: All the households listed in a village/UFS block in case there was no hamlet group/ sub-block formation and all the households listed in a hamlet group/ sub-block in case of hamlet group/ sub-block formation were stratified into seven second stage strata (SSSs). Second stage strata in rural and urban sectors were formed as follows:

(a) Second stage strata in rural sector: The households of a sample village/ hamlet group were classified into seven second-stage strata for the All-India Debt and Investment Survey (AIDIS) on the joint consideration of "land possessed" and "indebtedness status" of the households. First, all the households of the sample village/ selected hamlet groups were divided into four second-stage strata used for Land Holding Survey (LHS SSSs) based on the area of land possessed by them. The composition of the households for the four LHS SSSs are as specified below:

LHS SSS number	households with
1	$L < 0.005$
2	$0.005 \leq L < X$
3	$X \leq L < Y$
4	$Y \leq L$

Where L is area of land in hectares possessed by the household and X and Y were determined at the state/UT level in the following ways:

From the data of NSS 48<sup>th</sup> round, the households having land area 0.005 hectare or more were considered. Two cut-off points, X and Y, were determined at State/UT level in such a way that 40% of these households possess land area less than X, 40% possess land area between X & Y and 20% possess land area greater than Y.

The seven second-stage strata for AIDIS were formed for rural sector with the composition of the households as follows:

AIDIS SSS number	composition of households
1	indebted households belonging to rural LHS SSS 1
2	non-indebted households belonging to rural LHS SSS 1
3	indebted households belonging to rural LHS SSS 2
4	non-indebted households belonging to rural LHS SSS 2
5	households indebted to institutional agencies with or without being indebted to non-institutional agencies and belonging to rural LHS SSSs 3 & 4
6	households indebted to non-institutional agencies only and belonging to rural LHS SSSs 3 & 4
7	non-indebted households belonging to rural LHS SSSs 3 & 4

For stratification of households at the listing stage, a household was considered to be indebted on the date of survey if the household had any cash loan with outstanding amount Rs. 300 or more. However, for the purpose of Debt & Investment Survey, a household was considered as indebted if the household had any cash loan outstanding on 30.6.02 irrespective of its amount.

(b) Second-stage strata in urban sector: The households of a sample block/sub-block were classified into seven second-stage strata for AIDIS, considering the monthly per capita consumption expenditure (mpce) and indebtedness status of the households. For this, the households were first grouped in to four mpce classes as follows:

LHS SSS number	households with	
1	$mpce < A$	Three cut-off points, viz. A, B & C, at state/UT level were determined using the NSS 55 <sup>th</sup> round data in such a way that 30% of the households had MPCE less than A, 30% had MPCE more than or equal to A but less than B, 30% had MPCE more than or equal to B but less than C, and the rest 10% of the households had MPCE more than or equal to C.
2	$A \leq mpce < B$	
3	$B \leq mpce < C$	
4	$mpce \geq C$	

The seven second-stage strata for AIDIS were formed for the urban sector with the composition of the households as follows:

AIDIS SSS number	composition of households
1	indebted households belonging to MPCE class 1
2	non-indebted households belonging to MPCE class 1
3	indebted households belonging to MPCE class 2
4	non-indebted households belonging to MPCE class 2
5	households indebted to institutional agencies with or without being indebted to non-institutional agencies and belonging to MPCE classes 3 & 4
6	households indebted to non-institutional agencies only and belonging to MPCE classes 3 & 4
7	non-indebted households belonging to MPCE classes 3 & 4

1.3.3 Selection of households: 14 households were selected from each sample village/block. Two households were selected from each SSS in case there was no hamlet group/sub-block formation. In case of hamlet group/sub-block formation, one household was selected from each hamlet group/sub-block. The households were selected from each SSS by simple random sampling without replacement (SRSWOR). Each sample FSU was visited twice in the 59<sup>th</sup> round. Visit 1 and Visit 2 schedules were canvassed in the same set of sample households during the first and second visits respectively.

1.4 FSUs and SSUs allocated and surveyed: A total of 10,608 FSUs (6,784 villages and 3,824 UFS blocks) were allocated at the all-India level, out of which 10309 FSUs (6552 in rural sector and 3757 in urban sector) and 143285 SSUs (91192 in rural sector and 52093 in urban sector) were surveyed. The number of sample villages/blocks and the number of households surveyed in visit 1, for different state/u.t.'s and all-India are given in Table A at the end of this chapter. It may be noted from Table 1 of Appendix A that out of these 10309 FSUs and 143285 SSUs, the Debt and Investment Schedule (Schedule 18.2) could be canvassed for both the visits in 139039 SSUs (89718 in rural sector and 49321 in urban sector) of 10297 (6551 in rural sector and 3746 in urban sector) FSUs.

## 2 ESTIMATION PROCEDURE

Procedure for obtaining estimates of aggregates, ratios, and their RSEs is briefly indicated below:

### 2.1 Notation:

$s$  = subscript for stratum

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

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

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

$j$  = subscript for second stage stratum of an FSU/hg/sb

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

$D$  = total number of hamlet group/sub-block formed in the sample village (panchayat ward) /block

$D^* = 1$  if  $D = 1$

$= D / 2$  for FSUs with  $D > 1$

$N$  = total number of FSUs in rural stratum 1 or in any urban stratum

$Z$  = total size of a rural stratum other than stratum 1 (= sum of sizes for all the FSUs of a rural stratum other than stratum 1)

$z$  = size of sample village used for selection.

$n$  = number of sample villages / blocks surveyed including zero cases but excluding casualty for a particular sub-sample and stratum.

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

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

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

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

Under the above symbols,

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

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



## 2.2 Estimation of aggregates for a particular sub-sample(m) and stratum(s) in rural sector:

For a SS:

(a) Estimation formula for stratum 1:

(i) For households selected in j -th second stage stratum:

$$\tilde{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} D_i^* \left[ \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{2j}} y_{i2jk} \right] : j = 1(1)7$$

(ii) For all selected households:

$$\tilde{Y} = \sum_{j=1}^7 \tilde{Y}_j$$

(b) Estimation formula for other strata:

(i) For households selected in j -th second stage stratum:

$$\tilde{Y}_j = \frac{Z}{n_j} \sum_{i=1}^{n_j} \frac{1}{Z_i} D_i^* \left[ \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{2j}} y_{i2jk} \right] : j = 1(1)7$$

(ii) For all selected households:

$$\tilde{Y} = \sum_{j=1}^7 \tilde{Y}_j$$

## 2.3 Estimation of Aggregates for a particular sub-sample(m) and stratum(s) in urban sector:

For an SS: Estimation formula for a stratum:

(i) For households selected in j -th second stage stratum:

$$\tilde{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} D_i^* \left[ \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{2j}} y_{i2jk} \right] ; j = 1(1)7$$

(ii) For all selected households:

$$\tilde{Y} = \sum_{j=1}^7 \tilde{Y}_j$$

2.4 Overall estimates for aggregates: Overall estimate for aggregate for a stratum ( $\tilde{Y}_s$ ) based on two sub-samples is obtained as:

$$\tilde{Y}_s = \frac{1}{2} \sum_{m=1}^2 \tilde{Y}_{sm}$$

2.5 Overall Estimate of aggregate at State/UT/all-India level: The overall estimate  $\tilde{Y}$  at the State/UT/all-India level is obtained by summing the stratum estimates  $\tilde{Y}_s$  over all strata belonging to the State/UT/all-India.

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

Then the combined ratio estimate ( $\tilde{R}$ ) of the ratio ( $R = \frac{Y}{X}$ ) will be obtained as

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

2.7 Estimates of error:

The estimated variances of the above estimates will be as follows:

A) For aggregate  $\tilde{Y}$ :

$$\text{Vār}(\tilde{Y}) = \sum_s \text{Vār}(\tilde{Y}_s)$$

where  $\text{Vār}(\tilde{Y}_s)$  are as given below.

a) For strata with PPSWR selection at first stage (i.e. for all rural strata except stratum 1):

$$\text{Vār}_{\text{ppswr}}(\tilde{Y}_s) = \sum_j \text{Vār}(\tilde{Y}_{sj})$$

$$\text{where } \text{Vār}_{\text{ppswr}}(\tilde{Y}_{sj}) = \frac{1}{n_{sj}(n_{sj} - 1)} \left[ \sum_{i=1}^{n_{sj}} \frac{Z_s^2 \tilde{Y}_{sj}^2}{Z_{si}^2} - n_{sj} \tilde{Y}_{sj}^2 \right],$$

$$\tilde{Y}_{sj} = D_{sj}^* \left[ \frac{H_{i1j}}{h_{11j}} \sum_{k=1}^{h_{11j}} y_{i1jk} + \frac{H_{i2j}}{h_{12j}} \sum_{k=1}^{h_{12j}} y_{i2jk} \right]$$

b) For strata with SRSWOR selection at first stage (i.e. for rural stratum 1 and all urban strata):

$$\text{Var}_{\text{srswor}}(\tilde{Y}_s) = \frac{1}{4}(\tilde{Y}_{s1} - \tilde{Y}_{s2})^2 ,$$

where  $\tilde{Y}_{s1}$  and  $\tilde{Y}_{s2}$  are the estimates for sub-sample 1 and sub-sample 2, respectively, for stratum "s".

B) For ratio  $\tilde{R}$  :

$$\text{MSE}(\tilde{R}) = \frac{1}{(\tilde{X})^2} \left[ \sum_s \text{MSE}_s(\tilde{R}) + \sum_{s'} \text{MSE}_{s'}(\tilde{R}) \right]$$

where s, s' indicate respectively the strata with PPSWR and SRSWOR selection at first stage.

a) For strata with PPSWR selection at first stage (i.e. for all rural strata except stratum 1):

$$\text{MSE}_s(\tilde{R}) = \frac{1}{n_s(n_s - 1)} \sum_{i=1}^{n_s} \left[ \frac{Z_s}{Z_{si}} (\tilde{Y}_{si} - \tilde{R}\tilde{X}_{si}) - \frac{1}{n_s} \sum_{i=1}^{n_s} \frac{Z_s}{Z_{si}} (\tilde{Y}_{si} - \tilde{R}\tilde{X}_{si}) \right]^2$$

where

$$\tilde{Y}_{si} = \sum_j \tilde{Y}_{sij} , \quad \tilde{X}_{si} = \sum_j \tilde{X}_{sij} ,$$

$$\tilde{Y}_{sij} = D_{si}^* \left[ \frac{H_{si1j}}{h_{si1j}} \sum_{k=1}^{h_{si1j}} y_{si1jk} + \frac{H_{si2j}}{h_{si2j}} \sum_{k=1}^{h_{si2j}} y_{si2jk} \right] ,$$

$$\tilde{X}_{sij} = D_{si}^* \left[ \frac{H_{si1j}}{h_{si1j}} \sum_{k=1}^{h_{si1j}} x_{si1jk} + \frac{H_{si2j}}{h_{si2j}} \sum_{k=1}^{h_{si2j}} x_{si2jk} \right]$$

b) For strata with SRSWOR selection at first stage (i.e. for rural stratum 1 and all urban strata):

$$\text{MSE}_{s'}(\tilde{R}) = \frac{1}{4} \left[ (\tilde{Y}_{s'1} - \tilde{Y}_{s'2})^2 + \tilde{R}^2 (\tilde{X}_{s'1} - \tilde{X}_{s'2})^2 - 2\tilde{R}(\tilde{Y}_{s'1} - \tilde{Y}_{s'2})(\tilde{X}_{s'1} - \tilde{X}_{s'2}) \right]$$

C) Estimates of RSE :

$$\text{RSE}(\tilde{Y}) = \frac{\sqrt{\text{Var}(\tilde{Y})}}{\tilde{Y}} \times 100$$

$$\text{RSE}(\tilde{R}) = \frac{\sqrt{\text{MSE}(\tilde{R})}}{\tilde{R}} \times 100$$

**Table A: Number of sample villages/blocks allotted and number of village/blocks and households surveyed in visit 1**

state /u.t.	FSUs allotted		FSUs surveyed		households surveyed	
	rural	urban	rural	urban	rural	urban
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	432	244	430	244	5990	3376
Arunachal Pradesh	92	36	65	28	873	392
Assam	296	64	277	64	3870	896
Bihar	504	88	498	88	6958	1227
Chhattisgarh	140	52	138	52	1917	720
Goa	12	16	12	16	168	224
Gujarat	172	160	168	159	2345	2208
Haryana	120	72	117	72	1626	1004
Himachal Pradesh	148	24	145	24	2012	332
Jammu & Kashmir	196	100	115	52	1598	725
Jharkhand	180	76	178	76	2465	1058
Karnataka	256	196	254	195	3539	2721
Kerala	300	152	279	152	3904	2125
Madhya Pradesh	312	168	308	167	4283	2303
Maharashtra	424	424	418	424	5811	5850
Manipur	124	60	124	60	1721	840
Meghalaya	92	36	92	36	1272	504
Mizoram	68	68	67	68	938	951
Nagaland	48	16	48	16	672	224
Orissa	244	64	243	64	3380	893
Punjab	164	124	162	124	2248	1727
Rajasthan	336	152	332	152	4576	2096
Sikkim	72	16	72	16	1008	224
Tamil Nadu	412	408	401	403	5607	5628
Tripura	128	40	128	40	1792	560
Uttaranchal	56	32	53	32	722	447
Uttar Pradesh	852	336	847	335	11814	4655
West Bengal	504	296	500	296	6988	4132
Andaman & Nicobar Islands	36	28	17	28	208	385
Chandigarh	8	28	8	28	112	391
Dadra & Nagar Haveli	16	8	16	8	224	112
Daman & Diu	8	8	8	8	112	112
Delhi	12	188	12	186	159	2437
Lakshadweep	8	8	8	8	112	112
Pondicherry	12	36	12	36	168	502
<b>alloëndia</b>	<b>6784</b>	<b>3824</b>	<b>6552</b>	<b>3757</b>	<b>91192</b>	<b>52093</b>

## Appendix C

### Schedule on Debt and Investment

## APPENDIX cC

### Schedule on Debt and Investment

RURAL	
URBAN	

\*

GOVERNMENT OF INDIA  
NATIONAL SAMPLE SURVEY ORGANISATION  
SOCIO-ECONOMIC SURVEY

CENTRAL	
STATE	

\*

FIFTY-NINTH ROUND : JANUARY TO DECEMBER 2003  
HOUSEHOLD SCHEDULE 18.2: DEBT AND INVESTMENT

VISIT NUMBER cC1

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

[1] identification of sample household									
item no.	item	code			item no.	item	code		
1.	sl. number of sample village/block				11.	FOD sub-region			
2.	round number	5		9	12.	sample hamlet-group/sub-block number			
					13.	second stage stratum			
3.	schedule number	1	8	2	14.	visit number			1
4.	sample (central-1, state-2)				15.	sample household number			
5.	sector (rural-1, urban-2)				16.	sl. no. of informant (as in col.1, block 4)			
6.	state-region				17.	response code			
7.	district				18.	survey code			
8.	stratum number				19.	reason for substitution of original household			
9.	sub-round								
10.	sub-sample								

#### CODES FOR BLOCK 1

item 17: response code : co-operative & capable-1, co-operative but not capable-2, busy-3, reluctant-4, others-9.

item 18: survey code : household surveyed: original -1, substitute -2, casualty -3.

item 19: reason for substitution of original household : informant busy-1, members away from home-2, informant non-co-operative-3, others-9.

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

\*\* delete whichever is not applicable.

[2] particulars of field operation												
srl. no.	item	investigator			assistant superintendent			superintendent				
(1)	(2)	(3)			(4)			(5)				
1.	i) name (block letters)											
	ii) code											
2.	date(s) of :	DD	MM	YY	DD	MM	YY	DD	MM	YY		
	(i) survey/inspection											
	(ii) receipt											
	(iii) scrutiny											
	(iv) despatch											
3.	no. of addl. sheets attached											
4.	total time taken to canvass schedule 18.2 (in minutes)											
5.	signature											

[19] remarks by investigator

[20] remarks by supervisory officer (s)

[3] household characteristics										
1.	household size					9.	Whether any household member has any Kisan credit card (yes-1, no-2)			
2.	principal industry (NIC-1998)	description:				10.	If yes in item 9, then amount (Rs.) received during last 365 days			
		code (5-digit)					household consumer expenditure (Rs.) during last 30 days ( items 11 to 13)			
3.	principal occupation (NCO-1968)	description:				11.	out of purchase			
		code (3-digit)					out of home-grown, home produced stock, free collection and transfer receipts etc			
4.	household type (code)					12.	total (items 11+12)			
5.	religion (code)									
6.	social group (code)									
7.	whether operated any land for agricultural activities during last 365 days (yes-1, no-2)					14.	household monthly per capita consumer expenditure (Rs. 0.00) (item13 /item1)			
8.	if yes in item 7, area operated by the household (hectares 0.000)									

Codes for Block 3

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







[6] buildings and other constructions owned by the household on date of survey and related transactions during 01-07-2002 to date of survey		owned as on the date of survey		value (Rs.) of the transactions during 01-07-2002 to the date of survey								owned as on 30.06.2002		
				acquisition				disposal						
				floor area (sq. mtrs 0.00)	value (Rs.)	purchased	construction and improve-ment	otherwise acquired	total	sold	otherwise disposed off			discarded
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
1.	residential building													
building used for farm business														
2.	barn (gola)													
3.	animal shed													
4.	farm house													
5.	others													
building used for non-farm business														
6.	workplace/workshop													
7.	shop													
8.	others													
9.	other constructions not covered in items 1 to 8		x									x		
10.	incomplete structures (work-in-progress)		x									x		
11	total (items 1 to 10)		x									x		

1 sq. ft = 0.093 sq. mtr

[7] Livestock and poultry owned by the household on the date of survey and related transactions during 01-07-2002 to date of survey																			
sr. no	item	owned as on date of survey		transactions during 01-07-2002 to date of survey		disposal		assets owned as on 30-06-2002											
		no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)										
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)										
1.	cattle-cross bred (a) young stock upto 28 months (i) young stock (male) (ii) young stock (female)																		
2.	(b) female over 28 months (i) breeding cow: in milk (ii) breeding cow: dry																		
3.	(iii) cow not calved even once																		
4.	(iv) others																		
5.	(c) male cattle over 28 months (i) for work/breeding (ii) others																		
6.																			
7.																			
8.																			
9.	cattle-non-descript (a) young stock upto 3 years (i) young stock (male) (ii) young stock (female)																		
10.	(b) female over 3 years (i) breeding cow: in milk (ii) breeding cow: dry																		
11.	(iii) cow not calved even once																		
12.	(iv) others																		
13.	(c) male cattle over 3 years (i) for work/breeding (ii) others																		
14.																			
15.																			
16.																			
17.	buffalo (a) young stock upto 3 years (i) young stock (male) (ii) young stock (female)																		
18.	(b) female over 3 years (i) breeding buffalo: in milk (ii) breeding buffalo: dry																		
19.																			
20.																			

[7] Livestock and poultry owned by the household on the date of survey and related transactions during 01-07-2002 to date of survey (continued)									
srl. no	item	owned as on date of survey		transactions during 01-07-2002 to date of survey		disposal		assets owned as on 30-06-2002	
		no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
21.	buffalo								
	(iii) buffalo (female) not calved even once								
22.	(iv) others								
23.	(c) males over 3 years								
	(i) male buffalo for work/breeding								
24.	(ii) others								
25.	Sub total (items 1 to 24)								
26.	other large								
	Elephant								
27.	heads*								
	Horse, mule & pony								
28.	Donkey								
29.	Camel								
30.	Yak & mithun								
31.	Sub total ( items 26 to 30)								
32.	ovine,								
	Sheep								
33.	pigs and								
	rabbits*								
34.	Pig								
35.	Rabbit								
36.	Sub total ( items 32 to 35)								
37.	poultry								
	birds								
38.	Cock								
39.	Hen								
40.	Chicken								
41.	Duck & duckling								
	Other poultry birds*								
42.	Sub total (items 37 to 41)								
43.	others								
44.	total (items 25+31+36 + 42+ 43)								

The acquisition means addition to the stock by way of purchase, birth, gift, otherwise acquired; Disposal means depletion of stock by way of sale, death, loss, gift etc. \* including young stock

srl. no		Item		owned as on date of survey		transactions during 01-07-2002 to date of survey		assets owned as on 30-06-2002	
				number	value (Rs.)	number	value (Rs.)	number	value (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	sickle, axe, spade & chopper								
2.	plough (wooden / iron)								
3.	harrow, seed-drill, sprayer & duster, chaff-cutter								
4.	power tiller								
5.	tractor (excluding trolley)								
6.	thresher								
7.	combined harvester								
8.	canecrusher- power operated								
9.	canecrusher- others								
10.	oil crusher-power operated								
11.	oil crusher-others								
12.	pump-electric								
13.	pump- others								
14.	other water lifting equipment (viz. persian wheel, dhenki, etc.)	X		X		X		X	
15.	furniture and fixtures	X		X		X		X	
16.	others	X		X		X		X	
17.	total (items 1 to 16)	X		X		X		X	

Note: This block is only applicable for those households in which household member(s) own one or more of the above items.

[9] non-farm business equipment owned by the household as on date of survey and related transactions during 01-07-2002 to date of survey		owned as on date of survey			transactions during 01-07-2002 to date of survey			owned as on 30-06-2002		
srl. no	item	no.		value (Rs.)	no.		value (Rs.)	no.		value (Rs.)
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
(1)	(2)									
	machinery, tools & appliances									
1.	handloom, semi-automatic and power looms									
2.	ginning, pressing and balling equipment									
3.	reeds, bobbins and other accessories used in spinning and weaving and tailoring equipments (viz. sewing machine etc.)									
4.	mills (viz. ghannies, oil-mills (power-driven), rice-milling and pounding equipment, flour-milling and grinding equipment)									
5.	electric motors, oil engines, generators, pumpsets									
6.	casting, melting and welding equipments, furnace, bellows and other equipments used in smithy shop									
7.	saws (manually operated)									
8.	saws (power-driven)									
9.	musical instruments									
10.	Kilns									
11.	potter's wheels, scales, weights and measures									
12.	xerox machine, printing press, personal computer, duplicating machine, fax machine									
13.	ISD/STD/PCO equipments									
14.	X-ray machine, other medical equipments									
15.	Ultrasound equipments									
16.	lathes, other machinery tools & appliances									
17.	intangible assets like software, artistic originals, manuscripts etc.									
18.	total machinery tools & appliances (items 1-17)	X		X		X		X		X
19.	furniture & fixtures	X		X		X		X		X
20.	other non-farm business equipment	X		X		X		X		X
21.	total (items 18+19+20)	X		X		X		X		X

Note: This block is only applicable for those households in which household member(s) own one or more of the above items of non-farm business household enterprise. Information is to be collected irrespective of the enterprise operating from dwelling house or not.

[10] transport equipment owned by the household as on the date of survey and related transactions during 01-07-2002 to date of survey

srl. no	item	owned as on date of survey		transactions during 01-07-2002 to date of survey			owned as on 30-06-2002		main use of transport equipment owned on 30.6.02 (code) (11)	
		no.	value (Rs.) (4)	no.	value (Rs.) (6)	no.	value (Rs.) (8)	no. (cols. 3+7-5) (9)		value (Rs.) (cols 4+8-6) (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	carts (hand-driven / animal driven)									
2.	bicycles									
3.	rickshaws									
4.	motor cycles/scooters/mopeds/auto-rickshaws									
5.	motor cars/jeep/van									
6.	trucks/light comm. vehicles (L CV)/passenger buses									
7.	tractor-trolleys/trailers/jugads									
8.	boats									
9.	other transport equipment	x		x		x		x		
10.	total ( items 1 to 9)	x		x		x		x		

Code for Block 10

col. 11 : main use of transport equipment : for farm business -1; for non-farm business-2; for household use-3



[11] durable assets owned by the household as on the date of survey and related transactions during 01-07-2002 to the date of survey

srl. no	item	owned as on date of survey		transactions during 01-07-2002 to date of survey			owned as on 30-06-2002		
		no.	value (Rs.) (4)	no.	value (Rs.) (6)	no.	value (Rs.) (8)	no. (col.s.3+7-5) (9)	value (Rs.) (col.s. 4+8-6) (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	bedstead								
2.	steel /wooden almirah /dressing table								
3.	other furniture & fixtures	x		x		x		x	
4.	radio, record player/tape recorder/stereo/musical instruments for household use								
5.	television, VCR/CPA/CD, DVD Player, home theatre, multimedia PC								
6.	other goods for recreation , entertainment and hobby	x		x		x		x	
7.	pressure cooker/household utensils								
8.	gas/electric oven/cooking range/microwave oven								
9.	electric fan, clock/watch, water filter / electric iron/sewing machine								
10.	refrigerator/air cooler/air conditioner/washing machine								
11.	other cooking and household appliances	x		x		x		x	
12.	therapeutic appliances and other personal goods								
13.	bullions & ornaments	x		x		x		x	
14.	other durables	x		x		x		x	
15.	total (items 1 to 14)	x		x		x		x	

[12] shares & debentures owned by the household in co operative societies & companies as on the date of survey and related transactions during 01-07-2002 to date of survey		value as on the date of survey (Rs)		value of transactions during 01-07-2002 to date of survey		value as on 30-06-2002 (Rs.)	
srl. no.	type of institution			acquisition (Rs.)	disposal (Rs.)	(cols. 3+5-4)	
(1)	(2)	(3)		(4)	(5)	(6)	
1.	co-operative credit society/bank						
2.	co-operative non credit society						
3.	commercial bank						
4.	financial company						
5.	non-financial company						
6.	mutual funds						
7.	others						
8.	total ( items 1 to7)						

[13] financial assets other than shares & debentures owned by the household as on the date of survey and related transactions during 01-07-2002 to the date of survey		value as on the date of survey (Rs)		value of transactions during 01-07-2002 to date of survey		value as on 30-06-2002 (Rs.)	
srl. no.	item	sign*	value	acquisition (Rs.)	disposal (Rs.)	sign*	value
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	government certificates viz. NSC, Indira vikas patra, kisan vikas patra, RBI Bonds etc.						
2.	deposit in post office including national saving scheme deposits						
3.	deposit in co-operative society/bank						
4.	deposit in commercial bank						
5.	deposit in non-banking company						
6.	chit contribution made						
7.	deposit with individuals						
8.	insurance premium						
9.	annuity certificates						
10.	provident fund						
11.	cash in hand			X	X		X
12.	other financial assets						
13.	net amount ( items 1 to 12)						

\* : If value in col. (4)/col. (8) is negative, enter 1 in col. (3) /col. (7) and enter the absolute value in col. (4)/col. (8). This is possible in some cases of item 6 when amount is withdrawn. Item 13 will be derived by considering the sign also.

[14] cash loans and kind loans receivable by household against different securities/heads on the date of survey and related transactions during 01-07-2002 to date of survey		amount receivable as on 30-06-2002 (cols. 3+5-4) (Rs)		
srl. no	securities/heads	value of transactions during 01-07-2002 to date of survey		amount receivable as on 30-06-2002 (cols. 3+5-4) (Rs)
		lent out (Rs.)	received as repayment (Rs.)	
(1)	(2)	(4)	(5)	(6)
1.	promissory note			
2.	mortgage of real estate			
3.	pledge of bullion & ornaments/other moveable property			
4.	unsecured loan			
5.	professional dues, trade credit			
6.	kind loans			
7.	others			
8.	total ( items 1 to 7)			

[15.1] number of cash loans of the household outstanding as on date of survey and number of loans fully repaid/written off during 01.07.2002 to date of survey								
whether any cash loan outstanding on the date of survey ( yes ce1, no ce2)	if yes in col. 1, number of cash loans outstanding to the		if yes in col. 4, number of cash loans repaid during 01.07.2002 to date of survey		if yes in col. 7, number of cash loans written off by			
	institutional agency	non-institutional agency	institutional agency	non-institutional agency	institutional agency	non-institutional agency		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Note: institutional agencies are government, co-operative society/bank, commercial bank including regional rural bank, insurance, provident fund, financial corporation/institution, financial company and other institutional agencies

[15.2] particulars of cash loans payable by the household to institutional/non-institutional agencies as on the date of survey and transactions of loans during 01-07-2002 to date of survey																																		
date of borrowing	borrowings								total amount (Rs) repaid during		total amount (Rs) written off during		amount (Rs) outstanding as on date of survey		total amount outstanding (Rs) as on 30.06.02* [cols. 14 to 19 + 23-20]																			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)									
A. institutional agencies													2002 90 03 d 2002 70 10		2002 21 13 d 2002 09 10		2002 90 03 d 2002 70 10		2002 21 13 d 2002 09 10		year usf d ad d 3002 10 10		year usf d ad d 3002 10 10		rd *centrised in d 2002-70-10 gn		lapp 2021 10 22							
B. non-institutional agencies																																		

\* cols. (20) and (24) will be filled in for period of loan code-1 only

[16] kind loans and other liabilities payable by the household as on the date of survey					
srl. no	nature of liability (cash-1, kind-2)	period (code)	source (code)	purpose (code)	amount outstanding as on the date of survey (Rs)
(1)	(2)	(3)	(4)	(5)	(6)

### Codes for Block 15.2:

<p>col 4: period of loan : loan remained unpaid on 30.06.2002 æ 1, loan taken during 01.07.2002 to 30.09.2002 -2, loan taken during 01.10.2002 to 31.12.2002 æ 3, loan taken during 01.01.2003 to date of survey æ4</p> <p>col. 6 : credit agencies : government -01, co-operative society/bank -02, commercial bank including regional rural bank -03, insurance -04, provident fund æ5, financial corporation/institutionæ6, financial company- 07, other institutional agencies -08, landlord -09, agricultural money lender - 10, professional money lender æ1, trader -12, relatives and friends -13, doctors, lawyers and other professional s - 14, others-99</p>	<p>col 7: scheme of lending: Differential Rate of Interest (DRI) scheme æ 1, Prime Minister's Rozgar Yojana (PMRY) æ 2, Swarnjayanti Gramin Swarozagar Yojana(SGSY) æ 3, Swarna Jayanti Sahari Rozgar Yojana(SJSRY) æ4, advances to minority communities æ 5, scheme for liberalization and rehabilitation of scavengers æ6, exclusive state schemes æ7, other schemes æ 8, not covered under any scheme æ9.</p> <p>col 8 : type of loans : short-term-pledged -1, short term-non-pledged -2, medium term -3, long term -4</p>	<p>col. 9 : nature of interest : interest free -1, simple -2, compound -3, concessional rate -4</p> <p>col 11: purpose of loan : capital expenditure in farm business -1, current expenditure in farm business- 2, capital expenditure in non- farm business -3, , current expenditure in non- farm business-4, household expenditure -5, expenditure on litigation-6, repayment of debt-7, financial investment expenditure-8, others-9</p>
<p>col 12 : type of security: personal security -01, sure security or guarantee by third party -02, crop -03, first charge on immovable property -04, mortgage of immovable property -05, bullion/ornaments -06, share of companies, govt. securities and insurance policies etc. æ07, agricultural commodities -08, movable property other than bullion, ornaments, shares, agricultural commodities etc. æ09, other type of security æ10</p> <p>col 13: type of mortgage: simple mortgage -1, usufructuary mortgage -2, mortgage by conditional sale -03, other type of mortgage -04, no mortgage - 5</p>		

### Codes for Block 16:

<p>col 3: period : less than 1 month.-1, 1 month and above but less than 3 months-2, 3 months and above but less than 6 months-3, 6 months &amp; above but less than 1 year-4, one year &amp; above-5</p>	<p>col 4: source : trader æ1, relatives &amp; friends -2, doctor, lawyers and other professionalæ 3, others -9</p>	<p>col 5: purpose : current expenditure in farm business - 1, current expenditure in non farm business -2, other household expenditure -3, other expenditure -9</p>
---	--	---

[17.1] specified items on which household incurred expenditure during 01-07-2002 to 31-12-2002			
item code	item description	whether incurred any expenditure for	
		purchase(new), construction, addition, major repairs & alterations, improvement (yes -1, no-2)	normal repairs & maintenance (yes -1, no-2)
(1)	(2)	(3)	(4)
A. residential plots & buildings			
101	purchase of plots		x
102	improvement of plots		x
103	purchase of houses, buildings or other residential constructions		x
104	construction of houses, buildings or other residential constructions		x
105	addition/major rep. & alter./improv./normal repair of houses, buildings or other constructions		
B. farm business			
201	purchase of land		x
202	purchase of land rights		x
203	bunds and other land improvement works		
204	reclamation of land		
205	orchard & plantations		
206	purchase of farm houses, barns & animals sheds		x
207	construction of farm houses, barns & animals sheds		x
208	addition/major rep. & alter./improv./normal repair of farm houses, barns & animals sheds		
209	wells		
210	other irrigation resources		
211	other constructions in the farm business		
212	livestock used as fixed asset		
213	purchase of agricultural machinery & implements		x
214	addition/major rep. & alter./improv./normal repair of agricultural machinery & implements		
215	purchase of transport equipments		x
216	addition/major rep. & alter./improv./normal repair of transport equipments		
217	furniture & fixtures		
218	other expenditure on farm business		
C. non-farm business			
301	purchase of land		x
302	improvement of land		x
303	purchase of workshop, shop		x
304	construction of workshop, shop		x
305	addition/major rep. & alter./improv./normal repair of workshop, shop		
306	other constructions in the non-farm business		x
307	purchase of non-farm business equipment & accessories		x
308	addition/major rep. & alter./improv./normal repair of non-farm business equip. & accessories		
309	purchase of transport equipment		x
310	addition/major rep. & alter./improv./normal repair of transport equipments		
311	furniture & fixtures		
312	other expenditure on non-farm business		

Note: all purchases of plot/land made by the household will be recorded in this block.

[17.2] expenditure incurred by the household on specified items during 01.07.2002 to 31.12.2002

item code	item description	purpose of expenditure (code)	exp. in cash (Rs.)		exp. in kind (Rs.)		value of assets and materials used out of home-produced stock (Rs.)	value of work done by household members (Rs.)	total (cols.4 to 9) (Rs.)	amount financed from borrowings (Rs.)	
			purchase of assets and materials	payment to hired labour	purchase of assets and materials	payment to hired labour				institutional	non-institutional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

Codes for Block 17.2

col 1: item code: as given in col 1 of Block 17.1

col 3: purpose of expenditure:

purchase (new) (incl. purchase of land rights etc.) 0e1, additions (incl. reclamation of land / construction) -2, major repairs &amp; alterations (including renewal &amp; replacement) -3, improvement (incl. bunding and other land improvements/normal annual replanting in case of orchard and plantations) -4, normal repairs &amp; maintenance -5

[18] Particulars of sale and loss of assets during 01-07-2002 to 31-12-2002					
srl. no.	item description	amount received from sale (Rs)	value (Rs.) of loss		salvage value of discarded assets (Rs.)
			by natural calamities etc.	due to other reasons	
(1)	(2)	(3)	(4)	(5)	(6)
A. residential plots & buildings					
1.	plots				
2.	houses, buildings and other constructions				
B. assets of farm business					
3.	land				
4.	bunds and other land improvement works				
5.	farm houses, barns, animal shed and other constructions				
6.	wells & other irrigation sources				
7.	orchard & plantations				
8.	livestock used as fixed asset				
9.	agricultural machinery and implements				
10.	transport equipments				
11.	furniture and fixtures				
12.	other farm business assets				
C. assets of non-farm business					
13.	land				
14.	workshop, shop & other constructions				
15.	non-farm business equipment & accessories				
16.	transport equipments				
17.	furniture & fixture				
18.	other non-farm business assets				
D. other assets of the household					
19.	livestock & poultry kept as inventory				
20.	financial assets				
21.	transport equipment for household use				
22.	bullion/ornaments				
23.	household durable goods				
24.	total ( items 1 to 23)				



## APPENDIX $\alpha$ C

### Schedule on Debt and Investment

RURAL		*
URBAN		

GOVERNMENT OF INDIA  
NATIONAL SAMPLE SURVEY ORGANISATION  
SOCIO-ECONOMIC SURVEY  
FIFTY-NINTH ROUND : JANUARY TO DECEMBER 2003  
HOUSEHOLD SCHEDULE 18.2 : DEBT AND INVESTMENT

CENTRAL		*
STATE		

#### VISIT NUMBER $\alpha$ 2

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

[1] identification of sample household									
item no.	item	code			item no.	item	code		
1.	sl. number of sample village/block				11.	FOD sub-region			
2.	round number	5		9	12.	sample hamlet-group/sub-block number			
					13.	second stage stratum			
3.	schedule number	1	8	2	14.	visit number			2
4.	sample (central-1, state-2)				15.	sample household number			
5.	sector (rural-1, urban-2)				16.	sl. no. of informant (as in col.1, block 4)			
6.	state-region				17.	response code			
7.	district				18.	survey code			
8.	stratum number				19.	reason for casualty of household			
9.	sub-round				20.	no. of partitioned household, if partitioned after visit-1			
10.	sub-sample								

#### CODES FOR BLOCK 1

item 17: response code : co-operative & capable-1, co-operative but not capable-2, busy-3, reluctant-4, others-9.

item 18: survey code :

household surveyed in first visit is surveyed in the second visit - 1,

household surveyed in first visit is casualty in the second visit - 3.

item 19: reason for casualty of original household :

informant busy-1, members away from home-2, informant non-co-operative-3, others-9.

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

\*\* delete whichever is not applicable.

[2] particulars of field operation												
srl. no.	item	investigator			assistant superintendent			superintendent				
(1)	(2)	(3)			(4)			(5)				
1.	i) name (block letters)											
	ii) code											
2.	date(s) of :	DD	MM	YY	DD	MM	YY	DD	MM	YY		
	(i) survey/inspection											
	(ii) receipt											
	(iii) scrutiny											
	(iv) despatch											
3.	no. of addl. sheets attached											
4.	total time taken to canvass schedule 18.2 (in minutes)											
5.	signature											

[19] remarks by investigator

[20] remarks by supervisory officer(s)

[11] durable assets owned by the household as on the date of survey and related transactions during 01-07-2003 to the date of survey									
srl. no	item	owned as on date of survey		transactions during 01-07-2003 to date of survey				owned as on 30-06-2003	
				acquisition		disposal			
		no.	value (Rs.)	no.	value (Rs.)	no.	value (Rs.)	no. (cols.3+7-5)	value (Rs.) (cols. 4+8-6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	bedstead								
2.	steel /wooden almirah /dressing table								
3.	other furniture & fixtures	x		x		x		x	
4.	radio, record player/tape recorder/ stereo/musical instruments for								
5.	television, VCR/VCP/CD, DVD Player, home theatre, multimedia PC								
6.	other goods for recreation , entertainment and hobby	x		x		x		x	
7.	pressure cooker/household utensils								
8.	gas/electric oven/cooking range/ microwave oven								
9.	electric fan, clock/watch, water filter / electric iron/sewing machine								
10.	refrigerator/air cooler/air conditioner/ washing machine								
11.	other cooking and household appliances	x		x		x		x	
12.	therapeutic appliances and other personal goods								
13.	bullions & ornaments	x		x		x		x	
14.	other durables	x		x		x		x	
15.	total (items 1 to 14)	x		x		x		x	

[14] cash loans and kind loans receivable by household against different securities/heads on the date of survey and related transactions during 01-07-2003 to date of survey					
srl. no	securities /heads	amount receivable as on the date of survey (Rs.)	value of transactions during 01-07-2003 to the date of survey		amount receivable as on 30-06-2003 (cols. 3+5-4) (Rs.)
			lent out (Rs.)	received as repayment (Rs.)	
(1)	(2)	(3)	(4)	(5)	(6)
1.	promissary note				
2.	mortgage of real estate				
3.	pledge of bullion & ornaments/ other moveable property				
4.	unsecured loan				
5.	Professional dues, trade credit				
6.	kind loans				
7.	others				
8.	total (items 1 to 7)				

[15.1] number of cash loans of the household outstanding as on date of survey and number of loans fully repaid/written off during 01.01.2003 to date of survey								
whether any cash loan outstanding on the date of survey (yes 0e1, no 0e2)	if yes in col. 1, number of cash loans outstanding to the		was any cash loan repaid fully during 01.01.2003 to the date of survey (yes 0e1, no 0e2)	if yes in col. 4, number of cash loans repaid during 01.01.2003 to date of survey		was any cash loan written off during 01.01.2003 to date of survey (yes 0e1, no 0e2)	if yes in col. 7, number of cash loans written off by	
	institutional agency	non-institutional agency		institutional agency	non-institutional agency		institutional agency	non-institutional agency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Note: institutional agencies are government, co-operative society/bank, commercial bank including regional rural bank, insurance, provident fund, financial corporation/institution, financial company and other institutional agencies.

[15.2] particulars of cash loans payable by the household to institutional/non-institutional agencies as on the date of survey and transactions of loans during 01-01-2003 to date of survey

date of borrowing	borrowings								total amount (Rs) repaid during	total amount (Rs) written off during	amount (Rs) outstanding as on date of survey
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)			
A. institutional agencies	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
B. non-institutional agencies	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)

\* cols. (20) and (24) will be filled in for period of loan codes 1,2,3,4 and 5 only

[16] kind loans and other liabilities payable by the household as on the date of survey					
srl. no	nature of liability (cash-1, kind-2)	period (code)	source (code)	purpose (code)	amount outstanding as on the date of survey (Rs)
(1)	(2)	(3)	(4)	(5)	(6)

### Codes for Block 15.2:

<p>col. 4: period of loan: loan taken on or before 30.6.02 and remained unpaid on 01.01.2003 æ1, loan taken during 01.07.2002 to 30.09.2002 and remained unpaid on 01.01.2003 -2, loan taken during 01.10.2002 to 31.12.2002 and remained unpaid on 01.01.2003 æ 3, loan taken during 01.01.2003 to 31.03.2003 -4, loan taken during 01.04.2003 to 30.06.2003 -5 , loan taken during 01.07.2003 to date of survey æ6</p> <p>col. 6 : credit agencies : government -01, co-operative society/bank -02, commercial bank including regional rural bank -03, insurance æ04, provident fundæ05, financial corporation/institution -06, financial company -07, other institutional agencies -08, landlord -09, agricultural money lender-10, professional money lender æ1, trader -12, relatives and friends -13, doctors, lawyers and other professionals -14, others-99</p>	<p>col 7: scheme of lending: Differential Rate of Interest (DRI)scheme æ 1, Prime Minister's Rozgar Yojana (PMRY) æ 2, Swarnjayanti Grainm Swarozagar Yojana(SGSY) æ 3, Swarna Jayanti Sahari Rozgar Yojana(SJSRY) æ4, advances to minority communities æ5, scheme for liberalization and rehabilitation of scavengers æ 6, exclusive state schemes æ7, others schemes æ8, not covered under any scheme æ 9.</p> <p>col 8 : type of loans: short-term-pledged -1, short term-non-pledged -2, medium term -3, long term -4</p>	<p>col. 9 : nature of interest: interest free -1, simple -2, compound -3, concessional rate -4</p> <p>col. 11: purpose of loan: capital expenditure in farm business -1, current expenditure in farm business-2, capital expenditure in non-farm business -3, , current expenditure in non- farm business-4, household expenditure -5, expenditure on litigation-6, repayment of debt-7, financial investment expenditure-8, others-9.</p>
<p>col 12: type of security: personal security -01, sure security or guarantee by third party -02, crop -03, first charge on immovable property -04, mortgage of immovable property -05, bullion/ornaments -06, share of companies, govt. securities and insurance policies etc. æ07, agricultural commodities -08, movable property other than bullion, ornaments, shares, agricultural commodities etc. æ09, other type of security æ10</p> <p>col 13 : type of mortgage: simple mortgage -1, usufructuary mortgage -2, mortgage by conditional sale -03, other type of mortgage -04, no mortgage æ5</p>		

### Codes for Block 16:

<p>col 3: period: less than 1 month.-1, 1 month and above but less than 3 months-2, 3 months and above but less than 6 months-3, 6 months &amp; above but less than 1 year-4, one year &amp; above-5</p>	<p>col 4: source: trader -1; relatives &amp; friends -2, doctor, lawyers and other professionalsæ3; others -9</p>	<p>col. 5: purpose : current expenditure in farm business - 1, current expenditure in non farm business -2, other household expenditure -3, other expenditure -9</p>
--	---	--

[17.1] specified items on which household incurred expenditure during 01-01-2003 to 30-06-2003			
item code	item description	whether incurred any expenditure for	
		purchase(new), construction, addition, major repairs & alterations, improvement (yes -1, no-2)	normal repairs & maintenance (yes -1, no-2)
(1)	(2)	(3)	(4)
A. residential plots & buildings			
101	purchase of plots		x
102	improvement of plots		x
103	purchase of houses, buildings or other residential constructions		x
104	construction of houses, buildings or other residential constructions		x
105	addition/major rep. & alter./improv./normal repair of houses, buildings or other constructions		
B. farm business			
201	purchase of land		x
202	purchase of land rights		x
203	bunds and other land improvement works		
204	reclamation of land		
205	orchard & plantations		
206	purchase of farm houses, barns & animals sheds		x
207	construction of farm houses, barns & animals sheds		x
208	addition/major rep. & alter./improv./normal repair of farm houses, barns & animals sheds		
209	wells		
210	other irrigation resources		
211	other constructions in the farm business		
212	livestock used as fixed asset		
213	purchase of agricultural machinery & implements		x
214	addition/major rep. & alter./improv./normal repair of agricultural machinery & implements		
215	purchase of transport equipments		x
216	addition/major rep. & alter./improv./normal repair of transport equipments		
217	furniture & fixtures		
218	other expenditure on farm business		
C. non-farm business			
301	purchase of land		x
302	improvement of land		x
303	purchase of workshop, shop		x
304	construction of workshop, shop		x
305	addition/major rep. & alter./improv./normal repair of workshop, shop		
306	other constructions in the non-farm business		x
307	purchase of non-farm business equipment & accessories		x
308	addition/major rep. & alter./improv./normal repair of non-farm business equip. & accessories		
309	purchase of transport equipment		x
310	addition/major rep. & alter./improv./normal repair of transport equipments		
311	furniture & fixtures		
312	other expenditure on non-farm business		

Note: all purchases of plot/land made by the household will be recorded in this block.

[17.2] expenditure incurred by the household on specified items during 01.01.2003 to 30.06.2003											
item code	item description	purpose of expenditure (code)	exp. in cash (Rs.)		exp. in kind (Rs.)		value of assets and materials used out of home-produced stock (Rs.)	value of work done by household members (Rs.)	total (cols.4 to 9) (Rs.)	amount financed from borrowings (Rs.)	
			purchase of assets and materials	payment to hired labour	purchase of assets and materials	payment to hired labour				institutional	non-institutional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
							-				

## Codes for Block 17.2

col 1 : item code : as given in col 1 of Block 17.1

col 3: purpose of expenditure:

purchase(new) (incl. purchase of land rights etc.) 0e1, additions (incl. reclamation of land / construction) -2, major repairs &amp; alterations (including renewal &amp; replacement) - 3, improvement (incl. bunding and other land improvements/normal annual replanting in case of orchard and plantations) -4, normal repairs &amp; maintenance -5



[18] Particulars of sale and loss of assets during 01-01-2003 to 30-06-2003					
sri. no.	item description	amount received from sale (Rs)	value (Rs.) of loss		salvage value of discarded assets (Rs.)
			by natural calamities etc.	due to other reasons	
(1)	(2)	(3)	(4)	(5)	(6)
A. residential plots & buildings					
1.	plots				
2.	houses, buildings and other constructions				
B. assets of farm business					
3.	land				
4.	bunds and other land improvement works				
5.	farm houses, barns, animal shed and other constructions				
6.	wells & other irrigation sources				
7.	orchard & plantations				
8.	Adult livestock used as fixed asset				
9.	agricultural machinery and implements				
10.	transport equipments				
11.	furniture and fixtures				
12.	other farm business assets				
C. assets of non-farm business					
13.	Land				
14.	workshop, shop & other constructions				
15.	non-farm business equipment & accessories				
16.	transport equipments				
17.	furniture & fixture				
18.	other non-farm business assets				
D. other assets of the household					
19.	livestock & poultry(both old and young) kept as inventory				
20.	financial assets				
21.	transport equipment for household use				
22.	bullion/ornaments				
23.	household durable goods				
24.	total (items 1to 23)				

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1*	403	Small Trading Units in India	150	380
2	403/1	State Level results on small trading units in India: Vol.-I	250	710
3*	403/1	State Level results on small trading units in India: Vol.-II	250	710
Land & Livestock holdings and Debt & Investment, NSS 48th Round				
4*	407	Operational land holdings in India, 1991-92: Salient features	250	710
5	408	Live-stock and Agricultural implements in House-hold operational holdings, 1991-92	150	380
6	414	Seasonal variation in the operation of land holdings in India, 1991-92	250	710
7	419	Household Assets and Liabilities as on 30.6.91	250	1140
8	420	Indebtedness of Rural Households as on 30.6.1991	250	1370
9	421	Indebtedness of Urban Households as on 30.6.1991	250	1370
10	431(Part I)	Household Borrowings and Repayments during 1.7.91 to 30.6.92	250	1140
11	431(Part-II)	-do-	250	1140
12	432 (Part-I)	Households Assets and Indebtedness of Social Groups as on 30.6.91	250	1140
13	432 (Part-II)	-do-	250	710
14	437	Household capital expenditure during 1.7.91 to 30.6.92. Housing Conditions and Migration with special emphasis on slum dwellers, NSS 49th round	250	1370
15	417	Slums in India	150	380
16	429	Housing Conditions in India	150	380
17	430	Migration in India	250	710
Employment & Unemployment, NSS 50th Round				
18	406	Key Results on Employment & Unemployment	150	610
19	409	Employment & Unemployment in India, 1993-94	250	710
20	411	Employment & Unemployment situation in cities and Towns in India, 1993-94	150	380
21	412	Economic activities and school attendance by children in India, 1993-94	150	380
22*	416	Participation of Indian women in household work and other specified activities, 1993-94	150	380
23	418	Unemployed in India, 1993-94 : Salient Features	150	380
24	425	Employment & Unemployment situation among social groups in India, 1993-94	250	480
25	438	Employment & Unemployment situation among religious groups in India, 1993-94	150	610
Consumer Expenditure, NSS 50th Round				
26	401	Key results on Household Consumer Expenditure, 1993-94	150	380
27	402	Level and Pattern of Consumer Expenditure	250	710
28*	404	Consumption of some important commodities in India	250	710
29	405	Nutritional intake in India	250	710
30	410/1	Dwellings in India	250	710
31	410/2	Energy used by Indian households	150	380
32	413	Sources of household income in India, 1993-94	150	380
33	415	Reported adequacy of food intake in India, 1993-94	150	380
34	422	Differences in level of consumption among socio-economic groups	150	380
35	423	IRDP assistance and participation in Public Works, 1993-94	150	380
36	426	Use of durable goods by Indian households, 1993-94	150	380
37	424	Ownership of Live-Stock, cultivation of selected crops and consumption levels, 1993-94	150	610
38	427	Consumption of tobacco in India, 1993-94	150	610
39	428	Wages in kind, Exchanges of Gifts and Expenditure on Ceremonies and Insurance in India, 1993-94	150	610

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41	434	Unorganised Manufacturing Enterprises in India: Salient Features	250	710
42	435	Assets and Borrowings of the Unorganised Manufacturing Enterprises in India	150	380
43	436	Household Consumer Expenditure and Employment Situation in India, 1994-95	150	610
		Consumer Expenditure, NSS 52nd Round		
44	440	Household Consumer Expenditure and Employment Situation in India, 1995-96	150	610
		Education, NSS 52nd Round		
45	439	Attending an Educational Institution in India: Its level, nature and cost	250	1140
		Health, NSS 52nd Round		
46*	441	Morbidity and Treatment of ailments	250	1140
47	445	Maternal and Child Health Care in India	150	1270
		Aged in India, NSS 52nd Round		
48	446	The Aged in India, A Socio-Economic Profile, 1995-96	150	380
		Consumer Expenditure, NSS 53rd Round		
49	442	Household Consumer Expenditure and Employment Situation in India, 1997	150	610
		Unorganised Trade, NSS 53rd Round		
50	443	Small Trading units in India and their Basic Characteristics: 1997, Vol. I	250	710
51	444	Small Trading units in India and their Basic Characteristics: 1997, Vol. II	250	710
		Consumer Expenditure, Common Property Resources, Sanitation & Hygiene, Services, NSS 54th Round		
52	448	Household Consumer Expenditure and Employment Situation in India	150	610
53	449	Drinking water, sanitation and hygiene in India	250	1140
54	450	Travel and Use of Mass Media and Financial Services by Indian Households	150	610
55	451	Cultivation Practices in India	250	1370
56	452	Common Property Resources	250	1370
		Choice of Reference Period for Consumption Data, NSS 51 <sup>st</sup> , 52 <sup>nd</sup> , 53 <sup>rd</sup> & 54 <sup>th</sup> Round		
57	447	Choice of Reference Period for Consumption Data	150	1700
		Consumer Expenditure, NSS 55th Round (July '99 - June 2000)		
58	453	Household Consumer Expenditure in India (July to December 1999) - Key Results	150	610
59	454	Household Consumer Expenditure in India, 1999-2000 - Key Results	150	610
60*	457	Level and Pattern of Consumer Expenditure in India, 1999 - 2000	250	1520
61	461	Consumption of some important Commodities in India, 1999-2000	250	1370
62	463	Sources of household income in India, 1999-2000	150	380
63	464	Energy Used by Indian Households, 1999-2000	150	610
64	466	Reported Adequacy of Food Intake in India, 1999 - 2000	150	610
65	467	IRDP Assistance and Participation in Public Works: 1999-2000	150	610
66	471	Nutritional Intake in India, 1999-2000	250	710
67	472	Differences in the level of consumption among socio economic groups, 1999-2000	250	480
68	473	Literacy and Levels of Education in India, 1999 - 2000	250	610
69	474	Sources of household consumption in India, 1999 - 2000	250	710

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72	458 (Part-II)	Employment and Unemployment Situation in India, 1999 - 2000	250	1370
73	460	Non agricultural workers in Informal Sector based on Employment and Unemployment Survey, 1999-2000	150	610
74	462	Employment and Unemployment situation in Cities and Towns of India, 1999-2000	150	610
75	465	Participation of Indian Women in Household work and other specified activities, 1999-2000	150	610
76	468	Employment and Unemployment among religious groups in India, 1999-2000	150	610
77	469	Employment and Unemployment among social groups in India, 1999-2000	250	2950
78	470	Migration in India, 1999-2000 Non-agricultural Enterprises in Informal Sector 1999-2000, NSS 55th Round (July'99 - June 2000)	250	1140
79*	456	Non-agricultural Enterprises in the Informal Sector in India, 1999-2000 - Key Results	150	610
80	459	Informal Sector in India, 1999 - 2000 - Salient Features Unorganised Manufacturing, NSS 56th Round (July 2000 - June 2001)	250	1600
81	477	Unorganised Manufacturing Sector in India 2000-2001 - Key Results	250	710
82	478	Unorganised Manufacturing Sector in India 2000-2001 - Characteristics of Enterprises	250	1370
83	479	Unorganised Manufacturing Sector in India, 2000 ce2001: Employment, Assets and Borrowings	250	1370
84	480	Unorganised Manufacturing Sector in India, 2000 ce2001: Input, Output and Value added Consumer Expenditure, NSS 56th Round (July 2000 - June 2001)	250	1370
85	476	Household Consumer Expenditure and Employment - Unemployment Situation in India, 2000 - 2001 Pilot Survey on Suitability of Reference Period for Measuring Household Consumption	150	1040
86	475	Results of a Pilot Survey on Suitability of Different Reference Periods for Measuring Household Consumption Unorganised Service Sector, NSS 57th Round (July 2001 - June 2002)	150	610
87	482	Unorganised Service Sector in India 2001 - 02 Salient Features	250	1925
88	483	Unorganised Service Sector in India 2001 - 02 Characteristics of Enterprises Consumer Expenditure, NSS 57th Round (July 2001 - June 2002)	250	1370
89	481	Household Consumer Expenditure and Employment - Unemployment Situation in India, 2001 - 2002 Disability, NSS 58 <sup>th</sup> Round (July 2002 - December 2002)	250	2680
90	485	Disabled Persons in India, July-December 2002 Consumer Expenditure, NSS 58 <sup>th</sup> Round (July 2002 - December 2002)	250	7080
91	484	Household Consumer Expenditure and Employment - Unemployment Situation in India, 2002 - 2003	150	2380

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92	487	Report on village facilities, July-December 2002	150	980
		Urban Slums, NSS 58 <sup>th</sup> Round (July 2002 - December 2002)		
93	486	Condition of Urban Slums, 2002: Salient Features	250	2080
		Housing Condition, NSS 58 <sup>th</sup> Round (July 2002 - December 2002)		
94	488	Housing Condition in India, 2002: Housing stock and constructions	250	9280
95	489	Housing Condition in India, 2002: Household Amenities and Other Characteristics	250	9220
		Consumer Expenditure, NSS 59 <sup>th</sup> Round (January - December 2003)		
96	490	Household Consumer Expenditure and Employment - Unemployment Situation in India	150	1580
		Situation Assessment Survey of Farmers, NSS 59 <sup>th</sup> Round (January - December 2003)		
97	498	Indebtedness of Farmer Households	150	1380
98	499	Access to Modern Technology for Farming, 2003	250	1680
99	496	Some Aspects of Farming, 2003	250	2680
100	495	Consumption Expenditure of Farmer Households, 2003	250	2140
101	497	Income, Expenditure and Productive Assets of Farmer Households, 2003	250	3480
		Land & Livestock holdings and Debt & Investment, NSS 59 <sup>th</sup> Round		
102	493	Livestock Ownership Across Operational Land Holding Classes in India, 2002-03	150	1580
103	500	Household Assets and Liabilities in India as on 30.06.2002	250	4880
104	501	Household Indebtedness in India as on 30.06.2002	250	6000
105	502	Household Borrowings and Repayments in India during 1.7.2002 to 30.6.2003	250	4750
		Employment & Unemployment, NSS 60 <sup>th</sup> Round (January - June 2004)		
106	506	Employment and Unemployment Situation in India, January - June 2004	250	3580
		Consumer Expenditure, NSS 60 <sup>th</sup> Round (January - June 2004)		
107	505	Household Consumer Expenditure in India, January - June 2004	150	2580

\* The hard copies are out of stock. However, soft copies are available.

Copies are available with the Deputy Director General, SDRD, NSSO, 164, Gopal Lal Tagore Road, Kolkata-700 108 on payment basis through Demand Draft drawn in favour of -Pay & Accounts Officer, Ministry of Statistics & P.I., Kolkata. Postal Charges will be Rs. 85/- by Speed Post and Rs. 30/- by Regd. Parcel for single copy within India.