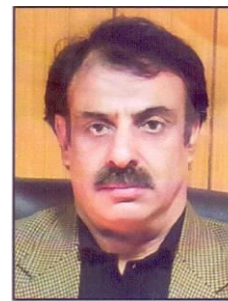


PREFACE



The National Sample Survey Organization (NSSO) has been conducting All-India Survey on Debt and Investment, decennially, since its 26th round (1971-72) in both rural and urban areas. These surveys generate basic 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 70th round of the National Sample Survey (NSS) during January to December, 2013 was the seventh such survey conducted at the all-India level.


The present report on 'Debt. & Investment survey in J&K', is brought out by this Directorate on the basis of state sample data collected in NSS 70th round. It gives the estimates of indebted households and the amount of debt classified by various aspects at the state level in both rural and urban areas. The main objective of the AIDIS is to generate reliable estimates on assets, liabilities and capital expenditure of the household sector. The survey provides the details of household liabilities required for the formulation of credit policy of financial institutions and planning for development.

I convey my appreciation to the officers/officials of NSS wing of DES, Jammu for the sincere efforts put in by them in bringing out this report. The role played by the officers/officials associated with NSS work in the District Statistical Office of Jammu and Kashmir division is appreciated. The technical assistance provided by National Sample Survey Office (NSSO) is acknowledged. The Directorate is indebted to the households for extending active co-operation to the field staff at various stages of this survey.

I hope this report will be useful to the researchers, academicians, planners and policy makers. Suggestions for improvement of the report will be greatly appreciated.

Place:- Jammu

Date:- 03.04.2017


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The field work was carried out by the District Statistical & Evaluation Officer in their respective districts through their field investigators under overall guidance and supervision of the office of the Director General, Economics & Statistics, J&K.

HIGHLIGHTS

The following are the main highlights of the survey conducted during NSS 70th round during January to December 2013.

- ❖ The total number of households in J&K was estimated at 3768. Out of them 2093(55.5%) were in rural areas and 1675(44.5%) were in urban areas.
- ❖ Average value of assets owned by a rural household in J&K was estimated at Rs.11.08 lakh as against national level average of Rs.10.07 lakh in rural areas.
- ❖ In urban J&K, Average value of assets (AVA) owned by a household was estimated to be Rs.10.7 lakh as against Rs.22.8 lakh at the all India level for the same sector.
- ❖ In rural J&K, out of the total assets, land and building accounted for 94.1% share in the total value of assets. The share of other items was not significant except for financial assets (3.27%). In urban areas, land and building accounted for about 88%, financial assets (7.7%) and machinery and equipments accounted for 4.5% share in the total value of assets.
- ❖ The survey also reveals that the lowest 10% (first decile class) of the rural households had an average asset value of Rs.37941, while that of urban population was Rs.45805, implying the fact that the poorest (in terms of asset) of the rural households was owing a very little asset.
- ❖ AVA by type of households: Among the rural households, Wage and salaried class was ranked the highest with Rs.16.34 lakh worth of assets per household followed by Rs. 11.95 lakh in respect of “self employed in agriculture” category. In urban J&K, “Self employed” class constitute high percentage (39.40%) whereas households falling in the category of “Regular wage/salaried” class owned an average value of assets of Rs.11.21 lakh, followed by Rs.10.88 lakh in “Casual labour” class and Rs.10.61 lakh in “Others” category.
- ❖ Characteristics of household indebtedness: AOD per household as on 30 June, 2012 for the rural and urban areas of J&K was Rs.36691 and Rs.67154 respectively whereas at All India level, average amount of debt per household was Rs.32522 for rural area and Rs.84625 for urban area.
- ❖ The percentage of households reporting incidence of indebtedness (IOD) for rural and urban households of J&K, was found to be less as compared to the All India level. At

the state level, IOI was estimated at 29.5% for rural areas and 17.9% for urban areas whereas it was 31.4% for rural and 22.3% for urban areas at the All India level.

- ❖ The debt asset ratio reflects the burden of debt on any particular group of households
- ❖ and a low ratio is healthy indicator. Debt Asset ratio was more or less same for rural J&K (3.31%) and rural India (3.2%). In urban J&K, debt asset ratio was higher (6.25%) than the national level figure of 3.7% implying the fact that burden of debt on households residing in urban J&K was almost two times more than that of the households living in urban India.

Abbreviations

Abbreviations	Descriptions
AVA	Average Value of Assets
AOD	Average amount of Debt per Household
IOI	Incidence of Indebtedness
AODL	Average amount of Debt per Indebted Household
DAR	Debt Asset Ratio
BO	Bullion and Ornaments
HH (S)	Household (S)

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Chapter-1

Introduction

NSSO has been conducting All India surveys decennially on Debt and Investment since its 26th round (1971-72) in both rural and urban areas. These surveys generate basic quantitative information on assets, liabilities and capital expenditure in the household sector of economy. AIDIS was carried out as part of the 70th round of NSS during January 2013 to December 2013.

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

Broadly, the following information was collected in this round from each household:-

- (1) The assets of the household as on 30th June 2012, classified into (a) physical assets and (b) Financial assets
- (2) The liabilities of the household as on 30th June 2012 in visit 1 and as on 30th June 2013 in visit 2
- (3) The amount of capital expenditure incurred (on all transactions) by the household during July 2012-June 2013 on (a) Residential plots, houses or buildings (b) Farm business (c) Non-farm business.

Scope and Coverage:-

Geographical coverage: This survey covered the whole of J&K state.

Population coverage: The following rules were adhered to determine population coverage:

1. Floating population, i.e., persons without any normal residence, was excluded. But persons residing in open space, roadside shelter, under a bridge, etc., more or less regularly in the same place were covered.
2. Foreign nationals were excluded, as well as their domestic servants, if by definition the latter belonged to the foreign national's household.
3. Persons residing in barracks of military and paramilitary forces (like police, BSF etc.) were kept outside the survey coverage. However, the civilian population residing in their neighborhood, including the family quarters of service personnel, was covered.

4. Orphanages, rescue homes, ashrams and vagrant houses were outside the survey coverage. However, the persons staying in old age homes, the students staying in ashram/hostels and the residential staff (other than monks/nuns) of these ashrams were covered. Although orphans living in orphanages were excluded, the persons looking after them and staying there were covered. Convicted prisoners undergoing sentence were outside the coverage of the survey.

Schedules of enquiry: - The survey period of the 70th round was from January to December 2013. The required information was collected from a set of sample households through two visits to each household (see Appendix C for detailed schedule). On considerations of operational necessity, the survey period of the first visit was fixed as seven months from January to July 2013 and the survey period of the second visit of five months duration from August to December 2013.

In each visit, the liability position of the household was ascertained with reference to a fixed reference date which was the same for all sample households, viz., the 30th of June, 2012 for the first visit and the 30th of June, 2013 in the second visit. The assets position of the household on the other hand, was ascertained only in the first visit, with reference to a fixed reference date, viz., the 30th of June, 2012.

Reference period:- All the estimates of assets and liabilities presented in this report are for a fixed reference date, viz. 30.06.2012. These are entirely based on the data collected during the first visit from the sample households. The position of assets (except shares and debentures) and liabilities of sample households as on 30.06.2012 was obtained directly from the informant unlike in the previous round where it had been derived from the data on the date of survey and the data on transactions during the period from the reference date to the date of survey. The estimates of number of households presented in this report are based on data with a moving reference point, from 01.01.2013 to 31.07.2013, which spans a period of seven months. These estimates, therefore, may be taken to represent the number of households existing as on 15.04.2013, the mid-point of the seven-month period. The estimates for assets and liabilities for the 70th round are obtained as on 30.06.2012 and the average value of assets and liabilities are obtained by considering the number of households obtained from Visit I data.

Sample design: - A stratified multi-stage design was adopted for the 70th round survey. The first stage units (FSU) were the census villages in the rural sector and Urban Frame Survey (UFS) blocks in the urban sector. The ultimate stage units (USU) were households in both the sectors. In case of large FSUs, one intermediate stage of sampling was the selection of two hamlet-groups (hgs)/sub-blocks (sbs) from each rural/urban FSU. For the rural sector, the list of 2001 census villages updated by excluding the villages urbanized and including the towns de-urbanized after 2001 census constituted the sampling frame. For the urban sector, the latest updated list of UFS blocks (2007-12) was considered as the sampling frame.

Sample size and Stratification: - In 70th round of survey, 152 villages were surveyed in rural area of J&K and in urban area, 121 UFS blocks were surveyed. Stratification of households was done on the basis of indebtedness of a particular household. For the AIDIS, from each sample village and urban block, 14 households were surveyed. The total number of households in which schedule 18.2 was canvassed was 2093 in rural J&K and 1675 in urban J&K. **Table T1** shows the number of villages/ blocks and number of households surveyed during NSS 70th round.

Table T1:- Number of villages/ blocks surveyed and number of households surveyed for Schedule 18.2:NSS 70th round, State sample

J&K State	No. of fsu`s (village/blocks) surveyed.		No. households surveyed.		
	Rural	Urban	Rural	Urban	Rural + Urban
(1)	(2)	(3)	(4)	(5)	(6)
J&K	152	121	2093	1675	3768

Scheme of the Report:- This report contains three chapters and three appendices. This chapter is itself an introductory. Chapter II describes the conceptual frame work of this survey. Chapter III exhaustively dealt with the summary of findings. Detailed statistical tables are given in Appendix ‘A’. Appendix ‘B’ explains in detail the sample design and estimation procedure used for the survey and Appendix ‘C’ gives a facsimile of the schedule 18.2 canvassed in the survey.

Chapter-2

Concepts & Definitions

2.1.1 Household: A group of person normally living together and taking food from a common kitchen constitutes a household. The word "normally" means that temporary visitors are excluded but temporary stay-away are included. Thus, a son or daughter residing in a hostel for studies is excluded from the household of his/her parents, but a resident employee or resident domestic servant or paying guest (but not just a tenant in the house) is included in the employer/host's household. "Living together" is usually given more importance than "sharing food from a common kitchen" in drawing the boundaries of a household in case the two criteria are 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 is taken to include that person also. Each inmate of a mess, hotel, boarding and lodging house, hostel, etc., is considered as a single-member household except that a family living in a hotel (say) is considered as one household only; the same applies to residential staff of such establishments. Under-trial prisoners in jails and indoor patients of hospitals, nursing homes, etc., are considered as members of the households to which they last belonged.

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

2.1.3 Household Type: The household type, based on the means of livelihood of a household, was decided on the basis of the sources of the household's income during the 365 days preceding the date of survey. For this purpose, only the household's income (net income and not gross income) from economic activities was considered; but the incomes of servants and paying guests were not taken into account. In rural areas, a household will belong to any one of the following six household types:

Self-employed in agriculture
Self-employed in non-agriculture
Regular wage/salary earning
Casual labour in agriculture
Casual labour in non-agriculture
Others

- a) **Self-employed in agriculture/non-agriculture:** Persons who operate their own farm or non-farm enterprises or are engaged independently in a profession or trade on own account or with one or a few partners are deemed to be self-employed in household enterprises. The essential feature of the self-employed is that they have autonomy (i.e., how, where and when to produce) and economic independence (i.e., market, scale of operation and money) for carrying out their operation. The remuneration of the self-employed consists of a non-separable combination of two parts: a reward for their labour and profit of their enterprise. The combined remuneration is given by the revenue from sale of output produced by self-employed persons minus the cost of purchased inputs in production.

- b) Regular wage/salaried household Persons working in farm or non-farm enterprises not ran by their own households and, in return, got salary or wages on a regular basis (i.e. not on daily basis or on periodic renewal of work contract) were treated as regular salaried/wage employees. An urban household reported that its major source of income during the 365 days preceding the date of survey was regular wage/salaried employment of members were treated as a 'regular wage/ salaried' households.c) Casual labour household in agriculture/non-agriculture: Persons working in farm or non-farm enterprises not ran by their own households and, in return, got wages under terms of daily or periodic work contract were treated as casual wage labourers. An urban household reported that major source of its income during the 365 days preceding the date of survey was casual wage employment of members was treated as a 'casual labour' household.
- d) Others:- All households not falling in any of these above were considered as 'Others'.

2.1.4 Occupational classification of rural households: The rural households were initially classified into two types, namely, cultivator and non-cultivator households.

(i) **Cultivator households:** All rural households operating at least 0.002 hectare of land during the 365 days preceding the date of survey were treated as 'cultivator households'.

(ii) **Non-cultivator households:** All rural households operating no land or land less than 0.002 hectare were considered to be non-cultivator households.

2.1.5 Household type of urban households: In urban areas, each household was first categorized in one of the four groups self-employed, regular wage/ salaried employee, casual labour and 'others' as per the definitions given below :

Self-employed

Regular wage/salary earning

Casual labour

Others

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

(ii) **Other urban household:** All the remaining urban households were treated as 'other' households.

2.1.6 Major Occupational 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 are the two major household types.

2.1.7 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, and financial

assets like dues receivable on loans advanced in cash or 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.

2.1.8 Liabilities: All claims against a household held by others were considered liabilities of the household. Thus all loans payable by the household to others, irrespective of whether they were 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.

(i) **Cash loans:** All loans taken in cash were considered to be 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 rates of interest for specific periods of time. However, if a loan was taken even at 'nil' rate of interest from relatives and friends, it was considered to be a cash loan. The loans may be taken against a security or without any security. Dues payable by the household owing to purchase of goods under a hire-purchase scheme were treated as cash loans.

(ii) *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 to be kind loans payable.

Assessment of the value of land: In this survey, value of land acquired prior to 30th June 2012 by the household through inheritance or otherwise was recorded on normative basis. Normative/guideline values of land (as on 30.06.12) were recorded in consultation with Patwaris (or equivalent) in the rural areas and the Registrar's office in the urban areas. For specific notional guidelines on valuation of 'Land outside the village', the value reported by the household was taken as the deemed 'notional value' for all practical purposes.

2.1.9 Valuation of assets In the first visit, information was collected on assets (**owned**) and liabilities as on 30th June 2012. The basis for valuation of assets is detailed below. However, for the purpose of estimation of capital formation, all actual expenses incurred on all transactions during the reference period (i.e. between 01.07.2012 and 30.06.2013) were recorded separately and were collected in both visits.

The following points may be noted:

- a) Values of land & building as on 30.06.12 were reported as per their normative/guideline values. The local FOD officials consulted Patwaris (or Equivalent) in the rural areas and the Registrar's office in the urban areas to obtain them.
- b) In case of inability of respondents to report the value as on 30.06.2012 of other physical assets like livestock, agricultural implements, non-farm equipment and transport equipment, knowledgeable local persons were contacted to assess these values.

- c) Assets and liabilities of household enterprises were recorded only if the enterprise was fully owned by the household, and not a partnership involving members of different households.
- d) The value of the shares and debentures owned *on the date of survey* were evaluated as per the market price prevailing on the date of survey, if the said shares/debentures were acquired before the reference date, i.e. 30.06.12. On the other hand, if the shares, etc. were acquired during the reference period by way of purchase, then the purchase price was recorded under 'acquisition' or under 'disposal', as the case may be. If they were acquired during the reference period by ways other than purchase, then the market price prevailing on the date of survey was recorded. In cases where it was not possible to ascertain the prevailing market price of a share, the paid-up value of the shares (if acquired other than by way of purchase) or the value paid by the household (if they are purchased) was recorded.
- e) In case of certificates, annuity schemes, the amount paid at the time of purchase was entered. In case of deposits, the face value was entered. In case of insurance premium, total of the premium paid up to reference date was considered. Moreover, for contributions to provident fund, etc., total contribution plus interest earned was entered. In case of Unit Linked Insurance plans (ULIP), the valuation was obtained as product of number of units and net asset value (NAV) of the unit.

2.1.10 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 Categories A and B of the National Industrial Classification 2008.

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

2.1.12 Enterprise: An enterprise was defined as an undertaking which was engaged in the production and/or distribution of some goods and/or services meant mainly for the purpose of sale, whether fully or partly. An enterprise may be owned and operated by a single household or by several households jointly, or by an institutional body.

2.1.13 Household enterprise: A household enterprise was defined as one which was run by one or more members of a household or run jointly by two or more households on partnership basis

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

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

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

2.1.16 Household asset holding class: This refers to the 10 decile classes of the Rural/Urban J&K State distribution (estimated distribution) of households by asset holding size. In the tables, the different decile classes are referred to simply as 1 (lowest decile class), 2, 3 ... 9, 10.

Thus, for example, the words “decile class 2” (or “10-20%”) in a table for the State PUNJAB, RURAL sector, means households of the rural Punjab falling in the second (second lowest) decile class of the estimated All India distribution of rural households by asset holding size. The 10 household asset holding classes were demarcated separately for each sector based on visit 1 data by examining the distribution of sample households over the asset holding classes after data on visit 1 schedules were entered and validated.

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

Chapter-3

Summary of Findings

Debt and Investment Surveys under NSS rounds, often called all-India Debt and Investment Survey (AIDIS) are the principal sources of data on assets, liabilities and capital expenditure of the household sector. This survey is done once in ten years. The present report pertains to the results obtained from the 70th round conducted during January – December, 2013. This chapter summarizes the major findings of the survey and discusses the salient features relating to assets and cash liabilities of the households as on 30th June, 2012.

The findings were discussed in terms of average value of assets by sector, followed by a discussion of the household indebtedness, amount of debt per household in terms of cash dues and debt-asset ratio of the households as on 30.6.2012.

Comparison of J&K with All India has also been presented. However, the district level estimates have not been presented separately. The reason is that the sample size for the districts may not be adequate for getting a sufficiently reliable estimate.

Characteristics of Asset Holdings in Household Sector

In the 70th round survey on Debt and Investment, information on both physical and financial assets owned by the households as on 30th June, 2012 was collected. Under physical assets, land, buildings, livestock, agricultural implements & machinery, non-farm business equipment, transport equipment and household durables were taken into account while shares, deposits, cash & kind dues receivable and cash in hand were considered under financial assets. All these assets owned by the households, constitute the asset holdings of the households.

Average Asset Holdings of the Households by occupational category

Table-1:- 99.3 % of rural households and 98.5 % urban households in J&K state reported owing some kind of physical and financial assets. AVA of a rural cultivator household was estimated as Rs. 12.4 Lakh and was much higher than AVA of non-cultivator household which was Rs. 6.3 lakh. AVA of a self employed household was Rs. 10.4 lakh and that of other urban household was Rs. 11 lakh.

Table-1:- Percentage of households owning assets and average value of total assets (AVA) owned: J&K State		
Occupational category	Percentage of household owning assets	AVA (Rs.) per household
Rural		
Cultivator	99.1	1239348
Non-Cultivator	99.8	633953
All	99.3	1107754
Urban		
Self Employed	98.1	1035926
Others	98.7	1100098
All	98.5	1074802

Table-2:- Average asset holdings (AVAs) per household, i.e. average value of total physical and financial assets per household, have been discussed here separately for rural and urban sectors of J&K. Average value of assets owned by a rural and urban household was more or less the same i.e. it was Rs.10.75 lakh for urban household and Rs.11.08 lakh for rural household. The 70th round survey provides some basic estimates of indebtedness such as incidence of indebtedness and average amount of debt per household. Here, a household is considered to be indebted if the household had reported any cash loan outstanding on 30.06.2012 at the time of data collection.

Table 2 provides the percentage of indebted households, representing incidence of indebtedness (IOI) and average amount of debt (AOD) per household as on 30.06.2012 for both rural and urban areas of J&K. The survey reveals that IOI was more i.e. about 30% for the rural households and nearly 18% for the urban households. AOD per household was less in the rural sector as compared to urban sector i.e. it was Rs.36691 for rural household and Rs.67154 for urban household. The debt-asset ratio in rural areas was 3.31% and it was 6.25% in urban areas which shows that burden of debt on rural households was less than that of on the urban households. Average amount of debt per indebted household was Rs. 124376 for rural household and Rs.375162 for urban household.

Table-2:- Important indicators of assets and liabilities of J&K as on 30-6-2012		
Indicators	Rural	Urban
Incidence of indebtedness (%)	29.5	17.9
Average Value of assets (` 000) per household	1108	1075
Average amount of Debt (Rs.) per household	36691	67154
Average amount of Debt (Rs.) per indebted household	124376	375162
Debt - Asset Ratio (%)	3.31	6.25

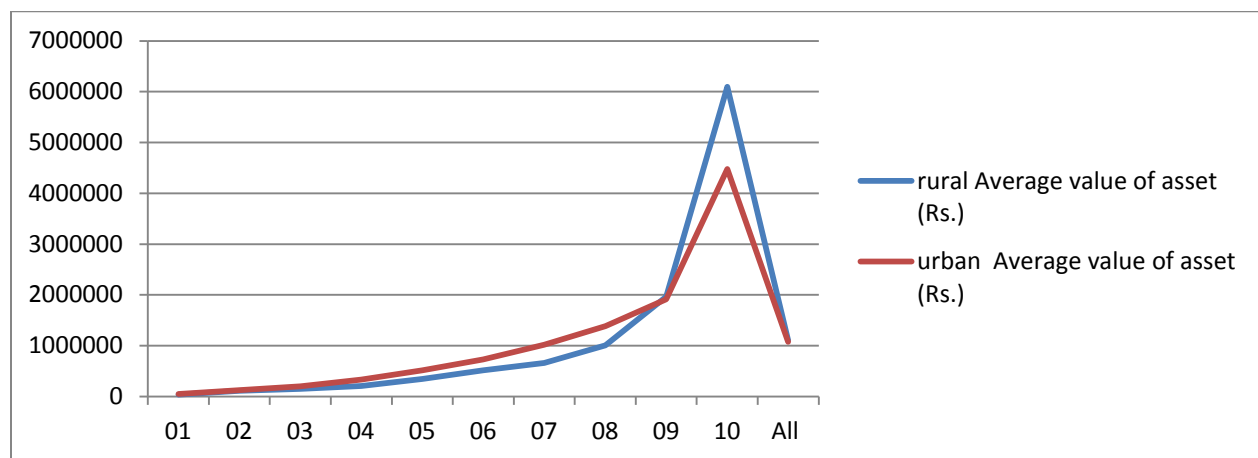
Table-3:- Among the different categories of rural households in J&K, “Self employed in agriculture” class constitute relatively larger percentage (34.80%) but when it comes to average value of assets, “wage and salaried” class was ranked the highest with Rs.16.34 lakh worth of assets per household followed by Rs. 11.95 lakh in respect of “self employed in agriculture” category. In urban J&K, “Self employed” class constitute high percentage (39.40%) whereas households falling in the category of “Regular wage/salaried” class owned an average value of Rs.11.21 lakh followed by Rs.10.88 lakh in “Casual labour” class and Rs.10.61 lakh in “Others” category.

Table-3:- Percentage of households owning assets, average value of assets (Rs.) per household as on 30.6.2012 by household type and sex of head of household.						
Household type	Male		Female		All	
	% of households in the type	Average value of assets per household (Rs. 000)	% of households in the type	Average value of assets per household (Rs. 000)	% of households in the type	Average value of assets per household (Rs. 000)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
RURAL						
Self employed in agriculture	35.20	1230	29.10	685	34.80	1195
Self employed in non-agriculture	16.60	580	2.20	588	15.50	580
Regular wage/ salaried	23.20	1259	44.20	4004	24.80	1634
Casual labour in agriculture	3.70	320	11.5	71	4.30	269
Casual labour in non - agriculture	15.60	850	8.20	499	15.00	835
Others	5.70	1120	4.80	267	5.60	1064
All	100.00	1030	100.00	2045	100.00	1107
URBAN						
Self employed	41.20	1049	19.00	681	39.40	1036
Regular wage/ salaried	32.00	1171	33.90	561	32.20	1121
Casual labour	16.40	1123	16.30	663	16.40	1088
Others	10.40	1127	30.80	707	12.00	1061
All	100.00	1108	100.00	645	100	1075

Table-4:- It gives the average value of assets across these decile classes of households in both rural and urban sector. It has been observed that among all decile classes, households belonging to 10th decile class were having the highest average value of assets both in rural and urban areas i.e. .it was estimated at about Rs 61 lakh in rural areas and nearly Rs 45 lakh in urban areas. The survey also reveals that the lowest 10% of the rural households had an average asset value of Rs.37941, while that of urban population was Rs.45805, implying the fact that the poorest (in terms of asset) of the rural households was owing a very little asset.

Table-4:- Average value of assets (Rs.) across decile classes of households assets holding class: J&K State		
Decile class of household asset holding	Rural	Urban
	Average value of asset (Rs.)	Average value of asset (Rs.)
01	37941	45805
02	112080	125774
03	150248	201510
04	208127	334327
05	347014	512475
06	508033	727903
07	662350	1020885
08	1003275	1383160
09	1960946	1915196
10	6093611	4476127
All	1107754	1074802

Graph-1 shows average value of assets (Rs.) across decile classes of households assets holding class for rural and urban J&K state



Composition of household asset holdings

Table-5:- During the survey, information on value of assets, physical and financial, was collected in respect of various items constituting the assets. Land and building together, were clearly the predominant component of assets both in rural and urban sector. In rural J&K, land and building accounted for 94.1% share in the total value of assets. The share of other items was not significant except for financial assets (3.27%). In urban areas, land and building accounted for about 88%, financial assets (7.7%) and machinery and equipments accounted for 4.5% share in the total value of assets.

Table-5:- Percentage share of different components of assets in the total value of assets for each occupational category of households in J&K State.

Broad type of assets	Percentage share over broad type of assets by households classified by					
	Rural			Urban		
	Cultivator	Non-Cultivator	All	Self employed	Others	All
Land & building	94.30	92.76	94.10	90.66	85.68	87.57
Livestock & poultry	0.77	0.98	0.80	0.39	0.11	0.22
Machinery & equipments #	1.93	1.11	1.83	4.23	4.66	4.50
Financial assets *	3.00	5.15	3.27	4.72	9.55	7.71
All	100.00	100.00	100.00	100.00	100.00	100.00

includes farm equipments, non- farm equipments and transport equipment

* includes shares amount, deposits and amount receivable

Graph-2 presents the percentage share of different components of assets in the total value of assets for each occupational category of households in J&K State.

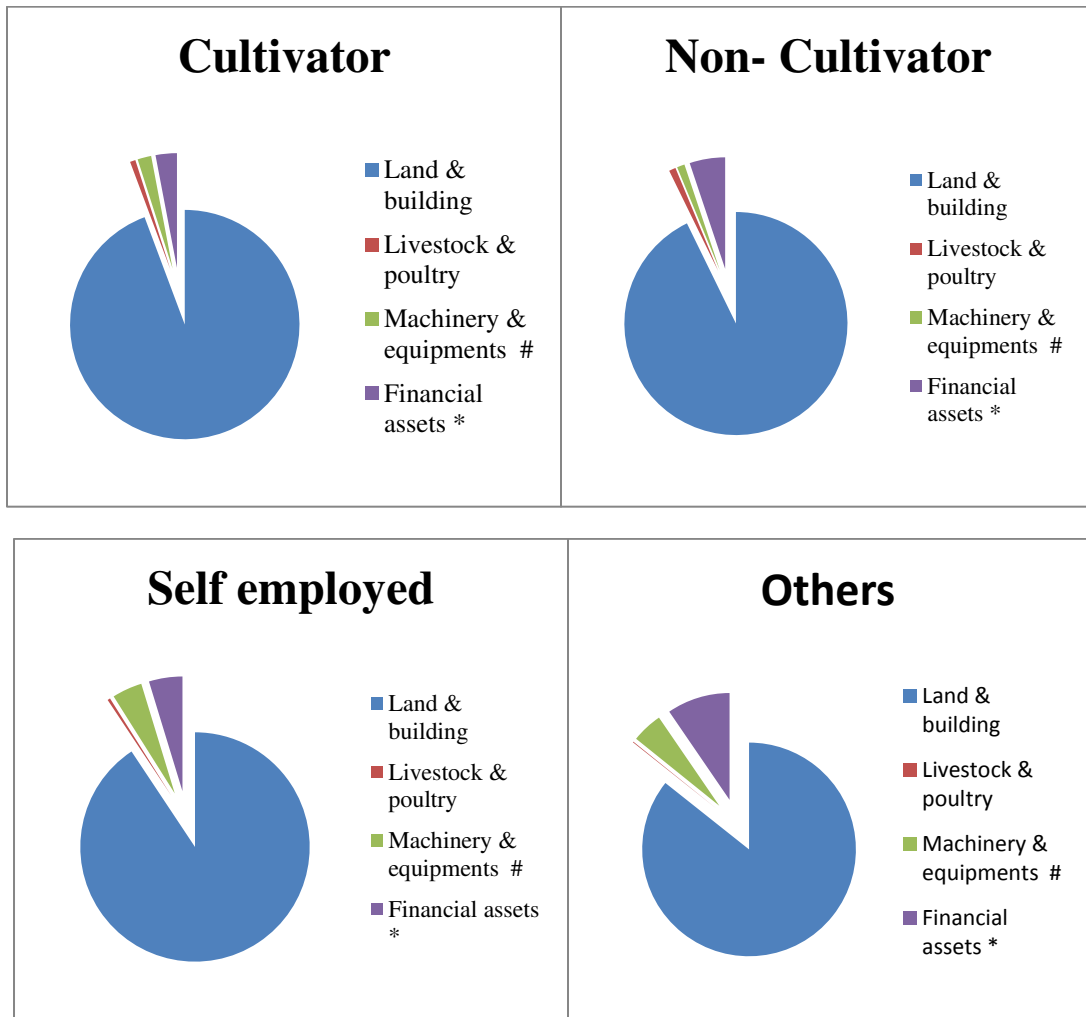


Table-6:- For the first time in All India Debt. And Investment Survey (AIDIS) of 70th round survey, area and value of land possessed by the rural households in the urban area and similarly area and value of land possessed by the urban households in the rural area were recorded. It has been observed that in J&K state more than 98% of rural households were having land in rural area and about 4% were having land in urban area. About 89% of urban households were having land in urban areas whereas more than 12% were having land in rural areas.

Table-6R:- Proportion of rural households reporting rural and urban land, average area of rural and urban land in each household asset holding class.

Household asset holding class	Rural land			Urban land		
	Average area (ha.)	Average area (ha.) per reporting hhs.	% of hhs. reporting	Average area (ha.)	Average area (ha.) per reporting hhs.	% of hhs. reporting
(1)	(2)	(3)	(4)	(5)	(6)	(7)
01	0.213	0.238	89.300	0.000	0.000	0.000
02	0.362	0.362	100.000	0.000	0.000	0.000
03	0.530	0.530	100.000	0.000	0.000	0.000
04	0.800	0.800	100.000	0.000	0.000	0.000
05	2.539	2.593	97.900	0.000	0.000	0.300
06	4.615	4.633	99.600	0.006	6.000	0.100
07	8.450	8.501	99.400	0.052	10.400	0.500
08	8.915	8.923	99.900	0.085	9.444	0.900
09	33.244	33.244	100.000	0.001	0.045	2.200
10	29.012	29.664	97.800	0.572	4.000	14.300
All	8.925	9.070	98.400	0.071	3.944	1.800

Table-6U :- Proportion of rural households reporting rural and urban land, average area of rural and urban land in each household asset holding class.

URBAN

Household asset holding class	Rural land			Urban land		
	Average area (ha.)	Average area (ha.) per reporting hhs.	% of hhs. reporting	Average area (ha.)	Average area (ha.) per reporting hhs.	% of hhs. reporting
(1)	(2)	(3)	(4)	(5)	(6)	(7)
01	0.956	39.833	2.400	1.013	1.825	55.500
02	0.239	2.438	9.800	0.331	0.353	93.700
03	0.607	4.335	14.000	0.830	0.858	96.700
04	0.675	12.980	5.200	1.010	1.111	90.900
05	1.566	10.235	15.300	1.382	1.586	87.100
06	0.334	2.982	11.200	0.361	0.378	95.500
07	1.484	15.787	9.400	0.633	0.676	93.600
08	1.216	6.572	18.500	0.179	0.197	90.800
09	3.274	17.414	18.800	1.414	1.603	88.200
10	0.542	2.994	18.100	0.241	0.251	95.900
All	1.088	8.845	12.300	0.739	0.832	88.800

Table-7:- It shows the average amount of outstanding loan per household and per indebted household along with average value of financial assets per household. In rural areas, average amount of debt was found to be Rs. 36691 and average amount of financial assets was Rs36217 whereas in urban area, average amount of debt was Rs.67154 and amount of financial asset on an average was Rs 82918. An average amount of debt per indebted household in rural areas was Rs.124376 and in urban area, it was Rs.375162.

Table-7:- AOD, AOD per indebted households and average holding of financial asset for rural and urban households : J&K state.

Sector	Average value of financial assets per households (Rs)	AOD per households (Rs.)	AOD per indebted households (Rs.)
(1)	(2)	(3)	(4)
Rural	36217	36691	124376
Urban	82918	67154	375162

Household Indebtedness

Incidence of Indebtedness (IOI) and Average amount of debt (AOD)

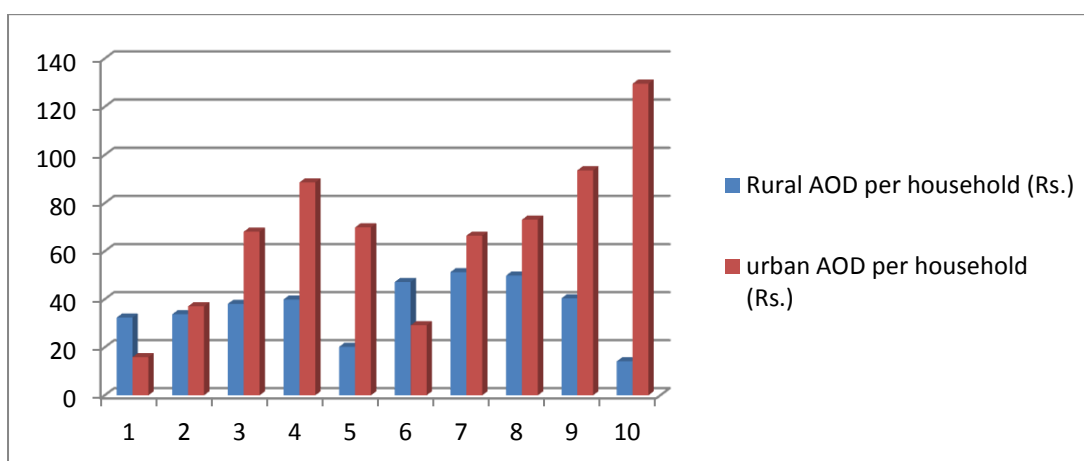
Table-8:- The percentage of indebted households and average amount of debt per household as on 30.06.2012 for each assets holding class is presented in Table 8 separately for rural and urban J&K.

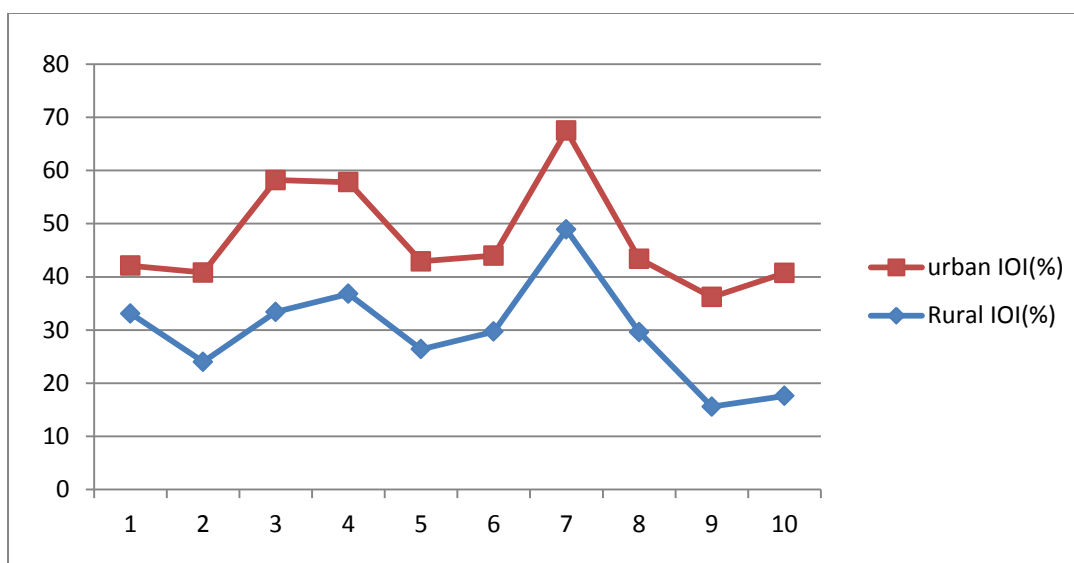
Table-8 depicts that IOI ranges from about 16% to nearly 49% over the decile classes in rural J&K whereas in urban J&K, it varied within a range from 9% to nearly 25%. It has also been observed from **Table 8** that in rural areas, AOD per household was highest (Rs.51271) for seventh decile class and lowest (Rs.14146) for tenth decile class. In urban areas, AOD per household was lowest for the first decile class (Rs15874) and highest for the tenth decile class (Rs129574). Average amount of debt per indebted household was lowest (Rs76477) for the fifth decile class and highest (Rs259083) for the ninth decile class in rural J&K whereas in urban J&K, it was lowest (Rs 176378) for the first decile class and highest (Rs560927) for the tenth decile class.

Table-8:- Incidence of indebtedness(IOI) and average debt per household(AOD) by asset holding class J&K State

Decile class of hhd. asset holding	Rural			Urban		
	IOI(%)	AOD per household (Rs.)	AOD per indebted household (Rs.)	IOI(%)	AOD per household (Rs.)	AOD per indebted household (Rs.)
01	33.1	32338	97698	9	15874	176378
02	24	33750	140625	16.8	37071	220661
03	33.4	38104	114084	24.8	68115	274657
04	36.8	39901	108427	21	88582	421819
05	26.4	20190	76477	16.5	69917	423739
06	29.7	47194	158902	14.3	29140	203776
07	48.9	51271	104849	18.6	66468	357355
08	29.6	49879	168510	13.8	73111	529790
09	15.6	40417	259083	20.6	93619	454461
10	17.6	14146	80375	23.1	129574	560927
All	29.5	36691	124376	17.9	67152	375162

Graph-3 shows AOD and IOI per household for rural and urban areas by asset holding class for J&K State



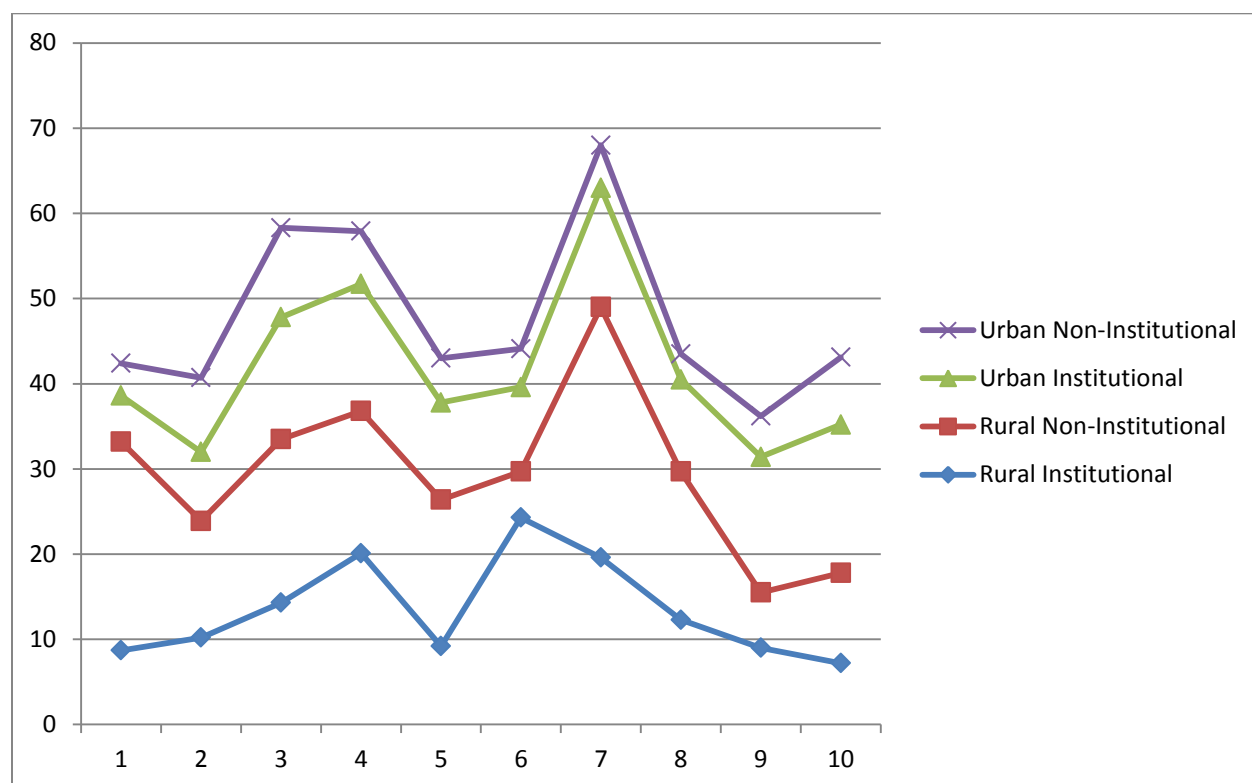


IOI to institutional and non institutional credit agencies

Table-9 shows the percentage of indebted households, by asset holding class for institutional (Government, Banks, Insurance companies, PFs, Financial companies, Self-Help groups, etc.) as well as non-institutional credit agencies as obtained from the survey. The result of this survey shows that non-institutional agencies played a crucial role in advancing credit to the households in rural sector of J&K. The non-institutional agencies had advanced credit to 16.1% of rural households, while the institutional agencies had advanced credit to 13.5% households. In urban J&K, the picture is different; the institutional agencies appear to have played a greater role, advancing credit to 12.2% of households against 6% by non-institutional agencies.

Table-9:- Incidence of indebttness (IOI)						
Decile class of assets holding	Rural			Urban		
	Institutional	Non- Institutional	All	Institutional	Non- Institutional	All
(1)	(2)	(3)	(4)	(5)	(6)	(7)
01	8.7	24.5	33.1	5.4	3.8	9.0
02	10.2	13.7	24.0	8.1	8.7	16.8
03	14.3	19.2	33.4	14.3	10.5	24.8
04	20.1	16.7	36.8	14.9	6.2	21.0
05	9.2	17.2	26.4	11.4	5.2	16.5
06	24.3	5.4	29.7	9.9	4.5	14.3
07	19.6	29.4	48.9	14.0	5.0	18.6
08	12.3	17.4	29.6	10.8	3.0	13.8
09	9.0	6.5	15.6	15.9	4.8	20.6
10	7.2	10.6	17.6	17.4	7.9	23.1
All	13.5	16.1	29.5	12.2	6.0	17.9

Graph-4 shows the pattern of incidence of indebtedness of rural and urban households to institutional and non-institutional credit agencies by asset holding class for J&K state.



Debt-asset ratio (DAR)

Table-10:- The 'debt-asset' ratio expressed as a percentage is defined as the proportion between average amount of debt outstanding and average value of assets owned on a given date for group of households. Thus, this ratio reflects the burden of debt on any particular group of households on a given date; here it is as on 30.06.2012. Therefore, lower the ratio better will be the financial health of the said households. The survey reveals that at the state level, the debt asset ratio was found to be 6.25% for the urban areas and 3.31% for the rural areas. The financial asset can be assumed, to be converted into cash in a short time, with little or no loss in value and hence can be termed as liquid assets. Thus the ratio of AOD as percentage of respective average value of liquid asset of a group of household as on 30.06.2012 reveals an additional insight of the debt burden. From 70th round Debt Investment survey, the ratio of debt to average amount of financial assets for rural J&K was 101.31% and it was 80.98% for urban J&K.

Table-10:- Important indicators of debt-asset of J&K State as on 30.06.12		
Indicator	Rural	Urban
Incidence of indebtedness (%)	29.50	17.90
Debt-Asset Ratio (%)	3.31	6.25
Ratio of debt to average amount of financial asset (%)	101.31	80.98

Table-11:- It presents the Debt Asset Ratio (DAR) by household asset holding class. It can be observed that DAR was more or less decreasing with the increase in assets among different decile class as for both rural and urban sector. The debt-asset ratio in both rural and urban areas of J&K was highest (85.23% for rural and 34.65% for urban) for the first decile class and lowest for the top decile class (0.23% for rural and 2.89% for urban sector).

Table-11:- Average amount of debt (AOD) and debt -asset ratio (DAR) by household asset holding class: J&K State						
Decile class of hh asset holding	Rural			Urban		
	AVA (Rs)	AOD (Rs)	Debt -asset ratio(%)	AVA (Rs)	AOD (Rs)	Debt -asset ratio(%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	37941	32338	85.23	45805	15874	34.65
2	112080	33750	30.11	125774	37071	29.47
3	150248	38104	25.36	201510	68115	33.80
4	208127	39901	19.17	334327	88582	26.49
5	347014	20190	5.81	512475	69917	13.64
6	508033	47194	9.30	727903	29140	4.09
7	662350	51271	7.74	1020885	66468	6.51
8	1003275	49879	4.97	1383160	73111	5.28
9	1960946	40417	2.06	1915196	93619	4.88
10	6093611	14146	0.23	4476127	129574	2.89
All	1107754	36691	3.31	1074802	67154	6.24
Note :- $DAR = (AOD * 100) / AVA$						

Table-12:- The survey result shows that in urban areas, higher proportion of households (86.10%) had at least one bank account in the name of household member, 8% reported to have an account in post office in the name of household member whereas only 2.3% had other type of deposit accounts. In rural areas, 67.20% households had at least one bank account in the name of household member. At the same time, 8.90% households had at least one post office account in the name of household member and 2.2% households had other types of deposit account as on the date of survey.

Table -12:- Proportion of household having I) bank account II) P.O. account and III) Other deposit account : rural, urban as on date of survey in J&K State.

STATE	Rural land			Urban land		
	Percentage of household having					
	Bank Account	PO Account	Other Deposit Account	Bank Account	PO Account	Other Deposit Account
(1)	(2)	(3)	(4)	(5)	(6)	(7)
J&K	67.20	8.90	2.20	86.10	8.00	2.30

Payment of interest

Table-13:- Two factors, namely, terms of payment of interest and actual rate of interest together, largely explain the interest burden borne by the indebted households. There are four such categories namely interest free, simple interest, compound interest and concessional rate of interest. **Table-13** shows the IOI by terms of interest. From 70th round survey, it has been observed that Indebtness with “compound interest” was predominant for both rural (25.1%) and urban (15.5%) households. On the other hand, IOI with “simple interest” class has the least representation (0.9%) in both rural and urban areas.

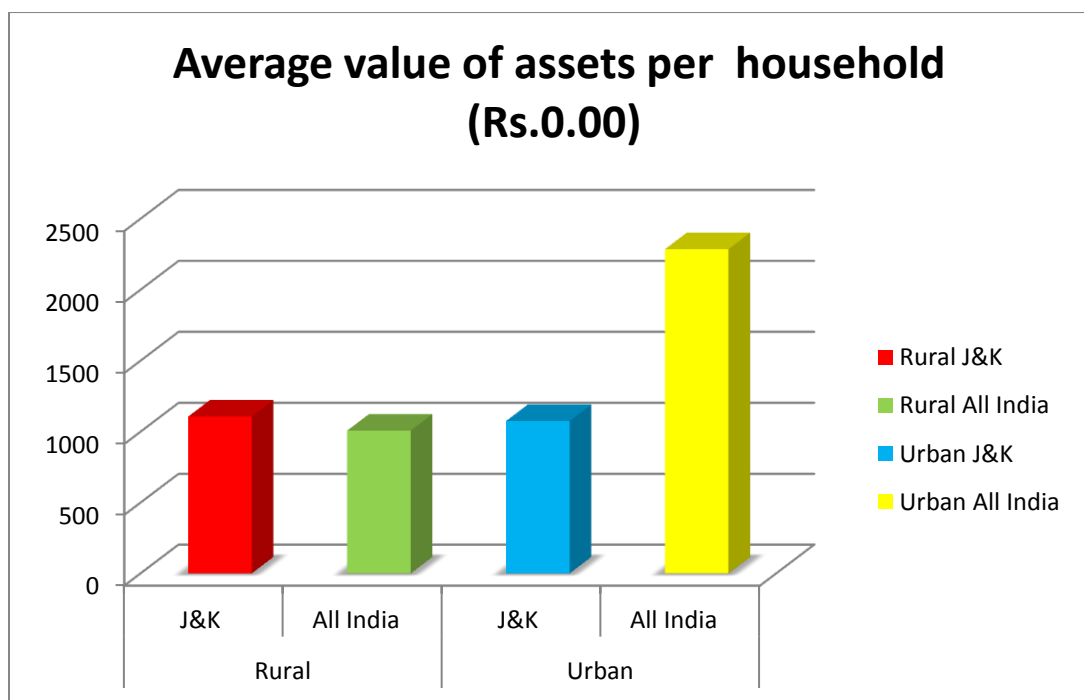
Table- 13:- Incidence of Indebtness of hhd by Terms of Interest (TOI)

Terms of interest(TOI)	IOI(%)	
	Rural	Urban
Interest free	1.7	2.0
Simple	0.9	0.9
Compound	25.1	15.5
Concessional	2.5	0.2

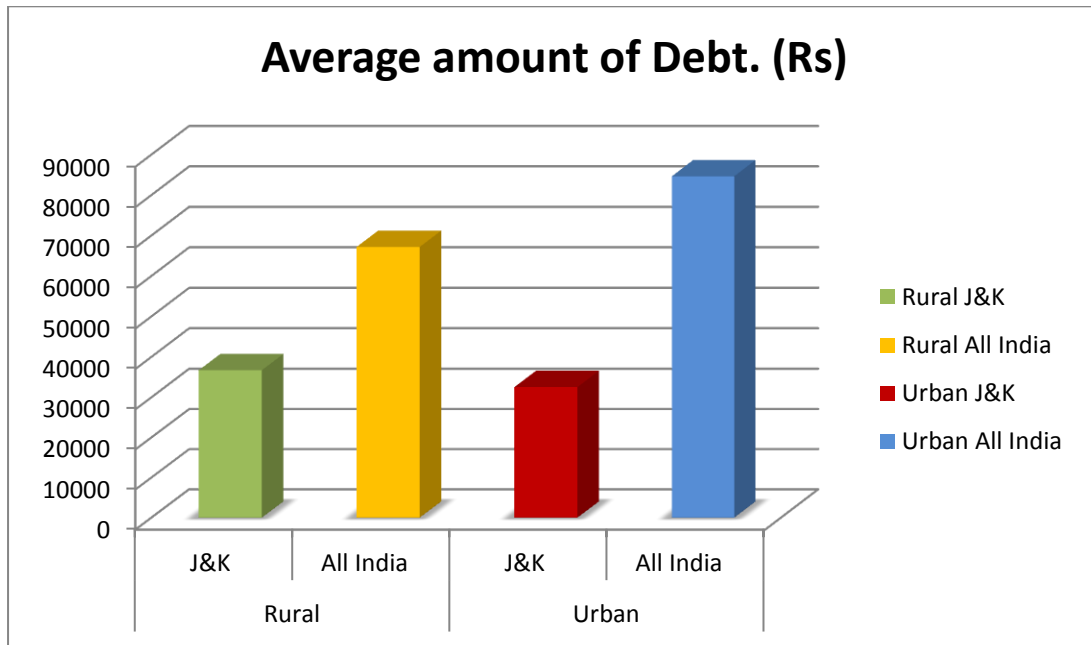
Table-14:-Comparison of 70th round (schedule 18.2) results between J&K state and All India

Different type of aspects	J&K state		All India	
	Rural	Urban	Rural	Urban
1)Sample size	152	121	4529	3507
2)No. of households surveyed	2093	1675	62135	48665
3) Average value of assets per household (Rs.)	1107	1075	1007	2285
4) Average amount of Debt. (Rs)	36691	67154	32522	84625
5) IOI (Incidence of indebtedness) (%)	29.50	17.90	31.44	22.37
6) Debt Asset Ratio per household	3.31	6.24	3.23	3.7
7) Average value of financial assets per household (Rs.)	36217	82918	18674	109884
8) Percentage share of component of assets viz. Land &Building in total value of assets	94.10	87.57	93.70	91.80
9) Ratio of debt to average amount of financial assets	101.31	80.98	174.2	77

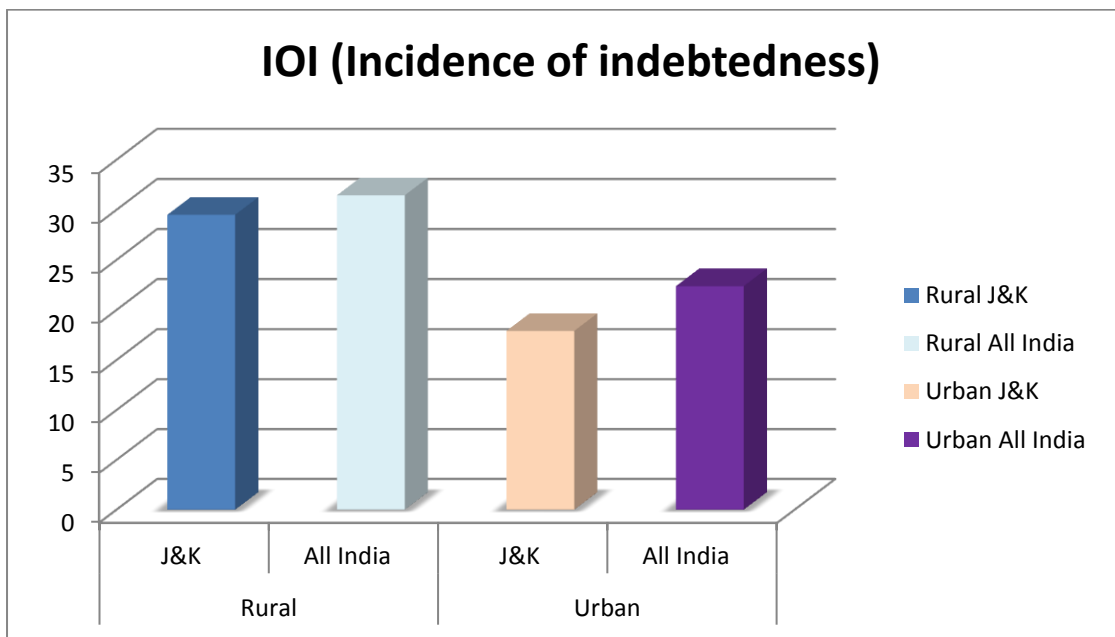
Graph-5 shows the average value of assets per household (AVA) for rural and urban J&K &India.



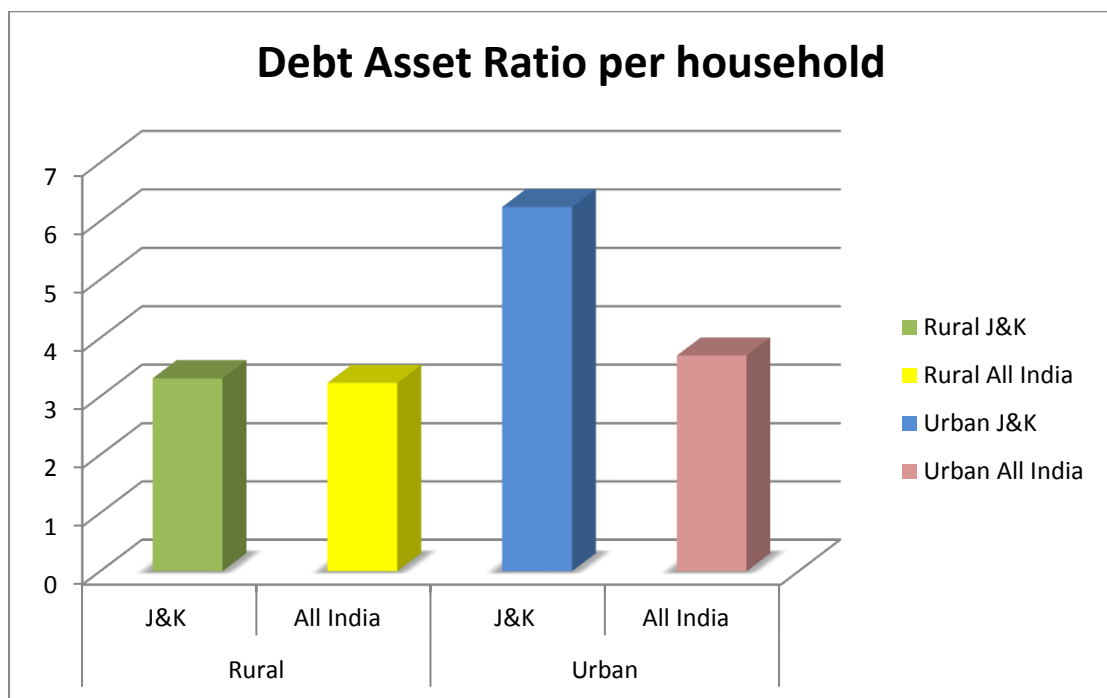
Graph-6 shows the average amount of debt. per household for rural and urban J&K &India.



Graph-7 shows the Incidence of indebtedness (IOI) per household for rural and urban J&K &India.



Graph-8 shows the Debt Asset Ratio per household (DAR) for rural and urban J&K & India.



Graph-9 shows the Average value of financial assets per household for rural and urban J&K & India.

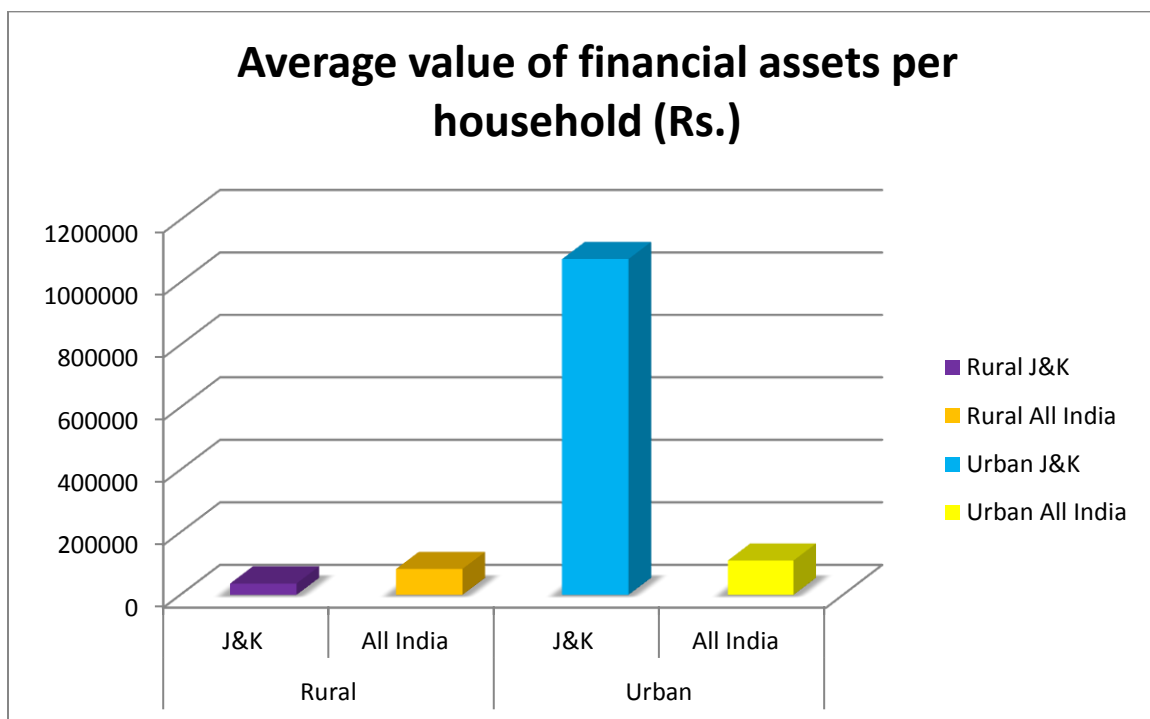


Table-14:- Comparison of J&K vis-à-vis All India: -In the 70th round report on Debt& Investment, 273FSU's (152villages in rural areas and121 UFS blocks in urban areas) and3768 households (2093in rural areas and1675 in urban areas) were surveyed in J&K. However, at the All India level, the number of FSU's surveyed were8036 (4529 villages in rural areas and 3507 UFS blocks in urban areas)and number of households surveyed were110800(62135in rural areas and 48665 in urban areas). Average value of assets in urban J&K was estimated at RS 10.7lakh as against national level average of Rs. 22.8 lakh. Similarly in rural J&K, average value of assets owned by a household was estimated at Rs. 11.07 lakh as against Rs 10.07 lakh at the All India level.

Average amount of debt. per household was Rs 36691 for rural sector of J&K and Rs 32522 for rural India. On the other hand, AOD per household for urban J&K was observed to be comparatively much less than AOD per household for urban India i.e. it was Rs 67154 for urban J&K and Rs84625 for urban India.

Incidence of Indebtness at the All India level in rural area was 31.4% whereas it was 29.5% in rural J&K.In urban India, IOI was 22.4% as against 17.9% in urban J&K.Debt Asset ratio was more or less same for rural J&K (3.31%) and rural India (3.23%).In urban J&K, debt asset ratio was higher (6.24%) than the national level figure of 3.7% implying the fact that burden of debt on households residing in urban J&K was more than the households living in urban India.

Average value of financial assets per household in rural J&K was Rs.36217 as against the national level figure of Rs.18674. In urban J&K, average value of financial asset was Rs82918 whereas it was estimated at Rs1.1lakh at the all India level.

The share of Land & Building in the total value of assets was more or less same for rural areas of J&K state and All India i.e. it was estimated to be 94.10% for rural J&K and about 94% for rural India. In urban areas, out of total assets, Land & Building accounted for about 88% share at the state level and nearly 92% at the All India level.

Ratio of debt to average value of financial asset in rural J&K was101.31% whereas at all India level, it figures at174.2%. In urban India, ratio of debt to average amount of financial asset was 77% whereas at the state level, it figures at 80.98%.

Comparison of J&K with India across decile classes of household asset holding

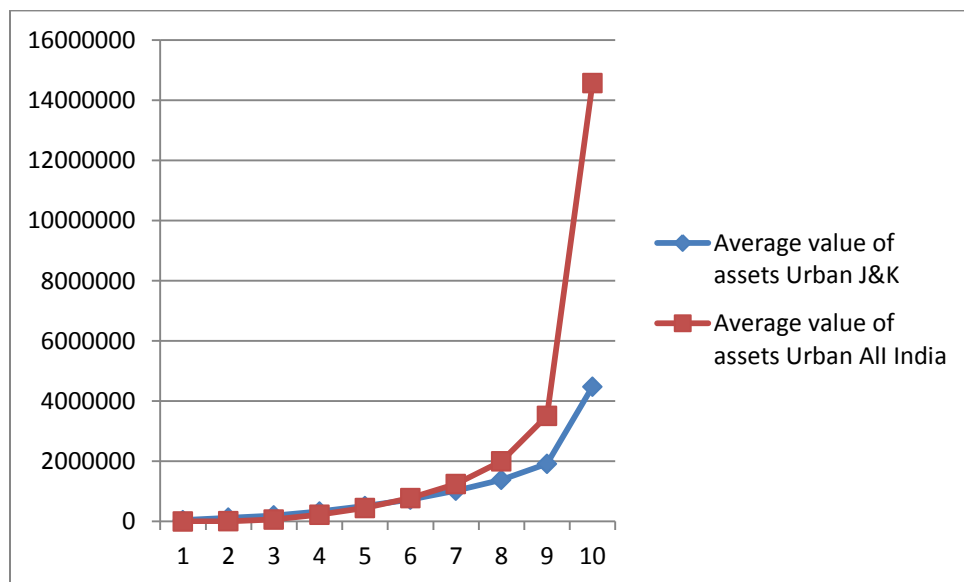
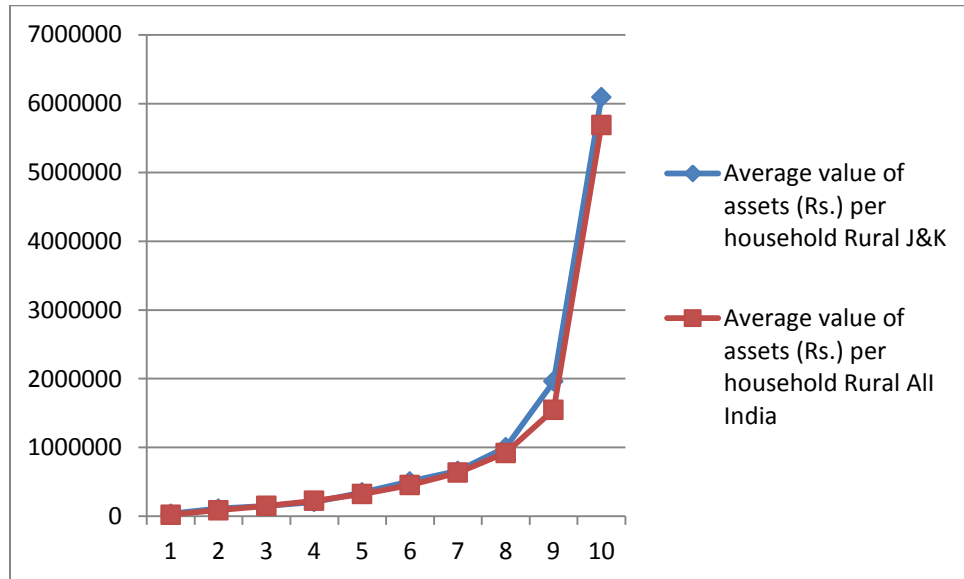
Average asset across decile classes of household asset holdings

Table-15:-It shows that the current pattern of asset holdings in J&K & India is unequal and inequality has increased. In India especially in the urban areas, the average value of asset in lowest decile class is much lower as compared to J&K .ie. It is Rs.291 for urban India and Rs.45805 for urban J&K. The inequality in average value of assets in rural area of J&K in top decile class is little bit high as compared to India i.e. It is Rs.6093611 for rural J&K and Rs.5689385 for rural India but when it comes to urban area, the inequality is quite high. The average value of assets for top decile class of an urban household in J&K was estimated to be Rs.4476127 and it was Rs.14559978 for All India.

Table-15:- Average value of assets (Rs.) per household for rural and urban area of J&K and India across decile asset holding class.

Household asset holding class	Average value of assets (Rs.) per household			
	Rural		Urban	
	J&K	All India	J&K	All India
1	37941	25071	45805	291
2	112080	89593	125774	9565
3	150248	151460	201510	67428
4	208127	227145	334327	224760
5	347014	325385	512475	447719
6	508033	454192	727903	777591
7	662350	635506	1020885	1248347
8	1003275	922870	1383160	2001390
9	1960946	1548889	1915196	3513327
10	6093611	5689385	4476127	14559978

Graph-10:- shows the average value of assets across decile classes of households in rural &urban area of J&K and India



Average amount of debt across asset holding classes

Table-16:-It shows that the average amount of debt in rural J&K is high in lower decile class(Rs.32338) but when it comes to higher decile class ,the average amount of debt becomes low(Rs.14146) whereas in rural India, it is quite opposite of J&K. In lower decile class, AOD is low (Rs.9705) and high in top decile class (Rs.111884) at the all India level. Urban J&K has an increasing AOD from lower class limit to upper class limit and same is with the urban India. AOD per household for lower decile class is high for urban J&K (Rs.15874) whereas it is quite low for urban India (Rs.5587).However, for top decile class, J&K state has less AOD (Rs129574) as compared to India (Rs.398457).

Table-16:- Amount of Debt(AOD) per household for rural and urban area of J&K and India across decile asset holding class.

Household asset holding class	Amount of Debt(AOD) per household			
	Rural		Urban	
	J&K	All India	J&K	All India
1	32338	9705	15874	5587
2	33750	8819	37071	11934
3	38104	13811	68115	20075
4	39901	15673	88582	28430
5	20190	18800	69917	29915
6	47194	23441	29140	36751
7	51271	28770	66468	55519
8	49879	37662	73111	91069
9	40417	56658	93619	168470
10	14146	111884	129574	398457

Graph-11:- shows the average debt per household by asset holding class in rural and urban area of J&K and India

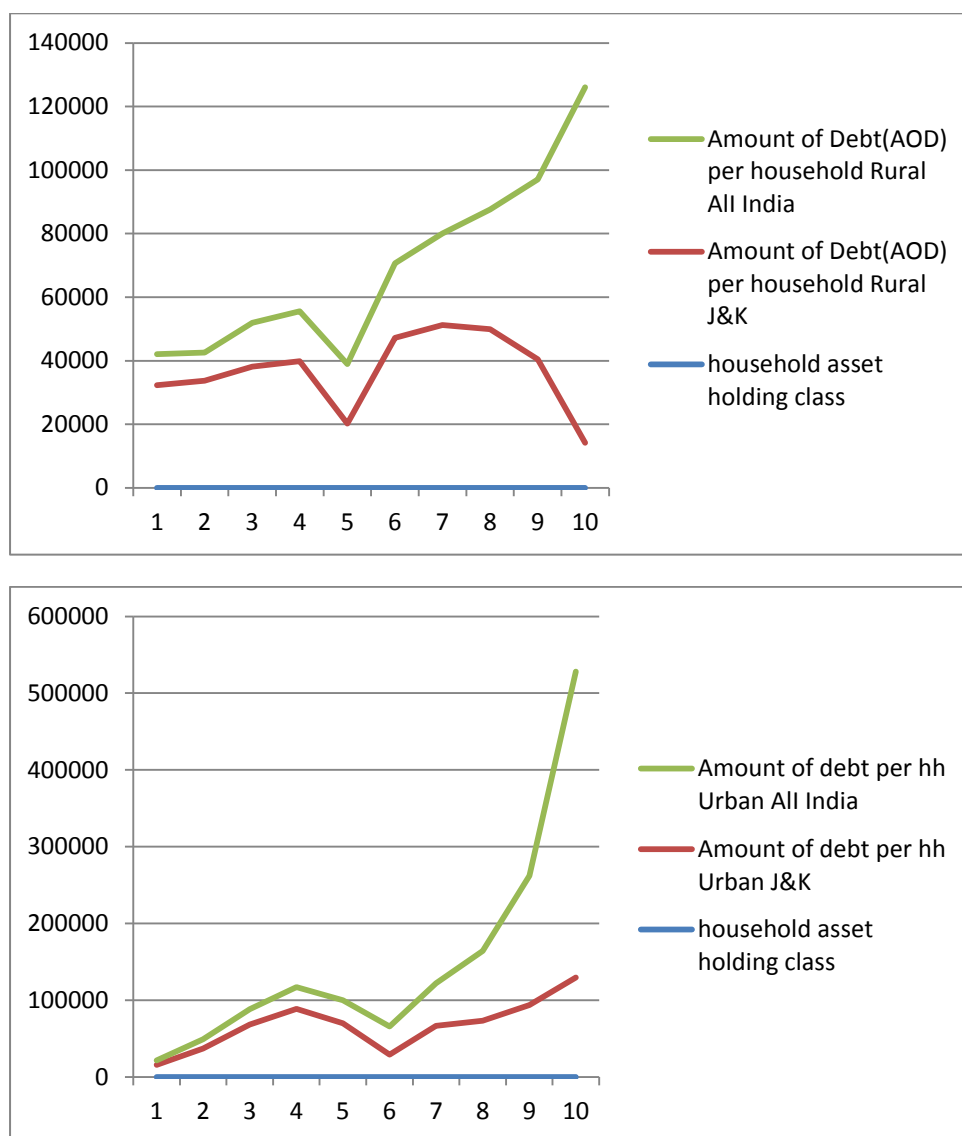
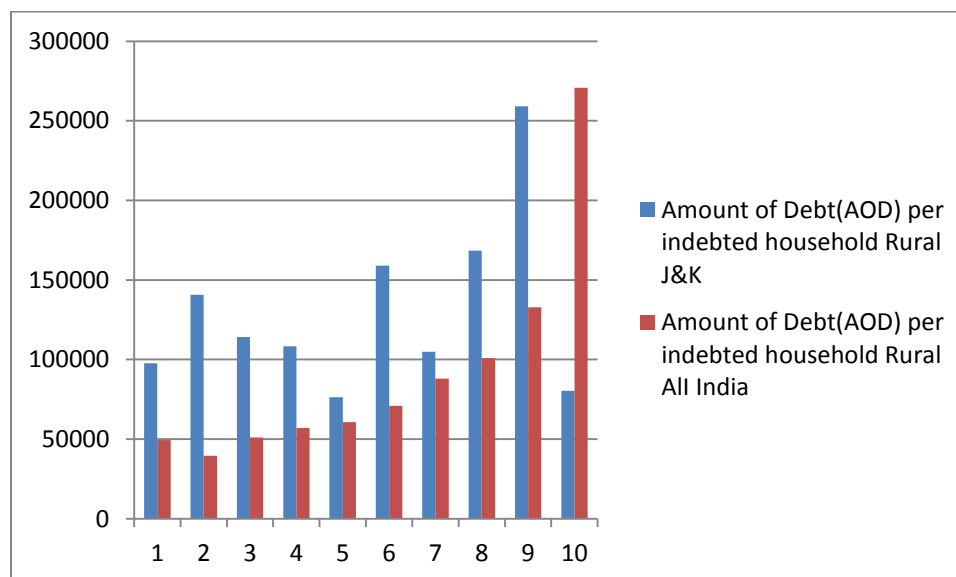


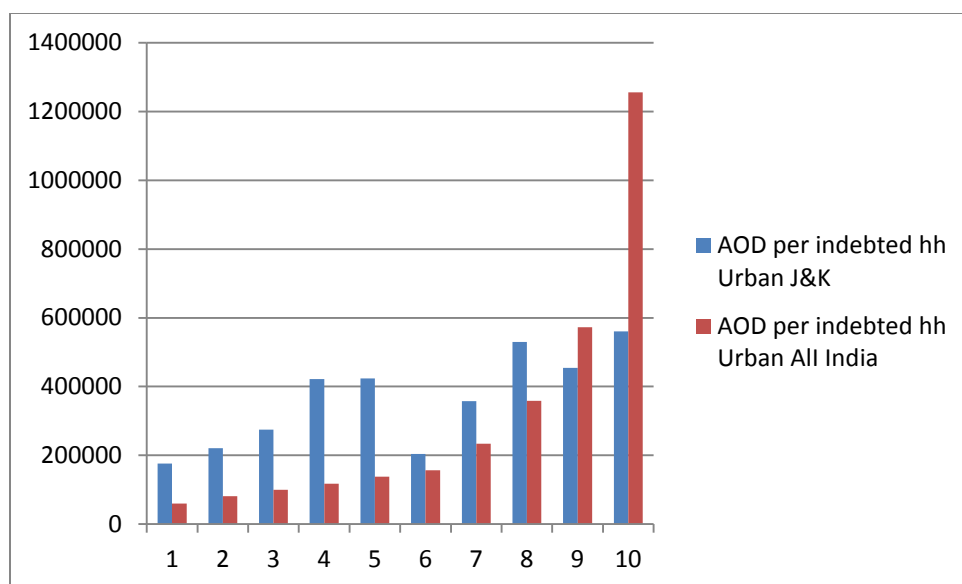
Table-17:- It shows that in rural J&K and rural India, the AOD per indebted household increases with the increase in the decile class of asset holdings except in the top decile class of asset holding in rural J&K, where AOD per indebtedness is significantly low (Rs.80375) whereas in urban J&K and India, AOD per indebted household increases sharply. In rural areas, AOD per household for largest decile class is (Rs.80375) for J&K whereas it is quite high (Rs.270747) for rural India. Urban J&K and India has large AOD per indebted household in highest decile class of asset holdings which shows high debtiness in the form of large asset holdings. AOD per indebted household for top decile class of urban J&K is (Rs.560927) and (Rs.1255405) for urban India.

Table-17:- Average amount of Debt(AOD) per indebted household for rural and urban area of J&K and India across decile asset holding class.

Household asset holding class	Amount of Debt(AOD) per indebted household			
	Rural		Urban	
	J&K	All India	J&K	All India
1	97698	49478	176378	59808
2	140625	39554	220661	81587
3	114084	51053	274657	99572
4	108427	57077	421819	117662
5	76477	60746	423739	138076
6	158902	71047	203776	156807
7	104849	88006	357355	233609
8	168510	100877	529790	358212
9	259083	132867	454461	572822
10	80375	270747	560927	1255405

Graph-12:- Shows the average debt per indebted household by asset holding class in rural and urban area of J&K and India





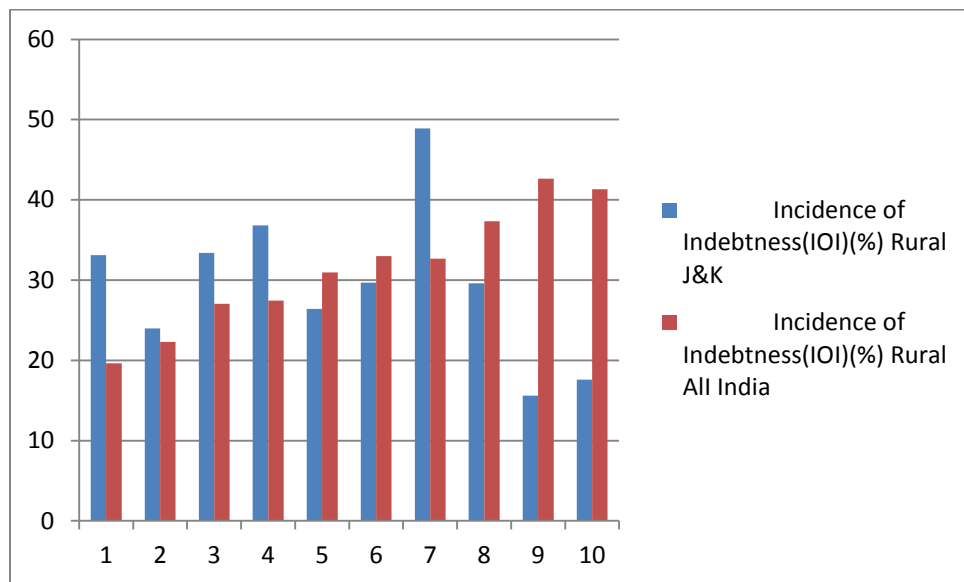
Incidence of Indebtness (IOI) by asset holding class in rural & urban area of J&K and India

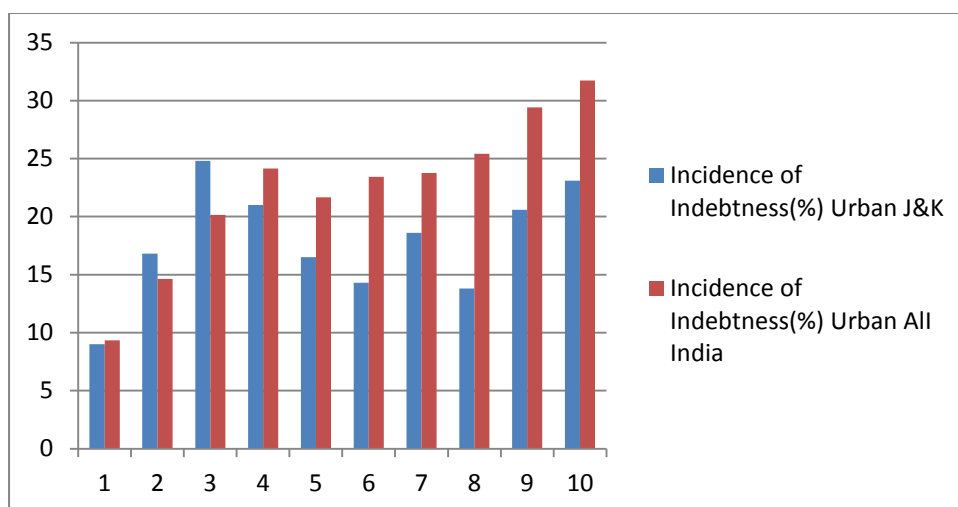
Table-18:- It shows that in urban J&K and urban India, with the increasing decile class of household asset holdings, the incidence of indebtedness increases as well. Here, Incidence of indebtedness is positively correlated to the increasing decile class of household asset holdings. IOI for top decile class is low for urban J&K (23.1%) as compare to urban India (31.74%). In rural India, IOI increases with increase in decile class of asset holdings up to ninth decile class. Rural J&K has high Incidence of Indebtness (33.1%) in low household asset holdings as compare to rural India (19.62%) whereas in top decile class, Incidence of Indebtness is low for rural J&K (17.6%) when compared to rural India (41.32%).

Table-18:- Incidence of Indebtness (IOI)(%) per household for rural and urban area of J&K and India across decile asset holding class.

Household asset holding class	Incidence of Indebtness (IOI) (%)			
	Rural		Urban	
	J&K	All India	J&K	All India
1	33.1	19.62	9	9.34
2	24	22.3	16.8	14.63
3	33.4	27.05	24.8	20.16
4	36.8	27.46	21	24.16
5	26.4	30.95	16.5	21.67
6	29.7	32.99	14.3	23.44
7	48.9	32.69	18.6	23.77
8	29.6	37.33	13.8	25.42
9	15.6	42.64	20.6	29.41
10	17.6	41.32	23.1	31.74

Graph-13:- shows the Incidence of Indebtness per household by asset holding class in rural and urban area of J&K and India





Debt-Asset Ratio

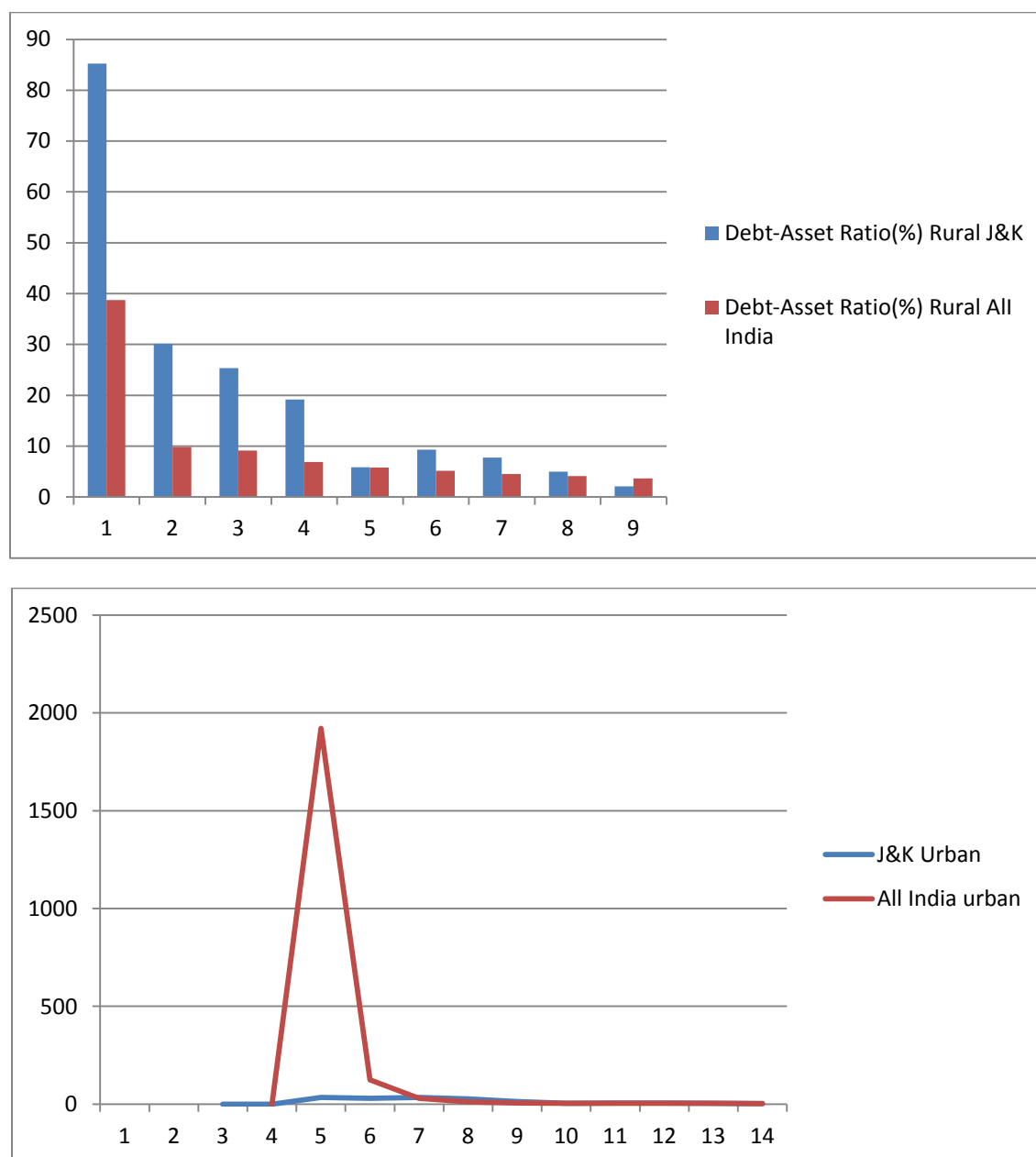
Table-19:-Debt-Asset ratio is defined as percentage of respective AVA.

DAR=(AODX100)/AVA on a given date for a particular groups of households.DAR is highly unequal in top decile class as compare to lowest decile class both at all India level &state level.DAR for the first decile class was 85.23% for rural J&K and 38.71% for rural India ,34.65% for urban J&K and 1920.28% for urban India, whereas for top decile class, it was 0.23% for rural J&K and 1.97% for rural India , 2.89% for urban J&K and 2.74% for urban India, implying the fact that burden of debt was more on the lowest decile class as compared to top decile class in both rural and urban areas of J&K and India.

Table-19:- Debt-Asset Ratio(%) per household for rural and urban area of J&K and India across decile asset holding class.

household asset holding class	Debt-Asset Ratio(%)			
	Rural		Urban	
	J&K	All India	J&K	All India
1	85.23	38.71	34.65	1920.28
2	30.11	9.84	29.47	124.77
3	25.36	9.12	33.8	29.77
4	19.17	6.89	26.49	12.65
5	5.81	5.78	13.64	6.68
6	9.3	5.16	4.09	4.73
7	7.74	4.53	6.51	4.45
8	4.97	4.08	5.28	4.55
9	2.06	3.66	4.88	4.8
10	0.23	1.97	2.89	2.74

Graph-14:- shows debt asset ratio across decile class in rural and urban area of J&K and India



Composition of Household Asset Holdings

Table-20:-Land and Building, in the rural areas, clearly formed the predominant component of assets in the total value of assets both at All India level(93.7%) and state level(94.10%).The share of Livestock &Poultry in the total value of assets at the state level(0.8%)was almost half

than that of All India level(1.6%).It can be seen from the table that the share of Machinery & Equipment in the total value of assets was higher at the All India level than that at the state level whereas share of financial assets was higher at All India level as compare to J&K even when the occupational categories were considered separately or clubbed together. The share of Machinery & Equipment was about 2% for rural J&K whereas it was nearly 3% for rural India .The share of financial assets was 3.27% for rural areas of J&K state whereas it was only about 2% for rural India.

Table-20 Percentage share of different components of assets in the total value of assets for each occupational category of households in rural area of J&K State and All India

Broad type of assets	Percentage share over broad type of assets by households					
	Rural					
	J&K			All India		
	Cultivator	Non-Cultivator	All	Cultivator	Non-Cultivator	All
Land & building	94.30	92.76	94.10	94.2	91.1	93.7
Livestock & poultry	0.77	0.98	0.80	1.7	0.9	1.6
Machinery & equipments #	1.93	1.11	1.83	2.6	4.1	2.8
Financial assets *	3.00	5.15	3.27	1.5	3.9	1.9
All	100	100	100	100	100	100

includes farm equipments, non- farm equipments and transport equipment

* includes shares amount, deposits and amount receivable

Table-21:-Percentage share of different components of assets in the total value of assets for each occupational category of households in Urban area of J&K state and All India.

Broad type of assets	Percentage share over broad type of assets by households					
	Urban					
	J&K			All India		
	Self employed	Others	All	Self employed	Others	All
Land & building	90.66	85.68	87.57	93.6	90.0	91.8
Livestock & poultry	0.39	0.11	0.22	0.1	0.1	0.1
Machinery & equipments #	4.23	4.66	4.50	3.9	2.7	3.3
Financial assets *	4.72	9.55	7.71	2.3	7.3	4.8
All	100	100	100	100	100	100

includes farm equipments, non- farm equipments and transport equipment

* includes shares amount, deposits and amount receivable

Table-21:-The table shows that India has more asset (91.8%) in the form of Land& Building as compared to J&K (87.57%).In India, Self Employed has more Land &Building as asset (93.6%) as compare to J&K (90.6%) .The share of Land &Building for Others households is 90% at All India level which is higher than that of urban J&K(85.68%).The table also reveals that J&K has more asset in the form of Livestock/Poultry(0.22%)Machinery &Equipment(4.5%)&Financial Asset(7.71%) as compare to India which has 0.1% share in Livestock/Poultry,3.3% share in Machinery&Equipment&4.8% share in Financial asset. The share of other items viz. Livestock/Poultry, Machinery& Equipment, Financial asset in urban areas is more for J&K state than All India even when the occupational categories are considered.

Appendix – A

Detailed Tables

Table 1: Number of villages/ blocks surveyed and number of households surveyed for Schedule 18.2:NSS 70th round, State sample					
J&k state	No. of fsu`s (village/blocks) surveyed.		No. households surveyed.		
	Rural	Urban	Rural	Urban	Rural + Urban
01	02	03	04	05	06
J&K	152	121	2093	1675	3768
all J&K	152	121	2093	1675	3768

A1

Table 2(a): Estimated number of households and total value of assets as on 30.16.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type.

State : J&K						
Major household type : Cultivator						
Rural						
household asset holding class	Total value of assets (Rs. Lakhs)	number of households		amount of cash loan (Rs. Lakhs)	No. of households reporting cash loan	
		estimated (00)	sample		estimated (00)	sample
1	02	03	04	05	06	07
01	3350391764	92385	112	2858752796	28885	50
02	9613286737	83441	181	2888768410	20368	90
03	13089816158	88908	168	3418947807	26265	102
04	17484131166	86185	100	2614406497	29893	57
05	35184999998	99693	170	1498826920	29484	83
06	58606797767	116139	184	5500738148	36043	85
07	76236177379	115543	192	6311556000	60304	110
08	103932357940	103231	224	3848803937	29038	98
09	242223101398	122789	164	3336672051	16498	48
10	708233238212	114768	125	1713971188	21526	48
All classes	1267954298521	1023082	1620	33991443752	298304	771

Table 2(b): Estimated number of households and total value of assets as on 30.16.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type.

State : J&K		Major household type : Non -Cultivator			Rural	
household asset holding class	Total value of assets (Rs. Lakhs)	number of households		amount of cash loan (Rs. Lakhs)	No. of households reporting cash loan	
		estimated (00)	sample		estimated (00)	sample
1	02	03	04	05	06	07
01	1611549885	38396	80	1370477395	14446	48
02	5029052685	47201	70	1520468009	10930	35
03	6738928890	43066	56	1609767481	17860	32
04	9456592284	43259	56	2550565935	17760	27
05	10620792355	32306	57	1166298849	5388	24
06	6661641802	12333	31	562444209	2125	17
07	10651445137	15638	37	414222077	3822	22
08	24959161386	25240	51	2559180393	9030	30
09	21351069321	11623	18	2095912420	4517	8
10	83057930117	15088	17	122932745	1281	8
All classes	180138163882	284150	473	13972269513	87159	251

Table 2(c): Estimated number of households and total value of assets as on 30.16.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type.

State : J&K		Major household type : All (Cultivator /Non-cultivator)			Rural	
household asset holding class	Total value of assets (Rs. Lakhs)	number of households		amount of cash loan (Rs. Lakhs)	No. of households reporting cash loan	
		estimated (00)	sample		estimated (00)	sample
1	02	03	04	05	06	07
01	4961941649	130781	192	4229230191	43331	98
02	146423339423	130642	251	4409236419	31298	125
03	19828745047	131974	224	5028715288	44125	134
04	26940723450	129444	156	5164972432	47653	84
05	45805792353	132000	227	2665125768	34872	107
06	65268439569	128473	215	6063182357	38168	102
07	86887622516	131181	229	6725778077	64126	132
08	128891519326	128471	275	6407984329	38067	128
09	26354170720	134412	182	15432584471	21016	56
10	791291168330	129856	142	1836903933	22807	56
All classes	1448092462383	1307232	2093	47963713265	385463	1022

Table 3 (a): Estimated number of households and total value of assets as on 30.16.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type.						
State : J&K		Major household type : Self - employed			Urban	
household asset holding class	Total value of assets (Rs. Lakhs)	number of households		amount of cash loan (Rs. Lakhs)	No. of households reporting cash loan	
		estimated (00)	sample		estimated (00)	sample
1	02	03	04	05	06	07
01	597689592	15574	50	250246222	1137	23
02	2231665377	17900	62	646252453	2392	37
03	3787649851	18121	69	671642356	3472	38
04	6364826788	18376	58	724117653	2500	23
05	7936107631	15492	64	755042606	2699	34
06	11582461475	16225	54	502971619	2204	24
07	13946963270	13224	59	1435982787	3468	30
08	20020416643	14365	55	1492865151	2623	30
09	30437670137	15866	61	1095884905	3141	30
10	71264555431	17195	63	1887551587	4185	32
All classes	168170006196	162338	595	9462557339	27820	301

Table 3(b): Estimated number of households and total value of assets as on 30.16.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type.						
State : J&K		Major household type : Cultivator : Others			Urban	
household asset holding class	Total value of assets (Rs. Lakhs)	number of households		amount of cash loan (Rs. Lakhs)	No. of households reporting cash loan	
		estimated (00)	sample		estimated (00)	sample
1	02	03	04	05	06	07
01	1283336139	25492	88	401639481	2558	44
02	2961028462	23386	108	884257616	4549	68
03	4501010634	23011	114	2130098389	6711	65
04	7431075481	22889	97	2931193206	6179	46
05	13136119165	25627	106	2119846772	4104	49
06	18480509665	25076	112	700516303	3709	45
07	27931234835	27798	141	1290620575	4159	69
08	37055241104	26900	109	1524019980	3084	49
09	48322291146	25258	102	2754064547	5335	55
10	113357192424	24051	103	3456826482	5355	55
All classes	274459039054	249486	1080	18193083351	45743	545

Table 3(c): Estimated number of households and total value of assets as on 30.16.12, estimated number of households reporting cash loan and amount of cash loan as on 30.06.12 by household asset holding class and major household type.

State : J&K						
Major household type : Cultivator : All				Urban		
household asset holding class	Total value of assets (Rs. Lakhs)	number of households		amount of cash loan (Rs. Lakhs)	No. of households reporting cash loan	
		estimated (00)	sample		estimated (00)	sample
1	02	03	04	05	06	07
01	1881025731	41066	138	651885703	3695	67
02	5192693839	41286	170	1530510069	6940	105
03	8288660485	41133	183	2801740746	10183	103
04	13795902269	41265	155	3655310858	8679	69
05	21072226796	41119	170	2874889378	6803	83
06	30062971140	41301	166	1203487922	5913	69
07	41878198105	41021	200	2726603363	7627	99
08	57075657747	41265	164	3016885130	5707	79
09	78759961283	41124	163	3849949452	8476	85
10	184621747855	41246	166	5344378069	9540	87
All classes	442629045250	411824	1675	27655640689	73564	846

Table 4(a): per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household type and sex of head of household.							
State : J&K							
Sex of household : Male							
Rural							
Household type	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
Self - employed in agriculture	352	1230292	329	43870	4238	769	391
Self - employed in non-agriculture	166	580162	320	40629	1995	320	162
Regular wage /salaried earning	232	1258988	247	31835	2789	460	223
Casual labour in agriculture	37	319628	420	35554	449	68	36
Casual labour in non-agriculture	156	850021	279	21362	1881	254	110
Others	57	1120225	361	27402	682	102	50
All	1000	1029525	306	35782	12033	1973	972

Table 4(b): per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household type and sex of head of household.							
State J&K		Sex of head of household: Female			Rural		
Household type	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
Self - employed in agriculture	291	685219	326	140862	292	54	21
Self - employed in non-agriculture	22	587656	146	40597	22	7	4
Regular wage /salaried earning	442	4003797	113	13222	444	21	10
Casual labour in agriculture	115	71159	35	1049	115	3	1
Casual labour in non-agriculture	82	498756	70	2643	83	11	5
Others	48	266918	93	4173	48	8	4
All	1000	2044560	162	48221	1004	104	45

Table 4(c): per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household type and sex of head of household.							
State J&K		sex of head of household: All (Male + Female)			Rural		
Household type	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
Self - employed in agriculture	348	1194674	330	50133	4539	828	416
Self - employed in non-agriculture	155	579646	318	40575	2020	328	166
Regular wage /salaried earning	248	1634249	228	29232	3238	482	233
Casual labour in agriculture	43	268961	242	28518	564	71	37
Casual labour in non-agriculture	150	835214	271	20573	1964	265	115
Others	56	1063816	343	25867	730	110	54
All	1000	1107168	295	36732	13054	2084	1021

Table 5(a) : per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household type and sex of head of household.							
State J&K		sex of head of household: Male			Urban		
Household type	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
Self - employed	412	1048536	172	60085	1568	575	292
Regular wage /salaried earning	320	1171308	206	86458	1219	564	296
Casual labour	164	1122603	208	83591	627	283	146
Others	104	1127132	102	37465	396	141	59
All	1000	1108170	182	70038	3809	1563	793

Table 5(b): per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household type and sex of head of household.							
State J&K		sex of head of household: Female			Urban		
Household type	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
Self - employed	190	680615	147	7680	56	20	9
Regular wage /salaried earning	339	561338	166	63745	99	39	18
Casual labour	163	662986	154	41139	48	24	15
Others	308	706696	29	1632	90	22	5
All	1000	645343	118	30284	293	105	47

Table 5(c) : per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household type and sex of head of household.							
State J&K	sex of head of household: All (Male + Female)				Urban		
Household type	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
Self - employed	394	1035926	171	58289	1623	595	307
Regular wage /salaried earning	322	1120967	207	84700	1325	606	317
Casual labour	164	1087631	207	80949	676	310	164
Others	120	1061186	87	30338	494	164	64
All	1000	1074802	179	67154	4118	1675	846

Table 6 (a) : per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household asset holding class and sex of head of household.

State J&K							
sex of head of household: Male				Rural			
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
1	95	34844	370	36178	1142	176	90
2	105	111829	245	34441	1261	241	122
3	104	150057	338	39827	1253	212	126
4	104	20720	376	41016	1258	147	80
5	105	347833	260	17517	1261	218	103
6	97	509927	298	40398	1174	202	98
7	102	661731	499	53851	1229	216	127
8	100	1005566	291	42045	1203	262	121
9	108	1963519	146	30704	1302	171	51
10	80	6400815	233	18894	963	136	55
all classes	1000	1030404	306	35754	12046	1981	973

Table 6(b) : per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household asset holding class and sex of head of household.							
State J&K		sex of head of household: Female			Rural		
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
1	164	59319	61	5833	165	16	8
2	41	118394	64	9539	42	8	2
3	65	154065	255	4009	65	11	7
4	25	237907	52	623	32	7	3
5	59	329556	358	77168	59	9	4
6	105	482527	300	124857	106	12	4
7	82	671543	334	12996	83	13	5
8	81	969593	372	165036	82	13	7
9	39	1809736	435	358648	40	10	4
10	332	5210761	10	500	335	6	8
all classes	1000	2037819	161	47970	1009	105	45

Table 6(c) : per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household asset holding class and sex of head of household.							
State J&K		sex of head of household: All(Male / Female)			Rural		
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
1	100	37941	331	32338	1308	192	98
2	100	112080	240	33750	1306	251	125
3	101	150248	334	38104	1320	224	134
4	99	208127	368	39901	1294	156	84
5	101	347014	264	20190	1320	227	107
6	98	508033	297	47194	1285	215	102
7	100	662350	489	51271	1312	229	132
8	98	1003275	296	49879	1285	275	128
9	103	1960946	156	40417	1344	182	56
10	99	6093611	176	14146	1299	142	56
all classes	1000	1107754	295	36691	13072	2093	1022

Table 7(a): per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household asset holding class and sex of head of household.

State J&K							
sex of head of household: Male				Urban			
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
1	101	46593	88	15287	384	127	61
2	91	125521	181	42384	347	157	98
3	100	200068	254	66199	379	172	96
4	99	333409	195	90814	379	136	60
5	99	513348	177	75829	378	154	79
6	98	725737	151	31691	375	157	67
7	102	1024597	188	65871	387	189	94
8	106	1385925	137	74137	403	157	74
9	96	1913063	222	103388	367	151	79
10	108	4478224	226	128956	410	163	85
all classes	1000	1108170	182	70038	3809	1563	793

Table7 (b): per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household asset holding class and sex of head of household.

State J&K							
sex of head of household: Female				Urban			
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
1	91	34392	125	24374	27	11	6
2	226	127105	99	9195	66	13	7
3	103	218573	122	82848	30	8	4
4	92	358711	223	60881	27	16	6
5	113	502446	37	2012	33	16	4
6	129	749342	62	3889	38	9	2
7	78	957717	153	76618	23	11	5
8	34	1272253	199	31922	10	7	5
9	125	1960400	94	15586	37	11	6
10	10	4181656	914	216371	3	3	2
all classes	1000	645343	118	30284	293	105	47

Table7 (c): per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household asset holding class and sex of head of household.							
State J&K		sex of head of household: All			Urban		
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
1	100	45805	90	15874	411	138	67
2	100	125774	168	37071	413	170	105
3	100	201510	248	68115	411	183	103
4	100	334327	210	88582	413	155	69
5	100	512475	165	69917	411	170	83
6	100	727903	143	29140	413	166	69
7	100	1020885	186	66468	410	200	99
8	100	1383160	138	73111	413	164	79
9	100	1915196	206	93619	411	163	85
10	100	4476127	231	129574	412	166	87
all classes	1000	1074802	179	67154	4118	1675	846

Table: 8 (a) : per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household asset holding class and sex of head of household.

State J&K		sex of head of household: Male			Rural/Urban (All)		
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
1	96	37801	299	30921	1526	303	151
2	101	114783	231	36155	1607	398	220
3	103	161679	318	45955	1632	384	222
4	103	236451	334	52536	1637	283	140
5	103	386029	241	30974	1639	372	182
6	98	562195	263	38289	1549	359	165
7	102	748708	425	56732	1616	405	221
8	101	1100949	252	50093	1605	419	195
9	105	1952429	163	46680	1669	322	130
10	87	5827291	231	51726	1373	299	140
all classes	1000	1049086	276	43990	15855	3544	1766

Table: 8 (b) : per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household asset holding class and sex of head of household.

State J&K							
sex of head of household: Female							
Rural/Urban (All)							
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
1	147	55876	70	8394	192	27	14
2	83	123733	85	9329	108	21	9
3	73	174390	213	28850	96	19	11
4	45	293164	130	28186	59	23	9
5	71	391389	243	50289	92	25	8
6	110	552866	237	92967	144	21	6
7	81	733241	295	26712	106	24	10
8	71	1002660	353	150492	92	20	12
9	59	1881968	271	194176	76	21	10
10	260	5201886	18	2362	338	9	3
all classes	1000	1724743	152	43994	1302	210	92

Table: 8 (c) : per 1000 number of households,average value of assets per household and amount of cash loan per household as on 30.06.2012 by household asset holding class and sex of head of household.

State J&K							
sex of head of household: Male+Female (All)				Rural l/Urban (All)			
household asset holding class	per 1000 number of households	average value of assets per household(Rs.)	Number of households reporting cash loan per 1000 households	average amount of cash loan per household (Rs.)	No. of households		No. of sample households reporting cash loan
					estimated (00)	sample	
1	02	03	04	05	06	07	08
1	100	39820	274	28404	1718	330	165
2	100	115368	222	34548	1719	421	230
3	101	162428	314	45235	1731	407	237
4	99	238633	330	51669	1707	311	153
5	101	386314	241	32001	1731	397	190
6	99	561521	260	42802	1698	381	171
7	100	747759	417	54891	1722	429	231
8	92	1095629	258	55527	1697	439	207
9	102	1950228	168	52881	1755	345	141
10	100	5703699	189	41971	1711	308	143
all classes	1000	1099860	267	43989	17191	3768	1868

Table 9(a): Per thousand distribution of rural household asset holding class for each household type													
State J&K	sex of head of household: M/F/all										Rural		
household type	Household asset holding class											No. of households	
	1	2	3	4	5	6	7	8	9	10	All classes	estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
Self - employed in agriculture	49	118	76	89	121	133	104	119	98	92	1000	4539	828
Self - employed in non-agriculture	90	137	203	156	57	80	88	78	91	20	1000	2020	328
Regular wage /salaried earning	65	66	102	50	81	78	59	135	188	175	1000	3228	482
Casual labour in agriculture	397	132	62	49	205	90	7	50	6	2	1000	564	71
Casual labour in non-agriculture	110	93	88	169	107	64	214	49	12	95	1000	1964	265
Others	344	29	36	69	93	121	58	26	109	114	1000	730	110
All	100	100	101	99	101	98	100	98	103	99	1000	13054	2084
Est. hhds. (00)	1308	1306	1320	1294	1320	1285	1312	1285	1344	1299	13072	x	x
Sample hhd	192	251	224	156	227	215	229	275	182	142	2093	x	x

Table 9(b): Per thousand distribution of rural household asset holding class for each household type

State J&K													
sex of head of household: M/F/all													
household type	Household asset holding class											No. of households	
	1	2	3	4	5	6	7	8	9	10	All classes	estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
Self - employed in agriculture	96	110	112	113	95	100	81	88	98	106	1000	1623	595
Self - employed in non-agriculture	86	100	92	71	142	98	106	123	62	119	1000	1325	606
Regular wage /salaried earning	117	75	94	127	78	107	129	55	135	84	1000	676	310
Casual labour in agriculture	125	103	92	99	30	99	102	139	159	52	1000	494	164
Casual labour in non- agriculture	100	100	100	100	100	100	100	100	100	100	1000	4118	1675
Others	411	413	411	413	411	413	410	413	411	412	4118	x	x
All	138	170	183	155	170	166	200	164	163	166	1675	x	x

Table 10 (a) : Per thousand rupee break -up of total assets of rural assets household by household asset holding class for each household type														
State J&K		sex of head of household: M/F/all										Rural		
household type	Household asset holding class												No. of households	
	1	2	3	4	5	6	7	8	9	10	All classes	Total value of asets of (Rs. Lakhs)		
														estimated (00)
01	02	03	04	05	06	07	08	09	10	11	12	13	14	15
Self - employed in agriculture	2	11	9	15	35	56	58	97	187	530	1000	5422161	4539	828
Self - employed in non-agriculture	3	26	54	55	32	71	102	138	284	235	1000	1170716	2020	328
Regular wage /salaried earning	1	5	10	7	17	24	24	86	201	626	1000	5291164	3238	482
Casual labour in agriculture	78	57	35	46	288	196	18	190	46	47	1000	151641	564	71
Casual labour in non- agriculture	6	12	16	41	45	40	166	56	24	593	1000	1639954	1964	265
Others	12	3	5	15	29	54	36	30	228	587	1000	777094	730	110
All	3	10	14	19	32	45	60	89	182	546	1000	14452730	13054	2084
Estimated no. of hhs(00)	1308	1306	1320	1294	1320	1285	1312	1285	1344	1299	13072	x	x	x
No. sample of hhs(00)	192	252	226	156	227	215	229	275	182	142	2093	x	x	x

Table 10 (b) : Per thousand rupee break -up of total assets of rural assets household by household asset holding class for each household type														
State J&K		sex of head of household: M/F/all										Urban		
household type	Household asset holding class												No. of households	
	1	2	3	4	5	6	7	8	9	10	All classes	Total value of asets of (Rs. Lakhs)		
	estimated (00)	sample												
01	02	03	04	05	06	07	08	09	10	11	12	13	14	15
Self - employed in agriculture	4	13	23	38	47	69	83	119	181	424	1000	1681700	1623	595
Self - employed in non- agriculture	3	11	15	21	65	64	95	153	102	469	1000	1485028	1325	606
Regular wage /salaried earning	5	9	17	36	36	76	118	71	234	397	1000	735486	676	310
Casual labour in agriculture	7	12	18	31	14	65	98	174	303	277	1000	524077	494	164
Casual labour in non- agriculture	4	12	19	31	48	68	95	129	178	417	1000	4426290	4118	1675
Others	411	413	411	413	411	413	410	413	411	412	4118	x	x	x
All	138	170	183	155	170	166	200	164	163	166	1675	x	x	x

Table: 11(a) : Per thousand number of households reporting assets of specified categories and cash loan outstanding as on 30.6.2012 by household asset holding class. by household asset holding class for each household type

State J&K													
Major household: Cultivator													
household asset holding class	Number of households reporting											No. of households	
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Share etc.	Deposit etc.	Amount receiveable cash & kind	Any asset	Cash loan outstanding	estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	896	534	406	291	43	40	0	36	20	904	313	924	112
02	1000	992	936	133	199	17	0	143	5	1000	244	834	181
03	997	992	837	247	154	148	0	392	88	1000	295	889	168
04	1000	899	778	291	50	318	0	446	122	1000	347	862	100
05	1000	977	893	215	225	254	0	605	87	1000	296	997	170
06	971	986	772	230	247	446	0	731	59	1000	310	1161	184
07	994	998	563	610	110	165	0	780	399	1000	522	1155	192
08	991	981	680	359	199	380	0	716	63	1000	281	1032	224
09	978	989	410	314	462	341	3	560	102	1000	134	1228	164
10	985	941	502	187	258	290	0	666	13	1000	188	1148	125
All classes	981	934	664	294	205	250	0	531	100	991	292	10231	1620
Est. hhds. (00)	10039	9558	6790	3007	2093	2562	3	5430	1027	10142	2983	x	x
Sample hhd	1596	1540	1227	540	327	401	1	873	195	1617	771	x	x

Table 11 (b) : Per thousand number of households reporting assets of specified categories and cash loan outstanding as on 30.6.2012 by household asset holding class. by household asset holding class for each household type													
State J&K		Major household: Non- Cultivator							Rural				
household asset holding class	Number of households reporting											No. of households	
	Land	Building	Livestock & pultry	Farm business equipment	Non-farm business equipment	All transport equipment	Share etc.	Deposit etc.	Amount receiveable cash & kind	Any asset	Cash loan outstanding		
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	873	859	426	385	207	153	0	32	4	986	376	384	80
02	1000	992	705	96	17	340	0	427	58	1000	232	472	70
03	1000	990	615	23	41	351	0	518	284	1000	415	431	56
04	982	985	616	35	31	327	0	592	322	1000	411	433	56
05	930	996	490	4	39	165	0	780	260	1000	167	323	57
06	1000	1000	797	33	107	258	0	767	159	1000	172	123	31
07	947	1000	716	191	200	327	0	744	100	1000	244	156	37
08	1000	945	666	382	231	337	0	767	221	1000	358	252	51
09	1000	1000	861	664	176	454	0	828	120	1000	389	116	18
10	1000	1000	46	36	96	266	0	317	0	1000	85	151	17
All classes	969	970	588	152	95	291	0	526	169	998	307	2842	473
Est. hhds. (00)	2754	2757	1671	432	269	826	0	1493	480	2836	872	x	x
Sample hhd	460	448	309	84	55	153	0	224	76	470	251	x	x

Table 11 (c) : per thousand number of households reporting assets of specified categories and cash loan outstanding as on 30.6.2012 by household asset holding class. by household asset holding class for each household type													
State J&K		Major household: All										Rural	
household asset holding class	Number of households reporting											No. of households	
	Land	Building	Livestock & pultry	Farm business equipment	Non-farm business equipment	All transport equipment	Share etc.	Deposit etc.	Amount receiveable cash & kind	Any asset	Cash loan outstanding		
												estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	890	629	412	319	91	73	0	35	15	928	331	1308	192
02	1000	992	852	120	133	133	0	246	24	1000	240	1306	251
03	998	991	764	174	117	214	0	433	152	1000	334	1320	224
04	994	928	724	206	43	321	0	495	189	1000	368	1294	156
05	983	982	794	163	179	232	0	648	129	1000	264	1320	227
06	974	988	774	211	234	428	0	734	68	1000	297	1285	215
07	988	998	581	560	121	184	0	776	363	1000	489	1312	229
08	993	974	677	363	205	372	0	726	94	1000	296	1285	275
09	980	990	449	344	437	351	2	583	104	1000	156	1344	182
10	986	948	449	170	239	287	0	625	11	1000	176	1299	142
All classes	979	942	647	263	181	259	0	530	115	993	295	13072	2093
Est. hhds. (00)	12794	12315	8461	3439	2362	3389	3	6924	1506	12978	3855	x	x
Sample hhd	2056	1988	1536	624	382	554	1	1097	271	2087	1022	x	x

Table 12 (a) : Per thousand number of households reporting assets of specified categories and cash loan outstanding as on 30.6.2012 by household asset holding class. by household asset holding class for each household type

State J&K													
Major household : Self - employed													
Urban													
household asset holding class	Number of households reporting											No. of households	
	Land	Building	Livestock & pultry	Farm business equipment	Non-farm business equipment	All transport equipment	Share etc.	Deposit etc.	Amount receiveable cash & kind	Any asset	Cash loan outstanding	estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	568	572	113	27	292	238	0	533	9	797	73	156	50
02	986	997	175	55	157	341	0	641	43	1000	134	179	62
03	1000	949	329	156	164	386	0	730	165	1000	192	181	69
04	984	988	114	105	75	517	0	681	100	1000	136	184	58
05	997	905	114	140	102	348	0	931	46	1000	174	155	64
06	935	960	244	129	63	475	0	798	70	1000	136	162	54
07	995	991	135	37	99	590	7	717	148	1000	262	132	59
08	997	924	22	19	86	704	0	933	55	1000	183	144	55
09	964	999	30	43	209	585	0	692	3	1000	198	159	61
10	984	1000	319	206	40	640	0	950	75	1000	243	172	63
All classes	942	931	165	95	129	478	1	758	72	981	171	1623	595
Est. hhds. (00)	1530	1511	267	154	209	776	1	1231	117	1592	278	x	x
Sample hhd	555	560	139	102	143	301	1	405	72	588	301	x	x

Table 12 (b) : Per thousand number of households reporting assets of specified categories and cash loan outstanding as on 30.6.2012 by household asset holding class. by household asset holding class for each household type													
State J&K		Major household : Others										Urban	
household asset holding class	Number of households reporting											No. of households	
	Land	Building	Livestock & pultry	Farm business equipment	Non-farm business equipment	All transport equipment	Share etc.	Deposit etc.	Amount receiveable cash & kind	Any asset	Cash loan outstanding		
												estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	555	470	173	3	30	290	0	515	0	875	100	255	88
02	902	882	132	75	55	465	0	610	50	1000	195	234	108
03	969	982	322	96	122	368	0	600	83	1000	292	230	114
04	873	884	325	85	87	602	0	713	176	1000	270	229	97
05	843	947	68	60	84	358	0	621	70	1000	160	256	106
06	972	974	87	30	52	430	0	813	8	1000	148	251	112
07	918	943	95	20	130	612	0	693	35	1000	150	278	141
08	949	990	46	33	83	553	0	933	4	1000	115	269	109
09	939	1000	59	34	71	588	0	865	13	1000	211	253	102
10	976	986	108	71	171	777	0	981	59	1000	223	241	103
All classes	889	906	137	49	88	505	0	736	48	987	183	2495	1080
Est. hhds. (00)	2217	2259	342	123	221	1259	0	1836	120	2463	457	x	x
Sample hhd	971	1010	227	88	158	527	0	720	93	1069	545	x	x

Table 12 (c): per thousand number of households reporting assets of specified categories and cash loan outstanding as on 30.6.2012 by household asset holding class. by household asset holding class for each household type

State J&KMajor household : AllUrban													
household asset holding class	Number of households reporting											No. of households	
	Land	Building	Livestock & poultry	Farm business equipment	Non-farm business equipment	All transport equipment	Share etc.	Deposit etc.	Amount receiveable cash & kind	Any asset	Cash loan outstanding	estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	560	509	150	12	129	270	0	522	3	845	90	411	138
02	938	932	150	66	99	411	0	623	47	1000	168	413	170
03	983	967	325	122	141	376	0	657	119	1000	248	411	183
04	922	930	231	94	82	564	0	698	142	1000	210	413	155
05	901	931	86	90	91	354	0	738	61	1000	165	411	170
06	958	969	149	69	56	448	0	807	33	1000	143	413	166
07	943	958	108	26	120	605	2	701	71	1000	186	410	200
08	966	967	38	28	84	606	0	933	22	1000	138	413	164
09	949	1000	48	37	124	587	0	798	9	1000	206	411	163
10	979	992	196	127	116	720	0	968	66	1000	231	412	166
All classes	910	916	148	67	104	494	0	745	57	985	179	4118	1675
Est. hhds. (00)	3747	3770	610	277	429	2035	1	3067	236	4055	736	x	x
Sample hhd	1526	1570	366	190	301	828	1	1125	165	1675	846	x	x

Table 13 (a) : Average value of assets by asset category as on 30.6.2012 and average value of cash outstanding as on 30.6.2012 by household asset holding class

State : J&K													
Major household type : Cultivator													
household asset holding class	Average value of assets (Rs. Lakhs)											No. of households	
	Land	Building	Livestock & poultry	Farm business equipment	Non - farm business equipment	All transport equipment	Shares , etc.	Deposits etc.	Amount receivable (Cash & kind)	All	Average value of cash outstanding (Rs. Lakhs)	estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	14346	15622	3761	896	133	501	0	891	115	36266	30944	924	112
02	10053	99015	2628	980	452	72	0	1918	93	115210	34620	834	181
03	30083	95349	5344	1205	1020	1684	0	11561	982	147229	38455	889	168
04	65106	106817	5815	3248	238	1647	0	16871	3124	202867	30335	862	100
05	113252	196774	8802	1221	1794	6685	0	21479	2925	352932	15034	8997	170
06	183784	230144	10858	889	2303	34689	0	40965	993	504625	47363	1161	184
07	311464	271420	9797	1472	1190	9607	0	36197	18662	659810	54625	1155	192
08	433694	443595	13796	2482	2529	33554	0	75797	1352	1006798	37284	1032	224
09	845783	1004426	12100	2570	13877	39538	27	51548	2807	1972677	27174	1228	164
10	2953070	3091495	18086	2400	5549	42190	0	50354	7855	6170998	14934	1148	125
All classes	553830	614833	9578	1753	3272	18874	3	32977	4226	1239348	33225	10231	1620
Est. hhds. (00)	10039	9558	6790	3007	2093	2562	3	5430	1027	10142	2983	x	x
Sample hhd	1596	1540	1227	540	327	401	1	873	195	1617	771	x	x

Table 13 (b) : Average value of assets by asset category as on 30.6.2012 and average value of cash outstanding as on 30.6.2012 by household asset holding class													
State : J&K													
Major household type : Non-cultivator													
household asset holding class	Average value of assets (Rs. Lakhs)											No. of households	
	Land	Building	Livestock & poultry	Farm business equipment	Non - farm business equipment	All transport equipment	Shares , etc.	Deposits etc.	Amount receivable (Cash & kind)	All	Average value of cash outstanding (Rs. Lakhs)	estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	10622	24079	3386	1520	648	871	0	765	81	41972	35693	384	80
02	20584	70701	3310	576	103	3119	0	6996	1157	106545	32212	472	70
03	27643	92926	8043	105	131	2580	0	16066	8984	156479	37379	431	56
04	33435	152541	5051	223	280	1894	0	67914	9267	218605	58961	433	56
05	56651	222426	10071	22	283	3061	0	21161	15076	328753	36101	323	57
06	129919	351475	10501	206	462	9636	0	35215	2714	540129	45603	123	31
07	282467	311837	6326	232	901	6164	0	71508	1685	681120	26488	156	37
08	405343	475756	10308	1435	1851	21919	0	56418	15833	988863	101393	252	51
09	818376	828663	6838	4579	378	29542	0	136601	12045	1837022	180330	116	18
10	629252	4850223	1506	300	2215	3555	0	17901	0	5504951	8148	151	17
All classes	144651	443399	6220	706	567	5765	0	35847	6799	633953	49172	2842	473
Est. hhds. (00)	2754	2757	1671	432	269	826	0	1493	480	2836	872	x	x
Sample hhd	460	448	309	84	55	153	0	224	76	470	251	x	x

Table 13 (c) : Average value of assets by asset category as on 30.6.2012 and average value of cash outstanding as on 30.6.2012 by household asset holding class

State : J&K													
Major household type : All													
household asset holding class	Average value of assets (Rs. Lakhs)											No. of households	
	Land	Building	Livestock & poultry	Farm business equipment	Non - farm business equipment	All transport equipment	Shares , etc.	Deposits etc.	Amount receivable (Cash & kind)	All	Average value of cash outstanding (Rs. Lakhs)	estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	13253	18105	3651	1079	284	610	0	854	105	37941	32338	1308	192
02	13858	88785	2874	834	326	1173	0	3753	477	112080	33750	1306	251
03	29287	94558	6225	846	730	1976	0	13031	3593	150248	38104	1306	224
04	54522	121429	5559	2237	252	1730	0	17219	5177	208127	39901	1294	156
05	99400	203052	9112	927	1425	5798	0	21401	5899	347014	20190	1320	227
06	178613	241792	10824	823	2127	32284	0	40413	1158	508033	47194	1285	215
07	308007	276238	9384	1324	1156	9197	0	40407	16638	662350	51271	1312	229
08	428124	449913	13111	2276	2396	31268	0	71990	4197	1003275	49879	1285	275
09	843413	989228	11645	2744	12710	38673	25	58903	3606	1960946	40417	1344	182
10	2683067	3295840	16159	2156	5161	37701	0	46583	6942	6093611	14146	1299	142
All classes	464888	577569	8848	1526	2684	16025	3	31428	4786	1107754	36691	13072	2093
Est. hhds. (00)	12794	12315	8461	3439	2362	3389	3	6924	1506	125978	3855	x	x
Sample hhd	2056	1988	1536	624	382	554	1	1097	271	2087	1022	x	x

Table 14 (a) : Average value of assets by asset category as on 30.6.2012 and average value of cash outstanding as on 30.6.2012 by household asset holding class

State : J&K													
Major household type : Self employed													
Urban													
household asset holding class	Average value of assets (Rs. Lakhs)											No. of households	
	Land	Building	Livestock & poultry	Farm business equipment	Non - farm business equipment	All transport equipment	Shares , etc.	Deposits etc.	Amount receivable (Cash & kind)	All	Average value of cash outstanding (Rs. Lakhs)		
												estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	4288	25268	557	27	1217	2851	0	4126	44	38377	16068	156	50
02	14848	95321	861	162	1510	3353	0	8018	601	124673	36103	179	62
03	42807	122587	1842	1264	1021	7010	0	30890	1595	209015	37063	181	69
04	125488	141979	566	694	930	23486	0	48884	4336	346363	39405	184	58
05	136702	284836	1044	658	1379	26089	0	59114	2450	512273	48738	155	64
06	222918	415639	3248	1151	513	22384	0	47631	402	713886	31001	162	54
07	308131	670901	1285	312	2062	39263	70	30790	1863	1054677	108590	132	59
08	560476	6822687	126	59	1694	90796	0	56181	1664	1393683	103923	144	55
09	886648	837059	542	197	2676	1079659	0	83479	170	1918431	69072	159	61
10	2207221	1693702	28654	442	1017	107333	0	103116	3072	4144559	109775	172	63
All classes	451496	487679	4046	515	1372	41934	6	47224	1654	1035926	58289	1623	595
Est. hhds. (00)	1530	1511	267	154	209	776	1	1231	117	1592	278	x	x
Sample hhd	555	560	139	102	143	301	1	405	72	588	301	x	x

Table 14 (b) : Average value of assets by asset category as on 30.6.2012 and average value of cash outstanding as on 30.6.2012 by household asset holding class													
State : J&K		Major household type : Others							Urban				
household asset holding class	Average value of assets (Rs. Lakhs)											No. of households	
	Land	Building	Livestock & poultry	Farm business equipment	Non - farm business equipment	All transport equipment	Shares , etc.	Deposits etc.	Amount receivable (Cash & kind)	All	Average value of cash outstanding (Rs. Lakhs)		
												estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	6415	24069	705	15	161	3560	0	15420	0	50344	15756	255	88
02	17736	84453	614	799	853	6292	0	15613	255	126617	37812	234	108
03	28850	128564	1452	259	709	8836	0	25193	1736	195599	92567	230	114
04	75878	159729	2445	197	1146	34821	0	44101	6347	324664	128064	229	97
05	122878	291991	1027	477	1408	48513	0	44758	1547	512597	82721	256	106
06	167710	433626	963	152	710	47552	0	85595	664	736972	27935	251	112
07	329433	501586	1486	168	1326	58563	0	110613	1634	1004809	46429	278	141
08	479576	647813	717	249	1642	97106	0	150295	142	177541	56656	269	109
09	837677	837230	1083	78	1460	67267	0	171994	375	1913164	109038	253	102
10	2475816	1749652	1806	300	4122	115456	0	364997	1025	4713173	143728	241	103
All classes	452908	489630	1217	265	1353	49661	0	103738	1326	1100098	72922	2495	1080
Est. hhds. (00)	2217	2259	342	123	221	1259	0	1836	120	2463	457	x	x
Sample hhd	971	1010	227	88	158	527	0	720	93	1069	545	x	x

Table 14 (c) : Average value of assets by asset category as on 30.6.2012 and average value of cash outstanding as on 30.6.2012 by household asset holding class

State : J&KMajor household type : AllUrban													
household asset holding class	Average value of assets (Rs. Lakhs)											No. of households	
	Land	Building	Livestock & poultry	Farm business equipment	Non - farm business equipment	All transport equipment	Shares , etc.	Deposits etc.	Amount receivable (Cash & kind)	All	Average value of cash outstanding (Rs. Lakhs)	estimated (00)	sample
01	02	03	04	05	06	07	08	09	10	11	12	13	14
01	5608	24523	649	19	561	3291	0	11136	17	45805	15874	411	138
02	16484	89165	721	523	1138	5018	0	12320	405	125774	37071	413	170
03	34999	125931	1624	702	846	8031	0	27703	1674	201510	68115	411	183
04	97971	151824	1608	418	1050	29773	0	46231	5451	334327	88582	413	155
05	128086	289295	1034	545	1397	40064	0	50167	1887	512475	69917	411	170
06	189398	426560	1861	545	633	37665	0	70681	561	727903	29140	413	166
07	322566	556167	1421	215	1563	52341	23	84881	1708	1020885	66468	410	200
08	507739	659953	511	183	1660	94909	0	117532	672	1383160	73111	413	164
09	85114	837164	874	124	1929	82851	0	137844	296	1915196	93619	411	163
10	2363843	1726327	12998	359	2828	112070	0	255823	1879	4476127	129574	412	166
All classes	432351	488861	2332	363	1361	46615	2	81460	1456	1074802	67154	4118	1675
Est. hhds. (00)	3747	3770	610	277	429	2035	1	3067	236	4055	736	x	x
Sample hhd	1526	1570	366	190	301	828	1	1125	165	1657	846	x	x

Table 15 (a) : Per 1000 number of households reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type.
(Rural)

State : J&K	No. of hhs reporting having bullion & ornaments			Average amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
J&K	Major hh type 1	Major hh type 2	All	Major hh type 1	Major hh type 2	All	Estimated (00)	Sample
1	2	3	4	5	6	7	8	9
J&K	457	457	457	48771	44938	47938	5974	1009
All	457	457	457	48771	44938	47938	5974	1009

**Table 15 (b) : Per 1000 number of households reporting having bullion & ornaments and average amount of bullion & ornaments per household
(Urban)**

State : J&K	No. of hhs reporting having bullion & ornaments			Average amount (Rs.) of bullion & ornaments per household			number of hhs having bullion & ornaments	
	Major hh type 1	Major hh type 2	All	Major hh type 1	Major hh type 2	All	Estimated (00)	Sample
1	2	3	4	5	6	7	8	9
J&K	762	705	728	70398	97839	87022	2997	1048
All	762	705	728	70398	97839	87022	2997	1048

**Table 15 (c): Per 1000 number of households reporting having bullion & ornaments and average amount of bullion & ornaments per household
for each major household type. All (Rural +Urban)**

State : J&K	No. of hhs reporting having bullion & ornaments			Average amount (Rs.) of bullion & ornments per household			number of hhs having bullion & ornaments	
	Major hh type 1	Major hh type 2	All	Major hh type 1	Major hh type 2	All	Estimated (00)	Sample
1	2	3	4	5	6	7	8	9
J&K	499	573	522	51733	69670	57301	8971	2057
All	499	573	522	51733	69670	57301	8971	2057

Table 16 (a) : Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land land per household in each household in each household asset holding class.

State : J&K					Rural			
household asset holding class	Rural land				Urban land			
	Average area of land per household (Ha.)	Average value of land per household (Ha.)	No. of households reporting per 1000 households	No. of reporting sample households	Average area of land per household (Ha.)	Average value of land per household (Ha.)	No. of households reporting per 1000 households	No. of reporting sample households
01	02	03	04	05	06	07	08	09
01	0.213	13253	893	178	0.000	0	0	0
02	0.362	13858	1000	251	0.000	0	0	0
03	0.530	29287	1000	224	0.000	0	0	0
04	0.800	54522	1000	156	0.000	0	0	0
05	2.539	98954	979	223	0.000	445	3	1
06	4.615	178132	996	213	0.006	481	1	1
07	8.450	306449	994	228	0.052	1558	5	1
08	8.915	425596	999	274	0.085	2528	9	4
09	33.244	834315	1000	182	0.001	9098	22	5
10	29.012	2558061	978	139	0.572	125006	143	28
All classes	8.925	451038	984	2068	0.071	13850	18	40

Table 16 (b) : Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land land per household in each household in each household asset holding class.

State : J&K					Urban			
household asset holding class	Rural land				Urban land			
	Average area of land per household (Ha.)	Average value of land per household (Ha.)	No. of households reporting per 1000 households	No. of reporting sample households	Average area of land per household (Ha.)	Average value of land per household (Ha.)	No. of households reporting per 1000 households	No. of reporting sample households
01	02	03	04	05	06	07	08	09
01	0.956	315	24	12	1.013	5293	555	97
02	0.239	854	98	29	0.331	15630	937	155
03	0.607	3557	140	31	0.83	31442	967	172
04	0.675	3636	52	26	1.010	94335	909	133
05	1.566	15290	153	35	1.382	112796	871	145
06	0.334	8952	112	29	0.361	180446	955	150
07	1.484	18233	94	35	0.633	304160	936	178
08	1.216	100456	185	28	0.179	407283	908	145
09	3.274	76769	188	34	1.414	777344	882	150
10	0.542	116591	181	24	0.241	2247252	959	159
All classes	1.088	34486	123	283	0.739	417848	888	1484

Table 16 (c) : Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land land per household in each household in each household asset holding class.

State : J&K

All (Rural + Urban)

household asset holding class	Rural land				Urban land			
	Average area of land per household (Ha.)	Average value of land per household (Ha.)	No. of households reporting per 1000 households	No. of reporting sample households	Average area of land per household (Ha.)	Average value of land per household (Ha.)	No. of households reporting per 1000 households	No. of reporting sample households
01	02	03	04	05	06	07	08	09
01	0.391	10161	685	190	0.242	1265	133	97
02	0.332	10735	783	280	0.079	3753	225	155
03	0.549	23173	796	255	0.197	7471	230	172
04	0.770	42222	771	182	0.244	22803	220	133
05	2.308	79082	783	258	0.328	27131	210	146
06	3.575	136976	781	242	0.092	44261	233	151
07	6.791	237791	779	263	0.19	73643	227	179
08	7.043	346551	801	302	0.108	100929	228	149
09	26.223	656841	810	216	0.332	189080	224	155
10	22.149	1969519	786	163	0.492	636596	340	187
All classes	7.047	351247	778	2351	0.231	110634	227	1524

Table 17 (a) : Proportion of households having (i) bank account (ii) made / received payments through bank but not having any account (iii) P.O. account (iv) other deposit account and (v) kisan credit card, proportion of households having received remittance during last 365 days , and amount of credit (Rs.) received from kisan credit card per household having KCC reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land land per household in each household in each household asset holding class.

State : J&K

Rural

H ousehold asset holding class	Per 1000 no. of households having						Amount of credit (Rs.) received from KCC in 365 days per hh having KCC
	Bank account #	Made /received payments through bank but not having any bank account *	P.O account #	Opther deposit account #	Kisan Credit Card (KCC)*	Received remittance during last 365 days	
01	02	03	04	05	06	07	08
01	672	106	89	22	27	16	9197
All classes	672	106	89	22	27	16	9197
Estd. Hhds(00)	8785	1383	1159	292	358	206	304
Sample hhds	1424	227	138	31	95	40	82

On date of survey

*** During last 365 days**

A45

Table 17 (b) : Proportion of households having (i) bank account (ii) made / received payments through bank but not having any account (iii) P.O. account (iv) other deposit account and (v) kisan credit card, proportion of households having received remittance during last 365 days , and amount of credit (Rs.) received from kisan credit card per household having KCC reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land land per household in each household in each household asset holding class.

State : J&K							
Urban							
H ousehold asset holding class	Per 1000 no. of households having						Amount of credit (Rs.) received from KCC in 365 days per hh having KCC
	Bank account #	Made /received payments through bank but not having any bank account *	P.O account #	Opther deposit account #	Kisan Credit Card (KCC)*	Received remittance during last 365 days	
01	02	03	04	05	06	07	08
01	861	42	80	23	7	12	6858
All classes	861	42	80	23	7	12	6858
Estd. Hhds(00)	3544	175	331	96	27	50	27
Sample hhds	1458	72	130	36	14	36	14

On date of survey

* During last 365 days

Table 17 (c) : Proportion of households having (i) bank account (ii) made / received payments through bank but not having any account (iii) P.O. account (iv) other deposit account and (v) kisan credit card, proportion of households having received remittance during last 365 days , and amount of credit (Rs.) received from kisan credit card per household having KCC reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land land per household in each household in each household asset holding class.

State : J&K (All) Rural + Urban							
H ousehold asset holding class	Per 1000 no. of households having						Amount of credit (Rs.) received from KCC in 365 days per hh having KCC
	Bank account #	Made /received payments through bank but not having any bank account *	P.O account #	Opther deposit account #	Kisan Credit Card (KCC)*	Received remittance during last 365 days	
01	02	03	04	05	06	07	08
01	717	91	87	23	22	15	9030
All classes	717	91	87	23	22	15	9030
Estd. Hhds(00)	12329	1558	1491	388	386	256	332
Sample hhds	2882	299	268	67	109	76	96

On date of survey

* During last 365 days

Table 18 (a) : Per 1000 distribution of informants by nature of response for each sex, for each age group , and for each category of relationship to head of household.								
State : J&K		Visit - 1 / Visit - 2						RURAL
Informant types		Per thousand number of informants						Sample number of informants
		Cooperative & capable	Cooperative but capable	Busy	Reluctant	Others	All	
Sex	01	02	03	04	05	06	07	08
	Male	928	59	5	8	0	1000	1061
	Female	846	115	23	16	0	1000	810
	All (incl. n.r.)	890	85	13	11	0	1000	1871
Sex Age gr	< 15	972	28	0	0	0	1000	21
	16-25	827	160	13	0	0	1000	137
	25-59	889	85	13	14	0	1000	1406
	60-69	921	76	3	0	0	1000	215
	> 70	910	7	63	20	0	1000	92
	All (incl. n.r.)	890	85	13	11	0	1000	1871
Relation to head	Self	943	46	6	6	0	1000	974
	Spouse	847	115	19	19	0	1000	636
	Married child	900	72	3	26	0	1000	61
	Spouse of children	885	72	19	24	0	1000	35
	Unmarried child	852	130	18	0	0	1000	122
	Grand child	348	652	0	0	0	1000	12
	Father/mother/father in law/ mother in law	639	172	189	0	0	1000	14
	Brother/sister/brother nin law / sister in law /other relative	694	306	0	0	0	1000	17
	Servant /employees / other non- relatives	0	0	0	0	0	0	0
	All (incl. n.r.)	890	85	13	11	0	1000	1871
	Non - household member	929	51	0	21	0	1000	222
	All informants	893	82	12	12	0	1000	2093

Table 18 (b) : Per 1000 distribution of informants by nature of response for each sex, for each age group , and for each category of relationship to head of household.								
State : J&K		Visit - 1 / Visit - 2						URBAN
Informant types		Per thousand number of informants					All	Sample number of informants
		Cooperative & capable	Cooperative but capable	Busy	Reluctant	Others		
Sex	01	02	03	04	05	06	07	08
	Male	905	55	8	31	0	1000	795
	Female	821	126	22	30	0	1000	820
	All (incl. n.r.)	858	96	16	31	0	1000	1615
Sex Age gr	< 15	890	110	0	0	0	1000	18
	16-25	774	71	25	130	0	1000	112
	25-59	857	108	16	20	0	1000	1268
	60-69	929	26	12	34	0	1000	165
	> 70	829	140	31	0	0	1000	52
	All (incl. n.r.)	858	96	16	31	0	1000	1615
Relation to head	Self	926	40	10	24	0	1000	748
	Spouse	812	147	17	23	0	1000	614
	Married child	683	270	13	33	0	1000	45
	Spouse of children	853	44	79	23	0	1000	43
	Unmarried child	779	97	16	107	0	1000	122
	Grand child	832	168	0	0	0	1000	4
	Father/mother/father in law/ mother in law	914	86	0	0	0	1000	22
	Brother/sister/brother nin law / sister in law /other relative	817	155	0	28	0	1000	14
	Servant /employees / other non- relatives	387	613	0	0	0	1000	3
	All (incl. n.r.)	858	96	16	31	0	1000	1615
	Non - household member	778	90	0	132	0	1000	60
	All informants	852	95	15	37	0	1000	1675

Table 18 (c) : Per 1000 distribution of informants by nature of response for each sex, for each age group , and for each category of relationship to head of household.

State : J&K		Visit - 1 / Visit - 2						All (Rural + Urban)
Informant types		Per thousand number of informants						Sample number of informants
		Cooperative & capable	Cooperative but capable	Busy	Reluctant	Others	All	
Sex	01	02	03	04	05	06	07	08
	Male	923	58	6	12	0	1000	1856
	Female	839	118	22	20	0	1000	1630
	All (incl. n.r.)	882	88	14	16	0	1000	3486
Sex Age gr	< 15	945	55	0	0	0	1000	39
	16-25	812	134	16	37	0	1000	249
	25-59	881	90	13	15	0	1000	2674
	60-69	923	64	5	8	0	1000	380
	> 70	895	32	57	16	0	1000	144
	All (incl. n.r.)	882	88	14	16	0	1000	3486
Relation to head	Self	939	44	7	10	0	1000	1722
	Spouse	837	124	19	20	0	1000	1250
	Married child	873	96	4	27	0	1000	106
	Spouse of children	871	59	46	24	0	1000	78
	Unmarried child	828	119	17	36	0	1000	244
	Grand child	417	583	0	0	0	1000	16
	Father/mother/father in law/ m	715	148	137	0	0	1000	36
	Brother/sister/brother nin law / sister in law /other relative	714	282	0	4	0	1000	31
	Servant /employees / other non	387	613	0	0	0	1000	3
	All (incl. n.r.)	882	88	14	16	0	1000	3486
	Non - household member	901	58	0	41	0	1000	282
	All informants	884	85	13	18	0	1000	3768

Table 19 : Prportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land land per household in each household in each household asset holding class.

State : J&K

All (Rural+ Urban)

household asset holding class	RURAL			URBAN		
	Number of persons	Average per capita asset value	% share of assets	Number of persons	Average per capita asset value	% share of assets
01	02	03	04	05	06	07
01	650367	5845	0	199420	8732	0
02	654408	19562	1	200835	24669	1
03	652877	29307	1	198226	41147	2
04	643420	45932	2	199396	65247	3
05	656760	65655	3	202847	98121	4
06	651603	96670	4	201945	140828	6
07	650954	138401	6	201213	203081	9
08	645345	211096	9	198229	283154	13
09	655408	369689	17	202837	394400	18
10	654171	1235260	56	199691	948630	43
All classes	6515313	222260	100	2004638	220803	100

Table 20 (a): Number of households reporting cash loans outstanding as on 30.06.12 of specific natures of interest, in specific rate of interest ranges and from specific credit agency types per thousand households, and per Rs.1000 break-up of outstanding amount of cash loans by nature ande rate of interest for each major household type and credit agency type									
State : J&K		credit agency: Inst./non-inst./all						rural	
nature of interest	rate of interest (%)	per 1000 no.of hhs reporting outstanding loan						number of hhs reporting cash loan	
		cultivator (R)/self-employed (U)		non-cultivator (R) / others (U)		all households		estd.(00)	sample
		per 1000 no.of hhs reporting outstanding loan	cash loan (Rs.) per Rs.1000 of total cash loan outstanding	per 1000 no.of hhs reporting outstanding loan	cash loan (Rs.) per Rs.1000 of total cash loan outstanding	per 1000 no.of hhs reporting outstanding loan	cash loan (Rs.) per Rs.1000 of total cash loan outstanding		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1 0)
interest free	nil	20	20	7	12	17	18	222	46
simple	nil	0	0	0	0	0	0	0	0
	less than 6	0	0	1	1	0	0	4	2
	6-10	2	9	2	18	2	12	24	14
	10-12	1	31	1	3	1	23	15	9
	12-15	5	8	11	23	6	12	79	31
	15-20	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	8	48	0	45	9	47	121	56
compound	nil	0	4	15	0	0	3	4	3
	less than 6	0	0	0	0	0	0	4	5
	6-10	3	18	0	11	3	16	38	11
	10-12	10	120	4	44	10	98	129	47
	12-15	233	718	9	618	238	689	3109	833
	15-20	1	17	255	11	1	15	14	14
	20-25	0	0	2	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	247	878	0	684	251	822	3283	901
concessional	nil	4	12	267	0	3	8	37	8
	less than 6	0	0	0	0	0	0	0	1
	6-10	2	13	0	65	6	28	74	13
	10-12	1	2	19	1	1	2	8	5
	12-15	20	27	0	2	16	20	208	25
	15-20	0	0	2	190	3	55	42	3
	20-25	0	0	15	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	26	53	0	258	25	113	327	51
all	nil	24	37	22	13	20	30	266	58
	less than 6	0	0	8	1	1	0	8	8
	6-10	6	40	1	94	10	56	132	36
	10-12	12	153	24	48	12	122	152	60
	12-15	254	753	10	644	256	721	3352	877
	15-20	1	17	266	201	4	71	56	17
	20-25	0	0	17	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	292	1000	307	1000	295	1000	3855	1022
estd.no. of hhs(00)		10231	x	2842	x	13072	x	x	x
estd.no.of cash loan (Rs.lakhs)		x	339914	x	139723	x	479637	x	x
estd.no.of hhs reporting cash loan(00)		2983	x	872	x	3855	x	x	x
no.of sample hhds reporting cash loan		771	x	251	x	1022	x	x	x

Table 20 (b) : Number of households reporting cash loans outstanding as on 30.06.12 of specific natures of interest, in specific rate of interest ranges and from specific credit agency types per thousand households, and per Rs.1000 break-up of outstanding amount of cash loans by nature ande rate of interest for each major household type and credit agency type

State : J&K		credit agency: Inst./non-inst./all						Urban	
nature of interest	rate of interest (%)	per 1000 no.of hhs reporting outstanding loan						number of hhs reporting cash loan	
		cultivator (R)/self-employed (U)		non-cultivator (R) / others (U)		all households		estd.(00)	sample
		per 1000 no.of hhs reporting outstanding loan	cash loan (Rs.) per Rs.1000 of total cash loan outstanding	per 1000 no.of hhs reporting outstanding loan	cash loan (Rs.) per Rs.1000 of total cash loan outstanding	per 1000 no.of hhs reporting outstanding loan	cash loan (Rs.) per Rs.1000 of total cash loan outstanding		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
interest free	nil	29	88	14	29	20	49	82	82
simple	nil	0	0	0	0	0	0	0	0
	less than 6	0	0	0	0	0	0	0	0
	6-10	0	3	0	1	0	2	1	3
	10-12	3	27	5	18	4	21	17	20
	12-15	2	15	4	8	3	11	13	23
	15-20	1	11	2	7	2	9	6	7
	20-25	0	0	0	0	0	0	0	1
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	6	56	11	35	9	42	37	52
compound	nil	0	0	1	3	0	2	2	1
	less than 6	0	0	0	0	0	0	0	0
	6-10	3	14	5	54	4	40	18	10
	10-12	11	79	18	189	15	151	63	91
	12-15	125	733	138	541	133	679	546	627
	15-20	3	21	4	32	3	528	14	122
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	140	847	164	928	155	901	637	742
concessional	nil	0	0	0	0	0	0	0	0
	less than 6	0	0	0	0	0	0	0	0
	6-10	1	3	0	0	1	1	2	1
	10-12	0	0	1	6	0	4	2	1
	12-15	1	7	1	1	1	3	3	5
	15-20	0	0	0	0	0	0	0	0
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	2	9	2	7	2	8	8	7
all	nil	29	88	15	32	20	51	84	84
	less than 6	0	0	0	0	0	0	0	0
	6-10	4	19	5	55	5	43	21	14
	10-12	14	106	24	213	20	176	82	112
	12-15	128	755	142	661	136	693	561	649
	15-20	4	32	6	39	5	37	20	29
	20-25	0	0	0	0	0	0	0	1
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	171	1000	183	1000	197	1000	736	846
estd.no. of hhs(00)		1623	x	2495	x	4118	x	x	x
estd.no.of cash loan (Rs.lakhs)		x	94626	x	181931	x	276556	x	x
estd.no.of hhs reporting cash loan(00)		278	x	457	x	736	x	x	x
no.of sample hhds reporting cash loan		301	x	545	x	846	x	x	x

Table 20 (c) : Number of households reporting cash loans outstanding as on 30.06.12 of specific natures of interest, in specific rate of interest ranges and from specific credit agency types per thousand households, and per Rs.1000 break-up of outstanding amount of cash loans by nature ande rate of interest for each major household type and credit agency type									
State : J&K		credit agency: Inst./non-inst./all						all	
nature of interest	rate of interest (%)	per 1000 no.of hhs reporting outstanding loan						number of hhs reporting cash loan	
		cultivator (R)/self-employed (U)		non-cultivator (R) / others (U)		all households		estd.(00)	sample
		per 1000 no.of hhs reporting outstanding loan	cash loan (Rs.) per Rs.1000 of total cash loan outstanding	per 1000 no.of hhs reporting outstanding loan	cash loan (Rs.) per Rs.1000 of total cash loan outstanding	per 1000 no.of hhs reporting outstanding loan	cash loan (Rs.) per Rs.1000 of total cash loan outstanding		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
interest free	nil	21	35	11	22	18	30	304	128
simple	nil	0	0	0	0	0	0	0	0
	less than 6	0	0	1	0	0	0	4	2
	6-10	2	8	1	9	1	8	25	17
	10-12	1	30	3	11	2	22	32	29
	12-15	4	9	7	15	5	12	91	54
	15-20	0	2	1	4	0	3	6	7
	20-25	0	0	0	0	0	0	0	1
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	8	50	13	39	9	45	158	108
compound	nil	0	3	0	2	0	3	6	4
	less than 6	0	0	0	0	0	0	4	5
	6-10	3	17	4	35	3	25	56	21
	10-12	10	111	13	126	11	117	192	138
	12-15	218	722	20	637	213	686	3655	1460
	15-20	1	18	3	23	2	20	28	36
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	2132	871	219	822	228	850	3920	1643
concessional	nil	3	9	0	0	2	5	37	8
	less than 6	0	0	0	0	0	0	0	1
	6-10	2	11	10	28	4	18	76	14
	10-12	1	1	1	4	1	3	10	6
	12-15	17	22	2	2	12	14	212	30
	15-20	0	0	8	83	2	35	42	3
	20-25	0	0	0	0	0	0	0	0
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	23	44	12	116	19	75	335	58
all	nil	25	48	11	24	20	38	350	142
	less than 6	0	0	1	0	0	0	8	8
	6-10	6	326	15	72	9	57	152	50
	10-12	12	142	17	141	14	142	234	172
	12-15	237	753	208	653	228	711	3912	1526
	15-20	1	20	12	109	4	58	76	40
	20-25	0	0	0	0	0	0	0	1
	25-30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	0	0	0
	all (incl.n.r.)	275	1000	249	1000	267	1000	4590	1868
estd.no. of hhs(00)		11854	x	5336	x	17191	x	x	x
estd.no.of cash loan (Rs.lakhs)		x	434540	x	321654	x	7561794	x	x
estd.no.of hhs reporting cash loan(00)		3261	x	1329	x	4590	x	x	x
no.of sample hhds reporting cash loan		1072	x	796	x	1868	x	x	x

Table 21 (a) : Number of households reporting cash loans outstanding as on 30.06.12 from specific types of credit agency per thousand households for each household asset holding class

STATE : J&K	rural												
credit agency	Per 1000 no.of households* of asset holding class with outstanding loan as on 30.06.12											no.of households reporting cash loan*	
	01	02	03	04	05	06	07	08	09	10	all classes	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1 0)	(1 1)	(1 2)	(1 3)	(1 4)
Government	0	0	0	0	0	0	0	0	1	2	0	5	6
Co-operative society/bank	27	1	4	3	0	7	2	20	4	11	8	103	53
commercial bank incl. RRB	4	0	1	0	3	30	6	15	20	26	11	145	51
insurance	0	0	0	0	0	0	0	0	0	1	0	2	1
Provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial Corp./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
Self Help Group-bank linked	60	101	137	198	89	210	183	86	57	23	114	1493	501
Self Help Group-NBFC	0	0	0	0	0	0	0	0	0	0	0	0	1
other institutional agencies	0	0	0	0	0	0	5	5	3	11	3	33	7
all institutional agencies	87	102	143	201	92	243	196	123	90	72	135	1758	602
land lord	0	0	0	1	0	0	0	0	0	0	0	1	2
agricultural money lenders	0	0	0	0	0	0	0	0	0	0	0	0	0
profesional money lenders	1	0	0	0	0	0	0	0	0	0	0	2	1
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	22	2	0	9	12	3	4	13	11	94	17	222	46
doctor, lawyer, & other professional	0	0	0	0	0	0	0	0	0	0	0	0	0
others	223	135	192	157	160	51	292	174	57	14	146	1903	382
all non-institutional agencies	245	137	192	167	172	54	294	174	65	106	161	2100	425
all agencies (incl.n.r.)	331	240	334	368	264	297	489	296	156	176	295	3855	1022
estd.no.of hhs reporting cash loan(00)	1308	1306	1320	1294	1320	1285	1312	1285	1344	1299	13072	x	x
estd. hhds. repo. (00)	433	313	441	477	349	385	641	381	210	228	3855	x	x
no.of sample hhs reporting cash loan	98	125	134	84	107	102	132	128	56	56	1022	x	x

Table 21 (b) : Number of households reporting cash loans outstanding as on 30.06.12 from specific types of credit agency per thousand households for each household asset holding class

STATE : J&K	Urban												
credit agency	Per 1000 no.of households* of asset holding class with outstanding loan as on 30.06.12											no.of households reporting cash loan*	
	01	02	03	04	05	06	07	08	09	10	all classes	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1 0)	(1 1)	(1 2)	(1 3)	(1 4)
Government	1	0	8	39	3	1	12	7	6	5	8	33	24
Co-operative society/bank	13	14	10	31	20	24	54	28	40	68	30	125	118
commercial bank incl. RRB	5	13	12	16	33	20	14	29	61	74	28	114	128
insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
Provident fund	0	0	0	0	0	0	0	0	5	0	0	2	1
Financial Corp./institution	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial Company	0	1	0	0	0	0	0	0	0	0	0	0	1
Self Help Group-bank linked	38	64	125	70	61	58	70	52	58	31	63	258	335
Self Help Group-NBFC	0	0	0	0	0	2	0	0	0	1	0	1	2
other institutional agaencies	0	0	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	54	81	143	149	114	99	140	108	159	174	122	503	574
land lord	1	0	1	3	2	2	2	1	0	1	1	5	13
agricultural money lenders	0	0	0	0	0	0	3	2	2	0	1	3	4
profesional money lenders	0	0	0	0	0	0	0	0	0	0	0	0	0
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	6	20	4	9	15	10	23	16	22	68	19	80	81
doctor, lawyer, & other professional	0	0	0	0	0	0	0	0	0	0	0	0	0
others	32	76	101	53	36	34	22	15	24	10	40	166	200
all non-institutional agencies	38	87	105	62	52	45	50	30	48	79	60	245	282
all agencies (incl.n.r.)	90	168	148	210	165	143	186	138	206	231	179	736	846
estd.no.of hhs reporting cash loan(00)	411	413	411	413	411	413	410	413	411	412	4118	x	x
estd. hhds. repo. (00)	37	69	102	87	68	59	76	57	85	95	736	x	x
no.of sample hhs reporting cash loan	67	105	103	69	83	69	99	79	85	87	846	x	x

Table 21 (c) : Number of households reporting cash loans outstanding as on 30.06.12 from specific types of credit agency per thousand households for each household asset holding class													
STATE : J&K	all												
credit agency	Per 1000 no.of households* of asset holding class with outstanding loan as on 30.06.12											no.of households reporting cash loan*	
	01	02	03	04	05	06	07	08	09	10	all classes	estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1 0)	(1 1)	(1 2)	(1 3)	(1 4)
Government	0	0	2	10	1	0	3	2	2	3	2	38	30
Co-operative society/bank	24	47	6	10	5	11	14	22	13	25	13	228	171
commercial bank incl. RRB	4	3	4	4	10	28	8	78	34	38	15	259	179
insurance	0	0	0	0	0	0	0	0	0	1	0	2	1
Provident fund	0	0	0	0	0	0	0	0	1	0	0	2	1
Financial Corp./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	1
Self Help Group-bank linked	54	92	134	167	83	173	156	78	57	25	102	1751	836
Self Help Group-NBFC	0	0	0	0	0	0	0	0	0	0	0	1	3
other institutional agencies	0	0	0	0	0	0	4	4	2	9	2	33	7
all institutional agencies	79	97	143	189	97	208	182	119	106	97	132	2261	1176
land lord	0	0	0	1	0	1	0	0	0	0	0	6	15
agricultural money lenders	0	0	0	0	0	0	1	0	0	0	0	3	4
profesional money lenders	1	0	0	0	0	0	0	0	0	0	0	2	1
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	18	6	1	9	13	5	8	14	14	88	18	302	127
doctor, lawyer, & other professional	0	0	0	0	0	0	0	0	0	0	0	0	0
others	177	121	170	132	131	47	228	135	49	13	120	2070	582
all non-institutional agencies	196	125	171	141	143	52	236	139	61	100	136	2345	707
all agencies (incl.n.r.)	274	222	314	330	241	260	417	258	168	189	267	4590	1868
estd.no.of hhs reporting cash loan(00)	1718	1719	1731	1707	1731	1698	1722	1697	1755	1711	17191	x	x
estd. hhds. repo. (00)	470	382	543	563	417	441	718	438	295	232	4590	x	x
no.of sample hhs reporting cash loan	165	230	237	153	190	171	231	207	141	143	1868	x	x

Table 22 (a) : Per Rs.1000 break-up by credit agency type of amount of cash loan outstanding as on 30.06.12 for each household asset holding class														
State : J&K	rural													
credit agency	amount of loan (Rs.) per Rs.1000 of total outstanding loan of household of asset holding class											amount of cash loan (Rs.lakhs)	no.of households reporting cash loan*	
	01	02	03	04	05	06	07	08	09	10	all classes		estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1 0)	(1 1)	(1 2)	(1 3)	(14)	(15)
Government	0	0	0	1	0	0	0	7	2	24	2	1082	5	6
Co-operative society/bank	70	1	7	12	0	14	8	117	13	174	35	16792	103	53
commercial bank incl. RRB	56	7	16	0	2	247	21	99	334	343	106	50752	145	51
insurance	0	0	0	0	0	0	0	0	0	32	1	585	2	1
Provident fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial Corp./institution	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
Self Help Group-bank linked	291	468	370	672	485	678	700	496	483	53	514	246342	1493	501
Self Help Group-NBFC	0	0	0	0	0	0	0	0	0	0	0	2	0	1
other institutional agaencies	0	0	0	0	0	0	5	9	4	75	5	2984	33	7
all institutional agencies	417	476	393	685	488	939	733	728	837	701	663	318039	1758	602
land lord	0	0	0	1	0	0	0	0	0	1	0	66	1	2
agricultural money lenders	0	0	0	0	0	0	0	0	0	0	0	0	0	0
profesional money lenders	2	0	0	0	0	0	0	0	0	0	0	78	2	1
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	34	2	0	4	16	4	8	1	30	223	18	8663	222	46
doctor, lawyer, & other professional	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	547	522	607	311	496	57	258	271	131	76	318	152688	1903	382
all non-institutional agencies	583	524	607	315	512	61	267	272	161	294	337	161495	2100	425
all agencies (incl.n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	479637	3855	1022
estd.no.of hhs reporting cash loan(00)	42292	44092	50287	51560	26651	50632	67258	64080	54326	18369	479637	x	x	x
estd. hhds. repo. (00)	433	323	441	477	349	382	641	381	210	228	3855	x	x	x
no.of sample hhs reporting cash loan	98	125	134	84	107	102	132	128	56	56	1022	x	x	x

Table 22 (b) : Per Rs.1000 break-up by credit agency type of amount of cash loan outstanding as on 30.06.12 for each household asset holding class														
State : J&K	rural													
credit agency	amount of loan (Rs.) per Rs.1000 of total outstanding loan of household of asset holding class											amount of cash loan(Rs.lakhs)	no.of households reporting cash loan*	
	01	02	03	04	05	06	07	08	09	10	all classes		estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Government	13	0	11	31	12	11	67	61	19	51	33	9167	33	24
Co-operative society/bank	371	111	139	150	278	212	376	290	171	325	242	67020	125	118
commercial bank incl. RRB	161	125	203	80	169	166	123	214	507	408	251	69546	114	128
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	10	0	1	401	2	1
Financial Corp./institution	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial Company	0	2	0	0	0	0	0	0	0	0	0	24	0	1
Self Help Group-bank linked	295	546	474	687	413	453	321	341	196	105	355	98171	258	335
Self Help Group-NBFC	0	0	0	0	0	12	0	0	0	1	1	220	1	2
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0	2	0	0
all institutional agencies	840	783	826	949	872	854	886	906	903	891	884	244548	503	574
land lord	1	0	13	19	0	4	0	0	0	0	4	1140	5	13
agricultural money lenders	0	0	0	0	0	0	9	0	0	0	1	263	3	4
profesional money lenders	0	0	0	0	0	0	0	0	0	0	0	0	0	0
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	32	49	2	13	55	81	74	53	20	90	48	13277	80	81
doctor, lawyer, & other professional	0	0	0	0	0	0	0	0	0	0	0	0	0	2
others	127	168	158	18	73	61	30	40	77	19	63	17329	166	200
all non-institutional agencies	160	217	174	51	128	146	114	94	97	109	116	32008	245	282
all agencies (incl.n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	276556	736	846
estd.no.of hhs reporting cash loan(00)	6519	15305	28017	36223	28749	12035	272266	30169	38499	53444	276566	x	x	x
estd. hhds. repo. (00)	37	69	102	87	68	59	76	57	85	95	736	x	x	x
no.of sample hhs reporting cash loan	67	105	103	69	83	69	99	79	85	87	846	x	x	x

Table 22 (c) : Per Rs.1000 break-up by credit agency type of amount of cash loan outstanding as on 30.06.12 for each household asset holding class														
State : J&K	all													
credit agency	Amount of loan (Rs.) per Rs.1000 of total outstanding loan of household of asset holding class											amount of cash loan(Rs.lakhs)	no.of households reporting cash loan*	
	01	02	03	04	05	06	07	08	09	10	all classes		estd.(00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1 0)	(1 1)	(1 2)	(1 3)	(14)	(15)
Government	2	0	4	13	6	2	19	25	9	44	14	10249	38	30
Co-operative society/bank	110	29	54	69	144	47	114	173	79	287	111	83811	228	171
commercial bank incl. RRB	70	38	83	33	89	234	50	136	406	392	159	120298	259	179
insurance	0	0	0	0	0	0	0	0	0	8	1	585	2	1
Provident fund	0	0	0	0	0	0	0	0	4	0	1	401	2	1
Financial Corp./institution	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	24	0	1
Self Help Group-bank linked	292	488	407	678	447	641	590	447	364	92	456	344513	1751	836
Self Help Group-NBFC	0	0	0	0	0	2	0	0	0	1	0	222	1	3
other institutional agencies	0	0	0	0	0	0	4	6	2	19	3	2484	33	7
all institutional agencies	473	555	548	794	687	925	778	785	864	843	744	562587	2261	1176
land lord	0	0	5	8	0	1	0	0	0	0	2	1206	6	15
agricultural money lenders	0	0	0	0	0	0	3	0	0	0	0	263	3	4
profesional money lenders	2	0	0	0	0	0	0	0	0	0	0	78	2	1
input supplier	0	0	0	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	34	14	1	8	36	17	27	17	26	124	29	21939	302	127
doctor, lawyer, & other professional	0	0	0	0	0	0	0	0	0	0	0	0	0	0
others	492	431	446	189	277	58	192	197	109	33	225	170017	2070	582
all non-institutional agencies	527	445	452	206	313	75	222	215	135	157	256	193503	2345	707
all agencies (incl.n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	756194	4590	1868
estd.no.of hhs reporting cash loan(00)	48811	59397	78305	88203	55400	72667	94524	94249	92825	71813	756194	x	x	x
estd. hhds. repo. (00)	470	382	543	563	417	441	718	438	295	323	4590	x	x	x
no.of sample hhs reporting cash loan	165	230	237	153	190	171	731	207	141	143	1868	x	x	x

Table 23 (a) : Number of households reporting cash loans outstanding as on 30.06.12 per thousand households and per Rs. 1000 break-up of amount of cash laons (including interest) outstanding by purpose of loan for each major household type

State : J & K	rural							
purpose of loan	Cultivator (R) self-employed (U)		non-cultivator (R) self-employed (U)		all households		number of hhs reporting cash loan	
	per thousand no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per thousand no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per thousand no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	estd. (00)	sample
1	2	3	4	5	6	7	8	9
capital expenditure in farm business	7	79	3	29	6	65	83	34
current expenditure in farm business	1	9	7	51	2	22	29	14
expenditure in farm business	8	89	10	81	9	86	112	48
capital expenditure in non-farm business	3	21	7	39	4	26	49	36
current expenditure in non-farm business	11	10	2	31	9	16	114	20
expenditure in non-farm business	14	31	8	70	12	42	163	56
expenditure on litigation	0	0	0	0	0	0	0	1
repayment of debt	0	0	0	0	0	0	0	0
financial investment expenditure	1	9	0	0	1	6	15	3
for education	2	9	3	10	2	10	32	10
for medical treatment	2	6	47	99	11	33	150	20
for housing	20	174	16	45	19	136	250	80
for other household expenditure	232	610	172	35	535	286	61	743
others	21	71	64	342	30	150	393	118
all (incl. n.r.)	292	1000	307	1000	295	1000	3855	1022
estd. No. hhs (00)	10231	x	2842	x	13072	x	x	x
estd. Amount of cash loan (Rs. Lakhs)	x	339914	x	139723	x	479637	x	x
estd. No. of hhs reporting cash loan (00)	2983	x	872	x	3855	x	x	x
number of sample hhs reporting cash loan	771	x	251	x	1022	x	x	x

* In case of household has taken loans with purposes of different categories, it will be counted separately for each of the relevant categories.

Table 23 (b): Number of households reporting cash loans outstanding as on 30.06.12 per thousand households and per Rs. 1000 break-up of amount of cash laons (including interest) outstanding by purpose of loan for each major household type

State : J & K	Urban							
purpose of loan	Cultivator (R) self-employed (U)		non-cultivator (R) self-employed (U)		all households		number of hhs reporting cash loan	
	per thousand no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per thousand no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per thousand no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	estd. (00)	sample
1	2	3	4	5	6	7	8	9
capital expenditure in farm business	7	54	3	15	5	28	19	15
current expenditure in farm business	2	9	3	9	3	9	10	19
expenditure in farm business	9	62	6	24	7	37	30	34
capital expenditure in non-farm business	26	187	6	28	14	82	57	44
current expenditure in non-farm business	7	28	3	17	5	21	19	23
expenditure in non-farm business	33	215	9	45	18	103	76	67
expenditure on litigation	0	0	2	2	1	1	4	1
repayment of debt	0	0	0	1	0	0	1	1
financial investment expenditure	2	45	1	0	2	15	7	5
for education	7	84	4	23	5	44	20	19
for medical treatment	2	19	5	8	4	12	15	7
for housing	20	169	28	339	24	281	101	144
for other household expenditure	74	250	120	492	102	409	420	536
others	32	153	19	65	24	95	100	77
all (incl. n.r.)	171	1000	183	1000	179	1000	736	846
estd. No. hhs (00)	1623	x	2495	x	4118	x	x	x
estd. Amount of cash loan (Rs. Lakhs)	x	94226	x	181931	x	276556	x	x
estd. No. of hhs reporting cash loan (00)	278	x	457	x	736	x	x	x
number of sample hhs reporting cash loan	301	x	545	x	846	x	x	x

* In case of household has taken loans with purposes of different categories, it will be counted separately for each of the relevant categories.

Table 23 (c): Number of households reporting cash loans outstanding as on 30.06.12 per thousand households and per Rs. 1000 break-up of amount of cash laons (including interest) outstanding by purpose of loan for each major household type

State : J & K	All							
purpose of loan	Cultivator (R) self-employed (U)		non-cultivator (R) self-employed (U)		all households		number of hhs reporting cash loan	
	per thousand no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per thousand no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	per thousand no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs. 1000 of total cash loan outstanding	estd. (00)	sample
1	2	3	4	5	6	7	8	9
capital expenditure in farm business	7	74	3	21	6	52	102	49
current expenditure in farm business	1	9	5	28	2	17	39	33
expenditure in farm business	8	83	8	49	8	69	142	82
capital expenditure in non-farm business	6	57	6	33	6	47	107	80
current expenditure in non-farm business	10	14	2	23	8	18	133	43
expenditure in non-farm business	16	71	8	56	14	65	239	1233
expenditure on litigation	0	0	1	1	0	1	4	2
repayment of debt	0	0	0	0	0	0	1	1
financial investment expenditure	2	17	1	0	1	10	22	8
for education	3	25	3	18	3	22	52	29
for medical treatment	2	9	27	47	10	25	165	27
for housing	20	173	21	211	20	189	351	224
for other household expenditure	210	532	148	431	191	489	3281	1279
others	22	89	43	186	29	130	494	195
all (incl. n.r.)	275	1000	249	1000	267	1000	4590	1868
estd. No. hhs (00)	11854	x	5336	x	17191	x	x	x
estd. Amount of cash loan (Rs. Lakhs)	x	434540	x	32164	x	756194	x	x
estd. No. of hhs reporting cash loan (00)	3261	x	1329	x	4590	x	x	x
number of sample hhs reporting cash loan	1072	x	796	x	1868	x	x	x

* In case of household has taken loans with purposes of different categories, it will be counted separately for each of the relevant categories.

Appendix-B

Sample Design and Estimation Procedure

1. Introduction

1.1 **The National Sample Survey (NSS)**, set up by the Government of India in 1950 to collect socio- economic data employing scientific sampling methods, started its 70th round from 1st January 2013. The survey continued till 31st December 2013.

1.2 **Subject Coverage:** The 70th round (January 2013 - December 2013) of NSS was earmarked for surveys on land and livestock holdings, debt and investment and situation assessment survey of agricultural households. The last survey on these subjects was conducted in 59th round of NSS (January 2003 - December 2003).

2. Outline of Survey Programme

2.1 **Geographical coverage:** This survey covered the whole of the Indian Union.

2.2 **Visits 1 & 2:** Each sample FSU was visited twice during this round. Since the workload of the first visit (i.e. visit 1) was more, the first visit continued till the end of July 2013. Thus, period of the first visit was January – July 2013 and that of the second visit (i.e. visit 2) was August – December 2013.

The listing schedule (sch 0.0) was canvassed only in the first visit. Schedules 18.1, 18.2 and 33 were canvassed in independent sets of sample households. Each sample household was visited twice. Visit 1 and visit 2 schedules were canvassed in the same set of sample households during first and second visit respectively. Contents of the schedules for the two visits were not same since the information relate to two different seasons.

2.3 **Sub-rounds:** The survey period of the round was divided into two sub-rounds. Sub-round one consisted of the first half of the survey period of each visit i.e. 1st Jan -15th April 2013 for visit 1 and 1st August – 15th October 2013 for visit 2 while sub-round two consisted of the remaining period of the respective visits. Thus, each sub-round was of three and a half months duration for visit 1 and two and a half months for visit 2. In each of these two sub-rounds equal number of sample villages/ blocks (FSUs) were allotted for survey with a view to ensuring uniform spread of sample FSUs over the entire survey period. Attempt was made to survey each of the FSUs during the sub-round to which it was allotted. The villages/blocks visited in the first sub-round of first visit were revisited during the first sub-round of the second visit. Similarly, villages/blocks of sub-round 2 of visit 1 were revisited in sub-round 2 of visit 2.

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

Schedule 0.0 : list of households

Schedule 18.1 : land and livestock holdings (rural only)

Schedule 18.2 : debt and investment

Schedule 33 : situation assessment survey of agricultural households (rural only)

3. Sample Design

3.1 Outline of sample design: A stratified multi-stage design was adopted for the 70th round survey. The first stage units (FSU) were the census villages in the rural sector and Urban Frame Survey (UFS) blocks in the urban sector. The ultimate stage units (USU) were households in both the sectors. In case of large FSUs, one intermediate stage of sampling was the selection of two hamlet-groups (hgs)/sub-blocks (sbs) from each rural/ urban FSU.

3.2 Sampling Frame for First Stage Units: *For the rural sector*, the list of 2001 census villages updated by excluding the villages urbanized and including the towns de-urbanized after 2001 census constituted the sampling frame. *For the urban sector*, the latest updated list of UFS blocks (2007-12) was considered as the sampling frame.

3.3 Stratification:

- (a) Stratum had been formed at district level. Within each district of a State/ UT, generally speaking, two basic strata were formed: i) rural stratum comprising of all rural areas of the district and (ii) urban stratum comprising all the urban areas of the district. However, within the urban areas of a district, if there were one or more towns with population 10 lakh or more as per population census 2011 in a district, each of them formed a separate basic stratum and the remaining urban areas of the district was considered as another basic stratum.
- (b) However, a special stratum in the rural sector only was formed at State/UT level before district- strata were formed in case of each of the following 20 States/UTs: Andaman & Nicobar Islands, Andhra Pradesh, Assam, Bihar, Chhattisgarh, Delhi, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Lakshadweep, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. This stratum comprised all the villages of the State with population less than 50 as per census 2001.
- (c) In case of rural sectors of Nagaland one special stratum was formed within the State consisting of all the interior and inaccessible villages. Similarly, for Andaman & Nicobar

Islands, one more special stratum had been formed within the UT consisting of all inaccessible villages. Thus for Andaman & Nicobar Islands, two special strata had been formed at the UT level:

- (i) Special stratum 1 comprising all the interior and inaccessible villages
- (ii) Special stratum 2 containing all the villages, other than those in special stratum 1 having population less than 50 as per census 2001.

3.4 Sub-stratification:

Rural sector: Different sub-stratifications were done for ‘hilly’ States and other States. Ten (10) States were considered as hilly States. They were: Jammu & Kashmir, Himachal Pradesh, Uttarakhand, Sikkim, Meghalaya, Tripura, Mizoram, Manipur, Nagaland and Arunachal Pradesh.

- (a) Sub-stratification for hilly States: If ‘r’ was the sample size allocated for a rural stratum, the number of sub-strata formed was ‘r/2’. The villages within a district as per frame were first arranged in ascending order of population. Then sub-strata 1 to ‘r/2’ was demarcated in such a way that each sub-stratum comprised a group of villages of the arranged frame and had more or less equal population.
- (b) Sub-stratification for other States): The villages within a district as per frame were first arranged in ascending order of proportion of irrigated area in the cultivated area of the village. Then sub-strata 1 to ‘r/2’ was demarcated in such a way that each sub-stratum comprised a group of villages of the arranged frame and had more or less equal cultivated area. The information on irrigated area and cultivated area was obtained from the village directory of census 2001.
- (c) Sub-stratification for Kerala: Although Kerala is a non-hilly State but because of non-availability of information on irrigation at FSU level, sub-stratification by proportion of irrigated area was not possible. Hence the procedure for sub-stratification was same as that of hilly States in case of Kerala.

Urban sector: There was no sub-stratification for the strata of million plus cities. For other strata, each district was divided into 2 sub-strata as follows:

sub-stratum 1: all towns of the district with population less than 50000 as per census 2011.

sub-stratum 2: remaining non-million plus towns of the district

3.5 Total sample size (FSUs): 8042 FSUs were allocated for the central sample at all-India level.

3.6 Allocation of total sample to States and UTs: The total number of sample FSUs were allocated to the States and UTs in proportion to population as per census 2011 subject to a minimum sample allocation to each State/ UT. While doing so, the resource availability in terms of number of field investigators as well as comparability with previous round of survey on the same subjects was also kept in view.

3.7 Allocation of State level sample to rural and urban sectors: State/ UT level sample size was allocated between two sectors in proportion to population as per census 2011 with double weightage to urban sector subject to the restriction that urban sample size for bigger states like Maharashtra, Tamil Nadu etc. did not exceed the rural sample size. A minimum of 16 FSUs (minimum 8 each for rural and urban sector separately) were allocated to each state/ UT.

3.8 Allocation to strata: Within each sector of a State/ UT, the respective sample size was allocated to the different strata in proportion to the population as per census 2011. Allocations at stratum level were adjusted to multiples of 2 with a minimum sample size of 2.

For special stratum formed in the rural areas of 20 States/UTs, as discussed in para 3.3 (b), 2FSUs were allocated to each. For special stratum 1 in the rural areas of Nagaland and Andaman & Nicobar Islands, 4 and 2 FSUs were allocated respectively.

3.9 Allocation to sub-strata:

3.9.1 Rural: Allocation was 2 for each sub-stratum.

3.9.2 Urban: Stratum allocations were distributed among the two sub-strata in proportion to the number of FSUs in the sub-strata. Minimum allocation for each sub-stratum was 2.

3.10 Selection of FSUs:

For the rural sector, from each stratum x sub-stratum, required number of sample villages were selected by Simple Random Sampling without Replacement (SRSWOR) procedure.

For the urban sector, FSUs were selected by using Simple Random Sampling without Replacement (SRSWOR) from each stratum x sub-stratum.

Both rural and urban samples were drawn in the form of two independent sub-samples and equal numbers of samples were allocated among the two sub rounds.

3.11 Formation and selection of hamlet-groups/sub-blocks:

In case hamlet-groups/ sub-blocks were formed in the sample FSU, the same was done by more or less equalizing population. While doing so, it was ensured that the hamlet-groups/sub-blocks formed were clearly identifiable in terms of physical landmarks.

Two hamlet-groups (hg)/ sub-blocks (sb) were selected from a large FSU wherever hamlet-groups/ sub-blocks were formed in the following manner – one hg/sb with maximum percentage share of population was always selected and termed as hg/sb 1; one more hg/ sb was selected from the remaining hg's/ sb's by simple random sampling (SRS) and termed as hg/ sb 2. Listing and selection of the households was done independently in the two selected hamlet-groups/ sub-blocks.

3.12 Formation of second stage strata and allocation of households

3.12.1 Schedule 18.1: Land & Livestock Holdings Survey (LHS) (rural only):

Four SSS were formed for schedule 18.1 based on four land possessed codes. SSS number was same as the land possessed code.

Each household was given a land possessed code according to the following criteria:

Land Possessed Code	criterion: area of the land possessed by the household as on the date of survey
1	less than 0.005 hectare
2	equal to or more than 0.005 hectare but less than 1.000 hectare
3	equal to or more than 1.000 hectare but less than 2.000 hectares
4	equal to or more than 2.000 hectares

3.12.2 Schedule 33: Situation Assessment Survey of Agricultural Households (SAS) (rural only):

Only 'agricultural households' were considered for this schedule. The agricultural households were divided into four SSS based on land possessed codes similar to LHS second stage strata.

3.12.3 Schedule 18.2: Debt and Investment Survey (AIDIS):

Three SSS were formed both in rural and urban sector: (i) households indebted either to institutional agencies only or to both institutional and non-institutional agencies, (ii) households indebted to non- institutional agencies only and (iii) households without any indebtedness.

3.12.4 Allocation and selection of sample households: The total number of households surveyed in an FSU is given below for each schedule type:

Two households were selected from each SSS for schedule 18.1 and 33. In case of hamlet group formation, one household was selected from each hg \times SSS for schedule 18.1 and 33. For schedule 18.2, the numbers of sample households were 6, 4 and 4 from SSS 1, 2 and 3 respectively. In case of hamlet group/sub-block formation, the numbers of sample households were 3, 2 and 2 from each (hg/sb) \times SSS for schedule 18.2. The number of SSS, allocations and sampling scheme by schedule type are illustrated in the following table.

Schedule Type	Number of SSS	Number of sample households surveyed		
		Rural	Urban	Sampling scheme within each SSS
18.1	4	8(2 households from each SSS)	-	SRSWOR
18.2	3	14 (SSS1 = 6, SSS2 = 4, SSS3 = 4)	14 (SSS1 = 6, SSS2 = 4, SSS3 = 4)	
33	4	8 (2 households from each SSS)	-	

3.12.5 Selection of households: From each SSS the sample households for each of the schedules were selected by SRSWOR.

4. Estimation Procedure

4.1 Notations:

s = subscript for s-th stratum

t = subscript for t-th sub-stratum

m = subscript for sub-sample (m = 1, 2)

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

d = subscript for a hamlet-group/ sub-block (d = 1, 2)

j = subscript for j-th second stage stratum in an FSU/ hg/sb

k = subscript for k-th sample household under a particular second stage stratum within an FSU/ hg/sb

D = total number of hg's/ sb's formed in the sample FSU

$D^* = (D - 1)$ for FSUs with $D > 1$

N = total number of FSUs in any rural/urban sub-stratum

n = number of sample FSUs surveyed including 'uninhabited' and 'zero cases' but excluding casualty for a particular sub-sample and sub-stratum.

H = total number of households listed in a second-stage stratum of an FSU / hamlet-group or sub block of sample FSU

h = number of households surveyed in a second-stage stratum of an FSU / hamlet-group or subblock of sample FSU

x, y = observed value of characteristics x, y under estimation

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

Under the above symbols,

$y_{stmidjk}$ = 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 t-th sub-stratum of s-th stratum.

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

4.2 Formulae for Estimation of Aggregates for a particular sub-sample and stratum □ substratum:

4.2.1 Schedules 18.2:

4.2.1.1 Rural/Urban:

(i) For j-th second stage stratum:

$$\hat{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} \left[\frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + D_i^* * \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right]$$

(ii) For all second-stage strata combined:

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

Note: Value of j for this schedule is as follows:
for sch. 18.2, j = 1, 2 or 3

4.2.1.2 *Estimates in respect of joint operational holdings:* In the case of joint operational holdings operated by the sample household jointly with other household(s), the value of a characteristic of the operational holding is first multiplied by the percentage share of land of the sample household(s) and then the higher estimates are built up.

4.3 Overall Estimate for Aggregates for a sub-stratum:

Overall estimate for aggregates for a sub-stratum (\hat{Y}_{st}) based on two sub-samples is obtained as:

$$\hat{Y}_{st} = \frac{1}{2} \sum_{m=1}^2 \hat{Y}_{stm}$$

4.4 Overall Estimate for Aggregates for a stratum:

Overall estimate for a stratum (\hat{Y}_s) is obtained as

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

4.5 Overall Estimate of Aggregates at State/UT/all-India level:

The overall estimate \hat{Y} at the State/ UT/ all-India level is obtained by summing the stratum estimates \hat{Y}_s over all strata belonging to the State/ UT/ all-India.

4.6 Estimates of Ratios:

Let \hat{Y} and \hat{X} be the overall estimates of the aggregates Y and X for two characteristics y and x respectively at the State / UT/ all- India level.

Then the combined ratio estimate (\hat{R}) of the ratio ($R = \frac{Y}{X}$) will be obtained as $\hat{R} = \frac{\hat{Y}}{\hat{X}}$.

4.7 Estimates of Error: The estimated variances of the above estimates will be as follows:

4.7.1 For aggregate \hat{Y} : $Va^r(\hat{Y}) = \sum_s Va^r(\hat{Y}_s) = \sum_s \sum_t Va^r(\hat{Y}_{st})$ where $Va^r(\hat{Y}_{st})$ is given by

$Va^r(\hat{Y}_{st}) = \frac{1}{4} (\hat{Y}_{st1} - \hat{Y}_{st2})^2$, where \hat{Y}_{st1} and \hat{Y}_{st2} are the estimates for sub-sample 1 and sub-sample 2 respectively for stratum 's' and sub-stratum 't'.

4.7.2 For ratio \hat{R} :

$M\hat{S}E(\hat{R}) = \sum_s \sum_t M\hat{S}E_{st}(\hat{R})$ where $M\hat{S}E_{st}(\hat{R})$ is given by

$$M\hat{S}E_{st}(\hat{R}) = \frac{1}{4\hat{X}^2} \left[(\hat{Y}_{st1} - \hat{Y}_{st2})^2 + \hat{R}^2 (\hat{X}_{st1} - \hat{X}_{st2})^2 - 2\hat{R}(\hat{Y}_{st1} - \hat{Y}_{st2})(\hat{X}_{st1} - \hat{X}_{st2}) \right]$$

4.7.3 Estimates of Relative Standard Error (RSE):

$$R\hat{S}E(\hat{Y}) = \frac{\sqrt{Va^r(\hat{Y})}}{\hat{Y}} * 100$$

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

5. Multipliers:

5(a) Two sets of multipliers are obtained:

(i) For visit 1 only

(ii) For visit 2 only

Hence, household multiplier is equal to:

(i) visit 1 multiplier for all estimation based only on the visit 1 household

- (ii) visit 2 multiplier for all estimation based only on the visit 2 households
- (iii) visit 2 multiplier for generating combined estimates based on the common set of households of visit 1 and visit 2.

5(b) The formulae for multipliers at stratum/sub-stratum/second-stage stratum for a sub-sample and schedule type are given below:

Sch type	Sector	formula for multipliers	
		hg/sb 1	hg/sb 2
18.2	rural/urban	$\frac{N_{st}}{nstmj} * \frac{H_{stmi1j}}{h_{stmi1j}}$	$\frac{N_{st}}{nstmj} * D_{stmi}^* * \frac{H_{stmi2j}}{h_{stmi2j}}$
	(j=1,2,3)		

Note: (i) For estimating any characteristic for any domain not specifically considered in sample design, indicator variable is used.

(ii) Multipliers are computed on the basis of information available in the listing schedule irrespective of any misclassification observed between the listing schedule and detailed enquiry schedule.

(iii) For estimating number of villages possessing a characteristic, $D_{stmi}^* = 0$ in the relevant multipliers and there is only one multiplier for the village *plantation/ deepening of wells, widening of field distribution network (for item 8)*

RURAL		*
URBAN		

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

CENTRAL		*
STATE		

**SEVENTIETH ROUND : JANUARY TO DECEMBER 2013
HOUSEHOLD SCHEDULE 18.2 : DEBT AND INVESTMENT**

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

VISIT NUMBER – 1

[0] descriptive identification of sample household	
1. state/u.t.:	5. hamlet name:
2. district:	6. investigator 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.	srl. no. of sample village/block					12.	FOD sub-region				
2.	round number	7		0		13.	sample hg/sb number				
3.	schedule number	1	8	2		14.	second-stage stratum number				
4.	sample (<i>central-1, state-2</i>)					15.	sample household number				
5.	sector (<i>rural-1, urban-2</i>)					16.	visit number	1			
6.	NSS region					17.	serial number of informant [#] (as in column 1 of block 4)				
7.	district										
8.	stratum					18.	response code				
9.	sub-stratum					19.	survey code				
10.	sub-round					20.	reason for substitution of original household				
11.	sub-sample										

Codes for Block 1

item 18: **response code**: informant: *co-operative and capable -1, co-operative but not capable -2, busy -3, reluctant -4, others -9.*

item 19: **survey code**: *original -1, substitute -2, casualty -3.*

item 20: **reason for substitution of original household**: *informant busy -1, members away from home -2, informant non-cooperative -3, others -9.*

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

[2] particulars of field operations												
srl. no.	item		field investigator (FI)/ asstt. superintending officer(ASO)				field officer (FO)/ superintending officer (SO)					
(1)	(2)		(3)				(4)					
1(a).	(i) name (block letters)											
	(ii) code											
	(iii) signature											
1(b).	(i) name (block letters)											
	(ii) code											
	(iii) signature											
2.	date(s) of:		DD		MM		YY		DD		MM YY	
	(i) survey/ inspection											
	(ii) receipt											
	(iii) scrutiny											
	(iv) despatch											
3.	number of additional sheet(s) attached											
4.	total time taken to canvass the schedule by the team of investigators (FI/ASO) (in minutes) [no decimal point]											
5.	number of investigators (FI/ASO) in the team who canvassed the schedule											
6.	whether any remark has been entered by FI/ASO/supervisory officer (yes-1, no-2)	(i) in block 17/18										
		(ii) elsewhere in the schedule										

[17] remarks by investigator (FI/ASO)

[18] comments by supervisory officer(s)

[3] household characteristics					
1.	household size		9.	if no in item 8, did any household member <u>make or receive</u> any payment through any bank during last 365 days? (yes-1, no-2)	
2	household type (code)				
3.	whether the major income earned is from livestock during last 365 days (yes-1, no-2)				
4.	whether operated any land for agricultural activities during last 365 days (yes-1, no-2)		10.	does any household member have any post office account ? (yes-1, no-2)	
5.	if yes in item 4, area operated by the household (hectares 0.000)		11.	does any household member have any deposit account in any enterprise of type other than propriety /partnership? (yes-1, no-2)	
6.	religion (code)		12.	did any household member receive any remittance during last 365 days? (yes-1, no-2)	
7.	social group (code)		13	did any household member have a valid Kisan credit card during last 365 days? (yes-1, no-2)	
8.	does any household member have any bank account ? (yes-1, no-2)		14	if yes in item 13, amount (`) received during last 365 days	

Codes for Block 3

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

Codes for Block 4

col. 3: relation to head: self –1, spouse of head –2, married child –3, spouse of married child – 4, unmarried child –5, grand child -6, father/mother/ father-in-law/ mother-in-law – 7, brother / sister/ brother-in-law/ sister-in-law/ other relatives – 8, servant/employees/ other non-relatives – 9.	col.8 : usual principal activity status(code): worked in household enterprise(self-employed): as own account worker – 11, as employer –12, as helper (unpaid family worker) –21, worked as regular salaried/ wage employees -31, worked as casual wage labour in public works -41, in other types of work -51.
col.6: general education code: not literate – 01, literate without formal schooling: EGS/NFEC/AEC – 02, TLC - 03, others - 04, literate : below primary -05, primary – 06, middle – 07, secondary – 08, higher secondary – 10, diploma/certificate course – 11, graduate –12, postgraduate and above – 13.	col.9: industry division codes (2 digit) as per NIC 2008 col.10: type of organisation : government -1, public sector enterprise - 2, private company-3, private society/trust-4, proprietary / partnership enterprise- 5. others-9

[4] demographic and other particulars of household members

[illegible]

[5] questions on land owned partly or wholly by the household	(yes-1, no-2)
1. does the household, wholly or partly, own the land on which the housesite is located?	
(rural households only)	
2. does the household own any land in any other village?	
3. does the household own any land in any urban area?	
(urban households only)	
4. does the household own any land in any rural area?	
5. does the household own any land in any other town?	

[6] buildings and other constructions owned by the household as on 30.06.2012					
type	item description	srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012	
				area in sq. m (0.00)	value (`)
(1)	(2)	(3)	(4)	(5)	(6)
residential building	used as dwelling by household members	1.			
	other residential building within the village/town	2.			
	other residential building outside the village/town	3.			
building used for farm business	animal shed	4.			
	others such as barn, warehouse (incl. cold storage), farm house, etc.	5.			
building used for non-farm business	workplace, workshop, mfg. unit, etc.	6.			
	shop	7.			
	others (incl. cinema houses, etc)	8.			
building for other purposes (charitable, recreational, etc.)		9.			
other constructions (well, borewell, tubewell, field distribution system, etc.)		10.			
total (items 1 to 10)		11.			

1 sq. ft. = 0.093 sq. m.

[7] livestock and poultry owned by the household as on 30.06.2012					
item		srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012	
				no.	value (`)
(1)		(2)	(3)	(4)	(5)
cattle (both cross-bred cattle and non-descript)	(a) young stock upto 2 years				
	(i) young stock (male)	1.			
	(ii) young stock (female)	2.			
	(b) female over 2 years				
	(i) breeding cow: in milk	3.			
	(ii) breeding cow: dry	4.			
	(iii) breeding cow not calved even once	5.			
	(iv) others	6.			
buffalo	(c) male cattle over 2 years				
	(i) for work/ breeding	7.			
	(ii) others	8.			
	(a) young stock upto 2 years				
	(i) young stock (male)	9			
	(ii) young stock (female)	10.			
	(b) female over 2 years				
	(i) breeding buffalo: in milk	11.			
sub-total (items 1 to 16)	(ii) breeding buffalo: dry	12.			
	(iii) breeding buffalo not calved even once	13.			
	(iv) others	14.			
	(c) males over 2 years				
	(i) male buffalo for work/breeding	15.			
	(ii) others	16.			
	other large heads (elephant, camel, horse, mule, pony, donkey, yak, mithun, etc.)	17.			
	ovine and other mammals (sheep, goat, pig, rabbits, etc.)	18.			
poultry birds (hen, cock, chicken, duck, duckling, other poultry birds, etc.)		19.			
others		20.			
total (items 17 to 21)		21.			
		22.			

[8] transport equipment owned by the household as on 30.06.2012					
item	srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012		main use of the equipment owned (code)
			no.	value (`)	
(1)	(2)	(3)	(4)	(5)	(6)
bicycles	1.				
motorcycles/ scooters/ mopeds/ auto-rickshaws	2.				
carts (hand-driven / animal driven)	3.				
tractors (all types), trailers and associated equipment, etc.	4.				
motor cars/jeep/van	5.				
rickshaws	6.				
other transport equipment incl. boats, trucks, light commercial vehicles (LCV), passenger buses, etc.	7.				
total (items 1 to 7)	8.				

Code for Block 8:

col. 6: main use of transport equipment: for farm business -1; for non-farm business-2; for household use-3

[9] agricultural machinery and implements owned by the household as on 30.06.2012			
item	srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012
			value (`)
(1)	(2)	(3)	(4)
power tiller	1.		
other power driven machinery and equipment	2.		
manually operated implements/tools	3.		
water lifting equipment incl. diesel/electric pumps, Persian wheel, etc.	4.		
other machineries for irrigation	5.		
furniture and fixtures	6.		
others not covered in items 1 to 6	7.		
total (items 1 to 7)	8.		

[10] non-farm business equipment owned by the household as on 30.06.2012 *		
item	srl. no.	value (`)
(1)	(2)	(3)
machinery, tools & appliances		
handloom, semi-automatic and power looms, ginning, pressing and baling equipment	1.	
reeds, bobbins and other accessories used in spinning and weaving and tailoring equipment (e.g. sewing machine)	2.	
mills (e.g. ghanies, oil-mills (power-driven), rice-milling and pounding equipment, flour-milling and grinding equipment), electric motors, oil engines, generators, pumpsets, etc.	3.	
casting, melting and welding equipment, furnace, bellows, kiln, etc.	4.	
scales, weights and measures, potter's wheels	5.	
saw (all types)	6.	
xerox machine, printing press, personal computer, duplicating machine	7.	
ISD/STD/PCO equipment, fax machine, mobile repairing	8.	
X- ray machine, other medical equipment	9.	
lathes, other machinery tools & appliances	10.	
intangible assets like software, artistic originals, manuscripts etc.	11.	
total: machinery, tools & appliances (items 1 to 11)	12.	
other non-farm business equipment not covered in item 1 -11	13.	
furniture & fixtures	14.	
total (items 12+13+14)	15.	

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

[11] shares & debentures owned by the household in co operative societies & companies as on 30.06.2012					
srl. no.	type of institution	value (`) as on date of survey	value of transactions during 01.07.2012 to date of survey		value (`) as on 30.06.2012 (col 3+ col 5 –col4)
			acquisition (`)	disposal (`)	
(1)	(2)	(3)	(4)	(5)	(6)
1.	company				
2.	mutual fund				
3.	co-operative society				
4.	others				
5.	total (items 1 to 4)				

[12] financial assets other than shares & debentures owned by the household as on 30.06.2012		
srl. no.	item	value (₹) as on 30.06.2012
(1)	(2)	(3)
1.	government deposits, NSC, KVP, saving bonds, post office deposits, other small savings schemes, etc.	
2.	bank deposits (including co-operative banks)	
3.	deposits with non banking companies	
4.	deposits with micro-finance institutions/self-help groups	
5.	annuity schemes	
6.	provident fund / pension fund /NPS/other contributory funds	
7.	insurance schemes (including life insurance, unit-linked insurance, etc.)	
8.	<i>no. of insurance policies</i>	
9.	<i>total sum assured</i>	
10.	other financial assets (deposits with other enterprises, individuals, chit fund contributions etc.)	
11.	total (items 1 to 7 & 10)	
12	bullion & ornaments	

[13] amount receivable by household under different heads as on 30.06.2012			
securities/heads	srl. no.	source from which amount is receivable (code)	amount (₹) receivable as on 30.06.2012
(1)	(2)	(3)	(4)
mortgage of land/house/shop (real estate)	1.		
pledge of gold ornaments/other movable properties	2		
other secured loans	3.		
unsecured loans	4.		
kind loans	5.		
other receivables	6.		
total (items 1 to 6)	7.		

code for col 3: state agencies (including government) -1, employer/trader-2, other households -3, other -9

[14] particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transactions of loans during 01.07.2012 to date of survey																
srl. no. of loan	date of borrowing		borrowings										amount (`) repaid (including interest) during 01.07.2012 to date of survey	amount (`) written off (including interest) during 01.07.2012 to date of survey	amount (`) outstanding (including interest) as on date of survey	amount (`) outstanding (including interest) as on 30.06.2012* (cols. 14 + 15 + 16)
	month	year	period of loan (code)	amount borrowed originally	credit agency (code)	scheme of lending (code)	type of loan (code)	nature of interest (code)	rate of interest (p.c.)	purpose of loan (code)	type of security (code)	type of mortgage (code)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
A. institutional agencies																
B. non-institutional agencies																
99.	total															

*col. (17) will be filled in only for 'period of loan' code in col.(4)= 1

CODE LIST ON NEXT PAGE

[15] kind loans payable by the household as on the date of survey				
srl. no	period (code)	source (code)	purpose (code)	amount outstanding as on the date of survey (`)
(1)	(2)	(3)	(4)	(5)
1.				
2.				
99.	total			

Codes for Block 14

col 4: period of loan:

loan remaining unpaid on 30.6.12 -1,
loan taken during 1.7.12 to date of survey-2

col. 6: credit agencies:

government -01
co-operative society/bank -02
commercial bank incl. regional rural bank -03
insurance -04
provident fund -05
financial corporation/institution-06
financial company -07,
self-help group-bank linked (SHG-BL) -08
self-help group, non-banking financial companies (SHG-NBFC) -10
other institutional agencies -11
landlord -12
agricultural moneylender -13
professional moneylender -14
input supplier -15
relatives and friends -16
doctors, lawyers & other professionals -17
others -09.

col 12: type of security:

surety security or guarantee by third party -01, crop -02, first charge on immovable property -03, mortgage of immovable property -04, bullion/ornaments -05, shares of companies, government securities and insurance policies etc -06, agricultural commodities -07, movable property other than bullion, ornaments, shares, agricultural commodities etc.-08, other type of security-09, personal security -10

col 13: type of mortgage: simple mortgage -1, usufructuary mortgage -2, mortgage by conditional sale -3, no mortgage -4
other type of mortgage -9,

col 7: scheme of lending:

Differential Rate of Interest (DRI) scheme -01
PM's Rozgar Yojana (PMRY) -02
Swarnjayanti Gramin Swarozagar Yojana (SGSY) -03,
Swarna Jayanti Sahari Rozgar Yojana (SJSRY) -04
advances to minority communities -05
scheme for liberalization and rehabilitation of scavengers -06
exclusive state schemes -07
other schemes -08
kisan credit card -10
crop loan -11
not covered under any scheme -09.

Col 8: type of loan:

short-term, pledged -1
short term, non-pledged -2
medium term -3
long-term -4

col. 9: nature of interest: interest free -1, simple -2, compound -3, concessional rate -4

col 11: purpose of loan:

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

Codes for Block 15

col 2: period:

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

col 3: source :

input supplier-1
relatives & friends-2
doctor, lawyers and other professionals-3
others -9

col 4: purpose:

current expenditure in farm business-1
current expenditure in non-farm business-2
household expenditure-3
other expenditure -9

[16] value (`) of transactions by the household on specified items during 01.07.2012 to 31.12.2012

item description	srl. no.	floor area in sq. mt (0.00) URBAN ONLY	expenditure (`) on						amount (`) financed from borrowings		value (`)			
			purchase (new)	addition*	major repairs & altera- tions [@]	improve- ment [#]	normal repairs & mainte- nance	total (cols.4 to 8)	institu- tional	non- institu- tional	sale	discard- ment	loss	total (cols.12 to 14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
residential land & buildings														
land	1.													
houses, buildings and other constructions (including farmhouses)	2.	P ^{\$}												
	3.	A ^{\$}												
\$ P: purchase, A: addition														
farm business														
land	4.													
land rights	5.													
barns & animals sheds	6.													
orchard & plantations	7.													
wells, bore-wells, tube- wells, field distribution systems , other construction & irrigation resources	8.													
livestock: working/breeding cattle & buffaloes	9.													
livestock: egg-laying ducks and hens	10.													
sub-total (items 1 to 10)	97.													
agricultural machinery and implements	11.							C14						

[16] value (`) of transactions by the household on specified items during 01.07.2012 to 31.12.2012

item description	srl. no.	floor area in sq. mt (0.00) URBAN ONLY	expenditure (`) on						amount (`) financed from borrowings		value (`)				
			purchase (new)	addition*	major repairs & altera- tions@	improve- ment#	normal repairs & mainte- nance	total (cols.4 to 8)	institu- tional	non- institu- tional	sale	discard- ment	loss	total (cols.12 to 14)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
transport equipment used for farm business	12.														
others	13.														
non-farm business															
land	14.														
workplace, workshop/ manufacturing unit, shop & other constructions	15.														
non-farm business equipment & accessories	16.														
transport equipment used for non farm business only	17.														
others	18.														
sub-total (items 11 to 18)	98.														

*incl. reclamation of land / construction/ new well/ borewell (for item 8)/natural addition (for item 9)

@including renewal & replacement

#incl. bunding and other land improvements/ normal annual replanting in case of orchard & plantation/ deepening of wells, widening of field distribution network (for item 8)